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INCLUSIVE EDUCATION: POLICIES AND CHALLENGES

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ABSTRACT

This paper examines education of children belonging to marginalised groups, with particular reference to children with disabilities, within the Indian context. Various educational provisions are available for children with disabilities are discussed in this paper. It explores the Indian Government's focus on the development of special schools, its efforts towards integration, and the more recent emphasis on inclusive education.

Inclusive Education (IE) is a new approach towards educating the children with disability and learning difficulties with that of normal ones within the same roof. It brings all students together in one classroom and community, regardless of their strengths or weaknesses in any area, and seeks to maximize the potential of all students. It is one of the most effective ways in which to promote an inclusive and tolerant society. It is a process of responding to uniqueness of individuals, increasing their present access, participation and achievement in a learning society.

The paper aims to highlight the educational policies for differently abled children's in India . This paper reviews some of the challenges to the development of successful inclusive schools and suggests that one way of overcoming these difficulties is to reconsider the roles and responsibilities of school teachers in inclusive education.

Keywords: Inclusive Education, School teachers , Differently abled , Inclusive Education Policy

INTRODUCTION

The term education , which we generally conceive as “ schooling”, is a deliberate endeavor of the society to make necessary arrangements whereby the young may acquire various habits, knowledge and attitudes necessary to meet the demands of life. Inclusive education has grown from the belief that education is a basic human right and it provides foundation for a more just society. Basically inclusive education has emerged as a reaction towards the limitations of special education where disabled children and others with special educational needs have experienced exclusion, discrimination and segregation from mainstream education and their peers.

Inclusion as is known today has its origins in special education. The development of special education field has involved a series of stages, during which education systems have explored different ways of responding to children with disabilities, and to students who experience difficulties in learning. In some cases, special education has been provided as a supplement to general education, in other cases it has been an entirely separate field. In the past twenty years, the issue of inclusion has had a huge impact on development in thinking and practice in the education of children with Special Educational Needs (SEN) .

In 1974, the centrally sponsored scheme for Integrated Education for Disabled Children (IEDC) was introduced to provide equal opportunities to children with disabilities in general schools and facilitate their retention. National Educational Policy, 1986, recommended, as a goal, 'to integrate the handicapped with the general community at all levels as equal partners, to prepare them for normal growth and to enable them to face life with courage and confidence'. Today, in India there is a growing importance to provide equal opportunities for education for all. One of the important aims of schools in India has become to include students with special needs in the regular classrooms. The Government of India has enacted the legislation Persons with Disabilities (Equal Opportunities and Full Participation) Act, 1995 (PWD Act) to achieve the goal of providing access to free education in an appropriate environment to all learners with disabilities till the learner attains the age of eighteen years. Inclusive education opposes the practice of separation and it is based on the notion of equity. The National Policy for Persons with Disability, 2006, attempts to clarify the framework under which the state, civil society and private sector must operate in order to ensure a dignified life for persons with disability and support for their caretakers. Most recent advancement is the Right of Children for Free and Compulsory Education (2009) which guarantees right to free and compulsory education to all children between ages six to fourteen . When talking about integration, it refers to the integration of an individual into a school in which learner was not previously accepted. Inclusive education does not simply refer to the placement of children with disabilities into normal schools, but it is also concerned with the conditions under which all children can be educated effectively (Barton, 1997).

DEFINING INCLUSIVE EDUCATION

Inclusive Education (IE) is defined as a process of addressing the diverse needs of all learners by reducing barriers to, and within the learning environment. It means attending the age appropriate class of the child's local school, with individually tailored support (UNICEF 2007). Inclusive education is a process of strengthening the capacity of the education system to reach out to all learners.

According to Booth (1996) "Inclusive Education is a process of addressing and responding to the diverse needs of all learners through increasing participation in learning, culture and community and reducing exclusion within the community from education".

According to Feiler & Gibson (1999), a definition of inclusion should view inclusion as a dynamic versus static state; use systems that support flexible classrooms in terms of teaching methods and learner groupings; and advance a relationship between inclusion and exclusion.

According to Moran (2007) "Inclusive Education is about embracing educational values of equity, diversity and social justice."

CONCEPT OF INCLUSIVE EDUCATION

The principle of inclusive education was adopted at the "World Conference on Special Needs Education: Access and Quality" (Salamanca Statement, Spain 1994) and was restated at the World Education Forum (Dakar, Senegal 2000). Inclusive Education has grown from the belief that all learners have a right to education, regardless of their individual characteristics or difficulties. It is about helping mainstream schools to overcome the barriers so that they can meet the learning needs of all students. In India, National Council of Educational Research and Training (NCERT) collaborated with UNICEF and launched Project Integrated Education for Disabled Children (PIED) in the year 1987, to strengthen the integration of learners with disabilities into regular schools. In recent years, the concept of inclusive education has been broadened to encompass not only students with disabilities, but also all students who may be disadvantaged. This broader understanding of curriculum has paved the way for developing the National Curriculum Framework (NCF-2005), that reiterates the importance of including and retaining all children in school through a programme that reaffirms the value of each child. Maxims of inclusion, advocate for the practices of:

- Educating all children with disabilities in regular classrooms in the neighborhood school.
- Providing age-appropriate academic classes and extracurricular activities.
- Providing essential services in the regular classroom without 'pulling out' students (Price, Mayfield, McFadden, & Marsh, 2000 p. 2)

INCLUSIVE EDUCATION POLICIES

The government of India is constitutionally committed to ensuring the right of every child to basic education. The Government of India has created numerous policies around special education since the country's independence in 1947:

Integrated Education for Disabled Children (IEDC) scheme of 1974 (NCERT, 2011).

Kothari Commission (1966) which highlighted the importance of educating children with disabilities during the post-independence period (Pandey 2006).

The National Policy on Education, 1986 (NPE, 1986), and the Programme of Action (1992) stresses the need for integrating children with special needs with other groups.

District Primary Education Project (DPEP) in 1994-95 laid special emphasis on the integration of children with mild to moderate disabilities.

Sarva Shiksha Abhiyan (SSA), launched to achieve the goal of Universalisation of Elementary Education in 2001 ensures that every Child with Special Needs (CWSN), irrespective of the kind, category and degree of disability, is provided meaningful and quality education.

CHALLENGES TO IMPLEMENT INCLUSIVE EDUCATION IN INDIA

The road to achieving inclusive education is a long and varied one, on which challenges are many. India is a multi-lingual, multi-cultural, multi-religious country, and its people are stratified along sharp socio-economic and caste lines. The Government has created numerous policies around special education since the country's independence. There are many challenges for educating children with disabilities in regular classrooms. Although the Government of India has attempted to create policies that are inclusive for people with disabilities, their implementation efforts have not resulted in an inclusive system of education.

Some of the major challenges related to inclusive education with special reference to teacher preparation are:

- Lack of Teacher preparation Institutions
- Lack of Competent Teacher Educators
- Lack of Infrastructure and Resources
- Lack of Proper Curriculum with special reference to Inclusive education during teacher preparation.
- Lack of proper strategies to improve practical skill and competency development of student teachers.
- Lack of time for preparing teachers for inclusion in general classes.
- Lack of continuous workshop, seminar, projects, internship for special children education.
- Lack of adequate pedagogy and strategy to educate children with special need.

ROLE OF THE TEACHER IN INCLUSIVE EDUCATION

1. Curriculum Modification :Most teachers who teach in an inclusive classroom modify their curricula to meet the needs of their special education students. It includes the provision of shortened assignments and summarized chapters of the textbook as well as tools such as graphic organizers and color-coded chapters to enhance student comprehension.

2. Communication: It is important for inclusive teachers to meet the needs of their special education students by ensuring that resources such as peer tutoring, team teaching and similar methods to facilitate communication in the class.

3. Classroom Environment: It is important for teachers to create a safe classroom environment that allows special-needs children to learn alongside their peers while experiencing positive socialization.

4. Professional Development: Many inclusion teachers attend in-service training or professional development sessions to hone their skills in curriculum modification, instructional techniques and collaborative teaching strategies that allow special education teachers, specialists and mainstream teachers to team teach.

5. Collaboration: Collaboration is the process of merging the knowledge, experience and skills of all partners to meet common goals. It is a major role of the inclusive teacher.

6. Pull-out instruction: Pull-out instruction refers to implementation of individualized programming for alternate programs, courses, and curriculum which occurs outside of the classroom. Instruction should be offered in the least restrictive, most inclusive environment respecting the dignity of the student.

CONCLUSION

The success of inclusive education in any context depends upon many factors. Teachers themselves are an essential component to ensure the quality of students' inclusion in the school environment. Special attention must be paid to ensure that classroom teachers have the skills and support needed to provide quality education to children with diverse learning needs. To meet the challenges, the involvement and cooperation of educators, parents, and community leaders is vital for the creation of better and more inclusive schools. The challenges can be overcome by raising awareness of human right in communities and publicising positive examples of disabled children and adults succeeding in inclusive education and in life beyond school as a result. There is a need to develop an inclusive design of learning to make education joyful for all children so that education for them is learner friendly.

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A STUDY ON IMPACTS OF BUDGET 2019 ON INDIAN ECONOMY

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ABSTRACT

The Union Budget is the blueprint of the Government's revenue and expenditure for a fiscal year, starting from 1st April of one year to 31st March of the following year. According to Article 112 of the Indian Constitution, it is an extensive financial statement that presents the Government's estimation of revenue sources and estimated expenses for the year. Woodrow Wilson's quote could well sum up the spirit of the 2019 Union Budget. 'Reform, Perform, Transform' is the mantra to build a stronger economy for New India in the next few years. The 'New India' vision encompasses areas of physical and social infrastructure, digitalisation, environmental care, world-class manufacturing, employment opportunities, universal healthcare, space program, education and skill development, research and development, and empowering the start-up culture-among others. Clearly, a strong intent to take the country forward and higher is being initiated. Transforming the lives of families in rural India through multiple 'yojanas' with higher standards of clean and healthy living is a much-needed focus. We are happy to see the attention to farmers, fishermen and rural artisans, to name a few. Making India self-sufficient will boost rural growth and enable agriculture to regain its pride of place, besides promoting rural employment. The budget strikes a reasonable balance between addressing the objective of inclusivity and laying the path for a \$5-trillion economy by focusing on infrastructure spending, incentivising affordable housing, providing growth capital for PSU banks and signalling support for sound NBFCs. Additional areas of spending have been created not at the cost of a higher fiscal deficit. The fiscal deficit has been reduced by 10 bps to 3.3% in FY20, which is heartening. An effort has been made in this article to study the basic idea, brief history, importance, types and overall impacts of Budget 2019 on Indian Economy.

INTRODUCTION

In ordinary language, budget is an estimate of income and expenditure for a definite period. In economics, budget is a systematic list of revenue and expenditure or we can say it's a plan for the income and expenditure. The word 'budget' has been borrowed from the English word "Bowgette" which traces its origin from the French word "Bougette". Word "Bougette" has arrived from the word, 'Bouge' which means a leather bag.

The Union Budget of India also referred to as the *Annual Financial Statement* in the Article 112 of the Constitution of India, is the annual budget of the Republic of India. The Union Budget is the blueprint of the Government's revenue and expenditure for a fiscal year, starting from 1st April of one year to 31st March of the following year. It is presented during the month of February so that it can be materialized before the start of a new financial year. According to Article 112 of the Indian Constitution, it is an extensive financial statement that presents the Government's estimation of revenue sources and estimated expenses for the year.

Why the Government plans for a budget every year?

The Government performs two important functions by making budget every year:

1. The Government estimates the expected expenditures for developmental works in different sectors of the economy e.g. Industry, Manufacturing, Education, Health, Transport etc.
2. To meet the expenditures for the coming financial year, the Government tries to work out the sources of revenue. (i.e. by imposing new taxes or increasing or decreasing the previous rates of taxations, or to remove or impose subsidy on any commodity.)

In other words, the Governments decide about the expenditure to be incurred on which commodities primarily and how the funds are going to be arranged for these expenditures. The details of such income and expenditures statements are known as 'Budget'. Each budget is made for a specified period.

OBJECTIVES

- To understand the concept of Union Budget
- To know the brief history of Union Budget and importance of budget with special reference to India
- To get idea about 10 point vision of Budget 2019
- To compare the existing budget of 2019 with earlier budget figuratively
- To highlight the overall impacts of Budget 2019

SCOPE

- The study is useful to those who want to know the concept of Union Budget, history and importance with special reference to Indian Economy.
- The study is useful to those who want to know the impacts of Budget 2019
- The study also highlights the vision of Budget so reader can understand the importance of such macro concept
- Businessmen of different sectors can measure adverse or favourable impacts of budget 2019.

METHODOLOGY

The study is a descriptive type in nature. Secondary data has been used for the study. Secondary data is collected from library, text books, and journals, articles from news papers and from relevant websites available on internet. By using that information I am trying to come up with some assumptions and recommendations.

A Brief History of Union Budget of India

The concept of Union Budget of India had been introduced firstly when the country was under the British rule, was presented on 7th April, 1860, by the then Finance Minister of India, James Wilson. The first Union Budget of Independent India was presented on November 26, 1947, by the first Finance Minister of Independent India, R.K. Shanmugham Chetty .

The first Union Budget was presented amidst widespread riots that followed the partition. This budget was planned for seven and a half months, after which the next budget was expected to be implemented from 1st April, 1948. It was also decided that India and Pakistan would both share the same currency till September 1948.

Following the resignation of Sir R.K. Shanmugham Chetty, the baton was passed on to his successor, John Mathai, who presented the 1949-50 and 1950-51 Union Budgets. The Union Budget of 1949-50 holds the record of being the first budget for a United India, which included all the princely states.

Pre-liberalisation

The first Union budget of independent India was presented by R. K. Shanmukham Chetty on **November 26, 1947**.

1959-61 to 1963-64: The Union budgets for the fiscal years, inclusive of the interim budget for 1962-63, were presented by Morarji Desai.

On February 29 in 1964 and 1968: Morarji Desai became the only finance minister to present the Union budget on his birthday. He presented budgets that included five annual budgets and an interim budget during his first term and three final budgets and one interim budget in his second tenure when he was both the Finance Minister and the Deputy Prime Minister of India. After Desai's resignation, Indira Gandhi, the then Prime Minister of India, took over the Ministry of Finance to become the first woman to hold the post of the Finance Minister.

1982-83, 1983-84 and 1984-85: Pranab Mukherjee, the first Rajya Sabha member to hold the Finance portfolio, presented the annual budgets for the financial years 1982-83, 1983-84 and 1984-85.

1987-89: Rajiv Gandhi presented the budget for, after V. P. Singh quit his government, and in the process became the third Prime Minister to present a budget after his mother and grandfather.

1988-89: N. D. Tiwari presented the budget

1989-90: S. B. Chavan presented the budget

1990-91: Madhu Dandawate presented the Union budget

1991-92: Dr. Manmohan Singh became the Finance Minister and presented the interim budget for as elections were forced.

Post-liberalisation

1992-93: Manmohan Singh under P. V. Narasimha Rao, in his next annual budgets, opened the economy, encouraged foreign investments and reduced peak import duty from 300 plus percent to 50 percent.

1996-97: After elections in 1996, a non-Congress ministry assumed office. Hence the financial budget was presented by P. Chidambaram, who then belonged to Tamil Maanila Congress.

Following a constitutional crisis when the I. K. Gujral Ministry was on its way out, a special session of Parliament was convened just to pass Chidambaram's **1997-98** budgets. This budget was passed without a debate.

1998-99: After the general elections in March 1998 that led to the Bharatiya Janata Party forming the Central Government, Yashwant Sinha, the then Finance Minister in this government, presented the interim and final budgets for 1998-99.

1999-2000 to 2002-2003: After general elections in 1999, Sinha again became the Finance Minister and presented four annual budgets from 1999-2000 to 2002-2003. Due to elections in May 2004, an interim budget was presented by Jaswant Singh.

2012–2013: The Union Budget of India for 2012–2013 was presented by Pranab Mukherjee, on 16 March 2012, which was the 7th budget of his career. These budgetary proposals would be applicable for financial year 1 April 2012 to 31 March 2013.

2013–2014: The Union Budget of India for 2013–2014 was presented by P. Chidambaram on 28 February 2013.

2014-15 to 2018-19: The Union Budgets of India were presented by Arun Jaitley.

1st February 2019: The Interim Union Budget for 2019–2020 was presented by Piyush Goyal. Government introduced Pradhan Mantri Kisan Samman Nidhi and Pradhan Mantri Shram Yogi Mandhan.

2019–2020: The Union Budget was presented by Nirmala Sitharaman on 5 July 2019.

Morarji Desai has presented 10 budgets which is the highest count followed by P Chidambaram's 9 and Pranab Mukherjee's 8. Yashwant Sinha, Yashwantrao Chavan and C.D. Deshmukh have presented 7 budgets each while Manmohan Singh and T.T. Krishnamachari have presented 6 budgets.

Importance of a Union Budget

The general objective of the Union Budget is to bring about a rapid and balanced economic growth of our country coupled with social justice and equality. Following are the main objectives that underline the importance of Union Budget in India.

- ***Efficient allocation of resources:*** It is necessary to employ the available resources in the best interest of the country. Allocating resources optimally helps to attain profit maximization for the government so as to promote public welfare.
- ***Lessen unemployment and poverty levels:*** Another objective of the Union Budget is to eradicate poverty and create more job opportunities. This will ensure that every citizen of the country is able to meet his/her basic needs of food, shelter, and clothing, along with facilities for health care and education.
- ***Lessen disparities of wealth and income:*** The budget affect the distribution of income through subsidies and taxes. It helps to ensure that a high rate of tax is levied on the rich class, thereby reducing their disposable income. On the other hand, a lower rate of tax is charged on the lower income group to ensure they have sufficient income in hand.
- ***Keep a check on prices:*** The Union Budget aids in controlling the economic fluctuations as well. It ensures proper handling of inflation and deflation, thus bringing about economic stability. During inflation, surplus budget policies are implemented, while deficit budget policies are used during deflation. This results in maintaining price stability in the economy.
- ***Change tax structure:*** The Union Budget also dictates the possible changes in the direct and indirect taxes of the country. It brings about changes to income tax rates and tax brackets

The Union Budget is indeed crucial as it has a widespread impact on numerous areas. Hence, it is essential to have knowledge about its importance.

Types of Union Budgets

The Union Budget can at least be classified into two categories – revenue budget and capital budget can be explained briefly in the following manner:

- ***Revenue Budget:*** Revenue budget contains the government's revenue receipts and revenue expenditure. Revenue receipts can be further classified into tax revenue (income tax, excise duty, corporate tax, etc.) and non-tax revenue (interest, profit, fees, fines, etc.). Revenue expenditure refers to the regular expenses

incurred from the daily operation of the government as well as for the variety of services offered to the public. If revenue expenditure is greater than the revenue receipts, the government is said to incur a revenue deficit.

- **Capital Budget:** Capital budget, whose components are of a long-term nature, consists of capital expenditure and capital receipts. Some of the main sources of government receipts include loans from citizens, Reserve Bank of India (RBI) and foreign governments. Capital expenditure, on the other hand, comprises of costs incurred on development and maintenance of equipment, machinery, health facilities, building, education, etc. When the expenditure of government is greater than the total collection of revenue, a state of fiscal deficit occurs.

Budget 2019: 10-point Vision for the decade

- Building Team India with Jan Bhagidari: Minimum Government Maximum Governance.
- Achieving Green Mother Earth and Blue Skies through a pollution-free India.
- Making Digital India reach every sector of the economy.
- Launching Gaganyaan, Chandrayan, other Space and Satellite programmes.
- Building physical and social infrastructure.
- Water, water management, clean rivers.
- Blue Economy.
- Self-sufficiency and export of food-grains, pulses, oilseeds, fruits and vegetables.
- Achieving a healthy society via Ayushman Bharat, well-nourished women & children, safety of citizens.
- Emphasis on MSMEs, Start-ups, defence manufacturing, automobiles, electronics, fabs and batteries, and medical devices

Budget at a Glance 2019-20 (Rs crore):

	Budgeted 2018-19	Revised 2018-19	Budgeted 2019-20	% change (RE 2018-19 to BE 2019-20)
Revenue Expenditure	21,41,772	21,40,612	24,47,780	14.3%
Capital Expenditure	3,00,441	3,16,623	3,38,569	6.9%
Total Expenditure	24,42,213	24,57,235	27,86,349	13.4%
Revenue Receipts	17,25,738	17,29,682	19,62,761	13.5%
Capital Receipts	92,199	93,155	1,19,828	28.6%
<i>of which:</i>				
Recoveries of Loans	12,199	13,155	14,828	12.7%
Other receipts (including disinvestments)	80,000	80,000	1,05,000	31.3%
Total Receipts (without borrowings)	18,17,937	18,22,837	20,82,589	14.2%
Revenue Deficit	4,16,034	4,10,930	4,85,019	18.0%
% of GDP	2.2	2.2	2.3	
Fiscal Deficit	6,24,276	6,34,398	7,03,760	10.9%
% of GDP	3.3	3.4	3.3	
Primary Deficit	48,481	46,828	43,289	-7.6%
% of GDP	0.3	0.2	0.2	

Impacts of budget 2019

Finance Minister Nirmala Sitharaman in his speech highlighted the impacts of budget 2019. We can briefly understand the impacts of budget 2019 in following manner:

ECONOMY

- GST rates have been eased with a relief of Rs 92,000 crore provided during the year. Further measures are being worked out to ease filing returns and tax compliance. A simplified single monthly return is now being ruled out. Companies with annual turnover of less than Rs 5 crore will have to file only quarterly returns.

- Import of defence equipment not manufactured in India will now be exempt from customs duty.
- People in the highest income brackets needed to contribute more to the economy and surcharge on Rs 2 cr-5 cr income increased.
- Now, Aadhaar and PAN can be used interchangeably: More than 1.2 billion Indians now have Aadhaar. FM Sitharaman proposes to make the two documents interchangeable, so that Aadhaar can be used for verification with no requirement for PAN.
- An additional Rs 1,50,000 income-tax deduction will be allowed for interest payment on loans taken for affordable housing.
- To resolve the angel tax issue, start-ups and investors filing declarations will not be subject to scrutiny on valuation premiums
- The govt will raise part of its borrowings from external markets in external currencies.
- An additional income-tax deduction of Rs 1.5 lakh will be allowed for interest paid on loans taken to purchase electric vehicles.
- Earlier, the tax rate of 25% was applicable only to companies with up to Rs 250-crore annual turnover. This has been extended to companies with turnover of up to Rs 400 crore. That will leave only 0.7% of all companies outside of the 25% tax rate.
- The government's direct tax revenue has grown 78 per cent between 2014 and 2019.

GOVERNMENT

- Finance Minister Nirmala Sitharaman thanks responsible taxpaying citizens for their valuable contribution through taxes for all-round development of the country.
- India's sovereign external debt to GDP is among the lowest globally, at less than 5%. The govt will start raising part of its gross borrowing from external markets in external currencies.
- New Rs 1, 5, 10 and 20 coins will soon be available for use by members of the public
- Finance Minister Nirmala Sitharaman says the government will continue with its strategic disinvestment in select central public sector enterprises (CPSEs).
- Highlights: Finance Minister Sitharaman Budget 2019 speech highlight
- Non-performing assets of commercial banks have been reduced by Rs 1 trillion in the past year adding that Rs 4 trillion has been recovered under the Insolvency and Bankruptcy Code (IBC).
- A railway station modernisation programme will be started this year.

INFRASTRUCTURE

- The Reserve Bank of India (RBI) will take over as the housing finance company (HFC) regulator from the National Housing Board (NHB)
- Indian Railways will be encouraged to invest more in its suburban railway network through special purpose vehicles (SPVs).
- Budgetary allocation of Rs 65,837 crore and the highest ever outlay for capital expenditure amounting to Rs 1.60 lakh crore for railways.
- A new PPP model will usher in the a new dawn of Indian railways.
- Government to complete the dedicated freight corridor project by 2022.
- Railways to be encouraged to invest more in suburban rail network via SPVs.
- Railway infrastructure will need an investment of Rs 50 lakh crore between 2018 and 2030.
- Massive programme for modernisation of railway stations to be launched in 2019.
- Quoting Swami Vivekananda's letter to his guru Sri Ramakrishna, FM Nirmala Sitharaman says there's no hope for the world's welfare, unless the condition of women is improved. "It is not possible for a bird to fly on one wing".

- The 'Stand Up India' scheme will continue until 2025.

INDUSTRY

- Cars that are fully imported into the country by luxury brands such as Mercedes, BMW, Audi, Volvo and Jaguar-Land Rover (JLR) will see a significant price hike following a rise in customs duty to 30% from 25%.
- Custom duty on gold and other precious metals increased by 2.5% to 12.5%
- Fundamentally sound non-banking financial companies (NBFCs) will continue to get funding from banks.
- The Reserve Bank of India (RBI) will take over as the housing finance company (HFC) regulator from the National Housing Board (NHB), says Finance Minister Nirmala Sitharaman.
- State-run banks would be given a Rs 70,000-crore boost for credit improvement

INDIVIDUAL

- Nirmala Sitharaman's maiden Union Budget has made no change to the income-tax slabs. There is, however, an increase in surcharge paid by those earning more than Rs 2 crore in a year.
- There will be an effective increase of 3% in income-tax paid by those earning more than Rs 2 cr.
- "Our government has taken a number of initiatives to promote digital payments," says FM Nirmala Sitharaman. To discourage the practice of making business payments in cash, the government has proposed to levy a TDS of 2% on cash withdrawal exceeding Rs 1 crore in a year from a bank account. BHIM, UPI, Aadhaar Pay, NEFT, RTGS can be used to promote less cash economy. Business establishments with annual turnover of Rs 50 crore will have to use these modes of payments with no charges or merchant discount rates will be imposed on customers or merchants. RBI and banks will absorb these costs.
- 2% tax will be deducted at source on cash withdrawal of more than Rs 1 crore from a bank account in a year. The move is aimed at discouraging cash payments for business transactions.

RURAL DEVELOPMENT

- Finance Minister Nirmala Sitharaman reports that 95% cities in India have already become open-defecation-free (ODF)
- The need to go back to 'zero budget farming', Finance Minister Nirmala Sitharaman says ease of doing business and ease of living should apply to farmers, too.
- Finance Minister Nirmala Sitharaman says 80 livelihood business incubators and 20 technology business incubators will be set up in 2019-20 under the ASPIRE scheme to develop 75,000 skilled entrepreneurs in agro-rural industries.
- Solid waste management will embrace all the villages under the Swachh Bharat Mission,
- 96 million toilets have been built since October 2, 2016 under the government's Swachh Bharat Mission.
- Finance Minister proposes to replicate zero-budget farming, saying the concept will help double farm income by 2022.
- 19.5 million houses will be constructed under the Pradhan Mantri Awas Yojana (PMAY) between FY20 and FY22.
- 125,000 km of roads will be upgraded under the Pradhan Mantri Gram Sadak Yojana.
- Gaon, Garib and Kisan are the focus of our government.
- New Jal Shakti ministry will work with states to ensure Har Ghar Jal for all rural houses by 2024. Govt will set up 100 new clusters for 50,000 artisans in FY 20.
- To invest Rs 80,250 cr for upgradation of roads under PM Gram Sadak Yojana.
- Every single rural family, except those unwilling, to have electricity by 2022.

DEFENCE

- Import of defence equipment not manufactured in India will now be exempt from customs duty.
- The ball has been set rolling for creation of a new India

- I'm confident we will perform our goals, says FM Sitharaman, quoting Chanakya Niti and Urdu poetry. She says: "yakeen ho toh koi rasta nikalta hai hawa ki to kar bhi chiraag jalta hai" (You find ways somehow if you have faith The lamp burns bright even in gushing wind)
- Budget 2019 speech: Finance Minister says 'Reform, perform and transform' has been the mantra of the Modi government.
- Budget 2019 is expected to lay down the Modi 2.0 government's road map for the economy and the nation for the next five years. It might look to boost spending at the cost of short-term slippage in fiscal deficit targets.

PSUs

- State-run banks would be given a Rs 70,000-crore boost for credit improvement
- SEBI has been asked to consider increasing minimum public shareholding criterion from 25 per cent to 35 per cent
- Former SBI chairman Arundhati Bhattacharya told news channel CNBC that some material reforms to the PSU banking sector were expected in Budget 2019.

EASE OF LIVING

- Aadhaar card for NRIs on arrival in India.
- Rs 3,000 pension per month for workers from the informal sector.

TRANSPORTATION

- Inter-operable One Nation One transport card: ATM-like Transport card for universal travel on various modes of transport (metro, road, railways etc).
- Govt plans to create MRO (Manufacturing, Repair and Operate) industry.
- PPP to be used to unleash faster development and the delivery of passenger freight services.
- Comprehensive restructuring of National Highways Programme for creation of National Highways Grid.
- Government envisions using rivers for cargo transport to decongest roads and railways.

SPACE

India has emerged as a major space power. It is time to harness our ability commercially. A public sector enterprise, New Space India Limited (NSIL) has been incorporated to tap benefits of ISRO.

SPORTS

To popularise sports at all levels, National Sports Education Board for development of sportspersons to be set up under 'Khelo India.'

EDUCATION

- Govt to launch 'Study in India' programme to attract foreign students in higher education.
- Allocate Rs 400 crore for world-class higher education institutions in FY 20 .
- To unveil a new education policy.
- National research foundation to fund, coordinate and to promote research in the country.
- New Higher Education Commission with focus on higher autonomy.
- New national education policy to propose changes in school, higher education.
- To make the Indian youth ready to take up jobs in foreign countries, more emphasis on new-age skills like Artificial Intelligence, Internet of Things, Big Data, etc.

CONCLUSION

The government this Budget has kept "Gaon, Garib and Kisan" at the center of everything. The budget provides a blueprint for the Prime Minister's vision of a USD 5 trillion economy, with a focus on ease of doing business for MSME's and ease of living for citizens. The Budget emphasizes on enabling growth for traditional industries and artisan while offering them business and technology incubation facilities, which is commendable.

The government has put forth several conducive policies for the start-up and SME sectors also, The attention of our honourable Finance Minister, Nirmala Sitharaman on policies pertaining to better connectivity to different tourist destinations, enhanced facilities, and experiences for the tourists will certainly help our tourism industry. Overall it is a non-populist holistic budget keeping '5 Trillion Dollar Economy in next 5 years' in mind.

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**A STUDY ON RETENTION STRATEGIES AND LOYALTY OF TOURISTS TOWARDS
ECO-HOTELS IN TAMIL NADU**

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ABSTRACT

Retention of customers is the group of activities adopted to attract and keep customers with hotels for long periods and make them loyal. Presently, environment friendly activities are imperative components of eco-hotels that attract huge number of domestic and international tourists. The findings reveal that more than two fifth of tourists viewed that retention strategies of eco-hotels is moderate. Significant difference is there in retention strategies of eco-hotels among profile of tourists. Retention strategies of eco-hotels have positive, significant and high degree of relation with loyalty of tourists. To enhance retention strategies and loyalty of tourists, eco-hotels should create and maintain better personal relations and must conduct traditional cultural programmes and they should provide loyalty cards to tourists.

Keywords: Eco-Hotels, Loyalty, Retention Strategies, Tourists

1. INTRODUCTION

The hotel industry in India is growing considerably in the last two decades because of tourism and traveling activities and it provides direct and indirect employment to millions of people across the nation among all formats of hotel. Concurrently, Indian hotel industry is facing high level of competition, turnover and increasing demands from customers. The survival and sustainability of hotel business are largely depending upon their capacities to offer quality of products and services, strategies for customer retention and relations (Kasim and Minai, 2009).

Retention of customers is the group of activities adopted to attract and keep customers with hotels for long periods and make them loyal (Khan and Hussain, 2013). Hotels are regularly implementing innovative and modern practices to absorb and retain their customers because getting of new customers is highly expensive and quality of services and products, amenities, lodging environment and safety and security in hotels are important aspects of retention and loyalty of customers (Jasinskas et al 2017).

Presently, environment friendly activities are imperative components of eco-hotels that attract huge number of domestic and international tourists and they are highly interested in consumption of environment friendly services and products in tourism destinations (Chan, 2013). At the same time, retention of customers is one of the major issues for eco-hotels, therefore, it is important to understand different strategies and programmes followed by eco-hotels in order to retain their customers and make them loyal (Venetis and Ghauri, 2004). Hence, the present research is made to study retention strategies and loyalty of tourists towards eco-hotels in Tamil Nadu.

2. REVIEW OF LITERATURE

Fazaneh and Jamil (2011) found that variety of services, quality of services, brand image and comforts were significantly affecting loyalty of customers towards hotels. Ling et al (2012) concluded that kind of services and their qualities, conviction and reputation of hotel were determining retention of customers towards hotels.

Khan (2013) revealed that service elements, quality of accommodation, safety, image and amenities were influencing of retention of customer and in turn it affected loyalty of customers for hotels. Ali and Amin (2014) indicated that quality of products and services, customer orientation, value for money, beliefs and satisfaction were affecting retention and loyalty of customers towards hotels.

Liat and Chiau (2015) showed that services and their qualities, name, values, expectation and satisfaction were influencing loyalty among customers for hotels. Chu et al (2016) found that trust, convenience, image, offers, relations and better services were some of retention strategies followed by hotels and these were influencing satisfaction and loyalty of customers.

Nikou et al (2017) concluded that image of hotels and satisfaction of customers was significantly influencing loyalty of customers towards four star hotels. Yuanwei and Lertbuasin (2018) revealed that quality of services and brand equity of hotels was positively influencing satisfaction and it was significantly affecting loyalty of customers for hotels.

3. OBJECTIVES OF THE STUDY

1. To study opinion of tourists about retention strategies of eco-hotels.
2. To inspect difference among profile of tourists and retention strategies of eco-hotels.
3. To examine relation among retention strategies of eco-hotels and loyalty of tourists.

4. HYPOTHESES OF THE STUDY

1. There is no significant difference among retention strategies of eco-hotels and profile of tourists.
2. There is no significant relation among retention strategies of eco-hotels and loyalty of tourists.

5. METHODOLOGY

The present research is conducted in Tamil Nadu. Tourists are chosen by using convenience sampling method and structured questionnaire is used to collect data from 320 tourists. Percentages are computed to know profile of tourists and mean and standard deviation are worked out to understand opinion of tourists on retention strategies of eco-hotels. t-test and ANOVA test are done to inspect difference among profile of tourists and retention strategies of eco-hotels. Simple correlation analysis is used to examine relation among retention strategies of eco-hotels and loyalty of tourists.

6. RESULTS

6.1. PROFILE OF TOURISTS

The profile of tourists is given in Table-1. The findings clarify that 55.94 per cent of them are domestic tourists, whilst, 44.06 per cent of them are international tourists and 58.44 per cent of them are males, whilst, 41.56 per cent of them are females. The findings disclose that 35.63 per cent of them are belonging to age category of 36 – 45 years, whilst, 14.06 per cent of them are belonging to age category of above 45 years and 39.06 per cent of them are having college education, whilst, 24.69 per cent of them are having informal education. The findings explicate that 38.44 per cent of tourists are receiving monthly income of Rs.30,001 – Rs.40,000, whilst, 13.75 per cent of them are receiving monthly income of less than Rs.30,000 and 84.38 per cent of them are married, whilst, 15.62 per cent of them are unmarried.

Table-1: Profile of Tourists

Profile	Number of Tourists	Percentage
Tourist Type	320	
Domestic	179	55.94
International	141	44.06
Gender		
Male	187	58.44
Female	133	41.56
Age Category		
Below 25 Years	60	18.75
26 – 35 Years	101	31.56
36 – 45 Years	114	35.63
Above 45 Years	45	14.06
Education		
Informal	79	24.69
School	116	36.25
College	125	39.06
Monthly Income		
Less than Rs.30,000	44	13.75
Rs.30,001 – Rs.40,000	123	38.44
Rs.40,001 – Rs.50,000	92	28.75
More than Rs.50,000	61	19.06
Marital Status		
Married	270	84.38
Unmarried	50	15.62

6.2. RETENTION STRATEGIES OF ECO-HOTELS

The opinion of tourists on retention strategies of eco-hotels is given in Table-2.

Table-2: Retention Strategies of Eco-Hotels

Retention Strategies	Mean	Standard Deviation
Eco-hotels give high quality of services	3.94	0.86
Eco-hotels create better personal relations	3.34	1.15
Eco-hotels offer discounts in festive seasons	3.86	1.06
Eco-hotels provide gift coupons frequently	3.80	1.11
Eco-hotels send greetings on birthdays	3.88	1.02
Eco-hotels conduct traditional cultural programmes	3.28	1.18
Eco-hotels give breakfast at free of cost	3.90	0.96
Eco-hotels provide loyalty cards	3.37	1.13
Eco-hotels offer membership cards	3.92	0.90
Eco-hotels act on feedback immediately	3.82	1.08

The tourists are agreed with eco-hotels give high quality of services, eco-hotels offer discounts in festive seasons, eco-hotels provide gift coupons frequently, eco-hotels send greetings on birthdays, eco-hotels give breakfast at free of cost, eco-hotels offer membership cards and eco-hotels act on feedback immediately, while, they are neutral with eco-hotels create better personal relations, eco-hotels conduct traditional cultural programmes and eco-hotels provide loyalty cards.

6.3. PROFILE OF TOURISTS AND RETENTION STRATEGIES OF ECO-HOTELS

The distribution of tourists based on retention strategies of eco-hotels is given in Table-3. The retention strategies of eco-hotels are divided into low, moderate and high levels on the basis of Mean ± SD (Mean = 37.11 and SD = 3.48).

Table-3: Distribution of Tourists Based on Retention Strategies of Eco-Hotels

Level of Retention Strategies	Number of Tourists	Percentage
Low	76	23.75
Moderate	138	43.13
High	106	33.12
Total	320	100.00

Among 320 tourists, 33.12 per cent of them realized that the level of retention strategies of eco-hotels is high, whilst, 23.75 per cent of them realized that it is low.

6.3.1. Tourist Type and Retention Strategies

The relation among tourist type and retention strategies is given in Table-4.

Table-4: Tourist Type and Retention Strategies

Tourist Type	Level of Retention Strategies			Total	t-Value	Sig.
	Low	Moderate	High			
Domestic	40 (22.35)	84 (46.93)	55 (30.72)	179 (55.94)	5.545	.000
International	36 (25.53)	54 (38.30)	51 (36.17)	141 (44.06)		
Total	76 (23.75)	138 (43.13)	106 (33.12)	320 (100.00)	-	-

(The figures in the parentheses are per cent to total)

Among 179 domestic tourists, 30.72 per cent of them realized that the level of retention strategies of eco-hotels is high, whilst, 22.35 per cent of them realized that it is low. Among 141 international tourists, 36.17 per cent of them realized that the level of retention strategies of eco-hotels is high, whilst, 25.53 per cent of them realized that it is low.

The t-value of 5.545 is explaining that significant difference is prevailing among retention strategies and tourist type at one per cent level. Consequently, null hypothesis is not accepted.

6.3.2. Gender and Retention Strategies

The relation among gender of tourists and retention strategies is given in Table-5.

Table-5: Gender and Retention Strategies

Gender	Level of Retention Strategies			Total	t-Value	Sig.
	Low	Moderate	High			
Male	50 (26.74)	92 (49.20)	45 (24.06)	187 (58.44)	4.313	.000
Female	26 (19.55)	46 (34.59)	61 (45.86)	133 (41.56)		
Total	76 (23.75)	138 (43.13)	106 (33.12)	320 (100.00)	-	-

(The figures in the parentheses are per cent to total)

Among 187 tourists who are males, 24.06 per cent of them realized that the level of retention strategies of eco-hotels is high, whilst, 26.74 per cent of them realized that it is low. Among 133 tourists who are females, 45.86 per cent of them realized that the level of retention strategies of eco-hotels is high, whilst, 19.55 per cent of them realized that it is low.

The t-value of 4.313 is explaining that significant difference is prevailing among retention strategies and gender of tourists at one per cent level. Consequently, null hypothesis is not accepted.

6.3.3. Age Category and Retention Strategies

The relation among age category of tourists and retention strategies is given in Table-6.

Table-6: Age Category and Retention Strategies

Age Category	Level of Retention Strategies			Total	F-Value	Sig.
	Low	Moderate	High			
Below 25 Years	16 (26.67)	23 (38.33)	21 (35.00)	60 (18.75)	5.573	.000
26 – 35 Years	22 (21.78)	45 (44.56)	34 (33.66)	101 (31.56)		
36 – 45 Years	28 (24.56)	49 (42.98)	37 (32.46)	114 (35.63)		
Above 45 Years	10 (22.22)	21 (46.67)	14 (31.11)	45 (14.06)		
Total	76 (23.75)	138 (43.13)	106 (33.12)	320 (100.00)	-	-

(The figures in the parentheses are per cent to total)

Among 60 tourists who are belonging to age category of below 25 years, 35.00 per cent of them realized that the level of retention strategies of eco-hotels is high, whilst, 26.67 per cent of them realized that it is low. Among 101 tourists who are belonging to age category of 26 – 35 years, 33.66 per cent of them realized that the level of retention strategies of eco-hotels is high, whilst, 21.78 per cent of them realized that it is low.

Among 114 tourists who are belonging to age category of 36 – 45 years, 32.46 per cent of them realized that the level of retention strategies of eco-hotels is high, whilst, 24.56 per cent of them realized that it is low. Among 45 tourists who are belonging to age category of above 45 years, 31.11 per cent of them realized that the level of retention strategies of eco-hotels is high, whilst, 22.22 per cent of them realized that it is low.

The F-value of 5.573 is explaining that significant difference is prevailing among retention strategies and age category of tourists at one per cent level. Consequently, null hypothesis is not accepted.

6.3.4. Education and Retention Strategies

The relation among education of tourists and retention strategies is given in Table-7.

Table-7: Education and Retention Strategies

Education	Level of Retention Strategies			Total	F-Value	Sig.
	Low	Moderate	High			
Informal	10 (12.66)	35 (44.30)	34 (43.04)	79 (24.69)	8.944	.013
School	24 (20.69)	58 (50.00)	34 (29.31)	116 (36.25)		

College	42 (33.60)	45 (36.00)	38 (30.40)	125 (39.06)		
Total	76 (23.75)	138 (43.13)	106 (33.12)	320 (100.00)	-	-

(The figures in the parentheses are per cent to total)

Among 79 tourists who are having informal education, 43.04 per cent of them realized that the level of retention strategies of eco-hotels is high, whilst, 12.66 per cent of them realized that it is low. Among 116 tourists who are having school education, 29.31 per cent of them realized that the level of retention strategies of eco-hotels is high, whilst, 20.69 per cent of them realized that it is low. Among 125 tourists who are having college education, 30.40 per cent of them realized that the level of retention strategies of eco-hotels is high, whilst, 33.60 per cent of them realized that it is low.

The F-value of 8.944 is explaining that significant difference is prevailing among retention strategies and education of tourists at one per cent level. Consequently, null hypothesis is not accepted.

6.3.5. Monthly Income and Retention Strategies

The relation among monthly income of tourists and retention strategies is given in Table-8.

Table-8: Monthly Income and Retention Strategies

Monthly Income	Level of Retention Strategies			Total	F-Value	Sig.
	Low	Moderate	High			
Less than Rs.30,000	11 (25.00)	18 (40.91)	15 (34.09)	44 (13.75)	9.639	.000
Rs.30,001 – Rs.40,000	30 (24.39)	55 (44.72)	38 (30.89)	123 (38.44)		
Rs.40,001 – Rs.50,000	20 (21.74)	39 (42.39)	33 (35.87)	92 (28.75)		
More than Rs.50,000	15 (24.59)	26 (42.62)	20 (32.79)	61 (19.06)		
Total	76 (23.75)	138 (43.13)	106 (33.12)	320 (100.00)	-	-

(The figures in the parentheses are per cent to total)

Among 44 tourists who are receiving monthly income of less than Rs.30,000, 34.09 per cent of them realized that the level of retention strategies of eco-hotels is high, whilst, 25.00 per cent of them realized that it is low. Among 123 tourists who are receiving monthly income of Rs.30,001 – Rs.40,000, 30.89 per cent of them realized that the level of retention strategies of eco-hotels is high, whilst, 24.39 per cent of them realized that it is low.

Among 92 tourists who are receiving monthly income of Rs.40,001 – Rs.50,000, 35.87 per cent of them realized that the level of retention strategies of eco-hotels is high, whilst, 21.74 per cent of them realized that it is low. Among 61 tourists who are receiving monthly income of more than Rs.50,000, 32.79 per cent of them realized that the level of retention strategies of eco-hotels is high, whilst, 24.59 per cent of them realized that it is low.

The F-value of 9.639 is explaining that significant difference is prevailing among retention strategies and monthly income of tourists at one per cent level. Consequently, null hypothesis is not accepted.

6.3.6. Marital Status and Retention Strategies

The relation among marital status of tourists and retention strategies is given in Table-9.

Table-9: Marital Status and retention strategies

Marital Status	Level of Retention Strategies			Total	t-Value	Sig.
	Low	Moderate	High			
Married	68 (25.19)	120 (44.44)	82 (30.37)	270 (84.38)	4.370	.000
Unmarried	8 (16.00)	18 (36.00)	24 (48.00)	50 (15.62)		
Total	76 (23.75)	138 (43.13)	106 (33.12)	320 (100.00)	-	-

(The figures in the parentheses are per cent to total)

Among 270 tourists who are married, 30.37 per cent of them realized that the level of retention strategies of eco-hotels is high, whilst, 25.19 per cent of them realized that it is low. Among 50 tourists who are unmarried, 48.00 per cent of them realized that the level of retention strategies of eco-hotels is high, whilst, 16.00 per cent of them realized that it is low.

The t-value of 4.370 is explaining that significant difference is prevailing among retention strategies and marital status of tourists at one per cent level. Consequently, null hypothesis is not accepted.

6.4. RELATION AMONG RETENTION STRATEGIES OF ECO-HOTELS AND LOYALTY OF TOURISTS

The relation among retention strategies of eco-hotels and loyalty of tourists was studied by using correlation analysis and the results are given in Table-10.

Table-10: Relation among Retention Strategies of Eco-Hotels and Loyalty of Tourists

Particulars	Correlation Co-efficient
Retention Strategies of Eco-Hotels and Loyalty of Tourists	0.67**

** Significance at 1% level

The correlation coefficient among retention strategies of eco-hotels and loyalty of tourists is 0.67 and it is significant at one per cent level and it demonstrates that both are positively and highly interrelated.

7. CONCLUSION

The findings of this study reveal that more than two fifth of tourists viewed that retention strategies of eco-hotels is moderate. Significant difference is there in retention strategies of eco-hotels among profile of tourists. Retention strategies of eco-hotels have positive, significant and high degree of relation with loyalty of tourists. To enhance retention strategies and loyalty of tourists, eco-hotels should create and maintain better personal relations and must conduct traditional cultural programmes and they should provide loyalty cards to tourists.

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COOPERATIVE MOVEMENT IN THE STATE OF GOA: DIFFERENT CO-OPERATIVES AND MEMBERSHIP STRENGTH ANALYSIS

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BACKGROUND TO CO-OPERATIVES

Co-operation means working together. The principle of Co-operation is as old as human society. It is truly the basic of domestic and social life. What is known as Co-operative effort is ultimately the group instinct in man which enables him/her to have together, Work together and Help each other in times of stress and strain. Unconsciously, the Principle has always penetrated the Life of human race. The history of modern civilization is, in fact, the history of co-operation for without it social and economic progress would have been impossible. Today, cooperatives are the most important type of voluntary organizations throughout the world. In some countries, they are the principal form of organizations in agriculture, marketing and supply, provision of credit and distribution of consumer goods. In India, the development of the cooperative movement has been spectacular. The movement now covers about 98 percent of the villages and 62 percent of the total rural population. The cooperative credit institutions now meet as much as 56 percent of the total agricultural credit requirements of the farmers in the country.

As institutions for technical, economic and social progress, voluntary cooperatives have shown their possibilities and practical benefits in a wide variety of circumstances and these have been increasingly recognized by many governments. Cooperative society helped to improve security of tenure of land; to consolidate holding; to promote conservation of natural resources, to facilitate land settlement; to foster the all-important growth and speed of technical knowledge for better farming to secure Savings and administer credit to reduce the charges made for production requisites and use of the larger capital items for farm and small scale industrial production to reduce charges for consumer goods and services including housing to improve the marketing of farm products; to minimize risks and to lower the cost of provided effective training in democracy and self-government. They have been neither class-bound nor state-bound. They have maintained or increased that sense of inter-dependent so important for social progress.

FEATURES OF CO-OPERATIVE MOVEMENT

A careful study of the many definitions quoted above reveals the following main characteristics of a co-operative enterprise.

- ***It is an association of persons***

The key feature of co-operative society is that it is an association of persons and not an impersonal grouping of capital like a joint stock company. It is no denying that a co-operative society is also in need of capital, but the emphasis is on man and not on capital he contributes. "In economic co-operation, it is men that counts, not money."

- ***It is an undertaking***

A co-operative undertaking is not only an association; it is also an undertaking. It is not a charitable or philanthropic association. A co-operative enterprise is run by members themselves at their own expense and at their own risk.

- ***It is a voluntary organization***

A co-operative enterprise is based upon a voluntary form of organization. No one is coerced to join a society against his will. Coercion in any form is considered to be incompatible with the concept of co-operation.

- ***It is a democratic organization***

A co-operative organization is governed on the basis of democratic principles. Every member of the society has only one vote and no more irrespective of the number of shares held by him.

- ***The keynote is service and not profit***

The keynote of a co-operative enterprise is service and not profit. A co-operative enterprise is motivated by a spirit of service; its whole business mechanism is geared towards the provision of most economical service.

- ***The basis is equality***

Another feature of a co-operative enterprise is that within its membership relations between man and man are governed by a rule of equality. Irrespective of possible differences of race, creed, political opinion, social status

or subscription of capital, all the persons possess equal rights and duties. "There can be no co-operation unless it is between equals." (Edgard Milhaud)

- ***It is based on proportionality or equity***

The distinctive feature of co-operative social economy is in the method of distributing the social product. The surplus is distribution not according to shareholdings but according to the proportion of business operation a member has effected with the society.

- ***It is a socio-economic movement***

The co-operative movement is a socio-economic movement. It aims at bringing about revolutionary changes in the social and economic structure by peaceful means. It is based on self- help and stands for moral uplift and honesty.

- ***At the service of both of the members and of the community***

The basic objective of a co-operative undertaking is not only to serve its members but also to serve the community as a whole.

CO-OPERATIVE MOVEMENT IN GOA

The cooperative movement in the state of Goa was launched in the erstwhile union territory of Goa, Daman and Diu way back in the year 1962. Initially, the cooperative societies were governed by Maharashtra state co-operative societies Act 1960 and the Rules made for it. The Govt of Goa then enacted its own Act - the Goa Co-Operative Societies Act 2001. The functioning of different types of co-operative societies is controlled and monitored by the office of the Registrar of co- operative societies, Panaji through its four Zonal offices set up at Mapusa, Panaji, Margao and Ponda. There are all together 4805 different class of functional co-operative societies and 1142936 membership strength in the state of Goa as on 31st March 2018.

ECONOMIC IMPORTANCE OF COOPERATIVES

From the economic standpoint, cooperative is engaged in securing for their member's services of various kinds at low costs. These may include service of various socioeconomic activities in the consolidation of holding, the establishment of irrigation schemes and procurement of technical knowledge, the administration of credit, the buying of fertilizer pesticides, seeds and machines and services' of consumer's goods and services, the processing and marketing of produce, the provision of insurance, health and medical care or education Cooperation has also played an important role in checking monopolistic tendencies. In the USA, the house Committee on small Business reported. "There is a substantial evidence to show that the cooperative movement operates as a very successful means of combating mono concentration, and as such is a very healthy addition to the American economy the following are the economic advantages of cooperative organization.

- The substitution of the profits incentives in business by that of service to humanity or production for consumption. In other words, priority is given to the satisfaction of human needs instead of greed of profit.
- A more equitable distribution of wealth.
- The breaking up of monopolistic and trusts which operate at the expense of the consumer
- The increase of the workman's purchasing power and real wages by giving him/her more and better good for his/her money.
- The reduction in cost of distributive of services
- Elimination of unnecessary middlemen
- Removal of useless duplication of services
- The elimination of fraudulent practice like adulteration, short weight etc.
- The rejection of accounting inaccuracies by encouraging frankness in business
- The more accurate correlation of demand and supply as a result of the greater certainty and regularity of the consumer market.
- Stabilization of employment which will result from the regularity of demand and the absence of speculation.
- The fair treatment of all labour and general improvements in employer employee relations.
- The training of people to spread wisely.

SOCIAL BENEFITS

- Cooperation offers not only economic benefits to members but also confers a number of benefits to the society. This is so because the object of cooperation is to transform the member condition in such a way that he makes his social life richer and happier. The well-known authority on cooperation.
- Modern life is full of social tensions urban vs rural, consumer, producer's etc. There are tensions with regards to religion, caste, language, state rive and occupation. Cooperative tend to lesson these tension and show all people how they can work together on common group.
- Cooperative living brings out the best that is in man and lifts him to a higher plane of life.
- The cooperative movement frees its members not only from users and profit tiers, but also from themselves and their bad habits. It teaches them virtues which are not always natural to them, such as, orderliness, foresight, and a strict respect for engagement entered into.
- The establishment of cooperative order will put an end to the very unbalanced pattern of distribution of income.
- A cooperative order returns ownership of the means of production, in an indirect form to the workers and the class struggle is resolved.
- The social purpose of cooperation is more diverse than economic purposes. They may be to provide a unique education in democracy, responsibility and toleration, to train for political power, to evolve an industrial relationship in which the elements of authority is much more evenly distributed than in private business, to preserve a strong friendly or family spirit and a sense of pride and power which is impersonal, to encourage a general advance rather than the advance of particular individuals, to secure rational, constructive and unifying approaches to social and economic problems,
- To prevent underemployment, to secure the moral, fair dealing in trade, or to achieve better physical and mental health.
- The distinguishing characteristics and social features of cooperative societies may in many circumstances make these essential to the achievement of their purpose.
- Cooperation teaches that man is his brother's keeper and that he can best lighten his own burden by lightening the burden of others, that he can achieve his own happiness only by including within it the happiness of others.
- The cooperative movement is an exercise in fellowship, which seeks to end the exploitation of man by man". The movement teaches man and women to rise above their own interest and think to terms of the general good.

NEED FOR THE STUDY

The cooperative sector is an another most important segment that promotes welfare and wellbeing of its members and non-members at large. It is an accepted fact that the cooperatives play a key role in bringing a substantial change in the social and economic life of people and therefore, a healthy growth of cooperative movement really assumes a paramount importance. Keeping this in mind, an attempt is made to study the growth of cooperative movement in the state of Goa with particular reference to members of different co-operative societies and the membership strength of the cooperative movement in the state of Goa.

OBJECTIVE OF THE STUDY

The broader objective of the study is to examine the growth and progress of different co-operatives and the membership strength of different cooperatives in the State.

DATA AND METHODOLOGY

The necessary data pertaining to different cooperatives and membership is collected from the yearly reports from the Office of the Registrar of Cooperative Societies, Panaji, Goa. The data is collected for a period of 12 years from 2006-07 to 2017-18. The study of cooperative movement with special reference to the growth of different cooperative societies and membership strength of the movement is purposely selected. The collected data is analyzed with the help of percentages and simple average. The study is limited only to growth of societies and membership strength and this study has not covered other financial parameters of the cooperative societies.

ANALYSIS AND DISCUSSION

TABLE-1: GROWTH ANALYSIS OF DIFFERENT CO-OPERATIVES IN THE STATE OF GOA DURING 2006-07 TO 2017-18

Sr. No.	Type of Society/Bank	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18
1	Goa State Co-op Bank	1	1	1	2	1	1	1	1	1	1	1	1
2	Urban Co-op Bank	6	6	6	5	6	6	6	5	6	6	6	6
3	Urban Co-op Credit Societies	113	118	118	119	119	122	123	126	127	128	130	130
4	Salary Earners Co-op Credit Societies	252	250	251	255	256	255	261	262	263	264	268	268
5	Consumers Co-op Societies	71	70	70	67	69	71	71	72	70	70	86	86
6	Dairy Co-op Societies	167	169	172	173	174	171	174	173	173	176	179	180
7	Farming Co-op Societies	5	6	6	6	6	7	12	13	14	15	15	15
8	Fisheries Co-op Societies	14	11	12	14	13	13	14	14	14	16	21	22
9	Housing Co-op Societies	1516	1596	1655	1720	1785	1846	1928	2001	2059	2227	2317	2408
10	Industrial Co-op Societies	22	26	16	25	25	24	22	22	22	21	28	28

Source: Year-wise Statistics obtained from the office of the Registrar of Co-operation Societies, Govt. Of Goa, panjim-Goa.

It can be witnessed from the table 1 that the growth of different co-operative societies in the state of Goa for the period from 2006-07 to 2017-18. There is no significant growth in case of apex co-operative banks and urban co-operative banks during the study period. Both remained the same during the whole period of 12 years. With regard to urban credit societies, there is a marginal growth i.e. for 113 societies, only 17 societies are added during the study period representing 15.04 percent growth. In case of salary earners credit societies, it is seen that the number has been increased from 252 during 2006-07 to 268 during 2017-18 representing 6.3% growth during the study period. The consumers co-operative societies have gone up to 86 societies during 2017-18 from 71 societies during 2006-07 showing a marginal increase of 21% during the study period. The milk co-operative societies have gone up to 180 from 167 during the whole 12 years period revealing a negligible hike in the growth. The number of farming co-operative societies have gone up from mere 5 societies during 2006-07 to 15 during 2017-18 recording a three time growth during the study period. Fisheries co-operatives register the growth of 57% during the study period. The housing cooperatives have registered the growth of 58.83% during the study period. The industrial cooperatives have recorded 27% growth during the study period. On the whole, the growth of these cooperatives have not shown a remarkable growth and the year-wise growth is very negligible during the whole period.

TABLE-2: GROWTH ANALYSIS OF DIFFERENT CO-OPERATIVES IN THE STATE OF GOA DURING 2006-07 TO 2017-18

Sr. No.	Type of society/Bank	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18
1.	Marketing Co-op Societies	9	11	11	8	10	10	10	10	10	10	10	10
2.	Poultry Co-op Societies	2	2	1	2	2	2	2	2	2	2	2	2
3.	Processing Co-op Societies	7	8	6	6	7	7	6	6	6	6	7	7
4.	Service Co-op Societies	77	75	75	79	82	85	86	78	79	79	81	89
5.	Transport Co-op Societies	2	3	2	2	2	3	3	2	2	2	4	3
6.	Labour Co-op Societies	12	12	5	9	11	10	10	11	10	10	11	11
7.	Panivatap of agri Co-op Societies	58	65	70	73	77	82	86	89	89	91	92	92
8.	Sangh & Union Federation	3	3	3	3	4	4	3	3	3	3	3	3

9.	General Co-op Societies	23	34	30	33	46	49	57	65	95	30	30	30
10.	Producers Co-op Societies	7	5	8	10	9	9	10	10	9	9	10	10

Source: Year-wise Statistics obtained from the office of the Registrar of Co-operation Societies, Govt. Of Goa, Panjim-Goa.

The different co-operative societies for the period from 2006-07 to 2017-18 are presented in table 2. It can be seen from table 2 that there is no growth in case of marketing co-operative societies as during the whole period the number is increased by one society only. The poultry societies showed a stagnant growth as the number of societies remained the same. The processing co-operative societies are also stagnated and they have not recorded any growth. The service co-operative societies have increased from 77 during 2006-07 to 89 during 2017-18, recording a 15.58 percent growth during the whole period. The transport co-operative societies have registered no growth and they are remained the same during the whole period. In case of labour co-operatives, no growth is seen and remained the same. The panivatap and agri requisite societies have made considerably a good growth as they have increased from 58 to 92 recording a 58% growth during the study period. In case of sangh and other union federation, the growth is stagnant. The general co-operation societies have registered 30% growth during the study period and producer cooperative societies are increased from 7 to 10 recording a raise of 42% during the study period. The overall growth is not satisfactory.

TABLE-3: GROWTH ANALYSIS OF MEMBERSHIP OF DIFFERENT CO-OPERATIVES IN THE STATE OF GOA DURING 2006-07 TO 2017-18

SN	Type of society/Bank	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18
1	Goa State Co-op Bank	12311	13601	15585	120874	20011	21992	24565	31576	36467	39488	41515	43610
2	Urban Co-op Bank	295524	305679	301414	224438	337059	344837	353686	350561	363832	367962	367887	370678
3	Urban Co-op Credit Societies	274812	290873	289002	278608	290242	337064	451519	360309	378027	404263	427250	376272
4	Salary Earners Co-op Credit Societies	67767	62041	62477	59976	61027	39512	60420	60143	62447	63933	70831	72825
5	Consumers Co-op Societies	47083	47766	47250	39739	40292	43085	43563	44208	44497	45188	45928	37262
6	Dairy Co-op Societies	19720	21028	20585	19702	20603	14247	20835	22894	23160	24431	23032	19375
7	Farming Co-op Societies	142	186	176	180	181	229	233	260	391	432	658	7992
8	Fisheries Co-op Societies	1476	1498	1380	1434	1452	782	1700	1714	1709	1755	1800	1875
9	Housing Co-op Societies	33157	34939	33992	34427	31873	29107	25441	27203	28939	31465	32716	35698
10	Industrial Co-op Societies	3179	3972	2972	3237	3258	3376	3271	2722	3439	3485	3246	2548

Source: Year-wise Statistics obtained from the office of the Registrar of Co-operation Societies, Govt. Of Goa, Panjim-Goa.

The membership strength is the most important in the life of the cooperative societies. The membership size certainly strengthens the working and functioning of cooperative societies. An attempt is made to analyse and understand the membership strength of cooperative society. The total membership strength of different societies is displayed in table 3. It is learnt from the table that the Goa State Cooperative bank has registered an impressive membership strength i.e. 254% hike during the study period. The urban cooperative banks have made a considerable growth in the total membership i.e. 25.43%. The urban credit co-operatives have recorded 36.91% hike in membership strength which is really good growth. The salary earners societies have made just 7.46% rise in the membership. The consumers cooperatives have recorded 20% hike during the study period. The dairy cooperatives showed a negative growth in the membership revealing a stagnation in the growth of dairy cooperatives. The farming cooperatives have made a remarkable growth in the membership. The total members have been augmented from mere 162 during 2006-07 to 7992 during 2017-18 registering 48.33%

growth. There is 27% growth in membership of fisheries cooperatives and the housing cooperatives made 7.66% growth recording less growth. The members of housing, cooperatives registered a significant growth in members of societies but membership showed insignificant growth just 7.66% and the industrial cooperatives have recorded just 19% growth in membership during the study period.

TABLE-4: GROWTH ANALYSIS OF MEMBERSHIP OF DIFFERENT CO-OPERATIVES IN THE STATE OF GOA DURING 2006-07 TO 2017-18

Sr. No.	Type of society	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18
1	Marketing Co-op Societies	11369	11652	12728	12609	12677	13329	13622	14643	16976	17230	19121	21279
2	Poultry Co-op Societies	98	98	40	98	98	127	93	95	110	108	110	110
3	Processing Co-op Societies	4555	4683	5340	4734	5521	4938	4965	5010	6404	6663	5780	6336
4	Service Co-op Societies	80241	81095	81226	84355	81566	102268	101597	92878	95666	98692	98264	68749
5	Transport Co-op Societies	209	209	209	209	209	214	214	301	301	301	301	321
6	Labour Co-op Societies	262	216	150	150	150	177	195	449	449	449	451	510
7	Panivatap of agri Co-op Societies	2381	2799	2689	2771	3009	2797	3491	3559	3608	3702	3981	3977
8	Sangh & Union Federation	986	990	990	20103	1193	1193	1213	602	19659	19667	20115	20114
9	General Co-op Societies	3000	3475	3382	3447	3801	2602	4235	5172	4435	4528	4665	4740
10	Producers Co-op Societies	1380	2218	1595	2180	2178	1595	1169	1162	1167	1190	1785	534

Source: Year-wise Statistics obtained from the office of the Registrar of Co-operation Societies, Govt. Of Goa, Panjim-Goa.

The membership strength of different cooperatives during 2006-07 to 2017-18 is depicted in the table 4. It is witnessed from the table that the marketing cooperative societies have made a significant growth i.e. 87% during the study period showing an increasing trend of membership. Poultry societies have recorded 12% growth during the whole period. The processing cooperatives posted growth at 39% during the study period showing a better membership growth. The service cooperatives showed a negative growth in the membership indicating lack of members interest in the services of these societies. The transport cooperative societies membership is observed to have made a considerable growth in their membership. The labour cooperatives have registered a significant growth i.e. more than 94% during the study period. Similarly, panivatap cooperative societies have recorded 17 % growth in the membership which is reasonably good. It is interesting to note that sangh and union federations have made a remarkable growth in the membership denoting a strong presence of sangh and federations in the state of Goa (1940% average growth) The general cooperative societies have recorded more than 58% growth and the producers cooperative societies have registered 61% growth in the membership. Overall the membership strength is so encouraging in the state of Goa.

CONCLUSIONS

The undertaken study has introspected the growth of different cooperative societies and their membership strength in the state of Goa for the period from 2006-07 to 2017-18. The analysis and discussion reveals that on the whole, the growth of cooperative societies and their membership is not encouraging. There is no significant growth in case of Apex cooperative bank and urban cooperative banks during the study period. The fisheries and Housing co-operative societies have registered a good growth during the study period. The poultry cooperative societies showed a stagnant growth. The panivatap and agri requisite societies showed a good growth. As far as the membership strength is concerned, the Goa state cooperative and the urban cooperative banks have made considerably good growth. The dairy cooperative showed a negative growth in the membership. The farming cooperative societies have made an impressive growth in the membership. The housing cooperatives showed an impressive growth in number but very poor growth in membership. The

service cooperatives showed a negative growth. The marketing, labour, sangh and union federations, have made a remarkable growth in the membership. On the whole, the membership strength of different societies is impressive and represent 78.36% of the total population of Goa as per 2011 census.

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HIGHLIGHTES OF BUDGET 2019

Khyati Rupareliya
Research Scholar

NEW SUB-SECTION 2A UNDER SECTION 10

An eligible registered person, whose aggregate turnover in the preceding financial year did not exceed fifty lakh rupees, may opt to pay, in lieu of the tax payable by him under sub-section (1) of section 9 of the said Act, calculated at such rate as may be prescribed, but not exceeding three percent of the turnover in State or turnover in Union territory.

INELIGIBLE DEALERS IF THEY ARE:

- engaged in making any supply of goods or services which are not leviable to tax under this Act;
- engaged in making any inter-State outward supplies of goods or services;
- engaged in making any supply of goods or services through an electronic commerce operator who is required to collect tax at source under section 52;
- a manufacturer of such goods or supplier of such services as may be notified by the Government on the recommendations of the Council; and
- a casual taxable person or a non-resident taxable person

RESTRICTION

- The registered person shall not collect any tax from the recipient on supplies made by him nor shall he be entitled to any credit of input tax.
- The registered person shall issue, instead of tax invoice, a bill of supply as referred to in clause (c) of sub-section (3) of section 31 of the said Act with particulars as prescribed in rule 49 of Central Goods and Services Tax Rules.
- In case there is more than one GSTIN under same PAN, then all GSTIN shall opt to pay tax under this sub-section.

Aggregate turnover of a person for determining his eligibility to pay tax under this section, the expression “aggregate turnover” shall include the value of supplies made by such person from the 1st day of April of a financial year up to the date when he becomes liable for registration under this Act, but shall not include the value of exempt supply of services provided by way of extending deposits, loans or advances in so far as the consideration is represented by way of interest or discount.

“Turnover in State or turnover in Union territory” shall not include the value of following supplies, namely:

1. supplies from the first day of April of a financial year up to the date when such person becomes liable for registration under this Act; and
2. Exempt supply of services provided by way of extending deposits, loans or advances in so far as the consideration is represented by way of interest or discount.’

EXISTING COMPOSITION SCHEME

An eligible registered person, whose aggregate turnover in the preceding financial year did not exceed one crore and fifty lakh rupees, may opt to pay, in lieu of the tax payable by him under sub-section (1) of section 9 of the said Act, an amount of tax as prescribed under rule 7 of the Central Goods and Services Tax Rules, 2017:

Provided that the said aggregate turnover in the preceding financial year shall be seventy-five lakh rupees in the case of an eligible registered person, registered under section 25 of the said Act, in any of the following States, namely: –

- c) Arunachal Pradesh,
- ci) Manipur,
- cii) Meghalaya,
- ciii) Mizoram,
- civ) Nagaland,

- cv) Sikkim,
- cvi) Tripura,
- cvii) Uttarakhand

RESTRICTION

Registered person shall not be eligible to opt for composition levy under sub-section (1) of section 10 of the said Act if such person is a manufacturer of the goods, the description of which is:

1. Ice cream and other edible ice, whether or not containing cocoa (2105 00 00)
2. Pan masala (2106 90 20)
3. All goods, i.e. Tobacco and manufactured tobacco substitutes (24)

(This notification shall come into force on the 1st day of April, 2019)

Special Composition scheme for first supplies of 50 lacs ₹

First supplies of goods or services or both up to an aggregate turnover of fifty lakh rupees made on or after the 1st day of April in any financial year, by a registered person

Eligibility

Supplies are made by a registered person, -

1. whose aggregate turnover in the preceding financial year was fifty lakh rupees or below;
2. who is not eligible to pay tax under sub-section (1) of section 10 of the said Act;
3. who is not engaged in making any supply which is not leviable to tax under the said Act;
4. who is not engaged in making any inter-State outward supply;
5. who is neither a casual taxable person nor a non-resident taxable person;
6. who is not engaged in making any supply through an electronic commerce operator who is required to collect tax at source under section 52; and
7. who is not engaged in making supplies of the goods, the description of which is
 - Ice cream and other edible ice, whether or not containing cocoa (2105 00 00)
 - Pan masala (2106 90 20)
 - All goods, i.e. Tobacco and manufactured tobacco substitutes (24)

RESTRICTIONS

- Where more than one registered persons are having the same Permanent Account Number, issued under the Income Tax Act, 1961(43 of 1961), central tax on supplies by all such registered persons is paid at the 3% rate specified.
- The registered person shall not collect any tax from the recipient on supplies made by him nor shall he be entitled to any credit of input tax.
- The registered person shall issue, instead of tax invoice, a bill of supply as referred to in clause (c) of sub-section (3) of section 31 of the said Act with particulars as prescribed in rule 49 of Central Goods and Services Tax Rules.
- The registered person shall mention the following words at the top of the bill of supply, namely: - 'taxable person paying tax in terms of notification No. 2/2019-Central Tax (Rate) dated 07.03.2019, not eligible to collect tax on supplies'.
- The registered person opting to pay central tax at the rate of three percent under this notification shall be liable to pay central tax at the rate of three percent on all outward supplies specified notwithstanding any other notification issued under sub-section (1) of section 9 or under section 11 of said Act.
- The registered person opting to pay central tax at the rate of three percent under this notification shall be liable to pay central tax on inward supplies on which he is liable to pay tax under sub-section (3) or, as

the case may be, under sub-section (4) of section 9 of said Act at the applicable rates.

- “first supplies of goods or services or both” - include the supplies from the first day of April of a financial year to the date from which he becomes liable for registration under the said Act but for the purpose of determination of tax payable under this notification shall not include the supplies from the first day of April of a financial year to the date from which he becomes liable for registration under the Act.
- In computing aggregate turnover in order to determine eligibility of a registered person to pay central tax at the rate of three percent under this notification, value of supply of exempt services by way of extending deposits, loans or advances in so far as the consideration is represented by way of interest or discount, shall not be taken into account.

(THIS NOTIFICATION SHALL COME INTO FORCE ON THE 1ST DAY OF APRIL, 2019)

Section 31A – Specific class of service providers to provide electronic payment option to recipient of goods or services

- A new section is inserted saying The Government may, on the recommendations of the Council, prescribe a class of registered persons who shall provide prescribed modes of electronic payment to the recipient of supply of goods or services or both made by him and give option to such recipient to make payment accordingly, in such manner and subject to such conditions and restrictions, as may be prescribed.
- The section is added probably to make GST provisions in line with Income tax provisions, where a new section 269SU is also inserted saying Every person, carrying on business, shall provide facility for accepting payment through prescribed electronic modes, in addition to the facility for other electronic modes, of payment, if any, being provided by such person, if his total sales, turnover or gross receipts, as the case may be, in business exceeds fifty crore rupees during the immediately preceding previous year.

Section 53A – Transfer of amount from cash ledger to state and union tax cash ledger

- Where any amount has been transferred from the electronic cash ledger under this Act to the electronic cash ledger under the State Goods and Services Tax Act or the Union territory Goods and Services Tax Act, the Government shall, transfer to the State tax account or the Union territory tax account, an amount equal to the amount transferred from the electronic cash ledger, in such manner and within such time as may be prescribed.
- In section 54 of the Central Goods and Services Tax Act, after sub-section (8), the following sub-section shall be inserted, namely: “(8A) The Government may disburse the refund of the State tax in such manner as may be prescribed.”

Section 101A - Constitution of National Appellate Authority for Advance Ruling.

Section 101B - Appeal to National Appellate

Section 101C - Order of National Appellate Authority

- New sections 101A, 101B and 101C are being inserted in the CGST Act so as to provide for constitution, qualification, appointment, tenure, conditions of services of the National Appellate Authority for Advance Ruling; to provide for procedures to be followed for hearing appeals against conflicting advance rulings pronounced on the same question by the Appellate Authorities of two or more States or Union territories in case of distinct persons; and to provide that the National Appellate Authority shall pass order within a period of ninety days from the date of filing of the appeal respectively.

OTHER AMENDMENTS TO SECTIONS UNDER GST

These sections shall come into force on such date as the Central Government may, by notification in the Official Gazette.

INTEREST ON LATE PAYMENT TO BE PAID ON NET TAX LIABILITY

In section 50 of the Central Goods and Services Tax Act, in sub-section (1), the following proviso shall be inserted, namely:

“Provided that the interest on tax payable in respect of supplies made during a tax period and declared in the return for the said period furnished after the due date in accordance with the provisions of section 39,

except where such return is furnished after commencement of any proceedings under section 73 or section 74 in respect of the said period, shall be levied on that portion of the tax that is paid by debiting the electronic cash ledger.”.

RETURN FILING

In section 39 of the Central Goods and Services Tax Act,

Old Provision	New Provision
Every registered person, other than an Input Service Distributor or a non-resident taxable person or a person paying tax under the provisions of section 10 or section 51 or section 52 shall, for every calendar month or part thereof, furnish, in such form and manner as may be prescribed, a return, electronically, of inward and outward supplies of goods or services or both, input tax credit availed, tax payable, tax paid and such other particulars as may be prescribed, on or before the twentieth day of the month succeeding such calendar month or part thereof.	Every registered person, other than an Input Service Distributor or a non-resident taxable person or a person paying tax under the provisions of section 10 or section 51 or section 52 shall, for every calendar month or part thereof, furnish, a return, electronically, of inward and outward supplies of goods or services or both, input tax credit availed, tax payable, tax paid and such other particulars, in such form and manner, and within such time, as may be prescribed: Provided that the Government may, on the recommendations of the Council, notify certain class of registered persons who shall furnish a return for every quarter or part thereof, subject to such conditions and restrictions as may be specified therein.

Registered person paying tax under the provisions of section 10 shall, for each quarter or part thereof, furnish, in such form and manner as may be prescribed, a return, electronically, of turnover in the State or Union territory, inward supplies of goods or services or both, tax payable and tax paid within eighteen days after the end of such quarter.

Every registered person, who is required to furnish a return under sub-section (1) or subsection (2) or sub-section (3) or sub-section (5), shall pay to the Government the tax due as per such return not later than the last date on which he is required to furnish such return.

A registered person paying tax under the provisions of section 10, shall, for each financial year or part thereof, furnish a return, electronically, of turnover in the State or Union territory, inward supplies of goods or services or both, tax payable, tax paid and such other particulars in such form and manner, and within such time, as may be prescribed.

Every registered person who is required to furnish a return under sub-section (1), other than the person referred to in the proviso thereto, or sub-section (3) or sub-section (5), shall pay to the Government the tax due as per such return not later than the last date on which he is required to furnish such return. Provided that every registered person furnishing return under the proviso to sub-section (1) shall pay to the Government, the tax due taking into account inward and outward supplies of goods or services or both, input tax credit availed, tax payable and such other particulars during a month, in such form and manner, and within such time, as may be prescribed:

Provided further that every registered person furnishing return under sub-section (2) shall pay to the Government the tax due taking into account turnover in the State or Union territory, inward supplies of goods or services or both, tax payable, and such other particulars during a quarter, in such form and manner, and within such time, as may be prescribed.” to the Government the tax due as per such return not later than the last date on which he isrequired to furnish suchreturn:

Provided that every registered person furnishing return under the proviso to sub-section (1) shall pay to the Government, the tax due taking into account inward and outward supplies of goods or services or both, input tax credit availed, tax payable and such other particulars during a month, in such form and manner, and within such time, as may be prescribed.

INCREASE IN GST REGISTRATION LIMIT

In section 22 of the Central Goods and Services Tax Act, in sub-section (1), after the second proviso, the following shall be inserted, namely:

“Provided also that the Government may, at the request of a State and on the recommendations of the Council, enhance the aggregate turnover from twenty lakh rupees to such amount not exceeding forty lakhrupees in case ofsupplierwhoisengagedexclusivelyinthep supply of goods, subject to such conditions and limitations, as may be notified.

Explanation. - For the purposes of this sub-section, a person shall be considered to be engaged exclusively in the supply of goods even if he is engaged in exempt supply of services provided by way of extending deposits, loans or advances in so far as the consideration is represented by way of interest or discount.”

AUTHENTICATION USING AADHAR

In section 25 of the Central Goods and Services Tax Act, after sub- section (6), the following sub-sections shall be inserted, namely:

(6A) Every registered person shall undergo authentication, or furnish proof of possession of Aadhaar number, in such form and manner and within such time as may be prescribed:

Provided that if an Aadhaar number is not assigned to the registered person, such person shall be offered alternate and viable means of identification in such manner as Government may, on the recommendations of the Council, prescribe:

Provided further that in case of failure to undergo authentication or furnish proof of possession of Aadhaar number or furnish alternate and viable means of identification, registration allotted to such person shall be deemed to be invalid and the other provisions of this Act shall apply as if such person does not have a registration.

(6B) On and from the date of notification, every individual shall, in order to be eligible for grant of registration, undergo authentication, or furnish proof of possession of Aadhaar number, in such manner as the Government may, on the recommendations of the Council, specify in the said notification:

Provided that if an Aadhaar number is not assigned to an individual, such individual shall be offered alternate and viable means of identification in such manner as the Government may, on the recommendations of the Council, specify in the said notification.

(6C) On and from the date of notification, every person, other than an individual, shall, in order to be eligible for grant of registration, undergo authentication, or furnish proof of possession of Aadhaar number of the Karta, Managing Director, whole time Director, such number of partners, Members of Managing Committee of Association, Board of Trustees, authorized representative, authorized signatory and such other class of persons, in such manner, as the Government may, on the recommendation of the Council, specify in the said notification: Provided that where such person or class of persons have not been assigned the Aadhaar Number, such person or class of persons shall be offered alternate and viable means of identification in such manner as the Government may, on the recommendations of the Council, specify in the said notification.

(6D) The provisions of sub-section (6A) or sub-section (6B) or sub- section (6C) shall not apply to such person or class of persons or any State or Union territory or part thereof, as the Government may, on the recommendations of the Council, specify by notification.

Explanation. - For the purposes of this section, the expression “Aadhaar number” shall have the same meaning as assigned to it in clause (a) of section 2 of the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016.

COMMISSIONER HAS THE POWER TO EXTEND THE TIME LIMIT TO FURNISH RETURN

• In section 44 of the Central Goods and Services Tax Act, in sub-section (1), the following provisos shall be inserted, namely:

i) “Provided that the Commissioner may, on the recommendations of the Council and for reasons to be recorded in writing, by notification, extend the time limit for furnishing the annual return for such class of registered persons as may be specified therein:

ii) Provided further that any extension of time limit notified by the Commissioner of State tax or the Commissioner of Union territory tax shall be deemed to be notified by the Commissioner.”

• **In section 52 of the Central Goods and Services Tax Act,**

1. In sub-section (4), the following provisos shall be inserted, namely: “Provided that the Commissioner may, for reasons to be recorded in writing, by notification, extend the time limit for furnishing the statement for such class of registered persons as may be specified therein:

1. Provided further that any extension of time limit notified by the Commissioner of State tax or the Commissioner of Union territory tax shall be deemed to be notified by the Commissioner.”

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2. in sub-section (5), the following provisos shall be inserted, namely: “Provided that the Commissioner may, on the recommendations of the Council and for reasons to be recorded in writing, by notification, extend the time limit for furnishing the annual statement for such class of registered persons as may be specified therein:
 2. Provided further that any extension of time limit notified by the Commissioner of State tax or the Commissioner of Union territory tax shall be deemed to be notified by the Commissioner.”

REFERENCE

- [Www.cbic.gov.in](http://www.cbic.gov.in)
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IMPACT OF ADVERTISEMENT ON CONSUMER BUYING BEHAVIOUR

Shradha Shetty¹, Sowmya², and Dr. Umesh Maiya³Student^{1,2} and P. G Co-ordinator³, Dr. G. Shankar Government Women's First Grade College and PG Study Centre, Ajjarkadu, Udupi**ABSTRACT**

The present study has been made with the view to analyze the impact of advertisement on consumer buying behavior. This study looks at the relationship between advertisement and buying behavior of the consumers. The objectives of this study were to understand the power of persuasion in advertisement to buy a product and identify the most preferred advertisement media. The study clearly tells the importance of advertisement to the businesses as well as its influence on the consumers. The random sampling method was used by researchers for distributing questionnaire. The total samples collected were 150 covering in and around Udupi, Mangalore, Bangalore and Mumbai city.

Keywords: consumer buying behavior, power of persuasion, advertisement

INTRODUCTION

Advertising is a marketing communication that employs an openly sponsored, non-personal message to promote or sell a product, service or idea. Sponsors of advertising are typically businesses wishing to promote their products or services. Most advertisement is directed toward groups rather than individuals, and advertising is usually delivered through media such as television, social media and newspapers. Advertising is a very old form of promotion with root that go back even to ancient times. Advertising creates a personal and efficient method of reaching a particular audience. Advertising reminds customers of benefits from the business product and services.

RESEARCH OBJECTIVE

- To study the impact of advertisement on consumer buying behavior
- To understand the power of persuasion in advertisement to buy a product
- To identify the most preferred advertisement media by the people

RESEARCH METHODOLOGY**Sampling**

The random sampling method was used by researcher for distributing questionnaire. The total samples collected were 150 covering are around Udupi, Mangalore, Bangalore and Mumbai.

Tools used for study

For the present study researchers used primary data. Primary data has been collected through structured questionnaire. Secondary data was collected from internet, journals, articles and books. For scaling purpose likert's 5 point scale was used for certain questions. For analysis and interpretations, researcher used simple statistical tools and some of the simple and relevant data are presented in the tabular form. Chi-square test was used for testing the hypothesis.

HYPOTHESIS

H₀: There is no significant impact of advertisement on consumer buying behavior

H₁: There is significant impact of advertisement on consumer buying behavior

LITERATURE REVIEW

Kumar and Gupta stated that all marketing starts with the consumer. So consumer is very important to a marketer. Consumer decides what to purchase, for whom to purchase, why to purchase, from where to purchase, and how much to purchase. In order to become a successful marketer, he must know the liking or disliking of the customers. The study of the consumer preference not only focuses on how and why consumers make buying decision, but also focuses on how and why consumers make choice of the goods they buy and their evaluation of these goods after use.

Barban (1987) defined advertising as a paid, non-personal communication through various media by business firms, non-profit organizations and individuals who are in some way identified in the advertising message and who hope to inform persuade member of a particular audience.

Consumer buying behavior has been defined as the mental, emotional and physical activities that people engage when selecting, purchasing using and disposing of products and services in order to satisfy need and desires (Schifman & Kanuk-2009).

FINDINGS OF THE STUDY

5 Common Factors Influencing Consumer Behavior:

Consumer behavior can be broadly classified as the decisions and actions that influence the purchasing behavior of a consumer. What drives consumers to choose a particular product with respect to others is a question which is often analyzed and studied by marketers. Most of the selection process involved in purchasing is based on emotions and reasoning.

The study of consumer behavior not only helps to understand the past but even predict the future. The below underlined factors pertaining to the tendencies, attitude and priorities of people must be given due importance to have a fairly good understanding of the purchasing patterns of consumers

1. Marketing Campaigns

Advertisement plays a greater role in influencing the purchasing decisions made by consumers. They are even known to bring about a great shift in market shares of competitive industries by influencing the purchasing decisions of consumers. The Marketing campaigns done on regular basis can influence the consumer purchasing decision to such an extent that they may opt for one brand over another or indulge in indulgent or frivolous shopping. Marketing campaigns if undertaken at regular intervals even help to remind consumers to shop for not so exciting products such as health products or insurance policies.

2. Economic Conditions

Consumer spending decisions are known to be greatly influenced by the economic situation prevailing in the market. This holds true especially for purchases made of vehicles, houses and other household appliances. A positive economic environment is known to make consumers more confident and willing to indulge in purchases irrespective of their personal financial liabilities.

3. Personal Preferences

At the personal level, consumer behavior is influenced by various shades of likes, dislikes, priorities, morals and values. In certain dynamic industries such as fashion, food and personal care, the personal view and opinion of the consumer pertaining to style and fun can become the dominant influencing factor. Though advertisement can help in influencing these factors to some extent, the personal consumer likes and dislikes exert greater influence on the end purchase made by a consumer.

4. Group Influence

Group influence is also seen to affect the decisions made by a consumer. The primary influential group consisting of family members, classmates, immediate relatives and the secondary influential group consisting of neighbors and acquaintances are seen have greater influence on the purchasing decisions of a consumer. Say for instance, the mass liking for fast food over home cooked food or the craze for the SUV’s against small utility vehicle are glaring examples of the same.

5. Purchasing Power

Purchasing power of a consumer plays an important role in influencing the consumer behavior. The consumers generally analyze their purchasing capacity before making a decision to buy and products or services. The product may be excellent, but if it fails to meet the buyers purchasing ability, it will have high impact on its sales. Segmenting consumers based on their buying capacity would help in determining eligible consumers to achieve better results.

Understanding, analyzing and keeping track of consumer behavior is very critical for a marketing department to retain their position successfully in the market place. There are various other factors too that influence consumer behavior apart from the four listed above.

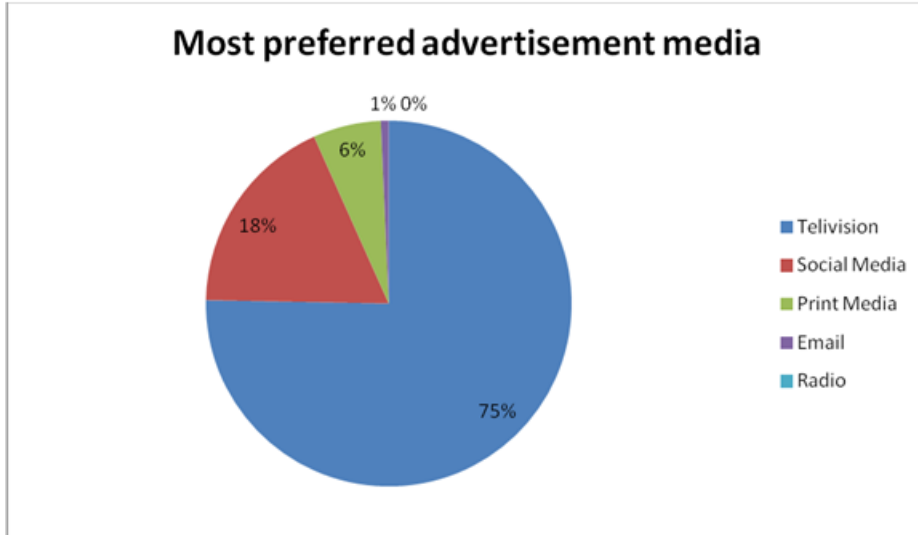
Table-1: Personal profile of the respondents

Age(in years)	Number of respondents	Percentage
18-28	105	70%
29-39	33	22%
40 and above	12	8%
TOTAL	150	100%

Source: Field Survey Data

The total respondents for the survey are 150 among them 105 respondents belong to 18-28 years age group, 33 respondents belong to the age group of 29-39 years and the remaining 12 respondents belonged to the age group of 40 years and above. The above table also indicates that the highest percentage (70%) of respondents belonged to 18-28 years age group advertisement medium.

Figure-1: Respondents view towards most preferred advertisement media.



Source: Field Survey Data

In reference to the above figure 75% respondents most preferred advertisement media is television, 18% respondents prefer social media platform of advertisement, 6% respondents most preferred advertisement medium is print media, and remaining 1% prefer email, there are no respondents who prefer radio as advertisement media.

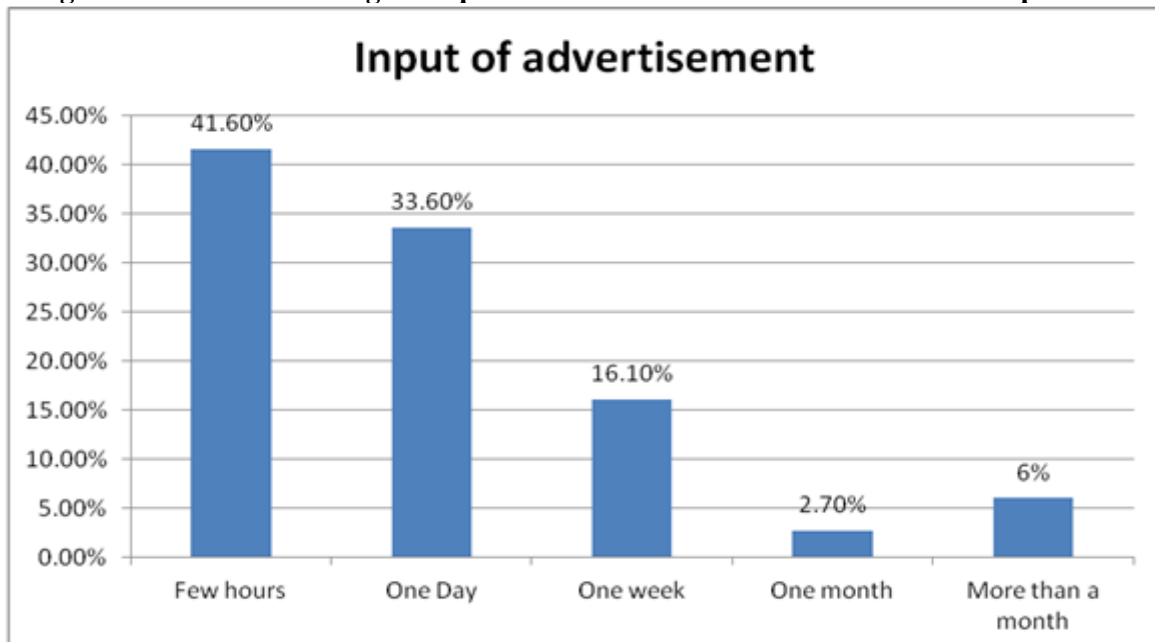
Table-2: Perception towards influence of advertisement on shopping trend of consumers

Opinion	Frequency	Percentage
YES	141	95.3%
NO	7	4.7%

Source: Field Survey Data

According to above table 95.3% respondents think that advertisement influences their shopping trend and 4.7% respondents think advertisement doesn't influence their shopping trend.

Figure-2: View on how long the input of advertisements last in the minds of respondents



Source: Field Survey Data

The above figure indicates that 41.60% respondents think advertisements inputs stays in their minds for few hours, 33.60% think advertisement input stays in the minds of the respondents for a day, 16.10% respondents think advertisement input lasts in their minds for a week, 6% respondents think that advertisement inputs will remain in their minds for more than a month, and the last .70% respondents think advertisement inputs will last in their minds for a month.

Table-3: Perception towards factor influencing the purchase of product

Factors	Frequency	Percentage
The advertising was interesting	108	72.5%
Curious about the product	61	40.9%
Wanted to imitate the actors in the advertisement	2	1.3%
The price was low for the product	59	39.6%
Suggested by other people about the product	27	18.7%

Source: Field Survey Data

This table indicates that 72.5% of respondents are influenced to purchase the products by the interesting advertisements, 40.9% are influenced by their curiosity about the product, 39.6% are influenced by the low price of the products, 18.7% are influenced by suggestions about the products by other people, 1.3% respondents are influenced to purchase the products because of their intention to imitate the actors in the advertisement.

Table-4: View towards most remembered aspect of advertisement

Aspects	Frequency	Percentage
Color	18	12%
Slogan	26	17.3%
Theme	114	7.6%
Punch line	31	20.7%
Celebrity	20	13.3%

Source: Field Survey Data

The table clearly indicates that 20.7% respondents mostly remember the punch line of the advertisement, 17.3% respondents remember the slogan of the advertisements most of the times, 13.3% respondents most remembered aspect of advertisement is the celebrities in the advertisement, 12% out of total respondents mostly remember the colors used in the advertisements, and the remaining 7.6% respondents remember the theme of the advertisement most of the time.

Table-5: View of respondents on convincing power of advertisements towards purchasing of new products

Opinion	Frequency	Percentage
Strongly agree	37	24.7%
Agree	71	47.3%
Neutral	33	22%
Disagree	9	6%
Strongly disagree	0	0%

Source: Field Survey Data

The above table depicts that 47.3% (71) respondents agree that advertisements convinces them to purchase a new product, 24.7% (37) respondents strongly agree that advertisements convinces them to purchase the product, 22% (33) respondents are neutral about the above statement, 6% (9) respondents disagree with the above statement, no respondents strongly disagree to the above statement.

TESTING OF HYPOTHESIS

H₀: There is no significant impact of advertisement on consumer buying behavior.

H₁: There is significant impact of advertisement on consumer buying behavior.

Chi-square value	Table value	Significance
17.4	9.49	Highly Significant

Since, **chi-square value** (17.4) is more than **table value** (9.49), **H₀** is rejected.

The chi-square analysis thus reveals that there is significant impact of advertisement on consumer buying behavior. Therefore, Null hypothesis ‘there is no significant impact of advertisement on consumer buying behavior’ is rejected and alternative hypothesis is accepted.

CONCLUSION

Advertisement acts as a motivator in purchasing of products or services of the particular business. Advertisements are one of the important tools used by businesses to promote/to deliver the information about their products or services. Advertisements must not be misleading since it might have negative impact on the consumers. Effective advertisements also help businesses to increase their sales numbers. The purpose of this research was to study the impact of advertisements on consumer buying behavior. Based on the analysis made by us, it can be concluded that advertisement has significant impact on consumer buying behavior. This research paper can be helpful to know the most preferred advertisement media, influence of advertisements on shopping trends, most remembered aspects of advertisements and much more.

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WEB RESOURCES

- <https://www.marketing91.com/5-steps-consumer-buying-behavior/>
- <https://www.iresearchservices.com/5-common-factors-influencing-consumer-behavior/>
- * <https://ijac.org.uk/the-impact-of-advertising-on-consumers-buying-behaviour/>

INFIBEAM PI – THE UNTOLD STORY

Khyati Rupareliya
Research Scholar

INTRODUCTION

In February 2010, Infibeam launched Pi, an e-book reader that uses E-Ink electronic paper technology. Pi has a six-inch screen with eight level grayscale non-backlit display. The device has the capability to play music files, read Word documents and also supports 13 Indian languages. It has an internal memory of 512 MB, that can store 300 books and supports external memory up to 4 GB. The device, which is less than 10 millimeters (0.39 inches), weighs 180 grams (6.3 ounces).

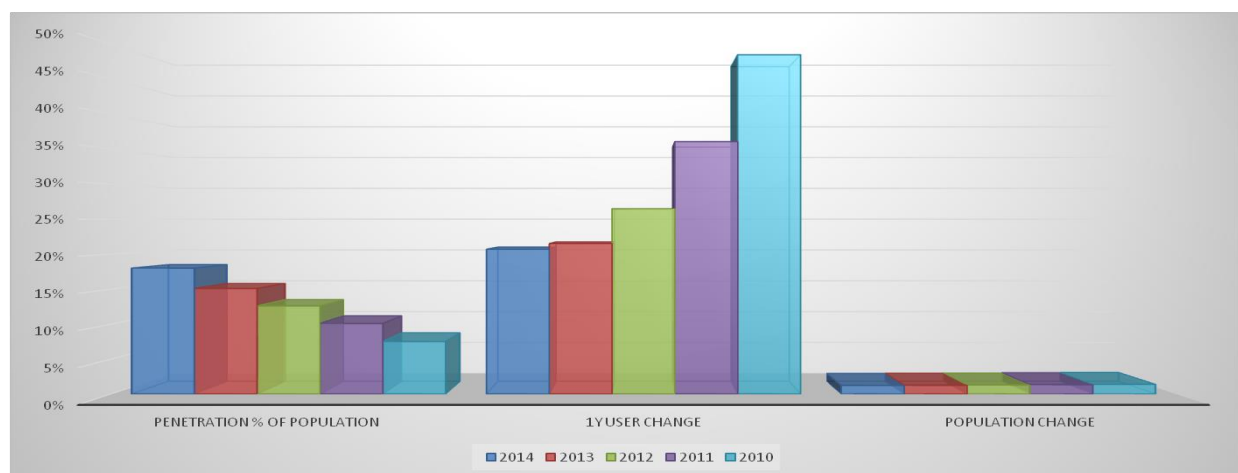
In 2011, Infibeam launched the second version of its e-book reader and named it Pi2. Pi2 is a touchscreen device and has wireless connectivity. It has 2 GB of internal memory and expandable up to 32 GB through external SD card slot. The battery power is claimed to last up to 8,000 page reads. The company has over 500 thousand e-books on its web store which can be directly accessed from the e- book reader through Wi-Fi to purchase e-books.

A BIT AHEAD THE TIME

- Pi was launched in the year 2010, when the internet penetration was 7.50% on total population. Although, there was increase in the numbers on YoY basis up till 2014 but the growth was not significant enough in terms of per year internet user change.
- Amazon launched kindle India store for the first time in the year 2012, with the internet penetration of 12.60 % on total population. Kindle did not take of as the company had expected. People are either not willing to buy Kindle or the ones who have it hardly use it.

Statistics explain the story about early launch of Pi and Kindle in detail:

Year	Internet Users	Penetration % of population	1Y User Change	Population Change
2014	23,31,52,478	18%	20.70%	1.23%
2013	19,32,04,330	15.10%	21.50%	1.26%
2012	15,89,60,346	12.60%	26.50%	1.29%
2011	12,56,17,813	10.10%	36.10%	1.34%
2010	9,23,23,838	7.50%	48.50%	1.38%



Note: 1Y user change represents percentage change in number of internet users every year as compared to number of internet user base in the previous year.

COMPETITORS ANALYSIS

E-book retailing is dominated by a handful of companies, led by Amazon. In India, the e-book market is still in its nascent stages, although it is expected to grow as the number of Internet user rises and digital payments become easier.

AMAZON KINDLE INDIA – SNAPSHOT INITIAL CHALLENGES

- In the initial year 2012, when kindle store was launched in India, it failed to make a mark unlike its initial launch in USA. Main reason for such stark difference between the consumer behaviors of two countries was the number of internet users at the time of launch.
- As per the internet live stats, internet penetration percentage of population in USA in year 2007, at the time of initial launch of kindle was 75% as compared to that in India of 12.60% in the year 2012.
- The price difference between a physical book and an e-book on some stores is very low. On Flipkart's e-books section, one can find a digital copy of Fifty Shades Darker priced at Rs 254. The physical book is available for Rs 250.

MITIGATION TECHNIQUE ADOPTED

- Amazon made a comeback by its campaign in the year 2014.
- Well studied strategic move by Amazon. In 2014, though the penetration was only around 18% but in absolute number of users touched to 230 million (approximately same as number of internet users in USA in 2007, when kindle was first launched).
- It attracted to same number of users in 2014 in India as it did in 2007 in USA.

ADVERTISING STRATEGY

- According to media buyer estimates, Amazon has spent anywhere between `10 crore and `20 crore on its television ad campaigns such as Kindle Paper white.
- The idea behind the campaign “the joy of reading” was that the joy of reading does not decrease with a kindle. Reading an e-book has never been part of (Indian) life.
- The campaign tries to overcome the major challenge of kindle being impersonal by showing it as emotional and almost human device.

RESULTS

- As reported by Amazon, the world's largest e-tailer, Kindle saw a growth rate of over 200% last year in India — the highest among the Seattle-based company's biggest markets.
- Total e-book sales as a percentage of physical book sales for Amazon India grew from 56% in January 2015 to 86% in December 2015.

RECENT DEVELOPMENTS

- Year 2015 has been a significant game changer in terms of growth, with reporting 27% penetration and in 2016 34.80% so far.

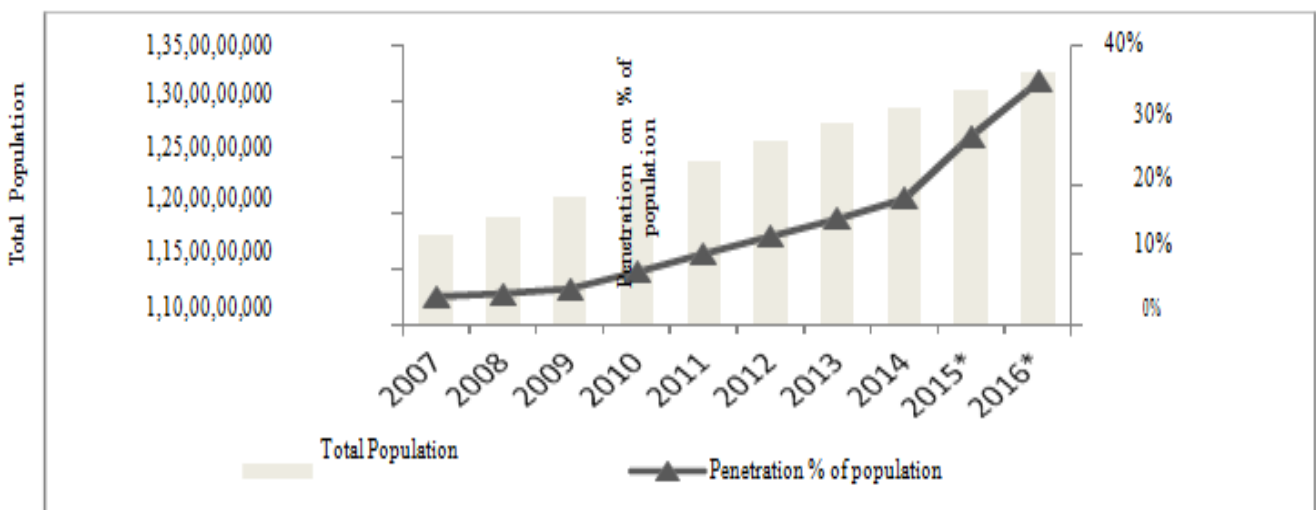


Fig-1

- Per year user change in 2010 was 48.50 % and as reported in 2015 was 51.90%. (As shown in Fig 2). Though there is not much difference in per year user change in 2010 and 2015 but what has changed is the penetration on % of population is higher than the YoY change in the users. Contributing to rise in sale of kindle in the year 2015.

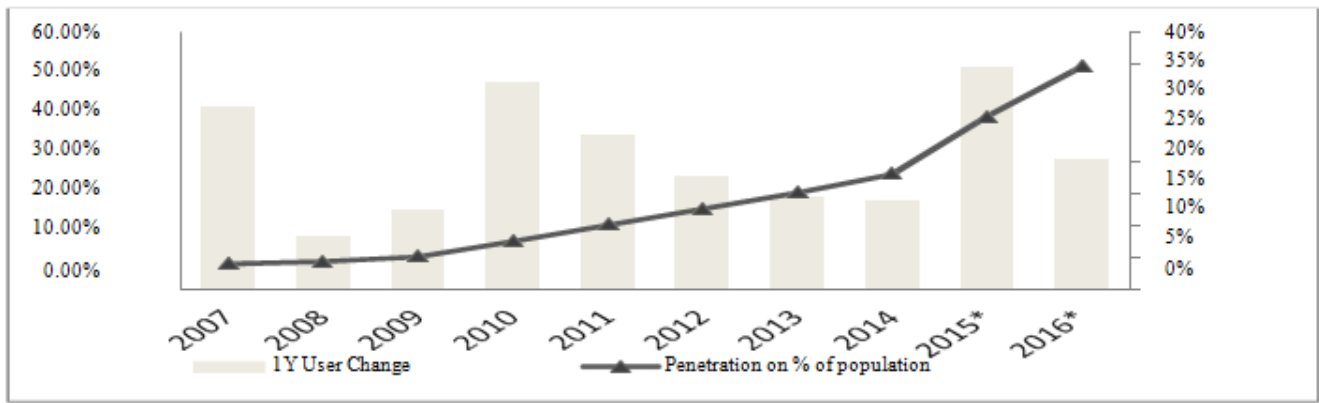


Fig-2

- According to the NOP World Culture Score Index, on an average, an Indian reads for 10.42 hours per week followed by Thailand and China having 9.24 and 8 hours of average reading per week respectively. Here's a detailed version across the world.



Fig-3

- Kindle store in India has about 3.3 million books as compared to that in US which has around 4.2 million after 7-8 years in the industry as stated by Amazon’s principal product manager in an interview.
- Amazon’s local rival Flipkart Ltd exited its e-book business this December, with e-books purchased on Flipkart being serviced by Canadian e-book and e-reader provider Rakuten Kobo.

FUTURE OPPORTUNITIES

- Help schools provide e- education following the path of E-CBSE which is a part of the ongoing Digital India. Digital India is an initiative by the Government of India to make sure that Government services are made available to citizens, electronically.
- The initiative commenced on July 1, 2015 by Prime Minister Narendra Modi. This plan will help in rural areas with high-speed internet networks. It comprises of three main components i.e. the creation of digital infrastructure, delivering services digitally and digital literacy.
- Use the feature that it supports 13 Indian languages.
- Bridge the gap between vernacular content and readers by translating books in Indian languages. Many like Daily hunt use optical character recognition (OCR) and machine learning techniques for translations. (As published in Economic Time)
- Offer a built in feature of voice reader to help people with reading disabilities. Even Google CFO, Sundar Pichai tweeted few days back saying “ We have invested \$ 20 M dollars in amazing projects and team to help make the world better for people with disabilities.” Indicating a strong move in this sector.
- By throwing light on the fact that if drastic measures are not taken to educate, it’s estimated that by the year 2020, over half of the world’s illiterate population will live in India. (As published by www.roomtoread.org)

AUTHOR'S VIEW

- There is a need for a brand that gives them (target customers) a feel of being Indian, something which people can relate to. For example, Future group created big bazaar for common people. They mainly focused on people and being Indian, which made them one of the most successful retail business model of the decade.
- Focus on social aspects to create a brand rather than showcasing product as a money making cow.
- Advertise so that people know your product. Offer something that can solve the basic needs which even they (target customers) are not aware of. For example, if a person wants to search something online, it is referred to as google it and not search it online. That is the value google has created for its product (search engine).

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www.roomtoread.org)

STUDY ON CHALLENGES AND NEED FOR REFORMS IN HIGHER EDUCATION OF AFGHANISTAN

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ABSTRACT

Education is a Nation's Strength and it needs greater transparency and accountability, the role of colleges and universities in the new millennium, and emerging scientific research on how people learn is of utmost important. The world has realized that the economic success of the states is directly determined by their education systems. This paper is an attempt to summarize the emergence of modern education in Afghanistan and its challenges with suggested solutions. With the help of various scientific and international paper, author highlighted the twelve challenges and twenty-three suggestions. Moreover, the current Education and Higher Education systems in Afghanistan and their structures, as well as the Grading System and the National University Entrance Exam (Kankor), are reviewed. In addition, this paper outlines the factors which negatively impact the growth and quality of both Education and Higher Education in Afghanistan such as constraints in research, budget, intervention of political parties, gender inequality and weak technology. At the end, the author proposes appropriate solutions to overcome the problems and to improve the quality of education in Afghanistan.

Keywords: Grading System, Gross Enrolment Ratio (GER), Higher Education in Afghanistan, ICT, Konkor,

INTRODUCTION

Marked changes have taken place in the education sector. The educational activities and learning process are no longer confined to the classroom and, therefore, the domain of education is no longer limited to formal schooling or higher education. The educational process is not only mediated by classroom-based curriculum transaction but also by media, both electronic and print, information and communication technologies, books and journals etc. Learners today have access to more current knowledge through non-institutionalized means.

The use of new information and communication technologies, especially of internet, has expanded dramatically during the past few years. New technologies are transforming the way in which people live, work, and communicate. The new technologies have brought about easy access to new pools of information and learning resources and new learning opportunities for learners. Integration of new technologies into educational settings has emerged as a priority task in the education sector. The fast pace of generation and application of new knowledge, especially in the fields of science and technology, and its impact on the daily life of people brings into focus the importance of introducing learners to the rapidly changing world of knowledge. The need for the development of human skills, including life skills that meet the demands of the emerging knowledge economy and society highlights the need to promote the acquisition by learners of knowledge and skills on a life-long basis to enhance their capacity to adapt to changing skill requirements.

The changing social contexts of education as well as the national concerns for achieving the goals of equity and inclusion demands a changed approach to education for enhancing opportunities for all learners to become successful in their learning experience and making all educational institutions responsive to the learning needs of diverse student population groups including female students in order to ensure equitable educational outcomes for all.

Problem statement for related to imply that the education policies and the content, curriculum and process of education must evolve with the changing times and needs. The goals, structure, content and processes of education need renewal keeping in view the experiences gained in the past and the concerns and imperatives that have emerged in the light of changing national development goals and societal needs as well as the dynamics of the local, national, regional and global realities and changes, including the changing learning needs of children, youth and adults. The challenges being faced by the education sector in higher education call for innovative approaches and sustained efforts to foster education development in general, and quality education, in particular without compromising on access and equity. The main thrust will be to devise effective strategies to address the divergent challenges for the growth of education in country and realising the potential of the future progression of students in higher education with fast pace of innovation and research in science and technology for the all-round development of the country.

RESEARCH OBJECTIVE

- To assure the quality of Afghanistan higher education and introduce an accreditation system have recently been initiated

- The vision of how the system will be positioned in the future

KEY CHALLENGES IN HIGHER EDUCATION SECTOR

Though country has made significant progress in terms of enhancing access to and participation in all levels of education, the overall picture of education development in the country is mixed and there are many persisting concerns and challenges relating to access to and participation in education, quality of the education imparted, equity in education, system efficiency, governance and management, research and development, and financial commitment to education development.

i) Access and Participation

Although the country higher education has not entered a stage of mystification of education, the Gross Enrolment Ratio in higher education remains low. The relatively slow progress in reducing the number of non-literates continues to be a concern. Country currently has substantial non-literate population. Viewed from this angle, non-formal education through internet and digital mode and other popular social media is needed with aggressive outreach strategy to boost the prospect of higher education in the country.

ii) Quality Issues

The biggest challenge facing school education relates to the unsatisfactory level of student learning. Poor quality of learning at the primary and upper primary stages affects student learning at the secondary stage. Poor quality of learning at the secondary stage spills over to the college/university years, leading to poor learning outcomes in the higher education sector. Several factors have contributed to unsatisfactory quality of higher education. Some of these include: existence of a large proportion of schools that are not compliant to the prescribed norms and standards for a college; student and teacher absenteeism; serious gaps in teacher motivation and training resulting in deficiencies relating to teacher quality and performance; slow progress in regard to use of information and communication technologies in education; sub-optimal personnel management, inadequate attention to monitoring and supervision of performance etc. The perceived failure of the colleges in the government system to provide education of good quality has triggered entry of a large number of private schools, many of which lack required infrastructure, learning environment, and competent teachers.

iii) Skills and Employability

A large proportion of the products of the education system are found to lack employable skills. This has substantially lowered the credibility of the higher education system. The utility of higher education in assuring employment remains questionable. Many graduate and post-graduate students do not get jobs in their respective fields. The task of enhancing the employability of the products of the education system ought to be accorded high priority.

iv) Curriculum and Assessment

There is a growing realisation that there exist serious disconnects between the existing school and higher education curricula and the curricular thrusts that are needed for promoting the acquisition by students of relevant skills required for decent work and a better life in a rapidly changing world. A key challenge in this context is expanding opportunities for acquiring relevant skills, including skills needed for work and entrepreneurship; skills and competencies that allow learners to be more creative and innovative, to think critically, to communicate effectively, to solve problems independently; and life skills that enable individuals to grow as responsible citizens and embrace cultural diversity, live and work together harmoniously, etc. The overall assessment practices at the school and college/university level remain unsatisfactory. In most cases the assessment of learning achievement continues to focus on rote learning and testing the students' ability to reproduce content knowledge. The whole assessment system needs to be revamped to ensure comprehensive assessment of the students, including learning outcomes relating to both scholastic and co-scholastic domains.

v) Information and Communication Technology (ICT)

Information and Communication Technologies (ICT) have made rapid strides in the past couple of decades. Many experiments have taken place in the country, and a large body of knowledge has accumulated in regard to the use of ICT in education. However, the potential of ICT in education has not been fully harnessed. The use of ICT in education remains limited and there is a need to accelerate efforts to use ICT for fostering quality education. Poor communication skills and lack of social awareness of students of the country may be overcome through effective expansion of Information and Communication Technologies (ICT).

vi) Teacher Development and Management

The current teacher education and training programmes are considered inappropriate in terms of equipping the teachers with the competencies required to cope with the new profile and roles expected of teachers and to enable them to carry out their duties in diverse social, economic, cultural and technological environments. The

exists a continued mismatch between institutional capacity and required teacher supply resulting in shortage of teachers. The problem is acute in the eastern part of the country where there is a huge backlog of untrained teachers. There is a deficiency of qualified faculty members in the country: only 4.7% (166 of total 3,522) of the teaching staff held a Ph.D.

vii) Equity Issues

Regional disparities in Gross Enrolment Ratio (GER) in higher education are large. Similarly, the variations among the social groups too are considerable. The Gross Enrolment Ratio in higher education remains low. One of the challenges faced by the higher education sector in country is to harmonize the expansion requirements with equity considerations.

viii) Tackling problem of drop-out

Though the dropout rate is a matter of concern in the case of all categories of students, drop-out rates among socially and economically disadvantaged groups, especially for girls from these groups, remain higher than the national average. This brings into focus the need to undertake measures to improve retention in schools of children from socially and economically disadvantaged communities.

ix) System Efficiency

Though the dropout rate is a matter of concern in the case of all categories of students, drop-out rates among socially and economically disadvantaged groups, especially for girls from these groups, remain higher than the national average.

x) Governance and Management

Several studies have reported the challenges in education governance exemplified by teacher absence, delayed fund flows to schools/colleges/universities and administrative capabilities. Capacity constraints relating to effective programme planning and implementation continue to be a key issue. Consequently, the progress of implementation of planned programmes remains uneven. The governance and management of education system and institutions, especially at the tertiary education stage, has assumed complexity with the advent of a multiplicity of providers, programmes and modes of financing. While it is true that some states have displayed encouraging initiatives and innovative management, the overall picture in the country is mixed. A renewed look at governance and management policies both at the system as well as the institutional level has become imperatively urgent.

xi) Research and Development

Research and development initiatives in universities in Country remain weak. There has been only a limited initiative for upgrading the skills of existing faculty; build synergies between teaching and research to promote excellence in both; promoting internationalisation by encouraging and supporting higher education institutions and their faculty to engage more deeply with institutions and faculty around the world to improve quality of research; creating and facilitating alliances for research, and linking university departments with research institutions and industry to accelerate the process of knowledge development.

xii) Budgetary constraints

Insufficient financing of education continues to constrain efforts to expand access to education and foster quality education. Several studies have reported the challenges in education governance exemplified by the delayed fund flows to schools/ colleges/ universities. The earlier education policies had endorsed a norm of 6 percent of GDP as the minimum expenditure on education. However, this target has never been met. Shortfall in the funding has been a major constraint to

RESEARCH METHODOLOGY

Creation of a Board of Studies to have regulatory framework in the domain of higher education. Hiring of Consultants from neighbouring countries is workable and effective solution so that Professors and teaching facilities of the universities/colleges/ professional/technical/management institutes etc may be made more competent for quality teaching ability and exchange of teaching skill for capacity building. The World Bank report on status of education in South Asia states that the Government can't afford to improve the education quality by themselves only. It has commented aptly that the private sector is already playing a major role in education and governments should encourage greater private-sector participation by easing entry barriers and encouraging well-designed public-private partnerships. "The poor quality of education in South Asia is a major obstacle to the region's future economic prospects," said Halil Dunder, a lead education specialist at the World Bank and one of the report's authors. "Raising education quality in South Asia is an urgent priority that could transform the region's economic landscape and shared prosperity."

Asia-Pacific Regional Education for All Report 2015 of UNESCO, (Bangkok Office) highlights in its concluding recommendations that “To respond to the rapid changes and developments in the world, and thus, to the different needs and demands of the labour market and societies of the 21st century, countries are paying more attention to the gap between what should be taught in schools and what is actually being taught.” Key recommendations of the above report points out that more national commitment to bridging policy and financing is required for effective implementation. A holistic and sector-wide approach to education policy, planning and management should be adopted to ensure balanced education development. It is necessary to strengthen the relevance of education to society and intensify approaches to skills development in education through appropriate policies and interventions. In view of recent socio-economic and demographic transformations, technological advancements, shifting labour markets, growing youth unemployment and migration trends, it is all the more important to equip youth and adults with adequate skills to live and thrive in society, and to participate in social processes. To this end, governments should ensure that young people and adults have appropriate learning opportunities, including formal and non-formal technical and vocational education and training relevant to the world of work. More than ever, young people need to be equipped with creativity, employability and technical skills and competencies in order to be active, responsible citizens and find decent jobs.

CONCLUSIONS AND RECOMMENDATIONS:

1. Create a conglomerate model between Academy and Industry from Afghanistan and Overseas so that practical exposure and experience may be given to students effectively for the sake of their technical and professional expertise and knowledge and enable them for gainful employment within an outside country with sense of knowledge economy in inter-connected world.
2. Information Technology embed courses and infrastructure need to be promoted and expanded to save cost and to reach remote areas.
3. Tie-up with best Universities in world to create the curriculum and implement it fastly to mainstream the gaps in the curriculum and create forward looking progressive outlook in the temper of the higher education.
4. Overseas Teachers training programs needs to be multiplied in scale and magnitude so that transfer of knowledge and technological knowhow can come to this country.
5. More emphasis on Research and Technology is must to create scientific temper and empirical attitude in the higher education institutions of the country.
6. Scholarship and safety for Women’s participants in Teaching and Education is must to expand the gender equity base of the country.
7. Creation of Afghanistan National Accreditation Council is needed to create uniform standard and interlinkages with global accreditation parameters and ensure easy admission of students of the country in outside countries.
8. Compulsory English and Soft Skills in each year in the prescribed curriculum is necessary to enhance the communication ability and proficiency of students with their global mobility for seeking gainful employments. Multilingual space of higher education should also be enhanced by opening Schools of Foreign Languages like English, French, German, Spanish, Japanese, Hindi etc. to create a bridge between Afghanistan and developed countries.
9. Effective Utilization of available infrastructure by creating 24 x 7 classrooms to spread the access of higher education network.
10. Compulsory Internship program for at least 6 months in second or third year will ensure practical attitude among students in higher education.
11. Arrangement to Teachers training by setting Entrance Test for Teachers, Teaching courses such as B.Ed and M.Ed, Compulsory participation in Seminars and workshop for upgrading their knowledge and skills in a year.
12. Easy Intake and Easy Exit for students. If a student is not able to create an Entrance test then he can be provided Foundation course program. So that Students time is not wasted and his fundamentals are strong. Exit can be in route of Certification, Diploma, and Degree level.
13. Constant Tie up and interaction with International Education Bodies so that Afghanistan Education is accepted worldwide.

14. Creating more Entrepreneur and Help them for start up and creating more Employment.
15. The regulatory regime for higher education should have the capacity, sensitivity, objectivity and discrimination to deal with different categories of institutions of different quality.
16. Over the next decade at least 100 new centres for excellence, in the field of higher education both in public and private sector need to be established. If this is successfully accomplished, it will pave the way for high quality research and innovation to be undertaken. A regulatory regime (like Council of Excellence in Higher Education) which can oversee and encourage the establishment of such institutions of excellence needs to be put in place.
17. Creation of a National Education Fund is equally important to develop the corpus of fund for promoting higher education and link with multilateral international agencies/foundations/USAID for giving fund for promoting higher education through scholarships, grants in aid and other financial support for developing world class infrastructure of universities.
18. World class universities/technical/management institutes should be allowed to open their campus in the universities of Afghanistan to provide higher education facilities to students and exposure of global education at affordable rates with subsidy and incentives by the government.
19. Online courses and e-learning through integrated electronic platforms partnered through agreements of other universities will be a workable solution to enhance the quality of higher education in a cost effective manner. Internationalization of education in digital and internet world will get a great boost through it.
20. For attracting talent in higher education, recruitment and promotion policy of teachers should be geared to international standards and practices. Pre-service certificate courses for newly recruited teachers should be made compulsory. Overseas scholars/domain experts should be incentivized to join on a tenure/contract basis.
21. For the sake of technology integration, ICT integration in all aspects of admissions, administration and governance in higher education institutions should be initiated.
22. As a part of internationalization, collaboration for joint teaching, joint research, student and teacher exchange should be promoted. Credible foreign universities will be encouraged to establish branch campuses.
23. Disparities in access to higher education of socially and economically disadvantaged sections, women and differently-abled persons should be reduced to ensure equity.

SUMMARY

Suggestions from Universities and Corporates will indicate the spectrum of needs and requirements of the country and formulation of suitable education policy in the domain of higher education in the country. Contacting International Universities and respective Government for supporting this change through series of Agreements and MOUs. Create a Notional Council for Accreditation for all the streams and creating standards for implementing it to develop the acceptance and quality of higher education. Creating a feasible time frame to implement it for new batch. Also create pathway programs for old or current batch to update themselves with new curriculum. The Foreign University with developed quality of higher education will provide the new curriculum and material for the same so that critical time may be saved. Industries can provide research and technology labs or incubators for the same. Also provides support for the internship program. New and Latest courses such as Nano Technology, 3D Printing, Space Research, Para medical courses, Banking and Finance Courses, tourism and hospitality, etc can be introduced to develop progressive face of higher education.

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FINANCIAL INCLUSION INDEX: A REVIEW OF THEORETICAL AND EMPIRICAL STUDIES**Mohd Iqbal Najar¹, Dr. Nisar² and Imtiyaz Ahmad Shah³**Research Scholar^{1,3}, University of Kashmir, SrinagarHead², Department of Economics, Government Degree Collage, Shopian**ABSTRACT**

Financial inclusion may be defined as the delivery of banking services at an affordable cost, especially to the vast sections of disadvantaged and low-income groups. In a broader sense, financial inclusion is defined as a process which brings different sections of people under a single roof of financial system, especially people in very low-income brackets, the poor and the marginalized sections and makes them access the basic financial services. The promotion of an inclusive financial system is a policy priority in many countries. While the importance of financial inclusion is widely recognized, the literature lacks a comprehensive measure that can be used to measure the extent of financial inclusion across economies. The main objective of this study is to review various papers on how to construct composite financial inclusion index. This paper would also analyse the main differences between major financial indices, especially Sharmas index and Crisa linlux for measuring financial inclusion. The paper provides an extensive, comprehensive and up-to-date qualitative scoping literature review in this area. This study follows the archival method of literature review. The contribution of this study lies in drawing together in existent literature, structures the themes and dimensions of scholarly debates on constructing financial inclusion index, highlighting avenues for future research to fill various gaps in this area.

Keywords: Financial Inclusion, Banking services, Financial system, Sharmas index & Crisa linlux

INTRODUCTION

In the current era, 'Financial Inclusion' has become an important manifestation for policy makers by giving it priority at the time of framing financial policies to build a more financially inclusive system of both developed and developing countries. Financial inclusion refers to delivery of formal financial services to each and every member of an economy. Financial inclusion can be defined as a process that serves to remove the barriers and overcome the inabilities of some societal groups and individuals, including the poor and disadvantaged, to access and use low-cost, fair and safe formal financial services, such as credit, deposits, insurance and payments, whenever needed (Rangarajan Committee, 2008). CRISIL(2018) defines financial inclusion as: "The extent of access by all sections of society to formal financial services such as credit, deposit, insurance and pension services". Financial inclusion initiatives highlight the determined efforts undertaken by the financial system or any constituent thereof to bring into its fold sections of the economy that have been excluded from access to affordable credit and other financial service (Rajani 2012). Claessens (2006) has defined financial inclusion as the "availability of a supply of reasonable quality financial services at reasonable costs, where reasonable quality and reasonable cost have to be defined relative to some objective standard, with costs reflecting all pecuniary and non-pecuniary costs". An inclusive financial system is among the top priorities for many countries, and considered to be instrumental in achieving equitable growth. Although India has adopted several measures to advance financial inclusion, a significant percentage of its population is still without access even to basic financial services. Financial inclusion, therefore, isn't just an economic imperative for India, but also a socio-political one. According to the World Bank financial inclusion has been recognized as an enabler for 7 of the 17 sustainable development goals. Besides this the World Bank Group is also of the view that financial inclusion acts as a key facilitator to reduce extreme poverty and boost shared prosperity. An inclusive financial system mobilises more resources for productive purpose, leading to higher inclusive economic growth and reduction in poverty. Financial inclusion is considered to be an important determinant for the social inclusion of poor and vulnerable. It is in fact one of the essential conditions for reduction of poverty and socio economic inequalities in the society (Rangarajan 2008). It is well documented in the literature that easy access to credit enables households to smooth consumption expenditure over time, which may also facilitate education of children and reduce child-labor (Mincer, 1974). Moreover, greater access to formal credit services can augment self-employment and, thus, reduce the extent of unemployment and underemployment (Menon & Rodgers, 2011). So, financial Inclusion has become one of the standard to measure the growth of an economy. Hence, it has become the public eye of economic-policy making all over the world.

Financial inclusion is a multidimensional phenomenon. Moreover, it is well documented that performance of financial system significantly varies across different dimensions, across geographical regions as well as over time (Beck, Demircug-Kunt, & Martinez Peria, 2007). From individual dimensions one can get only partial

information on financial inclusion. The position of a country may be quite good in one dimension of financial inclusion but not in another dimension. Given the diversified picture of performance of financial system along different dimensions, it is necessary to design an appropriate index of financial inclusion in order to assess (a) the overall performance of financial system in an economy in terms of financial inclusion, (b) its dynamics and (c) its variation across geographical regions. These days, there are various indicators that explain different dimensions of financial inclusion individually; and some indices through which we can rank financial inclusion. The issue of construction of an index of financial inclusion has not received much attention in the literature and has given birth to the requirement of capturing different dimensions on a financial inclusion index. In this paper the researchers have tried to review various studies which worked to measure a financial inclusion in terms of single financial inclusion index. The researchers have reviewed various dimensions used by earlier studies, and methodologies adopted by them to construct Financial inclusion index. The researchers have also compared important financial indices with each other.

OBJECTIVES:

- (1) To study the role of financial inclusion in economy.
- (2) To identify the important indicators to construct a financial inclusion index by previous studies.
- (3) Discuss the methodology adopted in previous studies to calculate financial inclusion index.

LITERATURE REVIEW

Many authors in the past have been able to institute the effect of availability and access to formal sources of finance on poverty alleviation. An inclusive financial system can help in reducing the progress of informal sources of credit namely the money lenders that are often found to be exploitative. Some authors have proved that India's economic performance has influence of financial intermediaries (Rousseau 2001). Access to finance is such a factor that enables people to exit poverty by enhancing productivity (Banerjee 1993). Fall in the rural poverty and significant increase in the non-agricultural employment was because of Indian rural expansion program (Binswanger 1999). Well-developed financial system accessible to all, reduces information and transaction costs, influences savings rates, investment decisions, technological innovations and long run growth rates (Beck et al 2009). High financial inclusion can lead human development and thus can reduce poverty and improve standard of living. Further study revealed that high income can lead to a high level of financial inclusion Sarma(2011). Bell and Rousseau (2001) have empirically established that financial intermediaries have influenced India's economic performance. The importance of Financial Inclusion to national economies is evident from the support extended by individual governments and international bodies around the world Banking services are being viewed increasingly as a public good that needs to be made available to the entire population without discrimination (Frost & Sullivan Report, 2009). To measure the extent of financial inclusion various attempts have been used in literature that can be used for making cross country comparison. The literature on measuring financial inclusion is new but growing. A measure of financial inclusion depends precisely on the way financial inclusion is defined. It is not so easy to measure the financial inclusion because of its inadequate evidence and the use of financial services by households and firms are found to be limited. Some studies have attempted to measure financial inclusion by simply measuring the proportion of adult population or proportion of households (of an economy) having access to formal financial services (i.e., having a bank account).. One of the first efforts at measure financial sector outreach across countries was done by Beck et al. (2006). The authors designed new indicators of banking sector outreach for three types of banking services-deposits, loan and payments (access, affordability, and eligibility). Combining these elements to evaluate overall progress skilled by countries can be complicated. Mehrotra, et al. (2009), constructed a Financial Inclusion Index (FII) to measure the level of financial inclusion and then try to find out the relation between financial inclusion and economic growth. Their argument is that, when people access to banking services it benefits them to park their money in the formal financial institutions. This results in high growth through multiplier effects which in other words helps to achieve an inclusive growth. Chakravarty and Pal (2010), has presented a set of matrices for measuring financial inclusion. In what they call as an axiomatic approach, they consider data from Beck et al. (2007) which reported eight indicators of financial inclusion. Their work is two folds. In the first stage they calculated the level of financial inclusion in 21 countries including India for different income groups. They stated that, to achieve the high level of financial inclusion, the factors of banking services have contributed equally to that success. At the state level, most of the states have experienced low financial inclusion during the period of 1991 to 2001. Interestingly, for the period of 2001 to 2007, the level of financial inclusion has increased in Indian states. Piñeyro (2013) has studied the level of financial inclusion in 32 states of Mexico and its Municipality. Using principal component analysis, he found that around 36 percent of Municipality are financial inclusive whereas 29 percent of them are still excluded. He

also found a direct relationship between education and financial inclusion and to some extent the high correlation between poverty and financial inclusion. Thus he suggested that in order to benefit a large mass of excluded population, Mexican government should encourage equitable growth and equal opportunities.

METHODOLOGY

In order to achieve the above stated objectives, a systematic review of literature was conducted by using archival and descriptive research methodology, This paper employs a methodology to review the articles from different databases, websites and other available sources with Financial inclusion index as a topic. The study is not based on any survey or other mode of research technique but is simply a desk research. The archival method of literature review was adopted to review the papers, find the research gap and offer suggestions for further study.

Measuring financial inclusion – Financial Inclusion Index

The first step towards determining the extent of financial inclusion is to identify the indicators that measure the level of accessibility of financial services in a country. Policy makers need reliable information about the extent of inclusiveness prevalent currently in order to frame policies and action points to overcome barriers.

Indicators and dimensions- comparison of different studies

Patrick Honohan (2007) has constructed estimates of the fraction of the households who have access to formal financial intermediaries and thereafter compared these estimates to poverty and inequality using the Gini coefficient.

Mandira Sarma, (2008 a) in her concept note ‘Index of Financial Inclusion’ has considered three dimensions to measure the extent of inclusion namely:

- 1) Depth (penetration) of access using a proxy measure of the number of bank accounts per 1000 population
- 2) Availability to measure proximity of access using the number of bank branches and number of ATMs per 1000 population
- 3) Usage to measure the extent and frequency of use by the customers.

Using three variables for outreach and one for usage, Sarma adopted the concept used in the calculation the Human Development Index (HDI). Sarma, in her study (2008 a) has attached equal weights to the various dimensions. Depending on the value of IFI, countries are categorized as high financial inclusion (an index of above 0.6), medium financial inclusion (an index of 0.4 to 0.6) and low financial inclusion (an index of less than 0.4).

Rashmi Umesh Arora (2010) calculated the index of financial inclusion using the same reasoning as Sarma for two major groups of countries – advanced economies and developing & emerging economies, adopting the IMF classification as the basis. Her study has been restricted to 98 countries from both categories for which data was available. Arora has included more variables in the outreach dimension (measured as depth and availability by Sarma). She captures not just the demographic penetration but also geographic penetration. She also adds the dimensions of ease and cost of transactions which was not included by Sarma.

Kumar (2016) taking into account two groups of indicators such as: demand side indicators and supply side indicators of an inclusive financial system. Demand side indicators such as: Banking Penetration (BP), Availability of Banking Services (BS) and Usage of the Banking System (BU), Banking Linkage (BL). Supply Side indicators are: Access to Savings, Access to Insurance, number of loans given to small entrepreneurs (Banking Risk) and Banking Utilization (BU).

Calculation of Financial Inclusion Index (FII) – comparison of different studies.

Researchers have used different methods to compute the Index of Financial Inclusion.

Sarma (2008) in her study indicates that the dimensions included by her are dictated by the availability of consistent data sets. Thus her study looks at only ‘penetration (2 variables)’, ‘availability’ and ‘usage’ (1 variable). After giving equal weights to the dimensions, the index of financial inclusion (IFI) is computed as follows:

$$FII = 1 - \sqrt{\frac{(1-p_i)^2 + (1-a_i)^2 + (1-u_i)^2}{3}} \quad (1)$$

Where p_i , a_i , and u_i denote respectively the dimension indices for penetration (or accessibility), availability and usage respectively (Sarma, 2008). The IFI thus constructed incorporates information on these dimensions in one

single number lying between 0 and 1, where 0 denotes complete financial exclusion and 1 indicates the ideal – complete financial inclusion in an economy.

Arora (2010) added the dimensions of Outreach (two variables), Ease of Transactions (12 indicators) and Cost (6 indicators) and computed the Financial Access Index (FAI) for data pertaining to 2007. She calculated the FAI as follows:

$$\text{Each dimension } D_{i1} \text{ is defined as, } D_{i1} = (d_{i1} + d_{i2} + d_{i3} + \dots + d_{in}) / n \tag{2}$$

$$d_i = (A_i - m_i) / (M_i - m_i)$$

Where: A_i Actual value of dimension i ;

m_i = minimum value of dimension i ;

M_i = maximum value of dimension i ;

Assigning weights of 2 to outreach and 1 each to ease and cost of transactions Arora’s. Financial Access Index (FAI) is derived as follows:

$$\text{FAI} = D_{i-I} * w_i / D_{i-II} * w_{ii} + D_{i-III} * w_{iii}$$

Here, outreach is directly related to FAI while Ease and Cost are inversely related to FAI. The FAI is then converted into a normalized index by setting the country with the highest FAI equal to and all other nations are relatively ranked.

Kumar (2016) To construct an index, this study first calculating a dimension index for every dimension of financial inclusion.

$$D_i = w_i * a_i - m_i / M_i - m_i \tag{3}$$

Where,

W_i = Weight attached to the dimension i , $0 \leq w_i \leq 1$;

a_i = Actual value of dimension i ;

m_i = Minimum value of dimension i ;

M_i = Maximum value of dimension i ;

D_i = Dimensions of financial inclusion i .

Formula (3) confirms that $0 \leq w_i \leq 1$ and here, n dimensions of financial inclusion represented by a point $X = (1, 2, 3 \dots)$. Point $0 = (0, 0, 0 \dots 0)$ represents the point indicating the worst situation and Point $W = (1, 2, 3 \dots)$ represents an ideal situation. Here, both the worst point 0 and the ideal point W is the important factor to calculate an index for countries’ and states which indicates the position of financial inclusion. If the distance will be larger between X and 0 then it represents higher financial inclusion and similarly if the distance will be lower between X and 0 then it represents lower financial inclusion.

$$X_1 = \sqrt{(d_1)^2 + (d_2)^2 + (d_3)^2 + \dots + (d_n)^2} / \sqrt{(w_1)^2 + (w_2)^2 + (w_3)^2 + \dots + (w_n)^2} \tag{4}$$

$$X_2 = \sqrt{(w_1 - d_1)^2 + (w_2 - d_2)^2 + (w_3 - d_3)^2 + \dots + (w_n - d_n)^2} / \sqrt{(w_1)^2 + (w_2)^2 + (w_3)^2 + \dots + (w_n)^2} \tag{5}$$

$$\text{FII} = \frac{1}{2} * (X_1 + X_2) \tag{6}$$

The formula (2), for financial inclusion index (FII), X_1 indicates average of the Euclidian distance between X and 0 . Higher value of X_1 implies more financial inclusion. Formula (3), for FII, X_2 indicates inverse Euclidian distance between X and W and similarly, higher value of X_2 corresponds to be higher financial inclusion. The formula (4) is the simple average of X_1 and X_2 . Depending on the value of FII, country will be categorised into:

1. $0.6 < \text{FII} \leq 1$ indicates high financial inclusion
2. $0.4 < \text{FII} \leq 0.6$ indicates medium financial inclusion
3. $0 < \text{FII} \leq 0.4$ indicates low financial inclusion.

CRISIL INCLUSIX IN INDIA

Financial inclusion is the key to bridging the social divide and achieving a well distributed, robust and sustainable economic growth. CRISIL Inclusix, India's first financial inclusion index, was launched in 2013 with the objective of creating a dependable yardstick that would become a policy input to further the cause of inclusion. Moreover, the input parameters focus heavily on the 'number of people' reached/ included rather than on the 'amounts' deposited or loaned.

CRISIL Inclusix is a unique, robust analytical tool that comprehensively measures financial inclusion based on four tangible and critical dimensions:

- (a) Branch penetration (BP)
- (b) Credit penetration (CP)
- (c) Deposit penetration (DP)
- (d) Insurance penetration (IP)

The level of financial inclusion is measured with the help of Crisal Inclusix. It is measured on a scale of 0 to 100, where 100 is the maximum score achievable. score where greater than 65 denotes high level of financial inclusion, between 50.1 to 65 denotes above average level , between 35 to 50 denotes below average and less than 35 denotes very low level of financial inclusion.

CONCLUSION

From the above studies, we can conclude that financial inclusion is positively related to the economic growth of a country. It can help a country to rapidly develop its economy than otherwise. Financial inclusion is the back bone of the inclusive growth of any country. Financial inclusion index (FII) can be used to compare the degree of financial inclusion across any economy. Also, FII make it feasible to monitor the progress of the economies with respect to financial inclusion over time. The above discussed literature suggests that there have been a number of attempts to develop a composite index for measuring financial inclusion by using some selected indicators of banking such as Banking penetration, Availability of banking services and Usage of banking system. But this also opens up the debate that these Index or Indices are necessary but not sufficient for an all-inclusive idea called financial inclusion. Each approach of developing the index to financial inclusion discussed above has its own plus and minus. The various Indices give an idea about the limitation of the reach of the various measures of financial inclusion to the different segments of the society. It suggests that for a more inclusive policy on financial inclusion one needs to think about constructing a new Index/Indices apart from the various Index/Indices discussed above.

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IONIZATION PROCESS OF HBR BY ELECTRON IMPACT IONIZATION

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PanipatDean² and Research Scholar³, Department of Chemistry, Baba Mast Nath University, Rohtak**ABSTRACT**

Many chemical processes in a gas or plasma proceed with participation of atoms or radicals. To carry out this process is required in the first step to break the molecule components. Since there are some secondary processes in the manner considered power inserting system to form free atoms needed to introduce in the system is a higher power than necessary for the molecule dissociation. Energy characteristics are described considerably efficiency for energy input to the system for the dissociation of molecules is the energy cost of atom or radical. Copy © 2018 Praveen Bhatt et al.

INTRODUCTION

Many chemical processes in a gas or plasma proceed with participation of atoms or radicals. To carry out this process is required in the first step to break the molecule components. Since there are some secondary processes in the manner considered power inserting system to form free atoms needed to introduce in the system is a higher power than necessary for the molecule dissociation. Energy characteristics are described considerably efficiency for energy input to the system for the dissociation of molecules is the energy cost of atom or radical. By comparing different types of molecules dissociation energy consumption efficiency can be evaluated from a corresponding method of inserting energy.

Among the various forms of dissociation in the plasma gas molecule and atom we consider generating a gas discharge under the effect of an electron beam and ultraviolet radiation, as well as while heating a gas in a discharge or near of a heated surface. These are the main forms of dissociation of molecules. Have a certain amount of information needed for a limited number of molecules, such as fluorine, oxygen, nitrogen, carbon dioxide, which refer to certain application problems. Consider that an energy cost of generation exceeds atom always a breaking energy of a corresponding binding partner, since along with the dissociation of the molecules of a wide variety of other processes applicable in systems, in particular, an excitation vibration and electron states molecules. An important part of the energy initially inserted into a gas is consumed by these processes.

As a result of this energy relaxation processes is transformed in to heat. In this way the cost of energy characterized atom forming also a certain degree of gas heating with a corresponding efficiency of the process.

This circumstance is the most essential in the case where the processing moves to a low temperature process confining potential. Considerable information on this subject is connected with the use of atomic fluorine chemical HF-laser as well as to conduct a non-equilibrium chemical processes with formation of meta stable compounds fluorine [1-6].

On-site gas discharge energy cost of atom may depend heavily on a kind of gas or type of discharge. Therefore, this process if a threshold character arid their effectiveness depends heavily on an electron in a discharge means. However, even under optimum conditions tinder energy costs significantly exceeds average atom molecule dissociation energy.

Since molecular dissociation is conducted as a result of secondary processes after spending a fast electron, the energy cost of atom in this case does not depend heavily on the energy of beam and excess of the dissociation energy of the molecule. Therefore, the averaging ratio of the energy cost of fluorine atoms forming under the effect of electron beam energy of the fluorine molecule dissociation amounts to 3.8 ± 1.3 units.

A photo dissociation of molecules is able to provide the least cost values of atomic energy. This has to do with the fact that the photo dissociation of molecules, secondary processes that consume photons are absent in the gas. For this reason, the photo dissociation of molecules is a convenient way to obtain gas atoms. However, at high intensities of the process the use of radiation to generate atoms of a variety of further problems that reduce the potential of this method and which is less convenient as compared to others.

Energy costs of forming fluorine atom, molecular fluorine compared to the various forms of excitation of gas. As seen in the discharge of this value depends drastically on discharge parameters, this value for other forms of energy insertion in the gas can be predicted in advance with accuracy no worse than 50%. Consider that the

energy of fluorine molecule dissociation is equal to 1.63 eV, which is the minimum energy necessary to form at least one fluorine atom amounts to 0.82 eV. In all cases substantially higher energy is consumed for this.

Since the dissociation of the molecule as a result of gas by irradiating an electron beam proceeds under the action of secondary electrons, the initial energy is in excess of several times the ionization potential molecule, one can expect that the order of magnitude energy cost fluorine atom will remain either in the fluorine substitution per molecule of other fluorine-containing molecules or changes in gas composition. Measurements at 6.5 eV give the value for CF_4 , C_3F_{12} and 5.6 eV for the energy cost for the formation of a fluorine gas in the excitation of the electron beam, provided that the value of 4.5 eV is taken as an energy expenditure of SF_6 fluorine. Naturally, these measurements may vary depending on the mixture composition. This corresponds to the efficiency of dissociation of the molecule (ie the portion of the input power consumed by dissociation) $17 \pm 4\%$.

The energy cost of training fluorine atom in the performance largely depends on discharge parameters. The decoupling mechanism of fluoride in the discharge was analyzed by DJ Slevetskii. Based on the total amount of data that he claims that dissociation of fluorine in a discharge can be explained by excitation of ground state molecules. Dissociation rate constant effective growth should increase the pressure, which is contrary to the observed dependence. Discharge dissociation of molecular fluorine is a result of electron excitation of the molecule to a repulsion term, this statement is in accordance with the physics of the process, because the fluorine molecule has several low repulsion terms altitude.

The strong dependence of the energy costs in the discharge parameters atom is also seen in the diseases of other gases. The addition of CO_2 increases the average energy of electrons in the discharge with sufficient zero concentration leads to decreased energy expenditure during the dissociation of a molecule, where a dissociation of CO_2 in a glow discharge in the mixture 002: He (40:10) was a study of the energy expended in a molecule of CO_2 dissociation amounted to 113 eV (under these conditions, 23% of the input energy is expanded in the dissociation).

Effective decoupling the pre-excitation of the molecules when the breakdown of the molecule is obtained from the excited states. This is feasible in sufficient discharge power input and the electron density in the discharge, the collision of molecule with electrons occurs with sufficient frequency. The energy cost for the formation of nitrogen atom in the dissociation of the nitrogen molecules in the discharge according to the calculations for $E/N = 6 \times 10^{-16} \text{ cm}^2 \text{ V}$

As shown, with increasing temperature vibrational energy costs atom formation decreases significantly because in this case facilitates the dissociation of the molecules. However, the energy cost of the training itself nitrogen atom often exceeds the dissociation energy molecule. Such is the case in CO. This is mainly explained by high dissociation energy of N_2 and CO molecules, so that greatly exceeds the average energy of electrons and the dissociation process can be of several stages.

Moreover, the excited electron states of N_2 and CO molecules, which are excited efficiently by electron impact are stable and do not lead to dissociation molecule. However, for moderate energy gas dissociation, gas discharge is the effective means for generating atom. This is illustrated in the example that was conducted oxygen dissociation. This process is conducted in UHF high ($2.45 \times 10^9 \text{ Hz}$) with 1 kW of input power.

The mixture of helium (79%) of oxygen (21%) was introduced into this discharge at a pressure of 5.2 Torr. Energy allocation formation was 11eV oxygen atom, namely dissociation of oxygen consumed 23% of the input energy discharge [7-10].

Together with the thermal dissociation of the molecules, secondary processes take place, reducing the cost of energy of the atom. In particular, where a dissociation of the molecules occurs on a heated surface, energy expands not only in the heating of a gas and dissociation of molecules but radiation from the surface.

Consider that in the realistic conditions atom energy cost is higher than the above, since along with the dissociation of the molecules occur recombination of atoms into the surface. Thus, the cost of energy for the formation of atom depends on the particular conditions in a chemical reactor. The surface temperature is lower, so that the radiation at the heated surface is less significant. Ozone and atomic oxygen on the surface are hot thermodynamic equilibrium.

By analyzing the thermal method atom forming as a result of dissociation of the molecules near a heated surface, it is noted that is advantageous in not very high surface temperatures. High temperatures lead to strong radiation on the surface, as well as its degradation as a result of evaporation of the material and the chemical processes at the surface.

Therefore, the shape of the thermal dissociation molecule near a surface is suitable only for molecules with moderate energy of dissociation. However, the shape of the atom generation itself as a result of high heating a gas is quite effective. Gas heating is desirable to carry out if an electron current passes through a gas in a gas discharge in a discharge zone, etc.

In contrast to the case of a heated wall in this case radiation heated region can play any role, since a heated gas (or plasma) in a main frequency region optically transparent. The atoms are generated in a region of diffuse hot gas in a cold, which can be used to give atomic concentrations and energy costs atom formation, corresponding to the heating of simple diatomic gases under conditions of thermodynamic equilibrium in it.

A photon can be interacted with target molecule for production of ions, if the energy of photon is greater than ionization potential of molecule. Plasmas in fusion energy devices consist of central hot plasmas with the colder regions near the edge. The temperatures are much lower in the edge region than in the core and there is a relatively high population of neutral species. Neutral and charged molecular species can form in this region and influence of plasma diagnostics.

II. THEORETICAL METHODOLOGY

Cross sections of many different types of molecules and atoms can be determined by various experimental techniques during the last decades. Electron impact ionization of rare gas ions is an important process in high-energy chemical processes, such as in planetary atmospheres and in plasma physics[].

Even though the cross sections for singly and multiply charged ions decline rapidly with increasing stage of ionization, multiple ionization processes are important in fusion plasmas and in other environments with an abundance of energetic electrons.

III. FORMULATION

The present calculations are carried out using the modified semi empirical formalism developed by Jain-Khare[11-14]. In brief, the single differential cross sections in the complete solid angle ($\Omega = 4\pi = \int 2\pi \sin\theta d\theta$) is known as a function of secondary electron energy ϵ corresponding to the production of i^{th} type of ion in the ionization of a molecule by incident electron of energy E is given by Where

$W (= \epsilon + I_i)$ is defined as energy loss suffered by the incident electron.

I_i = the ionization threshold for the production of i^{th} type of ion.

a_0 = the Bohr radius,

ϵ_0 = energy parameter,

C_i = collision parameter,

S_i = number of ionizable electrons,

R = Rydberg constant and

θ = the scattering angle respectively.

In the present formulation, the dipole oscillator strengths df_i/dw are the key parameters.

In the present formulation, the dipole oscillator strengths df_i/dw are the key parameters. The oscillator strength or appearance potential is in direct ratio or directly proportional to the photo ionization cross section. We have used partial photo ionization cross section data set in the energy range provided by Brion using (e, 2e) spectroscopy. The accuracy of the determined oscillator strength scales was estimated to be better [18]. In the photon energy range, we have used their measured total valence photo absorption oscillator strength data and for higher photon energy range the same were extrapolated by Thomas-Reiche-Kuhn (TRK) sum rule. The total photo absorption cross sections have been distributed into ionic fragments considering the constant ionization efficiency to be above the dipole breakdown limit of 25eV. However, its evaluation is possible quantum mechanically using the suitable wave functions and transition probabilities corresponding to the production of cations.

$$Q_i(E, W, \theta) = \frac{a_0^2 R^2}{E} \left[\int_{k \rightarrow 0}^{E-I_i} \left\{ \frac{E-W}{E-I_i} \frac{1}{W} df_i(W, K, \theta) \times \ln[1 + C_i(E - I_i)] + \frac{E - I_i}{E(\epsilon_0^3 + \epsilon^3)} \times S_i \left(\epsilon - \frac{\epsilon^2}{E - \epsilon} + \frac{\epsilon^2}{(E - \epsilon)^2} \right) \right\} 2\pi \sin \theta d\theta \dots (1) \right]$$

oscillator strengths df_i/dw are the key parameters. The oscillator strength is directly proportional to the photo ionization cross section. Summation of PDDCS (Partial double differential cross section) over the system gives the total (DDCS) (Double differential cross section)

$$Q_i'(E, W, \theta) = \sum_i Q_i(E, W, \theta).$$

Here it is interesting to note that $Q_i(E, W, \theta)$ is isotropic and hence the material property of molecule, i.e., the oscillator strength must be isotropic in nature. Here $df_i(W, K, \theta)$, the differential generalized oscillator strength (DGOS) in the optical limit ($K \rightarrow 0$) has been used from Lassetre's Theorem the DGOS in the Bethe regime is reduced to the cosine distribution form of the linear optical oscillator strengths $df_i(W, 0)/dW$, i.e.

$$df_i(W, K, \theta) \rightarrow (1/4\pi)[1 + \beta P_2(\cos \theta)] \times df_i(W, 0)/dW,$$

where β is the asymmetric parameter and $P_2(\cos \theta) = \frac{1}{2}(3\cos^2 \theta - 1)$ is the second order Legendre polynomial. In the present treatment, β is chosen as the probability of ionizing electrons in the ionization processes however, it depends on the ejected electron energy. The oscillator strengths are directly proportional to the photo ionization cross sections. Further integration of Equation (1) with respect to the scattering angle θ (from 0 to 2π) gives the PSDCS (Partial single differential cross section)

$$Q_i(E, W) = \int Q_i(E, W, \theta) d\Omega,$$

Where differential solid angle $d\Omega$ is $2\pi \sin \theta d\theta$

Similarly, SDCS (Single differential cross section) are given as

$$Q_i^T(E, W) = \sum_i Q_i(E, W).$$

Further integration of PSDCS with respect to W from I to $W_{max} (= E)$ results in PICS (Partial integral cross section), i.e.

$$Q_i(E) = \int Q_i(E, W) dW.$$

The present formulation requires the major input data of the photo ionization cross-sections in terms of the optical oscillator strengths [15-16].

III. RESULTS AND DISCUSSION

In plasma processes, the ionization rate coefficients are important quantities which are determined by using our calculated partial and total ionization cross sections and Maxwell- Boltzmann distribution of temperature/energy. In relation to the applications, in particularly to plasma processes, ionization rate coefficients are rather more desirable than ionization cross sections of energy for the individual cations produced in electron collision with the HBr.

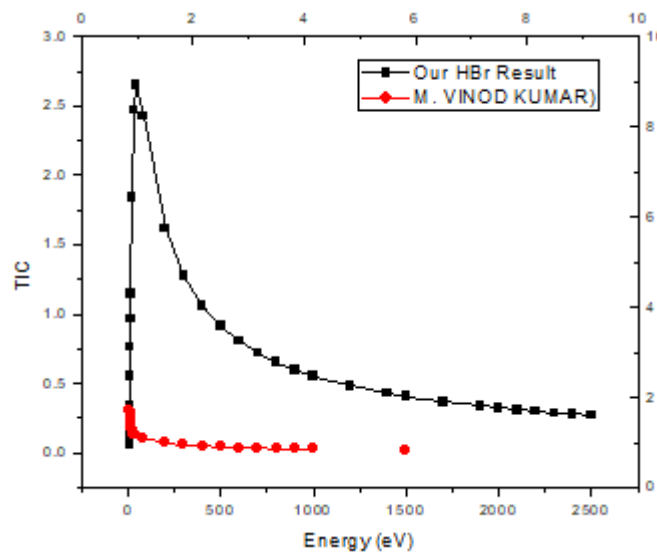
Table for the ionization rate coefficients (in the units of $10^{-20} \text{cm}^3/\text{s}$) corresponding to the formation of cations in electron.

Energy (eV)	TIC
9	0.06431
10	0.12195
11	0.33559
12	0.55416
13	0.76596
14	0.96516
15	1.14927
20	1.84341
30	2.47352
40	2.64966
80	2.42245
200	1.61538
300	1.27551

400	1.06162
500	0.91362
600	0.80463
700	0.72074
800	0.654
900	0.59951
1000	0.55411
1200	0.48259
1400	0.42864
1500	0.40629
1700	0.36841
1900	0.33749
2000	0.32404
2100	0.31171
2200	0.30036
2300	0.28988
2400	0.28016
2500	0.27112

IV. CONCLUSION

The Total ionization Cross section is obtained for the ionic target are observed to be under estimated by the semi empirical formula whereas the latter overestimates the data corresponding to HBr [19].



Total Ionization Cross Section of HBr

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PATTERNS AND INTER CULTURAL HIERARCHIES: A SPECIAL REFERENCE TO RUTH BENEDICT

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The word *culture* (L. *Cultura*, G. *Kulture*) from the verb *colere*, means to cultivate. There are different meanings given to the term culture. In 1952, A.L Kroeber and Clyde Kluckhohn gave 164 definitions of culture. The term 'culture' entered into English usage with the publication of E.B.Taylor's text *Primitive Culture* in 1871 which defines the term as: "Culture or civilization...is that complex whole which includes knowledge, belief, art, law, morals, customs and any other capabilities and habits acquired by man as a member of society."

Culture defines everything that man does, and how he does it, in the process of self-fulfilment. Culture is the method of self-realisation of the individual and society, the measure of development of both. Various fields in knowledge such as, ethnography, archaeology, history, literary criticism, etc. study the various spheres of culture.

Ruth Benedict through her work *Patterns of Culture* (1935) tries to explain the meaning of the term culture. In the present volume, author presents three different cultures – the *Zuni*, the *Dobu*, and the *Kwakiutl*, and through the medium of these cultures, she explicates the theory of 'Culture as personality-writ-large'. Benedict tries to explain the term culture, through the help of the first three chapters –

- Culture helps in bringing people together on the basis of the ideas and standards which they have in common.
- A culture, like an individual, is a more or less consistent pattern of thought and action. Within each culture there came into being characteristic purposes not necessarily shared by other types of society. In obedience to their purposes, each people further and further consolidates its experience, and in proportion to the urgency of these drives the heterogeneous items of behaviour take more and more congruous shape.
- The diversity of culture results not only from the case with which societies elaborate or reject possible aspects of existence. It is more even due to a complex interweaving of cultural traits. The final form of any traditional institution goes far beyond the original human impulse. In great measure this final form depends upon the way in which the trait has emerged with other traits from different fields of experience. The nature of the trait will be quite different in the different areas according to the elements with which it has combined.
- For grasping the importance of selected behavior pattern of any culture, one needs to go behind the values and motives which is established in that culture.

Thus, Benedict's definition makes the point clear that, one can understand the culture only through the medium of individual living in that culture, as is correctly stated by Franz Boas: "We must understand the individuals as living in his culture; and the culture as lived by individuals". A person within a culture can be understood in relation to the pattern or traits of their particular culture.

Author uses the comparative method with the purpose of evaluating the cultures emphasizing the cultural differences along with understanding one's own cultural process. She presents the analysis of three cultures explicitly and that of 'American culture' implicitly to show the benefits of studying 'primitive culture'. Primitive culture makes the complete analysis possible because of its relative simplicity and lack of cultural change.

The conscientious study of primitive societies is important in the present era as they provide case material for the study of culture, its forms and processes. It opens up the possibility of locating the differences between cases representing local cultural types and those representing cases common to the general mankind. They help in understanding the immensely important role of culturally conditioned behaviour.

Modern societies have grown too complex for adequate analysis in comparison to primitive societies. Modern societies are too complicated. Author tries to compare the two (Primitive cultures and American culture) showing that the primitive society is better for the purpose of making study. Cultural tradition in a primitive society because of its simplicity is contained within the knowledge of individuals, and the moral of the groups is directed towards one well-defined general pattern. In the simple environment of primitive society, it becomes possible to evaluate the inter-relation of traits which seems impossible in the context of modern societies. Now after describing the importance of the primitive culture, Benedict begins to describe the three 'primitive cultures'.

The Zuni

The *Zuni* are a ceremonious people for whom temperance and innocence are quite valuable. Their interest is centered upon their rich and complex ceremonial life. Nietzsche uses the terms *Apollonian* and *Dionysian* in *The Birth of Tragedy* to designate the two central principles in Greek culture. He used the terms *Apollonian* and *Dionysian* for the two forces- Apollo and Dionysus. Apollo is described as the sun-god representing light, clarity, and form, whereas Dionysus, as the wine-god, representing drunkenness and ecstasy. Nietzsche explicates the two categories contrasting one with the other. In the same way one can find contrast between *Zuni* and other cultures of North America. *Zuni* can be described as having *Apollonian* aspects whereas other cultures of North America can be described as having *Dionysian* aspects.

The Dionysian pursues the values of existence through- “the annihilation of the ordinary bounds and limits of existence; he seeks to attain his most valued moments escape from the boundaries imposed upon him by his five senses, to break through into another order of experience.” They present drunkenness to be the closest analogy of emotions along with admiring the trait of madness. The Apollonian finds them opposite to the Dionysian traits of irrationality, excess, lust for power resulting in violence many times, lack of discipline, etc.

Benedict has tried to show the lucidity of Zuni culture in process of comparing it with the Native Americans cultures. The whole of the Zuni culture is explained in regard to the Apollonian aspect and its contrast is shown with the help of Dionysian aspects prevailing among other cultures.

The Dobu

Dobu Island lies in the d’Entrecasteau group of the southern shore of eastern New Guinea. Almost every aspect of *Dobu*’s life as that of *Zuni* highlights their general cultural pattern. Treachery seems to be the common cultural trait of *Dobuans*.

Dobuans are dangerous people. They are considered as warriors and magicians. They are lawless and treacherous. *Dobuans* do not have any political organization, which does not mean that they live in a state of anarchy, “Rousseau’s ‘natural man’ as yet unhampered by the social contract, but because the social forms which obtain in *Dobu* put a premium upon ill-will and treachery and make of them the recognized virtues of their society.”

Their definition of prosperity lies in defeating their opponents in a conflict. They are passionate, jealous and suspicious. A person who is having lot of conflicts with other person is considered to be a good man. Theft and adultery were considered as the object to be valued and cherished among *Dobuans*.

The treacherous conflict is the ethical ideal in *Dobu* which is not even raised by ideas of mercy or kindness. They carry weapons to fight with the intention of defeating opponent. They are always ready to risk their life in order to take revenge. Hence, they do not waste any time in achieving their goal of defeating/killing their enemy- “If we wish to kill a man we approach him, we eat, drink, sleep, work and rest with him, and it may be for several moons. We bide our time. We call him friend”. Therefore when the authority investigates the evidences in determining the murderer, anyone can come within the lens of suspicion who has sought out his company. In case both were found together without any conventional reason, then in that scenario the matter is considered as proved. As Dr. Fortune says, “the *Dobuans* prefer to be infernally nasty or else not nasty at all”.

Thus, for *Dobu*, life consists in extreme form of animosity and malignancy. For them, existence means the life full of conflicts and struggles with the other people. Suspicion and cruelty holds a special place in their life. In this way they are directly opposite of *Zunis*, who are peace loving. Benedict’s description of *Dobu* culture shows its contrast with the pattern or traits which is prevalent in *Zuni* culture.

The Kwakiutl

Benedict describes the culture of the Kwakiutl in her final example. They were tribes of the North-West Coast, who were considered as Dionysian.

The final thing which they strive for in their religious ceremony was that of bliss. The chief dancer at peak of his dance would lose control of him and be absorbed into different level of existence. He would start behaving weird through her violent and abnormal activities which would be horrible in normal state, for instance- “some dancers were tethered by four ropes held by attendants, so that they might not do irreparable damage in their frenzy”.

The Dionysian North-West Coast tribes are violent in every sphere of life which can be clearly traced from their economic life, their warfare and mourning, and ceremonial dances. Their traits are opposite to that of the Apollonian Pueblos. Their major trait was, their interest for property and manipulation of wealth.

Thus, the Kwakiutl tribes are described as Dionysian as opposed to the Zuni who are considered as Apollonian. A clear contrast regarding the pattern of culture is seen between the Zuni and the Kwakiutl.

The three cultures: Zuni, Dobu and Kwakiutl differ from one another in their behaviour and acts. They not only differ from one another in regard to the traits which they follow but also in opting different directions in pursuit of different ends. The end and the means which one culture is trying to attain cannot be judged in terms of another culture, because both the cultures are incomparable.

There is lack of integration in one culture whereas extreme case of integration is found in another culture. It is not everywhere due to the same circumstances, and it can vary from one culture to another culture.

Through her book *Patterns of Culture*, Ruth Benedict tries to explicate that each culture has its own moral imperatives that can be understood only if one studies that culture in whole. Every culture has its own traits and ends which according to them is right. A culture must not depreciate the customs or values of the other cultures. Every custom has its significance for a culture which is carried out by their ancestors. It is impossible to evaluate the people by our own standards. Every culture has its own values, so, it is impossible to have generalization of values in all culture.

Ruth Benedict has not directly taken up the issue of hierarchy as she is suggesting the theory of cultural relativism by stating that it is not possible to compare two cultures. But her hierarchical approach can be traced from her distinction of the term *Apollonian* and *Dionysian* which she brings in relation to explain the three primitive cultures i.e. Zuni, Dobu and *Kwakiutl*. And while explaining those cultures, she tries to show the simplicity of Zuni culture by comparing it with the other Native Americans cultures. The whole of the Zuni culture is explained in regard to the Apollonian aspect and its contrast is shown with the help of Dionysian aspects prevailing among other cultures. And with the help of these two categories, she is trying to compare cultures and is somehow also trying to establish hierarchies among cultures.

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ROLE OF INFORMATION COMMUNICATION TECHNOLOGY IN DISSEMINATION AGRICULTURAL TECHNOLOGIES ANALYSIS BASED ON THE SECONDARY DATA**Thatchinamoorthy C¹, and Dr. J. Meenambigai²**Research Scholar¹ and Assistant Professor², Department of Agrl.Extn, Annamalai University**ABSTRACT**

ICT Agriculture plays a vital role in India's economy. India's farmers live in rural areas and agriculture and allied activities still constitute the largest share of India's employment. It is estimated that 72 per cent farmers do not have access to reliable sources of information and this prevents them from access credit and realizing high crop productivity. The future of rural India is full of promise. It is estimated that 55 percent of India's rural population will have access to the internet by 2025. The average villager living in rural India already has a basic awareness of the wonders of the World Wide Web and is willing to explore the internet to satisfy his queries about the world and issues which impact his livelihood. Digital technology plays an important role in bringing about significant changes in the way education skill, health and other public services. Digital literacy is the ability of Individuals and communities to understand and use digital technologies. After 70 precious years of its independence various digital platforms are now serving as information sources. Hence, this is a right time to choose the suitable research paper for bringing out the "The Role of Information Communication Technology in dissemination Agricultural technologies". These research paper data collected from secondary sources. This research methodology presents a description of secondary data analysis and suggests that thin type of research methodology may be helpful in facilitating research by the social science studies. This paper examined the attitude of the farmers about ICT tools, extent of utilization and multiple usages of ICT tools among the farming community along with constraints they faced. Total 15 Thesis were selected from the internet based on the attitude of the farmers about ICT tools and utilization of ICT tools among the farming community. The findings of the study revealed that more than two-fifth (42.65 %) of the farmers had favorable attitude towards ICT tools followed by 29.43 per cent had least favorable attitude and 27.92 per cent had most favourable attitude towards ICT tools. Finding indicates that the majority of the respondents (43.55 %) percent indicate medium extent of utilization of ICTs, followed by 24.73 percent high extent of utilization of ICTs. It is evident from the data that 31.72 percent respondents showed low extent of utilization of ICTs. Major constraints faced by farmers in using ICT tools were electricity, more time required to learn to use ICT tools, lack of training centers, and lack of information in local language and time and frequency of broadcasting of agricultural programmes were not convenient.

Keywords: Information and communication technology (ICT) tools, Attitude, Extent of utilization of ICT tools.

INTRODUCTION

Agriculture plays a vital role in India's economy. India's farmers live in rural areas and agriculture and allied activities still constitute the largest share of India's employment. It is estimated that 72 per cent farmers do not have access to reliable sources of information and this prevents them from access credit and realizing high crop productivity. The future of rural India is full of promise. It is estimated that 55 percent of India's rural population will have access to the internet by 2025. The average villager living in rural India already has a basic awareness of the wonders of the World Wide Web and is willing to explore the internet to satisfy his queries about the world and issues which impact his livelihood.

Information technology (IT) will bring new information services to rural areas which farmers as users, will have much greater control than over current information channels. Even if every farmer does not have a computer terminal, these could become readily available at local information resource centres, with computers carrying expert systems to help farmers to make decisions. However, it will not make extension worker redundant. Rather, they will be able to concentrate on tasks and services where human interaction is essential—in helping farmers individually and in small groups to diagnose problems, to interpret data and to apply their meaning. The packaging of research recommendation has to be done in more participative way with the help of information & communication technology. The extension functionaries at district level could be taken in to confidence before final packaging of the "Practices" or "Technologies" for each crop. The experiences and results of various trails could also be indicated in the proposed package of practices. The extension functionaries may then keep the concerned researchers informed on the field feedback electronically. This way the ICTs will help both- the researchers and farming community to talk to each other on regular basis.

Today it is possible to find a solution to present problems of farmers by using the potential of information and communication technologies to meet the location specific information needs of the farmers. The information

and communication networks are expanding very fast. The number of internet connections in India has crossed the two million mark and the number of telephone connections is over 22 million. It is time to examine the extent of its utility in farm sector.

RESEARCH METHODOLOGY

This research methodology presents a description of secondary data analysis and suggests that thin type of research methodology may be helpful in facilitating research by the social science studies. Secondary data analysis is research involving the analysis of data previously gathered for other research work. Such data may have been gathered earlier and then reexamined by the same researcher. This type of secondary data analysis is seen frequently in social science and educational studies. The method may also be used to analyze data gathered by other researchers. Polit and Hungler (1983) use this criterion in their definition of the method when they state that the technique is "a form of research in which the data collected by one researcher are reanalyzed by another investigator, usually to test new research hypotheses." Secondary data analysis enables beginning researchers to utilize the data-collecting skill of more experienced and sophisticated researchers, both in social science and in other disciplines, giving the data access to much larger amounts of data than they could easily or economically acquire on their own.

This study about role of ICT in agricultural sector, there are several studies related with ICT and its usage, effectiveness but none of the researcher has done a study in secondary data base. Therefore, the researcher wants to fulfill this particular Research Gap and hence the present research has been undertaken. Total 15 Thesis were selected from the internet based on the attitude of the farmers about ICT tools and utilization of ICT tools among the farming community. This type of research analysis very useful to find out research gap in particular research field and also we can assumption in future research area.

FINDING AND DISCUSSION

Agricultural information plays a crucial role in agricultural development as well as in improving the livelihoods of farmers. The Information Communication Technology (ICT) had emerged as an important tool in extension approaches to reach every farmer for development of agriculture development. The main findings of the study have been presented in line with the objectives of the study. Thus keeping in view the aspects the present study based on the Information Communication Technology in Agricultural had been planned with the following specific objectives. To analyses the methods of ICT utilized by the respondents and the types of services provided by the ICT such as the planning , production, post- harvest, and marketing related information , extension advice etc. and To find out the level of attitudes of the respondents on ICT application in agriculture in the study area.

Table-1: Overview of the main findings of the result has been presented in line with the aims of the research.

Attitude of ICT tools %				Extent of utilization of ICTs %		
SI. No	Least favorable	Favorable	Most favorable	Low	Medium	High
1	31.67	40.83	27.50	30.83	35.00	34.17
2	32.10	41.30	26.60	29.40	48.30	22.30
3	31.33	43.60	25.07	25.60	38.10	36.30
4	51.70	30.00	18.30	72.22	16.12	11.66
5	20.00	65.00	15.00	21.70	58.30	20.00
6	28.36	51.96	19.68	35.00	37.14	27.86
7	18.50	43.00	38.50	27.55	51.20	21.25
8	22.00	28.00	50.00	21.90	58.60	19.50
9	20.00	62.86	17.14	29.37	56.25	14.38
10	21.25	51.20	27.55	15.00	70.00	15.00
11	39.70	34.63	25.67	54.72	16.10	29.18
12	40.00	27.00	33.00	26.60	37.30	36.10
13	25.00	35.00	40.00	21.50	64.60	13.90
14	30.65	44.60	24.75	34.36	39.24	26.40
15	29.24	40.77	29.99	30.00	27.00	43.00
Total	441.50	639.75	418.75	475.75	653.25	371.00
Mean	29.43	42.65	27.92	31.72	43.55	24.73
SD	9.14	11.41	9.43	14.30	16.50	9.55

*Source: Computed by the researchers from varied research sources

*SD- Standard Deviation

Attitude of ICT tools

More than two-fifth (42.65%) of the farmers had favorable attitude towards ICT tools followed by 29.43 per cent of the farmers had least favorable attitude and 27.92 per cent of the farmers had most favorable attitude towards ICT tools. The results from pooled data indicated that nearly 77.02 per cent of the respondents agreed that I like to use ICT tools, ICT tools provide global information 74.67%, ICT provides wider information regarding agriculture 70.50%, ICT usage is socially, economically and culturally feasible 67.62%, usage of ICT tools lead to modernization 77.02%, ICT tools will build social capital among farmers 71.02% and ICT tools are only suitable to literate people 76.24%.

Table-2. Attitude of the respondents towards ICT tools (n=15)

S.No	Category	Per cent
1	Least favorable	29.43
2	Favorable	42.65
3	Most favorable	27.92
	Total	100.00

Nearly 16 per cent of the reports disagreed that ICT provides wider information regarding agriculture, ICT usage is socially and economically feasible (30.29%), use of ICT tools will build social capital among farmers (28.98%), ICT tools are only suitable to literate people (21.93%), youth will have more access to ICT tools (30.81%), without any assistance I can get information from ICT tools (49.61%) and ICT tools provide need based information (29.24%).

Extent of utilization of ICT tools by respondents

Majority of the reports (43.55%) percent indicate medium extent of utilization of ICTs, followed by 24.73 percent high extent of utilization of ICTs. It is evident from the data that 31.72 percent respondents showed low extent of utilization of ICTs.

Table-3: Extent of utilization of ICTs. (n=15)

S.No	Category	Per cent
1	Low	31.72
2	Medium	43.55
3	High	24.73
	Total	100.00

It was observed from pooled data that utilization of messages of the aspect message provide the different information about paddy production was found to be maximum as indicating the utilization index- 81.2 per cent followed by message provide the information to protect the Paddy from infestation of insect and pest (utilization index- 64.56%).

The results from pooled data indicated that the field right time of seed sowing of paddy had the highest utilization index (71.39%), followed by land preparation of sowing of paddy (utilization index- 70.69%), information related to insect and disease control in paddy crop (utilization index- 65.28%), use of manure in paddy field (utilization index- 59.44%), information related to available selling rate of paddy in market (utilization index- 52.08%), and information related to loan for paddy production (utilization index- 46.25%).

CONCLUSION

The agriculture information is vast, interdisciplinary and specific to different agro climatic zones and needs a proper information dissemination system for its effective use. The study concludes that ICT is the core inevitable solution for salvaging Indian agriculture from its problems. According to findings the farmers are solving their basic need only through their traditional ICTs. Hence most of the respondents are yet to go in for modern ICT usage. The reason being village's lack of modern ICT infrastructures, further the farmers are still bound to their conventional farming method despite these setbacks. It is encouraging to see the government taking concrete steps to educate the farmer on modern ICTs. The concrete steps would definitely yield positives result if the younger generation farmers learn the modern ICT and share with the senior farmer's who in turn also can share their experience with the young farmers. Thus their blending and sharing of modern ICT between young and senior farmer could results in an effective solution to our agricultural problems.

Farmers in the study area received agricultural information from a wide range of sources and channels. These include district and block level agriculture offices, daily local language news papers, agri portals, television, friends and relatives, helpline, farmers' cooperatives, radio, private input agencies and dealers and mobile

phones. People often relied on more than one source/channel for information. The private input dealers especially seed, fertilizer and pesticide suppliers are major sources for information. Access to ICTs and the ability to use them does not alter the relationship between the producers and sellers in the rural context. Farmers are often forced to accept the price quoted by the private commission mandi/traders due to the perishable nature of the produce, a lack of storage facilities, the inaccessibility of markets and other institutions. Also, in the study area, the private commission mandi/traders are major creditors for smallholder farmers in the absence of rural financial institutions. Hence in rural areas, private commission mandi/traders also act as a ready market to the farmers. Despite the above barriers, the agriculture is bound to adopt and implement ICT, as the Government of India aims to double the agricultural production, and to increase India's share of the global export. This aim can be achieved only when there is proper utilization of ICT and more investment in it. As ICT helps in information dissemination in less time with effective ways of communication, its implications cannot be ignored by the government and its scope and coverage should be extended as a whole rural areas in India.

The farmers had a clear and favourable perception of the relevance of ICTs in extension service delivery. Farmers' education level and income had a positive significant relationship with the number of ICTs farmers in Tamil Nadu State had access to. It is therefore recommended that ICT education should be built into the extension delivery package of extension agents to farmers particularly the use of the mobile phone since this is capable of eliminating the series of wasteful trips to get at the extension workers and vice versa. Farmers should be made to access ICT education through the agency of the farmers' school program. Extension service delivery should be stepped up in Tamil Nadu State to ensure that farmers increase their productivity, improve upon their income generation and be able to access the ICTs.

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THE PARTIAL IONIZATION CROSS SECTION CALCULATION OF O₃ MOLECULESPraveen Bhatt¹, S. P. Sharma² and Ravinder Sharma³Professor¹, Department of Applied Science and Humanities, Asia Pacific Institute of Information Technology
PanipatDean² and Research Scholar³, Department of Chemistry, Baba Mast Nath University, Rohtak**ABSTRACT**

From last decades, via various experimental techniques cross sections of many different types of molecules and atoms can be determined. In high energy processes like plasma physics, the ionization by electron impact of rare gas plays an important part. With the increase in stage of ionization, multiple ionization plays important part in fusion plasma and in other environmental processes.*1 (2018) All right reserved.

Keywords: Ionization Cross Section, Electron impact ionization.

I. INTRODUCTION

Theoretical modeling of electron impact ionization processes and the computation of ionization cross-sections date back as far as the experimental measurement of electron impact ionization cross-sections. Now a day it is probable to work on extraordinarily problematic systems with several parameters by means of powerful computers. Using the simple classical approach theoretical computation of electron impact ionization dates almost a century. An equation derived by Thomson (1912) since then, based on this equation (Section 1.7.4) more than a few diverse models have been developed. To the modeling of electron impact ionization cross-sections further approaches embrace the progress of an examination by Bethe that the probability of ionization from a particular (n, l) atomic orbital is proportional to the mean square radius of that orbital. An easy model was developed based on the electrostatic interaction among the target and the inbound electron. (Vallance, 1996 & 1999) The calculation of total integral cross sections for electron-impact ionization of atoms and atomic ions has, in the last 20 years, greatly benefited from the development of several non perturbative methods, which in general show very good agreement with each other and with experiment.

The general theoretical methods for atomic data calculations are the partial wave approximation, the *ab initio* electrostatic method, The R-matrix method (Franck, 2005), The Close Coupling method (Franck, 2005), The Coupled Integro-Differential equations, Born-Oppenheimer approximation (Fritz, 1998), Plane wave Born Approximation (Kim, 2001), and Semi-empirical methods. In this segment we shall discuss briefly about all the above said methods.

For the electron-impact ionization of atoms and molecules, the close-coupling (Franck, 2005) and R-matrix methods (Franck, 2005) yield results above a wide range of incident energies that are all within the error bars of the total cross section measurements of (Shah *et al*, 1987). The close-coupling, the R matrix and Plane wave Born Approximation methods have been effectively used for finding out direct ionization cross sections by electron impact for a number of other atoms and their ions.

The R-matrix method uses analytic functions and/or pseudo-orbitals obtained through diagonalization of the target Hamiltonian to signify the bound orbitals. The ($N+1$) electron Hamiltonian is then diagonalized and a total ionization cross section can be extracted by means of a easy analytic function concerning the *K* matrix and the surface amplitudes. It is this diagonalization that forms the major computational side of this computation. The resulting total ionization cross section contains non - physical pseudo resonances that oscillate about the true direct total cross section. This is due to the fixed nature of the pseudo state expansion. Of course, as we know that the direct cross section should be smooth since it generally does not have any resonance structure, this oscillating function can be simply averaged to provide the correct answer, which, in practice, works tremendously well.

Wave-packet descriptions of quantum phenomena have been used widely in computational chemistry (Wyatt & Wang, 1996) For instance; they have been used to study reaction probabilities for atom-atom and atom-molecule collisions. Transition probabilities and rate constants were firstly calculated using broad wave packets in radial space, to get probabilities at a single energy. This was consequently generalized to permit probabilities to be obtained for several energies in a single propagation using a highly localized spatial wave function. Wave-packet techniques have been used in the study of atoms subjected to strong electric fields.

II. THEORETICAL METHODOLOGY

For the cations production via dissociative ionization of atoms and molecules by the impact of electron, calculations were made. As due to be deficient in data for differential cross section their subsequent partial cross

section value when compared with available experimental data, it is in good agreement inspite of some atoms and molecules. Using Maxwell energy distribution ionization rate coefficient have been evaluated, which is a key parameter in plasma physics.

III. FORMULATION

The partial Ionization cross section is determined by modified Jain-Khare equation. This gives ionization cross section to the production of *i*th type of ion in the ionization of a molecule by incident electron of energy *E* is given by

$$E = \frac{4\pi a_0^2 R}{E} \left[\frac{E}{E - I_i} \left(M_i^2 - \frac{R}{E} S_i \right) \ln[1 + C_i(E - I_i)] + \frac{R(E - I_i)}{E} S_i X \int_0^{(E - I_i)} \frac{1}{\varepsilon^3 - \varepsilon^0^3} \left(\varepsilon - \frac{\varepsilon^2}{(E - \varepsilon)} + \frac{\varepsilon^3}{(E - \varepsilon)^2} \right) d\varepsilon \right]$$

Where

$$M_i^2 = \int_{I_i}^{(E + I_i)/2} \frac{R}{w} \frac{df_i(w, 0)}{dw} dw$$

$$S_i = \int_{I_i}^{(E + I_i)/2} \frac{df_i(w, 0)}{dw} dw$$

Where

W (*=ε + I_i*) is defined as energy loss suffered by the incident electron.

I_i = the ionization threshold for the production of *i*th type of ion.

a₀= the Bohr radius,

ε₀= energy parameter,

C_i= collision parameter,

S_i= number of ionizable electrons,

R= Rydberg constant and

θ = the scattering angle respectively.

And oscillator strengths *df_i/dw* are the key parameters. The oscillator strength is directly proportional to the photo ionization cross section [10-15]. Summation of PDDCS (Partial double differential cross section) over the system gives the total (DDCS) (Double differential cross section)

$$Q_i^t(E) = \sum_i Q_i(E).$$

We can calculate differential cross section of molecules using the equation as:

$$\frac{E - W}{E - I_i} \frac{1}{W} df_i(W, K, \theta) \times \ln[1 + C_i(E - I_i)] + \frac{E - I_i}{E(\varepsilon_0^3 + \varepsilon^3)} \times S_i \left(\varepsilon - \frac{\varepsilon^2}{E - \varepsilon} + \frac{\varepsilon^2}{(E - \varepsilon)^2} \right)$$

$$Q_i(E, W, \theta) = \frac{a_0^2 R^2}{E} \left[\int_{k \rightarrow 0}^{E - I_i} \{ \} \{ \} \right] 2\pi \sin\theta d\theta \dots (1)$$

We have used partial photo ionization cross section data set in the energy range provided by Brion using (e, 2e) spectroscopy. The accuracy of the determined oscillator strength scales was estimated to be better.

In the photon energy range, we have used their measured total valence photo absorption oscillator strength data and for higher photon energy range the same were extrapolated by Thomas-Reiche-Kuhn (TRK) sum rule. The total photo absorption cross sections have been distributed into ionic fragments considering the constant ionization efficiency to be above the dipole breakdown limit of 25eV. However, its evaluation is possible quantum mechanically using the suitable wave functions and transition probabilities corresponding to the production of cations.

The present formulation requires the major input data of the photo ionization cross-sections in terms of the optical oscillator strengths.

III. RESULTS AND DISCUSSION

Now we calculate the partial and total ionization cross section measurements for the O₃ molecule from threshold to 4000 eV by modified Jain-Khare Semi-empirical model.

In figure 01 represents the production of total and partial ionization cross section of O₃ molecule. The present results for partial and total ionization cross sections satisfy the necessary consistency checks to access their consistency and reliability.

Table-1

Ionization cross-section values for O₃ (10⁻²⁰ cm²)

Electron

Energy (eV)

Fragmented ions				
Energy (eV)	O ⁺	O ₂ ⁺	O ₃ ⁺	Total
13			0.011316	0.011316
14		0.051444	0.040958	0.092401
15		0.166959	0.128422	0.295381
20	0.059291	0.723423	0.709484	1.492198
25	0.591473	1.19188	1.20949	2.992843
35	1.03614	1.75641	1.80119	4.59374
40	1.17726	1.90919	1.95816	5.04461
45	1.28282	2.00832	2.05938	5.35052
50	1.36153	2.07061	2.12134	5.55348
55	1.41905	2.10623	2.1567	5.68198
60	1.461	2.12382	2.17243	5.75725
65	1.49009	2.12759	2.17527	5.79295
70	1.51023	2.12255	2.16787	5.80065
75	1.5223	2.11002	2.15435	5.78667
80	1.52933	2.0934	2.13527	5.758
85	1.53107	2.07259	2.1136	5.71726
90	1.53015	2.05021	2.08879	5.66915
95	1.52558	2.02539	2.0633	5.61427
100	1.51982	2.00041	2.03598	5.55621
110	1.50268	1.94806	1.98093	5.43167
120	1.48153	1.89546	1.92591	5.3029
130	1.45805	1.84389	1.87216	5.1741
140	1.43334	1.79397	1.82031	5.04762
150	1.40814	1.74607	1.77066	4.92487
160	1.3829	1.70029	1.72332	4.80651
170	1.3579	1.65668	1.67828	4.69286
180	1.33332	1.61513	1.63547	4.58392
190	1.30927	1.57562	1.59478	4.47967
200	1.2858	1.53799	1.55609	4.37988
220	1.24073	1.46802	1.48426	4.19301
240	1.19822	1.40434	1.41902	4.02158
260	1.15816	1.34619	1.35954	3.86389
280	1.12044	1.29288	1.30509	3.71841
300	1.08494	1.24386	1.25508	3.58388
325	1.04321	1.18767	1.1982	3.42908
350	1.00496	1.13697	1.14625	3.28818
375	0.968964	1.09039	1.09917	3.158524
400	0.935827	1.04798	1.05585	3.039657
450	0.875742	0.972774	0.979552	2.828068
500	0.823137	0.908349	0.914298	2.645784

550	0.776781	0.852549	0.857818	2.487148
600	0.735676	0.803703	0.808434	2.347813
700	0.66596	0.722241	0.726127	2.114328
800	0.609114	0.656894	0.66019	1.926198
950	0.541083	0.579814	0.582491	1.703388
1000	0.521931	0.558319	0.560823	1.641073
1150	0.472355	0.503082	0.505208	1.480645
1250	0.4446	0.472409	0.474326	1.391335
1400	0.409035	0.433338	0.434988	1.277361
1800	0.338609	0.356651	0.357901	1.053161
2000	0.312325	0.328316	0.329399	0.97004
2200	0.290145	0.30445	0.305422	0.900017
2400	0.271109	0.284049	0.284929	0.840087
2600	0.254615	0.266402	0.267209	0.788226
2800	0.240135	0.250976	0.251715	0.742826
3000	0.227329	0.237366	0.238051	0.702746
3500	0.200979	0.209401	0.20997	0.62035
4000	0.180445	0.187702	0.188194	0.556341

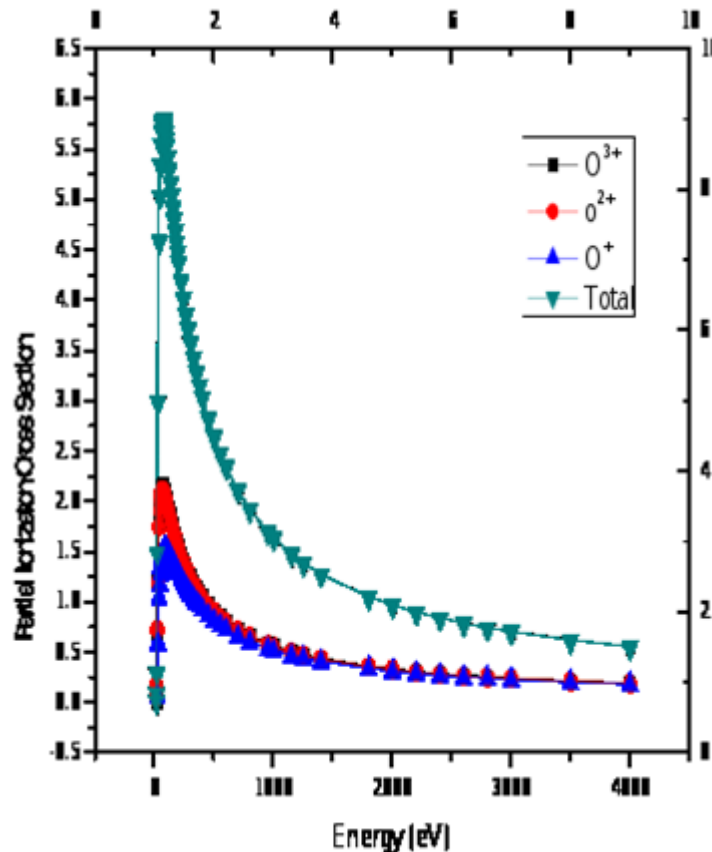


Figure No-01: Total and Partial Ionization Cross Section of O₃

Table-2: Comparison of Result from NIST data

Energy (eV)	Present Result	NIST (BEB Method)	Energy (eV)	Present Result	NIST (BEB Method)
13	0.011	0.011	240	4.022	3.251
14	0.092	0.059	260	3.864	3.201
15	0.295	0.118	300	3.584	2.966
20	1.492	0.636	350	3.288	2.757
25	2.993	1.142	400	3.040	2.574
35	4.594	2.088	450	2.828	2.412
40	5.045	2.436	500	2.646	2.270

45	5.351	2.721	550	2.487	2.144
50	5.553	2.952	600	2.348	2.032
55	5.682	3.143	650	2.231	1.931
60	5.757	3.298	700	2.114	1.840
65	5.793	3.422	750	2.022	1.758
70	5.801	3.520	800	1.926	1.683
75	5.787	3.599	950	1.703	1.495
80	5.758	3.660	1000	1.641	1.441
85	5.717	3.707	1150	1.481	1.304
90	5.669	3.742	1200	1.436	1.263
95	5.614	3.767	1300	1.357	1.191
100	5.556	3.783	1400	1.277	1.127
110	5.432	3.797	1500	1.221	1.069
120	5.303	3.791	1600	1.165	1.018
130	5.174	3.770	1800	1.053	0.930
140	5.048	3.739	2000	0.970	0.856
150	4.925	3.700	2200	0.900	0.794
160	4.807	3.657	2400	0.840	0.741
170	4.693	3.609	2600	0.788	0.695
180	4.584	3.560	2800	0.743	0.655
190	4.480	3.509	3000	0.703	0.619
200	4.380	3.457	3500	0.620	0.554
220	4.193	3.354	4000	0.556	0.489

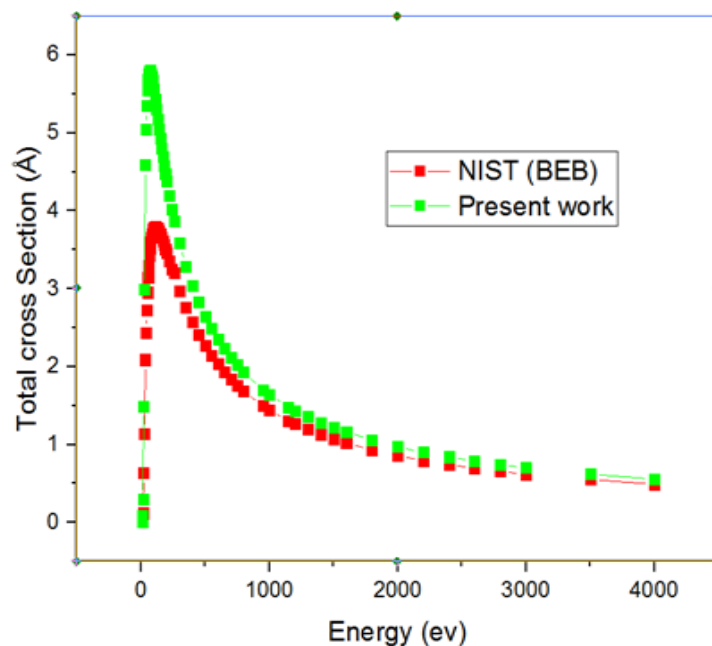


Figure No-02: Total ionization cross section of O₃ molecule present work Compared With NIST available data

IV. CONCLUSION

Figure 2 shows the calculated present results of O₃ molecule by the modified Jain-Khare formulism agree to NIST and other available data within 5-10% experimental error from threshold energy to high energy.

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**TO STUDY THE CHALLENGES AND ISSUES IN HIGHER EDUCATION AND EMPLOYMENT:
WITH REFERENCE TO AHMEDABAD CITY**

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INTRODUCTION

India has great ancient history of glorious past in the field of education. When we talk about our Epic like “Mahabharat” and “Ramayana” even the son of the king goes to Gurukul to get education. We have a Nalanda and Takshashila which is the most famous world university and Takshashila is the world first university. Previously people were opting for education to learn war strategies, how to manage your warrior? How to save your people from the enemies? In ancient period work distribution was on the basis of the caste like Brahmin, Kshatriya, Vaishya and Shudra where Brahmin were the teachers. Now on the basis of individual skill, knowledge and experience anyone can engage into any occupation.

LITERATURE REVIEW

• Challenges in Higher Education

Students are facing many issues after entering into the higher education in developing country as well as developed country. Level of problems and issues faced by the post graduate and graduate students have different level of difficulties(“Challenges In Indian Higher Education- Challenges In Indian Higher Education-,” n.d.). Students have language problem, copying with reading material and assignment burdens, Time management, cognitive challenges (Yuen & Kaur, 2015) Many students face food and accommodation facility related issues as food is basic need of a human being, variation in test and nutrition and habits, facing unemployment and worry for future, education quality is also one of the issue face by the students.(Doygun & Gulec, 2012). In current situation curriculum is not as per the industry requirement and less interaction between the industry and academic body are major concern for the quality of higher education(Sarker, Davis, & Tiropanis, n.d.). Previous research indicates the less retention and low level of adopting new and advanced technology is barrier for the employability(Sheikh, 2017). If we considered in Indian aspect all of the above described problems are in higher education but apart from this level of teaching quality, financing for higher education, political interference, inadequate infrastructure, quota system, and economic difficulties(Chahal, 2015). In India Assam faces difficulties like value education, privatization, poor technology, overcrowded class room and educated unemployment(Bhuyan, 2016). Here we have great enrolment ration in higher education but we don’t have enough job for that students so there is demand and supply gap create high unemployment among higher educated people(Sharma, 2015). There is low faculty and student ratio in most of the higher education institutes(Sharma, 2015; Sheikh, 2017). Here there is strong relationship between the employability and stream of higher education in professional courses like management(Onsiderations, 2012). Students are facing employability issues because of the lack of basic skill, Communication skill, analytical skill, development skill, group effective work skill and influence skill (Bhola, 2017). In communication command on language is important as language also matter for employability(Clement & Murugavel, 2015; Yuen & Kaur, 2015).

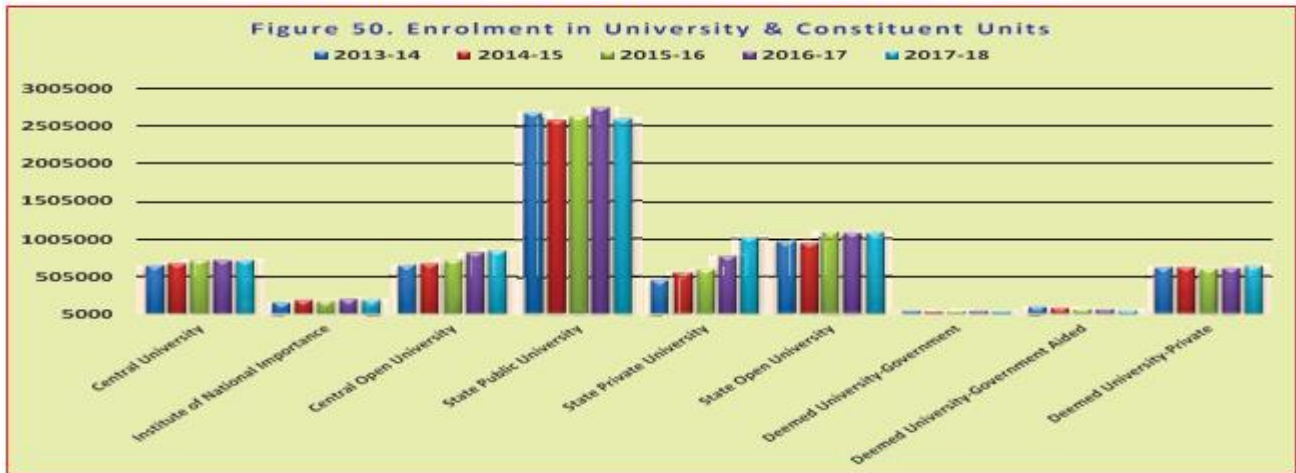
Higher Education in India

India has great history about the higher education and presently India is at the third position in the world(Sharma, 2015) if we considered the number of university and colleges but if we considered the quality aspect we are too far. India has taken many actions to develop qualitative higher education(Umamaheswari 2011). The survey of Higher Education indicates constant increase in number of enrolment of the students from 2013-14 to 2017-18 except PG Diploma and Certificate Courses. Stream-Wise Enrolment and its CAGR as mentioned.

LEVEL-WISE ENROLMENT AND ITS COMPOUND ANNUAL GROWTH RATE									
Student Enrolment									
Year	Ph.D.	M.Phil.	Post Graduate	Under Graduate	PG Diploma	Diploma	Certificate	Integrated	Grand Total
2013-14	107890	31380	3822219	25500325	276502	2285576	187340	125002	32336234
2014-15	117301	33371	3853438	27172346	215372	2507694	170245	141870	34211637
2015-16	126451	42523	3917156	27420450	229559	2549160	144060	155422	34584781
2016-17	141037	43267	4007570	28348197	213051	2612209	166617	173957	35705905
2017-18	161412	34109	4114310	29016350	235263	2707934	177223	195777	36642378
CAGR	8.4	1.7	1.5	2.6	-3.2	3.4	-1.1	9.4	2.5

(Source: AISHE 2017-18)

Students select their institute on the bases of many factors. It may be there on decision and may be their parents decision. In some cases on the basis of merit selection has been done. Below mentioned Graph show enrolment ratio in various universities is fluctuating but in state private university it is constant increasing.



(Source: AISHE 2017-18)

Higher Education in Gujarat

As per the Higher Education Survey Report in 2017-18 students enrolls in various courses are as under:

Course Name	Number of Students Enroll
PH. D	5251
M.Phil	597
Post- Graduate	138776
Graduates	1129672
PG Diploma	6826
Diploma	1419
Certificate	15761
Integrated	14405
Total	1453255

(Source: Compile from AISHE 2017-18)

OBJECTIVES

- To study the problems faced by the students in Higher education.
- To study the problems faced by the students in Employability
- To know/Study the differences in employability at various level and streams of higher education.

Scope: This research focused on students, who are pursuing their higher education in various stream. These students are exclusively from Ahmedabad City.

RESEARCH METHODOLOGY

Research Design: Descriptive and Exploratory research will be done with the help of questionnaire.

DATA COLLECTION SOURCES

- 1) **Secondary Data Collection Sources:** Secondary data will be collected from Internet, Periodicals, Journals, Magazines, Newspaper
- 2) **Primary Data Collection Sources:** Structured questionnaire

DATA COLLECTION TOOL

Questionnaire

SAMPLE PLANNING

Sample Method: Non-Random Sampling

Sample Unit: Ahmedabad City

Sample Size: Students who are pursuing higher education in various streams of Ahmedabad Universities/College/Institution.

LIMITATIONS

They are listed below

- The geographical scope is limited to Ahmedabad
- The conclusions derived are totally based on the answers provided by the respondents through the Questionnaire.
- Time Limitation.

DATA ANALYSIS, INTERPRETATION AND FINDINGS

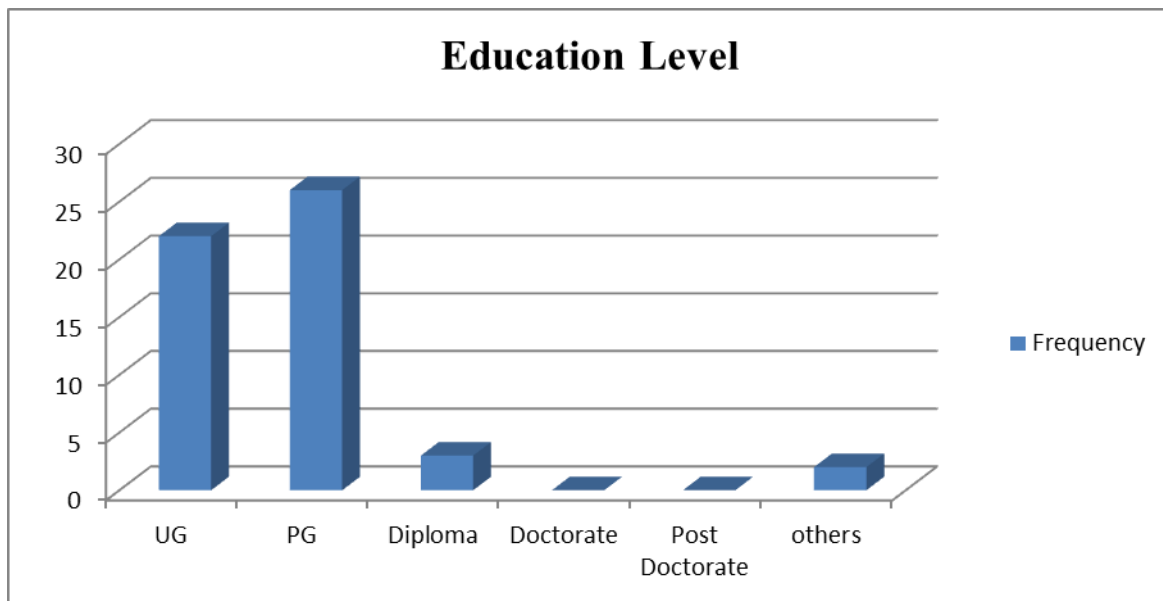
• **Stream Analysis**

Stream	Science	Technology	Professional	Arts	Education	Vocational	Commerce	Medical	Agriculture
Frequency	4	5	11	3	0	0	29	1	0

Interpretation: From the table, it can be analyzed that majority of the responder is from the Commerce stream.

• **Education Level:**

Degree	UG	PG	Diploma	Doctorate	Post Doctorate	Others
Frequency	22	26	3	0	0	2



Interpretation: From the table that it can be said that maximum responders have opted for Post Graduate Programme.

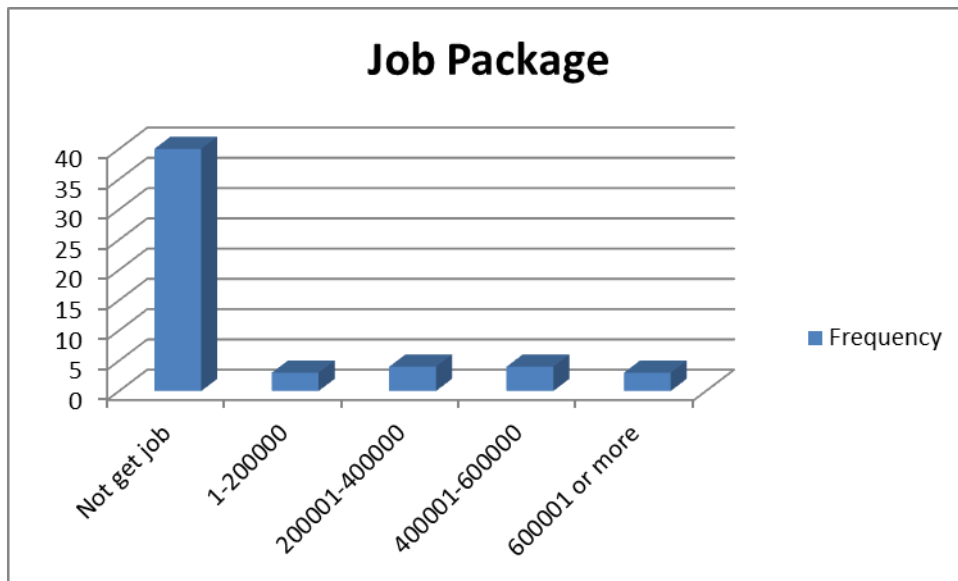
• **Institute for Education**

Institute	State Uni	Private Uni	Deemed Uni	Govt. Colleges	Grand in Colleges	Self-Finance Collages	Central University	Institute of National Importance	Others
Frequency	29	7	3	10	1	3	0	0	0

Interpretation: From the above table, it can be interpreted that majority of the students are from state universities.

- **Fees:** There is a variation in the fee structure from institute to institute. The range of fees is Rs. 1500-11,000/-
- **Job Package**

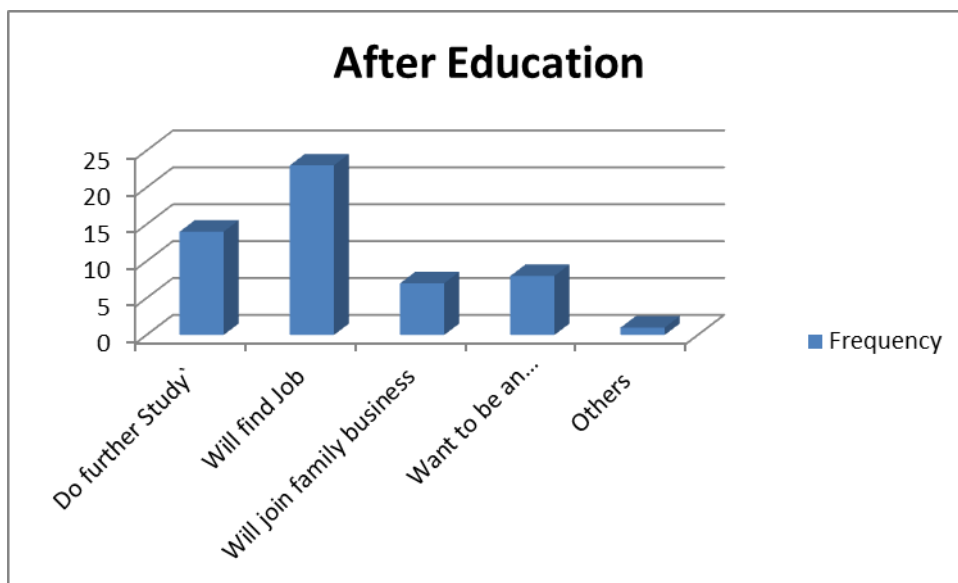
Job Package	Not get job	1-200000	200001-400000	400001-600000	600001 or more
Frequency	40	3	4	4	3



Interpretation: From the table and graph, It can be interpreted that majority of the students have not got job.

• **After this Education**

After Education	Do further Study`	Will find Job	Will join family business	Want to be an entrepreneur	Others
Frequency	14	23	7	8	1

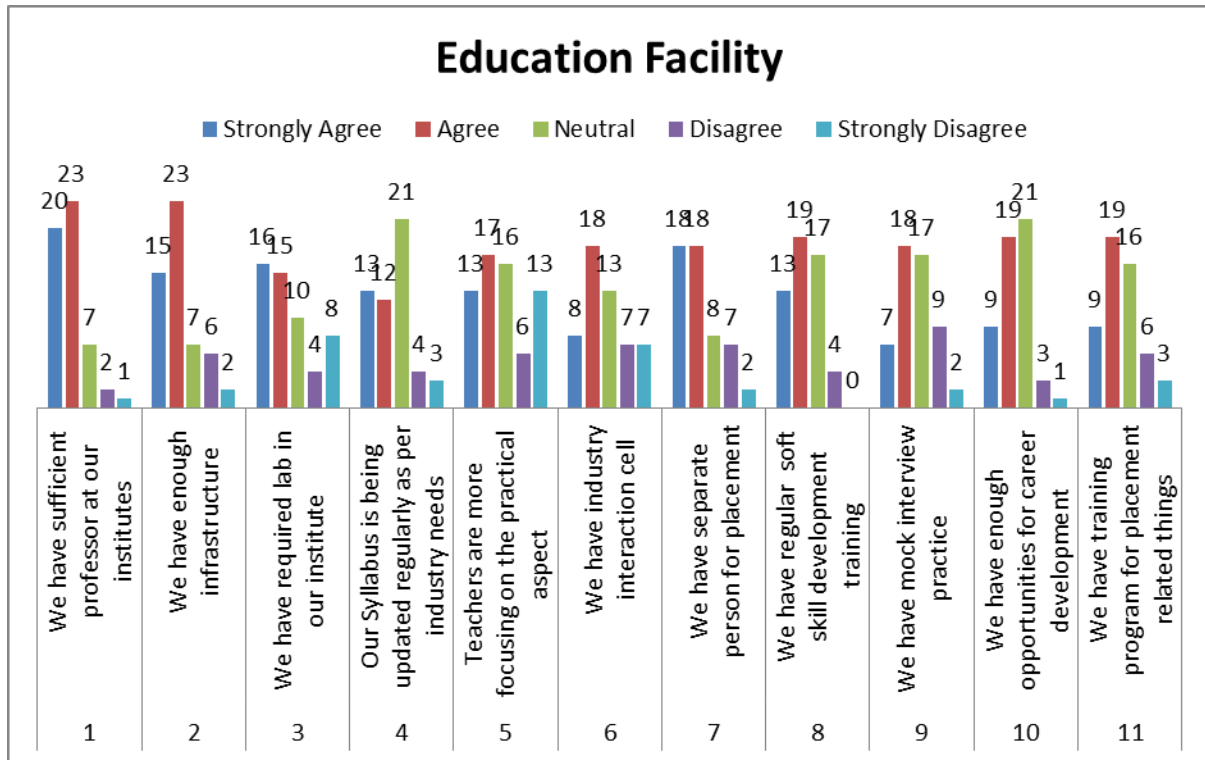


Interpretation: From the table and graph, it can be interpreted that majority of them will find job after education.

• **Education Facilities**

Sr No	Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	We have sufficient professor at our institutes	20	23	7	2	1
2	We have enough infrastructure	15	23	7	6	2
3	We have required lab in our institute	16	15	10	4	8
4	Our Syllabus is being updated regularly as per industry needs	13	12	21	4	3
5	Teachers are more focusing on the practical aspect	13	17	16	6	13

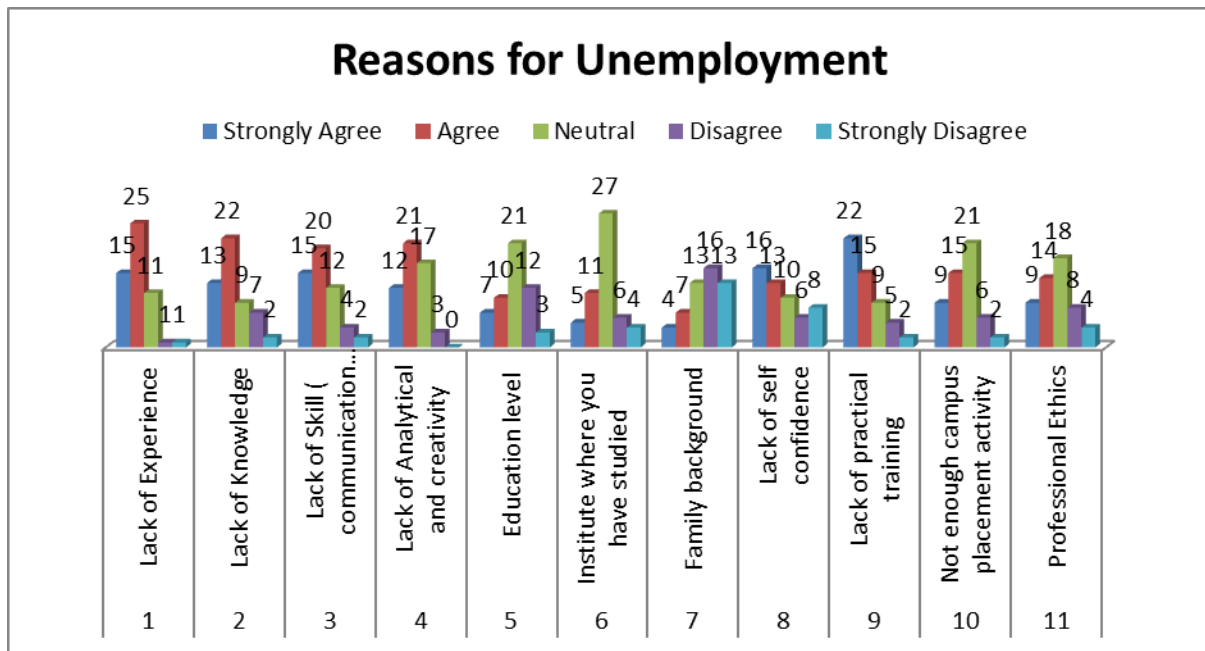
6	We have industry interaction cell	8	18	13	7	7
7	We have separate person for placement	18	18	8	7	2
8	We have regular soft skill development training	13	19	17	4	0
9	We have mock interview practice	7	18	17	9	2
10	We have enough opportunities for career development	9	19	21	3	1
11	We have training program for placement related things	9	19	16	6	3



Interpretation: Most of the responder said that they have sufficient professor, enough infrastructure, lab, syllabus updated regularly, industrial interaction cell, separate person for placement, soft-skill development training on regular basis, mock interview practice, enough opportunities for career development, training program for placement related things. Few responders also responded that teachers are not focusing on practical aspect.

• **Reasons for Unemployment**

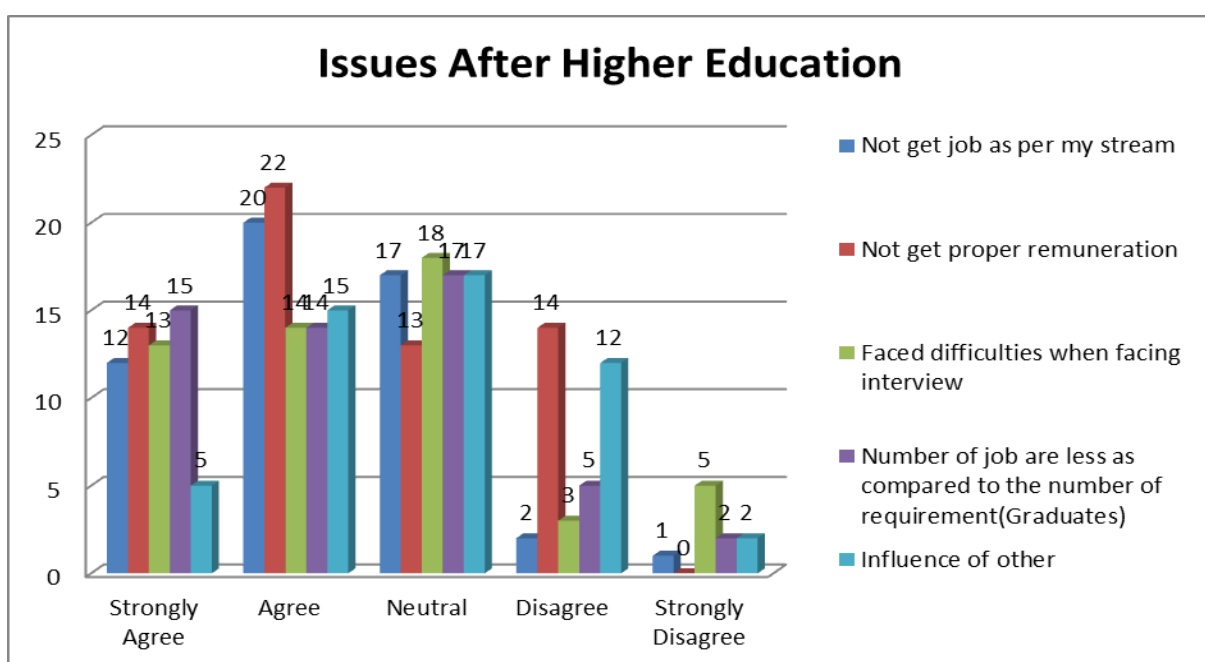
Sr No	Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	Lack of Experience	15	25	11	1	1
2	Lack of Knowledge	13	22	9	7	2
3	Lack of Skill (communication and Work)	15	20	12	4	2
4	Lack of Analytical and creativity	12	21	17	3	0
5	Education level	7	10	21	12	3
6	Institute where you have studied	5	11	27	6	4
7	Family background	4	7	13	16	13
8	Lack of self confidence	16	13	10	6	8
9	Lack of practical training	22	15	9	5	2
10	Not enough campus placement activity	9	15	21	6	2
11	Professional Ethics	9	14	18	8	4



Interpretation: From the above table and graph, it can be interpreted that reason for unemployment is due to lack of experience, knowledge, Skill, Analytical and creativity, self-confidence, practical training, not enough campus placement activity and Professional Ethics.

• **Issues after Higher Education**

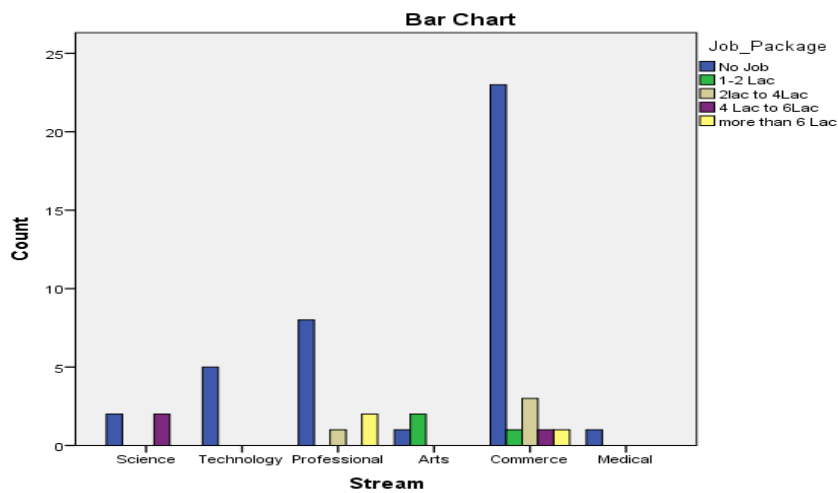
Sr No	Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	Not get job as per my stream	12	20	17	2	1
2	Not get proper remuneration	14	22	13	14	0
3	Faced difficulties when facing interview	13	14	18	3	5
4	Number of job are less as compared to the number of requirement(Graduates)	15	14	17	5	2
5	Influence of other	5	15	17	12	2



Interpretation: From the Table and Graph, it can be interpreted that major issues after higher education are not getting job as per their stream, not getting proper remuneration, faced difficulties when facing interview.

• Cross Tabulation for Stream and Job Packages

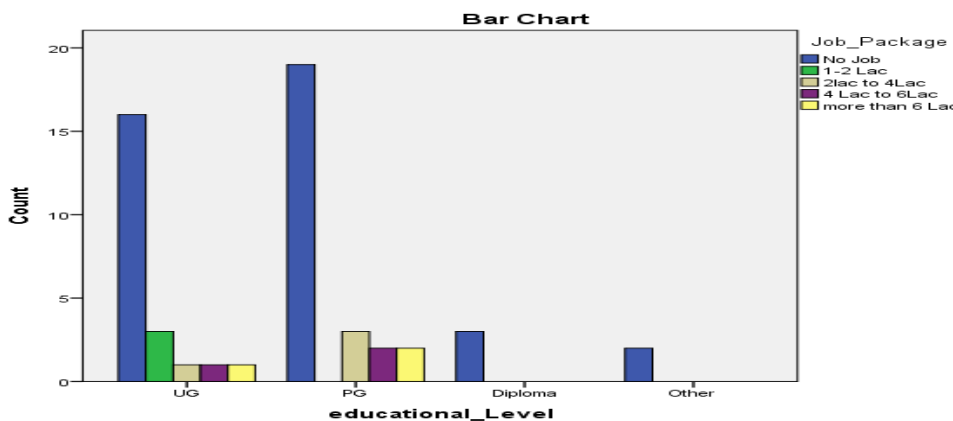
Stream * Job_Package Crosstabulation							
		Job_Package					Total
		No Job	1-2 Lac	2lac to 4Lac	4 Lac to 6Lac	more than 6 Lac	
Stream	Science	2	0	0	2	0	4
	Technology	5	0	0	0	0	5
	Professional	8	0	1	0	2	11
	Arts	1	2	0	0	0	3
	Commerce	23	1	3	1	1	29
	Medical	1	0	0	0	0	1
Total		40	3	4	3	3	53



Interpretation: This indicates that majority of the students don't have job and it has direct relation with education stream and packages of students. Science and professional students getting job better than other streams.

• Cross Tabulation for Education Level and Job Packages

educational_Level * Job_Package Crosstabulation							
		Job_Package					Total
		No Job	1-2 Lac	2lac to 4Lac	4 Lac to 6Lac	more than 6 Lac	
educational_Level	UG	16	3	1	1	1	22
	PG	19	0	3	2	2	26
	Diploma	3	0	0	0	0	3
	Other	2	0	0	0	0	2
Total		40	3	4	3	3	53



Interpretation: This research indicates that Undergraduates and Postgraduates students have great opportunities compare to other stream.

CONCLUSION

In this research result indicates that there is enough facility available in various institutes, still quality of education is not increasing as there is lack of skill, knowledge, lack of confidence and it leads to unemployment. Even after education most of the respondents are not getting the job and respondents also believe that they are not getting job as per their skills and level of education. There is relation between the stream of education and job packages they offered from recruiters.

FURTHER RESEARCH

This research was done from the students' point of view. In future researcher can further expand this study by including professors and recruiter/industries.

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PARTIAL AND TOTAL IONIZATION CROSS SECTION OF STRONTIUM ATOM

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ABSTRACT

Due to abundant applications of ionization cross section of atoms and molecules in various fields like in mass spectrometry, plasma and gas discharges, it's desirable to calculate ionization cross section of various atoms and molecules. In this paper we have calculated the partial and total ionization cross section of Sr atom by electron impact ionization from threshold energy to 6,000 eV. There are no available data for partial ionization cross section to compare the result. We compare our result of total ionization cross section with suitable available data present in related paper and its find in good agreements from intermediate to high incident electron energy.

Keywords: Ionization Cross Section, Absolute Ionization Cross Section, Electron Impact Ionization.

I. INTRODUCTION

Due to abundant applications of ionization cross section of atoms and molecules in various fields, we have determined the partial and total ionization cross section of Strontium atom [1]. There are various theoretical formalism to determine the partial and total ionization cross sections [7,13]. For better accuracy, we use the modified Jain-Khare semi-empirical approach [2-4] to determine the partial ionization cross section of Strontium atom.

II. THEORETICAL METHODOLOGY

The total ionization cross section is determined by a modified Jain-Khare approach. This gives ionization cross section to the production of an ith type of ion in the ionization of an atom or molecule by an incident electron of energy E solving the following given equations [7-12].

$$Q_i(E, W, \theta) = \frac{4\pi a_0^2 R^2}{E} \left[\int_{k \rightarrow 0}^{E-I_i} \left\{ \frac{E-W}{E-I_i} \frac{1}{W} df_i(W, K, \theta) \times \ln [1 + C_i(E - I_i)] + \frac{E - I_i}{E(\epsilon_0^3 + \epsilon^3)} \times S_i \left(\epsilon - \frac{\epsilon^2}{(E - \epsilon)} + \frac{\epsilon^3}{(E - \epsilon)^2} \right) \right\} 2\pi \sin \theta d\theta \right] \text{----- Eq.}$$

(1)

Where

W= energy loss suffered by the incident electron.

I_i = Ionization Potential.

a₀= Bohr radius,

ε₀= Mixing parameter,

C_i= collision parameter,

S_i= number of ionizable electrons and

R= Rydberg energy respectively.

And oscillator strength *df_i/dw* is the key parameter. The oscillator strength is directly proportional to the photoionization cross section [3].

Table-1: Partial Ionization Cross Section of Strontium Atom

Energy(ev)	Fragment ions of Strontium atom					Total
	Sr ⁺	Sr ²⁺	Sr ³⁺	Sr ⁴⁺	Sr ⁵⁺	
12	1.62	0.42				2.04
15	2.19	1.00				3.19
18	2.56	1.18				3.74
20	2.73	1.28				4.01

25	2.98	1.49				4.47
30	3.08	1.64				4.73
35	3.11	1.75				4.85
40	3.09	1.81				4.90
45	3.05	1.85	0.10			5.00
50	2.99	1.87	0.21			5.07
55	2.92	1.88	0.27			5.07
60	2.86	1.87	0.31	0.08		5.12
70	2.72	1.85	0.37	0.19		5.13
80	2.60	1.81	0.41	0.25	0.12	5.19
90	2.48	1.77	0.45	0.30	0.18	5.17
100	2.37	1.72	0.48	0.33	0.23	5.13
120	2.17	1.63	0.52	0.40	0.30	5.02
130	2.09	1.59	0.54	0.42	0.32	4.96
140	2.01	1.54	0.56	0.44	0.35	4.90
150	1.94	1.50	0.57	0.47	0.37	4.85
160	1.87	1.46	0.58	0.48	0.40	4.80
170	1.81	1.43	0.59	0.50	0.42	4.75
180	1.75	1.39	0.60	0.52	0.43	4.70
190	1.70	1.36	0.61	0.53	0.45	4.65
200	1.65	1.33	0.61	0.54	0.47	4.61
250	1.45	1.19	0.63	0.59	0.53	4.39
300	1.29	1.08	0.63	0.61	0.57	4.19
350	1.17	0.99	0.63	0.62	0.60	4.00
400	1.07	0.92	0.61	0.62	0.60	3.82
450	0.98	0.85	0.59	0.61	0.60	3.64
500	0.92	0.80	0.57	0.59	0.60	3.48
600	0.80	0.71	0.54	0.56	0.57	3.19
700	0.72	0.64	0.50	0.53	0.55	2.94
800	0.65	0.58	0.47	0.50	0.52	2.72
900	0.60	0.54	0.44	0.47	0.49	2.54
1000	0.55	0.50	0.42	0.45	0.47	2.38
1200	0.48	0.44	0.37	0.40	0.42	2.12
1400	0.43	0.39	0.34	0.37	0.39	1.91
1600	0.38	0.35	0.31	0.34	0.36	1.74
1800	0.35	0.32	0.29	0.31	0.33	1.60
2000	0.32	0.30	0.27	0.29	0.31	1.48
2500	0.27	0.25	0.23	0.25	0.26	1.26
3000	0.23	0.22	0.20	0.22	0.23	1.09
3500	0.20	0.19	0.18	0.19	0.21	0.97
4000	0.18	0.17	0.16	0.17	0.19	0.87
4500	0.17	0.16	0.15	0.16	0.17	0.80
5000	0.15	0.14	0.13	0.15	0.16	0.73
5500	0.14	0.13	0.12	0.14	0.14	0.68
6000	0.13	0.12	0.12	0.13	0.14	0.63

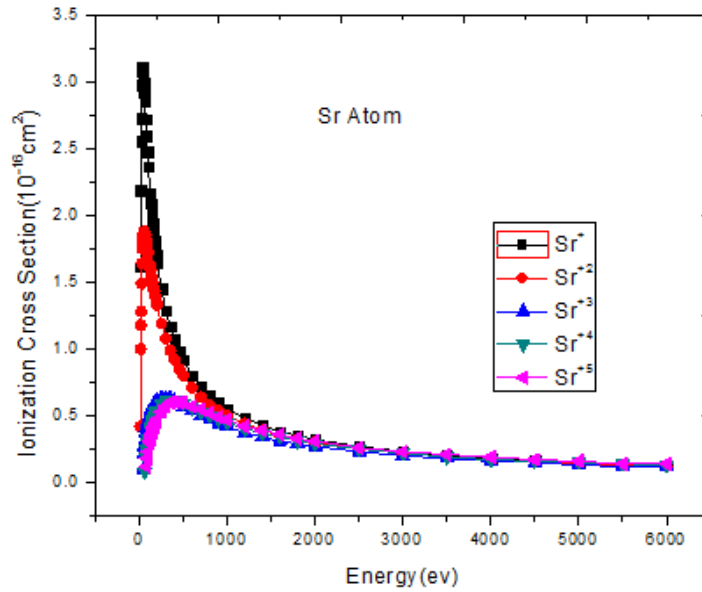


Fig-1: Sr atom Partial Ionization Cross Section.

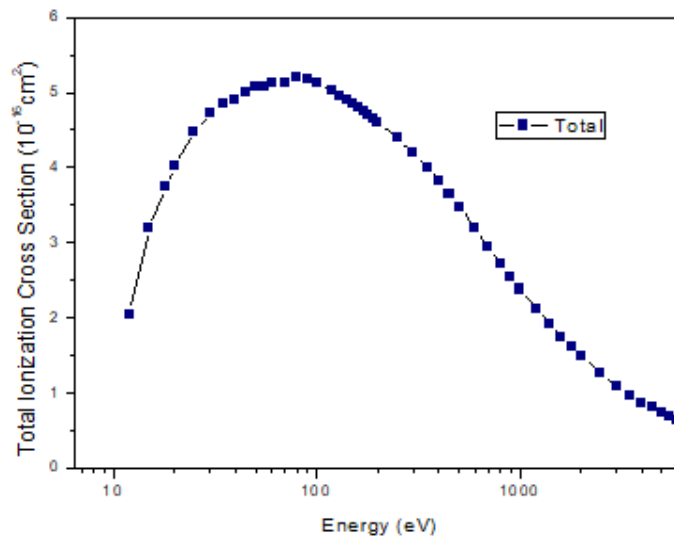


Fig-2: Total Ionization Cross Section of Sr atom.

Table-2: Comparison of Total Ionization Cross Section of Strontium Atom

Energy (ev)	Present Result	P.L. Bartlett	Energy (ev)	Present Result	P.L. Bartlett
12	2.04	9.863	180	4.70	4.79
15	3.19	10.99	200	4.61	4.53
18	3.74	11.27	250	4.39	3.99
20	4.01	11.24	300	4.19	3.56
25	4.47	10.81	400	3.82	2.94
30	4.73	10.22	500	3.48	2.51
35	4.85	9.64	600	3.19	2.20
40	4.90	9.12	800	2.72	1.77
45	5.00	8.67	1000	2.38	1.50
50	5.07	8.28	1500	1.82	1.09
60	5.12	7.64	2000	1.48	0.87
70	5.13	7.16	2500	1.26	0.73
80	5.19	6.78	3000	1.09	0.63
90	5.17	6.47	4000	0.87	0.49
100	5.13	6.21	5000	0.73	0.41
120	5.02	5.77	6000	0.63	0.35
150	4.85	5.23	-	-	-

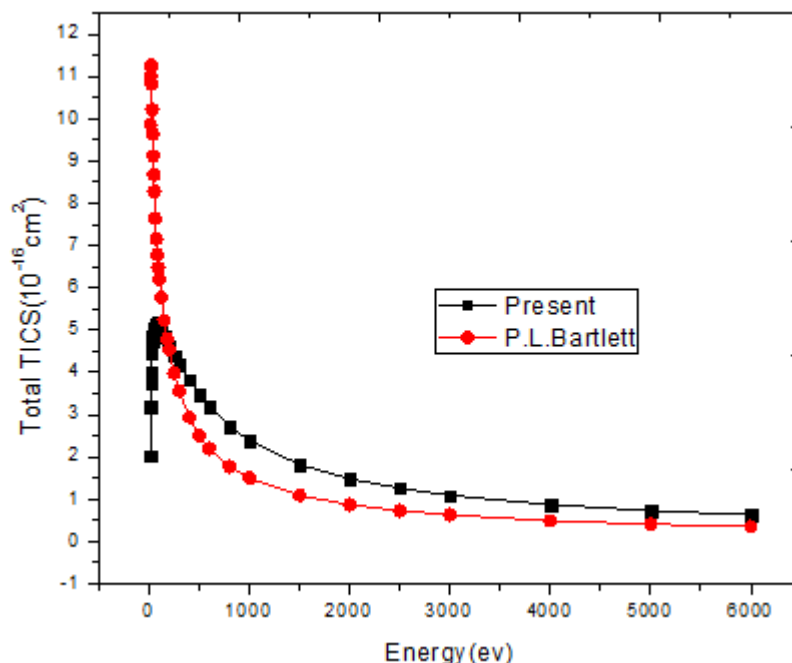


Fig-3: Sr atom TICS comparison with theoretical data [5].

III. RESULTS AND DISCUSSION

In this literature, we have calculated the partial and total ionization cross section of strontium atom using the modified Jain-Khare semi-empirical approach using Equations (1) with the help of programming codes. The calculated results are from threshold to 6,000 eV of incident electron energy which is tabulated in Table 1 and presented graphically in Fig. 1 and 2. There is no available data for partial ionization cross section for comparison. We compare the total ionization cross sections with theoretical data which is given in Table 2 and shown in Fig. 3 [5]. It's in good agreement up to higher incident electron energies.

IV. CONCLUSION

We calculate the partial and total ionization cross section of strontium atom by the modified Jain-Khare formalism and also compared with other theoretical available data from low to high energy [7]. These comparisons have a very good agreement with each others. Thus, from the compared data and graph, we can say that the results are very consistent in strength and shape and prove that present method and developed programming can produce reliable cross sections even for other atoms and molecules also.

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HEALTH CONDITIONS AND RELATED PROBLEMS OF FEMALE WORKERS IN THE CONSTRUCTION INDUSTRY AND ITS IMPACT ON THE PRODUCTIVITY AT THE WORKPLACE

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ABSTRACT

The construction industry is known for employing large number of skilled, semiskilled as well as unskilled workforce due to its huge demand. Most of the construction workers belong to the female category who migrate from rural areas to the cities to earn a living. Female workers in this sector especially in unskilled category are employed for sundry and manual works. Their work is limited to petty and not so important tasks which include cleaning, watering, head loading etc. which has no scope for further development. As such their skill level remains almost the same compared as against the male workers who perform more prominent tasks when it comes to construction activities. Even though the work performed by the female workers seems to be petty they are always exposed to poor work conditions and exploited which has an adverse effect on their health and personal life. It is a well-known fact that the female workforce at the construction site has to face several hardships since it is one of the hazardous occupations. Most of the female workers suffer from occupational diseases and disorders which undesirably distress their health and well-being. Most of them are victims of back-pain, headache, allergies, skin infections, muscular disorder, respiratory problems etc. In spite of all these bottlenecks the construction industry continues to attract the female population for its various requirements.

Keywords: disorders, hazards, health, occupational diseases, productivity working conditions.

INTRODUCTION

India as a developing nation is experiencing a rapid growth. One of the reasons for this progress is the tremendous contribution from the secondary and the tertiary sector. Major industries like Information Technology, manufacturing, automobiles, Real estate etc. are contributing their might to this advancement. Construction industry is one such domain which has been vibrant in guiding the nation to the next level. It won't be an exaggeration if the Construction industry could be termed as the backbone of a country as it creates the infrastructure essential for economic and industrial growth. It is believed that construction industry will grow at an annual average of 6.6% between 2019 and 2028 which is responsible for propelling other industries and India's overall development. The state therefore emphasizes on the expansion of infrastructure and construction services through concentrated policies such as open FDI norms, large budget allocation to infrastructure sector, smart cities mission, etc. Whatever said and done construction industry in India will remain resilient due to increased demand from real estate and infrastructure projects. India's construction labour force is projected at 30 million people; in which about half are female workers. These female workers are almost absolutely unskilled, casual, manual laborers who are involved in carrying sand, bricks, cement and water and are involved in digging earth, mixing cement, breaking stones etc. As such there is a very limited scope for skill development and skill-improvement as they operate in male-dominated skilled trades like masonry, carpentry, plumbing, electrical wiring, bar-bending, flooring and concrete works. Moreover, several barriers at work such as gender-based discrimination, violence at workplace, filthy work conditions, exposure to dust and smoke, inadequate attention by the supervisor, failing to get lesser attention, carrying out more work than their male counterparts, low wages and no facilities, the lack of adequate knowledge about the benefits and welfare measures hinders the growth of female workers in the construction industry. Moreover, their migration from rural areas and remote places mostly villages to the modern cities where the construction industry is blossoming, make the female workers less aggressive and not so competitive to handle the work pressure and deliver the best. Majority of them are workers without any written job contract, not having any paid leave and also they are deprived of social security benefits. Their bargaining power is also very low as they do not have any basic education and most of them have a compulsion to work to take care of their family which again consists of more than five to six members on an average. This leads to total negligence of their health which results in various problems like, respiratory disorder, knee pain, skin related sickness, allergy, blood pressure, diabetes, eyesight and hearing disorders etc.

HEALTH ISSUES AFFECTING PRODUCTIVITY AT WORKPLACE

The female workers in the construction industry are exposed to many problems in their daily course of work which affects their health and well-being. Some work-related sicknesses and illnesses appear to be correlated with specific construction jobs, although there are often many difficulties, including long invisibilities, in tying

a disease to an individual's employment history. Some of the main health problems in the construction industry are:

Central Nervous System Disorders: The disorders relating to the nervous systems continues to be a particular concern for the female construction workers. Most of the female workers are prone to vascular disorders which include transient ischemic attack (TIA), stroke, subarachnoid hemorrhage, subdural hemorrhage and hematoma, and extradural hemorrhage and infections such as encephalitis, polio, meningitis and epidural abscess. They are also exposed to Structural disorders, such as brain or spinal cord injury, cervical spondylosis, Bell's palsy, carpal tunnel syndrome, brain or spinal cord tumors, peripheral neuropathy, and Guillain-Barré syndrome due to the nature of their work. There are also possibilities of functional disorders, such as, epilepsy, headache, dizziness, and neuralgia and some Degenerations such as Parkinson disease, multiple sclerosis, amyotrophic lateral sclerosis (ALS), Huntington chorea, and Alzheimer disease which can be a detriment for a female construction worker to lead a healthy life.

Noise-Induced Hearing Loss: 35% of the construction workers experience high noise levels for more than half of their working period which can cause permanent hearing loss. Construction worksites are often temporary, mobile and located outside; noise is therefore likely to vary significantly in intensity throughout the working hours. Noise levels on construction sites commonly surpass 95 dB around heavy machinery, such as bulldozers or front-end loaders, concrete mixing machines, power tools like cutting machines and welding machines which adversely affects the mental health of the female workers.

Musculoskeletal disorders: Musculoskeletal disorders are injuries or pain in the human musculoskeletal system, including the muscles, joints, ligaments, nerves, tendons and structures that support limbs, neck and back. The construction industry has one of the largest rates of musculoskeletal disorders. Majority of the health problems reported by construction workers are related to musculoskeletal disorders. Female workers in the Construction industry mostly report complaints in their back and in lower extremities because poor working postures with static positions and awkward trunk postures with manual handling of loads. These female workers who suffer from MSDs have a reduced ability to perform tasks and in the most serious cases they could even become permanently disabled. It is worth mentioning here that musculoskeletal disorders not only hamper productivity at work but, they are also the leading cause of sickness absenteeism, days of work lost, and disability.

Skin Diseases: The female workers who are involved in brick laying, masonry assistance, cement mixing and others who handle concrete or cement are prone to allergic and toxic dermatitis on the hands and other exposed areas. The symptoms can be very severe enough to necessitate early retirement. More than 15% of the female workers are handling or touching dangerous substances during working hours, including rough materials. This causes skin problems such as dryness, redness and itching of the skin. Thus the skin gets swollen, cracked, scaly and thickened, and blisters and occupational dermatitis develop affecting the productivity of the female workers at work.

Respiratory diseases: Female workers are most of the times exposed to dust and dirt which lead to respiratory disorders and diseases such as asbestosis, silicosis and sometimes even cancer. Respiratory tract diseases affect the air passages, including the nasal passages, the bronchi, and the lungs. They range from severe infections, such as pneumonia and bronchitis, to chronic conditions such as asthma and chronic obstructive pulmonary disease. 32% of the female construction workers reported that they are exposed to vapors and fumes during at least half of their working time. Such prolonged occupational exposure causes considerable damage to the lungs and even leads to the development of other respiratory diseases. Studies show that female workers consuming tobacco and alcohol have high rate of respiratory illness and related disorders.

Psychosocial health problems: Mental health is very important for any individual. It is more important for a female as she has to manage multiple responsibilities both at home and workplace. However, the construction industry has one of the highest incident rates of psychosocial health problems such as depression, stress, fatigue and burnout. Gender bias, sexual harassment, domination by the male counterparts, lack of communication by the supervisor, lack of growth opportunities can be negatively affecting the mental health of the female workers. The females are involved in a widespread range of activities and this makes them victims of different psychosocial stresses. Environmental conditions such as exposure to harsh sun, rain, and so on, which result in accidents and adverse health conditions also cause psychosocial strain.

ROUTINE CHALLENGES AFFECTING FEMALE WORKERS

There are many issues & concerns in construction industry which affect both male and female workers, but some problems have a great impact on females. Every year additional working days are lost due to work-related illness compared to injuries. Most of them succumb to occupational diseases which can be fatal at any time

affecting their health. There are many reasons why female construction workers have a high risk of risking their health and getting exposed to diseases and other disorders. This includes:

Dual Role – Females by default are basically caretakers of their domestic affairs and as such their focus and attention is on upbringing and daily chores. However, when they turn to the work place improper balance between domestic and work life can cause anxiety disorders and may sometimes even lead to depression.

Poor diet – A balanced and a healthy diet always marks the physical health condition of any individual. Meat, fish, eggs, fat-rich foods, dairy products, fruits, vegetables, etc. are important sources of stamina to the females working in the construction industry. However, the fact is that today most of the female workers are unable to intake the food with right balance of vitamins, proteins, carbohydrates, iron and other required minerals as they are more focused on earning a morsel for themselves and family. They just cook and eat whatever is readily available after coming home from work which adversely affects their health.

Exposure to various external elements – The female workers at the construction site are exposed to dirt, dust, smoke and heat elements which can adversely affect their skin texture and result in several skin ailments. Moreover, continuous exposure to these external elements can result in permanent allergies which can have enduring results on the health of the female workers.

Bodily reaction/overexertion – The female workers are mostly found helping the male workers at their workplace which involves bending, lifting and repetitive motion very frequently. And because of these, female workers have a higher rate of sprains/strains and nerve conditions of the wrist and forearm compared to male workers.

The physical environment – Unlike a manufacturing unit, construction work takes place in many and mixed environments. The female workers find it very difficult to get adjusted with the work area challenges. Diverse sites can present a range of health risks the extent of which can fluctuate between areas of the same site.

The forceful nature of the work – Working at the construction sites requires strong physical energy as the nature of work and activities. Tasks such as like carrying load, digging, breaking stones are strenuous in nature which needs a lot of stamina which the female workers find it difficult to maintain throughout, though there may be a few exceptions. This strain can pose a threat to the physical health of the female workers which will ultimately affect the productivity and the task output.

Sanitary facilities – Most of the construction sites have no washrooms/ restrooms at all. In rare cases one can see only temporary washrooms/ restrooms. Lack of clean toilets and hand-washing facilities are a major problem, as a result of which female workers avoid using toilets or drinking water, leading to heat stress and other health problems, including bladder and kidney infections. Absence of locks or broken latches on the doors is also a hurdle for female workers, as is the location of washrooms/ restrooms.

Health and safety training – Safety at workplace is a key factor in ensuring the optimum productivity at workplace. Accident free work areas are welcomed by any labor standards and also act as a motivation for the workers to work effectively and efficiently. However, safety training is often inadequate for both female and male. Females, though, often don't get the same training for skilled jobs as male workers.

Protective equipment & Safety wear – Safety comes first at workplace and Personal protective equipment, such as safety shoes, gloves, masks, helmets and safety goggles are not provided to the female workers. In rare cases, even if they are provided, they are too large for many females. This poses both health hazards when the masks don't protect adequately against dust and smoke, and safety hazards where loose clothing and gloves get caught in machinery or when overly large boots cause tripping. Many females may find the poorly fitting equipment uncomfortable and not wear it, putting themselves at risk of injury.

Consumption of Tobacco/Alcohol - Tobacco use is deeply ingrained as a cultural practice among the female workers in the construction industry. It is consumed in both as smoked and smokeless forms. There are abundant national level surveys on tobacco usage available among the general population, there are very few community-based surveys documenting tobacco and alcohol use among migrant workers. Both these habits are recognized as an important threat to female workers' health in developing countries. Although majority of the female workers are aware that smoking causes major illness and are exposed to the hostile effects of smoking and quit tobacco messages, only very few of them think about quitting tobacco.

PRODUCTIVITY AT THE WORKPLACE

Workplace productivity is the ultimate yardstick for the female workers at the workplace to prove themselves as most of the workers are unskilled and perform routine works. Unlike their male counterparts there is a very less

scope for the female workers to display their skills. Moreover, their socio economic status makes it mandatory for the female workers to work hard and earn their living. As such the female workers are forced to overcome all the hurdles that come between their workplace and personal life to meet the ends meet. Any minor bottlenecks whether related to their domestic conditions or health issues are to be minimized so that there is no loss of productivity. When it comes to enhancing the workplace productivity it is not only the female workers who have a key role to play but also the employers and stakeholders are responsible to make the working place a pleasant experience for all the workers. Proper training and needful guidance to the female workers can go a long way in reducing risk factors at work place. Several behavioral measures need to be introduced at construction worksites to improve health and safety of the female workers. Training sessions on ergonomics e.g., using devices correctly and learning working techniques properly and on preventing injuries can be beneficial to the female workers. Other individual behavioral programs focused on improving lifestyle behavior is the need of the hour which can educate the female workers on the evils of tobacco consumption, having proper work-life balance, consuming nutritious and healthy food, harmonious relationship at work etc. which will enable them to contribute in a better way at the workplace. Health screening at the work area serves as an early warning system to monitor and explain the causes of health problems. Regular health camps and health check-up by the employer can ensure the good health of the female workers. This may be carried out on a routine basis or on a scheduled time convenient to both the employer and workers. These kind of initiatives not only serve the physical health of the female workers but also brings a positive motivation in their minds acting as a major factor in contributing towards enhanced productivity at the workplace.

CONCLUSION

Most of the female workers in the construction industry are migrated population and come from different rural and backward areas of the State. They have to stretch themselves beyond the minimum 8 hours of work time to meet and fulfill their domestic needs. Back at home they suffer from various problems that include poor sanitation, lack of nutritious and healthy food, broken shelter, lack of adequate drinking water which makes them vulnerable to various sickness and disorders. At the workplace they are exposed to mechanical, physical, chemical and other hazards which makes them prone to various occupational hazards which can seriously affect their health conditions. Manual handling of heavy weights with repetitive work, poor working postures, bent position and lack of rest makes the female workers to suffer even more. The state and the regulatory board monitoring the construction industry has made a lot of attempts to augment the health conditions of the female workers. However, the health conditions, both physical and mental with respect to the female workers in the construction industry remains pathetic, as lot of female workers are suffering from respiratory disorders, lower back pain, shoulder pain, skin disorders, body parts discomfort etc. following this, additional measures are required to be undertaken to improve the work environment of female workers by ensuring proper regulations, workplace safety, healthy living conditions and sanitation facilities at the sites along with an accessible, accountable occupational health services. There could also be a system of health recording and routine surveillance among female workers by collaborating with local medical schools and occupational health institutes which will ensure that the health issues and related problems of female workers in the construction industry are minimized.

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SUCCESS AND SUSTAINABILITY OF EMIRATES AIRLINES - A RESEARCH BASED CASE STUDY

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ABSTRACT

The purpose of this research is to know, how Emirates as a company in aviation came into business and to determine various strategies used by Emirates to gain competitive advantage over other airlines. The major finding is that the formulation and implementation of appropriate strategies that has led to the exceptional performance, profitability, and success of Emirates Airlines. It can be observed that where every airline is in loss and going through crisis, Emirates is one who is able to survive with profits and meet its goals that proves Emirates as a leading name with a global brand in the aviation industry. It has been consistently ranked as number 1 in the world- with a Hub at one of the world's most beautiful airports and excellent customer service, both in-flight and outside it. Emirates also have a growing presence in South and Southeast Asia.

Keywords: Emirates Case, Global Brand, Aviation Industry, Swot, Pestel

NEED FOR THE STUDY

The study makes an attempt in understanding the progress and success of Emirates Airlines, its strategies adopted to ascertain its success, its future predictions in relation to its vision, association with the most esteem and loyal brands from all over the globe, the brand value it possess in the respective league and its attempts of survival in the highly-competitive market place. It also helps us to understand various models such as SWOT, PESTEL and various business strategies and also help us determine how are they applied in Management decisions and helps us understand their importance.

OBJECTIVES

- To understand the progress of Emirates airlines.
- To determine the factors for success of Emirates as a global brand.
- To understand the various business strategies and business alliances used by Emirates.

BACKGROUND

The date October 25 1985 marks a remarkable day in the history of United Arab Emirates (UAE). About 34 Years ago Emirates first flight took away. The Flight number Emirates Airline (EK) 600 flew with UAE royal dignitaries on board from Dubai to Karachi at 11:45am and also other two planes took flight to the Indian cities of Mumbai and Delhi. It all started in 1959 when dnata (Dubai National Air Transport Association) was established by the Dubai government with just five staffs to provide ground handling services at the new Dubai International Airport. Afterwards in 1960. Emirate is the airline which can be considered as a true global leader. The carrier started out small in 1985 with just two aircrafts flying out of Dubai, being mostly an aircraft carrier that connected passengers from and to Dubai with other operators. It commenced with the help of 10 million USD by the government of Dubai and leased aircrafts from Pakistan and also some technical as well as administrative support. There must be something or the other exceptional about an airline if it is invariably ranked at the first place in the world. Emirates seem to have received praise, with a Hub at one of the world's most beautiful airports and outstanding customer service, both in flight and outside it.

LITERATURE REVIEW

Kim, Han; Singal, Vijay (1993)²⁹ examined price changes associated with airline mergers during 1985-1984, a period of natural experimentation in which mergers were not contested by the government. The results show that prices increased on routes served by the merging firms relative to a control group of routes unaffected by the merger. Mergers may lead to more efficient operations. But on the whole, the impact of efficiency gains on airfare is more than offset by exercise of increased market power

Richard Hollowell (2003)³⁶ focuses on how the financial difficulties facing the air travel industry are also affecting secondary enterprises. The study stated that the airline industry has a significant percentage of small businesses making between \$10 and \$75 million in annual sales, and these businesses have been experiencing great difficulty in retrieving loans after large financial institutions redlined the airline industry. The study mentions that smaller airlines are looking for partners to merge with because replacement financing is hard to obtain.

Clougherty, Joseph (2001)³² analysed that the globalization literature question national autonomy in a world where MNEs spur increased international flows of capital and trade. This study empirically tests whether globalization undermines the autonomy of domestic airline competition policy. A comprehensive panel data set, covering twenty one nations over 1983-92 periods, yields two major findings: (1) globalization undermines domestic airline competition policy autonomy; (2) government institutions mediate globalization's impact.

Ms. Radha (2003)³³ compared the capital structure and profitability of Indian Airlines and Air India. The study found that return on capital employed, liquidity and turnover were positively associated with debt equity ratio. The study suggested that both the corporations should try to use less interest bearing loans.

Anderson, William; Shah, Amit (2004) analysed the terrorist attacks of September 11, 2001, had a hugely negative effect upon the airline industry. However, because of their direct involvement in the terrorist attacks, two airlines were especially vulnerable in the aftermath of the disaster: American Airlines Inc. (AA) and United Airlines Inc. (UAL). This study examines the stock market effects upon AA and UAL to see if the markets punished them more severely than the rest of the airline industry. It has been found that market reactions to airline crashes were different depending upon whether or not the airline involved in the crash was seen to be at fault or not. Airlines that were not seen to be at fault did not suffer in the markets as badly as did airlines that clearly were liable for the crashes. The study emphasizes that the September 11 attacks were not the only factor in the financial problems faced by the airlines

Pandit, Ranjit (2005)⁴⁰ focuses on the impact of economic reforms in India. The study states that while India's foreign reserves were \$1.1 billion in 1950-51, domestic savings did not keep pace with the expense for investments needed to contain unemployment. It mentions that in 1991 India began to reform its economy, motivated partly by China surpassing India in all major economic indicators. It comments on the increase in foreign investment in India and how only comparisons with China makes it look like a failure of India's economic policy. It mentions improvements in India's automotive and airline industries after deregulation as well as the liberalization of other business sectors, but that retailing, banking, defence, and news media have yet to be deregulated.

As per Holloway (2008) "Airlines have annual revenues of approximately half a trillion dollars and employ over 2 million people. They directly support another 2.9 million jobs at airports and civil aerospace manufacturers, and may indirectly support in excess of 15 million jobs in tourism (Air transport Action Group 2005)."

The global airline industry has a powerful influence on a global economic. It is not only providing a service to every country in the world, but also impacting on other industries, like aircraft manufacturing and tourism (Belobaba, Odoni & Barnhart, 2009). It cannot be denied the importance of an industry that affects tourism, trade and investment

Modern tourism is impossible without air transport, air infrastructure and worldwide air transport connections. sport networks. The development of air transport and tourism are dependent on each other and this relationship is taken into account either implicitly or explicitly in the business models both fields adopt (Bieger & Wittmer, 2006; Forsyth 2006, 2010; Duval 2013). Air transport is important for tourism development. Macchiavelli and Vaghi (2003) found air accessibility was a factor in tourism development in Southern Italy. Tourism is highly influenced by international airline alliances through fare and total travel time reductions, better connectivity, convenient schedules and stronger tourism destination marketing initiatives (Morley, 2003). While alliances have general impact, single carriers could also influence the tourism development of certain destinations. Chung and Whang (2011) stated that LCCs (low cost carriers) stimulated new demand for Korean islands, as well as tourism jobs growth and income. Similar research conducted by Donzelli (2010) identified that LCCs have positive impact on local economy and tourism in Southern Italy.

A number of previous researches have highlighted the lack of studies on the overlap between air transport and tourism industries. Duval (2013) has highlighted the gap between the economic regulation of international commercial air transport and tourism research and presented three main common practical issues: "(1) the economic regulation of international commercial air transport;; (2) the relationship between destinations, connectivity and airline business models; and (3) the relationship between aviation-related emissions and climate policies" (Duval, 2013, p. 495). Apart from this study other literature reviews of air transport and tourism are not available suggesting a need for further research.

Some 40% of international tourists travel by air (Dobruszkes & Mondou, 2013). Aviation regulatory regimes underpin air travel, since regulation may restrict the range of routes operated by airlines, prevent competition

and control fares, thus restricting the tourist business and influencing its spatial patterns (Forsyth, 2008). The importance of aviation liberalization, air transport policies and “open skies” agreements and their impact on tourism has been discussed through different case studies (Dobruszkes & Mondou, 2013; Zhang & Findlay, 2014)

RESEARCH METHODOLOGY

The secondary data has been analysed and a detailed study have been done on the research paper. In relation to the objective, the study looked at the progress of Emirates, despite the crisis in the aviation industry overall and the challenged faced by the other airlines. The research was conducted as a part of experiential learning exercise which is a unique learning process as UNIVERSAL BUSINESS SCHOOL by students.

Sample Unit – Emirate Airlines.

Data Collection- The data collected is secondary data that means data regarding Emirates profits from last 5 years has been taken, various strategies followed by Emirates has been taken into consideration. The balance sheet analysis of Emirates has been taken into consideration.

ANALYSIS

Strategies for success

Emirates birth and progress can be associated with the development of new policy initiatives and infrastructure facility at UAE. The government in the 80's implemented the open skies policy followed by the establishment of the Airline. This was followed by the launch of Emirates within a year.

Gulf Air, during the mid-1980s, began to retrench its services to Dubai. This was because it was bothered of providing regional feeder flights for other carriers. Due to this, Emirates airline was formulated in March, 1980 with backing from Dubai's royal family. It was also required to operate independently of government subsidies, apart from 10USD. In the mid-1980s, Pakistan International Airlines also played a beneficial role in establishing the Emirates airline. It provided administrative and technical assistance to the new carrier and also leased a new Boeing 373-300 and an Airbus A300 B4-200. The Royal Family's Dubai Royal air Wing also provided the airline with two used Boeing 727-200 Adv. The first flight of the Emirates was flight EK600 which departed from Dubai to Karachi on 25th October, 1985.

During the first year of Emirates, carried about 260,000 passengers and 10,000 tons of freight. Also, in the same year of Emirates operations, Gulf Air suffered a drop of 56% in profits and a loss in the following year. This can be highlighted as the airlines' early success story. The airline added new destinations such as Colombo, Dhaka, Amman and Cairo to its route network by the year 1986. In 1987, a second Boeing 727 was purchased from the government of Dubai and an A300 was fleetingly replaced by a second example from Kuwait Airways. Emirates received its first bought aircraft named Airbus A310 (registration A6-EKA), and with two examples, launched daily non-stop services to London Gatwick on 6th July, 1987. The airline in 1987 added Frankfurt via Istanbul, and Male (Maldives) and was known serving 11 destinations by the end of the year. There was an expansion into the Far East market in 1989, with flights to other destinations like Bangkok, Manila and Singapore & Hong Kong in 1991.

During the first three years of its operations, the airline did not make much of the profits but later on had an immediate and extraordinary success. In 1986, it started expanding outside the immediate vicinity, the services that were provided to the Southeast Asia and Egypt. The non-stop flight to Gatwick London and regular flights to 11 destinations in 1987 was an achievement.

By the time the company was ten years old, it had been consistently declaring profits for seven years and the growth percentage which averaged around 30. Emirate runs around 221 aircrafts actively and has the largest fleet of Boeing 777s, which are the enormous passenger aircrafts on the market and of Airbus A380. The average age of the airplanes is about 6.3 years and the company has pledged to maintain that standard. There is no mean feat when the sheer size of its fleet is considered. At present, Emirates runs services to 142 destinations in about 78 countries. The hub of Emirates is stationed at Dubai which is geographically an appropriate location for operations. As Dubai lies in the middle of east and west, it is considered to be a popular stop-over and refuelling point. According to the reports from Emirates, there is an increase in its passenger traffic by 20% annually.

The central location is not the only reason for its success. The carrier operates out of Dubai International Airport, which is considered to be one of the best airports in the world. Emirate is well-known for its magnificent Business and First class services. Not to say that Economy class receives anything but excellence, the seating is comfortable with great leg-room. The in-flight personal entertainment system also entices the passengers in for a long-haul.

Emirates is ranked fourth in the world when it comes to revenue. The airline has received four-stars from Skytrax. To its little wonder, the American and British carriers are looking towards it for its suggestions.

Some of the key milestones are as follows

- implementation of open skies policy
- 1984 Establishment of airport.
- 1985 Launch of the airline
- added 12 destinations within 38 months of the launch
- In 1991 the airline celebrates its sixth anniversary, 25,000 passengers a week are being flown to 23 destinations.
- In 1992 Emirates becomes the first airline to install video systems in all seats in all classes throughout its fleet
- Emirates becomes first airline to order a \$20 million Airbus full-flight simulator.
- In 1994 Emirates becomes the first airline to equip an Airbus fleet with an on-flight fax facility
- In late 1997 Emirates makes a \$2 billion order for 16 Airbus A330-200s. Airline defies high fuel prices to again post record profits as passenger figures top three million and the cargo haul hits 150,000 tonnes. Emirate takes delivery of six Boeing 777-200s, giving it new long-haul capabilities.
- In 1998 Emirates is voted Best Airline in the World at prestigious OAG Awards
- Late in 1999 Emirates becomes the first airline to introduce telecommunications on an Airbus - in all three classes.
- In 2001 afterwards Emirates Sky cargo centre opens up with a capacity of 40,000 tonnes to handle. In 2002 Four million passengers vote in the Skytrax internet poll and Emirates is again named Airline of the Year. The Global passenger levels drop by four per cent but Emirates figures rise 18.3 per cent to 6.8 million.
- Soon after its successful start in 2004 Emirates makes its first flight to North America - a non-stop 14-hour flight to New York's JFK Airport. This marked the first non-stop passenger service from the Middle East to North America.
- In **2010** Emirates celebrates its 25th anniversary marking a quarter of a century of success and remarkable growth

Emirates celebrates a remarkable milestone in its employee history, with its cabin crew team crossing 20,000 staff. In 2016 Emirates is named the World's Best Airline and receives 12th consecutive award for best In-flight Entertainment at Skytrax World Airline Awards 2016. In social media, Emirates becomes the world's first airline with one million Instagram followers and launches the world's first interactive amenity kit in economy class.

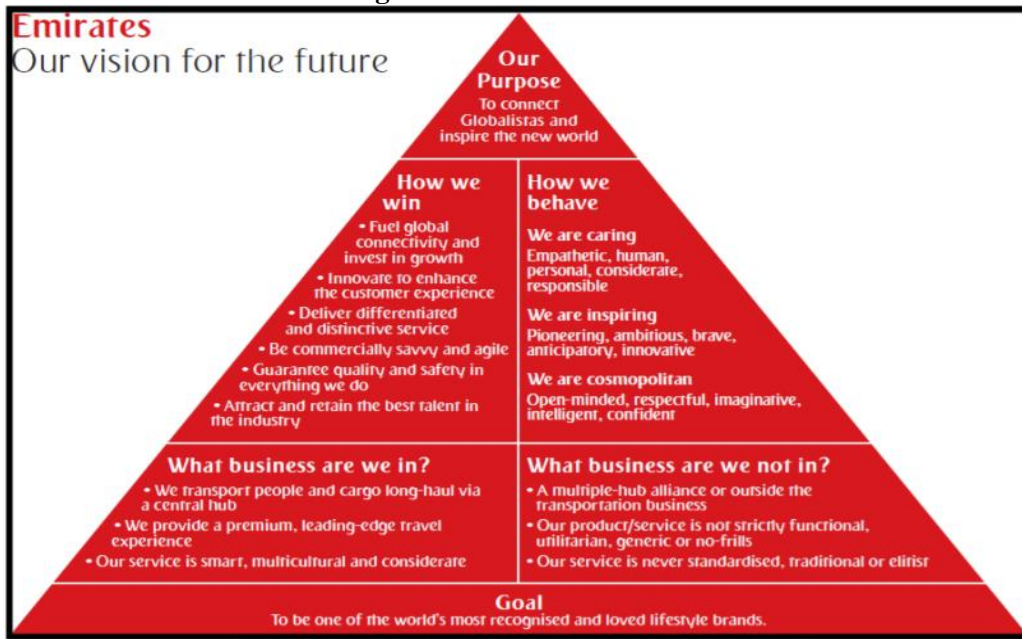
In a report on 20 March 2017 Emirates on International day marked happiness with small surprises for its customers and employees to spread a little extra joy to their daily lives. Emirates upgraded the class of their customers to business class to make their journey extra special. Not only customers but Emirates also gave their employees a little surprise, as the company announced that eligible employees would be given one free service-related ticket to any destination on the airline's route network. Employees also participated in a 360 degree 'photo' and were encouraged to share it on Instagram using the hashtags #happy emirates and #happydnata. This story tells us that Emirates not only care about their customers but also care about their employee's happiness. Emirates Airlines has adopted the ICDL programme for their air cabin crew staff to empower them with essential skills to diversify their competence and enhance their job prospects when they exit Emirates Airlines.

BRAND EMIRATES

Emirates brand is associated with high class travel and excellent service and products; it is relevant to make partnership with brands with the same position. When advertising Wi-Fi services on board, Emirates choose to have Apple as part of advertisement, the most valuable and most loved brands by many people in the world.

Communication and Marketing departments in Emirates have been decided to set up a pyramid to explain the vision of the company in terms of branding. As it can be observed on the Figure 6, three relevant brand values are in being: Caring, Inspiring and Cosmopolitan. The final goal is to become "one of the world's most recognized and loved lifestyle brands". It has been awarded with Skytrax awards for inflight media entertainment for the last 14 consecutive years.

Figure-1: Emirates Vision



During a survey in 2015, Emirates Airline, appeared in the list of the 500 most valuable brands in the world, ranked as 196th place.

Figure-2: Airlines Brand value

LOGO	BRAND NAME	BRAND VALUE(USD\$M)
	Emirates Airlines	6,640
	Delta Airlines	6336
	United Airlines	4861
	Lufthansa	4099
	American Airlines	3649
	British Airways	3645
	Southwest Airlines	3466
	Air China	2953
	Singapore Air	2936
	China Eastern Airlines	2914

Source: Brand Finance

ANALYSIS OF BUSINESS ENVIRONMENT

This section consists of the Business Environment analysis for Emirates with the use of standard SWOT and PESTEL analysis.

According to product life cycle the airline industry is in the maturity stage, due to strong competition in the market and the sales' rate grows fast and then begins to stabilize gradually. At this stage competition is more aggressive in order to increasing advertisement and promotion activities. Further,

Table-1: Emirates- SWOT analysis

<p>Strengths</p> <ul style="list-style-type: none"> • First airline in Arab world that introduce online booking system. • World's largest purchaser of Airbus's super-jumbo. • Providing qualitative training, reward and benefits, impressive salary packages to his employees and also reducing labour costs and increasing employees' loyalty (People). • In March, 2010 held Festival of Literature and in 2006 sponsored FIFA World Cup in both ways he gained its brand awareness and also makes its goodwill in market. • Frequent Flyer Program (FFP) known as Skywards Miles that shared with Sri Lankan Airways has its own program now. 	<p>Weaknesses</p> <ul style="list-style-type: none"> • Emirates bearing high operation costs due to huge investment on buying aircrafts and implementing latest modern technologies. • Prices are high comparatively to other airlines. • Don't have any hub in Abu Dhabi airport (capital of the UAE). • Emirates airline was established in 1985 so it's young airline.
<p>Opportunities</p> <ul style="list-style-type: none"> • Per capita income is growing in UAE. • Huge investments will be made by the government of UAE for developing main airports in Abu Dhabi and Dubai.. • World Travel & Tourism Council forecasts that there will be an annual growth in the number of UAE tourists. • There is an expected worldwide internet users and in UAE as well. • Aviation events like Dubai Air Show promotes for Middle East airlines among other participates over the whole world. • A lot of international companies want to shift their headquarters in Dubai. 	<p>Threats</p> <ul style="list-style-type: none"> • Unfortunately it is located in politically instable region and recently some terrorism activities have been increased in Middle East. • The airline industry might be hit by \$ 3 billion losses if the oil prices did not control. International Air Transport Association (IATA) • New entrants of airlines with low cost. • The rapidly spread of new sensitive diseases such as SARS and Bird Flue that affects tourism and airlines.

ANALYSIS BY THE RESEARCHERS

PESTEL Analysis

Political

International airlines operating flights are exposed to and directly affected by the global political development across six continents. The growing global security concern and the recent terror attacks across many regions could impact the demand for air travel. Emirates is currently facing a stable political environment while it operates flights to many emerging regions of the world. However, any political change or security concern in these regions could impact its business. For example, the 11th September attacks decreased the number of passengers, because people were afraid and tend to avoid studying and visiting all those countries which have been attacked by terrorism.

Economic

As Emirates is an international airline, deals in multiple currencies – hence vulnerable to exchange rate movements and changes in the global macroeconomic conditions. The UAE economy's growth is majorly aided by the country's oil industry, however, recent investments into other sectors (such as trade and commerce) attempting to make the UAE as an attractive business destination are indirectly benefiting airlines in the region

as it increases the travel demand significantly. The declining oil price is often considered to be a positive development for airlines, however, it also could negatively impact the demand. Airline industry is one of the most aggressive and well growing industries in the current world as it leads to economic growth, world trade, international investment and tourism. In the last ten years, it has grown strongly for both business and leisure purposes. Economic growth, trade and political factors have affected the Airline industry.

Socio-cultural

The emerging market of the world shows an upward trend in rise in the disposable income of the middle class segment of consumers that tends to increase the air travel demand due to the concentration of large number of upward mobile present generation of population in this particular segment. These present generation of travellers generally prefer convenience at an affordable rate and lifestyle.

Technological

Trends in technology all industries and aviation is not an exception. It impacts the whole value chain of the business from advanced aircraft engine technology to improve operational and fuel efficiency to technology which offer consumers a better travel experience. From passengers, employees, business networks, suppliers all use digital interface to stay connected. Thus, many competitors increased their budgets in Research and development (R&D).

Environmental

The airline industry is responsible for approximately 12% of the total carbon emission in the transportation industry (ATAG, 2016). Severe weather conditions (such as hurricanes, extremely high temperatures, snow storms...etc.) could significantly impact airline operations.

Legal

The phenomenal growth of Gulf carriers (Emirates, Etihad and Qatar Airways) often incentivised European and American competing airlines to make attempts to limit Gulf carriers' access to their home markets through protectionist policies. In fact, some critics point out that the accusations of alleged subsidies and the lobbying to renegotiate Open Sky agreements with Gulf Airlines are done as part of protectionism. According to critics, the subsidies given to the airlines violate the Open Skies agreement between the United States and the United Arab Emirates (the agreement the Emirates relies on for its massive expansion in the United States). Some critics are of the opinion that Emirates and the other airlines owned by UAE are not bound by the commercial realities that drive rigour and discipline at investor-owned carriers. They also point out the non economic routes run frequently by the airlines. Some years ago, the filing done by Emirates also declared that the Investment Corporation of Dubai provided a subsidy of at least \$1.6 billion. Unlike an airline that is not government-sponsored, Emirates was able to simply move these costs off their books to show profit. Emirates still continues to refuse to acknowledge cash subsidies from their government that both the other Arab airlines, Etihad and Qatar have done. Thus, it is worth wondering that what could be the source of money. Experienced airline finance and legal experts believe it is brought into the airline through enormous related-party transactions.

FINANCIAL ANALYSIS OF EMIRATES

Now, let us look into the trends in the financial performance of the airline from its five years of Balance sheet.

Table-2: Revenue analysis

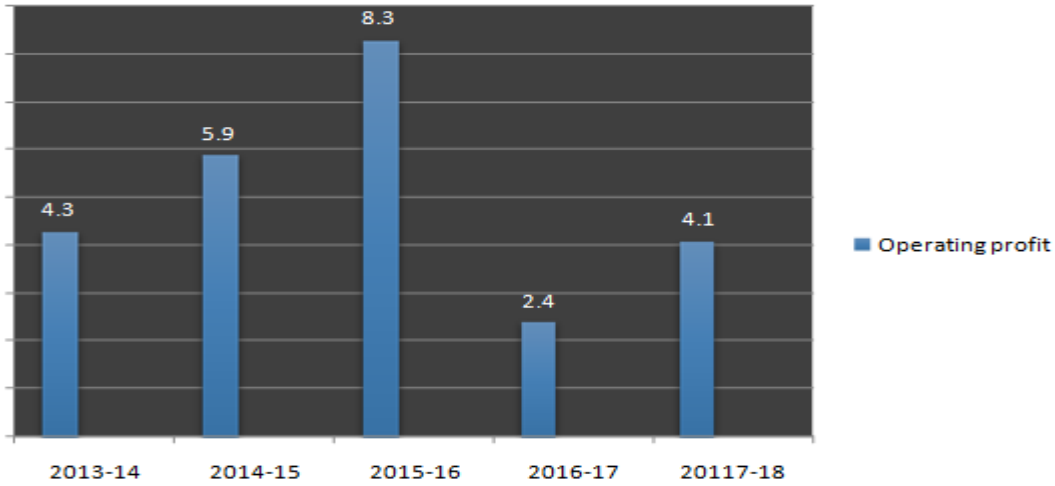
Revenue in AED m	2017-18	2016-17	2015-16	2014-15	2013-14	% Change
Passenger	77,963	68,398	68,029	70,013	65,405	19.2
Cargo	12,439	10,592	11,140	12,298	11,263	10.4
Excess baggage	433	392	413	436	412	5.0
Transport revenue	86,835	79,382	79,582	82,727	77,080	12.6
Sale of goods	2,982	2,932	2,673	2,550	2,555	16.7
Hotel operations	746	738	700	693	395	88.8
Others	662	687	545	738	459	44.22
Total	91,225	83,739	83,500	86,728	80,489	13.33

Source: Emirates

Revenue surpasses the Arab Emirates Dirham (AED) 90bn mark and reaches at AED 91.2bn from 2017. Transport revenue holds 95% of market revenue for Emirates, increased by 12.6% to AED 86.8bn from year 2013-14 which give a 5 years window to ascertain the changes and set a benchmark for Emirates. There is also a display of increase in the fleet size, introduction of new destinations, higher frequencies to existing destinations and better load factors successfully improved passenger numbers, RPKMs and cargo carried in above

graphically presented 5 years. An improved pricing strategy and increased demand generated higher passenger and cargo yields.

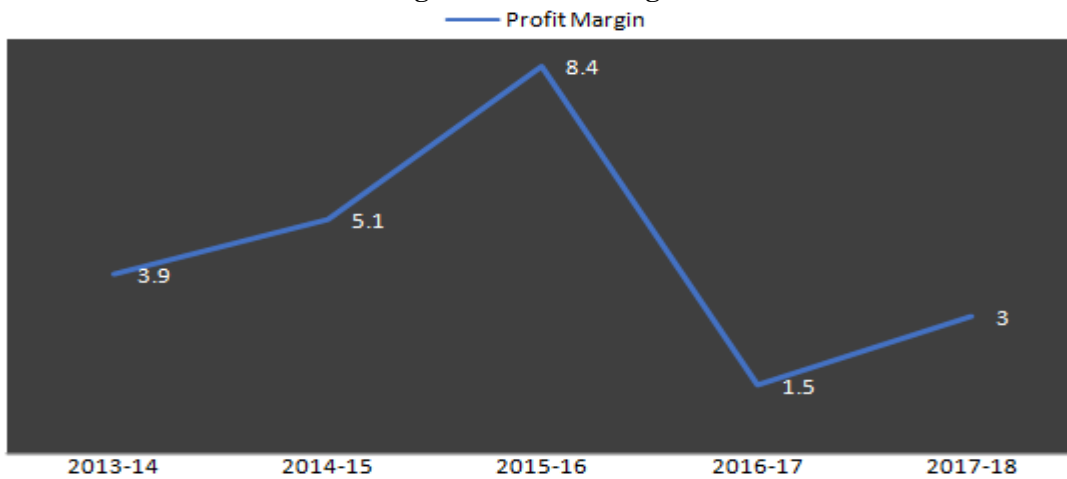
Figure-3: Operating Profit



Source: Calculation by the researchers.

The operating profit for the year was up at AED 4.1bn (2016-17: AED 2.4bn) and operating margin increased to 4.4%, a healthy 1.5%pts increase from the previous year (2016-17: 2.9%).

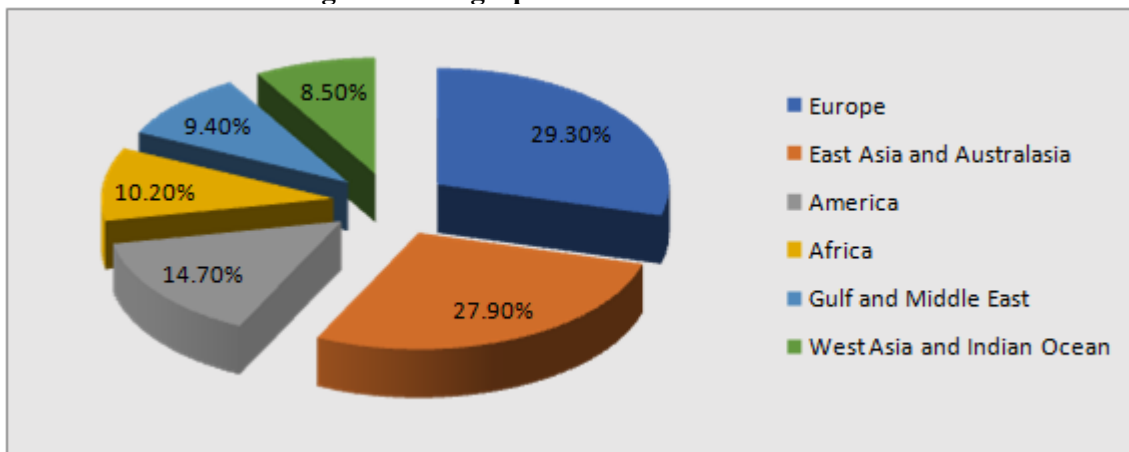
Figure-4: Profit margin



Source: Calculation by the researchers.

The profit margin landed up showing a doubled figure compared to the previous year and at 3.0% (2016-17: 1.5%) represented a strong result despite higher fuel prices during the year. As observed, profit margin and operating profits show a directly proportionate relationship particularly.

Figure-5: Geographical revenue distribution



Source: Calculation by the researchers.

Emirates follow a strategy of having a wide regional scope and diverse revenue base, and is still enjoying benefits from the same, with no region contributing more than 30% of revenues. Europe is the largest revenue contributor at 29.3% of Emirates revenue (2016-17: 28.5%). Revenue from Europe and East Asia and Australasia regions shows a rise in revenue by 12%. Gulf and Middle East region showed a small decline. Other regions also showed increases in comparison to the prior year.

SUMMARY AND CONCLUSION

The above analysis reveals the following lessons to be learnt from the case of Emirates Airlines

- It can be observed that where every airline is in loss and going through crisis, Emirates is one who is able to survive with profits and meet its goals that proves Emirates as a leading name in the aviation industry.
- It has been consistently ranked as number 1 in the world- with a Hub at one of the world's most beautiful airports and excellent customer service, both in-flight and outside it.
- Emirates also have a growing presence in South and Southeast Asia. Its central location has long been key to its success with India, China and Japan all being strong travel destinations for business. The Passengers of Emirates are increasing 20% annually.
- After the attack of September 11 and rise in the oil prices there was decrease in the customers travelling on the flights but Emirates managed to come of this crisis as they cut down the prices carriers of their flights which lead to more customers .
- It is currently a global brand with its presence in 142 destination and around 78 countries. It can be analysed that being no 1 brand Emirates also work with number brands which hold a great position in market and those who are market leaders. It works with brands which holds the same position as Emirates and also provide high class services as Emirates does.
- It has been consistently increasing the revenue, number of passengers, while maintaining a viable operating profits and margins. They have been also making their presence felt in diverse geographical locations across the globe.

In sum, it can be concluded that Emirates rightly deserves to be a leader in the aviation industry. It has been serving its customers with high class services. A word of caution for the airlines, which the researchers of this paper would suggest is that it should avoid some of the key factors which lead to the downfall of major airlines across the world. They are volatile oil prices, financial mismanagement and changing regulatory policies.

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VALUE EDUCATION FOR ENVIRONMENT PRESERVATION AND SUSTAINABLE DEVELOPMENT: A CRUCIAL CONTEMPORARY NEED

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ABSTRACT

No matter how much our educational system has changed over the years, and irrespective of whatever ideological perspectives have held sway, the notion that consideration of values should have a central part in the process of education has been an enduring theme. The present paper attempts to explore the role of value education in environment preservation and sustainable development concerning its immense importance in the achievement of sustainable goals set by the UN 2030 agenda. The study is qualitative in nature, and the paper is based on the intensive study of previously available literature. The objective of the paper is to highlight various contemporary environmental issues and worldwide endeavours for sustainable development. Paper suggests several measures to integrate value education in the school curriculum. After a detailed study, the researcher attempts to highlight the need for the development of an education system with value education at its or as a means of promoting sustainable living through a complex process of appreciating our environmental assets.

Keywords: environment preservation, sustainable development, UN 2030 agenda, value education

INTRODUCTION

No doubt, education plays a pivotal role in nurturing the best out of an individual and helping him to achieve desirable goals in an effective and acceptable manner. To pursue education only for its monetary benefits is not what one should aspire for; instead, an over-all development must be the main focus. However, the reality is that due to a surge in the globalisation and materialistic enhancement, our society is inclined towards the selfish consumption of the available resources. Consequently, it has led to the degeneration of not only the external world but of values also.

Ethics and Values enable an individual to conduct himself in a rational and socially desirable manner. Hence the knowledge of social and universal values is inevitable. Values can be defined as “a set of norms of behaviour which guides the people to do things in such a way that there will be joy, satisfaction, peace of mind and harmony among individuals and in society” (Njayarkulam, 2003)

International Encyclopaedia of Social Sciences (1968) defines values as “a set of principles whereby a conduct is directed and regulated as a guide for individual or social groups”.

Discussing value education, Curko et al(2015) elaborated some of its aims as- (i) to stimulate ethical reflection, awareness, responsibility, and compassion (ii) to provide children with insight into important ethical principles and values, (iii) to equip them with intellectual capacities for responsible moral judgment, (iv) to develop approaches to build a classroom or school environment as an ethical community, and (v) to reflectively situate individuals into other local and global communities with a mission to contribute to the common good.

Thus, values are not merely abstract conceptions of what is considered as good, but are motivational in nature and influence our choices and actions. As Pandit Jawaharlal Nehru said, “A consideration of cultural and moral values and standards is essential if we have to solve the problems that afflict the world today.” (Aggarwal,2013)

CONTEMPORARY ENVIRONMENTAL ISSUES

When we look around us, we realise that today, the world is facing various serious environmental issues which have reached to the point of distorting and damaging the natural face of the earth causing the life on the planet hazardous. Some of these issues are: -

- *Pollution of all kind throughout the world-* the World Health Organization estimates that throughout the world, seven million people are killed every year due to air pollution. 7 out of 10 most polluted city of the world is in India. Further, reports say 14 of 20 major river basins are struggling to maintain water levels and may soon dry up. 70% of our surface water is polluted, and 60% of groundwater resources are in the critical stage. According to the Press Information Bureau (2016), India generates 62 million tonnes of waste every year, with an average annual growth rate of 4%.
- *Depletion of natural resources-* Global Footprint Network (2017) mentioned that the estimated level of resources and ecosystem services required to support human activities at their current rate equals 1.7 Earths, and we are fast moving to 2 Earths by 2030(Staff, 2018).

- *Overpopulation resulting in an imbalance in sex ratio* – with the current population of 1.3 billion, India is marked as South Asia’s most populated country. 17 % of the world population resides on just 2.4 % of the world land area in India.
- *Active use of natural resources*- with the majority of people living in urban areas, India is marked as the third-largest consumer of materials and consumption is expected to increase rapidly by 2050. Due to the changing face of the Indian economy and a surge in industries, the share of industries and services in employment and GDP is rising. But these resource-intensive sectors also have a higher consumption pattern of natural resources (Goswami 2017).
- *Thinning of the ozone layer and global warming* - depletion of the ozone layer due to CFCs and other chemicals has increased the amount of Ultra Violet rays that reach the Earth’s surface resulting in severe threats to life on the earth surface. Whereas pollutant emissions from industries have aggravated global warming.
- *Soil erosion leading to flooding, deforestation leading to the extinction of species, the extermination of animals, plants and destruction of their habitat, Serious threats of glacier melting and rivers drying up in the next 50 years* are some of the other serious issues related to the environment.

The present alarming situation of the world calls for a check upon the utilisation and consumption of the available environmental resources to avoid massive exploitation of the atmosphere. As M.K Gandhi has said, “In nature, there is enough for everyone’s need, but too little for everyone’s greed.”

In India, the concern for the environment and natural resources has always been a matter of priority and contemplation; as it is mentioned in Article 48A of the constitution- “the state shall endeavour to protect and improve the environment and to safeguard the forest and wildlife of the country”. Further Article 51 A states- “it shall be the duty of every citizen of India to protect and improve the natural environment including forests, lakes, rivers, and wildlife and to have compassion for living creatures”. Therefore, to preserve the environment, it is essential to instil such values in people so that they feel it as their sincere responsibility to work for a sustainable administration of earth and natural resources.

UN 2030 AGENDA: ENDEAVOURS FOR SUSTAINABLE DEVELOPMENT

“the ultimate test of man’s conscience may be his willingness to sacrifice something today for future generations whose words of thanks will not be heard.” —Gaylord Nelson (famous environmentalist who was the founder of Earth day)

Addressing this concern, in 2015, UN General Assembly put forward the idea of a comprehensive and sustainable development with 17 Sustainable Development Goals, and their 169 associated targets, depicting a plan of action to balance the three dimensions of sustainable development – economic, social, and environmental – by the year 2030. Helen Clark, the United National Development Programme (UNDP) Administrator, (2015) said, “This agreement marks an important milestone in putting our world on an inclusive and sustainable course. If we all work together, we have a chance of meeting citizens’ aspirations for peace, prosperity, and well-being, and to preserve our planet.” One hundred ninety-three countries who are the member states of the UN committed themselves as its stakeholder and India is one of them.

The Agenda elaborately discussed the time’s crucial problems like disparity in wealth and power, poverty and youth’s unemployment. It sought to overcome major global threats such as climatic changes occurring due to the insensitive use of the natural world and natural calamities owing to the loss of biodiversity. The agenda set forward the goal to facilitate “the survival of societies, and the biological support systems of the planet that is at risk. it determined to conserve and sustainably use oceans and seas, freshwater resources, as well as forests, mountains and drylands and to protect biodiversity, ecosystems and wildlife.” Serious humanitarian crisis like violent extremism and terrorism were other such challenges to be dealt with.

The fact indeed is that all these problems require sensitivity and concern to work for the betterment of the environment and its allied problems. Therefore, the citizens should pledge to foster inter-cultural understanding, tolerance, mutual respect and ethics of global citizenship and shared responsibility. People need to take initiatives to understand the natural and cultural diversity of the world and work selflessly to overcome these problems and build a healthier and safer world for today and always (UN 2030 Agenda).

VALUE EDUCATION FOR A BETTER TOMORROW

The accomplishment of the goals set by of UN 2030 agenda for environmental and Sustainable development is not an easy task. The project demands a sense of duty and obligation from the grassroots level. It calls for a spirit of discipline and mindfulness engrained in the children from the very beginning of education. Education can be aptly regarded as a humanitarian science, which has a direct effect on people's quality of life and well-being. Apparently, education combined with an emphasis on values and ethics can only be the foundation of a prosperous nation. So, no other social system other than the school in all its educational and instructional forms can better deliver this purpose. It is a common ground where students can learn the importance of values in life and develop a basic understanding of an ethical way of conducting a contended life (Alelaimat et al. 2013). The appreciation for moderation and contentment can help them to think about the social and environmental problems originating from excessive and selfish lifestyle and motivate them to consider the welfare of others too.

INTEGRATION OF VALUE EDUCATION IN THE SCHOOL CURRICULUM

In schools, value education can be imparted through direct manners or by indirect methods: -

Direct methods

Values can be taught directly through: -

- Making value education and environmental study compulsory subject in the syllabus. Chapters focusing on environmental problems should be added in value education, and chapters related to universal values and humanism should be included in environmental studies
- Organising symposiums and talks by the experts on topics like – health and hygiene, use of public transports to control pollution, electricity generation and its effect on the environment, water crisis of the world etc. can be covered,
- Reading and discussion on time relevant issues by the students- students should be motivated to organise programs on various national and international days like- World Wildlife Day-March 3, Water Day- 22 March, Earth Day -22 April, Environment Day- 5 June etc. Thus, they would feel responsible for the society and will inculcate values to promote sustainable development through collective efforts.
- Conducting projects and fieldwork on topics like- plant one tree each on birthday, clean the school premises after lunch time, no plastic day, save water etc. Teachers may demonstrate or take students to visit solar plants and hydroelectricity dams to make them aware and appreciate different modes of generating renewable energies

Indirect methods

Whereas different indirect methods can also be very helpful in cultivating a sense of duty, self-restraint and consideration in the students. Some indirect methods can be mentioned as –

- Storytelling and skits on social issues by the students in the classroom
- Organising extracurricular activities like- managing school gardens, motivating students to put water bowl or grains on roof or garden for birds, teaching them to make artificial bird nest etc. Thus, students will develop compassion for birds and animals.
- Establishing eco clubs that - so that they would be motivated for active participation in the protection and improvement of their community. It would also cultivate social skills and values such as sharing, caring, helping others, tolerance, team spirit, cooperation and working together for common good
- Motivating students to use public transports, organising games like cycle races. Students should be made to feel good that they are controlling rather than contributing to pollution through their small efforts
- Daily five-minute speech on environment or value related topic in morning prayers-for example avoid wastage of food and water
- celebration of various festivals so that students learn to live harmoniously among diversities They should learn to live in harmony with the environment and people of the different community and different faith (Aggarwal,2013)
- Trips and excursions to various nature reserves and as well as factories and industries to make them understand the contrast and impact of one on the other. Students should understand the changes in ways and quality of life due to advancements in science and technology and learn to avoid wastage of resources

CONCLUSION

To sum up, the goal of value education in school and curriculum should be to indoctrinate into students some of the essential personal code of conduct concerning eco-development and quality of life. Students should be made to realise that no individual or species can grow limitlessly and infinitely. Thus, they must “save the environment, the world and ensure the continuance of the human race and all the cultures and the progress of the world by affecting functional changes in their lifestyles and adopting desirable environmental values” (Ruhela & Nayak, 2011).

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EXPLORING THE EMOTIONAL WORLD OF A CHILD WITH LEARNING DISABILITY

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ABSTRACT

Learning disabilities (LD) are neurologically based processing problems and can interfere with acquiring basic skills such as reading, writing or arithmetic. Research studies carried out in the past have delineated that the effect of LD goes beyond the academic life of an individual; it also impacts the child's relations with his family, peers and educators. A diagnosis of LD puts parents and educators in overdrive with the focus on the child's academic success. While this can be helpful for the child's well being, exclusive focus on academic output tends to overshadow the emotional struggle that LD can bring into a child's life. Struggling in school can be a demoralizing experience for a child and can lead to low self esteem, acting out, increased anxiety, irritability and reduced motivation. The present study was designed to understand the effect of a semi-structured supportive intervention program that aimed to facilitate the emotional world of a child with LD. The interventions were planned to work on the child's self esteem, emotional regulation, acknowledge the emotional turmoil the child was going through and build hope. Pre and post measures were used for the evaluation of the progress made over a period of three months.

Keywords: emotional world, hope, learning disability, self esteem, supportive intervention

"There is no greater disability in society, than the inability to see a person as more"

-Robert M.Hensel

Teachers have been baffled over the inability of some students to comprehend and successfully complete the classroom assignments. Worksheets and assignments are seen as obstacles by these students as they struggle to achieve even mediocre grades. These students tend to have other strengths which are often highlighted outside the classroom situations. Although there are varied explanations for academic non-performance, an underlying *Learning Disability* (LD) is often the cause. The roots of LD can be traced back to early 1800s. Adolph Kasmal, a German neurologist coined the term 'word blindness' in 1877, defining the loss of ability to read (Hagw & Silver, 1990). Overtime, physicians and researchers documented the difference between "alexia-complete word blindness-and dyslexia, which is a partial impairment" (Christenson, Griffin, & DeLand, 1988). Moving away from the visual factors in the etiology of dyslexia, researchers began to focus on brain-behaviour relationships (Hallahan & Mercer, 2000), exploring language and reading disability while giving importance to perceptual, perceptual-motor, and attention disabilities.

The phenomenon of learning disabilities, earlier known as 'invisible handicap', was first noted by Dr. Kurt Goldstein in the late 1920s (Hallahan & Mercer, 2000). Major gains in understanding LD focused on students who manifest average or above average intellectual skills, but at the same time also displayed cognitive limitations in various domains that seemed to be interfering with their ability to read, write and learn in school. The Gale encyclopedia of neurological disorders (2005) define Learning Disability as "a significant deficit in learning due to a person's inability to interpret what is seen and heard, or to link information from different parts of the brain". A more recent definition by DSM-V (2013), defines LD as "neuro-developmental disability with biological factors that lead to the cognitive difficulties causing significant impairment in learning or functioning". LD is primarily seen as a processing disorder with difficulties arising in cross-modal integration (Karanth, 2002).

LD manifests differently from one child to another. One child may find it difficult to read and spell, while other may be a proficient reader but struggles with arithmetic. Some children may also find it difficult to comprehend instructions. Although the problems take different forms, all fall under the umbrella of learning disorders. Because of the varied manifestations of the disability, there is no single symptom that can be pinned as the proof of the problem. It is during the elementary school years, that a discrepancy between ability and academic achievement begins to emerge. Often perplexing the teachers, since the students with LD seemingly have strengths similar to their peers in other domains, but the rate at which they learn is slower (Smith et al., 2004). The difficulties persist from the primary grades till the end of formal schooling, and may also impact the college life of the students (Bradshaw, 2001).

Diagnosis of the disability plays an important role in coping with the same. At times, the diagnosis may be delayed, as the parents assign the non-performance of the child to his/ her 'lazy' attitude or an unwillingness to

put in the effort. A hope that the child will 'outgrow' this phase and be more responsible towards his/ her academic performance leads to a further delay in assessment, causing the gap between his current grade and learning to widen.

LEARNING DISABILITY AND ITS PSYCHOLOGICAL IMPACT

Research suggests learning disability contributes to a sense of "learned helplessness" which challenges the child's motivation to achieve (Licht, 1983). Struggling with LD can lead to frustration due to failure to achieve success even after consistent efforts, which in turn contributes to low-self esteem, and at times even self loathing (Rome, 1971). LD tends to have an adverse effect on the child's developing sense of mastery and feeling of competence (Gardner 1968, 1979). This is more likely to happen when the parents and the teachers fail to recognize that the child is struggling with LD and place the burden of unfulfilled expectations on him.

Reviews of the studies carried out earlier also exhibit the wide range of psychological symptoms and maladaptive coping strategies that children with LD are likely to develop, these may include 'avoidance, withdrawal, passive aggression, clowning, depression due to internalized anger and frustration' etc. (Silver, 1974). A study by Cohen (1986) illustrated that students with LD consistently revealed a variety of worries at an unconscious level. They considered performance (academic and otherwise) to be a threatening situation: something that would be humiliating, out of their control and lead to failure. These feelings lead to an increase in the reported instances of anxiety and panic about their studies as well as future. It is not easy for the students to see themselves falling behind their peers, although they might not talk about it but the struggle to score even mediocre grades is demoralizing for them. Silverman and Zigmond (1983) found that a core aspect of unconscious self-representation of students with LD was of being 'damaged, vulnerable, inadequate and stupid'. These unconscious messages however played a role in shaping the children's personality and self image. Bryan, Burstein and Ergul (2004), reported that although students with LD are likely to perceive themselves in a negative light when it comes to academic performance throughout their school life, their social self concept is dependent on how their personal and situational environment is shaped.

A diagnosis of LD does not just impact the self concept of the student but also impacts the social behaviour of the child. An array of negative social behaviors has been associated with LD including a deficit in initiating and maintaining social relationships (Gresham, 1997; Heiman & Margalit, 1998). As per the teachers report, student with LD tend to engage in varied behaviors, whereas some withdraw into a shell, others tend to be disruptive and distract the class (Pearl, Donahue, & Bryan, 1985), they also tend to indulge in attention-seeking behaviour more than their classmates (Perlmutter, 1983). Parental reporting of the child's behaviour tend to be on the lines of children being less attentive to instructions, more active in extra-curricular activities, leaving tasks incomplete, careless and sloppy etc. (Gresham & Reschly, 1986). Swanson and Malone (1992) reported that children with LD are likely to come across as immature for their age due to their social behaviors.

Researches carried out in the past have illustrated the effectiveness of interventions on the child's academic and social status in the classroom. Interventions aimed at enhancing the self concept of the students such as counseling, cognitive behaviour techniques and rational emotive therapy has found to yield mix results (Mulcahy, 1990; Omizo, Cubberly, & Omizo, 1985; Omizo & Omizo, 1988). However, the resulting effect on secondary variables like academic improvement or social acceptance was not studied in detail.

Learning Disability thus remains an issue without a quick cure; interventions like special education helps the child to cope with the academic lags that arise due to the disability, but the impact of these interventions are gradual. The changes that are recorded in the academic performance of the child are not immediate but take place overtime with consistent effort on the child's part. This journey however can be frustrating for both the child as well as the parent. Therefore, it becomes imperative to support the emotional world of the child so as to provide him with the impetus to keep working hard and persevere to succeed. Without such a support there remains a possibility of the child succumbing to the feeling of helplessness and failure. The present study examined the effect of semi-structured short term supportive interventions aimed to facilitate the emotional world of a child with LD. The interventions were planned to work on the child's self esteem, emotional regulation, acknowledge the emotional turmoil the child was going through and build hope. The intervention however, did not just limit itself to the child, but also incorporated parent counseling sessions in order to work on the child's home environment as well.

METHOD

Design

Present study incorporated single – subject case design. This design is sensitive to the individual differences. In order to evaluate the effect of the interventions being used with the participant over time, this design proves to

be efficacious. Since every child diagnosed with LD manifests different areas of concerns and is impacted by it differently, single subject approach responds to the uniqueness of the interventions.

Participant

The intervention was carried out with a 10 year old girl studying in class V. She was the first and only child of her parents and resided in a nuclear family. Parents felt that the child's academic performance was dismal and were seeking help for the same. The teachers had been mentioning that she was not attentive during the classes and did not concentrate on her work. Her written work was also marred by spelling mistakes. As the difficulty level was increasing across the grades her performance in academics was also deteriorating at the same pace. The parents had been noticing difficulty in academics since the child was in Grade I. She had encountered significant difficulties in identification of alphabets, copying from the board and reversals while writing were also reported. It was also difficult for her to retain information for a longer duration. In a prior assessment the child was diagnosed with Learning Disability, and had access to the services of a special educator. However, with the increase in the grade level the child had started withdrawing from academic work. The struggle with academics was leading to bouts of anxiety, school refusal and temper tantrums. This was also effecting the parent-child interaction and as a result the bond that they shared was becoming strained. However, when parents were interviewed about the child's difficulties it was noted that the effect of academic non-performance had percolated into various other areas as well. Her social relationship with her peers had been affected as the child felt that her inability to read would make her a laughing stock in front of her peers. She vehemently refused going to school and was in general quite unhappy of how things were shaping up for her. Although her mother was sensitive to the child's difficulty, her father seemed to have certain pre-determined standards and academic expectations and could come across as strict disciplinarian when it came to studies.

Measures

Wechsler's Intelligence Scale for Children (WISC-IV). The test developed by David Wechsler, is an individually administered intelligence test for children between the ages of 6 and 16. The test consists of various subtests. The subtests were organized into Verbal and Performance scales and provided scores for Verbal IQ (VIQ), Performance IQ (PIQ), and Full Scale IQ (FSIQ). Five ancillary composite scores can be derived from various combinations of primary or primary and secondary subtests. Five complementary subtests yield three complementary composite scores to measure related cognitive abilities relevant to assessment and identification of specific learning disabilities, particularly dyslexia and dyscalculia. WISC-IV is also validated with measures of achievement, memory, adaptive behaviour, emotional intelligence, and giftedness. This test can be used to show discrepancies between a child's intelligence and his/her academic performance.

Educational Assessment. This assessment was carried out with the help of tools for assessing English, Hindi and Arithmetic skills of the child. The tools were developed based on the curriculum requirement and grade level expectations from the child. The child was assessed in the areas of word reading, oral reading, reading comprehension, listening comprehension and spellings in case of language. In case of Arithmetic skills, the child was assessed in the areas of concept, operations and application.

Child Apperception Test. This is an individually administered projective personality test appropriate for children. The test is intended to measure the personality traits, attitudes, and psychodynamic processes evident in prepubertal children. By presenting a series of pictures and asking a child to describe the situations and make up stories about the people or animals in the pictures, an examiner can elicit this information about the child. It assesses psychosexual conflicts related to certain stages of a child's development. Examples of these conflicts include relationship issues, sibling rivalry, and aggression.

Parent Intake Interview. An intake interview was conducted with the parents. The interview revealed that parents were concerned about the child's academic lags and her refusal to attend school. Moreover, it was her behaviour that concerned the parents most. The mother was of the opinion that the child will make up for the gaps with consistent special education, but father believed that the child was not putting in enough efforts. The parents reported that the mother was sensitive to the needs and tried helping her out and maintain her interest in studies by motivating her and appreciating her performance. Father was a disciplinarian and would show his disappointment in the child's performance by refusing to acknowledge her marks and by withdrawing and not speaking to her for some duration of time. This imbalance in the approach towards academics was also leading to an allusion from studies on the child's part. She seemed to be developing a closer attachment towards her mother and some bit of resentment towards her father. Although, he was aware of the difficulties faced by her, he seemed to be unable to stop himself from comparing his daughter with her peers. There was a visible strain between the father and daughter, which the mother felt helpless towards. Mother felt she was failing at her job of keeping her family happy and together.

Phases of Intervention

The three month supportive intervention program centered not only on the child but also involved her parents as they made up her immediate environment. For the transfer of skills to be successful from the clinical to the home settings it was imperative for the parents to be involved in the process, to keep them updated about what was planned and how the things were moving forward. In order for the parents to act as pillars of support for the child, it was also important to explore their understanding about the child's difficulties. Therefore, the initial sessions were planned with the parents, to get an insight into their understanding of the issue as well as to gauge the extent of the difficulty they were facing with the child.

Parent Counseling. In this session parents were psycho educated about the nature of the disability per se. The difficulties that the parents had reported along with the errors that were picked up during the educational assessment were used as the basis of explaining the deficit to parents. Since they were already familiar with the term 'Dyslexia', their understanding about it was also explored. Although the parents were aware of the term they did not know the intricacies involved. In order, to build their understanding about learning disability, the processing difficulties, their nature and impact on the academic output was explained to the parents. The difficulties then faced by the child in reading and spellings and penning down her thoughts were decoded for the parents on the line of processing difficulties which was leading to gaps in skill level versus grade expectations. Her father's belief that she had the potential to do well, but was unable to utilize it to the optimal was also discussed. Parents were explained that a label of 'dyslexia' did not mean that the child did not have the cognitive capacity to grasp academics. On the contrary, a label of 'dyslexia' is only given when cognitive assessment of the child reveal that he or she is functioning at an average or above average IQ, with consistent schooling and no significant socio cultural factors in play. Therefore, the current situation pointed out towards a skill deficit rather than a performance deficit. She was unable to perform according to the grade expectation because there were significant lags in the skills needed to cope with the current syllabus. This then meant that what was required was not better disciplining technique but support in the form of individualized educational plan to strengthen her basic academic skills, and modification in teaching and learning and evaluation practices. At the same time, to encounter the issue of low self esteem an emotionally enabling environment; along with exposure to activities that could provide the child with a sense of achievement was also required for a well rounded growth. The planned intervention strategies that were aimed at building the child's self esteem, providing hope and help with emotional regulation were also discussed with the parents, the duration of the session and the frequency of the sessions keeping in mind the child's schedule were planned out at the very outset.

Rapport Formation. The initial session focused on forming an emotional connect with the child. Although she was familiar with the setting, the facilitator was new to her and was meeting her for the first time therefore forming a working relationship was important. Hence the first session involved making introductions, exploring likes and dislikes and a general conversation about what was happening in her life. She shared that she was not very happy about how things were shaping up in her life; she had also lost her pets putting her in a low mood. She was asked if she wanted to continue with the session since she was not in a very happy state of mind. She shared that she would want to continue talking but now about happy things. So the conversation then went into the direction of her dreams and aspirations. She shared that she wanted to be a veterinarian, but could also be an art teacher. Throughout the session, though she was chirpy, she felt a little unsure about herself and low on confidence. While interacting, there were many times when she was observed to make statements like 'I cannot do this', 'I will not be able to do it' etc. Through CAT, we were already aware that the child did not see herself in a very positive light, which was further validated by the statements made by her. Her knowledge about learning disability was also explored, although she was aware that she struggled more with academics as compared to her peers, she was unable to pinpoint a reason behind it. It became clear that the results of the assessment were not shared with the child. Therefore, the next session focused on demystifying learning disability.

Demystifying LD. Demystification aims at taking away the mystery from the situation. In case of learning disabilities, demystification aims at taking the mystery out of the way we learn. It puts things into perspective for the student so that they can understand and acknowledge that their weaknesses are not roadblocks but something that can be overcome by using their strengths and strategies (Schonfeld, 2013). This process enables the child to recognize his/her strengths, providing them with a sense of confidence and self assurance. One of the ways in which the child can recognize his/her strengths is to create a 'smart poster'. In this case, since the child was already artistically inclined, taking up such an activity was no trouble for her. The activity was introduced like a 'self collage'. Elements of both drawing and craft work were introduced. Although she was very excited about the activity, she asked the facilitator to write for her, and explained she did not enjoy writing

as she was prone to make mistakes. After pondering for a while, the child started listing down her qualities thinking aloud as to how she will be portraying those qualities through drawings. She welcomed suggestions from the facilitator from time to time, took them into consideration and implemented them. She could come up with various strengths but required help with using the correct adjective for it. She identified a number of areas such as drawing, crafts, playing board games that called for decision making, singing, could work well on computer, she was friendly, caring, helpful, nurturer (enjoyed taking care of pets), had good general knowledge etc placing reading in the end of the chart, stating that she was improving gradually and hence would consider it her strength. This session helped her in realizing her strengths and areas where she was excelling. A glimpse of sense of achievement and pride was visible by the end of the session. The child seemed excited about sharing her strengths with her parents as well.

Bin it! One of the ways of doing away with things that holds one back is to acknowledge them and come up with ideas to remove them from our lives. We called the activity 'Bin It'. The aim of the activity was to identify things that were holding the child back. In order for the child to own the process she was asked to bring along a box. She was quite excited and curious about the use of the box. She was then explained that the intent behind the box was to put away all the things that troubled her, scared her, so that they could be discussed, and a solution could be reached. Initially she came up with surface level things such as her fear of lizards, but gradually started unwinding. She shared that she was troubled when on getting a low score in the exam, her father refused to speak with her; when she was forced to read in front of her class even though her teachers knew she encountered difficulty in reading. She also shared that although she really wanted to participate in the school choir, she stopped herself because she was nervous. Solutions to these problems were discussed with her, also reinstating the fact that it was always good to share your worries with someone so that a solution can be thought of. Bottling up the issues did not help. Thus, this session attempted to lay down the foundation for increased interaction with parents in an attempt to promote joint solution finding.

Comfort Box. With the previous exercise the session proved to be emotionally heavy for the child. The next session therefore required the child to come up with all those things that comforted her when in distress. She decided to include things that would represent the same. Things that she decided to include in the box were rabbit fur which would represent her rabbits; colour pencil and drawing pencil which represented her interests for drawing; a mini scissor that represented her interest in crafts; and a coke cap which represented her mother. When asked 'how?' she explained that her mother enjoyed coke. Therefore it was an easy way to represent her mother. Interestingly, her father was not someone she could seek comfort from and she would also not speak much about him. Therefore, the session also revealed the existing dynamics between parent and child relationship giving us an insight about the distance present between the father daughter relations.

Parent counseling session was also planned alongside with the sessions with the child. This was done to share what was happening during the sessions with the child and to understand how it was being transferred in the home environment. The concerns of parents were explored along with the progress and changes they could see in the child. A feedback was considered important in order to plan further sessions.

Handling Emotions. An important aspect of the intervention was to enable the child to handle her emotions. Therefore an activity helping her to do the same was taken up. the session was designed to help elicit the ways that she dealt with her emotions and bring into light the ways to deal with them constructively. In this activity she was to relate to five specific emotions such as being 'Sad', 'Mad', 'Happy', 'Nervous', and 'Relieved'. The activity followed three point instructions; the first step was to relate real life examples of the situations when she felt a particular way. In the second step she was to talk about what she actually did in that situation and in the third step what she found worked and what did not work. Through this exercise provided an opportunity to the child to voice out her feelings without being questioned about them and gave her an alternative way to look at the situation.

Inner Hurt and Outer Hurt. This exercise attempted to provide the child with the space to talk about her concerns. She was asked to draw a human figure on a sheet and was given colored page markers. She was asked to write about her inner hurt and her outer hurt. For inner hurt, she was asked to think about things which somewhere disappointed her and made her feel sad, angry, and fearful or the like, things which made her upset. For outer hurt, she was made to think about those things which made her physically tired or experienced pain in any part of the body. It can thus be concluded that inner hurt was related to emotions and outer hurt was related to something concerning physical health.

Moving Towards Hope: Squiggle,Wiggle. The activity was planned to wind up the sessions with the child. This was a paper – pencil activity which combined the child's interest of drawing and talking. In this activity,

she was given four incomplete lines and she was asked to make something with those lines and then create a story using the characters and/or objects drawn. The story thus made however should have a happy ending.

It was observed that the child wanted to give a sad ending to the story, stating that happy endings were boring and all the stories had those. So she decided to create 2 stories, one with a sad ending and other as an extension to the first story had a happy ending which reflected that she was now capable of taking in different possibilities and scenarios.

Table-1: Themes that emerged through content analysis of CAT, pre and post assessment

Pre-Assessment Themes	Post –Assessment Themes
Mother as an figure of emotional support	Themes pertaining to family were more prevalent
Lot of struggle, countered through hard work	Peers interactions
Looking for emotional support to aid in her struggle	Use of positive coping behaviour
Low sense of self and an anxious demeanor	Nurturing family environment

Table-2: The accomplishments of each phase, through the activities that were carried out.

Phases & Activities	Accomplishments
Phase 1: Parent Counseling	Psycho-education regarding the nature of the disability. Exploration of what ‘Dyslexia’ means to them.
Phase 2: Rapport Formation	Establishing a working relationship with the child, nature of work that is to be carried out was discussed.
Phase 3: Demystifying LD	Creating a ‘self collage’. Helping the child acknowledge her strengths. A glimpse of sense of achievement.
Phase 4: Bin it!	Revealed the existing dynamics between the parent and child through the child’s perspective.
Phase 5: Comfort Box	Provided the child with a constructive coping strategy.
Phase 6: Parent Counseling	Parents were updated about the sessions; anecdotes revealed by the child were discussed as well how it was impacting her. Progress made by the child was reported by the parents.
Phase 7: Handling Emotions	A platform to voice out her emotions, without being questioned, provided the child with alternatives to look at the situation
Phase 8: Inner Hurt & Outer Hurt	Emotionally intensive session, helped the child to acknowledge her emotions, giving her a space to talk about her concerns in a non-threatening manner
Phase 9: Squiggle, Wiggle	The activity was a closure exercise, leaving the child with a hopeful note about things.

Figure 1: Figure 1 shows the phases of intervention undertaken with the child.

DISCUSSION

The short term supportive intervention carried out over the period of three months, led to an improvement in the child’s behaviour, but at the same time also revealed certain gaps which were yet to be addressed for a well rounded development. The intervention strategies targeted the issues that were unveiled by the administration of the Child Apperception Test (CAT) as well the concerns that were voiced by the parents. An eclectic approach combining the techniques of play therapy as well as cognitive behaviour therapy was employed for the same. Academic work and progress of the child was being taken care by the special educator working with the child.

Pre assessment reporting of CAT revealed that that she viewed herself as a person who was wise, with good values and open to learning. She found her mother figure to be an emotional support who aided her learning in a non-threatening manner. Her stories did reveal lot of struggles which she had to counter through hard work. Thus she demonstrated high resilience and perseverance at the same time she looked for emotional support from others to aid her in handling her struggles. The stories revealed a low sense of self and an anxious demeanor. Based on these findings the intervention strategies were planned to address the issue of self esteem of the child as well the strained interaction that the child seemed to share with her parents.

Post assessment reporting of CAT revealed that the child acknowledged the efforts that the father was making; themes of related to family were more prevalent. Peer related interactions were also noticed in the themes that emerged. Peers seemed to be flippant about certain situations in the protagonist's life and were not always seen in a supportive light. The stories revealed the protagonists use of strategies to come out of a difficult situation thereby indicating towards an improved sense of self confidence. There was a shift towards a more positive view of self and a more nurturing family environment.

Parents reported that the child was making progress. She was reaching out to her mother, would discuss what was happening in the sessions. Her mother used this as an opportunity to share things with her and ask her opinion about certain things. Joint problem solving was taking place between the mother and daughter and there were also times when the child initiated interaction with her father. They felt that she was happier she was reaching out to her classmates and friends using social media and messages, which was seen as progress as per her parents. Although they were not very happy with the provisions provided by the school, they reported that the teachers had started acknowledging the child's effort in the classroom which was also giving a boost to the child's self esteem.

Studies by Hadwin, Baron-Cohen, Howlin, and Hill, (1996, 1997); and Ozonoff and Miller, (1995) reported that gains from the sessions were not transferred to non-training domains of the child's life. Similarly, not all the skills that were worked on during the intervention session were transferred to the school or the home environment. Although she had began voicing her opinions at home, such a change was yet to come in the school setup. The child was still learning to hold her own with her peers but the progress was being made in a positive direction.

CONCLUSION

The intervention period was not just a period of change for the child but also for her parents. They were also in the process of learning to accept the struggles that the child might face as well as be the pillar of emotional support that she was seeking. The family as a whole was undergoing a process of accepting each other, trying to reach out and communicate. Although higher grades would bring forth more challenges for the child, she was now equipped to cope with them in a constructive way. The attribution of issues had shifted and the strain in the parent – child relationship was healing over time. Although, much was left to be desired in terms of the home environment and school, the family now had a route map to move ahead as well as the will to shape things in a way that would be beneficial for the child.

LIMITATIONS

The intervention model incorporated only the child and the home environment of the child, the peer group as well as the school setup was not taken into consideration. For a more comprehensive intervention as well as lasting results, it is important to involve all the stakeholders. It is possible that employing certain techniques in the classroom setup would have worked in the favor of the child.

IMPLICATION OF THE STUDY

The most common form of intervention in case of LD is special education. Although special education can help with the academic lags that the child experiences as a result of LD, it does not address the emotional turmoil the child goes through. Therefore, interventions addressing the socio-emotional needs of the child are also important for a well rounded development. It is only when the emotional needs of the child are taken care of, that other interventions can be truly helpful.

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OCCUPATIONAL STRESS AMONG THE MALE AND FEMALE TEACHERS OF GOVERNMENT AND PRIVATE SCHOOLS: A COMPARATIVE STUDY

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ABSTRACT

Occupational stress emerges from unexpected responsibility and pressure that do not related to person's knowledge. Stresses related to job affect individual's psychological and physiological balance. The present study is an attempt to understand the level of occupational stress among the male and female teachers working in government and private schools. Purposive sampling used in data collection. Present study consisted 60 male and 60 female teachers from private and government sector schools in Varanasi. The Occupational Stress Index by Srivastava, A. K., and Singh, A. P., (1984) was used for measuring occupational stress. Result revealed that there is significant difference between male and female teachers on occupational stress index. The obtained results are discussed in the light of theoretical rationale and empirical evidence.

Keywords: Occupational Stress, Job satisfaction.

INTRODUCTION

In the era of globalization, teaching occupation is becoming one of the major stressful jobs nowadays. Studies revealed that stress effect on the physical and mental health status of teachers (Tsutsumi et al., 2002; Johnson, 2005). Job-related stress among teachers has a significant effect on their motivation and achievement (Fimian and Blanton, 1987). Teacher stress defined as individuals response of negative effects such as anger, depression by a teacher usually followed by gradually pathogenic and biochemical changes such as increased heart rate on the release of adrenocorticotrophic hormones into the bloodstream that resulting as low self-esteem and well-being. (Kyriacou and Sutcliffe, 1978).

Beehr and Newman (1978) define occupational stress as a condition arising from the interaction of people and their jobs and characterized by changes within people that force them to deviate from their normal functioning. In addition, researches showed that stress inhibits school effectiveness can also be attributed to causing work-related stress among teaching professionals. The manifestations of job stress experienced by a teacher that leads to unpleasant and negative emotions and also affect the overall health and well-being of Teachers. (Kyriacou, 2001; Babazono, 2005; Stansfeld, 2006). There are many factors related to workplace stress such as workload, long hours of working time, noxious working conditions, lack of friendly relationships among coworkers, inadequate salary, role overload, conflicting job demands. (Rutter, Hezberg and Paice, 2002)

OCCUPATIONAL STRESS IN TEACHERS

Researches revealed that in Asian countries like India where 88% of higher secondary teachers were found to be experiencing moderate to high levels of occupational stress (Reddy and Anuradha, 2013). Teachers are exposed to a high level of stress across all cultures (Reglin and Reitzammer, 1997; Chan, 1998; Mokdad, 2005). Many studies showed that that occupational stress highest in Greece (55%) and Slovenia (38%), whereas the lowest levels were reported in the United Kingdom (12%) and Germany (Lau et al., 2005; Shkempi et al., 2015).

Lath (2012) highlighted that teachers from the different sector such as government and private schools face stress in different ways. Teachers working in Government added school experienced more stress as compared to private sector schools. Variables such as gender and experience make a significant role in the occupational stress of teachers. The analysis revealed that Male teachers were found to experience greater stress as compared to female teachers.

Sabherwal et al. (2015) conducted a study on occupational stress among faculty members in Higher Education Institutions. The result of the study revealed an average a low to moderate level of stress among teachers.

The studied of Jeyaraj (2013) concluded that occupational stress was found more among private sector school teachers as compared to Government school teachers.

Harish and JeyaPrabha (2018) in their research found that teachers working in private secondary schools have substantially higher levels of occupational stress as compared to their counterparts working in government-aided secondary schools. The female secondary school teachers have widespread higher levels of occupational stress when seen to their male counterparts. The teachers working in private secondary schools have significantly poor levels of job satisfaction as compared to their counterparts working in government-aided secondary schools.

RATIONALE OF THE STUDY

Previous studies showed that stress among teachers is very high in the present scenario, which affects the quality of teaching. The present study seeks to evaluate the stress elements that determine if there's a link between genders, the sector of schools which contribute to stress. The present study tries to investigate the level of occupational stress among male and female teachers. And on the basis of the outcomes, it will help school administrators' to take proactive approach in providing support to teachers.

METHOD**Sample:**

The present study consisted of 60 male and 60 female teachers from private and government sector schools in Varanasi.

Tools:

The Occupational Stress Index by Srivastava, A. K., and Singh, A. P., (1984) was used for measuring occupational stress. The scale consists of 46 items, each item rated on the five-point scale. Purposive sample method was used in the present study.

OBJECTIVE

- 1- To compare the level of occupational stress between the male and the female teachers
- 2- To analyze the level of occupational stress between the government and the private school teachers

HYPOTHESIS

1. There would be a significant difference between the occupational stress among the male and the female school teachers working in government aided and private schools
2. There would be a significant difference between the occupational stress among the school teachers working in government-aided and private schools.

RESULT

School teacher	N	mean	Std-deviation	t-value
female	60	118.90	17.237	4.476**
male	60	106.25	13.493	
Private	60	117.43	15.994	3.325**
Government aided	60	107.72	16.002	

**Significant at 0.01level

From the table, it is indicated that the female school teachers face a substantially high level of occupational stress ($t=4.476$, $p < 0.01$) as compared to their male colleague. It showed that there is a significant difference between the occupational stress among the male and the female school teachers working in government-aided and private sector. Teachers working in private schools face more occupational stress ($t=3.325$, $p < 0.01$) as compared to teachers working in government-aided secondary schools. This means that there is a substantial difference between the occupational stress among the school teachers working in government-aided and private schools.

DISCUSSION AND CONCLUSION

The prime objective of the present study was to analyze the occupational stress among the male and female teachers of Government and Private Schools. It is evident from the result that the teachers working in private schools have substantially higher levels of occupational stress as compared to their teachers working in government-aided schools. The female school teachers have widespread higher levels of occupational stress when seen to their male colleague. Teachers experience occupational stress when the type of school such as government/private and gender are taken into consideration, thus implying that the working conditions are different for the teachers. Efforts should be done to reduce occupational stress. The present study investigates to gain a better understanding of the different stressors that affect teachers which will act as a path guide to the administrators to take a proactive approach in providing support to teachers. The concerned authorities including the school management and policymakers need to address the root causes for excessive levels of occupational stress and imperatively arrive at decisions in policy making to bring up the levels of job satisfaction at the higher side which to certain sections of the teaching community.

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USE OF SMART CLASS TECHNOLOGY ON THE UNDERSTANDING AND ACHIEVEMENT OF SENIOR SECONDARY STUDENTS

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In the age of globalization and technologically advanced world, it is now the need of the hour to incorporate technology with quality education to make our students sustain in this globalized world connected together by technology. A learner spends his crucial years of life in school with a perspective to be able to build a sustainable life. The formal system of schooling in India is primarily provided through the traditional classrooms which basically are information based. The traditional classroom lacks the understanding and analyzing of concepts. In traditional classrooms, the teachers focus on attaining of a particular aim while adhering to a particular set of teaching practices which only covers certain aspects of a learner's personality and fails to touch the other important aspects for all round development of the child. As we are living in a technologically advanced version of this era, integration of technology to a broad level in our traditional classrooms is a necessity.

The technological integration in education has various advantages for the learners as well as teachers for attaining the modern aims of education. In modern perspectives, teachers act as facilitators. Their role is to facilitate the learning for learners. As the education has become more inclusive and individualistic, it has become more important for teachers to integrate technology in classrooms to fulfil the needs of every single learner in the class.

Technology integration is shown to be effective in all age groups and is also shown to be helpful for students with special learning needs. To reiterate, technology integration has the following benefits: 1) increased student motivation; 2) increased student engagement; 3) increased student collaboration; 4, increased hands-on learning opportunities; 5) allows for learning at all levels; 6) increased confidence in students, and 6) increased technology skills (Costley, 2014).

Keeping in view the above advantages of integration of technology in classroom, it becomes requisite to blend technology with education in a classroom setting. The smart boards or interactive white boards are a sophisticated way to transform a traditional classroom into a fun learning environment. Interactive whiteboards is another manner in which modern technology is expanding in classrooms by helping the teacher to assisting the students in learning new facts and information and processing it throughout the classroom and increasing their academic achievement.

CONCEPT OF SMART CLASSROOMS

As per Educomp, "The Science teacher while explaining how DNA replicates is not only able to show a 3D animation of the DNA replication process on a large screen, but she can now complement her lesson plan with a host of other instruction materials such as MCQs, Worksheets, Real Life Applications, Web resources, simulations, mind maps and other such tools built around this specific lesson. The result is faster and accurate understanding of the concepts in class and consequently improvement in the overall academic performance of students."

Smart classroom gives great opportunity to share learning environment in the information age in which basic learning skills become much more important than the former training systems. Furthermore, it is the best configuration which makes distance points near and makes learning wide. In this configuration, it is seen that human computer interaction occurs at a high level.

In general, Smart classrooms are equipped with the following:

- Ceiling mounted LCD projector and projection screen
- Laptop connectivity for both Macintosh & PC laptops
- DVD
- VCR
- Sound system
- Touchscreen Control system

- Telephone
- AUX-video Input

INSTRUCTION IN SMART CLASSROOM

Instructing in smart classroom represents educating with the assistance of instruments and devices accessible in an innovative classroom. In innovative classrooms, there is a requirement for availability to external instructing resources. Phone lines, Ethernet availability or Internet Service establishments make it convenient to connect continuously with inaccessible PCs and workstations, databases, or banks of knowledgeable material. Classrooms having arrangement talked about above are known as Smart Classroom. Smart Classroom is a coordinated framework for classroom instruction, learning, correspondence, evaluation and educating about the administration. The framework coordinates contents, correspondence and educating administrative tools for imparting effective lesson plans. It is planned and created to be easy to use to educators in making interactive lessons.

In smart classroom, instructor can utilize all intuitive modules like recordings and presentations and these outwardly alluring techniques of teaching immediately attract learners who are as of now battling with the customary strategy for instructing in a classroom. This technique activates the senses of students to get focused on and it helps the learners to store the data quickly. There is the upside of using interactive boards as before it was time consuming to illustrate and getting ready with the graphs on board while teaching the class. Smart boards have all these data in memory and it can be displayed amid the session of class and consequently, the time spared can be utilized in increasingly critical things.

One primary point of interest of smart classroom is that the educator can have more alternatives. It enhances educator adequacy and efficiency in the classroom, builds inspiration, clears path for personality improvement, dynamic interest of students, better learning, better retention and achievement, multisensory learning knowledge and enhances scholastic accomplishment of students. It helps in formative appraisal of learning results in class and furthermore empower teacher to quickly check and assess the accomplishment of their learners in class.

The smart classroom is not the same as other conventional classroom from a similar classification in conservation of the teacher's time and endeavour, concentrating on the content of the instructive program, showing the points of educational program in an intriguing and appealing way, adding to surviving a portion of the writing slates challenges, giving a component of development in the multi-media instructive projects, adding to tackling the issue of timidity and disconnection in few students.

One of the main reasons behind the constant increase in popularity of smart classes is the fact that this kind of education is perfect for all kinds of students. A classroom has students with varied power of understanding and learning, and studying from notes and other materials becomes difficult for some students. But the use of smart classes and modern technology eases the learning process for all students. Moreover, this kind of education in class promotes more interaction between teacher and student with more participation from both sides (Foradian, 2013).

JUSTIFICATION OF THE STUDY

E-learning and smart classroom aims at developing the students learning ability as the entire chapters become more interesting to study and hence improve the results of the students. The smart classrooms are the new generation educational product which helps students gain more marks and is a step to the future of education. E-learning is a revolutionary product in the field of education. (Chaudhary, 2014)

Smart classrooms are used in maximum schools over to traditional classes. These classes used to develop curiosity, interest, the reflective thinking among students. Academic Achievement, Intelligence, creativity, attitude, retention, etc. are measurable parameters of a good education. (Malik, 2017)

The phenomenon of the research on the notion of smart classroom teaching reveals that in developed countries several researches has been done on these parameters, but very little focus has been placed on such studies in India. Beyond all else, the studies linked to smart classroom were sparse in India. The investigator has chosen this topic for the significance related to these considerations for the research purpose.

OBJECTIVES OF THE STUDY

Following were the objectives of the study

1. To study the effectiveness of teaching in traditional and smart classroom on the achievement in Biology of the students of Class XI and XII.

2. To study the effectiveness of teaching in traditional and smart classroom on the retention of the students of biology of Class XI and XII.

HYPOTHESES OF THE STUDY

1. There will be no significant difference in the effects of Smart classroom and Conventional Classroom teaching on the achievement in biology among XI and XII graders.
2. There will be no significant difference in the effects of Smart Classroom and Traditional classroom on the retention in Biology among the students of XI and XII graders.

METHODOLOGY

Keeping in view the nature and objectives of the study, the research method used in this study using was Experimental Method (pre-test post-test experimental design). It is also important as it provides the researcher a high level of control over the variables. It also helps to determine the cause and effect relationship. The manipulation of variables allows the researchers to verify various cause-and-effect relationships that a product, theory, or idea can produce. It is a process which allows researchers to study about how the various variable relationships can provide specific benefits.

SAMPLE

The researcher visited various public schools of Jaipur district affiliated to CBSE which had functional smart classrooms in their campus and explained the study and its purpose with their respective heads. Out of the various schools, two schools were selected from which the researcher got the positive response for carrying out the study. From the above schools, the researcher selected all the students of class XI and XII who opted for medical stream as sample. For the XI class, there were total 70 students out of which 35 for traditional and 35 for smart classroom out of which there were 16 girls and 19 boys for traditional classroom and 20 boys and 15 girls for smart classroom. For Class XII, there were total 80 students out of which 40 for traditional and 40 for smart classroom out of which there were 18 girls and 22 boys for traditional classroom and 21 boys and 19 girls for smart classroom.

A sample size of 150 students of class XI and class XII was taken for the study.

DESIGN OF STUDY

As per the words of Bajpai (2011) implementation of the sampling process is the deed of accomplishing the actual data collection process from the samples identified in a professional way. For the present study, pre test post test experimental design was used. The students were divided into Control Group taught through conventional method and Experimental Group taught through Smart classroom.

The students in both the groups i.e. control group of traditional classroom and experimental group of smart classroom was tested for intelligence using Non Verbal Group Intelligence Test (NVGIT) developed by Imtisungba Ao (2005). It was observed by the researcher that students in both the groups of both the classes have equivalent intelligence level. An achievement test for the selected unit of Biology of both the classes was constructed by the researcher herself. The control groups and experimental groups were taught in their respective classrooms with the same lesson of each day for 30 working days for 45 minutes. After the completion of 30 working days, both the groups were post tested with achievement test to measure their achievement. The scores obtained were then analyzed to figure out the efficiency of both the treatments.

After a gap of two months, retention test was administered on both the groups using same achievement test used earlier as post test to measure the retention of students and to analyze the effectiveness of both the treatments in retention of the students.

IDENTIFICATION OF VARIABLES

i. Dependent variables

Understanding and Achievement are the dependent variable.

ii. Independent variables

The independent variable is teaching in smart class room.

iii. Controlled variables

These variables can affect the results and has to be held constant in order to assess the relationship of dependent and independent variables. The control variables involved in this study were:

- a. socio economic status,
- b. grade level

- c. Intelligence,
- d. mode of treatment
- e. prior knowledge about the subject
- f. Contamination effect

TOOLS USED

i. Instructional Tools

The tools used in the classroom to support student learning ranging from traditional to high technology options are known as instructional tools. In the traditional setup, the tools used were chalk board, textbooks, chalks and in the smart classroom the tools used were projector and screen, computer with networking, controls devices such as mouse and remotes. Lesson plans were prepared to teach in traditional and in smart classroom.

ii. Measuring Tools

In the present study, measurement tools are instruments used by researcher to assess or evaluate the achievement of students in Biology and their retention.

• Non Verbal Intelligence Test (NVGIT) by Imtisungba Ao (2005)

NVGIT (Non- verbal Group Intelligence Test) is the most reliable test used for measuring the intelligence of a student. This test was developed and regularized by Imtisungba Ao. This is mainly used for the students between the age group of 13+ to 17+. This test consists of 78 items and is split into nine categories. For each item, the answers are defined through four alternative options of which one suits the question best. **Scoring** of the test is easy. One mark is given for every correct answer and zero marks is given for the wrong answer.

• Achievement test

Achievement test is mainly used to analyze the skill and knowledge developed by the students during the teaching process. The achievement test is classified into two types: one is standardized and another is teacher made test.

“The achievement test measures the present ability of the child or the extent of his knowledge in a specific content area” (Gerber,1996)

The researcher made an extensive survey for the achievement test in the available literature for XI and XII grades but could not find a relevant standardized achievement test according to specification of the study. Hence the researcher decided to create an achievement test in Biology to evaluate the level of achievement on the concerned topics from the Biology curriculum of the respective classes. The professional experience and expert opinions helped the researcher to develop the test.

Achievement test was prepared for Biology consisting of 65 multiple choice questions in total for both Class XI and Class XII. Then a try out was made on twenty five students of K.V. NO 1 Bajaj Nagar Jaipur. After doing item analysis and difficulty index eleven most difficult and easiest questions were dropped out and the final draft contained 54 questions in total for grade XI. For Class XII, out of total 65 questions, fifteen easiest and most difficult questions were discarded and final draft contained total 50 items. The test covered all the topics of the lesson taught in the class by the researcher to control group and experiment group of both the classes. Four options were given for every question and the students had to mark the correct and then marks were awarded.

• Retention test

Achievement test, which was utilized to quantify the accomplishment of students, was likewise used to quantify retention of the students.

STATISTICAL ANALYSIS

To accomplish the objectives of the research, the information gathered was measured utilizing the following procedures:

1. Descriptive statistics such as mean and S.D were worked out on the score of achievement test in Biology.
2. t-test was utilized to know the noteworthy difference between the mean scores.

RESULTS AND DISCUSSION:

Concerned Null Hypothesis (H_0 1): There will be no significant difference in the effects of Smart classroom and Conventional Classroom teaching on the achievement in biology among XI and XII graders.

Table-1: Comparison between the Pre-test scores and Post-test scores of Achievement test in Biology among the students in Control group and Experimental group of Class XI

Group		N	Mean	Std. Deviation	t-value	p-value
Control	Pre Test Score	35	17.029	5.404	1.679	.102
	Post Test Score	35	18.229	4.851		
Experiment	Pre Test Score	35	17.400	5.516	9.734	.0001**
	Post Test Score	35	23.514	7.913		

df= 68

Table value- 1.99 at .05 level

2.65 at .01 level

Table 1 shows that the mean scores and standard deviation of control group prior to the experiment (pre-test) are 17.029 and 5.404 respectively. These values after treatment in traditional classroom are 18.229 and 4.851 respectively. The t value at 68 degree of freedom is 1.679 which is less than table value at .01 and .05 level of significance which indicates that there is no significant difference between pre-test and post-test achievement among the students of control group. Therefore, the hypothesis that there exists no significant difference between the pre-test scores and post-test scores of achievement in biology of the students in control group is accepted.

The table 1 also shows the results of experimental group, in which mean scores of pre-test is 17.400 and standard deviation is 5.516, while the mean score in post-test is 23.514 and standard deviation is 7.913. The t value 9.734 is greater than the table value at .01 and .05 level of significance which indicates that there is significant difference in the achievement in biology among the students of experimental group prior to and after the treatment. It shows that the achievement in biology of the students is significantly differ from their achievement in biology they had prior to the treatment.

Thus, the hypothesis that there exists no significant difference between the pre-test scores and post-test scores of achievement test in biology of students in Experimental group was rejected and it is observed that there is significant change in the achievement level of students in experiment group.

Figure-1

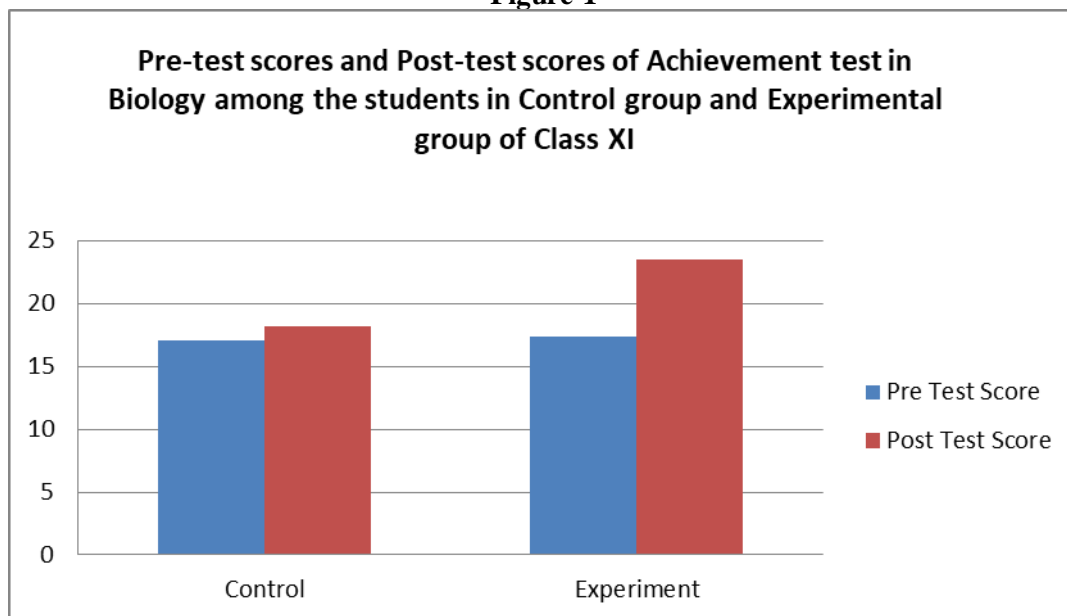


Table-2: Comparison between the Pre-test scores and Post-test scores of Achievement test in Biology among the students in Control group and Experimental group of Class XII

Group		N	Mean	Std. Deviation	t-value	p-value
Control	Pre Test Score	40	17.825	3.672	1.537	.132
	Post Test Score	40	18.750	4.866		
Experiment	Pre Test Score	40	17.375	3.535	12.118	.0001**
	Post Test Score	40	22.675	3.482		

df= 78

Table value- 1.99 at .05 level

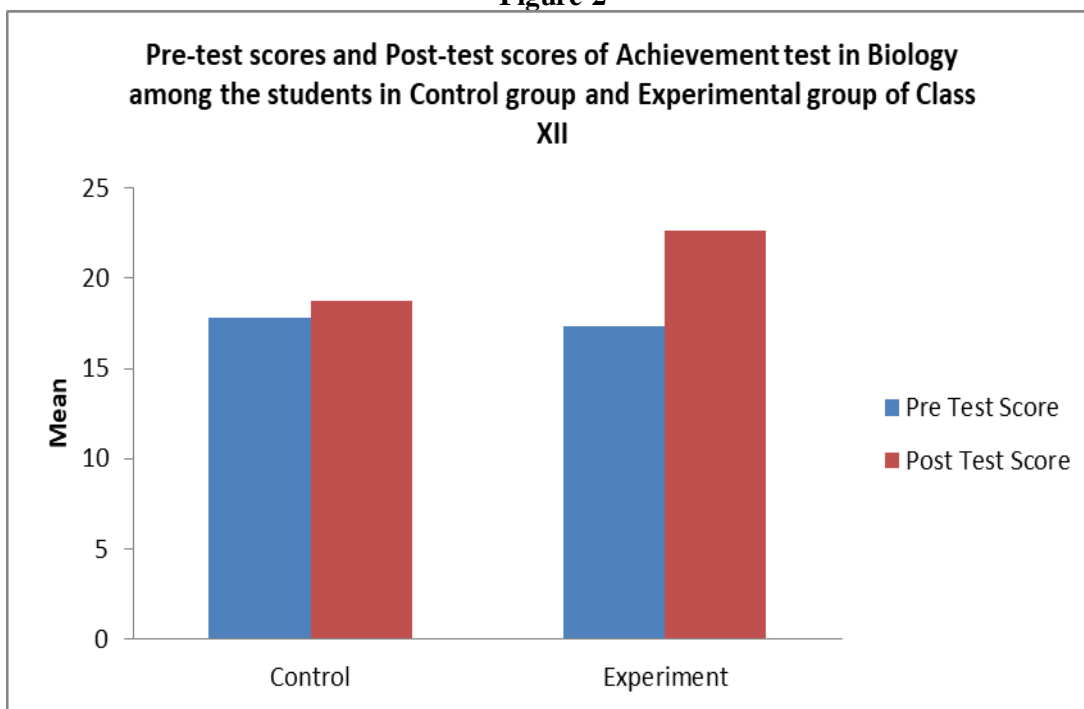
2.64 at .01 level

Table 2 shows that the mean scores and standard deviation of control group prior to the experiment (pre-test) are 17.825 and 3.672 respectively. These values after treatment in traditional classroom are 18.229 and 4.866 respectively. The t value at 78 degree of freedom is 1.537 which is less than table value at .01 and .05 level of significance which indicates that there is no significant difference between pre-test and post-test achievement among the students of control group. Therefore, the hypothesis that there exists no significant difference between the pre-test scores and post-test scores of achievement in biology of the students in control group is accepted.

The table 2 also shows the results of experimental group, in which mean scores of pre-test is 17.375 and standard deviation is 3.535 , while the mean score in post-test is 22.675 and standard deviation is 3.482. The t value 12.118 is greater than the table value at .01 and .05 level of significance which indicates that there is significant difference in the achievement in biology among the students of experimental group prior to and after the treatment. It shows that the achievement in biology of the students is significantly differ from their achievement in biology they had prior to the treatment.

Thus, the hypothesis that there exists no significant difference between the pre-test scores and post-test scores of achievement test in biology of students in Experimental group was rejected and it is observed that there is significant change in the achievement level of students in experiment group.

Figure-2



Concerned Null Hypothesis (H₀2): There will be no significant difference in the effects of Smart Classroom and Traditional classroom on the retention in Biology among the students of XI and XII graders

Table-3: Comparison between the score of Retention test in Biology among the students of control group and Experimental group of class XI

Group		N	Mean	Std. Deviation	t-value	p-value
Retention Score	Control	35	20.229	6.422	4.009	.0001**
	Experiment	35	26.829	7.322		

df= 68 Table value- 1.99 at .05 level

2.65 at .01 level

Table 3 shows that the mean scores of achievement test in biology for Retention test of experimental and control groups are 20.229 and 2.829 with standard deviation 6.422 and 7.322 respectively. The value of t came out as 4.009 which is significant at both .01 and .05 level of significance. It indicates that the students of two groups differ significantly on retention in biology. Thus, the hypothesis that there exists no significant difference between the scores of achievement test (after two months for retention) in biology among the students in control group and Experimental group is rejected. Retention in biology in experimental group is significantly better that the retention in biology of control group

Figure-3

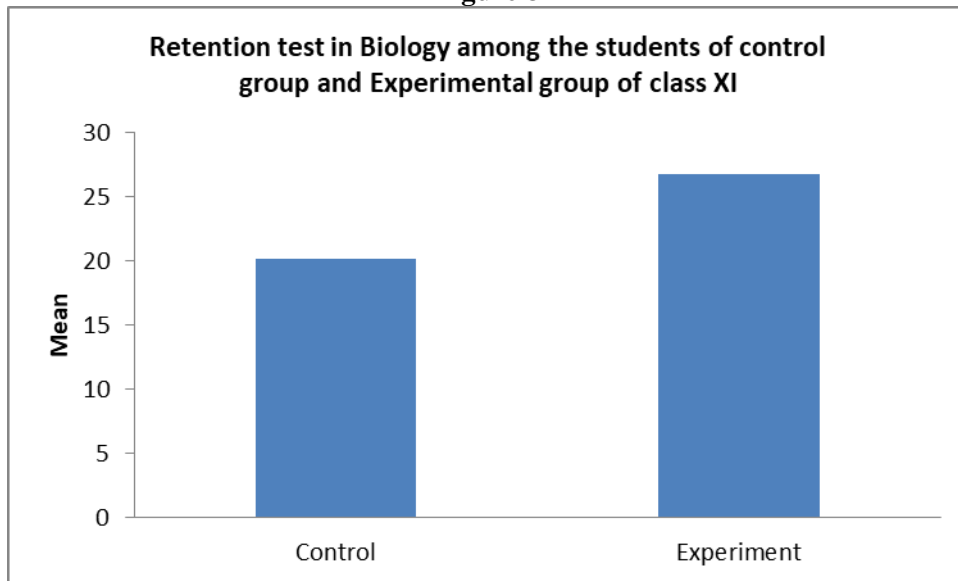


Table-4: Comparison between the score of Retention test in Biology among the students of control group and Experimental group of class XII

Group		N	Mean	Std. Deviation	t-value	p-value
Retention Score	Control	40	23.950	6.465	3.051	.003**
	Experiment	40	28.125	5.752		

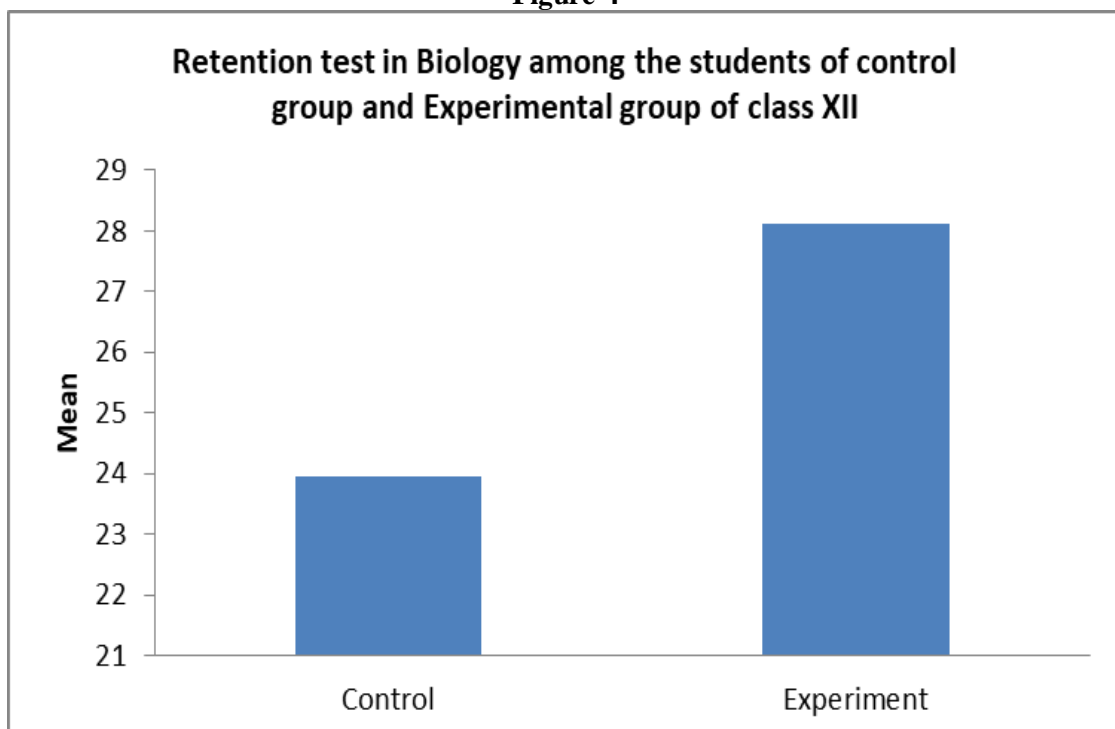
df= 78

Table value- 1.99 at .05 level

2.64 at .01 level

Table 4 shows that the mean scores of achievement test in biology for Retention test of experimental and control groups are 23.950 and 28.125 with standard deviation 6.465 and 5.752 respectively. The value of t came out as 3.051 which is significant at both .01 and .05 level of significance. It indicates that the students of two groups differ significantly on retention in biology. Thus, the hypothesis that there exists no significant difference between the scores of achievement test (after two months for retention) in biology among the students in control group and Experimental group is rejected. Retention in biology in experimental group is significantly better than the retention in biology of control group.

Figure-4



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AUTOMATIC GENERATION OF HYPERTEXT LINKS TO MULTIMEDIA TOPIC OBJECTS

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ABSTRACT

Current age of hypertext frameworks experience the ill effects of the impediments that they are static in nature, and they don't bolster the robotized procedure of connection creation great. In light of the endeavors associated with physically making connections, the hyper bases made utilizing these frameworks are only from time to time adjusted notwithstanding when they were found not to completely bolster the necessities of the proposed clients. This paper contemplates the improvement of computerized devices to help during the time spent connection creation, perusing, and connection refinement. Just connection that are considered in this paper. The robotized instruments are created to provide aid in three of the significant phases of creating and utilizing hypertext applications: (a) during writing to produce a lot of connection interfaces between sets of hubs; during perusing to prescribe an ideal arrangement of beginning hubs for the clients to start perusing, and to control the clients at each phase of perusing by recommending a lot of "next" hubs to cross; and, (b) during preparing to adjust, evacuate and include connections based clients' input information gathered. The preparation will bring about long haul changes in the hypertext structure. So as to test the viability of the preparation procedure unbiased, a pilot is worked to recreate the perusing exercises of the clients. The impacts of preparing have been assessed on two content accumulations utilizing an assortment of target measures. The outcomes show that the preparation procedure has improved the viability of the hyper base to help perusing

Keyword: Hyperlink generation, Multimedia, Hypertext, Hypermedia

INTRODUCTION

Multimedia includes various modalities of content, sound, pictures; draw something, activity, along with videos. Instances of how these modalities are put to utilize: Video remotely coordinating, appropriated addresses for advanced education, Tele-prescription, Co-usable workplaces, Finding in huge video and picture databases for objective visual objects. All these are related to each other to expel the staginess about the task and include progressively includes. A motor for the intelligent conveyance and introduction of media information. The conveyance instrument is commenced on a point and board similitude. A point is included a progression of boards. Each board further characterizes the mixed media information which would be utilized when the board is shown. Each board may likewise contain control and qualifier components which are utilized to decide the following board to be shown.[3, 5]

LITERATURE REVIEW

Krishnan (2012) created and tried a sight and sound bundle for understudies at essential level with dyslexia. The discoveries uncovered that the bundle is successful in decreasing the perusing miscues. Noteworthy improvement was found in the perusing achievement scores and perusing limit of dyslexic understudies after the intercession of the mixed media bundle, Nirmavathi (2012-2013) directed an examination to test the viability of mixed media for the advancement of logical frame of mind. The example comprised of Review of Related Literature Secondary School understudies of ninth standard. The sight and sound bundle, arranged by specialist for showing science, was observed to be more viable than the regular one

ROLE OF INTERACTIVE MULTIMEDIA DELIVERY ENGINE

An engine for the intuitive conveyance and introduction of mixed media information. The conveyance component is started on a point and board analogy. A theme is involved a progression of boards. Each board further characterizes the mixed media information which would be utilized when the board is shown. Each board may likewise contain control and qualifier components which are utilized to decide the following board to be shown. Control components are utilized to request data from the client. The data is then utilized by the qualifier components in deciding the following board to be shown. Every component is put away in a database as a discrete article. This permits sharing of items among various boards or themes. Before conveyance and introduction of the information, the theme ought to be set up. Arrangement happens by recovering all the fundamental board, control, qualifier and information descriptor objects. The genuine information related with sight and sound information articles is possibly recovered when the information is to be shown. The different qualifier items are assessed while boards are being seen to decide the following board to be shown. [7]

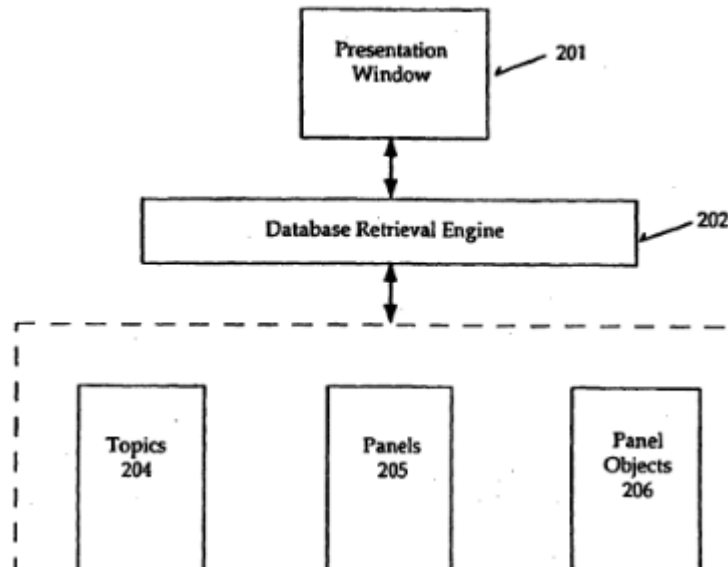


Figure: Interactive Multimedia Delivery Engine

ADDITIVE FEATURES OF MULTIMEDIA

It is an augmentation of the term hypertext in a non-direct manner meaning it is sight and sound introduction of non-straight types of media which are connected together by a hypertext program. Innovation Multimedia, when all is said in done, is the mix of sound and visual portrayals that enables individuals to convey and impart thoughts to advanced and print components for a more improved encounter. It’s a cross-phonetic trade of non-linearly appropriated information or data dependent on a mutual structure. It is an augmentation of the term hypertext – content with connections to other content – that alludes to the introduction of non-straight information which makes it simple for the clients to investigate the universe of web by means of interactive connections of internet browsers. The requirement for a progressively advanced type of media and non-direct relationship of computerized substance have brought the idea of hypermedia from the past to the bleeding edge of the WWW standard.[1,3]



Figure: Association of multimedia and hypermedia

1. During authoring, generation of a set of relation links between pairs of nodes: The present framework for restricting accessing to substance ought to incorporate parts that entrance the related permit that approves the entrance to the electronic substance, They frequently can't be worked with a foreordained DRM framework to give it an alternate way can't adjust to the approval or authorization to get to the substance. With the assistance of Anchor tag, association is made between different pages of sites that have many related factors related to it and variety of hypertext shading may be seen on visiting and opening them .Along with changing in any question, the showing page will likewise change on shifting an incentive in dropdown list and checkbox.

2. Semantic link network building: Semantic Link Network comprises of semantic hubs, semantic connections and thinking rules. The semantic hubs can be any assets, classes of assets, or even a semantic connection arrange. Semantic connections can be set up by instruments or programmed revelation draws near.

The thinking principles are for semantic thinking. New semantic connections might be determined out by guideline thinking. The semantics of a semantic connection system would change if its principles are changed. Semantic Link Network is a depiction of relations among target presences as opposed to speak to fine human information. It seeks after semantic lavishness as opposed to accuracy.[2,5]

3. Semantic relation network building : Various kind of associations are displayed,through which various nodes are associated

- semantic relation - a relation between meanings
- ↔ **linguistic relation** - a relation between linguistic forms or constituents
- ↔ **hyponymy, subordination** - the semantic relation of being subordinate or belonging to a lower rank or class
- ↔ **hypernymy, superordination** - the semantic relation of being superordinate or belonging to a higher rank or class
- ↔ **synonymity, synonymousness, synonymy** - the semantic relation that holds between two words that can (in a given context) express the same meaning
- ↔ **antonymy** - the semantic relation that holds between two words that can (in a given context) express opposite meanings
- ↔ **holonymy, whole to part relation** - the semantic relation that holds between a whole and its parts
- ↔ **meronymy, part to whole relation** - the semantic relation that holds between a part and the whole
- ↔ **troponymy** - the semantic relation of being a manner of does something

Figure: Semantic relation network building

E-FCM: E-FCM and E-GK calculation are being utilized for synergistic Tagging methods. Communitarian Tagging is the way toward overseeing, arranging and portraying labels where in client could undoubtedly depict or get a data about a thing, Thus, Provide dynamic customization

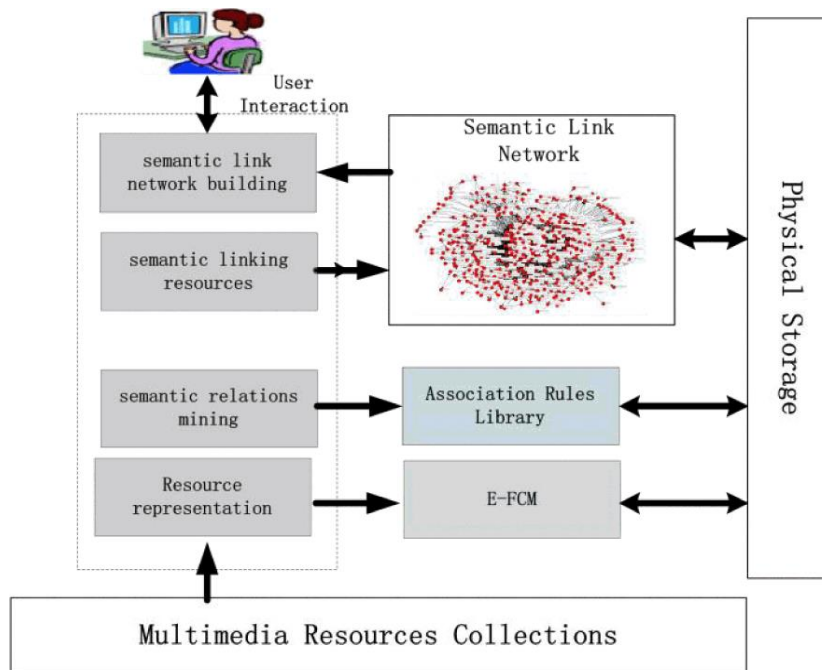


Figure: Multimedia resources collection

Modification, removal and adding links based on users' feedback data collected: Gathering introductory information from your clients is accomplished utilizing the sign-up or sign-in client venture. Extra claims can be accumulated later by utilizing a profile alter client venture. Whenever Azure AD B2C assembles data straightforwardly from the client intuitively, the Identity Experience Framework utilizes its self-affirmed supplier to give customization

Use of XML: When showing information in HTML, you ought not to need to alter the HTML record when the information changes. With XML, the information could be put away in independent XML records. With a couple of lines of JavaScript code, you could peruse a XML document and update the information substance of any HTML page.

```
XML Copy
<ClaimType Id="city">
  <DisplayName>city where you work</DisplayName>
  <DataType>string</DataType>
  <UserInputType>DropDownSingleSelect</UserInputType>
  <Restriction>
    <Enumeration Text="Bellevue" Value="bellevue" SelectByDefault="false" />
    <Enumeration Text="Redmond" Value="redmond" SelectByDefault="false" />
    <Enumeration Text="Kirkland" Value="kirkland" SelectByDefault="false" />
  </Restriction>
</ClaimType>
```

Figure: Modifying properties

OBJECTIVE

Automatic generation of hypertext links to multimedia topic objects by which dynamic content could be generated

RESULTS

1. Use of additive features in multimedia.
2. Modify, remove and add links based on users' feedback data collected

CONCLUSION

Hyper bases made utilizing these frameworks are presently altered notwithstanding when they were found not to completely bolster the necessities of the proposed clients. The advancement of computerized instruments to help during the time spent connection creation, perusing, and connection refinement in the field of interactive media .Modify, evacuate and include connections based clients' criticism information gathered are being utilized to have custom yield gotten rely upon different prerequisites. The viability of the hyper base to help perusing is being finided out

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AN EXPLORATORY LEARNING OF SMALL BUSINESS INTERNET COMMERCE ISSUES

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ABSTRACT

E-Commerce improvement provides a definite path for firms to address the difficulties of the regularly evolving condition. It gives powerful and best methods for example; purchasers could accumulate data quickly about the accessibility of the items or benefits, assess, or consult with merchants. Nonetheless, past examinations on Small and Medium Enterprise in Bangalore. Have demonstrated that the utilization of internet business is still at its early stages. Along these lines, this examination researches the use level of web based business application for the SMEs in particularly Bangalore. This accomplished with the help of coursing a lot of poll to inspect the mindfulness and appropriation of online business application by the SMEs, and perceive the blocking variables to receive web based business and the view of web based business benefits towards joining internet business in the respective business. The examination found that the mindfulness and reception stage amongst the SMEs are continuously in its earliest stages, in spite of the fact that the potential advantages were seen to be significant.

Keyword: Small and Medium Enterprises, Electronic Commerce, Challenges

INTRODUCTION

For a considerable length of time, firms have utilized different specialized devices to direct various types of business exchanges. Banks have utilized EFTs to provide movement client's cash far and wide, numerous sorts of organizations have utilization in EDI to place requests and send solicitations, and retailers have full utilization Televisions based promoting to create phone based requests from overall population for different kinds of product. It is progressively and generally acknowledged that it is significant for business to grasp internet business and embrace web based business applications. Online business applications incorporate scanning for items, administrations or data, publicizing and the purchasing, sell and pay for items as well as administrations. This is especially significant for independent ventures. They might not have the adequate store and ability to construct refined web nearness. Yet, they have to embrace online business applications since it is significant for their on-going survival. It shows improvement of the capacity to contend with the bigger associations and furthermore empower them to do working on a global scale. Furthermore, web based business applications give a practical way to have dealt with little associations to showcase their business, dispatch new items, improve interchanges, accumulate data, and recognize potential business factors. Online business has been hailed by numerous individuals as an open door for creating nations to increase a more grounded solid footing in the multilateral exchanging framework. Web based business could do assumption an instrumental job in helping creating financial aspects advantage more from exchange (World Trade Organization-2012). The developing utilization of the Internet, tablet gadgets with bigger buyer certainty would watch that web based business will proceed to do advancement of features and growth. With online life developing exponentially as of late, the discussion among organizations and buyers

LITERATURE REVIEW

There is no general acknowledged meaning of web based business. Laudon (2002-2003) characterized internet business as carefully empowered business exchanges between and among associations and people. Schneider (2002) has characterized online business as business exercises led utilizing electronic information transmission advances, for example, those utilized in the Internet and the World Wide Web to actualize and improve business forms. Bangalore External Trade Development Corporation

Fewer investigations have been completed in the particular setting of SMEs as lion's share of studies embraced to date in web based business area has tended to the particular setting of huge organizations or those that are dot.com players. With the end goal of this investigation, SMES are characterized as having a yearly deals turnover not surpassing RM25 million and full-time representatives not surpassing 150 and must be enrolled under the Companies Act 1965. Furthermore, in any event 65% of the values in an organization must be held by Bangalore inhabitants and working in an endorsed reason (SMIDEC, 1997). In Bangalore, SMEs assume a huge job in the nation monetary improvement, especially in the assembling divisions. SMEs execution in assembling division in year 2002 demonstrates that SMEs yield developed by 2.50%, an expansion from RM60 billion out of 2002 to RM62.40 billion (SMIDEC, 2002). It shows the significance of SMEs area that prompting an unflinching development in investigations of internet business appropriation by such firms. An investigation of

Jevons (1998) proposed that Internet make an exceptional open door for independent ventures to demonstrate commitment in national and universal showcasing efforts that already would have been exorbitant.

METHODOLOGY

Given the absence of exact research around there particularly in Sabah, an exploratory examination was viewed as the most legitimate methodology. In synopsis, information was gathered utilizing postal survey. An aggregate of 250 surveys were conveyed to organizations in which 50 reactions were returned yet just 200 of the returned reactions are usable.

FINDINGS AND DISCUSSION

The aggregate of reusable reactions got was 200. These respondents were from six noteworthy territories in the Tamilnadu, Karnataka and Bangalore

Table: Companies Location

Valid	Frequency	Proportion Rate	Validity	Cumulative proportions
Tamilnadu	110	55	55	52.55%
Karnataka	15	12	12	60.25%
Bay of Bengal Area	35	7	7	77.20%
Bangalore	40	26	26	92.00%
Total	200	100	100	100.00%

Impacts on the sampling distributing for the four major areas. The responses received were then divided into sectoring.

NEED OF ELECTRONIC-COMMERCE

With the expanding dispersion of ICTs, all the more explicitly the World Wide Web, the worldwide business network is quickly turns towards firm-to firm electronic-Commerce. The purchasers increase a reasonable bit of leeway when the Internet provide them access to the worldwide market, analyzing costs crosswise over districts, see if costs shift by request discontinuance and get mindfulness about substitute items. Because of straightforwardness of the market, client could look at the administrations of different web based business destinations effectively. For moment, if there should be an occurrence of online business the contenders are a single tick away from client. On the off chance that customers are not content with the items, costs or administrations offered by a specific web based business website, they could vary substantially more effectively than in the present form.

ADOPTION OF ELECTRONIC COMMERCE APPLICATION

The outcome in connection to these inquiries shows that the use level among the organizations in web based business applications is still very low. In utilizing Internet for showcasing, a high rate (42%) of the respondents embraced this application to do examination on contenders, 35% used to do explore and assess new providers, and 33% used to do inquire about on shopper inclinations. The figures appeared here spoke to the present circumstance in West Coast of Sarah as solid challenge between the SMEs existence particularly in this border less time, each attempting to have an edge against the others particularly as far as evaluating and items. By doing research on their rivals and shoppers, they would have the option to become familiar with them and this would help them in their showcasing procedure. In promoting through Internet, 45% of the respondents show their organization data and the items/administrations offered, while just 15% usage e-inventory as a type of web based publicizing. Regarding web facilitating, 25% respondents possess their Web website facilitated by their very own server, 25% selected to possess their Web webpage facilitated by another get-together and 18% of the respondents promoted on the outsider Web website. These outcomes showed that regarding electronic-publicizing, high level of the respondents show organization data and items or administrations offered, as this is the least expensive mean of promoting on the Internet.

ELECTRONIC COMMERCE FACTORS OF HINDRANCE

The respondent's criticism on the impediment factors that would impact the selection of web based business. The data demonstrates an uncertain reaction. The main decisive outcome is that 55% of the respondents felt that a noteworthy inhibitor to the reception of electronic-business is the shortage of security to avoid hack and infections. Other generally critical constraints are:

1. Organization market needs high level of human cooperation (45%)
2. Electronic-Commerce usage were seen expensive (42%)
3. Lack-age of inside ability to execute web based business applications (40%)

4. Lack-age of industry gauges/guidelines from governance on online business (43%)

5. Difficult to legitimize the expense with wanted advantages (40%)

BENEFICIAL IMPACT OF ELECTRONIC COMMERCE

There are a few advantages that have been introduced to the respondents on the way they saw the potential advantages of electronic-business. It very well may be reasoned that by and large, the respondents have an inspirational standpoint towards electronic-trade and view the advantages of electronic-trade as critical to their firm. All application are referenced with all the understanding audit whether full understanding or fractional understanding or not to concede to yet just the principle ideas are being meant.

Application	Strongly Agree	Disagree	Moderate	Agree
Senior management do not perceive E-commerce	15.25	23.00	11.00	34.00
Recommendation of highly human interaction	23.40	34.06	23.22	29.04
E-commerce will upset existing channels	30.30	76.23	89.23	34.09
Lack age of security in e-commerce	56.02	38.77	21.00	55.00
Lack of funding in e-commerce	69.00	21.90	19.25	21.00

CHALLENGES IN E-COMMERCE

The real difficulties looked by the venders and the purchaser which helping out business exchanges through web are as per the following.

1. Private and open company isn't included together to develop the matter of web based business. Private and open joint activity is expected to build up the web based business. Joint activities bring validity inside individuals, which is required for prospering the web based business.
2. There is an absence of framework security, dependability, norms, and some correspondence convention. Client loses their cash if the site of web based business website is hacked. Most normal issue of web based business site isn't having enough digital security.
3. Monetary establishments and delegates: Thus far, budgetary organizations and banks in creating nations are reluctant to play a functioning job in advancing web based business. In any case, shippers need the inclusion of banks to expand the scope and intrigue of internet business and to help avoid extortion and potential misfortunes owing to MasterCard misrepresentation.

CONCLUSION

The utilization of internet business by Small and medium enterprises in the Bangalore is still in its earliest stages in spite of different government activities and consolation. These incorporate the foundation of Sabah Institute for Small and Medium Enterprises in which the reason for existing is to improve the job of Small and medium enterprises in the advancement of the state economy and furthermore fills in as an impetus to create progressively aggressive. Utilization of web based business for reacting to contenders, giving upgraded client benefits and improving associations with providers was driving the take-up by littler organizations. As its utilization is ending up progressively basic to the activity of Small and medium enterprises, it would along these lines appear that Small and medium enterprises undoubtedly see web based business as an open door for improving their exhibition. The examination additionally found that the potential advantages were seen to be significant, in spite of the apparent constraints of not embracing web based business applications. It is currently up to the Small and medium enterprises with or without help from the legislature or different impetuses to utilize this innovative device to improve their business scope. There has been absence of research attempted especially to decide Small and medium enterprises view of the advantages of web based business and the momentum level of internet business reception. This examination was performed and it is suggested that the future research can be reached out to all the five divisions so as to acquire an increasingly delegate results. The selection considerations and advantages acknowledged from online business may be relied upon to shift as indicated by the business area in which a firm works.

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CONFRONTATION POLICY OF INDIA TOWARDS PAKISTAN DURING NDA – I PERIOD AND THE ATTITUDE OF INDIAN PARLIAMEN

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INTRODUCTION

Cooperation, confrontation, conflicts and consensus are parts of interpersonal as well as International Relations. India Pakistan, the two nuclear neighbors, are known for their animosities from the dawn of independence. The bilateral relations witness so many conflicts confrontation skirmish and events major wars. Consequently, the 70 plus years of bilateral relations are beset with more confrontation than consensus and cooperation. A confrontation often refers to military encounters involving opposing armies. In the troublesome India and Pakistan relations, due to the unsettled border issue, on the question of water sharing and above all a Kashmir question, both the countries proposed to go for a total war(Base, 2014)¹. Consequently, South Asia witnessed an evergreen arms race and both India and Pakistan were continuously procuring billion dollars of arm(Chaudhury, The United States' role and influence on the India-Pakistan conflict, 2004,². The unholy alliance of arms brokers, greedy, corrupt bureaucrats and immature political leaders and top military officials are continuously converting South Asia into a arms testing field. Obviously, the region is witnessing many confrontations. Confrontations between India and Pakistan can be classified into diplomatic confrontation, verbal confrontation, and physical confrontation. Against this background this section intends to analyse the important confrontations occurred between the two countries(Roy, 2014)³.

The scholar has identified Kargil war of 1999, Nuclear test of 1998, Attack on the Indian Parliament in 2001, intermittent proxy wars by Pakistan and the Illegal Immigrants as the major areas of confrontation during NDA-I regime. This section also intends to analyse the attitude of the Indian Parliament on each and every confrontation

KARGIL WAR

The Kargil war was an armed conflict between India and Pakistan that took place in the Kargil district of Kashmir region between May and July in 1999. It has played a major role in the history of the subcontinent. For India, the Kargil war changed forever its strategic outlook. The Kargil issue was interpreted as an insurgency carried out by Pakistan against its neighbor India(Lavoy, 2010)⁴. The first signs of trouble came soon after the Lahore Summit between Sharif and Prime Minister Atal Behari Vajpayee. Kargil was one of the brutal wars fought between the two countries at the frozen heights of Himalayas. Pakistani exercise across the line of control LOC had been planned for months and was discovered neither by any of the India Army Vigilance nor high Intelligence agencies, but by the Shepherds on 3rd May 1999. Equipped for high altitude warfare, they established position at heights above 14,000 feet that strategically connects the road to Srinagar with Leh in Ladakh(Puri, 2009)⁵. Pakistan betrayed India by sending troops to stealthily occupy the Kargil heights. A surprise attack was carried out by the infiltrators backed by the Pakistan army favoured with funds, arms, communications, equipment's and military training. The use of Air Power was inevitable for India and with the assistance of the ground force it was able to dislodge the infiltrators from the position they were occupying in the Strategic heights of the Kargil region.

¹ Gary j Base ,The Blood Telegram: Nixon, Kissinger, and a Forgotten Genocide, Vol.II (Random House India 2014),P.334

² Rahul Roy Chaudhury, The United States' role and influence on the India-Pakistan conflict, 2004, South Asia at the International institute for Strategic Studies (IISS), London retrieved on 22/03/2019, https://www.peacepalacelibrary.nl/ebooks/files/UNIDIR_pdf-art2117.pdf

³ Scott Gates and Kaushik Roy, Unconventional warfare in South Asia, (Ashgate 2014),p.89-113

⁴ Peter R. Lavoy, Asymmetric Warfare in South Asia: The Causes and Consequences of the Kargil Conflict, (Cambridge University Press, 2010),pp.1-37.

⁵ Mohinder Puri, Kargil War: The Final Battle, summer 2009. Pp,28-37, Retrieved on 22/03/2019, http://www.claws.in/images/journals_doc/1400824717Mohinder%20Puri%20CJ%20SSummer%202009.pdf.

There was no suspicion that the battle was fought against the Islamic fundamentalism (i.e.) Mujahedeen backed by the Pakistan's Government., The Air strike on 26th May drove out the militants and the Vijay Operations carried out on 14th June 1999 was success and there by India registered the fourth grand successive Victory against Pakistan since 1947.

ATTITUDE OF THE INDIAN PARLIAMENT TOWARDS KARGIL WAR

The Parliamentarians raised the issue of the Kargil war in the Indian Parliament. Shri Mohan Rawale from Siva Sena and Shri Naresh Puglia from Congress participated in the debate. They asked the government to furnish the details about Pakistan's attack even after the end of Kargil conflict along with Kashmir border(Lok Sabha Debates, 1999)¹. Mr. Mohan Rawale, asked the government to declare war and to destroy Pakistan(Lok Sabha Debates, 1999)². He insisted that to avoid cross border terrorism Pakistan should be destroyed and declared as a terrorist state. Members from Bharthiya Janatha Party, Congress party and other Political Parties like Shirmani Akali Dal also participated in the Parliamentary debate. The Parliamentarian Mohan Rawale from Shiva Sena party, Shri. S Bangarappa from Congress and Simranjit Sing Mann from Shirmani Akali Dal Party stressed on the reaction of the Defence Minister and the opposition answered that the government had taken responsible action against Pakistan. Finally, Shri Mohan Rawale thanked the Prime Minister and Defence Minister for the great victory of Kargil war. He criticized Pakistan's terrorist activities like exploding Bombs in Punjab, Kashmir and Assam where the I.S.I of Pakistan was behind. Surprisingly, the Congress party, the main opposition also appreciated the government's stand on Kargil war against Pakistan. The Parliamentarian Simranjit Sing Mann from ShirmaniAkali Dal and Madhavrao Scindia from Congress Party also raised questions and appreciated the Government's policy towards Pakistan(Lok Sabha Debates, 1999)³.

Kargil conflict was the major conflicts occurred after both the countries attained nuclear capabilities. The infiltrators with the support of Pakistan military captured of Kargil, resulted in to an arm conflict between both the countries in which India succeeded in pushing Pakistani

Militants and regulars in disguise using the air and fire powers(Lok Sabha Debates, 1999)⁴. Obviously, this episode reflected in the Parliament. On expected lines, almost all the political parties supported the government stand and the Siva Sena, took a strong anti-Pakistan stand. The member suggested the government to declare war against Pakistan to destroy the state to stop cross border terrorism for good. Whenever, the government was taking confidence building measures, the Parliament was supporting the governmental initiatives and during the time of conflict and confrontation, the opposition parties along with ruling party members supported the government.

2001 PARLIAMENTARY ATTACK

On 13th December 2001, there was an attack on the Indian Parliament by the Pakistan based terrorists(Jones, 2002)⁵. They belonged to Lashkar- e- Taiba (LeT) and Jaish – e- Mahamood (JeM), two Pakistan based terrorist organizations. The attack led to the death of 5 terrorists, 6 Delhi Police Personnel, 2 Parliament security personnel's and a gardener(2001 Parliament attack, October2005)⁶. This unprecedented attack created tension between India and Pakistan resulting into continuous animosity. Shocked by the attack, the government of India announced the termination of services of Samjhauta Express and bus services between Delhi and Lahore this confrontation echoed in the Indian Parliament(Subramanian K. S., 2007)⁷.

ATTITUDE OF THE INDIAN PARLIAMENT TOWARDS 2001 PARLIAMENTARY ATTACK

The attack on the Indian Parliament echoed on the floor of Indian Parliament. - Shri Ramesh Chennithala, Shri G. PuttyewamyGwada, and ShriAmbaresha from the Congress Party raised the question and asked the

¹Lok Sabha Debates, December 2, 1999,Cols. 19-24

² Ibid

³Ibid

⁴ Ibid

⁵Jones, Owen Bennett. Pakistan: Eye of the Storm. (New Delhi: Viking 2002), P. 356

⁶The Times of India, 2001 Parliament attack, October2005, retrieved on 2/03/2019, <http://timesofindia.indiatimes.com/event/2001-Parliament-attack/articleshow/55053711.cms>

⁷ K S Subramanian, A Sinister Game, The Strange Case of the Attack on the Indian Parliament, March 24, 2007, EPW retrieved on 22/03/2019, <http://www.revolutionarydemocracy.org/parl/EPWreview.pdf>

government whether the evidences gathered by our investigation agencies had exposed the direct role of Pakistanis(Lok Sabha Debates, 2002)¹.

The Minister of State in the Ministry of External Affairs Omar Abdullah gave the following statement that, "Government has provided to the international community information based on results of our investigations into the December 13 attack on India parliament. This has included evidence of the Pakistani nationality of the five terrorists killed as well as the involvement of the Laskar –e- tayaba (Let) and the Jaish-e- Mohammed (JeM), two Pakistan based terrorist groups known for their close links with Pakistani's intelligence agencies. The December 13 attack against India's Parliament once again starkly highlighted to the international community the face that terrorism poses the gravest danger to liberal, open and democratic societies such as ours. The international community strongly supports India's resolve to resist terrorism until it is decisively crushed; the widespread consensus in the international community is that there is no justification for terrorism, which must be eradicated wherever it exist(Lok Sabha Debates, 2002)². After the ministerial statement there were no discussions on the Parliament for the opposition party accepted statement of the Minister.

PROXY WAR IN JAMMU KASHMIR

Proxy wars an armed conflict between two states or non-state actors which act on the instigation of other parties that are not directly involved in the hostiles. Ever since its birth in 1947, Pakistan has been indulging in proxy and brinkmanship against India. ISI and the army in Pakistan are very powerful and enjoy much independence so much so that has been dictating terms to its Prime Ministers(Kanwal, How to counter Pakistan's proxy war, 2018)³. Obviously, these entities along with the religious fundamentalists never want India and Pakistan living in peace and harmony. The shelling of Indian civilian targets in Kargil, Kupware, Ranbipura etc and intermittent bomb blasts in different parts of Kashmir are the examples during NDA-I period(Jamwal, 2003)⁴.

ATTITUDE OF THE INDIAN PARLIAMENT TOWARDS PROXY WARS

The Proxy wars by Pakistan aided militants in Kashmir are one of the confrontation areas between India and Pakistan. It is necessary to mention here that proxy war by Pakistan in Kashmir is a continuous phenomenon. However, during NDA regime under the leadership of Vajpayee took a lot of peace initiatives through Lahore and Agra summits, bus diplomacy, encouraging people to people contacts. In spite of India's unilateral efforts, India in general and Kashmir in particular faced serious of bomb blasts and shooting by the Pakistan trained militants ignoring the peace efforts. Against this background there was a debate in the Indian Parliament(Lok Sabha Debates, 2000)⁵. The Parliamentarians R L Bhatiya, Kodaikinnil Suresh and NareshPuglia from Congress Party raised the issue and the government response, because the proxy war is spreading across the nations from Kashmir to West Bengal and even North Eastern states.

The Minister of State in the Ministry Home Affairs Shri VidyasagarRao informed the House that since the military takeover of administration in Pakistan, they had intensified proxy wars against India(Lok Sabha Debates, 2000)⁶. The major concern of internal security centered on Pak sponsored terrorism in Jammu and Kashmir and other North-eastern States. He further said that the government was aware of all threats and adapted a well-coordinated and Multi-pronged approach for tackling the activities of militants which included strengthening the border management, neutralizing plans of militants by coordinated intelligence action, setting up outposts of security forces and modernization and up gradation of Police and Security Forces with advance sophisticated weapons and communication system followed in border region. After the Ministerial statement there was no further debate on the floor of the Parliament and the opposition parties also accepted the Government's policy initiatives against militants involved in proxy wars. It is clearly revealed that as per the matters related to Pakistan there are consensus among both the ruling party and opposition.

¹ Lok Sabha Debates, March 20, 2002, Cols. 155-156

² Ibid

³ Gurmeet Kanwal, How to counter Pakistan's proxy war, October 18, 2018, retrieved on 22/03/2019, <https://economictimes.indiatimes.com/news/defence/longread-how-to-counter-pakistans-proxy-war/articleshow/66119254.cms?from=mdz>

⁴ Jamwal, N.S, 'Terrorists Modus Operandi in Jammu and Kashmir 'Strategic Analysis, 2003, Vol.27, no. 3,pp. 382-403.

⁵ Lok Sabha Debates, February 29, 2000, Cols. 83-84

⁶ Ibid

ILLEGAL PAKISTANI IMMIGRANTS

Immigration of people from their once comfort zone to another safer place is a historical phenomenon. There are so many reasons for immigration like drought, natural calamities, insecurity, and political turmoil based on various identities, religious oppression and seeking better life. During the ancient period people normally moved from one place to another without restrictions(PostonJr., 1993)¹. However, the advent of nation state and its establishment with fixed geographical location and border has created a lot of obstacles for the migrants. But people migrating from one state to another legally as well as illegally is a continuous phenomenon. People entering in to another state without proper documents and formal approval are called Illegal immigrants. Further, history witnessed the influx of refugees because of instability and disturbance of peace in one state. Even in the 21st century Refugee crisis is one of the major crises the world is facing. According to the UN refugee organization one sixth of the population is living in different parts of the world as refugees. From the dawn of Independence, refugees of so many nationalities and even illegal immigrants have been entering India from Tibet, Afghanistan, Burma, Nepal, SriLanka and Bangladesh. During NDA government the immigrants from Bangladesh attracted the attention of media and the public. This matter was discussed in the Indian Parliament also(Bedanta Kr. Dutta, An Enquiry into the Problem of illegal migration from Bnngladeshand its impact on the security of India, 2013)².

The illegal immigrants of Pakistan overstayed allover India and majority of the people were living in Rajasthan and Madhya Pradesh as these are Border States between India and Pakistan. The Pakistanis entered illegally through the border without the consent of the Indian government. Illegal immigrants from Pakistan are not only jeopardizing our national security, affecting our economy but also some are carrying out I.S.Iagenda in India with an eye to destabilize our country. In the wake of the Kargil war conflict, the infiltration of Pakistanis were reported to have been increased significantly much which created a lot of security concern in India(Bedanta Kr. Dutta, An Enquiry into the Problem of illegal migration from Bnngladeshand its impact on the security of India, 2013)³.

ATTITUDE OF THE INDIAN PARLIAMENTS TOWARDS ILLEGAL PAKISTANI IMMIGRANTS

This section entitled Illegal Pakistani Immigrants was discussed on the floor of the Indian Parliament. There were questions about the over staying of immigrants illegally in various parts of the India affecting our economy and security and the steps taken by the government of India. Members from Congress, Communist party and Trinamool Congress Party actively participated in the debates apart from Forward Block. Parliamentarian AdhirChoudhary and Shyama Singh from Congress party raised the questions on the issue of illegal Pakistan immigrants. The Home Minister L.K Advani gave the details of the illegal Pakistani immigrants. A statement was laid on the table of the House and as per the available information, as on 31.7.1999, regarding Pak nationals, who visited India, a total of 11,327 Pak nationals were reported to have not returned after their authorized stay. Of these, 8700 had overstayed and 2,627 were reported untraced(Lok Sabha Debates, 1999)⁴.

THE STATE WISE BREAKUP IS AS MENTIONED BELOW

SL.No.	Name of State	Overstaying	Untraced	Total
1	Andra Pradesh	21	29	50
2	Bihar	23	36	59
3	Delhi	07	90	97
4	Gujarat	621	20	641
5	Haryana	611	-	611
6	Karnataka	01	68	69

¹ Leon F.Bouvier and Dudley L. Poston. Jr. Thirty Million Texans?, Center for Immigration Studies Washington DC (1993)

² Bedanta Kr. Dutta, and S. S. Das, An Enquiry into the Problem of illegal migration from Bnngladesh and its impact on the security of India,(IJRSSH) 2013, Vol. No. 2, Issue No. IV, Oct-Dec, retrieved on 23/03/2019, <https://www.researchgate.net/publication/281710342>

³ Ibid

⁴Lok Sabha Debates, November 29, 1999, Cols. 8-16

7	Kerla	284	112	396
8	Madhya Pradesh	869	231	1100
9	Maharashtra	244	1172	1416
10	Orissa	24	8	32
11	Punjab	137	-	137
12	Rajasthan	4658	75	4733
13	Tamil Nadu	97	20	117
14	Utter Pradesh	670	400	1070
15	West Bengal	329	362	691
16	Jammu &Kahmir	94	4	98
17	Goa	10	---	10
	Total	8700	2627	11327

After the statement and the report submitted by the Home Minister, the opposition parties severely criticized the government on the floor of Parliament. Parliamentarian Adhir Choudhary representing Congress party was questioned the impact of illegal immigrants in India. He, further asked the honorable Minister “how is it possible for those illegal Pakistani immigrants to turn India into a safe haven. Do you think that there is an unholy nexus between illegal immigrants and security personnel under the control of the Minister of home affairs? “The member raised questions about the credibility of the Minister in handling the Illegal immigrants from Pakistan and its impact on the security of India(Lok Sabha Debates, 1999)¹.

The Home Minister L. K Advani’s reply was not accepted by the opposition members. He tried to distinguish between the illegal immigrants and infiltration and people who were overstaying with valid passports and visas. According to him there were three aspects of the issue. About the security implication and the nexus between security personnel with infiltrators, the Minister gave a vague answer which irritated the members.

Mr. Advani said that though the laws that govern immigration and deportation were Central laws but the authority to execute them had been delegated to the State Governments. According to him, over a period of time, the number of immigrants from Pakistan who had overstayed or who had disappeared was really large. The Government had been in constant touch with the state governments to ensure that they were traced and deported(Lok Sabha Debates, 1999)². Not satisfied with the answer, Mr. Adhir Chaudhary continued his argument and said, “I remind the Minister of Home Affairs a proverb that ‘one who sleeps too much in summer shall have to weep in winter? “It is to be noted that before the elections, the Minister had promised to the people of India that “a White Paper on ISI activities would be published. The illegal immigrants are very much related to ISI activities(Lok Sabha Debates, 1999)³.

As discussed, the Parliamentarians Shri Moinul Hassan, Rajesh Pilot, Anil Basu, Prof. Rasa Sing Rawat, Shrimati Krishna Bose, Shri Amor Roy Pradhan, and Shri. Priya Ranjan Dasmunsi representing different parties participated in the debates and raised issues related to illegal Pakistani immigrants, and the government gave detailed answers for each and every member’s question.

On the question of Illegal Immigrants, infiltration and over stayed members, many members raised questions about the government’s action and suspected the role of nexus between these people with security personnel who were under the control of the Home Ministry. The Home Minister was not able to give a convincing answer to the questions for he himself had promised the people during the election with a white paper on the illegal immigrants, infiltration and overstayed people from Pakistan. It shows that the Indian Parliament was very cautiously and meticulously analyzing the issue by questioning the credibility and ability of the Minister.

CONCLUSION

All the topics generated a lot of heat on the floor of the Parliament. Almost all the members of the Parliament supported the Indian government in the Kargil war and strongly condemned Pakistan. Similarly, on the attack on the Indian Parliament also the Parliament immediately condemned Pakistan for its involvement of encouraging terrorists to pursue anti- India activities. Likewise, the proxy wars by Pakistan aided militants in Kashmir, North Eastern States, West Bengal and other parts of India were severely condemned by almost all the

¹ Ibid

² Ibid

³ Ibid

Parliamentarians. In continuation of Pakistan's unfriendly war in Kargil and Proxy wars, the members questioned the government about the illegal immigrants, overstaying Pakistani citizens and infiltrators and sought the government to furnish the details and the actions taken by the government of India and the State and Union administration. The questions embarrassed the government, for the members were not satisfied by the reply of the Home Minister. The overall analysis shows that in general, the Indian Parliament, the most powerful people body, was interested in achieving peace with Pakistan and supported all the governmental initiatives to achieve peace which was clearly revealed in almost all the issues mentioned above. But only during the time of direct confrontation, the members expressed their anger towards Pakistan. For instance, the close ally of BJP, Siva Sena asked the government to declare total war to destroy Pakistan though their request was not supported by the government. From the overall analysis we can infer that there is a positive correlation between the attitudes of the Indian Parliament with the level of relationship between Pakistan. It also reveals that if there is one step taken by Pakistan, India is ready to go extra mile to achieve peace. The MFN status to Pakistan, liberalization of visa and the settlement of water dispute are the classic examples.

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JOB SATISFACTION OF SENIOR SECONDARY SCHOOL TEACHERS IN RELATION TO THEIR PERSONAL STRESS AND GENDER

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ABSTRACT

The present study was designed to investigate the job satisfaction of senior secondary school teachers in relation to their personal stress. Job satisfaction has been treated as dependent variable and personal stress has been treated as independent variable. Descriptive survey method was used in the present study. A sample of 100 teachers was selected using multi-stage random sampling technique. Teachers Job satisfaction scale by Singh and Sharma (2012) and Personal stress scale by Singh and Singh (2012) were used for data collection. The obtained data was analysed using Two way ANOVA with 3x2 factorial design. Main effect of personal stress reported to have a significant effect on job satisfaction of senior secondary school teachers. Gender found to have significant effect on job satisfaction scores of senior secondary school teachers. No significant double interaction effect of personal stress and gender was found on the job satisfaction of senior secondary school teachers. This shows that the persons working in teaching profession are dynamic personalities who cope with the day today problems without effecting their work.

Keyword: Job satisfaction, Personal stress and Gender

INTRODUCTION

Job satisfaction refers to "how people feel about their jobs and different aspect of their jobs" (Spector ,1997) . Job satisfaction includes the worker's expectations ,fulfill the needs of the worker's and provides the rewards for motivating the worker's. "Human need from a five-level hierarchy ranging from physiological needs, safety, belongingness and love, self esteem and self actualization" (Abraham Maslow ,1954). Based on Maslow's theory, job satisfaction has been approached by some researchers from the perspective of need fulfillment. "Stress was used to denote hardship, strain, adversity and affliction" (Lubusden, 1981). Three important sectors of life in which stress can be arise: Job and organisation, social sector and intrapsychic sector (Pestonjee, 1992). Load of information also explains the stress (Suedfeld, 1979). It links not only to the quality of environmental experiences but also to the structure of experiences.

VARIABLES USED

Variables	
Dependent Variable	⬆️ Job satisfaction
Independent Variable	⬆️ Personal stress
	⬆️ Genders

OBJECTIVE OF THE STUDY

- To study the main effect of Personal stress(A) and gender (B) on Job satisfaction of senior secondary school teachers.
- To find out the interaction effect of Personal stress and gender on Job satisfaction of senior secondary school teachers.

HYPOTHESES OF THE STUDY

- **H01** There exists no significant main effect of Personal stress on Job satisfaction of senior secondary school teachers.
- **H02** There exists no significant main effect of gender on Job satisfaction of senior secondary school teachers.
- **H03** There exists no significant interaction effect of personal stress and gender on job satisfaction of senior secondary school teachers.

DESIGN AND METHODOLOGY

In the present study, descriptive survey method was used. The 3×2 factorial randomized group design was used to analyze the data. All the independent variables i.e. personal stress (High, Average and Low) and gender (Male & Female) were varied at the two levels which have been shown below in the diagram.

SAMPLE

A sample of 100 secondary school teachers of Jhajjar District under Haryana State was selected through multi-stage random sampling technique. Distribution of sample has been depicted below:

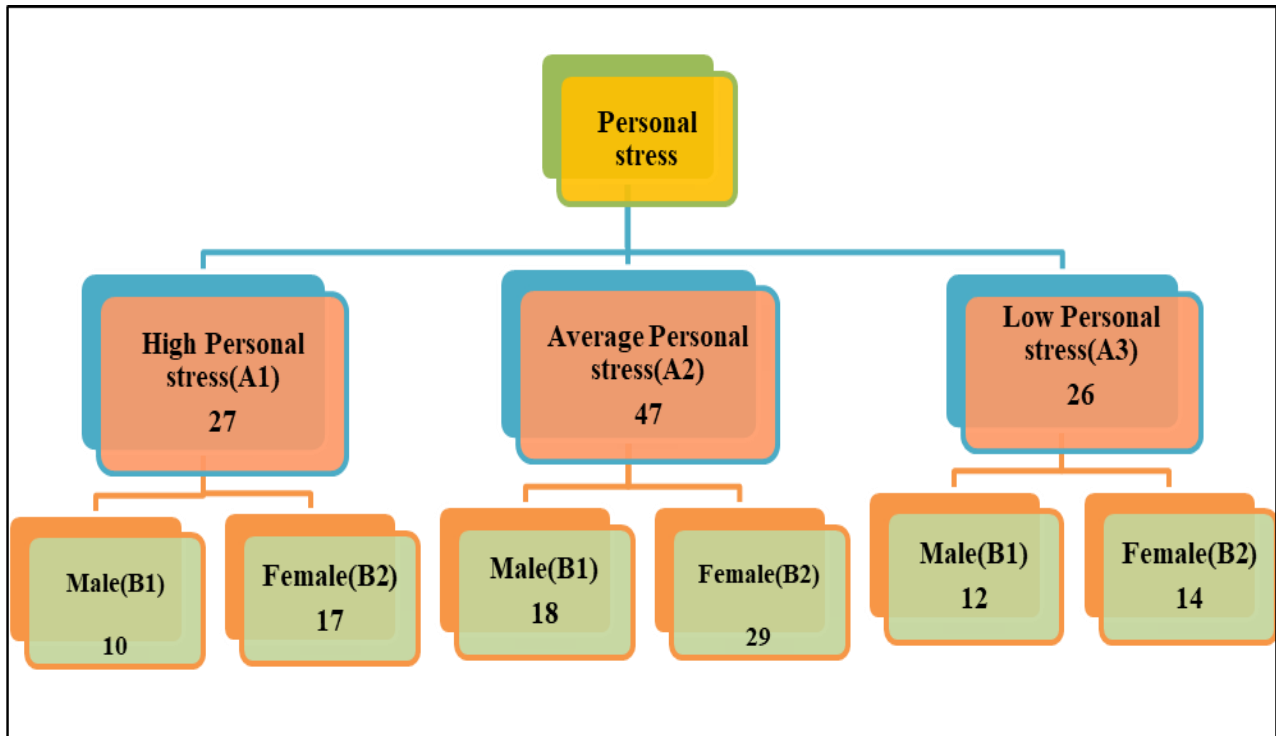


Fig-1: 3x2 Factorial Designs for Effect of Personal stress and Gender on job satisfaction

TOOLS USED

- Teachers’ Job satisfaction Scale by Singh and Sharma (2012)
- Personal stress Scale by Singh and Singh (2012)

STATISTICAL TECHNIQUES USED

The data was analyzed by using descriptive as well as inferential statistics. The Two-Way Analysis of Variance (ANOVA) with 3x2 Factorial Design was computed using SPSS 20 version to study the main effect and interaction effects of the independent variables i.e. Personal stress and gender on Job satisfaction of senior secondary school teachers.

DATA ANALYSIS AND DISCUSSION

The objectives of the present study was to find out the main and interaction effects of Personal stress and gender on job satisfaction of senior secondary school teachers, data were subjected to analysis of variance (ANOVA) of a (3x2) factorial study with a randomized group design. The independent variable such as Personal stress and further categorized as High level of stress (A1), Average level of stress (A2), Low level of stress (A3) ; gender coded as (B) and divided into two categorized – Male (B1) and Female (B2). The Means and SDs of different sub-samples have also been given in the table 1. The summary of ANOVA (3x2) has also been further shown in the table 1, which is analyzed in terms of main and interaction effects of independent variable i.e Personal stress and gender on Job satisfaction of senior secondary school teachers.

Table-1: Mean’s and SDs of sub-samples of 3x2 design for Personal stress and Gender of senior secondary school teachers with respect to Job satisfaction

Personal stress	Gender(B)	N	Mean	SD
High(A1)	Male(B1)	10	116.50	2.550
	Female(B2)	17	117.82	1.380
Average(A2)	Male(B1)	18	92.61	12.069
	Female(B2)	29	96.69	7.579
Low(A3)	Male(B1)	12	56.50	4.338
	Female(B2)	14	60.14	5.157

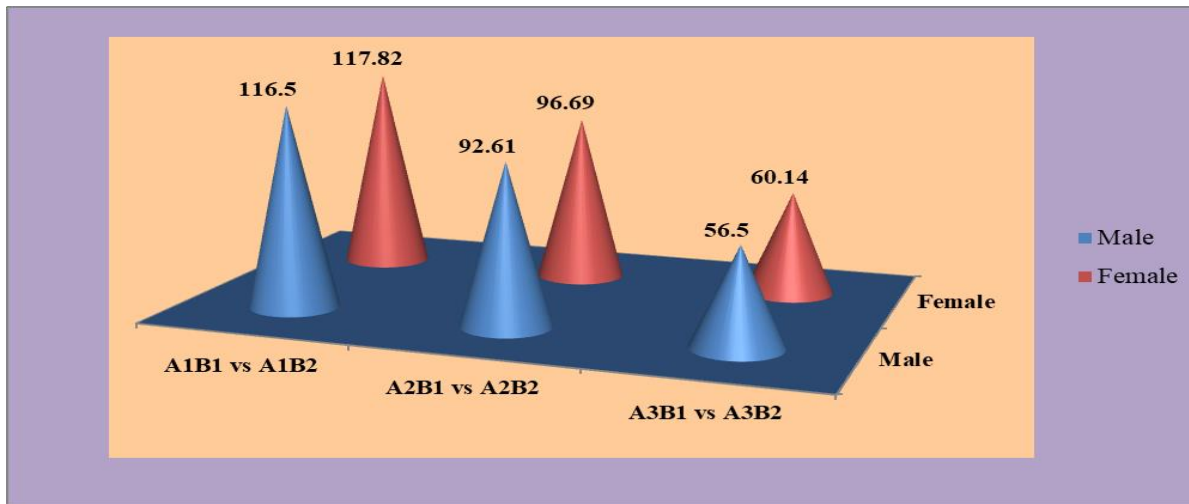


Fig-2: Mean Scores of Sub Sample of 3x2 Design for job satisfaction of senior secondary school teachers with respect to personal stress and Gender

Table-2: Summary of Two way ANOVA (3x2 Factorial Design) for Job satisfaction of senior secondary school teachers with respect to Personal stress and Gender

Sources of variance	df	Sum of Squares (SS)	Mean sum of squares (MSS)	F-ratios
Main Effect				
A (Personal stress)	2	45424.681	22712.345	451.732**
B (Gender)	1	202.691	202.691	4.031*
Double interaction Effect				
A x B Interaction	2	31.983	15.991	.318(NS)
Between cells	5	47298.020	9459.604	188.144
Within cells	94	4726.170	50.278
Total	99	52024.190

* Significant at 0.05 level ** Significant at 0.01 level NS = Not Significant

Main effects of Personal stress(A) and Gender(B) on Job satisfaction of senior secondary school teachers

From the table 2, it is seen that F- ratio (451.732) for main effects of Personal stress of senior secondary school teachers is significant at 0.01 level leading to the inference that personal stress has a significant effect on job satisfaction . Therefore, the null hypothesis H01 , “**There exists no significant effect of personal stress on job satisfaction of senior secondary school teachers**” is rejected. The present result is in tune with the results of Chaplain (1995) who found that significant effect of personal stress on job satisfaction among teachers’. For further exploration, t-test was applied to find out the significant difference between mean scores of job satisfaction of senior secondary school teachers with respect to personal stress. The results have been shown in the table 3.

Table-3: ‘t’ – values for the mean score of Job satisfaction of senior secondary school teachers with respect to Personal stress

Personal stress	N		Mean		SD		t-value
(A1) vs (A2)	27	47	117.33	95.12	1.96	9.63	16.451**
(A1) vs (A3)	27	26	117.33	58.46	1.96	33.23	9.01**
(A2) vs (A3)	47	26	95.12	58.46	9.63	33.23	5.49**

** Significant at 0.01 level

HPS(A1) : High Personal stress APS(A2) : Average Personal stress

LHE(A3) : Low Personal stress

Table-3 presents that t-values for all the groups such as A1vs A2 , A1vs A3 and A2 vs A3 respectively have been found significant at 0.01 level leading to the inference that these groups significantly with respect to job satisfaction of senior secondary school teachers. The mean scores of main effect corresponding to personal stress on job satisfaction have been depicted in Fig. 3.

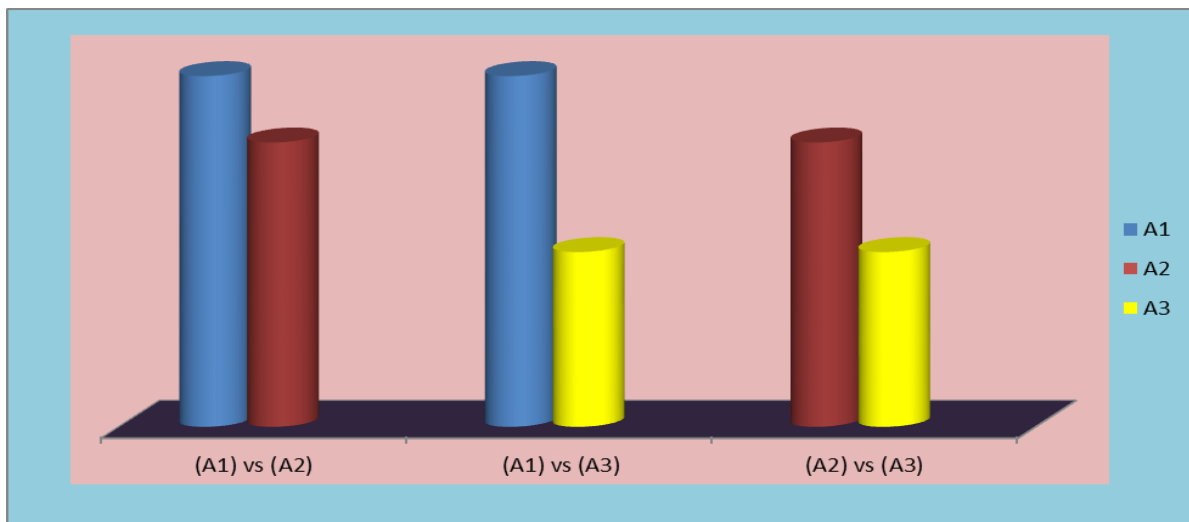


Fig-3: Mean score of Job satisfaction of senior secondary school teachers with respect to Personal stress

Gender (B)

It is apparent from the table 2 the F-ratio (4.031) is significant at 0.05 level for main effect of gender on job satisfaction. This means that gender has significant effect on job satisfaction. Therefore, the null hypothesis H02, “There exists no significant effect of gender on job satisfaction of senior secondary school teachers” is rejected. The present result is contrary with the results of Aggarwal (1994) who found that the males are much satisfied with their job than the females. For further exploration, t-test was applied to find out the significant difference between mean scores of gender on job satisfaction of senior secondary school teachers. The results have been shown in table 4.

Table-4: ‘t’ – values for the mean score of job satisfaction of senior secondary school teachers with respect to Gender

Gender	N	Mean	S.D.	t-value
B1	40	67.8	31.81	7.179**
B2	60	107.45	17.68	

** Significant at 0.01 level

B1: Male B2:Female

Table-4 presents that t-values of gender such as B1 and B2 have been found significant at 0.01 level leading to the inference that these groups significantly with respect to job satisfaction of senior secondary school teachers. The mean scores of main effect corresponding to gender on job satisfaction have been depicted in Fig. 4.

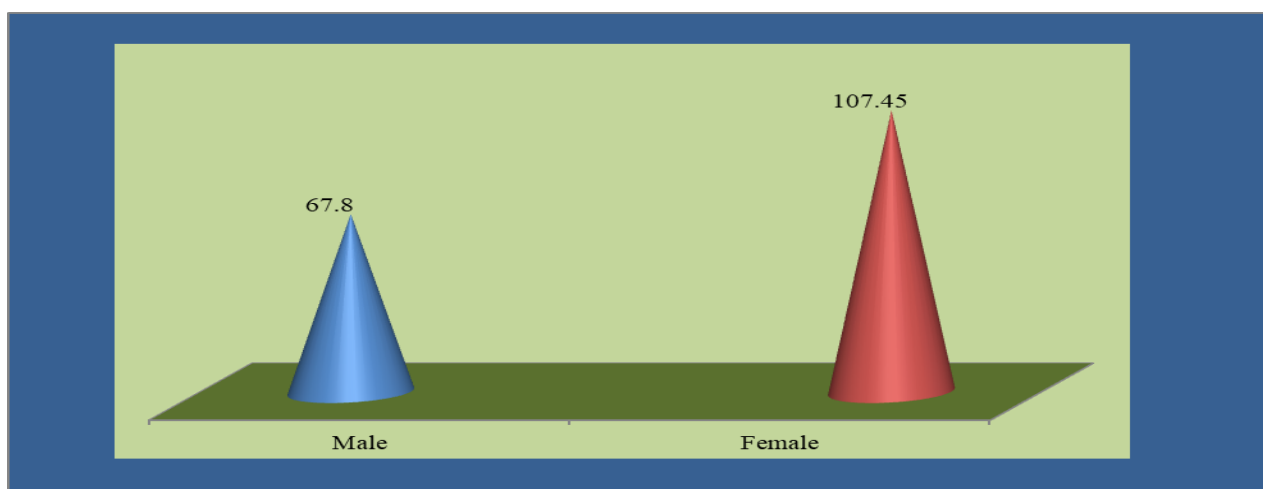


Fig-4: Mean score of job satisfaction of senior secondary school teachers with respect to Gender

Double Interaction Effects of Personal stress and Gender on job satisfaction of senior secondary school teachers

Personal stress(A) x Gender (B)

It is clear from the table 2 that F-ratio (0.318) for the interaction between personal stress and gender which is not significant. Therefore, null hypothesis H03, “ **There exists no significant interaction effect of personal stress and gender on job satisfaction of senior secondary school teachers**” is retained. It is concluded that there is no significant interaction effect of personal stress and gender on job satisfaction.

FINDINGS OF THE STUDY

- Personal stress and Gender was reported to have a significant effect on job satisfaction of senior secondary school teachers.
- No significant double interaction effect of personal stress and gender was found on the job satisfaction of senior secondary school teachers.

CONCLUSION

There are so many reasons why the teachers is not satisfied with their job. Teachers are the backbone of a country if they are not satisfied their job they cannot provide better education for the children's. Many factors are affected like organizational role stress, job insecurity, gender etc. causes may be responsible for higher level of stress. Many strategies may be adopted to enable the teachers to come out of this situation which is directly affects both qualitative output and quantitative output. Works should be provided according to their ability. School management should implement stress management programs and also introduce the various appropriate ways which helps to reducing stress.

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A STUDY OF TEACHING EFFECTIVENESS OF C.B.L.U TEACHERS IN RELATION TO THEIR SENSE OF HUMOUR

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ABSTRACT

Since the dawn of independence India has been trying the standard of living of her masses which depends on the quality of education. The standard of education depends on the quality and competence of the teachers. The term teaching clearly implies that the person who is engaged in the activity intends the students to learn something and this leads to teaching effectiveness. In the present study investigator has revealed the relationship between Teaching effectiveness and sense of humour of C.B.L.U teachers. The sample of the study comprised of 50 C.B.L.U teachers from Bhiwani district of Haryana. The result of the study revealed that teachers having high sense of humour possess higher teaching effectiveness as compared to teachers having low sense of humour.

Keywords: Teaching effectiveness, sense of humour, C.B.L.U. Teachers

In the present system of high sophisticated and speculation there is an unprecedented demand for effective teachers to lead the multitude of schoolchildren on the path of enrichment and progress. Teaching is considered to be one of the stressful professions specially because it involves daily work based on social interaction where the teacher must have to make efforts for establishing adjustment in all forms. Strong et al [2014] stated that teaching is vocational and most effective teachers are passionate about their chosen profession. An effective teacher is always in a constant learning process due to changes in terms of the students .

TEACHING EFFECTIVENESS

Dunkin [1997] considered teaching effectiveness is a matter of the degree to which teacher achieves the desired effects upon students . He defined teacher effectiveness as the extent to which the teacher possesses the requisite knowledge and skills and teacher performance as the way a teacher behaves in the process of teaching. Operationally speaking in the present study teaching effectiveness of a teacher refers to the scores obtained by him on the teacher effectiveness scale.

SENSE OF HUMOUR

Kher , Molstad and Donahue [1999] stated that humour is often identified as a teaching technique for developing a positive learning environment .when an instructor establishes a supportive social climate ,students are more likely to be receptive to learning. Operationally speaking in the present study sense of humour refers to the score of a teacher on Teachers sense of humour scale.

OBJECTIVES OF THE STUDY

- 1 To study teaching effectiveness of C. B.L.U. teachers in relation to their high sense of humour and low sense of humour.

HYPOTHESIS OF THE STUDY

- 1 There is no significant difference in teaching effectiveness of C.B.L.U. teachers in relation to their high sense of humour and low sense of humour.

DELIMITATIONS OF THE STUDY

- 1 The study was delimited to the teachers teaching in Chaudhary Bansi Lal University, Bhiwani
- 2 The study was delimited to 50 teachers only.
- 3 Only one independent variable i.e sense of humour and one dependent variable teaching effectiveness were taken for the present study.

METHOD OF THE STUDY

Descriptive survey method was used

SAMPLE FOR THE STUDY

Random sampling technique was used in the study. The sample of the present study consists of 50 teachers from Chaudhary Bansi Lal university ,bhiwani district of Haryana.

TOOLS USED IN THE STUDY

- 1 Teacher effectiveness scale by kumar and Mutha [1974]
- 2 Teachers sense of humour scale by Malik and kapoor (2014)

STATISTICAL TECHNIQUE USED

To achieve the objective of the study the investigator used mean ,s.d, t-test.

ANALYSIS AND INTERPRETATION

Descriptive statistics related to the teaching effectiveness of C.B.L.U teachers in relation to their high sense of humour and low sense of humour

Dependant variable	Group	N	S.D	t-value	Level of significance
Teaching effectiveness	High sense of humour	245.94	19.76	2.15#	At 0.01 level 2.72
Teaching effectiveness	Low sense of humour	231.32	18.90		At 0.05 level 2.03

significant at 0.05 level of significance

It is clear from the table that t-value of 2.15 was found significant at 0.01 level ,which indicates that teaching effectiveness of C.B.L.U teachers in relation to their high sense of humour and low sense of humour differ significantly. So the null hypothesis i.e there is no significant difference in teaching effectiveness of C.B.L.U teachers in relation to their high sense of humour and low sense of humour is not retained. In terms of mean scores it can be seen that teaching effectiveness of teachers having high sense of humour i.e 245.94 has been found higher than that of teachers having low sense of humour i.e 231.32.So it can be concluded that teachers having high sense of humour possess higher teaching effectiveness as compared to teachers having low sense of humour.

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SPECIAL PROVISION AND SPECIAL RIGHT FOR THE PEOPLE OF JAMMU AND KASHMIR**Neeraj Singh**

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ABSTRACT

J&K is the most burning issue which should be understood though is pending for more than Sixty years of freedom because of a few errors committed by the representatives. Article 370 of the Indian Constitution assures autonomous position to Jammu and Kashmir while Article 35-A gives special civil liberties to permanent residents of the state. The purpose of the present work is planned towards exploring plenty of confusing inquiries, beginning from the antecedent factors of Jammu and Kashmir, towards what was the need to join these Article what conditions prompted the presentation of these Article, why this Article has been a questionable or controversial issue.

Keywords: Jammu, and Kashmir, Constitution of India, Article 370, 35-A.

Jammu and Kashmir (J&K) is a state in northern India and situated in the Himalayan Mountains, and shares borders with the states of Himachal Pradesh and Punjab to the south J&K comprises of three regions: Jammu, the Kashmir Valley, and Ladakh. Srinagar is the summer capital whereas Jammu is the winter capital. Jammu and Kashmir is the only state in India with a Muslim-majority population. The Valley of Kashmir is well-known for its beautiful mountainous landscape, and Jammu's numerous shrines attract tens of thousands of Hindu pilgrims every year, while Ladakh is renowned for its remote mountain beauty and Buddhist culture¹. Maharaja Hari Singh became the monarch of the princely state of Jammu and Kashmir in 1925, and he was the reigning monarch at the conclusion of the British rule in the subcontinent in 1947. With the impending independence of India, the British announced that the British Paramount over the princely states would end, and the states were free to choose between the new Dominions of India and Pakistan or to remain independent².

Once the Gadget of Accession was signed, Indian militaries entered Kashmir with orders to force out the raiders. The resulting Indo-Pakistani War of 1947 lasted till the end of 1948. At the beginning of 1948, India took the matter to the United Nations Security Council. The Security Council passed a resolution asking Pakistan to withdraw its forces as well as the Pakistani nationals from the territory of Jammu and Kashmir, and India to withdraw the majority of its forces leaving only a sufficient number to maintain law and order, following which a plebiscite would be held. A ceasefire was agreed on 1 January 1949, supervised by UN observers. India and Pakistan fought two further wars in 1965 and 1971. Following the latter war, the countries reached the Simla Agreement, agreeing on a Line of Control between their respective regions and committing to a peaceful resolution of the dispute through bilateral negotiations¹.

RIGHTS OF THE PERMANENT RESIDENTS AFTER ACCESSION

In Jammu and Kashmir, the rights of the permanent residents after accession continued to be protected to a large extent and they had many of the rights and privileges, which they were enjoying prior to independence. Before independence the State of Jammu and Kashmir was an autonomous. Even after accession the permanent citizens of the State of Jammu and Kashmir continue to enjoy numerous rights and privileges. The Constitution (Application to Jammu and Kashmir) Order, 1950³, issued by the President of India, mainly dealt with the items specified in the Instrument of Accession. Under the said Order, Part III of the Constitution of India, 1950, dealing with Fundamental Rights was not made applicable to the Permanent Residents of the State of Jammu and Kashmir. Although the people of Kashmir were depressed of the fundamental rights enjoyed by the citizens of India, the permanent residents of the State of Jammu and Kashmir continued to enjoy certain rights and privileges guaranteed to them under the State Subject Act 1927 read with Notification of 1932⁴.

The Constitution of J&K Act 1939 (Act XIV of 1996) did not provide for fundamental rights and legally speaking the people of the State virtually had no fundamental rights at all. Some provisions of Part III of the

¹ "What is Article 370? Three key points" (<http://timesofindia.indiatimes.com/india/What-is-article-370-Three-key-points/articleshow/35678708.cms>). The Times of India.

² Larson, Gerald James. "India's Agony over Religion", 1995, page 245.

³ Later repealed by the Order of 1954 dated 14th May 1954.

⁴ Notification No. I-L/84, dated 20th April 1927 read with State Notification No. 13/L, dated 2th June 1932.

Constitution of India 1950 were made applicable to the State in 1952 by the signing of the Delhi Agreement. Eventually, by the Constitution (Application to J&K) Order 1954 dated 14th May 1954, Sections 2(3) and 2(4) of the Order of 1954 made Part II of the Constitution of India dealing with Citizenship and Part III of the Constitution of India dealing with Fundamental Rights applicable to the State of Jammu and Kashmir. Section 2(3) of the said Order made Part II of the Constitution applicable to the people of the State of Jammu and Kashmir from the date of commencement of the Constitution of India.

The provisions of Part II of the Constitution of India came into force on 26.11.1949 all over India except the State of Jammu and Kashmir where it was made effective on and from 26.1.1950. On 26th January 1957 the Constitution of Jammu and Kashmir 1957 came into force. The said Constitution does not contain any chapter dealing with fundamental rights of the permanent residents of the State. Although by virtue of the Order of 1954 the permanent residents of the State were already enjoying all the fundamental rights secured to the citizens of India under Part III of the Indian Constitution, subject to certain modifications and exceptions. Sections 6 to 10 contained in Part III of the Constitution of Jammu and Kashmir, 1951 separately deals with the Permanent Residents. The Sections are given as under-

Section 6: Permanent Residents: (1) Every person who is, or is deemed to be, a citizen of India under the provisions of the Constitution of India shall be a permanent resident of the State, if on the fourteenth day of May 1954¹: - (a) he was a State Subject of Class I or Class II; or (b) having lawfully acquired immovable in the State, he has been ordinarily resident in the State for not less than ten years prior to the date.

(2) Any person who, before the fourteenth day of May, 1954, was a State Subject of Class I or Class II and who having migrated after the first day of March 1947, to the territory now included in Pakistan returns to the State under a permit for resettlement in the State or for permanent return issued by or under the authority of any law made by the State legislature on such return be a permanent resident of the State.

(3) In this section, the expression "State Subject of Class I or Class II" shall have the same meaning as the [State Notification No. I-L/84 dated the twentieth April, 1927, read with State Notification No. 13L dated the twenty-seventh June, 1932].

Section 7: Constitution of references to State Subjects in existing laws: Unless the context otherwise requires all references in existing law of hereditary State Subjects or to State Subject of Class I or Class II or Class III shall be construed as references to permanent residents of the State.

Section 8: Legislature to define permanent residents: Nothing in the foregoing provisions of this part shall derogate from the power of the State Legislature to make any law defining the classes of persons who are, or shall be, permanent residents of the State.

Section 9: Special provision for Bill relating to permanent residents: A bill making provisions for any of the following matters, namely:-

(a) Defining or altering the definition of the classes of persons who are or shall be, permanent residents of the State;

(b) Conferring on permanent residents any special rights or privileges;

(c) Regulating or modifying any special rights or privileges enjoyed by permanent residents, shall be deemed to be passed by either House of the Legislature only if it is passed by a majority of not less than two-thirds of the total membership of that House.

Section 10: Rights of permanent residents: The permanent residents of the State shall have all the rights guaranteed to them under the Constitution of India.

ARTICLE 370

The applicability of entry of Section 370 was to define until the constitution of India in the state of Jammu and Kashmir, the constitution of the state had not taken its final form. It was an extra legislative mechanism to facilitate this transition. The election of the Constituent Assembly was held in October 1951. However, the boycott of elections was done by the Praja Council, the main political party of Jammu. Consequently, they won uncontested seats on the lack of opposition, the National Conference and all those sympathetic towards it. When the Constituent Assembly met for the first time on October 31, 1951, the Praja Council, which represented the Jammu division, remained unrestricted. There were no supervisors from the center. It was an illegitimate fault

¹ See- Part III of the Constitution of Jammu and Kashmir 1957.

by the representatives, who did not set any condition or condition to ensure that the state constitution is in line with the basic structure of the Indian Constitution. In Article XXI of the Constitution, Article 370 was drafted, which regards "temporary, transitional and special provision". Article 370 of Article 370 gives the right to the President of India to issue notification for the cancellation of Article 370 on the recommendation of the Constituent Assembly of Jammu and Kashmir. However, the Jammu and Kashmir Constituent Assembly dissolved itself on January 25, 1957, without recommending the repeal of Article 370. Some people left to argue that, despite the title of a provisional provision in the Constitution, Article 370 became a permanent determination of the Constitution of India (1, 4).

Article 35A

In February 1954, the Constituent Assembly confirmed the entry of the state into India. Thus, the assurance given to the people of India is fulfilled. In pursuance of this ratification, the President of India gave legal sanction to the Constitution (finalization for Jammu and Kashmir) order, finalizing the applicability of other provisions of the Indian Constitution for Jammu and Kashmir, 1954 and the Delhi Agreement. Section 2 (3) and 2 (4) of the order worked with the citizenship of Part II of the Constitution of India, and Part III relates to the fundamental rights applicable to the State of Jammu and Kashmir. However, it gave powers to the state legislature to make special provisions for the permanent residents of the state and for that purpose, Article 2A (4) (j) of the order was inserted in Article 35A of the Constitution. Thus, contrary to popular belief, this President's order is 1954 and Article 35A, which provides special status to the state's constitution and deprives other Indians of acquiring property in the state (3).

SOME CRITICAL VIEWS ABOUT ARTICLE 370 AND 35A

The space for regressive laws is lessening in the present era. But abrogation of such laws will be opposed by vested interests. It has taken eras to rid the Muslim daughters of India of the evil and ignominy of triple talaq i.e. a pernicious custom whereby a Muslim male could divorce his wife by a simple rendering of the word talaq, three times, by any means. Here too, the Muslim clergy, all male dominated, termed such a judgment by the apex court as an assault on their faith, appropriately forgetting that Muslim countries such as Pakistan have already enacted such laws decades ago. It becomes the need of India to move on and not be held hostage to blackmail and threats from religious power brokers. The manipulation or deletion to any portion of the Indian Constitution amounts to an amendment to the Constitution. The power to so adjust rests in Parliament as per processes laid out in Article 368. It is a fact that Article 35A was never presented before the Parliament which ipso facto means that the then President bypassed the amending procedure as laid out in the Constitution and usurped the functions of Parliament.

This amendment has been concealed from the public gaze through subterfuge, by not mentioning the same in the text of editions of the main Constitution which is very worrying. As an example, when a new Article on the Right to Education was added to the Constitution after Article 21, it was named Article 21A and it came up in between Article 21 and Article 22. New copies of the Constitution subsequently had Article 21, Article 21A and Article 22 in sequence. Why then does Article 35A find no place in the copies of the Constitution printed after its enactment when it should have been placed between Article 35 and Article 36? It is also not found in the list of Amendments to the Constitution. For some unfathomable reason, Article 35A appears in the Constitution only as an Appendix, as a result of which even legal luminaries are not aware of its existence. Jagdeep Dhankhar, a senior advocate of the Supreme Court and former Union Minister, in his keynote address at a function organized in the Nehru Memorial Museum and Library in September 2017, made the pertinent point that he too was unaware of the existence of Article 35A i.e. an Article which outrages every word of the Preamble of the Constitution of India.¹⁹ Speaking at the same venue, the former Governor of the state, Jagmohan said, "The common people of Jammu Kashmir, the poor, no one is benefitting from Article 370 or Article 35A—whether they are Hindus or Muslims. It is only vested interests, the elite, who have been benefitting from these provisions. So-called 'experts', such as A. G. Noorani, are misleading the people by advocating for Article 370," and reiterated that it is high time for this law to go (3).

CONCLUSION

J&K is the most burning issue which should be comprehended however is pending for more than Sixty years of freedom because of a few errors committed by the legislators. It is the need of modern India to give justice to the sufferers of Article 35A. These are the women of J&K who choose life partners from outside the state and in doing so, lose the right for their progeny to be state citizens. These are the refugees from West Pakistan who came in 1947 and settled in Jammu Division. They are the victims of partition who still languish and long for justice. These are the Gorkhas of J&K, who have lived here since the 18th century and are denied citizenship rights till date. Such abuse of human rights must end in a free and democratic India. It is the need to repeal

Article 370 and Article 35A. There will be violence instigated in the Kashmir Valley when the nation takes recourse to such action, but that cannot, and must not, deter the state from preserving the right to equality, enshrined in the Constitution. If it leads to a long and bloody struggle to preserve the basic character of the Constitution of India, then we, the people of India must go through with such struggle. We must remember that in the USA, the North went to war with the South, over the issue of human rights and Abraham Lincoln won the day. For the good of the people of India and for the residents of J&K, Article 35A must be repealed forthwith as it will pave the way for the development of the state and its total integration with the union.

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WORKPLACE STRESS AND ITS IMPACT ON EMPLOYEE'S PRODUCTIVITY

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ABSTRACT

The world is changing at a remarkable pace. In today's cut throat competitive environment, productivity is vital factor for the success of an organisation. Getting a job is just not enough, employees have to face day to day challenges. They need to keep improving themselves to deliver the best for the organisational goal to meet high level of competition. Employees need to buy all the changes as quickly as possible. This competitive environment brings stress to employees life at workplace as well as at home. Stress is indispensable parts of every employees life because everyday new challenges, workload, high expectations of superior, internal and external competition and responsibilities. Employees are expected to be highly productive in this dynamic environment, but their productivity can be obstructed by high level of stress. With rising level of responsibilities, employees are expected to work for longer hours in the office and contribute towards organisational goals by delivering extraordinary performance. This research paper is intended to study the reasons behind the workplace stress of employees, its impact on employees productivity and ways to manage the same.

Keywords: competitive, stress, productivity, stress.

INTRODUCTION

It is proven fact that stress at workplace plays a crucial role in employees performance. Employees who experience stress at workplace, feel difficulty in concentrating on their task, which results in poor job performance, high turnover and dissatisfaction, which at the end adversely affects the organisational goals. Globalization and technological revolution have replaced the working styles and skills required to do a job. Employees have to update themselves time to time to keep their job safe. In this fast changing environment, it is nearly impossible to live stress free. Not only employees, but employers are also a victim of stress. Both of them have to face challenges not only at workplace, but also at home too. Long term stress can be very dangerous for employee's health. It is a well known fact that stress can bring a full pack of disease. Stress can be positive as well as negative. Negative stress is also called distress, it is threat for employees as well as employer. As it can cause breakdown of a person's physical and mental system. Positive stress can be considered as eustress. It works as an opportunity for employees to get better performance outcomes. It can increase creativity and encourage one to perform. Every organisation should have a stress management coach or counselor. Employees stress should be taken very seriously, as stress free life boosts confidence, productivity and encourage creative thinking. Every type of organisation needs to devise innovative policies and programme for mental health of employees. Because a stressed employee always feel dissatisfied in every situation. His frustration needs to be look after to provide other employees a positive environment. It is the responsibility of the organisation to look after the mental health of its employees. A positive work environment, supportive peers and superior motivates employee to manage even at adverse situation and push their abilities for the sake of organisational goals.

WHAT IS STRESS?

Stress is the mental reaction to any new situation that demands any adjustment or change, which person is not willing to accept. It is the mental state of unacceptance of a situation. Stress arises when people feel trapped in an unpleasant situation or they don't want to change themselves according to new environment. Everything that throw a real or perceived threat to a person's comfort zone can cause stress. Stress can also play a great motivating force in anyone's life. Many employees can only deliver better performance under stress. Employers need to identify the motivating force of each employee. Because some employees need little stress to work better but the same stress can work as hugh demotivator for other employees.

REASONS FOR STRESS AT WORKPLACE

Stress can come from external forces as well as from individual mind itself. Following are the internal and external factors that causes stress among employees.

INTERNAL FACTORS

Stress can come from inside rather than any outside factor. Sometimes employees pressurise themselves by just worrying about little problems or problem which do not even exist. In case of inside stress a person becomes enemy of himself and organisation have to pay the price of his mental stress. When a person starts focussing on his fear and uncertainties, his overthinking can cause get stressed, especially when he has no control over those

things. He may start feeling helpless due to his own unrealistic expectations, his desire to become perfect can cause him mental problems. To manage internal stress, organisation needs to appoint a counselor, who can help employees to manage their stress level.

EXTERNAL FACTORS

Following are some external sources of stress at workplace.

- ★ Lack of recognition
- ★ Low salary
- ★ Low acceptance of work done
- ★ Work overload or underload
- ★ Poor work life balance
- ★ Lack of role clarity and poor instruction
- ★ Unsupportive work climate and poor working condition
- ★ Health problems
- ★ Discrimination and harrasment at workplace
- ★ Lack of job security
- ★ Highly demanding job
- ★ Frequent changes in duties and responsibilities
- ★ Boring and repetitive work
- ★ Poor relationship with colleagues and superior

Every employee's stress level and source of stress differ based on their personality and the way they react to certain situations. On one hand some people take everything lightly they don't need anyone to help them manage their stress level, on the other hand some take every little thing very seriously. Their mental stress need to be managed.

SYMPTOMS OF EXCESSIVE STRESS AT WORKPLACE

Employer should always keep an eye on the behaviour of their employees. He must keep checking the stress level of his employees. To identify stressed employees, he must observe his employees at work, ask them for regular feedback. He should watch the following factors which impact the job satisfaction and workplace relationships. Following are some symptoms which employer can identify to find out if any employee is under stress by just observing the employee regularly. The symptoms can be categorised as physiological, psychological and behavioral as mentioned below.

PSYCHOLOGICAL SYMPTOMS

- Anger, anxiety, frustration
- Depression, nervousness.
- Irritation, aggressiveness, moodiness
- Boredom
- Inability to concentrate
- Trouble in decision making
- Dissatisfaction

PHYSIOLOGICAL SYMPTOMS

- Increased heart rate
- Abnormal Blood pressure
- Headache, Body pain
- Fatigue
- Weak metabolism
- Hypertension

BEHAVIORAL SYMPTOMS

- Smoking, Alcohol, Drugs
- Absenteeism from work
- Neglecting responsibilities
- Lack of social interaction, isolation
- Always tensed and sad
- Uncomfortable around superior and colleagues

IMPACT OF STRESS ON PRODUCTIVITY OF EMPLOYEES

- **Unable to meet the expectation:** stressed employee can concentrate on his work properly. His mind subconsciously keeps thinking about his problem all the time. Studies say that job stress generate negative emotions towards the work which result in poor performance.
- **Serious physical problems:** high level of stress can cause serious problems like thyroid, heart attack, headache, breathing difficulty, skin disorder, allergies etc. Physical problems leads to absenteeism and low productivity. These problems have greatest impact on productivity of employees.
- **Increase in absenteeism and turnover:** studies say that work related stress may cause lack of commitment and motivation which further cause lack of interest in work. To avoid the workplace environment, employee starts coming out with excuses for taking off, which adversely affect the productivity of organisation and increase in cost of organization
- **Emotional problems:** emotional problems like anxiety, guilt, fear, anger, depression, tension, panic, aggression etc reduce the employees will to put efforts for organisation. Emotional instability can make a person stubborn and he may resist change. It can cause poor communication, coordination and relationship among peers, which at the end result in poor productivity.
- **Increase in cost of production:** highly stressed employee works at a slow pace. He takes more time to accomplish his routine task. His accuracy level of work also suffer because of stress. A stressed employee can't deliver work with high accuracy level. He takes time to take important decision which cause delay in every other related task and lower productivity.
- **Low quality of work:** stress, anxiety and depression causes lack of interest in work. Employee starts wasting his time in overthink and fighting with himself in his own head. He start facing difficulty to concentrate on work. He start making silly mistakes . A stressed person tends to forget important things which can cost poor productivity and increase in cost to organisation.
- **Poor relationships at workplace:** stressed employee tend to be frustrated and aggressive all the time. His behaviour can cause conflict in an organisation. His peers may stop supporting him. Poor relationships in organisation cause poor communication and coordination which ultimately lowers the overall productivity.
- **Lack of commitment towards the work:** high level of stress causes distraction. Employees preferences shift from his work to the cause of his stress. This shift of preference cause lack of interest and commitment toward the work.
- **Increase in burnout at workplace:** burnout is a state of dissatisfaction and frustration because of failure in achieving expected results. It is very dangerous for employees as one burnout victim can easily transform other's into burnouts. It is very important to keep a check on burnouts as it can affect the other organization environment and productivity very badly.

HOW TO MANAGE STRESS

Stress can be managed at individual as well as organisational level.

Organisational coping strategies: employer and managers can use the following strategies to manage stress of employees at workplace.

- **Find out the root cause of stress:** to manage stress, employers need to identify the cause of stress at first. He needs to find out the root cause of stress, only then he can solve his problem.
- **Role clarity:** employee must know what is expected from him and how to meet that expectation. Most often, stress occurs when employees are not clear about his role and then they fear they can not do what is expected from him.

- **Supportive organisational climate:** employee should feel secure about his job. He should feel that his peers and employer will support him at time of crises. He should feel free to think and take decisions. Mutual trust, clear communication, participative decision making help in reducing stress level and concentrate on work. In positive organisational climate, everyone willingly push their limits to achieve organisational goals.
- **Programmes to manage stress:** regular informal meetings, outings, sports events and get together can help employees relax and get on work with new energy. Organisation can reduce stress among employees by introducing stress management programmes which give employees a little break from routine work.
- **Performance counselling:** helps employees understand their own performance. It makes their position clear to them, where they stand in relation to other employees. It helps them to critically analyse their performance and identify ways to improve their performance. Performance counselling also helps to identify the training needs of employees. When employees know their current position and how to improve the same. They will devote their time on improving themselves rather than worrying about what is going wrong with their work.
- **Employee recognition:** appreciating the employee's efforts can work like magic most of the time. Lack of recognition is one of the root causes of stress among employees. How and when to recognize an employee is also mindful activity. Some employees like to get their name announced in front of everyone, while some employees may like personal appreciation note. Recognition and reward generate happy hormones among employees, motivating them to work better.
- **Allow Remote working and flexible hours:** office should not look like cell to employees . Flexible working hours can give them liberty to take care of their family responsibilities. This can help them to maintain a better work life balance between his personal and professional life. Better work life balance helps employees to work happily and stress free.

INDIVIDUAL COPING STRATEGIES

- **Time management:** unfinished work, misplaced reports and piles of paper lying on desk can make anyone's life miserable. One needs to make his to-do list for every day and review his list before leaving the office. Managing time can help one to get rid of distractions and reduce his mental burden.
- **Exercise and meditation:** in stressful situation one needs to take a deep breath in and let all the stress go out. Regular exercise and meditation can help one relax and control his mind. This is the best way to reduce anxiety and frustration. Meditation helps to achieve concentration on work.
- **Socialising:** employees should mingle with each other during break time. It is quite important for organisation to build trust among employees. It will help them to share their problems with each other and achieve better coordination which will ultimately improve productivity.
- **Procrastination:** means doing easy things before difficult things. Picking up difficult tasks first can exhaust one's mental capacity and leave him demotivated Picking easy things first can keep him motivated for the coming difficulties.

CONCLUSION

Maximum number of employees face work stress because of different reasons. Many employees in the private sector feel overloaded with work and fails to achieve work life balance and end up feeling stressed all the time. But this stressful situation can be avoided if organisation takes this issue seriously and employ effective measures to reduce stress which can eventually kill their productivity.

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A STUDY ON OCCUPATIONAL HEALTH HAZARDS AMONG WOMEN BEEDI WORKERS

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ABSTRACT

The beedi industry occupies a prominent place in rural development in terms of its capacity to offer potential employment opportunities to a large number of people. For the beedi industry Nizamabad district is one of the major hub in India. It is an arduous, labour intensive task because each beedi is rolled individually. Beedi industry is almost an unorganized sector hence even the government officials finding it difficult to enforce the various legal requirements. Apart from the other legal implications the health hazards which the women employees who are rolling the beedis are enormous. This study aims to explore the level of health hazards experienced by the women beedi rollers in Nizamabad district. A total of 388 usable responses obtained from women beedi rollers comprising from the beedi rollers concentrated in Nizamabad district. The study found that more than 70% of the beedi rollers suffered from eye, gastrointestinal and nervous problems while more than 50% of the respondents suffered from respiratory problems, mostly throat burning and cough. More than 75% of the respondents faced osteological problems. From the study it is understood that the health hazards level is very high.

Keywords: Employment opportunities Beedi rollers, Health Hazards, Welfare measures.

INTRODUCTION

The beedi manufacturing is a traditional agro-forest based industry in India, highly labour intensive and predominantly unorganized. The beedi industry is one of the largest employers of workers in India, after agriculture, handloom and construction. However, the estimates of the numbers of beedi workers engaged in this industry vary depending on who is making the estimates. The unions also point out that beedi workers constitute a major share of the workforce under the poverty line. The beedi rolling is generally done by poor households in backward areas where the workers have usually no other means of sustainable employment. Although beedi rolling began in the factory sector (in early twentieth century), over the last three decades, the beedi manufactures have increasingly shifted the work from factories into the households.

The beedi manufacturing is a traditional agro-forest based industry in India, highly labour intensive and predominantly unorganized. The beedi industry is one of the largest employers of workers in India, after agriculture, handloom and construction. However, the estimates of the numbers of beedi workers engaged in this industry vary depending on who is making the estimates. The beedi rolling is generally done by poor households in backward areas where the workers have usually no other means of sustainable employment. Beedi is a forest product and also called the poor man's smoke or poor man's cigarette. A standard beedi contains about 0.2 gram s of rolled tobacco flakes. Tobacco/tendu leaf is also known as kendu or tamburni. The beedi industry is primarily an unorganized sector or informal sector.

A majority of the workforce is employed in the process of beedi rolling. It is the task which is subcontracted under different systems and undertaken at home. The three point system under which production of beedies is organized. Factory, outwork and contractual system.

In the factory system, beedi manufacturing is carried out under the direct supervision of managers. All tasks are performed with in factory premises. Most of the formal production, beginning in late nineteenth and early twentieth century was under this system.

Contracting out beedi rolling work through branches or companies which operate on behalf of the factory owners is another form of production followed. Generally, the branches hire workers either in common worksheds or in localities where work is taken home and rolled beedies are returned to the factories, where sorting, grading, roasting, labeling, bundling and packing are done. Most of the beedi rolling is done by the women.

The third and most common system is that of the contractor or middlemen supplying raw materials to the workers who roll beedies in their respective homes and return the rolled beedies to the contractor. The contractor is a commission agent and this differs from outsourcing work in that the link with company is not direct as often the contractor operates as a self employed person.

OBJECTIVES OF THE STUDY

- To Study the Occupational health hazards of Women Beedi Workers in Nizamabad District.

SOURCES OF DATA

The present study considered both Primary Data and Secondary Data. To examine the Occupational health hazards of women beedi workers in Nizamabad District, Primary data is collected from beedi workers through well structured schedule. Secondary data is collected from the administrative records, annual reports, management reports, organizational personnel manuals, text books, journals and reports.

FACILITIES TO BEEDI WORKERS

Directorate General of Labour Welfare through its Welfare Commissioners provides following facilities to beedi workers:-

1. Health care facilities to the workers and their dependents through 12 Hospitals and 286 Dispensaries.
2. Financial Assistance for Education of wards of the workers.
3. Financial assistance of Rs. 1.50 Lakh in three instalments under Revised Integrated Housing Scheme-2016 for making pucca house.

Source: Ministry of Labour and Employment

METHODOLOGY

The research design adopted for this study is descriptive cum exploratory type. The study was conducted in Nizamabad district .400 female beedi rollers, without tobacco smoking/chewing habits were contacted for occupation related exposure to tobacco flakes and dust. Relevant information was collected by visiting the house of each beedi roller. The study subjects were interviewed and a Schedule was filled for each subject, which included details about their age, educational qualification, monthly income and health problems faced by them. Out of 400 responses 388 are found to be usable and hence the sample size for this study is 388. For this research disproportionate random sampling and justified sampling methods are adopted. The questions are prepared with the aid of literature and consultation with safety experts and doctors. Totally 50 questions were gathered in the first step. Those 50 questions were sent to the safety experts and doctors to get their valuable opinions and suggestions. The safety experts and doctors opinions were taken in to account on the basis of their remarks. Some questions were reworded, modified and eliminated.

Finally 20 questions are formed under four dimensions

- i. Physical Health
- ii. Emotional Fittings.
- iii. Safety
- iv. General awareness

ANALYSIS OF DATA

For this research distribution analysis is applied to analyze the data. According to the dimension of Physical Health 28% of the women workers are having skin diseases, 32% of the women workers having anemic problem and 77% of the women workers having eye disorders and knee troubles. The dimension of emotional fittings reveals that 83% of the women workers are attending job when they are not physically fit. 71% of them affected by secondary occupation which bothers mettle, 65% of the women workers don't have relish of food stuff when they consume it. 93% of the women workers are forced towards this work because of poverty. 97% of the women workers are not consulting doctors when they are not physically fit. Safety of the women workers reveals that 41% of them don't have proper day-light facility at work place and 44% of them dont have a proper ventilation facility at their work place. Almost 50% of them are affected by natural forces like, thunder, lightning, heat and rain at their work place. According to general awareness 92% of the women workers are not aware of nicotine, 96% of them are aware that this occupation will cause cancer and Tuberculosis, 49% of them are affected by sexual Urge and 93% of them are aware that occupying children in this job might cause their education, physical health and general welfare. Thus all the dimensions of the study variables reveals that the health hazards existing in the beedi rolling environment experienced by the women beedi rollers is at an alarming rate.

CONCLUSION

People occupied in beedi manufacturing are facing a number of health risks. Longer working hours makes frequent instances of occupational health issues more likely. The findings can be extended to longer time periods as there are high chances of persistence of occupational illness among those working for more number of years. After continuous beedi rolling by the women and children and exposure to tobacco, the skin on the beedi rollers finger tips begins to thin, and they are unable to roll beedis by the age of 45. The study found that more than 70% of the beedi rollers suffered from eye, gastrointestinal and nervous problems while more than 50% of the respondents suffered from respiratory problems, mostly throat burning and cough. More than 75% of the respondents faced Osteological problems. From the study it is understood that the health hazards level are very high. Majority of the beedi rollers are facing many health problems. In spite of health problems they are continuing their work because they have no other trade or occupation

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AN ANALYTICAL STUDY OF TRAINING AND DEVELOPMENT PROGRAMME OF GENSAI ENERGY

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ABSTRACT

Training and development is the field concerned with organizational activity aimed at bettering the performance of individuals and groups in organizational setting. It has been known by several names, including employee development, human resource development, learning and development. Training and Development helps in optimizing the utilization of human resource that further helps the employee to achieve the organizational goals as well as their individual goals. Training and Development helps to provide an opportunity and broad structure for the development of human resources' technical and behavioral skills in an organization. It also helps the employees in attaining personal growth. Training and Development helps in increasing the job knowledge and skills of employees at each level. It helps to expand the horizons of human intellect and an overall personality of the employees. The paper focus on the study of training and development programmes of Solar Energy Nagpur.

Keywords: Cognitive, basket technique, Business games

INTRODUCTION

Every organization should provide training to its employee; irrespective of their qualification, skill, suitability for the job etc. Training and development encompasses three main activities; training, education, and development as follows:

Training: This activity is both focused upon, and evaluated against, the job that an Individual currently holds.

- Education: This activity focuses upon the jobs that an individual may potentially holds in the future, and is evaluated against those jobs
- Development: This activity focuses upon the activity that the organization employing the Individual or that the individual is part of, may partake in the future, and Almost Impossible to evaluate.

The stakeholder in training and development are categorized into several classes. The sponsors of training and development are senior managers. The client of training and development are business planners. Line managers are responsible for coaching, resources and performance. The participants are those who actually undergo the processes. The facilitators are Human Resource Management staff and the providers are specialists in the field. Each of the groups has its own agenda and motivations, which sometimes conflicts with the agendas and motivations of the others.

THE NEED OF TRAINING ARISES

- To match the employee specification with the job requirements & organizational needs:
 - Every management finds deviations between employee present specifications and the job requirements and organizational needs.
 - Training is needed to fill these gap.
- Organizational viability and the transformational process:
 - If the organization does adapt itself to the changing factors in the environment, it will lose its market share. If the organization desires to adapt these changes it will have to train these employees to cope with the changing environment. It provides continuity to the organization process and development.
- Technical advances:
 - Every organization in order to survive to be effective should adapt the latest technology. For this, the organization also needs employees possessing skills to operate them. Hence organization should train their employees from time to time.
- Organizational Complexity
 - Organization of most of the companies have become complex. This leads to growth in number and kind of employees in the hierarchy.

- This leads to problems in integration and co-ordination of activities to the diversifying & expanding situations. Training prepares the people to be change agents. Thus it solve the problem of organizational complexity
- Human Relation
 - Management of most of the organizations has to maintain human relationships, besides industrial relations. So training in human relations is important to deal with problems such as alienation, interpersonal and intergroup conflicts etc and to maintain cordial human relations.
- Change in the job assignment:
 - Training is also necessary when the existing employee is promoted or when there is some new job or occupation due to transfer. It is also necessary to equip the old employees with advanced disciplines, Technique and technology.

METHOD & TECHNIQUE OF TRAINING

There are various method of training, which can be divide in to

- Cognitive method.
- Behavioral methods.

COGNITIVE METHOD

These methods are associated with changes in knowledge and attitude by stimulating learning. The various methods that come under cognitive approach are:

- Lectures
- Demonstrations
- Discussion
- Computer Based Training

BEHAVIORAL METHOD

These methods are best used for skill development.

The various methods that come under behavioral approach are:

- Games and simulations
- Behavior-Modeling
- Business games
- Case studies
- Equipment stimulators
- In-basket technique
- Role players

Both the methods can be used effectively to change attitudes, but through different means.

Another Method is Management Development Method:

The more future oriented method and more concerned with education of the employees.

To become a better performer by education implies that management development activities attempt to install sound reasoning processes.

Management development method is further divided into two parts:

ON THE JOB TRAINING

The development of a manager's abilities can take place on the job. The four techniques for on the job development are:

- Coaching
- Mentoring

- Job rotation
- Job Instruction technique
- Orientation technique
- Internship

OFF THE JOB TRAINING

There are many management development techniques that an employee can take in off the job. The few popular methods are:

- Lectures
- Sensitivity
- Case study
- Role play
- Conference discussion

COMPANY PROFILE

Gensai Energy (formerly known as Energy Tech India) is a leading provider of innovative solar energy based green lighting solutions. Catering to both institutional and retail consumers, Gensai offers the latest technology across numerous application areas. Headquartered in India, and adding offices across the globe at a rapid pace, Gensai Energy manufactures and markets cost-effective power saving energy solutions. Gensai Energy Private Limited producing energy through abundant supply of free raw material i.e. Sun Rays or Solar Energy.

OBJECTIVES OF THE STUDY

- To study the training and development procedure at Gensai Energy, Nagpur.
- To study the strategy used for training of employees of Gensai Energy.
- To find out various methods used in Gensai Energy helps in development of the employees.
- To examine the effectiveness of training in overall development of skills of workforce.
- To examine the effectiveness and efficiency of employees and developing their skills and knowledge by using various strategies.

SCOPE OF THE STUDY

- The different training programme incorporated/facilitated in Gensai Energy through its faculties, outside agencies or professional groups. It also judges the enhancement of the knowledge & skills of employees and feedback on its effectiveness.
- Scope of study of training policies in Gensai Energy is to study the impact of training on the overall skill development of workers.
- Study of training policies in Gensai Energy is to study the impact of training on the overall skill development of workers.

HYPOTHESIS

Right Training and development session at right time will help in increasing employee productivity.

LIMITATIONS

- The study, was restricted to Gensai Energy, Nagpur.
- There are problems faced while collecting the data information from the various employees.
- Not much information was available with the organization about how the training system worked, for example little theoretical material was available about the system.
- The organization being a public unit so the people working there were not too bothered about the outcome of the result from my project.

RESEARCH & METHODOLOGY

The questionnaire is considered as the most important thing in a survey operation. Hence it should be carefully constructed. Structured questionnaire consist of only fixed alternative questions.

SAMPLING TECHNIQUE

Judgmental sampling

Sample was taken on judgmental basis. The advantage of sampling are that it is much less costly, quicker and analysis will become easier. Sample size taken was 25 employees of Gensai Energy, Nagpur.

DATA COLLECTION

The task of data collection begins after the research problem has been defined and research design chalked out. While deciding the method of data collection to be used for the study, the researcher should keep in mind two types of data viz. Primary and secondary data.

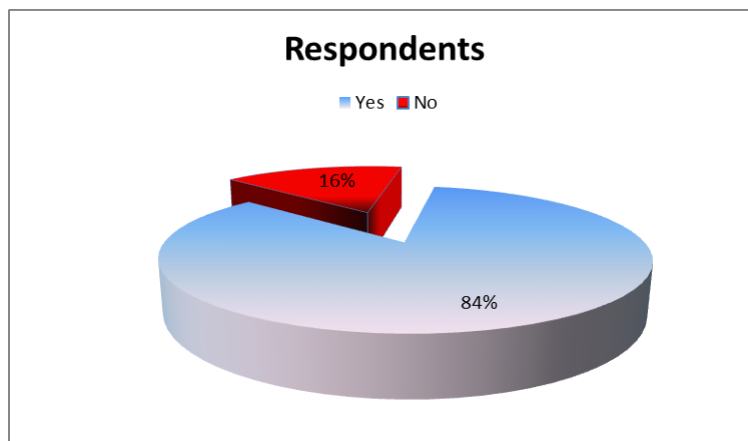
(A) Primary Data: -Primary data are first hand information and are collected from various sources like: Informal interviews, Through Structured questionnaire, Observation

(B) Secondary Data: The secondary source consists of readily available data's and is already compiled statistical statements and reports. Secondary data's are collected from; Business Magazines, Annual reports, Journals.

DATA ANALYSIS AND INTERPRETATION

Ques. 1 Does the training improve skill of human force?

Responds	Respondents	Percentage
Yes	21	85%
No	4	16%
Total	25	100%

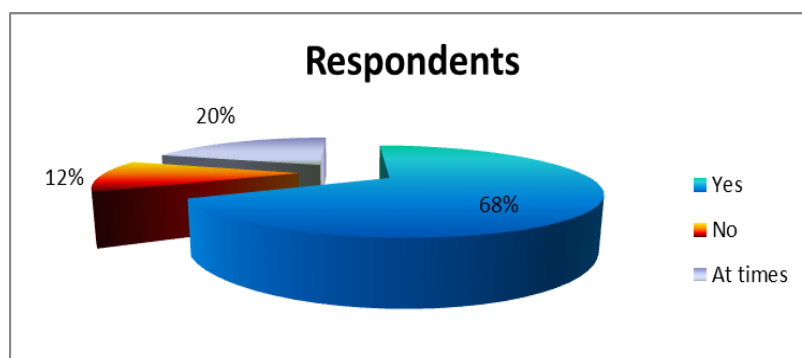


INTERPRETATION

From the above chart it is seen that 85% employees think that training improve skill of human force and 4 employees are not agree with this statement.

Ques.2 Does Training Help to boost every employee in the organization?

Responds	Respondents	Percentage
Yes	17	68%
No	3	12%
At times	5	20%
Total	25	100%

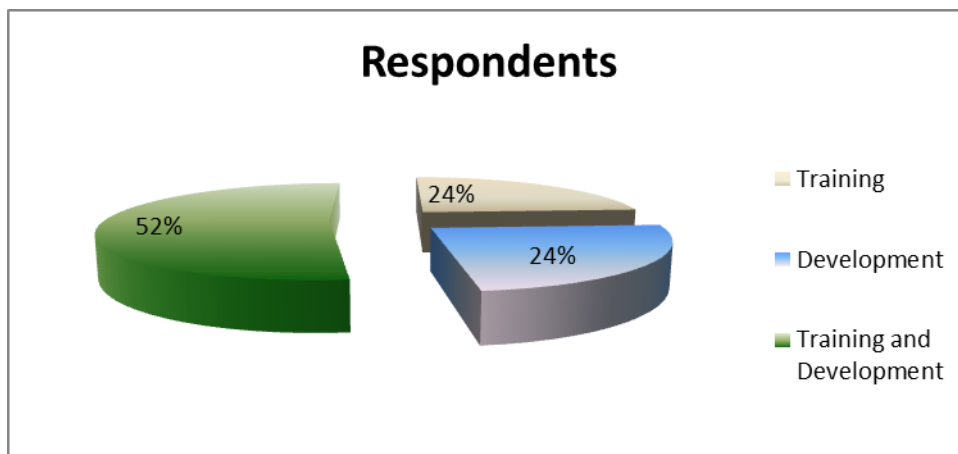


INTERPRETATION

From the above chart it is seen that 68% employees think that training help to boost every employee in the organization, 12% employees does not think that training help to boost every employee in the organization and 12% employees are think at times help to boost every employee in the organization.

Ques.3 Which plays the most effective role in boosting employees Performance?

Responds	Respondents	Percentage
Training	6	24%
Development	6	24%
Training and Development	13	52%
Total	25	100%

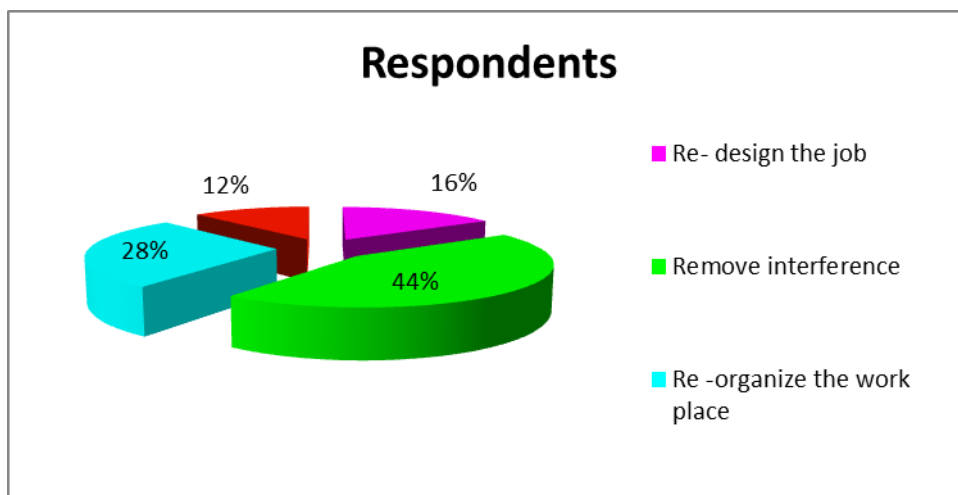


INTERPRETATION

From the above chart it is seen that 24% employees felt that training place the most effective role in boosting employees Performa, 24% employees felt that training place the most effective role in boosting employees development and 52% employees felt that effective role in boosting employees Performa.

Ques. 4 What are the conditions that have to be improved during the training sessions?

Responds	Respondents	Percentage
Re- design the job	04	16%
Remove interference	11	44%
Re -organize the work place	07	28%
Upgrade the information of the material given during training	03	12%
Total	25	100%

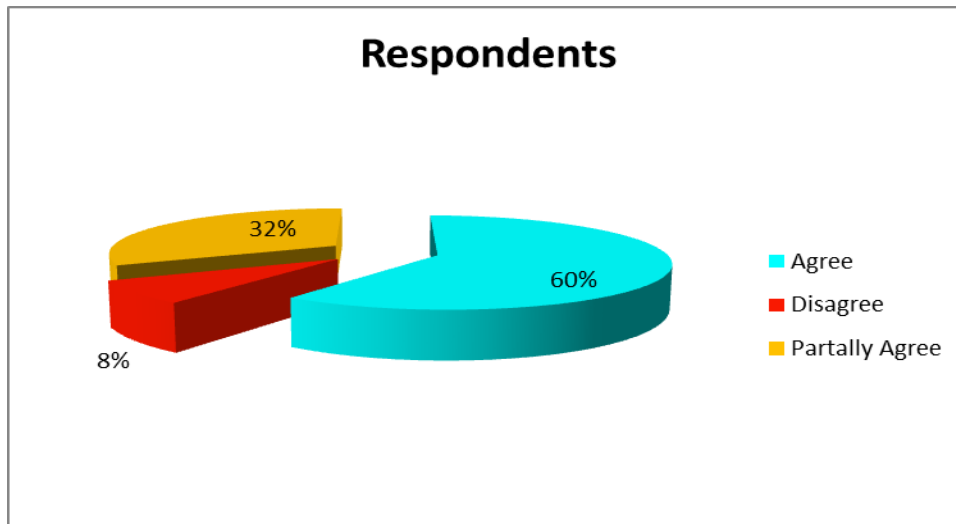


INTERPRETATION

From the above chart it is seen that 44% employees felt that interferences should be remove in order to continue the training session.

Ques.5 Is Trainers are very effective to have knowledge?

Responds	Respondents	Percentage
Agree	15	60%
Disagree	2	8%
Partally Agree	8	32%
Total	25	100%



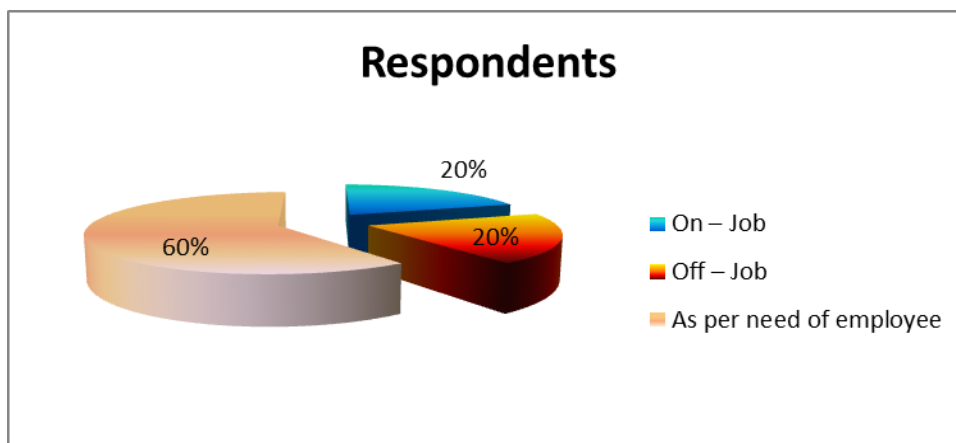
INTERPRETATION

From the above chart it is seen that most of the employees felt that trainers are very effective & knowledge.

QUESTIONNAIRE FOR HR MANAGER

Ques.1 Which type of training is most suitable for you organization?

Responds	Respondents	Percentage
On – Job	1	20%
Off – Job	1	20%
As per need of employee	3	60%
Total	5	100%

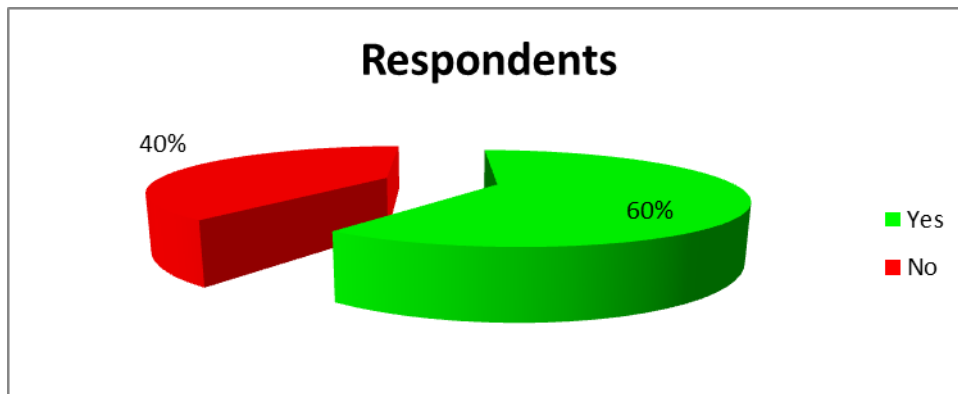


INTERPRETATION

From the above chart it is seen that 20% of HR Manager felt that type of On – Job training is most suitable for you organization, 20% of HR Manager think Off – Job training is most suitable for you organization and 60% of HR Manager think as per need of employee training is mostsuitable.

Ques.2 Do you experience faithful change in employee after the training?

Responds	Respondents	Percentage
Yes	3	60%
No	2	40%
Total	5	100%

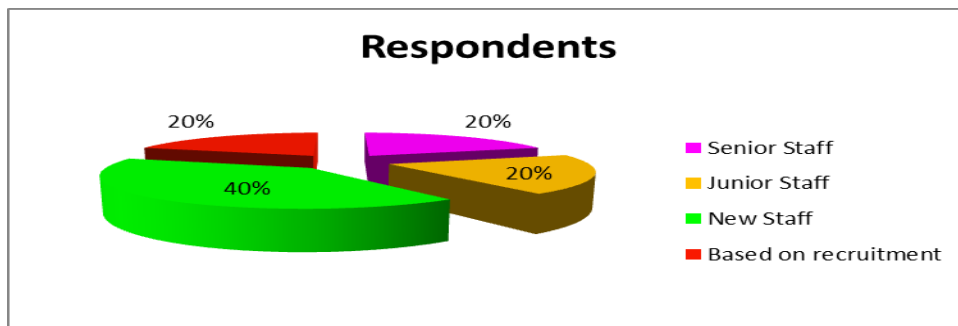


INTERPRETATION

From the above chart it is seen that 60% of HR Manager think that training experience faithful change in employee after the training and 40% of HR Manager are not agree with this statement.

Ques.3In your organization, Training is frequently help for:

Responds	Respondents	Percentage
Senior Staff	1	20%
Junior Staff	1	20%
New Staff	2	40%
Based on recruitment	1	20%
Total	5	100%

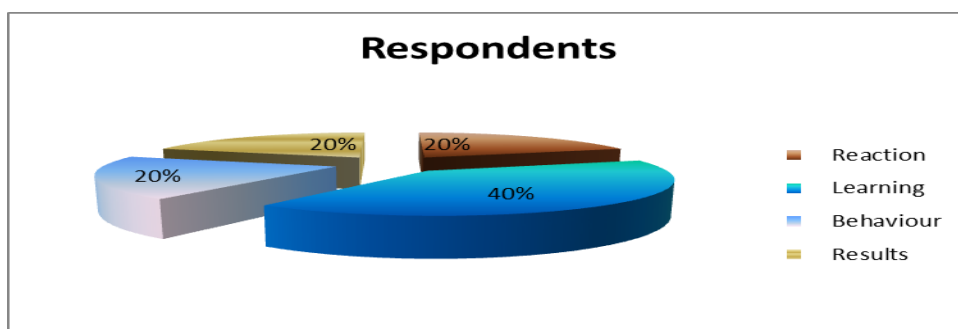


INTERPRETATION

From the above chart it is seen that 20% of HR Manager think that training is frequently help for Senior Staff, 20% of HR Manager think that training is frequently help for Junior Staff, 40% of HR Manager think that training is frequently help for New Staff and 20% of HR Manager think that training is frequently help for Based on recruitment,

Ques.4 How do you measure the effectiveness of the training programme ?

Responds	Respondents	Percentage
Reaction	1	20%
Learning	2	40%
Behaviour	1	20%
Results	1	20%
Total	5	100%

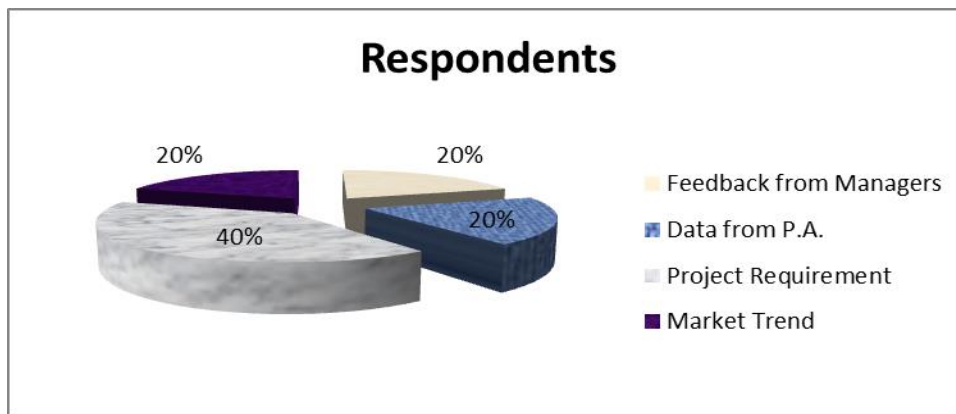


INTERPRETATION

From the above chart it is seen that 20% of HR Manager think that reaction measures the effectiveness of the training programme, 40% of HR Manager think that learning measures the effectiveness of the training programme, 20% of HR Manager think that behaviour measures the effectiveness of the training programme and 20% of HR Manager think that results measures the effectiveness of the training programme

Ques.5 On which basis the training topics/ areas are decided?

Responds	Respondents	Percentage
Feedback from Managers	1	20%
Data from P.A.	1	20%
Project Requirement	2	40%
Market Trend	1	20%
Total	5	100%



INTERPRETATION

From the above chart it is seen that 20% of HR Manager think that Feedback from Managers basis the training topics/ areas are decided, 20% of HR Manager think that Data from P.A. basis the training topics/ areas are decided, 40% of HR Manager think that Project Requirement basis the training topics/ areas are decided and HR Manager think that Market Trend basis the training topics/ areas are decided.

CONCLUSIONS

In Gensai Energy, Nagpur, Evaluation of training programme is done on regular basis. Based on the analysis made has drawn as following conclusions;

1. The standard of training programme is good in Gensai Energy, Nagpur.
2. The overall standard of training & content of training is good.
3. As a result of training, the workers will be able to do their job more effectively.
4. The progress report of training is best technique to evaluate to performance of workers.

RECOMMENDATIONS AND SUGGESTIONS

Suggestions are given as under

Recognizing the need of an organized approach to worker training and development on an equitable basis for all workers in the company regardless of the unit/department, the company is committed to the support and promotion of activities and funding to achieve this goal. This investment insures that staff develops both personally and professionally so they to retain worker who perform at the highest standards and respond constructively to change within the department of the company.

- ❖ As there is an active participation of employees in decision making but rarely the suggestions given by them are drawn in action. Hence the confidence of employees gets demotivated.
- ❖ So to motivate the employees management can take into consideration some proper suggestions given by the employees.
- ❖ Different type of behavioral training programmed should be organized in an effective in their work.
- ❖ Behavioral training programmed such as control your destiny, work life balance, Leadership for success, Mind innovation, managing change.

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EMOTIONAL INTELLIGENCE, LIFE-SATISFACTION AND BURNOUT OF TEACHERS**Namita Srivastava¹, Purnima Awasthi² and Suresh K. Sharma³**Research Scholar¹ and Associate Professor², Department of Psychology, Banaras Hindu University, Varanasi
Assistant Professor³, Department of Mining Engineering, I. I. T., Banaras Hindu University, Varanasi**ABSTRACT**

Societies around the world are rapidly experiencing changes and reforms, impacting female teachers' job performance. Despite these changes, discussion on how to predict female teachers' performance is complex and remains difficult to evaluate. Emotional intelligence can make female teacher not only able to deal with their students and management in the school but also with their family relations in their society as well. It is a type of social intelligence that includes control over one's own and others emotions; makes a choice between them and the ability of using these emotions to set the lives of people. Emotional Intelligence has a direct impact on the teacher behavior working in school and it is important for obtaining success out of their noble profession. The present study examines the relationship of emotional intelligence with life satisfaction and burnout of female school teachers (N= 100) using the measures of emotional intelligence (e.g., ability to express and appraise emotions, ability to utilize emotions, ability to manage emotions in self, and ability to manage emotions in others), life-satisfaction (e.g., emotional and cognitive evaluations), and burnout (e.g., emotional exhaustion, personal accomplishment, and depersonalization). Emotional intelligence increased life-satisfaction, and personal accomplishment, and decreased emotional exhaustion, and depersonalization of women. Findings are discussed and implications of the study are pointed out.

Keywords: Burnout; Emotional Intelligence; Life-Satisfaction

INTRODUCTION

There is a perceived social pressure to every professional category, but teaching is one of the most stressful occupations (Johnson et al., 2005; Kyriacou & Sutcliffe, 1977). In the educational process school teachers play a vital role in all round development of students. Teachers are considered as the main pillar in the educational system. They experience more and more the need to cope with lots of demanding of an uncertain society. Teachers may also experience intense and emotion-laden interactions frequently and have a great number of emotional demands in teaching profession (Brotheridge & Grandey, 2002). For decades, many researchers in the social and behavioral sciences have identified teaching as an occupation with high risk of stress, which leads to effect negatively to the outcome of teaching profession (Garrick et al., 2014; Johnson et al., 2005; Maslach, Schaufeli, & Leiter, 2001).

Emotional Intelligence plays a vital role in social sciences. It has direct impact on the teacher's behavior working in an organization and it is important for the success of their profession. In the recent years, the concept of emotional intelligence among teachers has been granted attention in the educational institutions due to its great importance. In fact, emotional intelligence is a type of social intelligence that includes controlling one's own and others emotions; to make a choice between them and the ability of using these emotions to set life (Salovey & Mayer, 1990). Therefore this skill is really required to make the teachers performance very effective. This skill can make the teachers not only able to deal with their students but with their colleagues as well.

Emotional Intelligence is referred as a type of social intelligence that involves the ability to monitor one's own and other's emotions, to discriminate among them and to use the information to guide one's thinking and action (Salovey & Mayer, 1990). Goleman (1995) defined emotional intelligence as the ability to know and manage one's emotions, recognize them in others and to handle relationship effectively. It includes two types of competencies such as personal and social competencies. These competencies include five major factors namely self awareness, self control, self motivation, empathy, and social skills. According to emotional intelligence theory, individuals with greater emotional intelligence have larger repertoire of strategies to maintain desirable emotions and to reduce or modify unwanted emotions in both themselves and other people (Gross & John, 2002; Mayer & Salovey, 1997; Sutton & Harper, 2009). Several researches have suggested that emotional intelligence can be more powerful than I.Q. It can be learned and enhanced and is an important predictor of success in life (Goleman, 1996).

In order to examine the emotional intelligence, Mayer and Salovey (1990) developed the first theory of emotional intelligence, which subsequently became popularized by Goleman (1996). Emotional intelligence was integral for life success (Goleman, 1996). Mayer and Salovey (1997) proposed the model of emotional

intelligence and argued that emotional intelligence was a cognitive ability which is separate but also associated to general intelligence. This model consists of four different abilities (or branches) such as perception of emotion, emotional facilitation, understanding emotions, and management of emotions (Mayer & Salovey, 1997). These branches are ordered from basic to higher-order abilities which develop as an individual matures (Mayer & Salovey, 1997).

Emotion perception is the ability to perceive emotions in oneself and others. It also includes perceiving non-verbal signals, and emotion in stimuli such as landscapes and art (Mayer, Salovey, Caruso, & Sitarenios, 2003). Emotional facilitation is the ability of emotions to help thinking in three ways first by signaling important environmental changes, second changing mood helping individuals to see a situation in several different ways, and thirdly facilitation assists different types of reasoning (Mayer et al., 2003). Understanding emotions involves knowledge of emotions; emotional vocabulary; and how they blend to create other emotions which change overtime. Managing emotions involves the ability to manage your own emotions and those of people around you (Mayer et al., 2003).

THE FOUR BRANCHES OF EMOTIONAL INTELLIGENCE

Perception, appraisal, and expression of emotion

Ability to identify emotion in one's physical and psychological states.

Ability to identify emotion in other people and objects.

Ability to express emotions accurately and to express needs related to those feelings.

Ability to discriminate between accurate and inaccurate, or honest and dishonest, expression of feelings.

Emotional facilitation of thinking

Ability to redirect and prioritize one's thinking based on the feeling associated with objects, events and other people.

Ability to generate or emulate vivid emotions to facilitate judgments and memories concerning feelings.

Ability to capitalize on mood swings to take multiple points of view; ability to integrate these mood – induced perspectives.

Ability to use emotional states to facilitate problem solving creativity.

Understanding and analyzing emotional information; employing emotional knowledge

Ability to understand how different emotions are related.

Ability to perceive the causes and consequences of feelings.

Ability to interpret complex feelings, such as emotional blends and contradictory feeling state.

Ability to understand and predict likely transitions between emotions.

Regulation of emotion

Ability to be open to feelings, both those that is pleasant and those that are unpleasant.

Ability to monitor and reflect on emotions.

Ability to engage, prolong, or detach from an emotional state, depending upon its judgement informativeness or utility.

Ability to manage emotion in oneself and others.

Figure-1: The emotional intelligence framework adapted from Mayer and Salovey (1997).

According to the theory of emotional intelligence, it should influence how teachers express emotions, manage stress, and interact with others (Gross, 2002; Lopes, Salovey, Cote, & Beers, 2005). Therefore, emotional intelligence has the broadest relevance to both burnout and life satisfaction among teachers. Burnout is a long lasting stress reaction. It is defined as a syndrome encompassing emotional exhaustion, depersonalization, and reduced personal accomplishment. Emotional exhaustion describes the feeling of being emotionally over extended, exhausted by one's work and a strong reduction of one's emotional resources. Depersonalization refers to a negative, cynical, and detached attitude towards recipients of one's care and service. Reduced personal accomplishment stands for a negative evaluation of one's accomplishment at work (Maslach & Jackson, 1981).

Because teachers are continuously required to manage their emotions as well as the emotions of their students, teachers with higher emotional intelligence may be better equipped to deal with the myriad, intense emotion-provoking demands of their work such as interruptions, rule violations, uncertainties, failures to achieve goals that increase stress and exhaustion and decrease feelings of both personal accomplishment and life satisfaction. Life satisfaction is an overall assessment of feelings and attitudes about one's life at a particular point in time

ranging from negative to positive. It is the positive evaluation of the conditions of life, a judgment that at least on balance, it measures up favorably against standards or expectations (Sumner, 1966).

EMOTIONAL INTELLIGENCE, TEACHER BURNOUT AND LIFE SATISFACTION

Much of the research on emotional intelligence, teacher burnout and life satisfaction shows emotional intelligence to be related to better adjustment or success in academic, personal, social or occupational settings directly or indirectly. Landa, Zafra, Martos and Martos (2012) conducted a study on 251 primary teachers to examine the relationship between Perceived Emotional Intelligence (PEI) and Affect balance (positive and negative) along with their impact in the prediction of the burnout syndrome in a Spanish sample of primary school teachers. Participants completed a set of questionnaires that included the variables of interest. Structural equation modeling (SEM) was used to analyze the predictive role of both PEI components and Affect on burnout dimensions. Results revealed that the model proposed accounts for 37 per cent of the variance in emotional exhaustion, 57 per cent of the variance in depersonalization and 67 per cent of the variance of personal accomplishment. Putting all variables together, the model explained 80 per cent of the latent burnout variable. Zeidner, Matthews, and Roberts (2001) suggested that emotional intelligence controls to cope with stressful encounters successfully and enhances satisfaction in life.

Some research focus on the effect of emotional intelligence in wide range of burnout problems in EFL (English as a foreign language) context. Alavinia and Ahmadzadeh (2012) explored the relationship between emotional intelligence and burnout. The sample consisted of 75 high school EFL (English as a foreign language) teachers in West Azerbaijan. Maslach Burnout Inventory-Educators Survey and Bar-On's EQ-I were administered to the participants. The data was analyzed through running Pearson Product-Moment Correlations, Regression analyses and Independent-Samples t-tests. Result revealed that emotional intelligence was negatively correlated with burnout, and it could be a potent predictor of burnout. It also showed that age and teaching experience was positively correlated with emotional intelligence and negatively correlated with teacher burnout. Significant differences among teachers' burnout (but not their emotional intelligence) were found with respect to gender.

Another study was carried by Adilogullari, Ulucan and Senel (2014) to analyze the relationship between EI and burnout levels of teachers. 563 volunteer teachers working in various branches in Kirsehir District participated in the study. The questionnaires were completed by the participants. Result revealed negative relation between EI and burnout levels of teachers. Supporting the model of emotional intelligence, who performed well at responding to emotional situations, were higher in emotion perception and lower in burnout. So it would be interesting to see the relationship of life satisfaction and burnout with emotional intelligence among school teachers.

The present study carried out with intermediate college teachers, attempts to examine the relationship of emotional intelligence with teachers' burnout and satisfaction with life. Teachers have been considered in the study because of the identification of the college as one of the leading causes of stress among teachers (Johnson et al., 2005; Kyriacou & Sutcliffe, 1977). Guided by this picture, the present study attempts to analyze some psychological aspects of school teachers. In the light of general findings reported in this area, it was hypothesized that:

- 1) Emotional intelligence would be negatively correlated with emotional exhaustion and depersonalization and positively correlated with personal accomplishment.
- 2) Emotional intelligence would be positively correlated with life satisfaction of teachers.

METHOD

Participants

For the present study 100 female teachers holding full time positions in intermediate colleges (U.P. Board) situated in Varanasi were selected through purposive sampling technique. The inclusion criteria of participants were: 1) their age was between 35–45 years, 2). Their teaching experience in ranged from 3-5 years, 3) they belonged to intermediate school. The exclusion criteria were: 4) less than 35 and more than 45 years of age, 5) evidence of psychiatric illness.

Measures

The following measures were used in the study, psychometric properties and other details of the measures can be found elsewhere.

Emotional Intelligence Measure

This scale has been developed by Pandey and Tulika (2008). It comprised 51 items related to perception, appraisal, and expression of emotion, emotional facilitation of thinking, understanding and analyzing emotional

information; employing emotional knowledge, and regulation of emotion. It assesses four factors of emotional intelligence of individual namely ability to express and appraise emotions (AEAE); 17 items, ability to utilize emotions (AUE); 15 items, ability to manage emotions in self (AMES); 11 items, and ability to manage emotions in others (AMEO); 8 items. The participants were asked to rate each item on a 6-point scale (“strongly agree” =6, to “strongly disagree” =1) that they considered the most appropriate (in terms of its degree of importance) for given items.

Maslach Burnout Inventory (MBI)

Maslach Burnout Inventory developed by Maslach and Jackson (1986). This measure used to assess the three dimensions of teachers’ burnout syndrome: emotional exhaustion (9 items), depersonalization (5 items), and lack of personal accomplishment (8 items). Participants had to rate how frequently they experience these feelings on a seven-point scale, ranging from 0 = never to 6 = daily. Cronbach’s alpha was 0.85 for emotional exhaustion, 0.81 for depersonalization and 0.58 for personal accomplishment (Platsidou & Agaliotis, 2008).

Life Satisfaction Scale (SWLS)

Life Satisfaction Scale has been developed by Diener, Emmons, Larsen and Griffin (1985). It consisted 5 items that assessed life satisfaction considered as an affective component of subjective well being. Each item was rated on a 7-point scale ranging from totally disagree to totally agree.

RESULTS

Emotional Intelligence, Teacher Burnout, and Life Satisfaction

Table-1: Mean Scores of Teachers’ on Various Measures of Emotional Intelligence, Teacher Burnout and Life Satisfaction.

	Mean	Standard Deviation
Emotional Intelligence		
Ability to express and appraise emotions	80.840	9.80
Ability to utilize emotions	74.200	9.72
Ability to manage emotions in self	54.760	8.42
Ability to manage emotions in others	38.820	4.73
Teacher Burnout		
Emotional Exhaustion	21.840	10.01
Personal Accomplishment	35.900	6.77
Depersonalization	11.840	7.43
Life Satisfaction	21.300	9.14

Means and standard deviations on different measures employed in the study are given in

Table 1. With respect to emotional intelligence, mean scores are for ability to express and appraise emotions is M=80.84 (SD=9.80), and for ability to utilize emotions M=74.20 (SD=9.72), ability manage emotions in self M=54.76 (SD=8.42), and ability to manage emotions in others M=38.82 (SD=4.73). On the teacher burnout measure, the mean scores are M=21.85 (SD=10.01), M=35.90 (SD=6.77) and M=11.84 (SD=7.43) for emotional exhaustion and depersonalization and personal accomplishment respectively. On the life satisfaction measure, the mean score is M=21.30 (SD=9.14).

Relationship of Emotional Intelligence and Teacher Burnout with Life Satisfaction

Table 2 presents the values of correlation of emotional intelligence with teachers’ burnout and life satisfaction measures. The scores of ability to express and appraise emotions, ability to utilize emotions, ability to manage emotions in self, and ability to manage emotions in others measures show a negative relationship with emotional exhaustion and depersonalization but a positive relationship with personal accomplishment and life satisfaction. These results reveal that emotional intelligence decreases emotional exhaustion and depersonalization and enhances personal accomplishment and life-satisfaction.

Table-2: Intercorrelations of Scores on Emotional Intelligence, Teacher Burnout, and Life –Satisfaction

Emotional Intelligence	Teacher Burnout		Life Satisfaction	
	Emotional Exhaustion	Personal Accomplishment	Depersonalization	Life Satisfaction
Ability to Manage Emotions in Others	-.569**	.555**	-.427**	.498**

Ability to Utilize Emotions	-.568**	.520**	-.380**	.396**
Ability to Manage Emotions in self	-.439**	.341**	-.222 **	.453**
Ability to Manage Emotions in Others	-.520**	.486**	-.556**	.516**

*p<0.05, **p<0.01

MULTIPLE REGRESSION ANALYSIS

Since it was not possible to establish any theoretical hierarchy of variables in terms of their effects, a step-wise Multiple Regression Analysis (**Table 3**) was carried out using emotional intelligence as predictor variable, and life satisfaction and teachers burnout as the criterion variable.

Findings revealed that ability to manage emotions in others and ability to express and appraise emotions accounted for approximately 58 per cent of variance in the scores on life satisfaction measure (F₂, 25.70, p<0.01). “Ability to manage emotions in others” (b=0.52) and “Ability to express and appraise emotions” (b=0.32) made positive predictions. The highest contribution was made by “ability to manage emotions in others” which accounted for approximately 26 percent of variance (F₁, 35.54, p<0.01). “Ability to express and appraise emotions” accounted for approximately 8 per cent of variance in the scores.

Ability to express and appraise emotions, ability to manage emotions in others and ability to utilize emotions accounted for approximately 66 per cent of the variance in scores on emotional exhaustion measure (F₃, 25.58, p<0.01). “Ability to express and appraise emotions” contributed approximately 57 percent (F₁, 46.94, p<0.01), “ability to manage emotions in others” contributed approximately 8 per cent, and “ability to utilize emotions” contributed approximately 4 per cent to variances in the scores on the emotional exhaustion measure. While ability to express and appraise emotions (b=-.569), ability to manage emotions in others (b=.319) and ability to utilize emotions (-.294) made negative predictions.

With respect to the prediction of personal accomplishment, results indicated that ability to express and appraise emotions (b=0.55) and ability to manage emotions in others (b=0.28) explained approximately 37 per cent of variance in the scores (F₂, 28.43, p<0.01). “Ability to express and appraise emotions” contributed approximately 31 per cent to variance in the scores (F₁, 43.7, p<0.01). Ability to express and appraise emotions and ability to manage emotions in others emerged as positive predictors of personal accomplishment.

On the depersonalization measure ability to manage emotions in others and ability to express and appraise emotions accounted for approximately 59 per cent of variance in scores (F₂, 25.17, p<0.01). Ability to manage emotions in others contributed approximately 31 percent (F₁, 43.86, p<0.01). Ability to manage emotions in others (b=-0.55) and ability to express and appraise emotions (b=-0.21) made negative predictions.

Table-3: Summary of Stepwise MRA

S.No.	Predictors Variables	R	R ²	R ² adj.	R Square Change	df	F Ratio	Beta
Life Satisfaction								
1.	AMEO	.516	.266	.259	.266	1	35.54**	0.52
2.	AEAE	.589	.346	.333	.080	2	25.70**	0.32
Emotional exhaustion								
1.	AEAE	.569	.324	.317	.324	1	46.94**	-.569
2.	AMEO	.634	.402	.389	.078	2	32.54**	-.319
3.	AUE	.667	.444	.427	.043	3	25.58**	-.294
Personal Accomplishment								
1.	AEAE	.555	.308	.301	.308	1	43.71**	.555
2.	AMEO	.608	.370	.357	.061	2	28.43**	.283
Depersonalization								
1.	AMEO	.556	.309	.302	.309	1	43.86**	-.556
2.	AEAE	.585	.342	.328	.032	2	25.17**	-.206

*p<0.05, **p<0.01

DISCUSSION

The findings revealed emotional intelligence to be associated not only with teacher burnout, but also with life satisfaction. The hypothesis, that emotional intelligence would be negatively associated with teacher burnout, and positively associated with life satisfaction, was strongly supported by the findings. All components of emotional intelligence (i.e., ability to express and appraise emotion ability to utilize emotions, ability to manage emotions in self and ability to manage emotions in others) had negative relationship with teacher burnout's, except personal accomplishment and a positive relationship with life satisfaction and personal accomplishment (dimension of teacher burnout). These results are consistent with studies carried out with other kind of job related employee, indicating that people with strong emotional intelligence psychologically feel less burnout and have a positive effect on their lives (Ju, Lan, Li, Feng, & You, 2015; Pena & Extremera, 2012; & Platsidou, 2010).

In research, emotional intelligence has been conceptualized as operating in four possible ways to alleviate the problem of stress: 1) Perception, appraisal, and expression of emotion, 2) emotional facilitation of thinking, 3) understanding and analyzing emotional information; employing emotional knowledge, and 4) regulation of emotion. Types and sources of emotional intelligence have been shown to produce emotionally induced effects even on amygdala function. Whether the mechanism is psychological or neural, the role of emotional intelligence in adjustment to stress is beyond doubt. In a meta-analysis of psychosocial variables related to stress and satisfaction with life, and emotional intelligence may provide teachers with ability for dealing with negative or poor emotion regulation and developing an ability to regulate their emotions (Augusto-Landa, Lopez-Zafra, Berrios-Martos & Pulido-Martos, 2012, Cohen & Abedallah, 2015, & Platsidou, 2010).

The hypothesis that emotional intelligence would be negatively correlated with emotional exhaustion and depersonalization and positively correlated with personal accomplishment and life satisfaction was partially supported by the findings. Teachers with high emotional intelligence were less exposed to burnout syndrome. In the same time, the teachers with a high level of satisfaction with life were less prone to feel exhaustion and unaccomplishment. This was evidenced by negative correlations of emotional intelligence with emotional exhaustion and depersonalization and positive correlations of emotional intelligence with personal accomplishment and life satisfaction (see **Table 2**). Thus, teachers' emotional intelligence are important, resistive to stress and more likely to maintain a sense of personal accomplishment.

In relation to predicting life satisfaction, research evidence had suggested that emotional intelligence, such as ability to manage emotions in others and ability to express and appraise emotions that is likely to enhance life satisfaction for better outcomes. Findings revealed that emotional intelligence helps teachers to cope with stressful situations in order to achieve high level of satisfaction with life (Adilogullari, Ulucan & Senel, 2014). In the teaching profession, specifically research revealed that positive regulation of emotions is a significant predictor of teachers' life satisfaction and perceived self efficacy toward helping others (Chan, 2004).

In predicting the teachers' burnout dimension, the regression analysis produced some interesting findings. Emotional exhaustion was significantly predicted by three emotional intelligence components, the first ability to express and appraise emotions, the second ability to manage emotions in others and the third ability to utilize emotions. Interestingly, ability to manage emotions in self component did not make any significant contribution in predicting emotional exhaustion. In predicting depersonalization, only two components of emotional intelligence had contributed. First ability to manage emotions in others and the second was, respectively ability to express and appraise emotions. Interestingly no significant contribution was found by ability to utilize emotions and ability to manage emotions in self in predicting the depersonalization of teachers. In predicting personal accomplishment, ability to manage emotions in others and ability to express and appraise emotions were indicated as significant predictors. The findings are consistent with the results that high emotional intelligence is associated with efficacy in coping with problems and difficulties with lower levels of anxiety and depression (Bastian, Burns, & Nettelbeck, 2005 & Mikolajczak & Luminet, 2008).

CONCLUSIONS

The present study showed that emotional intelligence had significant impact on teachers' burnout and their satisfaction with life. The results consistent with previous research suggesting that emotional intelligence predicts life satisfaction and burnout of teachers (Ju et al; Pena & Extremera, 2012; & Platsidou, 2010). The analysis revealed that emotional intelligence had a positive impact on life satisfaction and personal accomplishment. On the other hand, emotional intelligence had negative impact on emotional exhaustion and depersonalization. Overall, the results of this study high lightened the possibility to identify teachers who are at risk regarding their high level of burnout or their lower level of satisfaction with life. As a result, our study supports the opportunity of implementing a programme focused on the development of emotional intelligence

which can facilitate life satisfaction and lessen the level of burnout. Studies suggested that a higher level of emotional intelligence has a positive impact on personal and professional development (Nastasa, 2010).

This limitation of the study is related to the small size of sample and reduced possibility to generalize the findings to school teachers. Future research may be carried out with the employees involved in other job besides teaching profession. Explanatory study can be done to examine the effect of emotional intelligence on various dependent variables such as job- satisfaction, employee productivity, organizational climate and employee morale.

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AN EMPIRICAL STUDY ON EMPLOYEE ENGAGEMENT IN HIGHER EDUCATION

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ABSTRACT

An Educational Institutions plays a vital role in the development of human capital requirement of a nation. The social, economic and technological development of a country is largely dependent upon the quality of its human capital or the knowledge assets and this is been contributed by the good quality of educational institutions. Central to the realization of University goals and objectives are the academic staff whose roles are crucial and their number, quality and their effectiveness makes the difference in university education production function and to the wider society (Mwadiani, 2002). No academic institution can really ensure sustainability and quality in the long run without a well-qualified and committed academic staff, . Higher education institutions are therefore very much dependent on the intellectual and creative abilities and commitment of the academic staff than most other organisations. This therefore makes it critically important to retain this Intellectual staff. But retaining intellectuals has become a very challenging and burning problem to most for the educational institutions. The higher educational institutions need to ensure quality, to build graduate education and research universities, to provide equity of access, and to build excellent liberal arts universities.

All these challenges can be solved to a maximum extent if the educational institutions have a sound and adequate knowledge asset i.e. Academia /Faculty Members. But the increasing level of attrition in higher education is adversely affecting its stakeholders i.e. students at large as well as the educational institution itself. Many educational institutions have adopted the different strategies in the form of best practices to retain the faculty members and employee engagement is one of them.

This research paper is an empirical study, which tries to examine the different employee engagement programmes and its overall effect on the performance and effectiveness of the educational institutions.

Keywords: Higher Educational Institutions, Faculty Turnover, Engagement Programmes Organisational Performance

INTRODUCTION

A new technological advancements and innovation in the field of higher education has given India to enter the world economy. The Government of India is putting all its efforts to encourage a provide a platform to a greater number of students between the age of 18-23 years to enroll in Higher Education. The ministry of HRD is targeting a greater number of students to enroll for higher education and for this purpose India will need more than 40,000 new Universities and colleges in the upcoming decade.

India's main asset is its Human Capital, especially India contribute a greater number of skilled workers to the global market compared to China. India is contributing to the world more and more number of scientists, technicians and engineers. According to the Indian Council for Research on International Economic Relations, New Delhi India boasts the largest pool of scientific and knowledge workers in in the world. On a yearly basis more than 4,00,000 students graduate in different streams in India. If India wants to be there as part of the global workforce then it needs to grow its pool of skilled workers, for which it has to improve and expand access to Higher Education. In the process of creating such kind of growth the Universities and the management needs to hire skilled faculty members.

Today one of the major problems faced by most of the Private Universities and the other educational institutions are to retain qualified, skilled and knowledgeable faculty members. Increased attrition levels in the Private Universities and the higher education systems are affecting the quality of education imparted to the students. One of the reasons for this is poor Employee Engagement. So it's very essential that the Universities and the higher educational institutions are required to focus on more and more recruiting and retaining the qualified, skilled and knowledgeable faculty members and develop different employee engagement programmes.

EMPLOYEE ENGAGEMENT

Employee engagement is a measure of how people connect in their work and feel committed to their organization and its goals. People who are highly engaged in their work feel excited and enthusiastic about their role, say time passes quickly at work, devote extra effort to the activity, identify with the task and describe

themselves to others in the context of their task, ate a positive work environment not only for themselves but also for others in the institution.

Engagement is most closely associated with the existing construction of job involvement (Brown 1996) and flow (Csikszentmihalyi, 1990). Job involvement is defined as ‘the degree to which the job situation is central to the person and his or her identity (Lawler & Hall, 1970). Kanungo (1982) maintained that job involvement is a ‘Cognitive or belief state of Psychological Identification. Job involvement is thought to depend on both need saliency and the potential of a job to satisfy these needs. Thus job involvement results form a cognitive judgment about the needs satisfying abilities of the job. Jobs in this view are tied to one’s self image. Engagement differs from job in as it is concerned more with how the individual employees his/her self during the performance of his / her job. Furthermore engagement entails the active use of emotions. Finally engagement may be thought of as an antecedent to job involvement in that individuals who experience deep engagement in their roles should come to identify with their jobs.

When Kahn talked about employee engagement he has given important to all three aspects physically, cognitively and emotionally. Whereas in job satisfaction importance has been more given to cognitive side. HR practitioners believe that the engagement challenge has a lot to do with how employee feels about the about work experience and how he or she is treated in the organization. It has a lot to do with emotions which are fundamentally related to drive bottom line success in a company. There will always be people who never give their best efforts no matter how hard HR and line managers try to engage them. “But for the most part employees want to commit to companies because doing so satisfies a powerful and a basic need in connect with and contribute to something significant”.

The employee engagement is a new mantra across all the industries. But this concept is still not successfully applied in educational institutions. It is very much essential for the educational institutions also to implement employee engagement as one of the next practices for successful development and sustainability.

There are certain aspects of faculty or employee engagement, like

1. The faculty members/employees and their own unique psychological makeup and experience
2. The educational institutions ability to create the conditions that promote employee engagement
3. Interaction between faculty members at all levels.

Thus it is largely the institution’s responsibility to create an environment and culture conducive to this partnership, and a win-win equation which in turn results into betterment of the faculty members as well as the institution.

SCOPE AND LIMITATION OF THE STUDY

Since the study is limited to Bangalore only, so the canvas is narrow and scope of analysis is limited and its result may not be applicable to other Universities or educational institutions.

OBJECTIVES OF THE STUDY

1. To study the strategies adopted by HEIs for effective Employee Engagement.
2. To study the level of Employee Engagement Programmes among faculty in higher education.

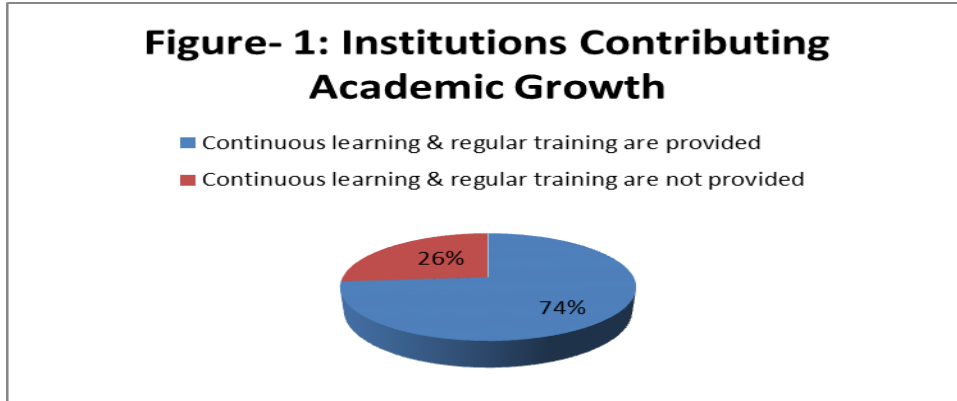
RESEARCH METHODOLOGY

- **Research Design:** This study is descriptive in nature.
- **Data Collection:** This study is based on both primary as well as secondary data. The primary data was collected by using questionnaire from four different Private Universities established in the city of Bangalore.
- **Sample Size:** The sample consisted of 114 faculty members from four different Private Universities established in the city of Bangalore. The elements of the sample i.e. faculty members were selected through the random sampling plan.
- **Tools and Techniques:** The percentage analysis method and Testing of Differences between Proportions for large sample test at 5% level of significance were used to analyze the data. Bar diagrams and Pie charts were used for better pictorial understanding.

RESEAEARCH FINDINGS

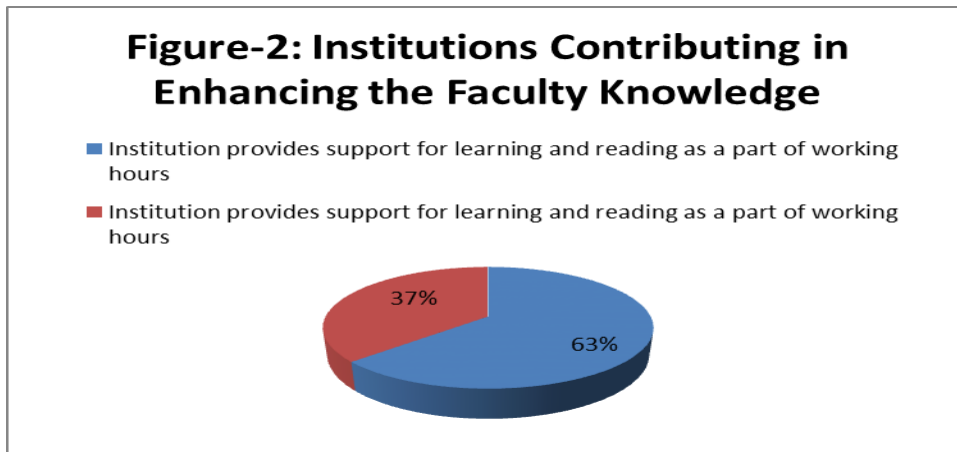
Parameter –I. Ways to Enhance Employee Academic Growth

1. Nearly 74% of faculty members are facilitated continuous learning & regular training as a part of academic growth and for rest of them are there is no such facility is been provided and they said if these training programmes will provide a base for employee’s academic growth.



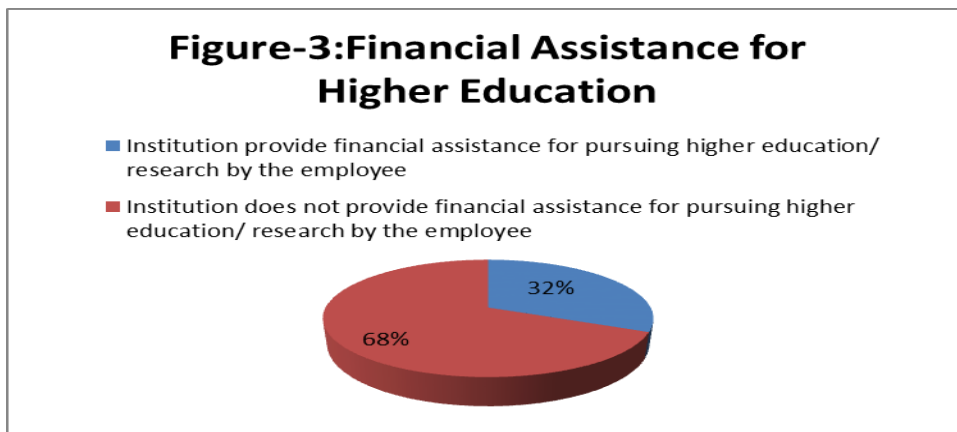
The test value is 5.15 which is higher than the table value of 1.96. Therefore there is a significant difference between faculty members who consider that continuous learning and training programmes are contributing academic growth and those who consider it doesn't.

2. 63% of the faculty members are facilitated with learning and reading as a part of working hours, but rest of them are engaged in the other work, during their working hours.



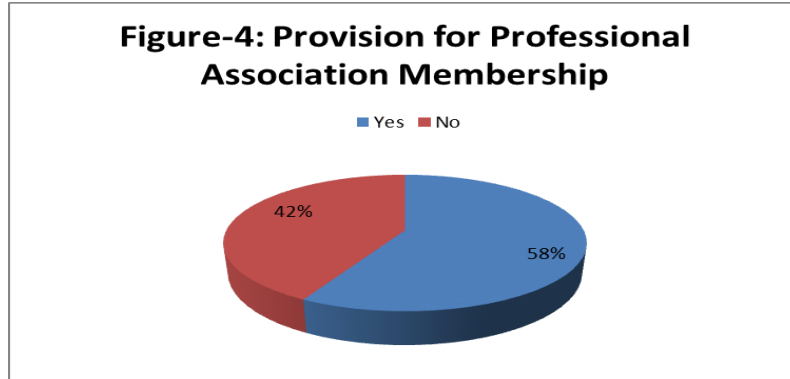
The test value is 2.77 which is higher than the table value of 1.96. Therefore there is a significant difference between faculty members who are been provided support for learning and reading as a part of working hours to enhance the faculty knowledge and those who are not been facilitated with this opportunity.

3. 68% of the faculty members were not provided any financial assistance for their higher education and are been getting sponsorship for Doctoral and Post doctoral programmes.



The test value is 3.81 which is higher than the table value of 1.96. Therefore there is a significant difference between faculty members who are been provided financial assistance and those who are not been given any financial assistance for higher education.

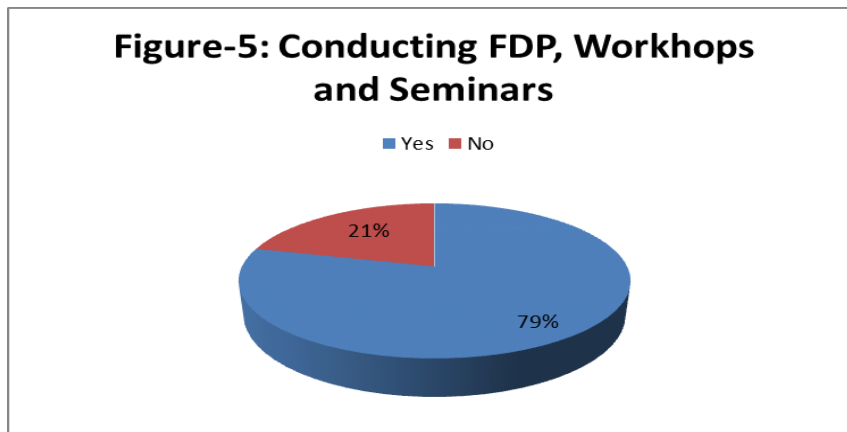
- 4. Only 42% of the faculty members were not been facilitated with any assistance for professional association membership.



The test value is 1.71 which is lower than the table value of 1.96. Therefore there is no significant difference between faculty members who are been facilitated with any assistance for professional association membership and who are not been provided any for professional association membership

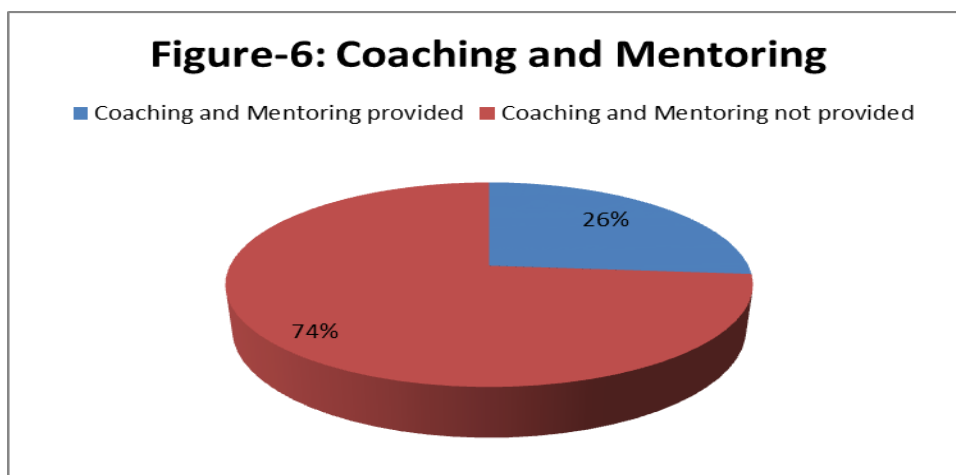
Parameter-II Internal and External Practices for Training and Development

- 1. 79% of the faculty members are facilitated with various FDPs, Workshops and Seminars.



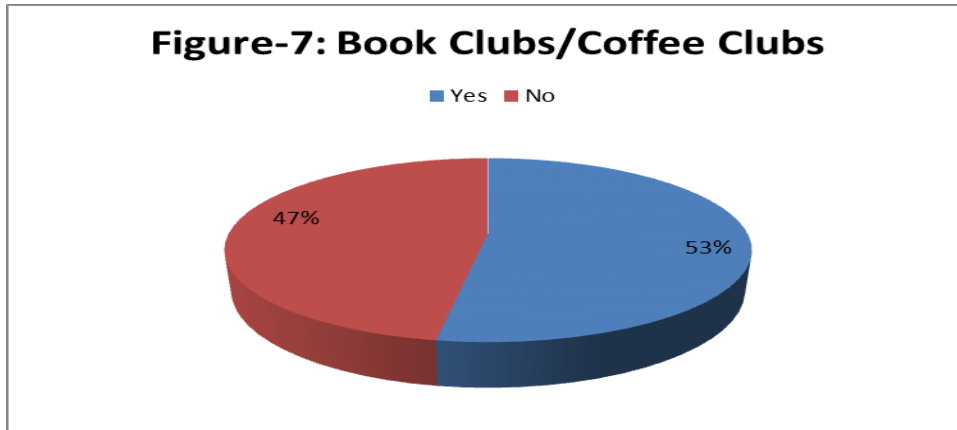
The test value is 6.20 which is higher than the table value of 1.96. Therefore there is a significant difference between faculty members who are been provided with the facility of conduction of FDP, workshops and seminars and who are not been provided this facility.

- 2. 74% of the faculty members are not provided with any kind of Coaching & Mentoring programs are part of continuous assessment



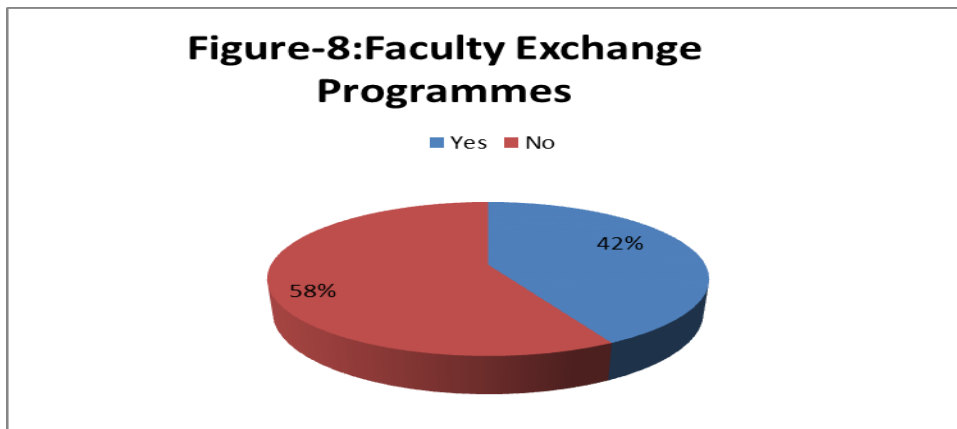
The test value is 9.61 which is higher than the table value of 1.96. Therefore there is significant difference between faculty members who are been facilitated with assistance for coaching and mentoring and who are not been provided any such assistance.

3. 53% faculty members have book clubs in their institutions to share and enhance their knowledge and rest of them showed interest in opening a book club in their institutions also.



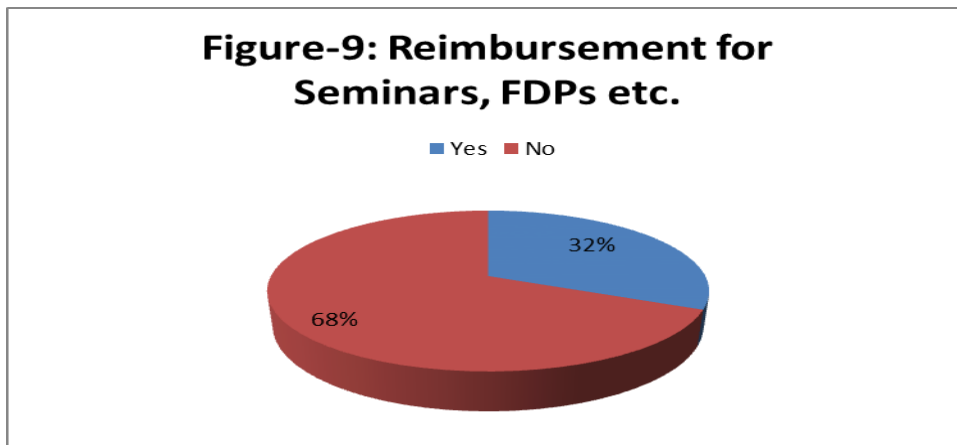
The test value is 0.64 which is lower than the table value of 1.96. Therefore there is no significant difference between faculty members who are been facilitated with book clubs and coffee clubs for knowledge sharing and those who doesn't have such clubs.

4. Only 42% of the faculty members said that Faculty Exchange Programmes are conducted in their institution as a part of understanding the work environment of various institutions



The test value is 1.71 which is lower than the table value of 1.96. Therefore there is no significant difference between faculty members who are been facilitated with any faculty exchange programmes and who are not been provided with faculty exchange programmes.

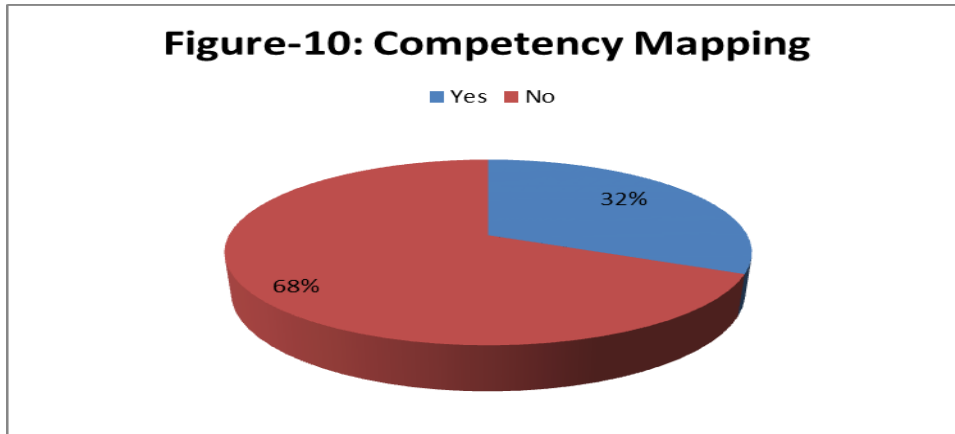
5. 68% of the faculty members have said that their institution doesn't reimburse for attending customized seminars, workshops, or FDP's.



The test value is 3.81 which is higher than the table value of 1.96. Therefore there is a significant difference between faculty members who are been provided with reimbursement for seminars and FDPs and who are not been given any reimbursement.

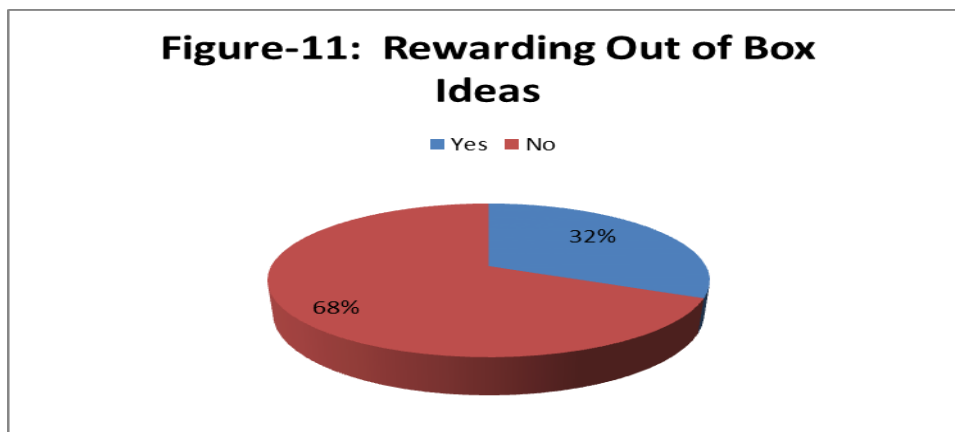
Parameter-III Employment engagement culture

1. Nearly 68% of the Faculty members were not having any kind of Competency mapping and other capacity building activities in their institutions and rest have it in their institutions.



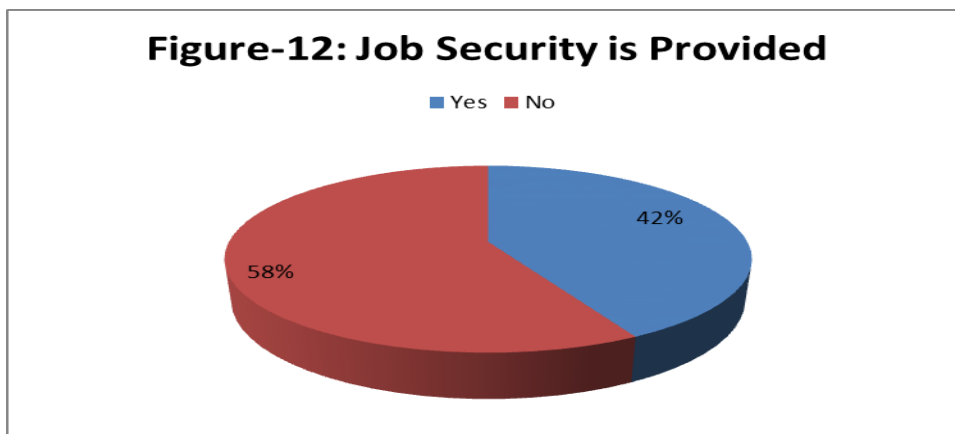
The test value is 3.81 which is higher than the table value of 1.96. Therefore there is a significant difference between faculty members who are been considered for competency mapping and who are not.

2. 68 % of faculties said that the innovative ideas are not welcomed and rewarded by the management in their institution.



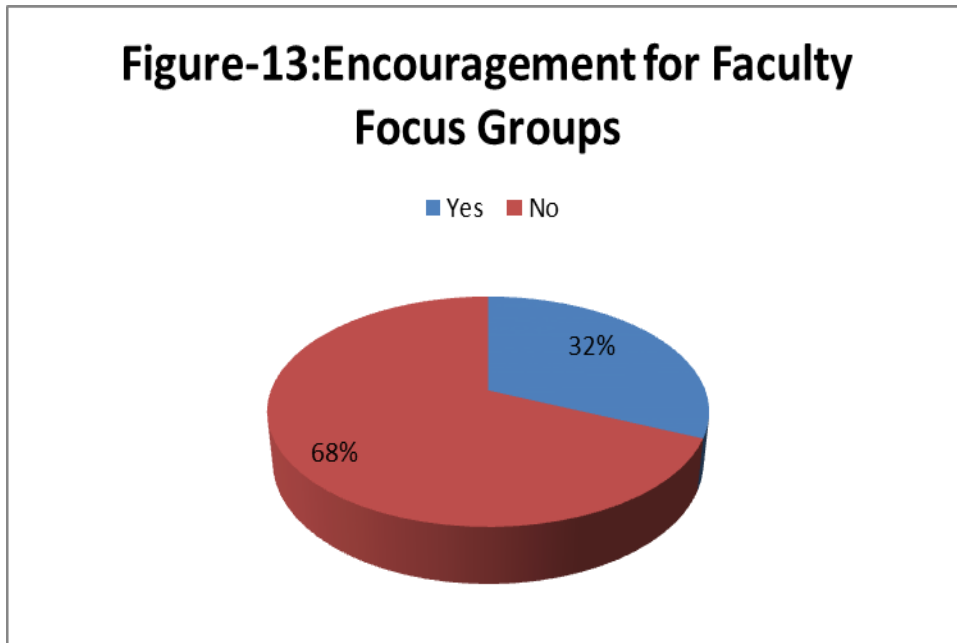
The test value is 3.81 which is higher than the table value of 1.96. Therefore there is a significant difference between faculty members who are been awarded for giving innovative ideas and who are not been supporting innovative ideas.

3.58% of the faculty members said that there is no job security is provided to them, which in turn result into more of faculty attrition in the institution.



The test value is 1.71 which is lower than the table value of 1.96. Therefore there is no significant difference between faculty members who are been provided with job security and who are not been provided job security.

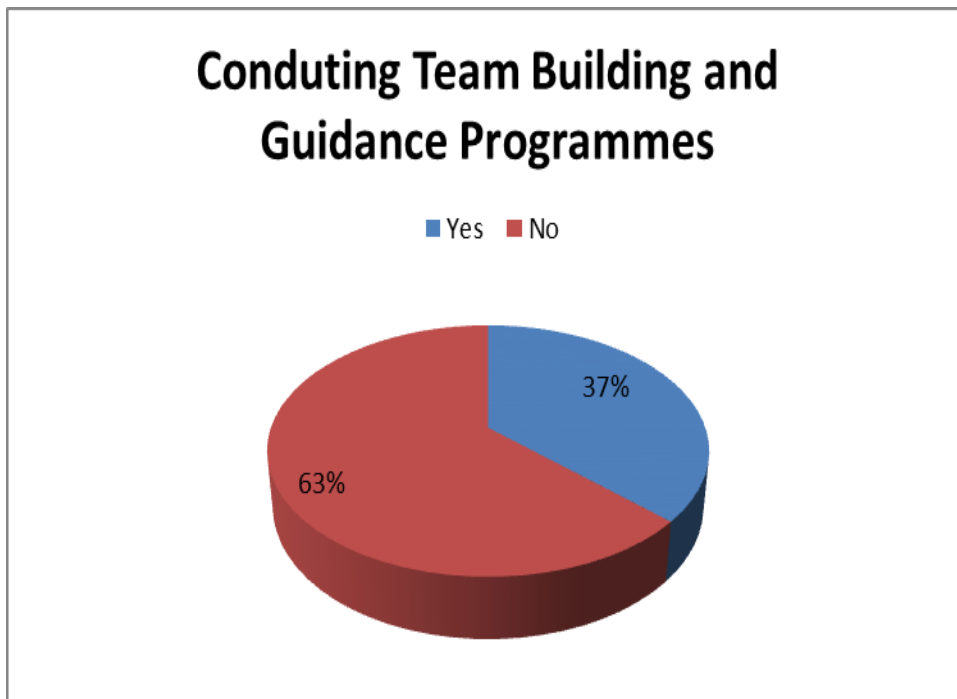
- Only 32% of the respondents said that they were encouraged to have faculty focus groups.



The test value is 3.81 which is higher than the table value of 1.96. Therefore there is a significant difference between faculty members who are been encouraged to have faculty focus group and who are not encouraged to have faculty focus group.

Parameter-IV : Team Building Sessions

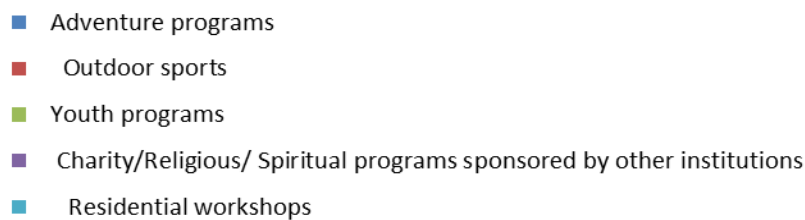
- 37% of the faculty members were provided with team building activities. Rest of the faculty members were not provided with this facility.



The test value is 2.77 which is higher than the table value of 1.96. Therefore there is a significant difference between faculty members who are were provided with team building activities and who were not provided with such facilities.

- There are different types of team building programmes were conducted by faculty members, which are as follows:

Figure-14: Different Team Building Programs Conducted



SUGGESTIONS

1. The educational institutions must focus more on enhancing employees (faculties) academic growth by facilitating continuous learning & regular training as a part of academic growth and provide financial assistance for pursuing higher education/ research in their discipline.
2. Educational institutions should strengthen their faculty members by providing various internal and external training and development programmes by introducing coaching, mentoring programmes and more of faculty exchange programmes must be encouraged to infuse and transfer knowledge.
3. An employee engagement culture must be created by conducting competency mapping, encouraging faculty focus groups etc. and provide job security to control increased faculty turnover.
4. More of team building activities like adventure programmes, youth programmes, spiritual programmes must be conducted for the employees internal as well as external development which results into organisational development.

CONCLUSION

Employee engagement is the level of commitment and involvement that a faculty members have towards their educational institutions and its values. An engaged faculty is aware of business context, and works with colleagues to improve performance within the job for the benefit of the institution. Instead of focusing only on providing the monetary benefits and job satisfaction to the faculty members a culture of employee engagement has to be developed as one of the new strategies to develop a positive attitude held by them towards the institution and its values. The engaged employees will always prove to be the best assets helping in the sustainability and success of the institution. The critical success factor would definitely lie in determining the difference between what is strategically proactive rather than operationally reactive. The Universities are required to create an atmosphere where more importance needs to be given on developing a employee engagement culture, which in turn will contribute to the better Organisational Performance and effectiveness.

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THERAPEUTIC VALUE OF SPIRITUALITY WITH SPECIAL REFERENCE TO KASHMIR

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Historically speaking, mankind has always had a realization of the problematic character of human existence, personal, social, political, economic, cultural, intellectual etc. and has also nurtured the quest to devise or work out solutions to problems which are multidimensional. While problems have always been proliferating, solutions have always been emerging with abiding pain and deep sufferings. The most important and the most powerful strategy for liberation from deep personal and social problems has been the appropriation of religious worldviews and corresponding value systems. It is only later in our historical evolution that we have devised various scientific strategies with a view to liberating ourselves from material or economic contingencies.

We started with various mythological accounts and in course of time graduated to various religious interpretations of ourselves and the world we are living in. We do obviously belong to physical, chemical, biological and psychological orders of being. However, we have deeper religious and spiritual dimensions as well. We need good physical health: we need economic prosperity, we need political peace, and we need social order. That goes without saying. However there are deeper dimensions to human existence. We need religion we need spirituality. We need a world view. We need a value system. We need ideals. We need a direction. We need guidance we need enlightens. It is because we are not satisfied merely by solving our social, political and economic problems. We need to impart meaning and significance to our existence.

It is precisely because we need to impart meaning and existence to our lives that various religions have developed their teachings, beliefs and values. Christianity has laid emphasis on love. Hinduism has emphasized on pluralism and unity in diversity. Buddhism has taught us compassion. Jainism has underlined the importance of non-violence. Islam has taught human equality, brotherhood and social, political, and economic justice.

It is true that there had been religious disagreements and even clashes among followers of different religions. They have been dark moments when followers of religions have gone out of control or lost sanity and equilibrium. In 21st Century we need to detoxify ourselves of the old habits of anger, hate, prejudice and hostility and appropriate the universal values of love, compassion, equality and justice.

A deeper understanding of human personality will reveal that we alienated from ourselves because we are caught into the fetters of malice, ignorance, lust, malevolence, envy, deceit, avarice, anger, hypocrisy etc. We are attracted to worldly pleasures of power and wealth out of all proportion and measure. These are grave diseases of head and heart. We are in excessive love with the world. We are dictated by Nafs-i- Ammarah which commands us to do what is morally offensive and spirituality debilitating. This constitutes the violation of our deeper self. At the collective plane, there is wide-spread avarice of greed. There is great exploitation and extortion. There is exploitation of man by man and enslavement of one by another. There is massive corruption in society, polity and economy. Such a situation cannot be allowed to continue without fatal consequences to contemporary global society.

We need to learn the techniques of spiritual reorientation. Mere medical investigations and applications cannot lead to spiritual health and well-being. We cannot depend on scientific orthodoxy for our holistic health. We need to break free of mechanistic and causal thinking and appreciate the power of will, self-determination, hope, positivity, prayer, contemplation and meditation.

We need to reorient ourselves with a view to achieving integrated personalities. We can achieve spiritual well-being and health by engaging in spiritual exercises and activities.

Firstly, we need to fire by a mission. The mission can be personal and social. At personal level, we can strive to be integrated individuals. We can strive to be gentle, nobler, and living for higher ideals. We need to be morally and spiritually ambitious. We need to have a clear-cut system of moral values and priorities. We need to have a vision and mission. Any moral or spiritual mission has to be rooted in a vision. At social, political and economic levels we need to strive for a society that is free of exploitation, greed and envy. A happy society has got to be free from exploitation. Accordingly, we need to devise a system of economic management and political governance in which there is least scope for exploitation.

Especially we need to devise a system of education which orientates us to spiritual integration. We need to incorporate spiritually oriented practices in syllabi. For instance students can be oriented to community work and social service. Emphasis has to be laid on praying, meditation and devotion. They need to read inspirational

books, find time for introspection and thinking on personal and social issues and problems. They need to develop feelings of belonging to other people, to nature, to the world at large and to some set of moral and spiritual beliefs and values or to God or some absolute Principle directing and controlling the cosmos.

We need to reorient students to scriptures and holy books and other books of literature, poetry, philosophy etc. They need to be engaged in artistic and creative activities. They have also to be taught the value and significance of relationships. Values such as tolerance, love, optimism and compassion need to be developed among them. Students nurtured in such an educational system can feel connected all that exists and develop as holistic personalities or integrated individuals.

Kashmir has had a rich spiritual history at various points of time. Kashmiris have subscribed to faiths such as Hinduism, Buddhism and Islam. Most importantly, the Sufi version of Islam has been highly popular in Kashmir. In point of fact Kashmiris were converted to Islam by hundreds of Central Asian Sufies led by Suharwardhi Sufi Syed Abdul Rehman popularly known as Shah Hamden or Mir Syed Ali Hamdani. These sufi saints oriented Kashmiri Muslims to sufi path of Shariah, tareeqan, Haqiqah and Marafiah. The entire valley of Kashmir was converted to Sufi Approach, orientation and values. Hundreds of Khanqah's were established across the valley with view to educating people to Sufi belief and values.

In view of the same, the practice of visiting Khanqaha's became the way of life in Kashmir. As hundreds of Central Asian Sufis are entombed in Kashmir, Shrine visiting is the most charactering feature of the religious and spiritual life in Kashmir. As Sufism emphasized more on approach to God than on any special interpretation of Islam, Sufi teachings were horizontal and inclusive. They did not lay emphasis on Doctrinal exactness. They rather emphasized on purification of Heart and clarification on Mind. Such teachings not only led to the development of Liberal Religious Attitudes and practice of religious tolerance as a way of life, but also stress on moral education and spiritual orientation of the people of Kashmir. In view of the same, Kashmiries have been living a highly morally oriented life for the last seven hundred years. They have not only been liberal, pluralistic and tolerant but leading a life of a probity and self-control. It is only recently that crime has been prevailing across the valley owing to various social and economic challenges and imperatives. May be we need to re-visit our spiritual heritage with a view to not only establishing peace but also institutionalizing justice. In fact, the world at large needs to be reoriented to spiritually with a view to achieving global peace and fulfilment.

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ESSENCE OF HUMAN RIGHTS**Dr. Yamanappa S. Balavantagol**Professor, Department of Studies and Research in Political Science, Rani Channamma University, Belagavi,
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INTRODUCTION

Human right is a birth right. Everyone is born with the human rights regardless of whom he is, and to which community he belongs, and wears different culture. Everyone has a right to be protected by the State and the people. Human rights are inherent in, and integral to every human being, basic for human life and its development, and incorporated in the Constitutions of every State. In fact, the concept of human rights has gradually evolved over the past several centuries. Human beings are born equal in dignity and rights. These are ethical claims that are inalienable and inherent altogether human individuals by virtue of their humanity alone. These claims are articulated and developed in what we have a tendency to nowadays call human rights, and are translated into constitutional/legal rights, established according to the law-creating processes of States/societies, each national and international. All human rights for all and 'the world is one family' are the concepts which have depended on the expanded meaning of human rights, assuring foil human dignity to every member of human race in the global village. Globalisation of human rights by making it universally accepted, eradicating the global inequities is the clarion call of the current human rights movement. It is to be noted that the human rights are indivisible, inter-dependent and inter-related having a definite linkage with human development; both share a common vision with a common purpose.

OBJECTIVES OF THE STUDY

1. To find out the importance of human rights.
2. To examine the contribution of democracy in the development of human rights.
3. To analyse the Constitutional and Statutory provisions to human rights.
4. To study the relevance of human rights.

METHODOLOGY

The research methodology used in this study is historical, empirical and exploratory, qualitative approach. Data is collected from multiple sources of evidences to understand the human rights, In addition to this; for books and journals are vastly made use of and we relied on different websites and professional magazines carrying substantial material on the human rights.

IMPORTANCE OF HUMAN RIGHTS

Human rights are a group of rights that are given to each human being no matter his/her gender, caste, creed, religion, nation, location or economic status. These are same to be ethical principles that illustrate certain standards of human behavior. Protected by law, these rights are applicable all over and at each time. Basic human rights embrace the right to life, right to honest trial, right to remedy by competent judicature, right to liberty and private security, right to have property, right to education, right of peaceful assembly and association, right to marriage and family, right to position and freedom to vary it, freedom of speech, freedom from discrimination, freedom from slavery, freedom of thought, conscience and religion, freedom of movement, right of opinion and data, right to adequate living standard and freedom from interference with privacy, family, home and correspondence. While these rights are protected by law, several of those are still violated by people for various reasons. a number of these rights are even violated by the state. The international organization committees are formed so as to make sure that each individual enjoys these basic rights. Governments of various countries and lots of non-government organizations have also been shaped to observe and defend these rights.

CONCEPT OF HUMAN RIGHTS

In modern terms, 'the human right' as per political and international vocabulary is a product of the theory of natural rights. Human rights are nothing but natural rights in a modern rhetorical garb. Natural law is known as 'Higher Law' or the 'Law of Nature' is the oldest as well as most modern, as it has been continually dominating the entire basis of politics, law, religion and social philosophy. Natural law has always been regarded as a frame of reference to adjudge the validity of existing state of affairs whether for maintaining *status-quo* or for bringing about a radical change. Natural law in common sense means the law that is largely unwritten or the nature of man or reason or denied from God etc, Natural law is analogous to bandstand with which, a number of high ideals are mixed up. These are labeled as morality, justice, ethics, right reason, good conduct, quality, liberty,

freedom, social justice, democracy etc. It would, therefore, be logical to start with the concept of natural rights, which eventually led to the formulation of 'human rights'. Ever since the beginning of civilized life in a political society, the shortcomings and tyranny of the powers that have led men, to the quest of a superior order. While beyond the material world, it led to Spiritualism and Divine Law, within the social order dissatisfaction with laws, ordained by tyranny or even benevolent despots generated an appeal to a natural law, which was to be an embodiment of reason, justice, immutability and universality which were lacking in man-made laws. Western Scholars date the genesis of this ideal of natural law to Sophocles, more than 400 years before Christ.

SOME OTHER MEASURES OF PROTECTION OF HUMAN RIGHTS UNDER INDIAN LAW

1. The Protection of Civil Rights Act, 1955, 2. Suppression of Immoral Traffic in Women and Girls Act, 1956, 3. Maternity Benefit Act, 1961, 4. Dowry Prohibition Act, 1961, 5. Equal Remuneration Act, 1976, 6. Bonded Labor Act, 1976, 7. Employment of Children Act, 1938, 8. The Child Labor Act, 1986, 9. Juvenile Justice Act, 1986, 10. Indecent Representation of Women Act, 1986, 11. Sati Act, 1987, 12. The Scheduled Castes and the Scheduled Tribes Act, 1989, 13. The National Commission for Women Act, 1990, 14. The National Commission for Minorities Act, 1992, 15. The National Commission for Safar Karamcharis Act, 1993, 16. The National Commission for Backward Classes Act, 1993, 17. The Mental Health Act, 1987, 18. The Persons with Disabilities Act, 1995.

CONSTITUTIONAL PROVISIONS

The Constitution of India is the first and foremost a social document. It is one of the most rights-based Constitutions in the world. The Constitution of India captures the essence of human rights, in its Preamble, and the Fundamental Rights and the Directive Principles of State Policy. The Constitution of India enshrines an elaborate list of fundamental rights and freedoms. Indeed, the rights are more comprehensive than those found in any other written Constitution in the world. Over the last five decades, notwithstanding the constitutional precepts on human rights and freedoms, we have experienced gross violations of human rights. Abuse of human rights, discrimination and inequalities, poverty and hunger, long-term detention without trial, custodial deaths, fake police encounters, sexual violence, communal violence, corruption and other social ills, are widely rampant. The promises made in the Constitution are as far from realization now as ever.

It is universally recognized that right to life, liberty and dignity are inherent in the human nature. These basic human rights are enforceable rights in every civilized and welfare State. Right to life is one of the basic human rights. It is guaranteed to every person by Article 21 of the Constitution and not even the State has authority to violate that right. A prisoner, a convict or under-trial or a detente, does not cease to be a human being. Even when lodged in the jail, he continues to enjoy all his fundamental rights including the right to life guaranteed to him under the Constitution. On being convicted of crime and deprived of their liberty in accordance with the procedure established by law, prisoners still retain the residue of constitutional rights. Thus, the fundamental rights, which also include the basic human rights, continue to be available to a prisoner and those rights cannot be defeated by pleading the old and archaic defense of immunity in respect of sovereign acts which has been rejected several times by the Supreme Court.

CONCLUSION

Without human rights, the realization of peace, prosperity and development will be a far-cry. Right to life, in other words, means, the constituent of human rights. As mentioned in the preceding pages, the human rights are born with the emergence of human kind in the planet. In the sense, he is born with human rights therefore, human rights are inherent in him. But in the primordial phase, the men enjoyed crude human rights or just natural rights, however but with the progress of human civilization crude/coarse human rights got transformation especially in an ethical mod which means human rights are nothing but moral spaces provided in the most refined fashion for peace and progress of human kind. Today it is necessary that all rights enjoyed by numerous species must be protected. In the flurry of modernity the globe is witnessing the constant threat to human rights. This trend signals the decadence of human civilization. The stable and sustained global peace prosperity and development in variably commands the protection and preservation of human rights.

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A STUDY ON EFFECT OF INTERNET ON HOME SCIENCE AND HOME ECONOMY

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ABSTRACT

It is almost universally accepted that the Internet technology, atomization and science effectively plays an important role in each of our lives. Whether we refer at our home science or home economics, whether it's about information, communication and relaxation, all are related to this technological innovation. The huge potential brought in the development of a business in area of home requirements and business stimulated the appearance and promotion of new concepts, such as e-business and e-commerce over Internet. In this paper I've done a research on the impact of the Internet on home economics, focusing on the changes brought by the Internet in running behind home equipment business with various E-commerce web and applications.

Keywords: Home science, Economics, Indian market, Internet, devices

INTRODUCTION**Home science (electronics)**

Now a day's lot of the network companies extend their frequencies in all area and lot of the home appliances are accessible with smart phones. Devices such as Television sets, air coolers, washing machines are accessing with internet and communication system. Smart home systems achieved great popularity in the last decades as they increase the comfort and quality of life. Most of the smart home systems are easily controlled by phones with improvement in their circuitry with micro controlling. A Smartphone application is used to control and monitor home functions using backbone, wireless and public communication systems. Home science contains devices embedded with intelligence into sensors and actuators, networking of smart things using the corresponding technology, facilitating interactions with smart things. Here support of satellite communication taken for easy access in different locations to access data and to give better increasing efficiency. In Indian market lot of the devices were entered in previous decade for Home sciences as home appliances. We are focusing on some of such devices its utilization and its impact on home economics in Indian market.

Home science is nothing but requirement of physics elements for home that is heat for cooking, fresh light for home, mechanical energy at everywhere, pressure, power etcetera.

REVIEW OF LITERATURE

As per review of literature here authors are concentrated on the applications in the home sciences where as some gaps recognized after study and mentioned after review of literature.

- 1) Title of paper is "Professional competences of Youngers for globalized Economics" Author **Vera A Gnevashava** focuses on Modern socio-economic changes in society are seen as moving from 'material' to 'intellectual' economy or the 'knowledge-based economy'.
- 2) 'Analysis of the extent of relation between internet addiction, anxiety and eating attitude among peoples' by Shruti Marwaha focuses in International journal of home sciences on habit of internet in daily life. Internet when accessed for entertainment it generates the bad habit among the people.
- 3) Author Baoan Lia, Jianjun Yub,a (2011): ELESEVIER : Explained in paper about use of Internet of Things in home science and economics. This paper presents the design of a smart home system based on Internet of Things (IOT) and service component technologies.
- 4) In 1979 digital library (Unesdoc): Author; Hutchison explained need of Important time for home economics. International as well as national concerns are having an impact on all aspects of the field. Never have the human services which home economists deliver been more needed. Yet, despite its healthy position, home economics is still struggling to define its identity. The primary goal of this section, therefore, is to present one contemporary view of the field.
- 5) Dataversity: 2016: Brief history of IOT by Keith Foote focuses on the internet of things and how home industries taken support of network in safety electronic durables and various instrumentation utilized in consumer durables. Previously maximum electronic companies made durables without software support hardware support contains only electrical, mechanical and electronics combination.

RESEARCH METHODOLOGY

Data and Scope of study

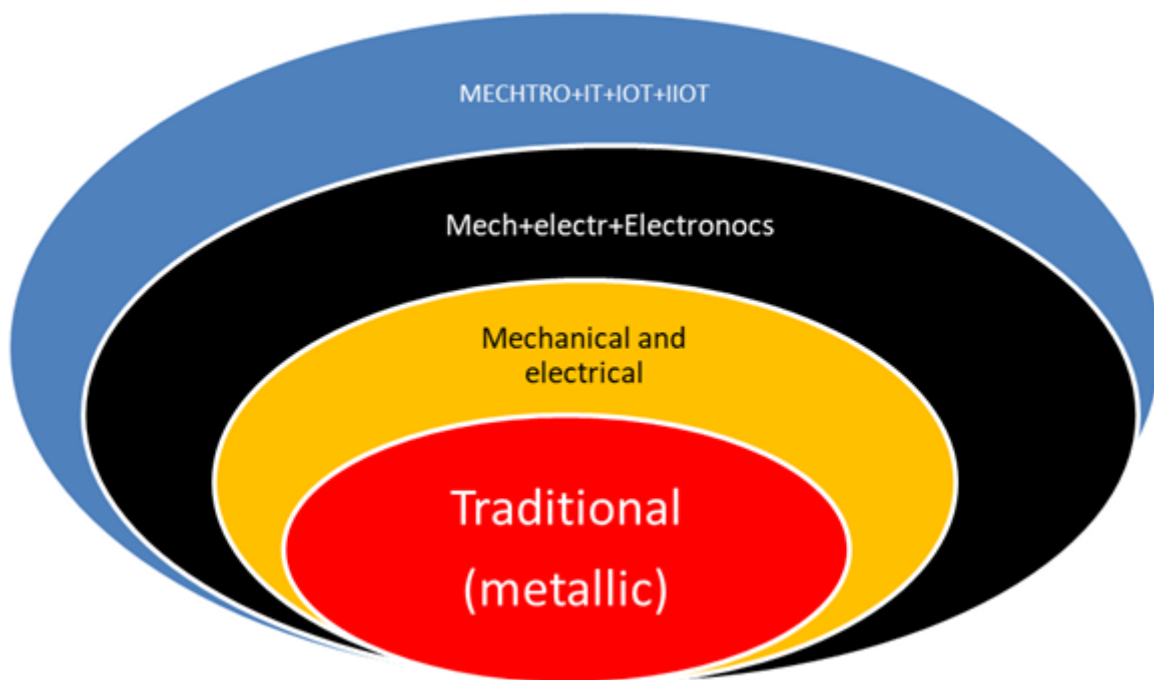
- Study deals with references from various papers (ISSN, ISBN and state national, international conferences) and authorized data from authenticated centers.
- Scope of the study is limited to secondary data available.
- Study deals with Internet their utilization and behavior of customer.
- Primary data taken from magazines and reports for studying outcomes.
- Secondary data and explanations also studied for outcomes.

Objectives of study

- 1) Study on home science for the world and India.
- 2) To study on communication system in home science.
- 3) Impact of modern technologies on home sciences.
- 4) To study on change in atomization in home appliances & devices.
- 5) Purchasing of these devices and its impact on home economy.

Explanation:

Fig: 1: Changing Era of Home science and Home Economics due to Industrialization and Atomization



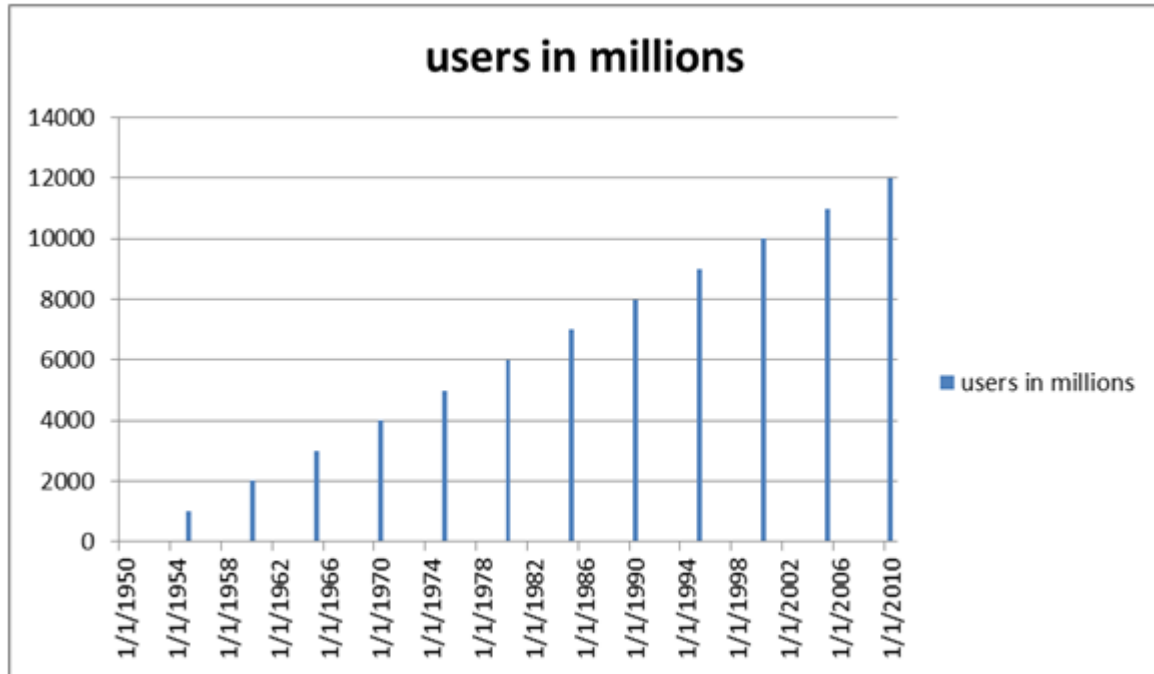
Above Figure shows four evolution points related to the industrial revolution from first to fourth (Industry 1.00 to industry 4.0) and Home requirements also changed. As per science reforms their households also changed their involvements in territory.

- 1) Metallic, wooden, muddy-clay material till a date utilized in home applications.
- 2) Metal, mechanical and then electrical energy evaluated in next some years
- 3) Electronic devices entered in third evolution with microcontroller format.
- 4) Now a day’s lot of the safety and automatic devices entered via Internet technologies. Such as DVR, auto parking, auto AC refrigeration and oven, safety of home, CCTV.

Home automation did not really appear until the 1970s, with the advances in technology and services at the time renewing perspectives on the modern house. Based on the principle of automation, home automation appears as an alternative to solving problems due to the absence of human beings in some situations where resources are not properly used or are wasted. Home automation refers to the integration of information technology,

automation, and communications with the aim of providing better quality of life, security and comfort to home occupants, and additionally making better use of the available resources. Today’s modern houses are visualized as those in which the main activities are fully automated, providing a higher degree of comfort, and which also exhibit the special characteristic of optimizing resources with sensors and electronic devices.

Communication technologies for Home sciences:



Courtesy: World communication report

Above graph shows communication technology involvement of users the home network with technologies. This gives us information about broadcast system received to various homes in the form of programs like food and science, child, human development and nutrition.

Interpretions

- 1) 1950-1970 (Telephony- telegraphy-Radio communication with Amplitude modulation, frequency modulation with short wave frequency involved)
- 2) 1970-1995 (Radio with AM, FM, SW, MW community involved and TV with very high frequency, Ultra high frequency reached to various spaces in the world for entertainment as well as News and for homes) entry of electronics with various home equipments there.
- 3) 1995-2010 (INTERNET with World Wide Web various technologies involved in home sciences with G-2G-3G) technologies, FM stations with home remedies and recipes, decoration advertisement of Home appliances, TV with cable, DISH, reached to maximum homes.

CONCLUSIONS

- 4) E-commerce with all media and webs and apps reached to the customers with domestic as well as Global products.
- 5) Awareness about Food products and nutrients reached to persons hand with mobile as like devices.
- 6) Since 2010 speed of Internet increased vastly digitization of necessities promoted by the Government bodies.
- 7) Online information impacted on the home economics with various products advertised on social webs and applications.
- 8) Digital marketing of products also impacted on the home economics with purchasing of connections and cards for mobiles with new technologies.
- 9) Social web sites and channels like You-tube and recipes impacted on the households automatic households came into the market with different specifications.

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A STUDY ON APPLICATIONS OF EIGENVALUES AND EIGENVECTORS

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ABSTRACT

A detailed introduction to the eigenvalues and eigenvectors is given here. It describes the way the own values and ownvectors are found in a matrix. In addition, it deals with the numerous applications of eigenvalues and eigenvectors in various fields.

Keywords: Eigenvectors, Eigenvalues, matrix, eigenvalue, linear system, PCA.

INTRODUCTION TO EIGENVALUES AND EIGENVECTORS

When a n x n matrix is multiplied by a n x 1 vector, the vector will return to the new n x 1. That is to say,

$$A\vec{\eta} = \vec{y} \dots\dots\dots(1)$$

What we want to hear is if it will happen next. It is possible to get the following instead of only making a whole new vector out of the multiplication,

$$A\vec{\eta} = \lambda\vec{\eta} \dots\dots\dots(2)$$

In other words, can the matrix multiplication at least for certain λ and $\vec{\eta}$, and be the same as the vector multiply by a constant? Naturally, if the answer was no, we'll probably not talk about this. So this can occur, but for just any value of λ or $\vec{\eta}$. it will not happen. If we happen to have a λ or $\vec{\eta}$. for which this works, then λ is **eigenvalue** of A A and $\vec{\eta}$ an **eigenvector** of A (Jolliffe 1986) that works (and they will still be in pairs).

$$A\vec{\eta} - \lambda\vec{\eta} = \vec{0}$$

$$A\vec{\eta} - \lambda I_n \vec{\eta} = \vec{0}$$

$$(A - \lambda I_n) \vec{\eta} = \vec{0}$$

It is like multiplying items by one and so the worth of nothing changes. We had to do this, because without it, the difference would have been a matrix, A, and a constant, λ , which cannot be done. We have the difference that can now be made between two matrices of the same size (Janardan et al., 2004).

So, with this rewrite we see that

$$(A - \lambda I_n) \vec{\eta} = \vec{0} \dots\dots\dots(3)$$

is equivalent to (6.1). A homogeneous structure must be solved in order to find the ownvectors for a matrix.

Remember from the previous section, we know that we either have one ($\vec{\eta} = \vec{0}$) (or infinitely many non-zero) solutions.

Knowing this, we can find a matrix's own worth. The values of λ for which we are getting must be calculated,

$$\det(A - \lambda I) = 0$$

Once we have our own values, so we can return and decide our own values. Consider a few brief facts about value and proprietors (Jolliffe, 1986).

Applications of Eigenvectors and Eigenvalues

In engineering and science, many implementations of matrices use their own values and, often, their own. A few application fields include control theory, vibration analysis, electric circuits and advanced dynamics. Many of the applications require the use of own values and self-vectors to transform a particular matrix into a diagonal matrix and in this section we are discussing this method. Then, in resolving coupled differential equations with

applications of own values and ownvectors in the study of the key components (Boldrimi et al., 1984), we can demonstrate how this method is invaluable.

In engineering and in science, many implementations of matrices use their own values and, often, private vectors. Only some application fields include control hypothesis, vibration checking, electric circuits, push-motion and quantum mechanics. Many of the implementations require the use of proprietary values and vectors during the time a given matrix has been transformed into a diagonal matrix, and we are addressing this process here.

Diagonalization of a matrix with distinct eigenvalues

Diagonalization means that the non-diagonal matrix is converted into a diagonally equivalent matrix and is thus easier to deal with. Matrix A has a linear freedom of its own values (Boldrimi et al., 1984). If we construct a P matrix with these propvectors columns, then it can be seen that

et $P \neq$

so that P^{-1} exists.

The $P^{-1}AP$ product is then a Matrix D diagonally with its own values as diagonal elements

A. From A. Therefore, if $\lambda_1, \lambda_2, \dots, \lambda_n$ A with associate vectors X_1, X_2, \dots, X_n , are the distinct own values respectively:

$$P = [\quad : \quad] \dots \dots \dots (4)$$

will produce a product

$$AP = D = [\quad] \dots \dots \dots (5)$$

Systems of linear differential equations-Real, distinct eigenvalue

Now is the time for differential equation systems to be resolved. We saw the device solutions,

$$\vec{x}' = A\vec{x} \dots \dots \dots (6)$$

will be of the form

$$\vec{x} = \vec{\eta} e^{\lambda t} \dots \dots \dots (7)$$

where λ and $\vec{\eta}$ eigenvalues and eigenvectors of the matrix A. We are dealing with 2 x 2 structures so we are searching for two solutions , $\vec{x}_1(t)$ and $\vec{x}_2(t)$, where the matrix defines,

$$X = (\vec{x}_1 \vec{x}_2) \dots \dots \dots (8)$$

is nonzero.

We will start with the case in which our two values are real and distinct. λ_1 and λ_2 They will be true, simple own values, in other words. Also note that the vectors are linearly independent for simple values. That implies that we also have a linear independence of the solutions we come from (Smith, 2002).

$$\vec{x}(t) = c_1 e^{\lambda_1 t} \vec{\eta}^{(1)} + c_2 e^{\lambda_2 t} \vec{\eta}^{(2)} \dots \dots \dots (9)$$

PCA based eigenvectors and eigenvalues

The Principal Components Analysis (PCA) is a way to evaluate data trends and to express the data so that their similarities and differences can be defined. It is one of many available statistical instruments to minimize the dimension of a data set based on the estimation of the input values and own vectors. PCA can be a powerful tool to analyze data since trends in data can be difficult to find in large data where there are no graphical representation luxury available. The other key benefit of PCA is that once the patterns have been detected and the data is compressed without much data loss, i.e. by reducing the number of dimensions. As we can see in a later segment, this technique was used for image compression. The measures you had to take for a major component study of a number of data are presented in this chapter (Rafael, 2012).

Definition

Let X_{jk} define the unique value of the j^{th} item k^{th} element. We allow n to be observed and p to calculate the number of variables. Such knowledge is ordered by a rectangular matrix X generated by a multivariate data matrix.

$$X = \begin{bmatrix} x_{11} & x_{12} & \dots & x_{1k} & \dots & x_{1p} \\ x_{21} & x_{22} & \dots & x_{2k} & \dots & x_{2p} \\ \vdots & \vdots & & \vdots & & \vdots \\ x_{j1} & x_{j2} & \dots & x_{jk} & \dots & x_{jp} \\ \vdots & \vdots & & \vdots & & \vdots \\ x_{n1} & x_{n2} & \dots & x_{nk} & \dots & x_{np} \end{bmatrix},$$

If the matrix X is $n \times 1$, in a single variable case

$$X = \begin{bmatrix} x_1 \\ x_2 \\ \vdots \\ x_n \end{bmatrix}, \dots\dots\dots(10)$$

The mean

$$\bar{x} = \frac{1}{n} \sum_{j=1}^n x_j \dots\dots\dots(11)$$

And the variance

$$s^2 = \frac{1}{n} \sum_{i=1}^n (x_i - \bar{x})^2. \dots\dots\dots(12)$$

Moreover, the square root of the sample variance is referred to as the default sample variation.

RESULT AND DISCUSSION

This application will save a lot in medical image storage. The degree of preserved information depends on the parameters (compression rates) but must be modulated according to the interest of the user. The fundamental concept is the change of the resonance signal over time in such applications such as brain pictures. The spatial information can be kept in a reference file, which allows subsequent images to be compressed without loss.

On the other side, the importance of applying high compression rates remains to be evaluated if an examination of structures with reduced dimensions is needed relative to the size of voxels. In addition, observer findings from the use of the PCA technique may be regarded as a difficulty measure in medical images.

CONCLUSION

Overall, linear algebra has wide-ranging applications in most engineering, medical and biological fields in addition to its mathematical uses. The growing use of mathematics is creating new mathematical problems and needing new mathematical skills as disciplines of science and engineering develop. Linear algebra is especially sensitive to computer science in this regard, as linear algebra plays an important role in many important informatics companies.

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AN EMPIRICAL STUDY ON NEW GENERATION REALISM IN THE WORKS OF JHUMPA LAHIRI

Smriti

ABSTRACT

As a diaspora novelist, Jhumpa Lahiri seeks to unravel the inner condition of her plot lines who strive tough to identify their origins or to develop their ethnicity. Jhumpa Lahiri, recipient of the 2000 Pulitzer Award for Writing, is a delicate portrayal of the existence of Indian refugees and emigrants in her epoch-making valuable guidance and support. Her bi-racial interpretation allows an intriguing reading of her work that declines to keep a particular cultural pigeon. The article emphasized in depth the method of dreaming and creating Jhumpa Lahiri's remarkable storey.

Keywords: Jhumpa Lahiri, English, New Generation Realism, English Fiction

INTRODUCTION

Realism remained the way by which the novel combined its role as a thoughtful literary form, extracting such characteristics from prior expressions in fictional prose storytelling, which variously asserted that they were ...', ...', Gothic tale, romance or description as a prose entire story in Joseph Andrew (1742). Realism in literature can't be that different from the way people communicate about something real in the daily course of a lifetime. Realism is often considered to be simple since people work and realise what is real when they see it. People do not want to be told what is valid and what is unreal because they really believe it — and no one can remind them of anything else. Any form of help can be sought when reading literature or painting. Romanticism, Surrealism, Modernism, Postmodernism, for example; can need some kind of clarification, but definitely not Realism, which itself appears to be focused on the mere life of a human being. In the traditional context, in fiction, Realism depicts plots, protagonists and backgrounds close to those typically seen in today's modern culture. This allows occurrences that take place in the current or recent history, and cases are typically arranged in a sequential, chronological order, and placed in locations identified to the reader and the author, either by careful measurements or documentation.

The personalities and the plots are realistic, and they are also normal rather than out of the norm. The ability to paint modern day-to-day life includes and needs a variety of community detail, and as a result, the groups depicted appear to be individuals identified as the middle class and the common men of the middle class, since they represent the bulk of the populace. The form of depiction of fact is prose fiction or book, and the style itself must be practical rather than romantic, open moderately than exalted or ornamental. It can be the vocabulary of news articles and governmental records, for example, and it is meant to faithfully reflect the everyday life from which it appeals. In the similar way; the exchange of dialogue ought to be genuine and compelling. The topic should be all, good and evil, current in real life. Typically, the idea or the main concept is all-knowing. It may be one of the societal problems of the day; for instance: work, ties or xenophobia, providing some sort of moral viewpoint. Realistic sensitivity forces the religious point of view to be subordinated to neutrality and sheer unpredictability as the formulation tries to be accurate in its portrayal. The explanations shall be rendered in depth as part of the attempt to be precise. Protagonists, incidents, milieu and diction all can be accurate whether they are verifiable and indicated that they are accurate of the reader's truth or to what he knows or believes totally accurate. The world of truth is the one where triggers and effects both respond, since the one thing typically arises as an immediate effect of the case and its resulting events.

As a modern age rationalist, Jhumpa Lahiri believed in democratic government and the resources she prefers to depict are the ordinary, the normal, the daily. Besides that, in her novels, authenticity is often seen as the pinnacle in middle class painting, and she sees her subjects in decent standard of living and etiquette. A literary form is the New Generation Realism; a metaphysical and political approach and a specific theme that in Jhumpa Lahiri's Diaspora work is controlled. While romanticists surpass the obvious threat to locate the ideal, and rationalists plumb the specific to locate the empirical rules that govern their behaviour, optimists like Jhumpa Lahiri concentrate their emphasis to a extraordinary degree on the actual, focus on the present, the particular activity and the verifiable effect. Two books of short fiction published by Jhumpa Lahiri are 'Interpreter of Maladies' and 'World Unaccustomed.' The first was written in the year 2000 and earned the original article and renown. The Pulitzer Prize and the Hemingway Foundation PEN Grant were given to "Interpreter of Maladies." The New Yorker 's best presentation of the year was also selected as a preference. The tales are about the harsh and believable lives of Indians and Indian Americans who are trapped between the society they have genetic and the modern environment in which they are now living. "Interpreter of Maladies" is a series of brief fiction

that represents the lives of certain ordinary Indian diasporic communities trying to live in an environment unknown to them. The expression 'diaspora' is extracted from the Greek word 'pop Diasperien,' sense 'pop dispersal' or 'dispersal' of seeds. The dispersal of Jews during Babylonian captivity; their dispersion.' Actually, the word diaspora and diaspora is used as a metaphorical context for communities such as expellees, expatriates, refugees, foreigners, newcomers, etc. In each immigrant population, moreover, there is a concept of migration and migration that embodies the physical, cultural and political repercussions and the ramifications of certain group diaspora 's unique secrets that have a direct and indirect effect on the protagonists.

"Interpreter of Maladies" fiction including "A Temporary Matter" discusses, above all, the awkward sensation of preserving the mysteries of their intimate ties. This is just about the same sort of fear that you feel when you are viewed or viewed by Girish Karnad 's plays, such as Hayavadan and Nag Mandal. The signature aspect of these plays is the diaspoir sensation. This is why they are called the whole game of inconsistencies.

As a poet, Jhumpa Lahiri has almost impossible accomplished. She is among the most esteemed writers in the literary circle, though she also has the title of best vendor book Chetan Bhagat. She has created an incredible impression in the arena of literature with a Pulitzer-Prize earning debut book of short storeys, "Interpreter of Maladies." Lahiri comes back with a fresh set of "World unfamiliar" storeys. The storeys in this series are the storeys of households from the state of Bengali in India who may have come to America to seek professions and take care of their children. Every tale seems to have parents returning each summer from their child to meet families in Calcutta, Kokatta. Both storeys are about kids trying to live up to the conventional ambitions of their families and the societal values of an American adolescent. In the explanations of Jhumpa Lahiri, Loss marks the families in one of the modern era truths. The communities in the novel are struggling to deal with defeats in alternately silent and dramatic forms. The short stories in "Unaccustomed Earth" builds on the mood and feelings conveyed by the poet in his epigraph, which is a philosophical quotation from "The Custom House of Nathaniel Hawthorne," which implies that reintroducing humans into fresh soil renders them tougher and more productive. Lahiri prefers Hawthorne 's reasoning,

"Human nature will not flourish, any more than a potato, if it be
planted and replanted, for too long a series of generations, in the same
worn –out soil. My children have had their birth places, and so far as

their fortunes maybe within my control, shall strike their roots into "Unaccustomed Earth".²⁸

It is an appropriate and rich representation for the changes Jhumpa Lahiri has seen on the pages of 'unaccustomed Earth' in which two waves of immigrants from Bengal are battling to create spiritual and safe lives in America-the refugees and their hyphenated children. Lahiri doesn't take Hawthorne 's theory too much in any of his novels. It's true that transplantation can lead to improving fortunes; nevertheless, the uncertain yet actual mixed by-product of transplantation is other human aspects, such as origins, a sense of isolation, ineptitude loss and more.

Almost every tale in the Unaccustomed Earth is beautifully created. The placid prose of Lahiri is a joy to learn. Indeed the silence of her tales will comfort the reader into making beautiful diaspora pictures and mood. Five tales make up the first section of the novel, the remainder of the three storeys with the same central characters make up the second portion. All the eight storeys are conceptually connected, particularly the first five. The lives of Bengali citizens are detected who have come to the US. They're feeling a disconnect in their current lives. Most grown - ups compete to keep what they had been known, since their social networks are mostly Bengali mates who are acquaintances in an extraordinary world. Babies much of the time residing in the united states are more strongly related to America. For each successive century, the Bengali community is fading away – for the parents of the Indians it is house, while the children just endure those frequent trips back there. Home for kids is the house where they now reside, a home with a different collection of values, grammar, dress and relationship issues. There seems to be a strong massive cultural tension. Young kids barely know how to speak in their language, Bengali. They act as cultural interpreters for their families in this new country, a development that is taking place among a variety of new immigrants in schools today. One of the five storeys in section one of the books is self-contained. In "Hell-Heaven," the acculturated Bengali-American author discusses that so little consideration she once gives to the suffering of her mother when she recreates the tormented, unwarranted love that her young mother have had in a graduate student throughout her adolescence as author.

An older sister discovers, in "Only Goodness," a quick learning from her duty to a self-destructive younger sibling. "The option of accommodation" indicates a change of control between the Bengali-American husband and his Anglo wife on the wedding of a pre-school husband's woman on a weekend away from their children.

So, an American undergraduate, who was the subject of "Nobody's Company," dismisses the cunning approaches by aspiring Bengali singles, who finds herself involved in an egoist, foul-tempered Egyptian past, with her American room-mate, a grad school drop-down who has no romantic feelings with her.

The briefest novel in the Hell-Heaven-Aparna series reveals the tension in the friendship among Usha and Aparna owing to their unparalleled lifestyles, one being American and the other Indian. Usha, a second generation immigrant, recalls the visits of a family member, Pranab, to Kaku 's home when she was a child. It reflects Pranab 's relationship with Mother Aparna, Pranab 's eventual marriage to an American called Deborah, and Aparna's disagreement with the game. Aparna stands for a deep conviction that Deborah is going to abandon Pranab one day. Decades previously, it is Pranab who leaves Deborah to divorce when he falls in love with a Bengali married lady. Deborah shocks Aparna by informing her that she has been quietly insecure of her all the times of her wedding since Aparna understood a portion of her husband's life from which she had been cut out along with Pranab. But a much deeper confession comes to the fore in the form of the revelation of Aparna's envy, not with Deborah, but with her baby Usha. The tragedy of it shows the intensity of Aparna 's longing and her deep pain, something that takes the tale into a different context. It sets the tone for the amount.

The topics most often originate from the storeys: the centre of family life and the perspective of immigrants. Jhumpa Lahiri 's works deal with marriage, matrimony, mortality, and divorce. The dark clouds pop up in certain histories, and human interactions become so pleasant or sour once. This arises in "Hell-Heaven" and "Nobody's Company" reports following tale in particular The Lahiri scheme causes mothers to die, and the fathers to remarry in generation, as in "Unusual Earth" and "Year's End." This naturally brings to the storeys a realistic tragic outcome. At times, the merciless claws of the fate, as in "Hell-Heaven," "Nobody's Company" and "Moving Offshore, have split two deeply caring people." In several storeys the nostalgia scene predominates, including "Unfamiliar Earth," where Ruma is still fond of her mother, and "Year's End" where Kaushik is fascinated with his beloved dead mother. His stepmother, Chitra. In terms of problems, this series of short storeys presupposes a vast amount of pressures and disputes attributable to lack of affection, divorce and death.

THE OBJECTIVES OF THE STUDY

The objectives of the paper are -

- To study how the balanced and elegant voice of the Indian – American author has put on a diversity and authenticity on her works
- To review Lahiri's work through the lens for diasporic discourse
- To study the modernist turn of Jhumpa Lahiri

Realism Literature as a Distinctive Mode of Writing and Criticism

As a distinctive style of prose, truth provides an open account of literary realism. Establish the distinguishing features of the genre and discuss the critical controversies concerning it. Tony Davis defines 'Realism' as one of those terms with a variety of potential interpretations, from pedantically precise to cosmically ambiguous. Realism as a literary genre has been synonymous with the insistence that literature can not break from the most sordid and brutal facets of human life. Realism engages in modernity's political push. As a form, it has entered an even broader social sphere, both in terms of reader base and protagonist representation, than older more prestigious types of literature. Dominant literary as any reading focused on a tacit or overt belief that it is possible to express truth beyond reading. Esthetically speaking, Realism applies to those forms and norms of audio and nonverbal expression that can exist at any historical period. Realism is synonymous, in fact, with secular and objective modes of wisdom that comprise the legacy of enlightenment, arising from the development of empirical awareness. Realist-style novels may work to naturalise a banal image of the universe as socially as well as culturally classified and repetitive. These storeys replicate the gender, class and ethnic prejudices that exist in culture at large, the way strangeness and relative unimportance of some sort are seen by the narrative framework, to contribute to retribution and disappointment of some kind, whereas moral and socially condoned forms of conduct are compensated by riches and opportunity in the case of heroes and love and marriage. "Realism is a style of writing that gives the appearance of documenting or" observing a sincere and actual form of existence. The word applies, often amusingly, both to a descriptive approach focused on the thorough accuracy of the depiction and to a more general attitude which rejects idealisation, escapism and other unrealistic virtues of romance in favour of a sober acceptance of the real problems of existence. Modern critique also argues that realism is not a clear or easy replication of truth (a part of life) but a set of norms that creates a life like an illusion of a real world beyond the book, by a mechanism of collection, exclusion, explanation and a way of talking to the people. Realism maintains the traditional convention for art, television and drama. Given

the incredible efforts of Modernism to transfer the realist emphasis to external truth (notably in the revolutions of language and surrealism), Realism has persisted as a significant current in 20th century literature, often under the name of Neo-realism.

THE LINGUISTIC TURN

What's true, huh? What's the reality? This practical concept has long been fundamentally challenged. Does language have the ability to explain a reality that pre-exists with language, or does language construct an environment or reality in any manner or another? This foreshadowing of language in the twentieth century is labelled 'towards the linguistic turn' and has influenced a tremendous amount of thinking regarding the interaction of the human being with the environment and with each other. And particularly in literature, since the environment is made up of the people's words use, the way in which people interact with the world is not only verbal, but also textual. Concurrent with this change to verbal and literary is the dilemma of how the universe is revealed to us through themselves. Subsequently, analytical analysis, followed by cultural productions that correlated with these assumptions, started to see the universe as being made not only out of language, but out of representations and discourses. The narratives and discourses that portray the world to us do not merely represent the world, they reflect the reality that citizens perceive, and these narratives and narratives were known to be fundamentally ideological, or all such aspects as colour, gender, ethnicity, sexuality, faith and gender identity: there is no paradigm or discussion that is autonomous of any specific purpose, and that involves, but is not limited to, a particular interest. These two fields are also viewed as not being affected by objective considerations. As a result, there is no neutral field and no neutral viewpoint from which the universe can be addressed.

Jhumpa Lahiri speaks of a rather advanced point, a trueist, where she has financially stable characters, but has been uprooted. In this regard, Lahiri's approach as a writer is becoming more mental and less physical, since, after the fulfilment of physiological wellbeing, an individual tries to satisfy the psyche and, in the diasporic fictional environment of Jhumpa Lahiri, the extinguished migrants of the first and second generation have economic freedom, yet are deprived of identification in an unfamiliar country, thus generating an environment of emotion. "The Namesake" explains the perpetual challenge posed by immigrants in their attempt to preserve their identity while at the same time attempting to shake them off. It's a set of distressing decisions that they are expected to make every day when they work hard to stop being misfitted in a foreign country. The short stories from Jhumpa Lahiri cover — in her texture — India, England, America and Italy, and reveal a curiosity in her view of truth and result in a marvelous Modern Age Realism, a truth born from geographical and cultural diversity. Their stories are about the multi-world or about several different spaces. Jhumpa Lahiri is grappling with the diasporic truth. She speaks to individuals who are financially developed, but intellectually; their state is most relatively unknown. The real suffering of refugees may very well be realised and appreciated in the pages of Jhumpa Lahiri.

JHUMPA LAHIRI'S NEW AGE TURN

In altered probation, Jhumpa Lahiri declares the advent of a modernist. Published in hard-won Italian and sending shockwaves with the vitality of the early twentieth-century novel experimentation, *In altre parole* depicts the transition of a novelist from a patient, refined realism to a disconcerting complexity of her first four novels. In another parole, the creative daring rivals his linguistic audacity. Lahiri gives us a diffamiliar and enigmatic fiction, lacking realism's reassurances, for the first time in his career as a famous writer. The novel includes two short stories whose style is as alien to Lahiri as the Italian she publishes in: "Lo scambio" ("The Exchange"), a quasi-symbolistic piece on a translator's freshly unnamed existence, and "Penombra" ("Penumbra"), a psychological story about a husband plagued by dreams and wary of his wife's commitment. The restoration wish and the labour of love, on the other hand, expand the themes of the previous works of Lahiri. In reality, *Interpreter of Diseases*, Lahiri's Pulitzer Prize-winning 1999 debut, starts with a tale about a marriage shattered by a stillborn child. The story's polished syntax and calculated dramatic balance has introduced the prevailing trope of Lahiri's art: the isolation she inherits affection. This theme became the philosophic centre of the optimistic fictional stories that followed *Interpreter of Diseases: Namesake* (2003), a coming-of-age novel about a child named Nikolai Gogol; *Unaccustomed Earth* (2008), a Hawthorne-inspired series of stories about New England families divided by death and distance; and *The Lowland* (2013), a multi-generational novel about the long aftermath. Protagonists in these works are displaced, exiled, voluntarily transient, or otherwise fractured by geography, but the modes of Lahiri's literature are as united as their protagonists are separated. Which are basically indecipherable to her characters — the Bengali love letter, the ancient Etruscan "signs and signs," the tape monitoring of multiple languages family chatter — gathers irrefutable significance through the narrator itself. The general consistency of Lahiri's realism gives her English

fictions a close universality in which both protagonists and audiences arrive at a common understanding of lifespan.

LAHIRI AS A NATIVE INFORMANT

Debates regarding Lahiri's contribution to South Asian diasporic and immigrant American literature have always existed. One of the major controversies surrounding her fiction is the degree to which she represents her subject matter accurately and authentically. While some scholars acknowledge her employment of —a lucid realism to orient us within settings, activities, and relationships‖ (Koshy, 2013, p. 344) and her —sociologically realistic and ethnographically detailed portrayals of Bengali Americans‖ (Nagajothi, 2013, p. 1), a few other critics accuse Lahiri of cultural misrepresentations and of exoticizing the immigrant characters (Dhingra & Cheung, 2012, p. xv).

Lahiri's depiction of the Indian immigrants has been affected by a Western-imperial perspective and is therefore —designed more for the eyes of the West. Lahiri presents characters only from urban India and rich, middle class families. Her protagonists are mostly —intellectuals, upper-middle class, productive people, with university degrees from Yale, MIT, or Brown, have prestigious jobs and earn big paychecks. This is due to the fact that Lahiri herself does not belong to a social or cultural subaltern category, a premise that not only enhances the possibility of her not being —very different from the European colonizers,‖ but also suggests that she is —complicit in helping the colonizer to control the masses. Lahiri's characters conform to the model of successful citizenship and tell us that it is the reason why they are easily absorbed and well received in American society.

REVIEW OF LITERATURE

Shirley de Souza (2010) in her research paper "Memory and Forgetting: An Analysis of 'Unaccustomed Earth' takes Nietzsche's concept that "forgetting is a positive power that enables a kind of relaxation of consciousness and allows the rise of the new". She analyses the characters of the short story collection from this perspective and demonstrates how the internal relations between recalling and forgetting operating in the text

Yogita Sahni (2014) in her research paper entitled "Sense of Belonging in Jhumpa Lahiri's The Namesake" has analyzed the reasons and types of alienation and its relation with modern man. Due to faster economic growth, modes of communication and increasing urbanization an individual has to suffer a lot of problems, which leads to the loss of self-identity. Alienation means the feeling of the meaninglessness of life and lack of belongingness with the world. Three types of alienation are discussed in this research: "alienation from oneself, from other people and from the world in which we reside and all of them are interconnected" (Sahni). Having no urge for belongingness modern man likes to live isolated from a person, society or country. It is assumed that one needs no belongingness in the world to live. But eventually, it is realized that there is no escape from the sufferings of life and one has to perform the action even after his denial. He comes to realize the value of involvement and sense of belongingness to lead a life happily. In a foreign country, a man being a stranger tries to attach himself to the hostland but he is overpowered by his past relations and customs. But after staying for a long time, he feels belonging to the people and customs of that foreign country (Sahni).

Hiral Macwan (2014) in her research paper entitled "Struggle for Identity and Diaspora in Jhumpa Lahiri's The Namesake" has explored the state of the name, sense of belongingness and crisis of identity of the Indian immigrants in the USA in Jhumpa Lahiri's The Namesake. It is observed that this is the best novel to define the term 'Diaspora' and its role, the experiences of the first and the second generations, the crisis of identity and sense of belonging are portrayed very beautifully within the narrative and characters. Macwan has explored, "Jhumpa Lahiri as a migrant and diaspora writer has beautifully portrayed the concept of identity and cultural difference in the space of diaspora" (Macwan, "Struggle for Identity").

Preeti Maneck (2014) in her research paper entitled "Negotiations between Traditions and Modernity in Jhumpa Lahiri's The Namesake" has defined that diaspora is a 21st - century phenomenon and it emerges out of modernization, the global economy and various changes in the social and cultural world of the migrants' communities, who migrate for their better perspective. These communities try to negotiate between the new and modern world and the old and traditional values. The author has examined the conflict and angst of the characters while their negotiations between the two worlds, the traditional and modern. The main focus is on the changes and the ways the characters adapt to a new world (Maneck).

Abidi (2014) in her research paper entitled "Jhumpa Lahiri's The Namesake – Negotiating Identity formation in Multicultural Settings" has depicted that Jhumpa Lahiri has been called an Indian expatriate writer. Her debut novel defines the sufferings of the two generations of immigrants and how they confront the crisis of identity formation in a multicultural land. This paper tries to realize the complexity of multiple identities and the process

of formulation of hyphenated identities into a unified and unique individual who has surpassed both the self-made and the man-made boundaries of geographic area as well as boundaries of caste, culture, customs, and creed (Abidi)

Joie Bose (2014) in his article entitled "A Portrait of a Lady: Analysing the Character of Gauri on Jhumpa Lahiri's *The Lowland*" has portrayed the character of the protagonist Gauri in a different way. He examines that Gauri's name has a symbolic connection with Indian mythology. He finds that her name is a synonym of Goddess of Power. Thus she is a powerful character who struggles for self, gender, and nation. She is not a stereotype character and remains in constant quest of her identity. Zizek's conception of the nation as a "Thing" is applied to perceive the escapist nature of the characters like Gauri does not seem to blend due to their own desire. Bose further says that her denial for assimilation in Indian Diaspora is also questionable (Bose).

Joie Bose (2014) in his article entitled "A Portrait of a Lady: Analysing the Character of Gauri on Jhumpa Lahiri's *The Lowland*" has portrayed the character of the protagonist Gauri in a different way. He examines that Gauri's name has a symbolic connection with Indian mythology. He finds that her name is a synonym of Goddess of Power. Thus she is a powerful character who struggles for self, gender, and nation. She is not a stereotype character and remains in constant quest of her identity. Zizek's conception of the nation as a "Thing" is applied to perceive the escapist nature of the characters like Gauri does not seem to blend due to their own desire. Bose further says that her denial for assimilation in Indian Diaspora is also questionable (Bose).

Thivagarar (2015) in his research paper entitled "Identity Diaspora and Sense of belonging in Jhumpa Lahiri's *The Namesake*" has defined that immigration becomes a boon when it gives birth to a diaspora writer. Lahiri herself has confronted the identity crisis that Gogol faces in *The Namesake*. The name indicates the first identity and Jhumpa has strived hard to identify herself as an American but could find just a half-way feeling. She has depicted her own feelings through her protagonists. Gogol's name is a major conflict in the novel and the name becomes quite significant. The title of the novel itself signifies Gogol's struggle to correlate himself with his unconventional name which indicates his issue of identity. He finds relief and becomes more confident when he changes his name from Gogol to Nikhil. During the process of transformation in his life, he does the activities which he was unable to do as Gogol. All these attempts are made to avoid his past identity and heritage. However, escaping from his roots brings dissatisfaction and a sense of futility in him (Thivagarar).

CONCLUSION

Jhumpa Lahiri is comfortably said to have a propensity to chat. She was among the front-runners of Indian English authors in her craft of narrative and clever usage of dialogue. In her strong language novels, in her unforgettable characters and scenarios, and in her experimentation with flashback technologies, she is excellent. In use of numerous storyline styles, particularly third and first persons, she exhibits her remarkable skills. She's an exhausted writer for short storeys with expatriate or diasporic awareness that combines various worlds and various rooms, in postcolonial words. Realist storeys from Lahiri are the by-products of multi-nationalism or cultural plurality, which contributes to the contradictions and disputes that they include. Meena Alexander, the noted Indian English author, appropriately remarks in one of her rather informative essays how Lahiri's realistic sensibilities are articulated as

"A shifting frame of reference of multiple worlds."

It is largely concerned with, as Edward Said puts it,

"Not only --- A basic geographical distinction but also a whole sense of interests."

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DATA ANALYTICS, ARTIFICIAL INTELLIGENCE AND RISK MANAGEMENT CAPABILITIES IN INDIAN BANKING SECTOR**Dr. Pratapsinh Chauhan**

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ABSTRACT

Risk management practices in the banking industry focus on managing an institution's exposure to losses or risk and to protect the value of its assets. On the other hand, Non-performing assets (NPAs) is considered as one of the biggest problems for the entire Indian banking industry as the profitability of many banks is adversely affected by the increasing level of NPAs. It is very important to understand and evaluate current risk management practices to determine excess capital/excess loss that can be attributed to an asset class.

Risk management techniques help in effective capital allocation by banks; thereby helping in increase in profitability of banks and controlling the increasing NPAs to acceptable levels.

Keywords: Historical Simulation, Monte Carlo Simulation

1. INTRODUCTION

Indian Banks are currently facing a lot of issues in handling NPAs and they have to do provisioning by keeping aside capital to provide for increasing NPAs. To maintain capital adequacy, Banks are usually looking for means to raise Capital as Govt. is not able to provide sufficient capital in these tough situations.

The key challenge going forward for Indian banks is to expand credit portfolio and effectively manage NPAs while maintaining profitability. Asset quality continues to be the basic function and also the biggest challenge for banks in the present dynamic environment. In order to overcome the perceived risks, there is an urgent need for banks to have well-structured and effective credit appraisal and monitoring system in place coupled with appropriate business models which can be powered by Risk Management strategies to effectively manage all the current issues revolving around recovery in stressed assets and thereby help in reduction of NPAs across all banks.

2. LITERATURE REVIEW

A large number of researchers have studied the issue of NPA in banking industry but only a few studies have shown how Risk Management strategies can be used in banking sector. A review of the relevant literature has been described.

Glen, J. and Mondragón-Vélez, C. (2011) studied the effect of changing business cycles on performance of banks in emerging economies from the period 1996 to 2008. They concluded that the two main factors influencing loan performance are economic growth, followed by interest rates. Higher loan defaults are attributed to poor loan asset quality, supervision, limited area penetration and low capital of banks.

Sabharwal, M. (2014), opined that only a few private sector banks in India are using AI (Artificial Intelligence) technologies and its usage is also very limited to some common operations related work.

Baruah, A. (2018) studied the applications of AI (Artificial Intelligence) in top 4 Indian banks and concluded that data analytics and customer service create the opportunity for customized, personalized and faster customer experiences, significantly resulting in better insights, and automation /synchronization of back-end workflow systems.

Boudriga, A., Boulila, N. and Jellouli, S. (2009) studied data of 59 countries from 2002-2006 and concluded that higher capital adequacy ratio and strict provisioning norms reduce the level of loan defaults. NPA reduction is possible with strengthening legal system and increasing transparency among institutions.

According to **Hasan, I. & Wall, L.D. (2004)**, a bank's reported earnings and capital depends on how they account for its bad loans (NPAs). Studies were made on US banks which share a lot of similarities with banks across the globe when it comes to measuring loan loss reserve ratio.

Thiagarajan, S., Ayyappan, S.& Ramachandran, A. (2011) studied the NPA level of 22 public sector banks and 15 private sector banks. The study found that both macro-economic and bank-level factors are responsible for rise in NPAs. Even though NPA level in India had decreased from maximum in 1990s to minimum in 2008, the gradual increase of NPA during last few years has caused concerns for everyone. The study suggested that banks must have prudent credit policies to restrict bad effects of credit risk.

According to **Meenakshi, R. & Mahesh, H.P. (2012)**, NPA is the main cause of the global financial crisis that we saw recently. NPA issue has been given attention after the liberalisation of financial sector in India. NPA in the priority sector advances is higher than that of the non-priority sector. The SSI (Small Scale Industries) are worst performing under Priority Sector advances. The study suggested use of Self-Help Group model to some of the sectors to help the borrowers access loans and ensure loan repayment to the banks.

3. SIGNIFICANCE OF STUDY

Most of the research and studies are being done on causes, impact and management aspects of NPAs but there is a huge time gap existing for the comprehensive research on quality aspects of NPAs, practical issues being faced by bankers on daily basis and how risk management strategies can be used to resolve the issue of surmounting NPAs. This study therefore, seeks to fill this gap by establishing the link between NPAs and how AI technologies along with Big Data Analytics resolve the issue of NPA Management.

4. RESEARCH OBJECTIVE

Keeping the above Literature review in mind, the objectives of the Research are given below –

- To study the current management practices of handling NPAs in Indian Banking Sector.
- To study how Risk Management strategies can help in proper capital allocation to provide for provisioning of Non-performing assets in Indian Banking Sector.

5. DATA COLLECTION

Secondary Data is collected through online data websites like Yahoo Finance, NSE and BSE websites where the historical movement data of stocks is available. The idea is to understand where the Banks have invested their capital and how Risk management techniques can help in minimizing problem of Excess Capital invested and excess loss expected out of a portfolio.

We have taken figures of a stock XYZ whose historical figures are taken from NSE website, as given below (It is assumed that Bank has allocated capital in this stock XYZ) –

Sr. No.	Historical Dates	Stock Prices of XYZ in which Bank has capital investment
1	01-01-2018	2103.75
2	02-01-2018	2032.2
3	03-01-2018	1998.35
4	04-01-2018	2015.5
5	05-01-2018	1982
6	06-01-2018	1952.05
7	07-01-2018	1931.1
8	10-01-2018	1932.9
9	11-01-2018	1934.05
	And so on	

6. DATA INTERPRETATION

Historical simulation and Monte Carlo simulation methods have been used to carry out Value at Risk (VaR) estimation for efficient capital allocation in Stock XYZ. The idea is to find out if any excess capital is allocated, the same should not remain uninvested and be allocated to provide for NPA management.

8.1 Historical Simulation

Under this method, stock prices data from 1st Jan. 2018 is taken and continuously compounded returns are calculated. We, then calculate Percentile at 95% VaR to estimate expected loss/gain out of the portfolio.

8.2 Monte Carlo Simulation

Under this method, stock prices data from 1st Jan. 2018 is taken, continuously compounded returns are calculated and further we simulate Future Stock Prices for 252 days and calculate expected Profit/Loss returns. On the basis of P/L data, we then calculate Percentile at 95% VaR to estimate expected loss/gain out of the portfolio.

The results of using the above 2 approaches can be shown as below –

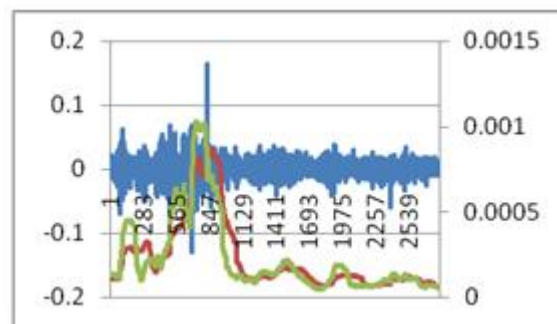


Fig.- Historical Simulation (red line) and Monte Carlo Simulation (green line)

As can be seen from above, Monte Carlo Simulation is a better enabler of volatility and hence can be used as a measure to predict Excess Capital allocated, in case of better portfolio returns. Artificial Intelligence models can be used to estimate VaR on a daily basis so that banks can allocate capital effectively, thereby, keeping more capital for allocation towards NPA Management and maintaining profitability of the bank.

7. ROLE OF ARTIFICIAL INTELLIGENCE& RISK MANAGEMENT IN NPA REDUCTION

We will now see how existing technologies of AI & Big Data Analytics along with Risk management strategies can resolve the NPA problem -

CREDIT SCORING

Credit scoring tools use the concept of “machine learning” which is designed to speed up lending decisions, while taking care of perceived risks associated with each credit decision. As many credit agencies are present like CRISIL, CARE, ICRA etc., the AI powered technologies will help in Data Integration, which will further help the bankers to rely on credit scores to make lending decisions for individuals and firms. Data on transactions and payment history from financial institutions serve as the foundation of most credit scoring models. These models use tools such as regression, top-down decision trees, and statistical analysis to generate credit scores using limited amounts of structured data.

Banks and other lenders are also increasingly turning to additional, unstructured and semi-structured data sources, including social media activity, mobile phone use and text message activity, to capture a more detailed view of creditworthiness, and improve the rating accuracy of loans. Applying machine learning algorithms to the abundance of new data has enabled assessment of qualitative factors such as consumption behaviour, willingness to pay, payment history terms etc.

CHATBOTS – REMINDERS FOR FASTER RECOVERY OF LOAN INSTALLMENT/ OVERDUES

Chatbots are virtual assistants that can help customers to transact, solve their problems instantly and remind them about their repayment due dates from time to time. These automated programmes use NLP (Natural Language Processing) to interact with clients in natural language (by text or voice), and use machine learning algorithms to improve over time. Chatbots are being introduced by a range of financial services firms, often in their mobile apps or social media.

RISK MANAGEMENT

Banks are considering machine learning to make sense of large, unstructured and semi-structured datasets and to police the outputs of primary models. Back-testing is important because it is traditionally used to evaluate how well banks’ risk models are performing. In the last years, US and European regulators focused on back-testing and validation used by banks by providing guidance on model risk management. This will help in proper evaluation of credit proposals, based on risk rating and hence prevent accounts from conversion into NPAs.

DATA QUALITY ASSURANCE AND KYC-AML MONITORING

AI and machine learning methods help to improve surveillance by automating data quality assurance. A series of new reporting requirements across jurisdictions has led to a greater transparency, volume and frequency of reported data, as well as greater resources required from financial institutions to complete reporting on time.

MONITORING OF LIQUIDTY STRESS AND VOLATILITY

Machine learning can be applied to systemic risk identification, assessment and propagation channels. Specifically, NLP tools may help authorities to detect, measure, predict, and anticipate, among other things, market volatility, liquidity risks, financial stress, housing prices, and unemployment.

Till now, the most speedy measure of Recovery is OTS (One time settlement) done by the Borrower with the Bank but that results in a huge sacrifice done by banks, that directly affects their profitability. However, SARFAESI Actions (13(2) and 13(4) notices) have proven to be effective recently but not as per what the current situation demands.

AI and machine learning can be used for risk management through earlier and more accurate estimation of risks. For example, to the extent that AI and machine learning enable decision-making based on past correlations among prices of various assets, financial institutions could better manage these risks. Tools that mitigate unavoidable risks could be especially beneficial for the overall system. Also, AI and machine learning could be used for anticipating and detecting fraud, suspicious transactions, default, and the risk of cyber-attacks, which could result in better risk management.

8. CONCLUSION

While the concept of Artificial Intelligence has been around for decades, it is only recently that the AI execution has started to turn into reality. Many of the technology pieces are already in place, in varying stages of maturity. In global context, many banks have already started using AI and Data Analytics for Risk management and Fraud detection, which has not only reduced the level of rising NPAs but also improved identification of creditworthy customers to create a foundation of a good loan profile.

While the technology's evolution is both rapid and impressive, banks should ground their adoption strategies and expectations in reality. Similarly, such data can help assess risks for selling and pricing insurance policies. Finally, client interactions may increasingly be carried out by AI interfaces with so-called 'chatbots,' or virtual assistance programs that interact with users in natural language.

Applications of AI and machine learning may enhance the interconnectedness of financial markets and institutions in unexpected ways. Institutions' ability to make use of big data from new sources may lead to greater dependencies on previously unrelated macroeconomic variables and financial market prices, including from various non-financial corporate sectors (e-commerce, sharing economy, etc.). As institutions find algorithms that generate uncorrelated profits or returns, there is a risk these will be exploited on a sufficiently wide scale that correlations actually increase. These potentially unforeseen interconnections will only become clear as technologies are actually adopted.

Monte Carlo Simulation is a better estimate of volatility and hence can be used as a measure to predict Excess Capital allocated/Excess Loss estimated. It can help banks to allocate capital effectively, thereby, keep more capital for allocation towards NPA Management and maintain profitability of the bank.

The current study is relevant and will be vital to many groups however; following groups will stand to benefit from the study exceptionally –

- 1) Data Analysts
- 2) Bank Employees
- 3) Academicians / Research Scholars
- 4) Govt. Policymakers
- 5) Financial/IT/Stock Market Analysts
- 6) Technology providers, Start-up companies and Fin-Tech companies
- 7) Students

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AUTHORS' PROFILE



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SEXUAL ANXIETY OF RURAL FEMALES IN RELATION TO THEIR EDUCATION

Ranjana Singh^a, Dr. Meera Kumari^b, and Dr. R. D. Roy^c^{a,b}Department of Psychology, D.A.V. P.G. College, Siwan^cP.G. Department of Psychology, J.P.U., Chapra**ABSTRACT**

In this article, we discussed the sexual anxiety of rural females about their education. There is a significant relationship between education and female sexual anxiety. Also, there is a meaningful relationship between sex education and female sexual anxiety. Sex education is the teaching of human sexuality topics, including emotional relationships and roles, human sexual anatomy, sexual intercourse, sexual reproduction, age of consent, public wellbeing, reproductive freedom, safe sex, regulation of birth and sexual abstinence. Sex education that encompasses all of these dimensions is known as holistic sex education. Parents alternatively, guardians, standardized educational systems, and public health initiatives are standard outlets for sex education. In this article, a model has been shown for the verification of the relationship sexual anxiety of rural females with their education.

Keywords: Sexual anxiety, women education, sex education.

INTRODUCTION

The main factor in the growth of the nation and the people who live there is education. Women's empowerment refers to women's desire to exercise their right to independence and to benefit from wealth, properties, income and time, as well as their ability to mitigate risk and enhance their economic status and wellbeing. These results help create an individual's personality. In other words, the road to human growth moves across the educational lanes. Education is one of the most effective ways of encouraging women to engage fully in the growth process with the awareness, expertise, and self-confidence required. The learning of women and girls does not only have a profound effect on their progress but also their families and communities.

Traditionally, little information about sexual topics has been offered to teens in many communities, with the exploration of these subjects being considered taboo. Sometimes this was put off until just before the marriage of a child. However, the late 19th-century radical education revolution contributed to the implementation of "social hygiene" in North American school curriculums and the rise of classroom-based sex education.

Urban publications imported items from the West and women's beauty competitions. It demonstrates that in Vietnamese culture, expressions of sexuality has gradually become part of the public domain. In a Malaysian sense, sexuality is most profoundly revealed in urban areas in the results of Maila Stivens (2002); for instance, in terms of fashion, fondling in parks, pornography and prostitution (Drummond, 2003; McNally, 2003). The ways that moral codes and feminine identity overlap with each other in Vietnamese culture, sexuality is perceived to be something of a kind—hazardous and unethical power to be regulated. Sexual impulses have a propensity to be Aligned with the 'social evils' formally implemented group. That encompasses multiple and arbitrary forms of definition because of the vagueness of definition. A. Biaggi et. al. [42] has been done a survey about Identifying the women at risk of antenatal anxiety and depression in 2016. Sommer et al. [43] discussed about a time for global action: addressing girls' menstrual hygiene management needs in schools. Kosciw et. al. [44] reflected on openness about sexual orientation and/or gender identity and its relationship to well-being and educational outcomes for LGBT students. K. C. Sahoo et. al. [45] discussed about sanitation-related psychosocial stress: a grounded theory study of women across the life-course in Odisha, India.

Fuzzy logic deals with imprecise and ambiguous information. L.A. Zadeh [1,2] first presentation of fuzzy logic, algorithm and decision making. Mamdani [4] applied fuzzy logic for automatic stream engine control. It has been used in various sectors, such as automated administration, banking, hospitals and academia. In experimental application effects, Croll et. al. [6] applied fuzzy logic to student evaluation. In a teacher's success study in an educational institution, Colby [5] suggested the use of fuzzy logic.

PRELIMINARIES

Membership function: A membership function is a function which specifies how each point in the input space is mapped to a membership value between 0 and 1. An example of a membership functionality has been shown in Figure 1.

Fuzzy logic: Fuzzy logic is one of the branches of fuzzy set theory. It is different from normal logic since there are two values in the set for an element: 1(true) and 0(false), indicating that the element belongs or is not

entirely part of the group. Such real-world uncertainty and fuzziness can be managed with fuzzy logic. Many home appliances are upgraded every day using fuzzy logic to save time and money.

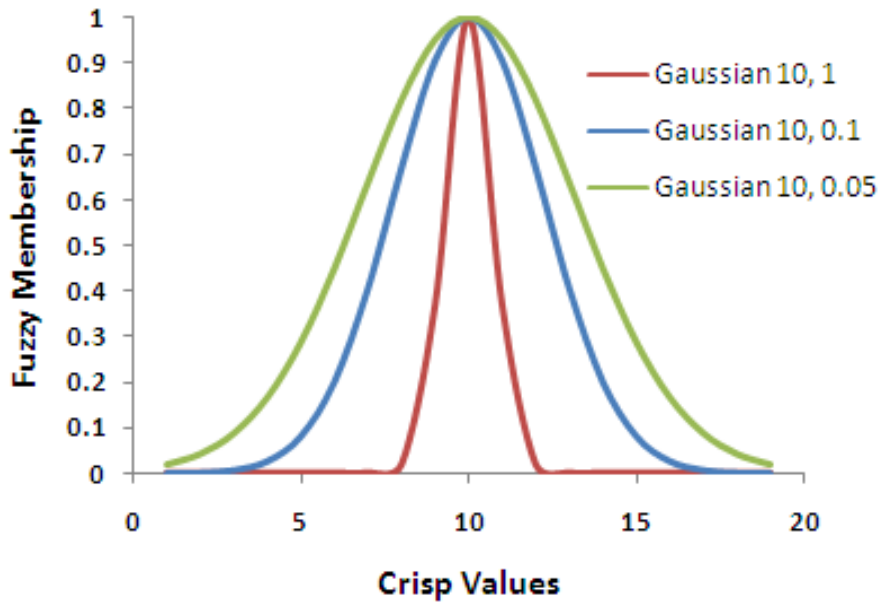


Figure 1: Membership function of a fuzzy set

LINGUISTIC VARIABLES

In the implementation of fuzzy logic, linguistic variables play a significant part. In a language, linguistic variables are variables whose values are terms. "Height of a Man" is a linguistic variable because the values of this variable are very low height, low height, tall height, very tall height. Figure 2 has shown an example of a linguistic variable.

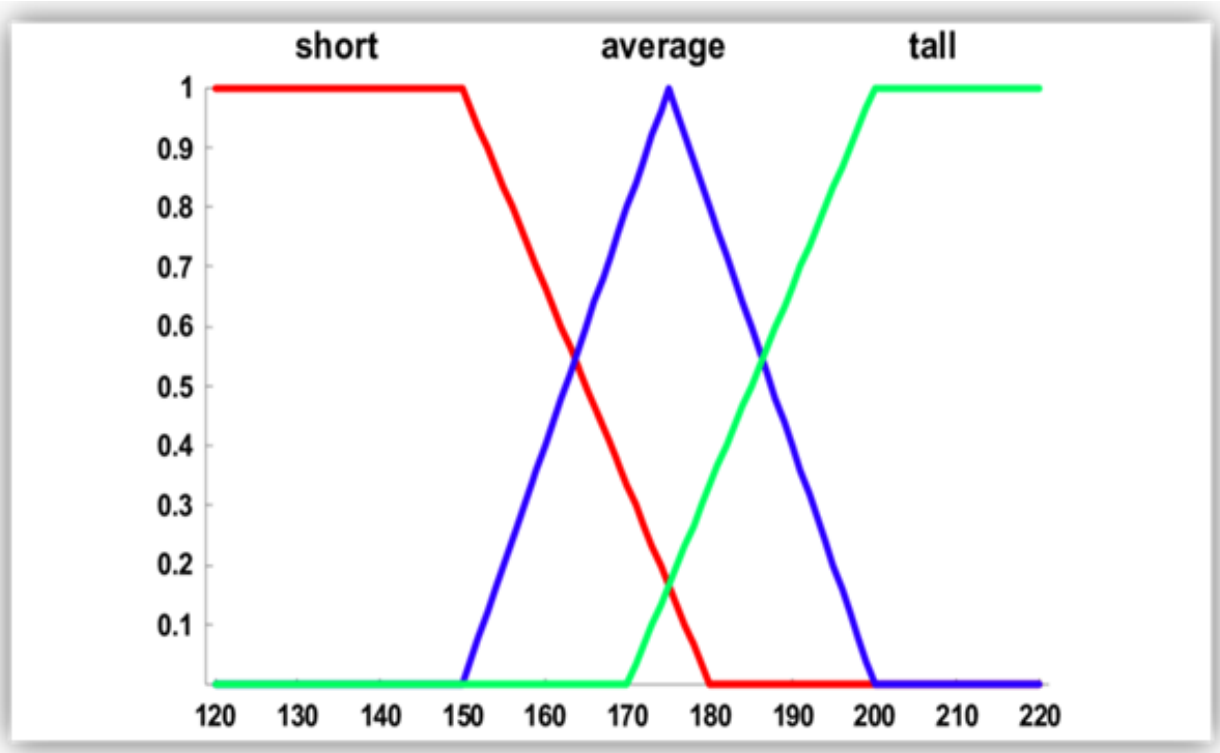


Figure 2: Example of linguistic variables

FUZZY INFERENCE SYSTEM

The fuzzy inference approach is named the method of creating a mapping of fuzzy logic from an input data set to the output. Four components of the Fuzzy inference method are available: fuzzification, basis of the fuzzy law, fuzzy inference, defuzzification. A fuzzy inference method has been shown in Figure 4.

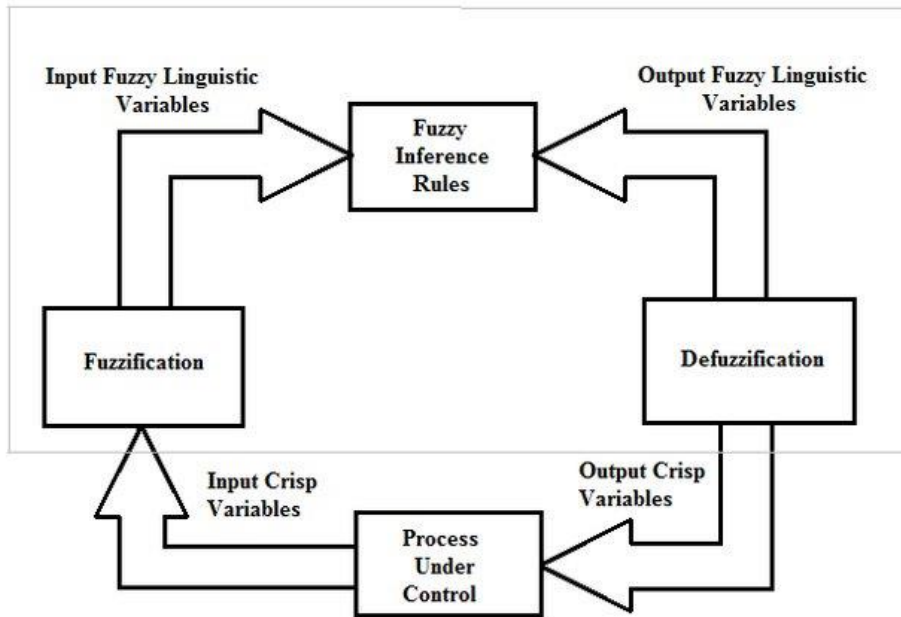


Figure 3: Fuzzy inference system

Causes Sexual anxiety: Here, we discussed the sexual anxiety of rural females about their education. There is a significant relationship between education and female sexual anxiety. The means, S.Ds., and ‘t’ ratio of overall sexual anxiety of Rural, inter, graduate and P.G. subgroups score have been shown in a table below

SHOWING MEANS, S.Ds. AND ‘t’ RATIO OF OVERALL SEXUAL ANXIETY SCORES

(RURAL- MATRIC, INTER, GRADUATE AND P.G. SUBGROUPS)

Subgroups	N	Means	S. Ds.	df	‘t’ ratio	Level of significance
R-Matric	40	40.30	6.690	63	.733	NS
R-Inter	25	38.98	7.139			
R-Matric	40	40.30	6.690	58	1.753	NS
R-Graduate	20	36.90	7.088			
R-Matric	40	40.30	6.690	53	4.578	0.01
R-P.G.	15	32.367	5.136			
R-Inter	25	38.98	7.139	43	0.953	NS
R-Graduate	20	36.90	7.088			
R-Inter	25	38.98	7.139	38	3.303	0.01
R-P.G.	15	32.367	5.136			
R-Graduate	20	36.90	7.088	33	2.130	0.05
R-P.G.	15	32.367	5.136			

Also, the means, S.Ds., and ‘t’ ratio of overall sexual anxiety of Urban- Matric and graduate and P.G. subgroups scores have been shown in a table above

SHOWING MEANS, S.Ds. AND ‘t’ RATIO OF OVERALL SEXUAL ANXIETY SCORES

(URBAN- MATRIC, INTER, GRADUATE AND P.G. SUBGROUPS)

Subgroups	N	Means	S. Ds.	df	‘t’ ratio	Level of significance
U-Matric	20	38.30	6.925	48	1.436	NS
U-Inter	30	35.433	6.628			
U-Matric	20	38.30	6.925	48	3.013	0.01
U-Graduate	30	32.50	5.955			
U-Matric	20	38.30	6.925	38	4.777	0.01
U-P.G.	20	28.50	5.657			
U-Inter	30	35.433	6.628	58	1.803	NS
U-Graduate	30	32.50	5.955			
U-Inter	30	35.433	6.628	48	3.907	0.01

U-P.G.	20	28.50	5.657			
U-Graduate	30	32.50	5.955	48	2.363	0.05
U-P.G.	20	28.50	5.657			

But, sexual anxiety does not depend only on education. It depends on some parameters like

1. Family condition
2. Family education
3. Living place (Rural/ Urban)
4. Family culture
5. Education qualification.

So, sexual anxiety of rural females about their education depends on some critical variables. In this article, we demonstrate a mathematical model by Fuzzy logic. Here we calculate the value of sexual anxiety by some parameters.

Results: Here, we calculate the value of sexual anxiety by some parameters like 1. Education 2. Parents Occupation 3. Religion. So, here are three inputs, and one output is the value of sexual anxiety. Also, every parameter is taken as low, mid and high. Suppose, a parameter "education" consider as "low educated", "educated" and "highly educated". Figure 4 has shown a fuzzy rule base for the calculation of sexual anxiety. Figure 5 shown that if the inputs parameters are low, then the value of sexual anxiety is high. Here, the input parameters value consider as Education value is 0.2, Parents Occupation value is 0.2 and Religion value is 0.1 then the output value is 0.646. Similarly, Figure 6 shown that if the inputs parameters are high, then the value of sexual anxiety is low. Here, the input parameters value consider as Education value is 0.8, Parents Occupation value is 0.9 and Religion value is 0.9 then the output value is 0.153.

Also, Figure 7 shown that two inputs parameters are high, and one input parameter is low, then the value of sexual anxiety is medium. Here, the input parameters value consider as Education value is 0.8, Parents Occupation value is 0.1 and Religion value is 0.9 then the output value is 0.5. Figure 1 has shown the 3D surface view of the value of sexual anxiety.

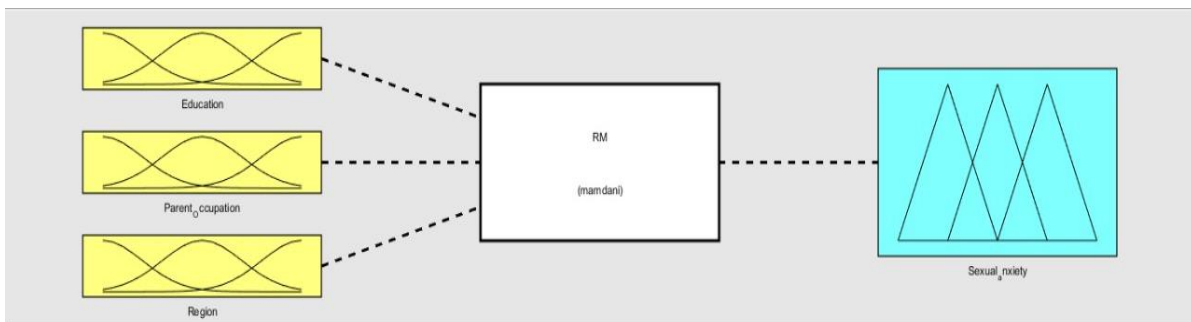


Figure 4: Fuzzy rule base for the calculation of sexual anxiety

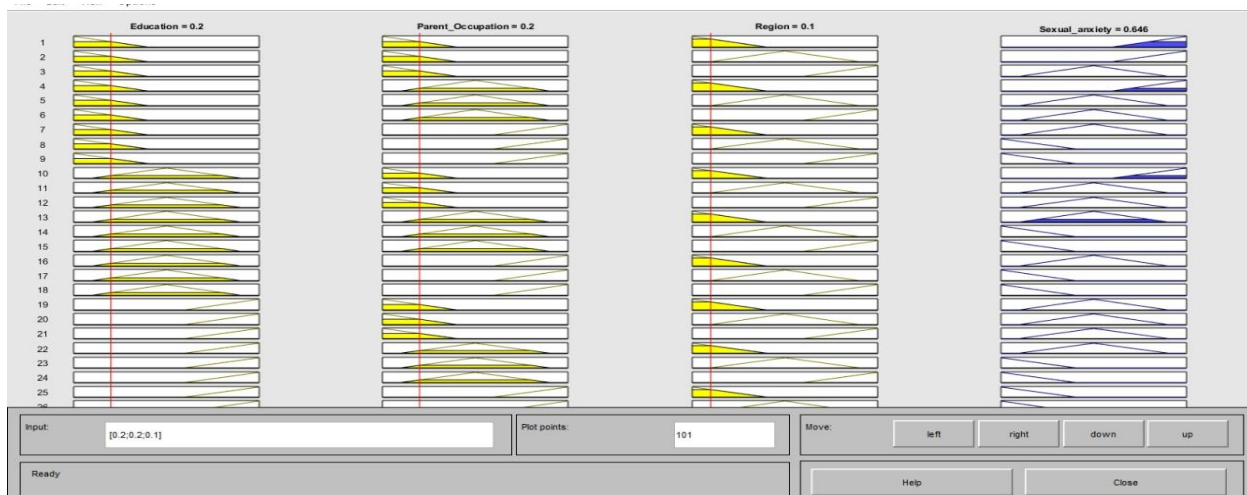


Figure 5: All inputs parameters are low, and the value of sexual anxiety is high



Figure 6: All inputs parameters are high, and the value of sexual anxiety is low



Figure 7: Two inputs parameters are high, and one input parameter is low, and the value of sexual anxiety is medium

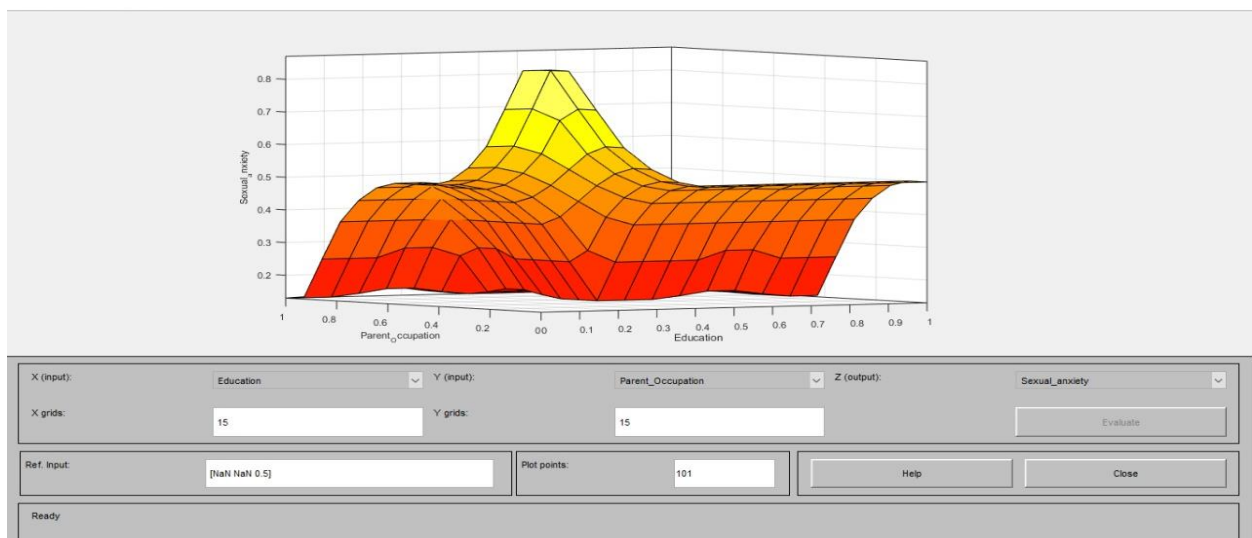


Figure 8: 3D surface view of the value of sexual anxiety

ANALYSIS AND CONCLUSION

Inputs			Outputs
Education	Parent occupation	Religion	Sexual Anxiety
0.8	0.1	0.9	0.5
0.8	0.9	0.9	0.153
0.2	0.2	0.1	0.546

The results of the given experiment are tabulated here. If the education of a female and her family, parent occupation and religions/casts are superior, then sexual anxiety is naturally low and vice-versa. Though it is debatable that which caste is superior, only theoretically the results have been shown. The practical data set will be useful for that.

Fuzzy logic has applications in decision-making and assessment systems in many disciplines. A fitting fuzzy logic inference model for causes of sexual anxiety is explored in this paper, and practical outcomes are established. This paper includes expertise in success analysis. With the aid of this paper's concept, researchers can build any assessment-based model. Sexual anxiety does not just rely on education. Other parameters depend on it, and this model has proven to demonstrate this.

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AMBEDKAR AND ETHICAL JOURNALISM VIS A VIS 21ST CENTURY**Karnika Dubey**

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ABSTRACT

The past of the Indian press is the history of the country's free movement. The Indian National Congress was primarily attributed to the Indian press in its prominence and role. It happens that the history of the independence struggle was congressman's background. The past of India's press is also the history of Congressmen's newspapers. The marginalized community's past is being forgotten, and Indian history is being praised. The majority that acknowledges Mahatma Gandhi as a significant journalist refuses to talk about Ambedkar's journalism or Ambedkar's press. The numerous perceptions of the history of the independence movement as well as the press in India, should be described. This paper explores Ambedkar's media interactions. As one served for the greater benefit, Ambedkar early understood the value of financial freedom. He never gave up studying law when operating the publication. Finance was at that point a matter for a magazine as it is today. This article describes the ethical view of Ambedkar's journalism.

Keywords: Ambedkar's journalism, Ethics.

INTRODUCTION

Dr. Babasaheb Ambedkar began on 31st January 1920 his first newspaper called Mooknayak precisely 100 years ago. Once Ambedkar became a journalist in 1920, it proceeded with few interruptions for the next thirty-six years. Due to the financial crises and the rivalry between Ambedkar and Gholap, Mooknayak [6,7,8] stopped publishing in April 1923. Closure of Mooknayak, Ambedkar didn't discourage him from practising his fervour of journalism. Three more papers were produced – Bahishkrut Bharat (1927–1929), Samta (1928–56), and Prabuddha Bharat Samta (1956). Both Bahishkrut Bharat and Janata had become a weekly, and Prabuddha Bharat.

Ambedkar has defended the basic principles of humanism based on justice, equality, freedom, justice and brotherhood, through journalism[1,2,3,4]. These ideals require an in-depth analysis of the intellectual fight, which he struggled to accomplish not only toward the Republic of Brahman but also in the logical conclusion of certain principles.

As a structure of the caste, two crucial elements of man's life come into being abhorrent. The first is the material dimension, and the second is the ideological, cultural and theological. The material foundation had an exact democratic theory within the cultures before the emergence of varnashrama dharma. This is a) systematically elimination from ownership of real estate (the whole of the capital base); (b)operational separation of labour and employees, (c) wage allocation and (d) surplus appropriation. This is an equally significant foundation which was reversed by the caste system. Part two is a three-story combination. Their spirituality, which expresses their cultural way of living, is powerful among indigenous groups all over the world, particularly in India. This cultural life is the philosophy they uphold and adopt in a more philosophical format. The geocentric society, history, philosophy and faith was substituted in the ideological, cultural and spiritual component by a foreign one made up of slavery, subservience, dehumanization, which compelled the indigenous population to agree that their indigenous culture is not standard and should obey the doctrines of Hindu codes. The tribal peoples were therefore exposed to barbaric persecution. They were born as a social space and status in a specific jati (caste). But it was all based on 'borns.' The indigenous communities then had to extend all their energies to reinvigorate their 'born' from the present bottom of caste to a higher ladder in a socio-economic, ideological and theological manner. This rise in standing, as in the case of the Shastras, was only possible through the courageous work of the rulers of the upper caste at present, preventing traumas at next birth (George, 2011)[5]. This article enlightens the ethical part of Ambedkar's journalism.

Ambedkar used the media to uncover the various Hindu myths, mysticisms and numbers that explain the problems of Indian culture, in particular his journal. He ruptured the constraints of traditionalism, dogma and superstitions. He unreservedly denied the entire Brahmanic religious system—the unfailling of the Vedas, the migration of the spirit, the effectiveness of rites and ceremonies, the mokshah after a birth period, and 'Isvara,' the universe maker. He also discarded the whole thinking of Upanishad as mere imagination. He rejected the 'Chaturvarnya' scheme, which became a 'religious organization and a 'divine order.' He concluded that the social organization, which injure, paralyse, and paralyze citizens and prohibit them from working to the improvement of society, could not be a more degrading structure than 'Chaturvarnya.'

1. AMBEDKAR'S JOURNALISM

This order was not only an ideological system; it was also an economic and political framework. It formulated and encapsulated a whole production mechanism which existed for centuries only with slight changes. By divine theological statements focused on the divide between purity and pollution, the economic and political fact of disparities was justified, established and glorified. Ritualistic compulsion and coercive oppression historically guaranteed conformity with their essentially free labour for the landlords of the upper caste. The refusal over land or territories only rendered them more reliant on their caste owners with full power over expertise, power, development and wellbeing. They were refused privileges. Throughout the past of Indian psyche, which has come down into the present time along with its venomous cages, process, activities, tactics and alliance with similar powers, these two historical factors have been preserved. They will continue to take civilization to the condition of social inequality, political repression, economic deprivation, cultural dominance and gender disorder. For this cause, the development of a casteless, unattractive, unprecedented, oppressive, just and peaceful society is the first move towards a just, equitable, and harmonious society beyond caste, class, gender, colour, ethnicity etc. Such a phase not only will be the battle for one's own identification, but also the fight for human rights. A culture with equitable, unjust, and unfair! This is when we go back to the fight of Dr. Ambedkar against Brahminism today is a historical compulsion. Ambedkar has unfailing and unmistakable significance in the contemporary historical sense, particularly for some of the world's oppressed, undermined, neglected and exploited humanities. When grappling with current problems and reflecting upon the times of Ambedkar, in its uncertainty and crises, which have and are crippling India and how adverse it is for the people in the lowest rung, it is important to resolve the current context. In his period by journalism, how Ambedkar reacted to some of these aspects. Without this, the importance of Ambedkar's journalism, the problems it poses, how the state of affairs has been treated, allies and rivals have been established and what strategies have been implemented will be politically troublesome.

2. IDEOLOGICAL CONFRONTATION WITH CASTE AND HINDUTVA

The ideological rise in the strengthening and consolidation of the Hindutva caste has a certain periodicity and could easily be found from the 19th century. The method of promoting equality for women such as the elimination of sati, child marriages, expanding the educational sector for women and widening the constraint of education to untouchables in any manner is a split in the Hindu religion. It has become a framework of changes. Until now, the world has only been informed of the discussion on religion, Hinduism, untouchability and similar problems between Ambedkar and Gandhi. But the stage Ambedkar went through and reacted not only to Gandhi's conflicting passion for Varna and the Ashram but also to Hindutva as a philosophy that never existed in history. It is interesting that the uses Hindutva and Brahminism are distinct distinctions. Whereas Brahminism refers to Hinduism's theological conception and philosophy which the priestly class of Brahmins has traditionally advocated in India, the Hindutva (Hindu) is a move forward the prevailing type of Hindu nationalism. This ideology seeks to create Hindu nationalism over others by cultural homogenization and hegemony of higher social strands.

Well before Ambedkar's emergence in three separate phases could be seen in the Indian sense, the ideologic formulation – firstly the seed seeding; secondly the reinforcement of the intellectual 'Hindutva' and thirdly, the deepening and growth of its programmatic component. The seed for communalism was first seeded in the age by Bankim Chandra Chattopadhyay with his novel Anand Math. This book is popularly referred to as the fundamental text of Indian nationalism, which was indeed Hindu nationalism. However! However! The Hindutva neither in philosophy nor in reality before the early 20th century was founded as a political ideology. Savarkar's Vinayak Damodar was holding Bankim Chandra strings. The interpretation that India is the nation of the Hindus was first instigated by the writings of Savarkar as the fundamental premise of Hindu religious texts. Via his essays, Hindutva became a philosophy while his book was in focus. In 1924 "Hindutva" reached the public.

V D Savarkar wrote in the 1920s that it was only an Indian who could say that his fathers, pitribhumi, and his religious territories, punyabhumi, were both situated in British India's territorial limits. In addition, the Hindutva must eventually be identified as a popular Indian community. "These qualifications have automatically led Muslims and Christians to be considered as foreigners," criticizes Thapar (2004) [12]. Communists have since been linked to the registry! Racial and language concerns that characterized contemporary fascist groups in Europe were added as additional criteria. And as we recognize, the preference for a philosophy that simplifies the social environment to *ëusí* and *ëthemí* is at times of confounding transition.

This is the purpose behind the founding of the Hindu Mahasabha. The inspiration for Rashtriya Swamyamsevak Sangh was also Savarkar (RSS). The disciple of Balkrishna Sivram Moonje and a

friend of Savarkar founded the RSS in Nagpur in 1925. He resided in Maharashtra and was an Andhra Brahmin. In 1910 Hedgewar was sent from underground revolutionary groups including the Anushilan Samite and Jugantar in Bengal to Kolkata, to research medical studies and to master the tactics of terrorism unofficially. It was part of the inner group, to which very few had an entry, of the Anushilan Samiti. He entered the Indian National Congress and participated in anti-British operations via the Kranti Dal in 1915 when he returned to Nagpur. He was also a Hindu Mahasabha associate until 1929 (Ramaswami, 2003)[9].

3. IDEOLOGICAL JOURNALISM AGAINST HINDUTVA'S BRAHMINISM

In the journalistic universe, Ambedkar was one of the most challenging figures ever to objectively put his ideological viewpoint into journalism in the history of India and perhaps the world. In all of his journalism, he advocated, on the one side, a wider theory of the release of mankind from different modes of bondage, especially the caste, and on the other, as pragmatist Ambedkar worked hard to create a realistic formulation. Journalism itself was a big battle for him and part of his goal of emancipating India from all slavery. Ambedkar's lifetime quest for fairness must be understood in his battle for freedom and emancipation, which can be seen in his phrase that under every code – physical, theological, educational, economic or democratic, no modes of human bondage or injustice are justifiable. He did not only compose his mind and spread his political agenda but was one of the most honest attempts to free the Indian media itself from the clutches of Hindutva politics and Casteism.

The caste philosophy and the caste organization achieve total in Hindutva's accomplishment. That is why Golwalkar, the leader of RSS who succeeded Hedgewar, commended Manu as the greatest legislator. Ambedkar was the burning author in Mahad on 25th December 1927 of the book of Manuzmruiti of the same lawgiver. Regardless of the interference from the Brahminical sectors, it was only by Dr. Ambedkar's actions that independent India was incorporated into a secular-democratic India.

Thus his theories and ideals of human liberation laid the groundwork for the establishment of India's modern civil, economic and political system resulting in the Indian Constitution's encapsulation. Ambedkar has called on the belief that the clouds of slavery and inequality are tolerant of themselves. From the Mahad Satyagrah, it was not only a challenge to access water but a way to describe Dalits' human rights. Similarly, the campaign for entering the Temple of Kalaram at Nasik was founded not on faith and ideology of Hindu religion but on the effort to create a human right of entering the Temple.

Much of his important works are published in research articles and books, both at home and abroad. They are published explicitly in his countries and universities, particularly in England and the USA. As a writer, he wrote on all criteria of caste centred Hindutva journalistic ethics in journals such as Mooknayak, Bahishkrit Bharat, Samata, Janata and Prabudha Bharat.

His battle with the untouchable was only one of many icons against which he struggled to illustrate the injustice implicit in the caste system that he correctly named "graded inequality" (Ambedkar, 1989: 101-2) [2]. He compares with other forms of disparities of the Untouchable or the Children of the Indians, which were not as challenging to eradicate or right (Jaffrelot, 2009: 1) [6].

His war against the caste system was primarily an epistemological and methodological means for the untouchables to acquire an alternate personality to recover esteem for themselves and to transcend divides. Ambedkar (1990B) explores current non-touchability ideas objectively, focused on ethnic and technical disparities. His perception is strikingly complex. He refutes these hierarchy hypotheses of caste comprehensively. He states that one day all ancient cultures were overrun by settlers who soared above the local peoples. When these tribes split apart a peripheral party, he named broken men was founded as law [6].

4. A MODERN WAVE OF AMBEDKAR JOURNALISM

"Ambedkar, by Mooknayak, gave voice to the voiceless. His journalism has motivated thousands of young people who are setting up media companies in different languages across the world says Das, who studied journalism at the Indian Institute of Mass Communications (IIMC) and launched Dalit Dastak, a monthly magazine, seven years ago. He has a staff of five who manage the magazine and its YouTube Channel, which has about six lakh subscribers.

"I faced discrimination in a number of Hindi newsrooms where I worked for a few years before launching my own magazine," Das says. Even a hundred years after Ambedkar released his article, the weak representation of Dalit problems in mainstream media has not improved, and that is what drives so many young, trained Dalits to start their own media projects. And the internet has made it convenient to do so, Das continues.

There are currently about 150 print and online outlets, including YouTube channels—Dalit Dastak, National Dastak, Fark India, Round Table India, Forward Press, Justice News, Velivada, Dalit Camera, Dalit News Network (DNN), among others. Most of them give news and perspectives on topics pertaining to Scheduled Castes and other oppressed communities.

While the leaders of most of these sites are professional journalists, some like Vaibhav Kumar, 33, has no direct background in journalism. Two years ago, he left his job as LIC creation officer to launch the Dalit News Network (DNN), a YouTube channel, to raise Dalit issues. "We don't participate in upper-caste bashing, because I think it just deepens caste segregation. We do data articles, review, commentaries, in-depth ground-based reporting on Dalits. We're sharing the storey as it is," Kumar says.

Many are on the same road to set up their own companies as Ashok Das. For e.g., 32-year-old Ved Prakash studied Hindi journalism at IIMC and worked for several journals in December 2017 before ActivistVed launched a YouTube channel.

"I began as a lecturer. As I thought I'd tell several interesting storeys related to Dalits, I wanted to become a journalist. I found, to my great dismay, that most of my storeys were not transported, since reaching the mainstream newspaper," said Prakash.

In 2016, he left work to launch his YouTube channel with over 6 lakh supporters. He takes all the vidéos on his smartphone, and much of his earnings come from YouTube ads. Prakash is a one-man squad. "I didn't think the channel would work so much. I was influenced by Ambedkar's journalism. He was Dalit's first reporter," Prakash says.

In AmbedkarChhatravas, where he is born, and in Patna, he and other media are to celebrate the 31st January as the "BahujanPatrakaritaDiwas" "I hope my team will expand soon," Prakash says.

Many claim these initiatives are sponsoring the tradition of the journalism of Ambedkar. Sanjay Kumar, who wrote a book entitled 'Media Mein Dalit,' "Ironically, the circumstances and reasons for Ambedkar's launch of his newspapers are still critical.

"The internet has ensured that Dalit media entrepreneurs' new generation does not face the financial challenges Ambedkar, their role model, faced as a reporter."

5. ETHICAL VIEWS OF AMBEDKAR JOURNALISM

In order to help his social mobility for the upliftment of downtrodden societies, Ambedkar founded BahishkritHitakarini Sabha. The organization, including the Intouchables, strived to ensure religious education, economic and political inclusion through castes. He sensed like never before the need for a mouthpiece met with a torrent of criticism. On 3 April 1927, Bahiskrit Bharat, in Bombay, he realized that the chief without a newspaper is like a without wings eagle.

As one served for the more significant benefit, Ambedkar early understood the value of financial freedom. He never gave up studying law when operating the publication. Finance was at the point a matter for a magazine as it is today. Ambedkar struck those that citizens weren't ready for a dramatic social reform by telling them why they believed that the nation was autonomous when the people as a whole were neither able nor capable to do so.

The position played by Ambedkar in the role of the editor of Bahiskrit Bharat, DhananjayKeer, a close associate to Ambedkar, describes:" Ambedkar has now started clarifying his thoughts, set his goals and replied via the new journal to critics of his movement. He said that temples and springs should be opened because Hindus are the untouchables. In his brief, crisp and interesting manner, he wrote editorials after editorials urging the government to carry the 'bole resolution' into force and not to place the local bodies on a sound footing, since the reactionaries controlled them who were narrow, old-fashioned, orthodox and resisted the interests of the poor groups. In addition, his newspaper called on the government to discipline the perpetrators and abusers who resisted the adoption of the aforementioned Resolution."

Because of a lack of funding, Ambedkar was unable to finance the papers. In ethical integrity, he was not able to negotiate. He wasn't like most publishers of his day an agent for the bourgeoisie. He never tended to make his newspaper a corporate enterprise.

Ambedkar's social, political, and journalism position in India has now modified dramatically. In the first point, he created a stir and mentioned the sufferings of the excluded. In the second point, he condemned the oppression of depressed groups. In the third level, he shared his hopes for inclusion. On the grounds of liberty,

independence and solidarity in the fourth stage he articulated the need of his population for assimilation into Hindu society.

Ambedkar was an outstanding transmitter. His comment on the Indian press gives an insight into his understanding and experience, which many who regard the media as a tool of human growth reverently defend. He wrote that "India's journalism was once a trade. It's now turned into a company. It does not have a more moral position than the soap production. He would not believe himself to be the responsible public advisor. The journalism of India has neither the first nor the foremost duty to offer the news uncoloured by some intent, to present those perceptions of public policy which it thinks would help the nation, to correct and punish without fear those who follow a false or unclean course. It has been his key responsibility to embrace a hero and worship him. Under the press, emotion can be sensed, rational views with irrational anger and the minds of responsible individuals are mobilized to plead for irresponsible feelings. Never was the country's pride in promoting hero-worship so senselessly sacrificed. Hero worship has never been so blind that we now see hero-worship in India. Honourable exceptions remain, I am happy to report. Yet their speech is so little and seldom understood."

CONCLUSION

Therefore, outside the literal problem of invasion, the continuing legitimization of aggression contributed to the creation of an institution of perpetual dominion that led to permanent slavery. In this case, Ambedkar introduces into being a modern identity on the grounds of another statement that changes transformation across the whole setting. This has proven to be the cornerstone to the transition, in particular, for the disadvantaged and other oppressed individuals engaged in the central issue of upstream mobility through affirmative action.

This way, only through a phase may Babasaheb's ideological ethical journalism be understood. He has already become an icon – a symbol of collective desire, a symbol of human liberation and of hope for India and the world. He has played a leading role in the reform of the vertical hierarchical order in Brahmin and in the creation of a humanist social order founded on the concept

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HUMAN RESPONSE TO FLOOD VULNERABILITY – A THEORETICAL REVIEW

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ABSTRACT

Flood is a common phenomenon in a river basin area. Flood hazard study of an area involves the integrated study of both physical and social components of the environment. Depending upon the physical features of an area, river flood occurs. Similarly, the extent of flood vulnerability to which humans are exposed depends upon the natural system. The flood only becomes a hazard when it impinges unfavourably upon human activity, and this hazard must therefore be considered not simply as a physical but also as a socio- economic phenomenon. People's vulnerability and risk from flood hazard is made up gradually over time but varies immensely because of rapid variation in economic, environmental or social conditions. Vulnerability is the outcome of interaction between hazard and socio-economic processes.

INTRODUCTION

Flood in comparatively high stream flow depends on the large amount of seasonal rainfall, which inundates extensive acreage over the catchment basin, with water for several days. Global climate change has also exacerbated the threat of flooding that brings immense miseries to communities and indicates the necessity for greater understanding of community resilience. Hazard experiences of underdeveloped countries are broadly related to complex socio- economic problems combined with insecure physical environment that create a high degree of vulnerability.

FLOOD- BOON OR BANE

Flood may be quite common among all environmental hazards. More than the other environmental hazard, flood brings benefits as well as losses. A river ecosystem plays a necessary part in maintaining a good range of wetland habitats. Flood maintains the fertility of soil by depositing the layers of silt and flushing salt from the surface layer. For instance, although silt laden flood water routinely reaches only a small area of Bangladesh and therefore the new alluvium helps to improve the soil fertility in a variety of ways (Brammer 1990). Flood provides water for natural irrigation purpose and for fisheries which are a major source of protein in many less developed countries. Flood controls agriculture, where the fertile silt is left after flood water recession and food crops are planted widely in monsoon controlled sub-tropical areas.

All streams are subject to flooding within the hydrological sense of inundation of riparian areas by stream flow which exceeds bank full capacity. The point at which the channel discharges an overbank surplus causes damage to property or human activities. Floods are most universally experienced natural hazards which tend to be larger in spatial impact and involve greater loss of life than other hazards. Floods can occur on both perennial and ephemeral stream beds. But humans are interested to settle in flood hazard prone areas by the beneficial conditions like water supply, flood plain terrain, and fertile alluvial land – which contribute to the damage potential.

The flood only becomes a hazard when it impinges unfavourably upon human activity, and this hazard must therefore be considered not simply as a physical but also as a socio- economic phenomenon. Although this seemingly obvious truth has long been recognized by some workers (White 1974), the flood hazard comprises many aspects including, according to Hewitt and Burton (1971) structural and erosional damage, loss of life and property, contamination of floods, water and other materials, disruption of socio-economic activity including transport and communications and spoiling of agricultural land. The principal relationship between flood hazard and response were formalized by Kates (1971) i.e. structural and erosional damage, loss of life and property, contamination of floods, water and other materials, disruption of socio-economic activity including transport and communications and spoiling of agricultural land. The principal relationship between flood hazard and response were formalized by Kates (1971). According to Kates, human response is determined partly by nature of hazard or is the result of joint interaction between physical and socio-economic processes and partly by the characteristics of the decision maker like an individual flood plain occupant i.e. farmer or Government officials, industrial worker etc.

The extreme responses to the flood hazard are, on the one hand, indiscriminate development of floodplains and flood-prone coastal areas, thereby inviting considerable damage, suffering and loss of life and on the other hand, the entire abandonment of those areas which might clearly represent gross waste of valuable resources (Bue 1967). According to Smith (1998), flood claims 20,000 lives per annum and adversely affects 750 million

people worldwide. The reason lies within the widespread geographical distribution of the river flood plain and low lying coast along with their long standing attraction for human settlement. Bangladesh is far and away the foremost flood prone country of the planet and accounting for nearly $\frac{3}{4}$ global loss of life. Some 5 million Chinese lost their life in flood between 1860 and 1960 despite the very fact that the flood defence of cities goes back over 4000 years (Wu 1989).

Physical damage to property especially in urban areas is major explanation for tangible loss. There are also secondary losses related to a decline within the house values immediately after the events. Although such decline appears to be temporary (Montz-Tobin 1988, Montz 1992), damage to crops, livestock and agricultural infrastructure could even be high in intensively cultivated rural area of the country. In India, for example, almost 75% of direct flood damage has been attributed to crop losses (Ramachandran and Thakur 1974). In addition, mortality from drowning is less tangible than that from illness after floods. Much post-flood illness is created by endemic diseases reaching epidemic proportion (Smith 1998). Gastrointestinal disease regularly breaks out in less-developed countries where sanitary standards are low when sewerage systems are damaged. In some tropical countries the incident of some other water related disease like typhoid or malaria may quite double above the endemic rate.

Increasing impact of environmental degradation due to hazard and development decision is highly related with the problem including organizational structure, which embrace everything from poor roads and untrained civil servants to lack of welfare programmes, which result in inadequate housing and health provision combined with low nutritional status.

HUMAN VULNERABILITY TO HAZARD

The concept of vulnerability may be a measure of risk combined with the extent of social and economic ability to deal with the resulting event. According to Timmerman (1981), vulnerability of a society or community scale is identified as the degree to which a system or part of a system may react adversely to the occurrences of the hazardous event. Most approaches to reduce system scale vulnerability can be seen as an expression of either resilience or reliability (Smith 1998). Vulnerability needs simple understanding of societies past and present relations with reference to disaster and development and it is also related to perceptions and knowledge of the people of a flood prone area. It is not the property of social groups and individuals, but is embedded in complex social relations and processes.

Resilience is a measure of the rate of recovery from successful experiences reflecting the capacity to absorb and get over from the occurrence of hazardous event. Traditionally resilience has been the main weapon against hazard in the less developed countries where disaster is usually accepted as a normal part of life. This approach is more applicable to the foremost developed countries where technology and engineering design have provided a high degree of reliability for many urban services. However, the society level view of vulnerability has been challenged by Blakie et al (1994) on the ground of disaster.

About 25% of world population lives in areas of risk from natural disaster but the foremost vulnerable people are the poorest (Smith 1998). It has been estimated that the richest billion people on the earth have an average income of about 150 times that of the billion poorest people that have little choice but to locate in unsafe settings where this be urban shanties or fragile natural environment.

Vulnerability may be a measure associated with the socio-economic pattern of area. Data on community preparedness is generated by sample study within the affected villages. The perceptions, human behaviour and cumulative resilience at community level totally depends on the decisions of individuals or community groups of a society. The choice of positive decision of community groups leads to a resilience-enhancing actions, or negative decision results in resilience-reducing perceptions and behaviour. Therefore, understanding the factors that influence the choice making process will help to beat barriers and encourage making a hazard resilient community.

HAZARD RELATED VULNERABILITY- AN INDIAN SCENARIO

The Indian subcontinent is susceptible to natural hazards like flood, drought cyclones, earthquakes, landslides and tsunamis. Among the 31 total states and union territories within the country, 22 are hazard prone. Among all the Hazards that occur within the country, river flood are most frequent and sometimes the most devastating. Flood mainly depends on the nature of rainfall within the country. Out of the entire annual rainfall within the country, 75% is concentrated over a brief monsoon season of three to 4 months. As a result very heavy discharge from the river during this era is causing widespread flood. The maximum amount as 40 million hectares of land within the country is identified as flood prone. The river floodplain areas are mostly agricultural and is thickly inhabited by rural people. The

vulnerability of the world thanks to flood is localized in nature but it manifests a good range of impact on infrastructure and management of environment. The river bank dwellers are mostly economically weaker section of the population – marginal farmer, daily earner artisan etc. -- most vulnerable section of the society. Mostly, elderly people, disabled persons, children, pregnant women, sick and ailing people, widows and single women, orphan child, family living near river, family living in kachha house form the foremost vulnerable population. The vulnerable properties are identified as cattle livestock, kuchha house, weak housing structure, standing crops, village water resources, beverage sources, communications etc. Actually investigators have evolved methods appropriate to every particular situation drawing their own ingenuity, practical experience and techniques of other disciplines.

CONCLUSION

Flood water brings damages to crop and property, habitation, infrastructure and public utility services. It occurs suddenly and quickly. It is not the property of social group or individuals, but is embedded in complex social relations and processes. Thus it points to the need for more local (or regional) and more dynamic analysis of what makes certain people vulnerable to risk and through what processes they became resilient.

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B. R AMBEDKAR AND HIS SOCIAL PHILOSOPHY**Karnika Dubey**

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ABSTRACT

The process of democratisation from beneath has threatened the very existence of the caste system and its dominance. Now in the social network in India, we have seen such significant historical developments. From this historical perspective, more and more sections of people are the discovery of the relevance and importance of Dr B. R. Ambedkar's ideology, which has advocated scientific analysis of the caste system and of the Hindu religion's ways and methods to combat diseases and degenerations, leading to their negation of human values and dignity. We frequently use the most elusive term social justice, but seldom define it as divergent claims from divergent social segments cover it. It is also a multi contextual term with national and international interpretations and implications. The modern idea of social Justice involves the establishment of a new, boundless social order, capable of guaranteeing rights and benefits for the various sectors of society, and especially vulnerable and underprivileged sections of society. Overall, any genuine process of democratisation in India can only be initiated via social Justice. To this end, it is essential to emancipate the Dalits by restoring respect for ourselves. Dr B. R. Ambedkar's vision gave us an extensive social justice programme in India. Thus the ideology and vision of Dr B. R. Ambedkar to create genuine social Justice is the task of all progressive and democratic forces.

Keywords: Social Justice, social democracy, equality, freedom, brotherhood, dignity.

INTRODUCTION

Ambedkar underwent several phases in around four decades. He led the fight for the rights to drink water from public tanks by untouchables; separate voters in deprived classes. He first organised the Independent Labor Party and then the Scheduled Federation of Castes. In 1942, in the Executive Council of the Viceroy, he became a Labor Member, then a Law Member in the first Independent India Cabinet. He was the chairman and the so-called "Architect of the Constitution" of the Drafting Committee of the Constituent Assembly of India. He abandoned Hinduism and embraced Buddhism in the final phase. He subjected his movement to religious reform movements for social emancipation. The Indians' lack of a social justice distribution of riches and responsibility among citizens is one of the reasons why they are confronted by numerous problems such as illiteracy, corruption, unemployment, poverty, dogma and intercommunity conflicts. Secondly, people don't have their rights, duties and responsibilities known and social values such as freedom, equality, and brotherhood have not been internalised. Dr Ambedkar contributed his role in the drafting of the Indian Constitution to the first task. By presenting and spreading his social philosophy, he contributed to the second task. Many social thinkers and reformers felt the need to make citizens more or less aware of their duties, rights and responsibilities. Thinkers such as Charvaka, Mahavir, Buddha, Kabir and Nanak tried in ancient times to teach Indians constructive social values and to promote social harmony and religious tolerance. Similar attempts have been made in modern times by social and religious reformers such as Raja Ram Mohan Rai, Jotiba Phule, Agarkar, V.R.Shinde, Shahu Maharaja and many others. Although Mr B.R. Ambedkar is a social thinker and reformer with the same tradition, his contribution differs significantly from most others.

Content

From different perspectives, such as political, social, economic, and religious, we can speak about social Justice. Therefore a single definition of social Justice is complicated to define. Java defined social Justice according to Professor D.R. "Social justice is that sort of Justice which prescribes certain ideals closely related to human society; it sustains the existence and continuity of the individuals, family, society and the nation; its implementation safeguards the interests of the weaker sections of society; this removes all the serious unjust imbalances found between man and man so that the lives of all the citizens become improved and emancipated. As a result, every man, according to his potentiality and merit, may avail of the opportunities for acquiring social goal of his liking and outlook".

Social Justice is multiform and focuses on the preservation of the rights of people with disabilities, disabled people and depressed people, dealing with diverse facets of human life and society. It addresses people who are deliberately victims of exploitation, injustice and noncompliance, including tied workers as well as unpaid workers. The laws, traditions, dogmas, customs, customs and uses used for the conduct of injustice are also criticised by social Justice.

The concept of social Justice is fundamentally based on two considerations: social Justice, governed by a divine element and social Justice, headed by a person who is pure of the mind, i.e. morality. In terms of the first examination, a particular conception of God and karma theory was advocated during the early Vedic period. Carvaka, Buddhism and Jainism were in favour of the second consideration. They gave the man and his righteous act primacy instead of giving importance to the divine element.

Dr Ambedkar acknowledged that the concept of social Justice is based on moral and legal considerations. He also accepted the principle of Justice as a guide and evaluation. He agreed in the explanation of Professor Bergson on his concept of social Justice based on human values such as freedom, equality and Fraternity. "Justice has always evoked ideas of equality. Rules and regulations, right and righteousness, are concerned with value equality. If all men are equal, all men are of the same essence, and the common essence entitles them to the same fundamental rights and equal liberty."

According to Dr Ambedkar, freedom forms the expression of human activity. The hidden talents of the person are expressed through liberty. It allows people to make their fate. Equality unites men using reciprocity, cooperation and social sympathy. Brotherhood creates an atmosphere that enables freedom and equality to be enjoyable. In Dr Ambedkar's opinion, "Fraternity means a sense of common brotherhood of all Indians, all Indians being one people. It is the principle, which gives unity and solidarity to social life."

The conception of Social Justice as a mode of living by Dr Ambedkar is called Prof. Java, giving everyone a place in society. "Its precepts may be: to live honourably, to respect all, to injure no one, and to give every man his due without any artificial discrimination in mind and unnatural classification in society. The other precepts of social Justice are the supremacy of constitutional rule, equality before the law, safeguarding fundamental rights, the performance of duties, adherence to social and legal obligations, and finally, a staunch faith in the values of Justice, liberty, equality, Fraternity and dignity of human personality".

Dr Ambedkar's attempt was double during a critical evaluation of the social order. On the one hand, he wanted to demonstrate the deliberate creation of this social order to protect Brahmins' rights and powers, and on the other to refute the arguments made in support of it. Ambedkar showed, in particular to the well-being of the Brahmin community, that both Hindu philosophy and a social order contradict human values and rights.

Dr Ambedkar on Hindu philosophy:

Dr Ambedkar described the Hindu faith as a positive. The distinctive characteristic of a lively faith is that it does not develop like a tribal faith, but is deliberately formed in history on some occasion. It comes from a great historical personality. This religion is based. Its own divine rules govern it. It says that it also has a sacred value system. They have their code of behaviour, and these codes define individual religious, ritualistic and day-to-day practices¹². According to Dr Ambedkar, all these positive religious characteristics apply to Hinduism. Dr Ambedkar noted that such a religion does not distinguish morality from religion. This religion was equal to the character with faith when it accepted the divine codes of conduct. In India, this religion had its own Buddhist written principles. It shows how the Hindu religion was a rite-consistent and defence of Varna Vyavastha, not a Sanatana religion but a revival of the Brahmana religion. The caste system believed to be a divine plan.

Dr Ambedkar is not the progenitor of the system of castes. Manu defended the classed social structure. Written by Dr Ambedkar, "In the scheme of Manu, the Brahman is placed at the first in rank, below him Kshatriya, Vaishya and Shudra and below Shudra is untouchable. This system of rank and gradation is simply another way of enunciating the principle of inequality. So it may be truly said that Hinduism does not recognise equality. This inequality is a permanent social relationship among the classes to be observed, to be enforced at all times in all places and for all purposes. In every phase of life, Manu has introduced and made inequality, the vital force of life".

By developing its origins and genesis Dr Ambedkar initiated his critical assessment of the caste system. Endogamy is an indispensable feature of the caste system, he says. He emphasised that since Manu, marital rules have become more rigid. Instead, the power of endogamy is responsible for the caste system²⁰. The rules were codified and treated by Manu as religious penalties. Marriage between castes was considered to be a sin against the will of God. For those who violated these codes, stringent penalties were imposed. The main caste was excommunicated to a person who broke the rules. These people were forced into an independent group of their own. In these groups, too the endogamy rule worked. Dr Ambedkar wanted to show here that this caste system came about through the Brahmins' egotistic intention and became more rigid by supporting religious texts such as Manusmṛti.

Moreover, he wanted to show that the social order of the Hindu were not informed of the sense of brotherhood that originated in the Brahmins' egotistical and automatic waste. Dr Ambedkar strongly argued the caste system. The caste system is integrated into Hindu society's structure and components. It created a social network of hierarchy. The company was divided into four castes. These castes were hierarchically arranged. In this system, individual social, religious and economic status was determined by the caste in which they were born, and the individual, though capable, had no right to change his position.

Furthermore, relations were fixed and determined among the members of society. The caste system was, therefore, apparently systematic and well organised. According to him, positive human values could not play any part in the caste system. Dr Ambedkar did not accept this. It says he is based on a worker division, since the individual, which is traditionally assigned to him, does not allow him to change his occupation. So a person had to do the same job that his gathering did. Dr Ambedkar added that this principle does not recognise the individual's natural qualities and abilities, because it is only based on the caste in which the individual was born. In that case, a person is bound to a job. This principle has been critically examined by Dr Ambedkar and found unfair for several reasons. First, it divides the worker into a career, which he cannot find pleasant. It also denies him the opportunity to develop his skills and qualities and to make him wrong. Thirdly, predetermining a person's work before his or her birth is also unfair. Fourthly, when someone is forced to do the job, they do not like, both the efficiency of the individual and that of society are adversely affected.

According to Dr Ambedkar, several barriers to the development of Hindu society have been created by the caste system. During his further discussion of this matter, Dr Ambedkar stated that a person must be free to choose the job in a rapidly changing economy. If not, the change will not allow him to adjust. But the caste system never enables the person to choose his job, says Dr Ambedkar, as well. Because of this, the person is not mentally prepared to adjust to the change. But the caste system never allows the individual to choose his job, according to Dr Ambedkar. The person is not ready to accommodate the changing situation mentally because of this. It could make it difficult for him to earn a living from this rigidity. In its way, the caste system has created barriers to the development of the individual as well as the broader society by not allowing the individual to choose his occupation. Dr Ambedkar argues that caste systems have caused India's unity and integrity. Becoming unable to come together and share thoughts because of the ban on inter-caste marriage and co-exchange. Also, diversity does not lead to a sense of unity. There is, therefore, no unity and integrity between them. Dr Ambedkar says that the country is so vulnerable to external aggression because of a lack of social cohesion.

The characteristics of the caste system and the social unrest are according to Dr Ambedkar, division and disintegration. He said India is not just an aggregation of different castes, but a collection of egoistic and self-interested groups. They always have fresh memories of enmity. So they can't forgive each other, and they can't come together with this feeling. The caste system weakened the Hindu religion, Dr Ambedkar also pointed out. In ancient times, the Hindu religion was a missionary religion. Still, the caste system had taken that characteristic away from the Hindu religion, because it didn't leave room for the person who had become Hindu. The caste system cannot provide these people with social space.

Dr Ambedkar has discussed the issues of widowed marriage, child weddings and sati custom in caste. According to him, these practises and customs are responsible for the origin of the vulgar "surplus male and surplus female" theory. Dr Ambedkar also critically evaluated Varna Vyavastha since the society was divided into four varnas, specific duties were prescribed and pure and learning compulsory so that they were tasked with studying the Vedas and giving training to students who were able to belong to the first varnas of this country. The Kshatriya should be active, enthusiastic and brave. Is how the Vedas are studied and educated. The work of the cultivation of land and Iof trade were also attributed to the Vaishya. The Shudras should be sluggish, and therefore access to education should be denied. The task of serving high varnas was assigned to them. Following his previous karmas, each individual was born in a certain Varna; it was believed that this social order was divinely ordained. It was also regarded as unailing and sacred. Therefore in the classification of varnas was the concept of social Justice expressed by Varna Vyavastha. The organisation and the regulation of society were thought to be harmonious and equitable if each individual were to follow the tasks assigned to it. Dr Ambedkar had been unable to agree with Varna. Because the common man didn't care. Only in a particular class, that is, serving the interest. Brahmins. Brahmins. The Varna System does not recognise the concepts of liberty, equity and Fraternity for Dr Ambedkar, as Prof. Java said. The Varna system advocates for a deliberate degradation of human personality and promotes social inequality. It does not provide economic safety for people below the Brahmin rank. In the Hindu social order, it has determined the hierarchical character. It believes in a "social inequality" doctrine. That is why Dr Ambedkar rejected all the varnashrama dharma

philosophy. The Vedic principle of Justice insisted that every person should exercise the duties of varnashrama-dharma according to his caste. It contradicts everything that is the very essence of social Justice.' The Hindu shastras backed this idea. This view is not acceptable because it is based on social inequality in its distribution of obligations to every Varna. It only gave the Brahmins the highest and most sacred status and the rest of the people were regarded as less. The former had ample rights to control and to suppress other people's demands. "Each thing was interpreted solely in the interest of the Brahmanas by religion, morals, witnesses, laws, the State etc.

According to him, untouchability is the mentality of higher-caste people towards the lower-caste people. So untouchability is not intrinsic to the community. It is imposed by the individuals who belong to the upper castes and think that their caste is higher. Such a mindset is created through religious, social and cultural norms. The process of socialisation further cultivates it, and Sanskritization.²⁵ Untouchability is essentially an outcome of the Hindu religion. Hinduism has generated this mentality through the caste system. The caste system is based on gradation. It assigns a social status to the individual based on his birth in a particular caste, which is supposedly determined by the actions that he performed in his previous life. The Hindu religion considers Brahmins to be superior and higher than the other castes. An individual who committed the right move in his earlier life would be born in a Brahmin family. It is according to such religious beliefs that an individual thinks himself as either superior or inferior to others. Due to this mentality, an individual; creates barriers around himself and lives within them. He neither comes out of this confined space, nor does he allow others to enter it.

Consequently, the gap between touchable and untouchables becomes wider and wider. Dr Ambedkar gave another reason for such a mentality. That reason is graded inequality. In the graded social system, the first in the Grade thinks himself as superior to the next in the class. He believes that the next Grade is inferior. Dr Ambedkar categorised these grades as highest, higher and high, low and lower. The individuals who belong to the "low" Grade wants the highest but cannot protest. They should take the help of persons belonging to the lower rank to protest successfully. But seeking their assistance would mean treating them equally and not giving them equal rights because they believe that the lower grade people should stay where they are. In Dr Ambedkar's view, the eradication of untouchability is difficult because of such a mentality. Sometimes untouchableness is associated with the concept of purity and impurity, particularly in the case of Shudra castes. Touchables think themselves to be pure. Not only do they avoid the touch of untouchables, but they also prevent the shadows of the untouchables. Dr Ambedkar noted that the Touchables are codes of conduct. Untouchables could not argue with the touchable. No equality, no justice and no liberty are available to them as Touchables remained permanently untouchable because the social order of the village was hereditary. Dr Ambedkar has shown that untouchables have been subject to numerous unfair constraints and prohibitions. While caste Hindus knew this injustice, they blindly looked at it. Even if some wished to interfere, they could not because Hinduism did not permit them to do this.²⁶ Dr Ambedkar regarded the lack of social Justice in the Hindu social order as a powerful example. Therefore Dr Ambedkar critically evaluated the Hindu social order by using the concept of social justice. He also used the scheme to create an ideal society in which an individual is free to flourish, and the community also provides the individual with development opportunities. Such an organisation will be founded on three principles: freedom, equality and brotherhood. At this juncture, the concept of Dr Ambedkar as an ideal society should be looked into.

The Basis of Ideal Society is Social Justice:

Dr Ambedkar's ideal society is based on the following principles: The person is an end in itself. The goal and purpose of the organisation is the growth of the person and the growth of his personality. Company is no greater than the individual, and it is because this subordination is needed for this improvement that the individual must subordinate itself to society. The conditions of related life among members of the community must be based on freedom, equality and brotherhood. According to Dr Ambedkar, an individual must be treated not as a tool but rather as a goal. The society should be founded on a rational religion. This because every person is free by nature. Can gain information. He has spiritual pureness, moreover. The institution must, therefore provide everyone with equal opportunities and create space for their development. Society should not use the individual's talents to serve the interest of the parish. Dr Ambedkar stated that the Hindu social order treated people of the lower caste as a way of promoting the higher caste's interests. Thus the people belonging to the lower castes were unable to develop themselves. The upper castes were suited to all forms and rules. The Hind social order, therefore, committed a severe injustice to the people of the lower caste.

Dr Ambedkar would not like to fall in the same pit in the ideal society. He said a perfect company should not treat the person as a means, but instead as an end. By giving it freedom, equality and Justice, society should take care of all human beings. According to Dr Ambedkar, social democracy involved liberty, equality and justice.

Different persons modelled on various circumstances are not equal, but this does not mean that we should treat them unequally. Dr Ambedkar states that all these differences should be transcended and equally placed for all individuals. Brotherhood-Dr. Ambedkar was equivalent to a sense of love, respect and respect for one's neighbours. The feeling of the blood and the body gives rise to the purpose. Each person thinks that all of society's members share the same blood. According to Dr Ambedkar, the company should be based on rational religion. This sentiment promotes social unity and integration. While criticising the Hindu religion as the foundation of the Hindu social order, he acknowledged that faith was necessary to build up and build society. However, according to him, the principles of such a religion must correspond to the principles of freedom, equality and brotherhood. Therefore Dr Ambedkar opposed the Hindu religion, not the religion. According to him, a rational religion based on principles should be founded. Such a belief should affirm the importance of social democracy. The individual is only given a chance to develop his or her qualities and abilities as a way of changing his or her social, economic and religious status if society is based on such a religion. Everyone is free because all people are treated in a spirit of equality. It would create unity and integration among the members of such a society that everyone is equal.²⁹ Dr Ambedkar distinguished between rules and principles here. Regulation is always about how to behave when directions tell of why we should behave in a particular way that mechanisms are mechanical, human behaviour determined by rules and do not require an awareness of individual responsibility, but a sense of responsibility accompanies principles-based action. The latter type, of course, could be correct or wrong. Still, according to Dr Ambedkar, it is guided by reason by the Hindu religion of rules. The social, political and religious practices are aggregated. It is made up of orders and bans. The Hindus who are accustomed to these rules must change to be increasingly rational.

Ambedkar's Thought on History Writing

A visit to the intellectual atmosphere of late colonial India is necessary to understand Ambedkar as a historian. The growth of nationalism, which militated against colonialism or each other, dominated this period of Indian history. Because these ideologies were socially aggregate and objective, the divisiveness and oppression caused by caste in Indian society were usually undermined. The writing of history followed this political trend. Besides, it was rare for Indian historians to debate historical methods of the 1940s; their imagination was dominated by the formal archive and colonial historical plans. The difference between the imperialists and the nationalists was one of the objectives, not methods. Most Indian historians were satisfied with the canons of historiography, which their British professors, in turn, taught them mainly Whig. With these canons' help, the Indian nationalist historians of all colors have written history who have influenced their minds for Western historiography. Maybe Marxists, like D, were some exceptions to this rule. D. Kosambi, who in the first few decades of the 20th century used Marxism and fieldwork in the study of Indian history. Despite the remarkable progress made by the Indian Marxists in historical insights, a large part of their work was focused on the working class at the expense of caste-based studies.

The 1940s Indian historiography seldom addressed issues of caste, tribalism, and gender. In general, these issues were left to sociologists, many of whom wanted to completely divide these policy topics. The Sanskrit model was derived from Indian sociology. The contradictory nature of caste relations in Indian daily life was underestimated. B. R. The innovative opinions of Ambedkar on the conception and writing of history in this context seem nothing but impressive. Ambedkar reflected on the aspects of historical studies today when the Indian "salt and pepper" professionals such as Sir Jadunath Sarkar rarely went far beyond the narratives of historical persons and events in their writings. He conceived history as the synthesis of art, science, and history, as underlined by the historian's fertile and creative imagination as early as 1948 when the Departments of History of India universities seldom enrolled themselves in teaching historiography a subject. In this respect, his idea that the historian must remain self-aware in raising his reader's scientific awareness is faithful forever. His whole corpus of writing underlies that social history could only be conceived by a conscious critical approach to historical sources, which in Ambedkar's case consisted of the texts produced by Brahmins and Buddhists in Ancient India. Since the historian always argues that his vision of the sources cannot be informed by simple positivism that drives history to individuals and events at the expense of their interpretative contexts.

CONCLUSION

The political and social thinkers of Modern India were of great importance for Dr Ambedkar. In his fields of anthropology, sociology, economy, philosophy, religion, law, history and politics, he has become a highly qualified person. He was also bitterly aware of injustice and inequality, as he was born in a Dalit family. His experience as a Dalit and his expertise in different subjects have made him think in a distinctive way about social problems. He did not see political or economic reforms as essential requirements for social reform, nor did he believe that political independence would always lead to social reform. He stressed the fact that political authority was in the hands of the Indians in the Peshwas rule over Maharashtra and still the only way to be able

to explain in economic terms why people abandon their wealth at home for mental rest.³⁰ In Dr Ambedkar's opinion, people should be enabled to enjoy these advantages before starting political and economic reforms. Only by abolishing unethical customs such as widow marriage, child marriage and the business of sati can this be achieved. The fundamental transformation of society as a whole is what it calls for. Only in the higher castes will the family reform bring about change. The lower castes will not benefit from a reform of this kind. He argued, therefore, that if we want to allow everyone to benefit from the results of political and economic reforms, we need to reform the whole of society. Dr Ambedkar had a clear vision of the need to improve the whole of humanity. According to him, the problems of widowed marriage, children's marriage and the habits of the Sati constitute social evils because they are against fundamental human rights. Dr Ambedkar, therefore, called for the importance of social Justice for the creation and development of a casteless society for all people, culture and the country as a whole.

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STRATEGIC MARKETING OF BANKING SERVICES IN SELECT PUBLIC SECTOR BANKS IN THE POST LIBERALIZATION ERA

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INTRODUCTION

The success of every nation relies on the solid pillars of the banking sector. Since the liberalization of the economy, the Indian banking sector has expanded enormously. The present study aims to define strategic marketing tools for public sector banking in the post-liberal period. The research looked at the two institutions, SBI and Corporate Money. The research gathered the views of the banking clients with a questionnaire. The findings of the study indicate that the listed e-banking companies disclosed the following details concerning consumer goods. Indeed, when formulating teamwork techniques for decision-making. SBI plus Corporate Bank has been chosen from a variety of company banks. Creative interactive strategies, such as the introduction of modern media technologies, have been applied in all identified research. Consumers also thought that SBI rates were very fair relative to networks and subsidiaries in the selected areas.

The banking system of India should not only be hassle free but it should be Able to meet new challenges posed by the recent technology and several Related external factors. For the past three decades India's banking system. Have bestowed with several outstanding achievements to its credit. The Indian Banking industry has undergone radical changes due to Liberalization & globalization measures undertaken since 1991.

DEVELOPMENT OF BANKING SECTOR IN POST-REFORM**PERIOD (1991 ONWARDS)**

This phase has introduced many more products and facilities in the banking Sector in its reforms measure. In 1991, under the chairmanship of Mr Narasimham, a committee was set up by his name which worked for the liberalization of banking practices. The competitive pressures to improve efficiency in the banking sector has resulted in a switch from traditional paper based banking to electronic banking, use information technology and shift of emphasis from brick and mortar banking to use of ATMs.

Marketing of Bank Product/services

Marketing of bank products refers the various ways in which a bank can help a customer, such as operating accounts, making transfers, paying standing orders and selling foreign currency Customers are offered innovative products to redefine banking convenience. With bank's expertise, customer can rest assured that your wealth is protected and nurtured at the same time This study has generated a pool of items from literature on different service quality dimensions. Different banks from the four banking sectors such as private, public, foreign and co-operative banks were measured on these items by customers of the respective banks to identify whether they rate all the service parameters similarly or not. The study also throws light on how customers rate the banks of their choice on these service quality dimensions allowing a comparison among them.

Products/services

- Transactional accounts. Checking accounts (American English) Current accounts (British English)
- Savings accounts.
- Debit cards.
- ATM cards.
- Credit cards.
- Traveler's cheques.
- Mortgages.
- Home equity loans.

Personal loans

Certificates of deposit/Term deposits

In some countries, such as the U.S., retail bank services also include more specialised accounts, such as:

- Sweep accounts

- Money market accounts
- Individual Retirement Accounts (IRA's)

LITERATURE REVIEW

3 Research Gap Identification

Literature review mentioned above there are enormous numbers investigate which have analyzed fiscal presentation dissimilar segment bank time toward time among suitable parameter per objectives that they have stated in their research work. this research work is going on investigate gap i.e. proposed revise aims near fill up this investigate gap by studying impact internet banking on customer satisfaction with using banking services Atm Credit cards with Debits cards

Internet banking is changing the whole banking industry, having effects on banking Relationships and its performance. So this aspect cannot be undermined and need to be Researched thoroughly. The aforesaid review of literature reveals that so far impact of Internet banking on customer satisfaction and using of banking services such ATM ,CREDIT CARDS AND DEBITS CARDS together with business performance has not been studied extensively.

The proposed study aims to fill up this research gap by studying the impact of internet banking on customer satisfaction and using of banking services such ATM, CREDIT CARDS AND DEBITS CARDS together with business performance has not been studied extensively. So this aspect cannot be undermined and need to be researched thoroughly.

IMPORTANCE OF STUDY

1. To know customers are satisfied among services provided by bank.
2. To find out various services bank.
3. To appraise awareness level people belonging to dissimilar age groups gender with professions.
4. To try know customers depository relation in marketing financial services.

In order toward attract customer bank should be able toward know the customer behavior and attitudes needs to take the feedback from the market place about customer satisfaction on various services enables banks toward update latest information on market requirements and develop strategies for better market position with attract huge number customers.

OBJECTIVES

1. To trace source with growth marketing bank services into public segment bank.
2. To analyze client satisfiom E- Bank Services such while Atm Credit Cards Along with Debit Card in Post Liberalisatiom Era.
3. To appraise adequacy financial/banking services for strategic development of economy.
4. To present summary conclusions emerging out present revise with offer a few suggestions to strengthening financial/banking services offered by bank segment.

SCOPE

1. Scope of study is limited city Hyderabad only.
2. Study covers people belonging toward different age groups professions and gender.
3. It covers those people only who are customers of banks and bank employee
4. The sample size is limited to only 200 people
5. The focus group is limited to only 200 customers
6. The scope revise is restricted consumers who have dealings with banks.

RESEARCH METHODOLOGY

Primary with Secondary facts were collected for purpose revise. Following observational method data was collected with survey investigate method was employed. Survey investigate method was used toward get t people. Study instrument use intended for survey was a well structured questionnaire consisting of open and close ended questions. Focus group interview and observations had also been used to

supplement and support the primary data. an on-line survey was also conducted to have a better sample structure so that there would be less bias in drawing of conclusions.

RESEARCH DESIGN

The research design is an arrangement of various strategies and condition for the collection and analysis of the data. Research design is considered as the framework or blueprint for conducting the marketing research project. The sample of the study is composed of people of all the age . Gender, occupation, income group. The technique chosen for study is convenience sampling. Questionnaire was used for collection of primary data. Questionnaires were circulated at random and 250 responses were eventually collected out of it 200 samples were appropriate. Secondary source have been used to collect information about banks. The data thus collected is tabulated and analyzed through SPSS software.

From the above research objectives and the need of the research, two hypotheses were formulated and the result was evaluated.

To analysis the questionnaire cross tabulations, percentage and non – parametric (chi- square) test have been used and the pilot survey was conducted.

The research was mainly focused on primary as well as secondary data. Survey and focus group have been used as the main tools as it enables to get first hand information. The survey and focus group were conducted at Hyderabad. The research describes the attitudes opinions and views of the people towards services of SBI and Corporation Banks

QUESTIONNAIRE

For this survey collection of primary data was done by questionnaire. Questionnaire consists of pre-prepaid questions in a sequence list. Questionnaire need to be drafted carefully as it is considered as the heart of survey. While drafting a questionnaire we should simple language so that it will be easy for the respondents to fill the questionnaire

The questionnaire had two sections. Part I consisted of questions pertaining to demography information about the respondents. Part II comprised of questions which were based on client satisfaciom E- Bank Services.

SECONDARY DATA

Secondary information have be obtained from various text books journals magazines newspapers and different web sites.

B.Period of study

Period of study is taken for 10 years of period. (2010 -2019)

C. Techniques of analysis statistical tools are to be used.there are as follows

- Chi square test

LIMITATIONS

- Revise as was restricted toward city Hyderabad findings may not be applicable entire population.
- The quality of the data collected entirely relies on the opinion of the respondents biased or unbiased
- Respondents were constrained to employed people and respective bank customers.
- Due toward resistance from the people for responding the sample size could not be equally divided among different age groups.

FINDINGS

1. As per the customers opinions gathered by circulating structural questionnaire the following information was revealed rated e-banking services influence goods amongst customers. while formulating marketing strategies in addition with the aim of decisions to be adopted. among various service bank selected bank be SBI plus Corporation bank.

2. Pioneering manufactured goods promotion strategies such as adopting fresh source technology be been followed in all the selected study.

3. Consumers felt so as charges in SBI be very reasonable when compared to network and also branches in selected places.

4.A among the different marketing strategies bank be an vital feature promoting business projected meant for idea various factor which are connected to place be recognized and out which reason be considered next to be important for locating the bank among the various factors which are identified as important out which having more Atms infrastructure in attracting more shopper on behalf of bank. in these regard SBI from public segment bank along with corporation bank were considered as best organization in training area.

5.After going through detailed analysis it can be understood SBI stay alive having more manpower physical facilities within public sector as well as in other bank such facilities were not found on private segment. Hence it can be said that overall SBI is having more cutting edge over the other banks during terms of each and every ones

6. Success of any bank depends upon customer loyalty in addition to their satisfaction. as per the information SBI in open zone is maintaining leadership in each and every aspects activities. hence it can be completed that development with growth organization is totally depends upon services so as to it is offered to customers.

7. After the brief analysis it can be finished that success any business is totally depends upon strategies that you plan for association of business if this is followed in right direction by means of commitment beginning the staff organization ultimately every society would see success. Hence regard SBI inside communal region bank with corporation bank ranked e best practicing bank in study..

CONCLUSION

The banking industry has been a leader in the e-business world in recent years. in India banking is in a nascent stage it has strongly impacted the strategic business considerations for banks by significantly cutting down costs of delivery and transactions. no doubt Indian banks are making sincere efforts for adoption advanced knowledge along with installation e-delivery channels but still masses are vary concept. Banks be making sincere efforts toward popularize banking services with products.

Compared to developed country developing country face many impediments to affect successful implementation of e-banking initiatives. One of the benefits that banks experience when using e banking is increased customer satisfaction. This due to that customers may access their accounts whenever from anywhere and they get involved more this creating relationships with banks.

Banks should provide their customers with convenience meaning offering service through several distribution channel atm internet physical branches by have additional functions available online. Extra benefits are expanded product offerings and extended geographic reach. With all these benefits banks can obtain success on the financial market. But e-banking is a difficult business and banks face a lot of challenges.

Younger generation is beginning to see the convenience and benefits if e-banking. in years to come e-banking will not only be acceptable mode of banking but will be preferred mode of banking. suggestion there is an urgent need to create awareness and banking in today's business world of innovative technologies so as to make our environment human friendly.

Marketing of banking services if implemented sincerely opens up new markets and avenues for product differentiation. In India there has not been much initiative in this regard by banks and financial institutions.

For effective adoption of E-banking service the RBI and the Indian government should play major role and formulate policy guidelines and financial incentive. some suggestions for the banks to encourage marketing banking services are: communicate through press construct websites with spread news impart teaching through e-learning programmers making green banking as part of annual environment reports training and development of relevant skills among bank employees banks may formulate innovative technology.

Internet banking brings convenient way of conducting e-banking services. to develop the ability to use e-banking services infrastructure should be developed and at the same time initiatives to be taken for educating the illiterate people since they are facing problem in using e-banking services.

If banks overcome such difficulties and make the banking transactions effective this will increase internet user's base in India. Initiative taken by government agencies will benefit to make the India developed in future and reaches high success rates through co-ordination. This will benefit to nation and it's going towards digital economy which may bring the transparency in the system. Being the very crucial part of economy need a lots of improvement. Now people don't like to stand in queue in banks, they prefer doing electronic transactions. E-banking is helpful in controlling corruption in our country. As we have discuss above our Indian banking system is facing lots of problems and challenges. There is a need for IT sector development, balanced regional development in banks and look after the cyber security matters. There is also need to aware people

about the risk involved in financial transaction through E-banking. People are having unnecessary insecurity in their mind while doing transaction using ATM, internet banking and mobile banking. Steps are being taken by RBI and government but they are not sufficient, we need more improvement

SUGGESTIONS

In view above discussion findings following recommendations motivation be there useful to bank used for effective marketing their service for better deliverance just before patrons which in turn increase performance via patronage towards reservoir with improves customer's loyalty.

1. Banks should embark from time just before time on marketing research. This is because of effective marketing strategies are a product of marketing research. Thus good and adequate marketing mix is a product of effective marketing research too. Marketing research will bring about innovation improved service for shopper furthermore healthier method production along with processing.
2. In marketing strategies bank should compare various companies strategies also admittance success with failure of such strategies in the industry
3. It indicates public sector banks equally offers all the modern banking services but only needs to generate more users through providing effective responses of customers dilemma through direct communication at the point of sales which helps to better inform and educate the customers.
4. In comparison with private banks public banks have to focus on their layout physical facilities banking hours speed in operations reduced paper work
5. Today most of the youngsters are earned persons so they prefer best banking services. so all the bank categories could inform and attract such potentials by adopting highly explored media such as internet cinema mobile sports .
6. There is an urgent need to create awareness and follow e-banking services in today business world of innovative technologies so as to keep the nation in line of global competencies. As initially these commitments will cause a huge financial burden for Indian banks. For effective adoption of e-banking the RBI and the Indian government should play major role and formulate policy guidelines and financial incentive. Some suggestions for the banks to encourage e-banking are:
7. Communicate through press
8. Construct websites and spread the news
9. Impart education through e-learning programmers
10. Training and development of relevant skills among bank employe

**INDUS TO MEKONG: FROM TRANS BOUNDARY WATER DISPUTES TO THE HOPE
REGIONAL COOPERATION**

Navanil Dey

ABSTRACT

The oldest civilizations were established by the banks of the great rivers. The supply of fresh water has been a big support to the development of cities situated around rivers and river basins. River water shares approximately very little but very significant 0.49 % of the total fresh water supply of the world. However, as the centuries passed by and complex borders were created by the great wars, the transboundary river waters became a subject of dispute. Water remains a politically contested issue among the member states of South Asian Association for Regional cooperation (SAARC). Some of the disputes that problematize political relations among the states of South Asia are India-China water dispute regarding Brahmaputra, India-Pakistan water dispute regarding the shares of Indus and India-Bangladesh Teesta water dispute. This paper will attempt to focus on the nature and origin of some of these transboundary river water disputes with comparison to similar situations revolving around the Mekong River in Southeast Asia. We shall also talk about the non-traditional security threats to the South Asian transboundary rivers and would also try to evaluate the impact of global warming and climate change in this scenario with reference to the Environmental Geopolitics, while discussing the future impacts of a few of the transboundary river water treaties in the South Asian region from the theoretical aspect of International Relations.

Keywords: *Transboundary river water sharing, Water disputes, Mekong Cooperation, Indus water treaty, Water sharing in South Asia.*

INTRODUCTION

Indus valley civilization is one of the oldest civilizations in the world wherein the Indus River imparted life and sustained the societies of Harappa and Mohenjo-Daro. In September, 1960, The Indus Water Treaty was organized by the World Bank and signed by Pandit Nehru and Ayub Khan. In this treaty the other waters of other tributary rivers Beas, Ravi, Sutlej, Chenab and Jhelum were distributed as per the need of the two countries – India and Pakistan; and over the years, this treaty has seen many political upheavals. On the other hand the ‘Mekong River Commission’ is a much newer water resource management organization than the Indus Water Treaty of 1960. However, the Mekong River Commission was preceded by the Mekong Committee which was established in 1957 after the decolonization of Indochina. In the era of Cold War, USA backed the intergovernmental endeavor of Mekong Committee. USA had the Containment theory to contain the spread of communism in Indochina. Therefore they backed the committee to enhance development and keep communism out of the region. Then, in 1978 the ‘Interim Mekong Committee’ was formed due to the unstable situation of xenophobic Khmer Rouge government in Cambodia. Finally, in 1995, UNDP helped the establishment of Mekong River Commission, signed by Cambodia, Laos, Thailand and Vietnam. The agreement was named Cooperation for the Sustainable Development of the Mekong River Basin. This paper will focus on the similarities and dissimilarities of these two River water sharing issues and put forward a comparative analysis of the river water disputes in South Asia with river water disputes in South East Asia from the theoretical aspects of International Relations, and eventually will try to find out some useful data that can turn the South Asian river water sharing competition into a cooperation.

SCENARIO IN SOUTH ASIA

South Asia contains a massive amount, approx. twenty eight per cent of world’s total amount of fresh water (“WORLD WATER RESOURCES BY COUNTRY,” 2003). Rivers coming down from the Himalaya and Hindu Kush are the main sources of fresh water in this region. Yet water scarcity in south Asian countries has created a paradox. A UK based organization has surveyed several countries of the region. As per their report the region is heading towards a conflict regarding water sharing. The Indus Water Treaty is surely an example of a long standing water sharing treaty but none can ignore the fact that the party states have fought four major wars since their independence, which can consign a very dimming future to the treaty. The Teesta River Treaty has faced many ups and downs and political turmoil since the independence of Bangladesh. Often the lower riparian countries like Pakistan and Bangladesh suspect that being an upper riparian country India could violate the treaties when faced by massive need of water caused by problems like draught, delay of monsoon or population boom. According to a report of NASA, the Indus Basin in northwestern India is the second most overstressed basin in the world. India, Pakistan, Bangladesh, Bhutan, Nepal, and Afghanistan share twenty major rivers among them (Dholakia, 2019). Among the three major rivers of Ganga, Indus and Brahmaputra, the latter two originate from the Tibetan plateau, South china. China certainly has a pivotal role in the hydro – diplomacy of

South Asia as it can divert the flow of water, and it can build dams and reduce the water flow in any of the countries of India, Bangladesh and Pakistan any time it wants. China has been using river water as strategic and diplomatic weapon on India. It has built eleven dams on Brahmaputra in Tibetan region to supply water in the adjacent drier regions and report says that China has planned to build another dam on Brahmaputra near Indo-China border. India, in that case will suffer from enormous water level deprivation and so will Bangladesh. Thus, China is a potential hydro-hegemonic power having most of the origins of the major rivers of South Asia. The other study area of this paper is the Mekong river and the water cooperation among the states of Indochina, especially Vietnam and Cambodia. In fact the origin of the Mekong is also located in the territorial area of China. However the term hydro-hegemony is largely applied to the rivers located in the Middle-East and African Maghreb region. Nile, Jordan, Tigris, Euphrates and some other river basins are typically structured and controlled by some potential and some real hydro-hegemony. ¹ Ethiopia has a project to build a dam (Great Ethiopian Renaissance Dam or GERD) that can generate five thousand megawatt electricity per year using the torrent of The Blue Nile (“Ethiopia - Grand Ethiopian Renaissance Dam (GERD) | International Hydropower Association,” 2018). Thus, it wants to become an electricity hub of North Africa and wants to provide electricity to the neighborhood states of Sudan, Chad, Kenya etc. These countries have joined hands with each other to cooperate the Ethiopian Dam Project. However, Egypt poses a big opposition to this project as it says that the dam, if completed, will decrease the water amount in the Nile river and would bring ‘an unimaginable catastrophe’ to the Egyptian economy and agriculture. The same thing can happen in South Asia also. The dormant hydro-hegemony China can push India to the same position like Egypt and create a transboundary water dispute in the region. Then, how can we bypass the potential conflicts revolving around the transboundary river water dispute in South Asia? What steps are need to be taken at bilateral and multilateral levels? Maybe a clearer view of these problems can be seen and an acceptable conclusion can be built by comparing this south Asian situation with the situation of a more successful organization that came into existence after a transboundary river water sharing treaty of Southeastern Asia – the Mekong River Commission.

Comparative Study of South East Asia and South Asia, Mekong and Indus:

South Asia has three major river basins – Indus, Ganga and Brahmaputra while the major river basin in South East Asia is Mekong River basin. Originating in China Mekong flows through Myanmar, Laos, Thailand, Cambodia and Vietnam. Mekong river basin is one of the most productive inland fisheries. Unlike the Ganges or Indus basin, the Mekong basin is one of the richest areas of bio-diversity in the world.

In Vietnam before entering into the South China Sea Mekong creates a complex delta system, giving the opportunity to earning daily needs to thousands of families. This complex delta is known as The Nine Dragons (New Atlantis Full Documentaries, 2013, 40:00-45:00). Agriculture, here largely depends upon the natural and artificial canals that covers almost five thousand kilometers. The water of Mekong helps in growing rice which is the most popular crop in Vietnam and makes a living for seventy percent of the total population. The farmers depend on the summer monsoon for supplying water into the agricultural lands. Sometimes the level of the river water falls due to the change of weather, causing extensive draught and starvation. Some people in Vietnam also use the river water for fish business. Their biggest customer is the government itself. In the delta area most people live in villages near to the water and their only way of transport is river water. Mekong is the only real way of transporting goods. ‘Kampuchea Krom’ or the Lower Cambodia is an area of 89,000 square kilometer located in the Mekong delta that used to be a part of the Khmer Empire. It was the last region to be annexed by Vietnam. During the Vietnam War 1969-1975, ‘Khmers’ and ‘Kroms’ were recruited by the American Army against the North Vietnamese force. This region is a reason behind the mutual hatred between Vietnam and Cambodia. Cambodia is also affected by violence and poverty. The invincible Khmer empire was characterized by wars, genocides and corruptions for near about five centuries. Ancient inscriptions in Cambodia have many references of worshipping water. In some parts of the country people produce four crops of rice a year due to the demographic pressure. A Cambodian proverb says that “rice is the heart of war” (New Atlantis Full Documentaries, 2013, 19:30-20:00). Here also people have built a very complex structure of canals and reservoirs to enhance the production of crops surrounding the Mekong River. After the Pol Pot regime had wiped out one third of the total population, in 1978 Vietnamese troops invaded Cambodia, giving a start to the restoration of the country. Many people in Cambodia still possess hostile intentions and animosity towards the Vietnamese. On the other hand in South Asia, we can see that religion is a social cleavage among few countries

¹ Hydro-hegemony is a hegemony at the river basin. Generally, upper riparian countries capture the resources of water or divert the flow of water to establish hegemonic hold over the lower riparian countries. This strategy is usually used for diplomacy against a country. This frame of hydro-hegemony is applied to the basins of Nile, Jordan, Tigris and Euphrates Rivers.

especially between India and Pakistan. In addition to that, territorial and border disputes are very common among these countries. China, Pakistan and India are nuclear armed states. Despite the long standing stability of Indus Water Treaty, the fate of the treaty is largely depending upon the political stability between India and Pakistan, and political stability cannot go hand in hand with the threats of proxy war and state-sponsored-terrorism. In the aftermath of 2016 Uri Attack, Prime Minister Narendra Modi declared that “blood and water cannot flow together” and threatened to revoke the Indus Water Treaty (Bagchi, 2016). India also decided to restart the Tulbul Project on the Jhelum River, previously objected by Pakistan. India has taken up a complete utilization policy of the Indus system of rivers after the Phulwama attack of 2019. India utilized ninety five percent of the total amount it can use of the Indus System Rivers. It is aiming at the construction of three dams in this area to supply the water to the states of Haryana, Punjab, Uttar Pradesh and Rajasthan. On the other hand India and Bangladesh had disputes over the sharing of the water of Ganges until 1996 when The Ganges Treaty brought an end to the bilateral dispute. India and Nepal also signed treaty for water sharing and project - development over Kosi, Gandaki and Mahakali rivers respectively in 1954, 1959 and 1996. These treaties are much more unaffected due to political stability and good relations among the countries.

The treaties in South Asia, were not made in such a way that they can withstand the threats of climate change, water management challenges and impact of demographic changes. In the case of Vietnam and Cambodia, in spite of having many political imbalances they have managed to come together to share the Mekong river water in harmony. Sesan, Srepok and Sekong, three tributaries of Mekong, contribute of about twenty percent of Mekong’s flow. Cambodia and Vietnam have already taken several measures to control the flood situation in these three sub-basin areas. Both of the governments have established mechanisms to share data and information regarding hydro power operation and flood situations. They have an overall objective of “enhancing dialogue between Cambodia and Vietnam in the Sesan-Srepok sub-basin, focusing at provincial and basin level, implementation of the MRC Procedures and IWRM principles in order to develop a joint Sesan-Srepok Monitoring Plan in the future” (Mekong River Commission (MRC), 2017).

The Sesan and Srepok rivers have a number of dams and hydro power projects on them. The governments of these two countries have implemented the plans over three years from 2014 to 2016 with the help of the funding of World Bank. Ministry of Water Resource and Meteorology of Cambodia and Ministry of Natural resources and Environment of Vietnam have worked together and deployed many specialists from the departments of agriculture, rural development, fisheries, industry and mines to collect data and share them for the mutual benefit of the two countries. Such level of cooperation is quite unimaginable in case of Indus system Rivers’ water sharing. Both India and Pakistan have the lack of trust and understanding to share important information and data over Indus water. Perhaps the most important geographical difference between the countries sharing water in South Asia and the countries of Vietnam and Cambodia is that the countries in South East Asia especially the Vietnam and Cambodia are all downstream countries and situated mostly near to the area where rivers can form delta. Moreover, both Vietnam and Cambodia are prone to flooding and draught. Whereas in the case of India-Pakistan, Indus and its tributaries flow mostly through the mountain regions and so, the delta of Indus falls completely within the territory of Pakistan. Water of Indus contributes twenty percent of the total of Pakistan’s GDP. Many call Indus as the liquid skeleton of Pakistan. The Brahmaputra also creates its delta and flooding areas outside China in India and Bangladesh. Therefore, geographical challenges do not bother South Asian countries equally except India and Bangladesh, as they share the common delta created by the Ganges and the Brahmaputra. Therefore, regional cooperation like they are seen in the Sesan-Srepok River Water sharing and the Mekong River Water sharing is absent Indus Water Treaty and the treaties signed by Nepal and India. However, the model could be applied between Bangladesh and India as they have common interests regarding flooding, fisheries and water transportations. Transboundary river water disputes are filled with controversies in South Asia where it should have been contained by cooperation at bilateral and multilateral levels. However, these geopolitical inconsistencies among the countries of South Asia do not rule out the possibilities of cooperation. There are some traditional and non-traditional mutual threats to the countries of India, Pakistan, and Bangladesh. Some of them are related closely to the problem of river water sharing.

One aspect which is common among the downstream countries of South Asian Rivers is that all of these countries are developing nations, suffering from poverty, corruption, illegal migration, mal-nutrition, terrorism, narcotic problems and many others. India, Pakistan, Nepal, Bhutan and Bangladesh all of these countries have Medium Human development Index. Maximum of the population depends upon agriculture for their ends meet. Therefore, supply of river water throughout the year and especially in the dry seasons is a necessity to the common people who are directly or indirectly linked with the agricultural sector. Bangladesh objected India’s utilization of the Ganges water stating that in the dry season Bangladeshi farmers suffer from the low level of water in the Ganges and in the monsoon the crop fields are usually flooded by the oversupply of river water.

However, in 1996 with Ganges Water Treaty, both countries had come up with potential solutions. The area of Jammu-Kashmir and northern Pakistan are heavily affected by cross border terrorism, illegal-migration, illegal trade of drugs and narcotics etc. If India and Pakistan could come up with mutual understanding of joint development of the transboundary Indus System Rivers with new development projects or hydro-meteorological stations for the benefit of both countries, then the whole disputed basin areas of Jammu-Kashmir would see developments. The terrorist activity, then may fall apart slowly. It would also employ many local people in the various job sectors directly or indirectly linked with the new projects.

According to a summary of the final report of 'SEA of Mekong Mainstream Hydropower' - 2010, "Most Mekong River tributaries have cascades of dams in place or planned with some 71 projects expected to be operational by 2030. Over the past few years, investors and developers mostly from China, Malaysia, Thailand and Vietnam have submitted proposals for twelve hydropower projects for the LMB (Lower Mekong Basin) mainstream drawing on concepts from past decades. Those proposals are among the largest and most significant development sever considered by LMB countries for the basin" (ICEM Australia, 2010). Only the India-Bhutan water sharing cooperation like the case of Mekong is trouble free in south Asia. India is funding 32 Hydro-meteorological stations in Bhutan. These two countries have constituted a Joint Group of Expert (JGE) on flood management ("Ministry of Water Resources," 2017). The barrages on the Mahakali River (recognized as a boundary river between Nepal and India) are all more or less controversial. Sarada Barrage, Thanakpur Barrage, Panchswar Project all remain controversial till date. Comparatively, the South East Asian countries are more cooperative towards their mutual benefit than the South Asian countries.

Theoretical Aspect

The number of Transboundary River Water Treaties are increasing every year. Among all of the state and non-state actors which are helping at the creation of these treaties, and an important role is probably played by some of the international organizations. World Bank was able to organize the Indus Water Treaty even when both of the parties were having a terrible relationship and already fought a war and was going to fight another one. Moreover, when the treaty was successfully completed it did not bring political peace for a long time. U.S. President Dwight Eisenhower described the Indus Water Treaty as a "bright spot" in a "very depressing world picture" (Kugelman, 2016). That 'bright spot' did not last for long either. However, the case of India and Pakistan is exceptional. No other pair of countries in South Asia have fought so many wars. Therefore, speaking from the neo-liberal perspective, the presence of a successful International Organization or a Regional Organization can ease the tensions between two belligerent parties. That happened in South East Asia. ASEAN is more successful than SAARC. Many consider ASEAN as the second most successful Regional Organization after the EU. IR scholars like Joseph Nye, Robert Keohane are strong supporters of Complex interdependence between the governments. They also propound that the presence of an international organization like the United Nations and Constitutional Democratic set up of governments would enhance the bilateral cooperation and make one country dependent on its neighbors, and as a result, countries come together to progress towards a joint development goal. United States of America and Mexico are the examples of this kind of cooperation as they have been running many Transboundary River Water Treaties for long period of time.

Another aspect that we need to think about is the importance of United Nations Watercourses Convention. Since 2014 when it came into force, it has organized various conventions in Pan America, Europe, East Africa and many other parts of the world. UN can empower over any regional hydro-hegemon through its UNWC programs.

Impact of Climate Change

One of the main nontraditional security threats is the problem of Climate Change. Global warming is real and a powerful enemy of all nations. Climate has no physical boundaries and warming does not stop at the border. In Paris Agreement, 2015, 195 nations agreed to limit the increase of the temperature of Earth below two degree centigrade by 2100. They also agreed to limit the temperature rise within 1.5 degree centigrade as it would not bring any significant change to the water level of the Earth's surface (Lutz et al., 2018). The demand for water, food and other supplies will be increasing in the areas where these major three river basins are located. The crop fields in the northern plains of India, Pakistan and whole of Bangladesh are considerably depending on the river waters for their harvest and overall food production. Any kind of scarcity of river water in these areas could lead to severe harm of the production and regional food security. Glaciers of several South Asian rivers have already retreated in the last decade. Increase in temperature of earth's atmosphere will surely affect the water levels of snow fed rivers. The South Asian countries will be largely affected if the atmosphere gets warmer over 1.5° C by 2100; India, Pakistan, and Bangladesh will face catastrophic disasters. The delta of Ganges and Brahmaputra are threatened by flooding events every year. Global warming will only increase the chances of

flooding in the confluence regions of these rivers. Environment and sustainable development goals are the forces by which even the countries that are hostile to each other will have to come together to protect their future and secure their agricultural, economical and rural-life destinies. Scientists have placed the possibility of another problem that some perennial rivers will become seasonal ones as the temperatures increase and the water supply will be cut short. Almost 750 million people in South Asia were affected by climate hazards in the last decade and agriculture was the most vulnerable sector. Pakistan was affected by 'super flood' in 2010. A study of Colombia University says that by 2020, in India 21 major cities are going to run out of ground water. So, even for the non-agricultural sectors these South Asian countries are going to use river water massively. Some big cities are converting river water into drinking water. However, the melting of the ice caps has threatened the supply of fresh water in the major rivers. To get a hold to the climate change the developing countries of South Asia will have to cooperate with each other. India and china are fast developing and leading carbon emitting countries. A study has shown that the top ten percent of India's richest population pollute ten times more than the bottom ten percent. The poorer people are suffering from the pollution for the richest people. One possible way out of this situation could be brought by the implementation of Carbon Tax upon those who are using BMWs or private jets and then using the money for the development projects that will ensure the safety of the common people and will also ensure investments on renewable energy resources.

CONCLUSION

Everything is political, even the water which the common people use for their daily life without even knowing the meaning of international or transboundary politics. The sub-alterns, the peasants, the common people of the countries of South Asia are not well aware of national and international politics. Some of these countries are still thriving of illiteracy rate. Looking into this situation from the Neo-Marxist or Sub-Altern perspective one may find that in most of the countries of South Asia the governments give less importance to the pragmatic need of their countries and tend to violate the transboundary river water treaties to protect the prestige and enigma of their governments. However, in this era of globalization one country cannot consider their national interest as the only prevailing national interest in the geopolitical region. Besides, environmental challenges like Climate change and Global warming do not cease to exist at the borders. South Asia and South East Asia both share a common colonial history and both had spent some centuries in agony of captivity. Therefore, if South East Asia can cross the line of mutual hatred and start cooperating at the regional level then why cannot South Asia? Rather if it starts bilateral and multilateral cooperation at the regional level then it can give birth to some of the most successful transboundary river water cooperation and development projects of the world. The lack of efficiency of the regional organization (SAARC) in South Asia can be held responsible to some extent.

We study international politics and relations and we discuss about them. Every discussion should ultimately target the benefit of humankind as a whole. There should be more awareness and studies from the under graduate level regarding the transboundary water disputes. The post-colonial idea of imposed history teaches us not to study the topics we already have discussed many times. The Cold war is dead. The crises that afflict the world during the present times are the relevant topics of research and study. Problems of the third world, terrorism, problems of the transboundary drug and narcotics trafficking, civil war in Sudan, Syria, Yemen and of course the transboundary river water sharing are some of the more pertinent topics. Talking especially about the transboundary river water disputes, it might also lead to a situation of war. For instance the dispute regarding the Nile water sharing among the countries of Egypt, Ethiopia, and Sudan had gone on the verge of arms conflict during 2011 to 2017. When Ethiopia We should always know that being a fresh water hub of the world, South Asia must not indulge itself into such conflict. Otherwise the result could be an 'unimaginable catastrophe'. 'Blood for Water' is not the way by which we can manage all the river water disputes in South Asia and do well for the human race and the generations that are to come. Water is life. Peaceful sharing of river water is the doorway to the peace of the enormous numbers of people whose lives are depending completely upon the use and share of the river water. There is a saying that time is a big healer, countries will forget about the river water disputes someday. However we have to keep hoping that the realization and cooperation must come in recent times. Otherwise it might become too late to accept the cooperation over competition. May be it is high time to think like the Utopians of early nineteenth century and put our self-interest behind the collective interest of all nations. We need to prioritize ecological interest over political interest, masses over elites and environment over borders. Then river water disputes can be managed at the regional level and the disputes can be dealt with good hands. We all know that time is running out, and we are standing on the verge of another mass extinction. If we fail to cooperate right now may be nature will show its own way of settling all disputes at every corner of the globe.

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STORY TELLING AND ICT TOOLS: CASE STUDY OF MUMBAI SCHOOLS

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ABSTRACT

The present study is an attempt to throw light on the use of media in story-telling which is commonly used as a method to impart values and teach concepts at the pre- primary level in Mumbai schools. The researcher chose to study how teachers of pre- primary schools across Mumbai use digitalization and other forms of media in teaching storytelling. Does digitalization have an impact on children and what challenges do teachers face with the use of media? What other forms of teaching aids do they use and what is the impact. As technology promotes innovative ways of teaching - learning develops critical thinking and makes learning joyful. The researcher followed the qualitative paradigm with a descriptive case study method. The researcher accomplished this task primarily through semi-structured interviews, transcription analysis reports and video photography to find out opinions and experiences of 40 teachers from pre- primary schools of Mumbai. The pre-primary schools were standalone private institutions or were attached to a high school.

The researcher developed an interview schedule and analyzed the data by reducing the information into categories, sub- categories and themes, developing structural and textural descriptions of the experiences of participants.

The study highlights that the teachers use a blend of traditional and digital resources for narrating stories. The use of digitalization in story- telling cannot be negated by the teachers. At the same time the paper expects to address the challenges and need of teachers for appropriate training sessions to keep them abreast with the latest inclusion of digitalization in storytelling. The study made the teachers realize their position about the skills related to technology and self-reflection on the use of digitalization (media) in story – telling.

Keywords – ICT tools, story- telling method, media, Mumbai schools, pre- primary teachers.

Note: The case report was constructed based on an overall essence of the experiences and use of digitalization in story telling by the teachers.

In the present study, the themes emerging from the analysis about the use of digitalization (media) in story – telling at pre- primary level “Holistic development of the child”, “Digitalization (media) is a boon and a bane for pre- primary students”, “Partial blend of Digitalization (Media)”, “ Use of OER’s as a digital resource”, “Use of non- digital learning resources”, “Influence of digitalization (media) on students”, “Teaching Academics through storytelling method”, “Demurrals faced by a teacher”, “Addressing challenges of Multilingual Classrooms”.

INTRODUCTION

India is considered as one of the world's top terminus for education. With the digital revolution and transformation, radical alterations can take place on both fronts: how we learn and what we learn. India is waking up to the realization that education will need to focus on smart technology, artificial intelligence in alignment with the changing needs. Digitalization of education is a revolutionary method of imparting knowledge. With this view in mind, the classroom teaching and the role of teachers has changed in the digital world. The aim of education in India is not just to impart knowledge but to create more radiant communicators that would add a hallmark in the characteristic of each student. In this way they enlighten and awaken the inner potentiality of every student they encounter. Teachers are facilitators, they encourage and inspire learning, and they make the students excited about the same. In Mumbai, at pre- primary and elementary level innovative methodologies are used such as project method, story- telling, play- way method, field trips and sensorial learning. Storytelling has always been at the core of human activity (Lambert 2010). Storytelling as a way of passing wisdom, knowledge and culture, exists for centuries and humans were always fascinated by stories. In human history, stories have great value in saving historical data and preserving cultural heritage of different societies. Moon (1999) suggests that stories can offer a ‘vehicle to facilitate learning’. These traditional methods are modified by the use of media and other educational digital gadgets. Education and teachers continuously explored new ways to make stories compelling, moving, empowering, and everlasting.

It has recently, occurred that by integrating information and communication technologies (ICT), yielding a form of digital storytelling (Brígido-Corachán and Gregori-Signes 2014). The modern equipment’s act as perfect hands for the teacher. The employment of media in the Indian curriculum is the new trend. It helps to

make the learning environment engaging, interactive and refreshing. The digital world has unlocked many avenues in the technological world through the use of open educational resources (OER's) and the use of free apps for story telling such as Adobe Slate, Puppet Pals and WeVideo. Digital storytelling has the potential to empower students. Digital storytelling offers many potential within and beyond education. Agosto (2016) noted that storytelling can nurture cognitive engagement, critical thinking, and story sequencing. Her research also showed that follow-up activities such as discussion, retelling, and topic-related activities (written, drama, oral) can further enhance literacy development.

In education, digital storytelling potentially offers new ways for teachers to present and reflect their work, creativity using technologies which are pertinent to them. It is clear that a variety of skills can be developed, practiced and honed by the teachers while using and making of digital stories. Skills such as capacity for reflection on a topic or about oneself, and skills associated with personal development and interpersonal skills. Secondly, there are the literacy and media literacy skills and technical skills.

To this end, the purpose of paper is to present the contemporary pre- primary classroom teaching and learning with the use of digitalization (media) in Mumbai schools and how effectively do the teachers in the present-day context use these digital tools to narrate stories.

NEED OF THE STUDY

The researcher has conducted workshops on storytelling and is of the opinion that story telling fosters an all-round development of the child. Keeping the current trends in mind and the 21st century skills required by a teacher about technology the researcher has explored the use of digital (media) in storytelling. The researcher observed during the practice teaching that the teachers in the schools across Mumbai barely use digital tools in storytelling. Therefore the researcher felt the need to conduct a research on the use of digitalization (media) in the schools of Mumbai to reconnoiter in depth the opinion and experiences. Many studies are conducted on digitalization as a powerful tool in storytelling but few studies are conducted on qualitative study of the use of digitalization in schools.

LITERATURE REVIEW

Bernard R. Robin, Sara G. McNeil (2019) conducted a research on digital Storytelling. This provides an overview of digital storytelling, the practice of using computer-based tools to create short stories that can be shared online. Pelin Yuksel-Arslan, Soner Yildirim & Bernard Ross Robin (2016) conducted a qualitative study (phenomenological) to find out the teachers' experiences of using digital storytelling in early childhood education. Bernard Robin (2016) conducted a research and highlighted the power of digital storytelling to support teaching and learning. Gresham, Peta. (2014) conducted a study on fostering creativity through digital storytelling. Yuksel, P., Robin, B. & Yildirim, S. (2014) conducted a study on Digital storytelling activities in a kindergarten. The present research is an attempt to find out the current scenario of pre- primary teachers using the digital tools while narrating stories. The study also focuses on what are the other resources and teaching aids used by the teachers to integrate digitalization in storytelling to make it enjoyable and fun. The scope and success of the use of digitalization (media) depends primarily on the teachers themselves to make the lessons innovative and secondarily on the educational system and training provided to teachers in ICT.

STATEMENT OF THE PROBLEM

Use of Digitalization in Story -Telling method at pre- primary level in Mumbai schools.

BROAD RESEARCH QUESTIONS

The study was conducted with broad research questions as follows:

- Q1. What are the experiences of pre- primary teachers about storytelling as a method of teaching?
- Q2. What are the experiences of pre- primary teachers about digitalization (Media) as an aid to storytelling as a method of teaching?
- Q3. What forms of digitalization (media) and non- digital learning resources are used in the story- telling method?
- Q4. What is the impact of digitalization (media) on story telling method?

METHODOLOGY OF THE STUDY

The researcher chose to study how teachers of pre- primary schools across Mumbai use digitalization and other forms of media in teaching storytelling. Does digitalization have an impact on children and what challenges do teachers face with the use of media? What other forms of teaching aids do they use and what is the impact. As

technology promotes innovative ways of teaching - learning develops critical thinking and makes learning joyful. The researcher followed the qualitative paradigm with a descriptive the case study method.

Techniques of Data Collection and Research Instruments: The researcher accomplished this task primarily through semi-structured interviews, transcription analysis reports and video photography to find out opinions and experiences of 40 teachers from pre- primary schools of Mumbai. The pre-primary schools were standalone private institutions or were attached to a high school.

The researcher developed an interview schedule and analyzed the data by reducing the information into categories and themes, developing structural and textural descriptions of the experiences of participants. The case report was constructed based on an overall essence of the experiences and use of digitalization in story telling by the teachers. The researcher selected Moustakas' (1994) approach for its systematic steps in the data analysis procedure and guidelines for assembling the textural and structural descriptions.

Participants of the Study: In the present research, the research participants identified were 40 teachers of private run pre- primary schools. The participants consisted of teachers teaching in standalone pre- primary level schools and those attached to a high school. Individual interviews were used as means for data collection. The research setting was the naturalistic settings of the classroom. The participants were free to agree or disagree with each other to provide an insight into how they think about the issue. They expressed a range of opinions with the inconsistency and variation that exists in terms of their views, experiences and practice

Research Question 1: What are the experiences of pre- primary teachers regarding storytelling as a method of teaching?

Answer: The qualitative data indicates a comprehensive identification of categories and sub- categories and themes in the present research. The participants' opinions regarding story telling as an effective method of teaching are reflected. The categories and sub- categories that were identified are as follows - helps in the development of skills- social interaction skills, motor and sensory skills, creativity and imagination skills, higher order thinking skills. Facilitates- physical development, language development and social development. Enhancing personality attributes like curiosity & focus confidence and non-verbal communication supported by the theme that emerged was at pre- primary level in schools of Mumbai. The theme 'holistic development' is supported by statements like *"call out the students and make them act e.g. fox and the grapes use of blackboard: drawing, grapes hanging on one wine yard."* *"I use a lot of voice modulation the use of colloquial words like "oh" look, my God 'exaggeration triggers a child's mind."* *Apart from festivals, science, culture, nature, we teach children subjects like Math and English, So if we have a concept like letter land where each letter stays happily together. Basically anything and everything can be taught through story telling. It should be age appropriate."* *"They have fun long and elaborate stories where communication skills are developed and students can learn about new vocabulary and proper pronunciation of words. They learn to imitate and be expressive. It also focuses on being a good listener as well develop their social skills".* *"Excitement and curiosity increases. Through story they learn new words/vocabulary."* *"According to the participants, their experiences emphasize that story telling is an effective method of teaching at pr- primary level.*

Conclusion: Early childhood is a period when children develop and learn by doing, observing and listening. An organized narrative teaching strategy serves as a unique kind of glue, lingering with us long after the facts and formulas fade away. It's a kind of adhesive that helps the students to weave the skills and information they need together with the magic of storytelling. These teaching strategies are truly magnetic. Stories are used in language and communication skills development. The language they acquire in the classroom is the means they use to shape their thoughts and feelings. Stories can connect not only between the world of classroom and home but also beyond the classroom. Stories provide a common thread that can help unite cultures and provide a bridge across the cultural gap.

Research Question 2: What are the experiences of pre- primary teachers regarding digitalization (Media) as an aid in storytelling as a method of teaching?

Answer: The qualitative data indicates a comprehensive identification of categories and sub- categories and themes in the present research. The participants' experience of digitalization (media) as an aid in storytelling as a method of teaching are reflected. The categories and sub- categories that were identified are as follows - brings variation in learning and teaching- acts as an innovative teaching aid, makes learning faster, use of media makes learning permanent, less burden on teachers to prepare teaching aids. Cons of digitalization - hinders physical development, distance with the real life experience and technical glitches supported by the theme that emerged. The theme 'Digitalization (media) is a boon and a bane for pre- primary students' is supported by

statements like *"It should be limited and timed, a child attention span is his age+ 1 e.g.: if a child is 2 year + 1 = 3 mins will be his attention span. A child will be easily disinterested if he is exposed to prolonged media watching hearing compared to a teacher trying to recreate the story with an exceptional narration". "It's okay for story telling with media for a limited time because after an extent it will cause disorders related to eyes and their mind would stop thinking as well as their creativity thinking will stop."* *"With media we have plenty of options to tell stories in new ways that cross the boundaries of story- telling."* *"The media is useful to children because whatever one see they pick up faster."* *"Using of media in story telling makes if interesting and engages the student's interest .it is visually appealing."* *"It is one of the upcoming fun way of story-telling which has brought variations in story narration."* *"The animation and music interests them and engages them during session."* According to the participants, their experiences emphasize that digitalization of story - telling but teachers are not dependent only on the use of media in story- telling they use a blended approach.

Conclusion: Digital storytelling has the potential to engage learners in integrated approaches to learning with digital media. Furthermore, digital storytelling enhances learners' motivation, and helps teachers in building constructivist learning environments. Student engagement, achievement and motivation are enhanced through integration of such technologies. Digital storytelling is one of the innovative pedagogical approaches that can engage students in deep and meaningful learning, thus facilitating a constructivist approach for teaching and learning. However, it is also important here to state that the attention span of all children is not the same. For some, the visual techniques go well, while for others it's a strong no-no. Children definitely do not like to sit at one place and see something, where they would rather be doing some activity with their hands and legs. Traditional way of storytelling has its place in preschool practice.

Research Question 3: What forms of digitalization (media) and other aids are used in the story- telling method?

Answer: The qualitative data indicates a comprehensive identification of categories and sub- categories and themes in the present research. The participants' opinions and experience regarding the forms of digitalization (media) and other aids used in the story- telling method are reflected. The categories and sub- categories that were identified are as follows Use of Social media- Youtube and Pinterest ,Use of Media – graphics, audio sound and video integration. Use of Softwares- Ms office (PPT, word doc) and Smart Board. Knowledge of teachers about free software's of story- telling- Voot-Kids, Bolo, slide story, smile box, story bird. Incorporation of other teaching aids- flash card, charts, story books, puppet(stick), models, flannel board and soft toys. The themes 'Partial blend of Digitalization (Media), Use of OER's as a digital resource', and Use of non- digital learning resources is supported by statements like *"Most schools have digital media which are used effectively."* *It's not new as many schools & teachers are using it in some form. As its new era of education, new teaching methods are emerging."* *"I conduct story- telling sessions in the following ways story- telling with movement- by making specific gestures recorded stories – use of you tube videos. Story- telling with puppets – puppet show, story with picture clues- Pictures clue stories with the combination of words and pictures."* *"I create the situation with sound effects, by using gestures or showing one video related to my topic. Then I ask some questions relate to the story."* *"Story-telling is done either through a story book or using videos from YouTube based on the theme and topic."* According to the participants, the different forms of digitalization (media) used in story – telling along with other OER's. The pre- primary teachers are familiar with the digitalization (media) world but does not have any training on the effective use of software's and effective ways of integration of media in storytelling.

Conclusion: Due to innovative means of communications erupting each new day, the pre- primary teachers try to inculcate new and varied methods of teaching. If not completely, atleast to some level, they use audio visual means to clarify the concept. The use of youtube videos turns out very beneficial due to precise information and explanation. New technological devices bring opportunities for teachers to make their practice innovative and more interesting for children.

Research Question 4: What is the impact of digitalization (media) on story telling method?

Answer: The qualitative data indicates a comprehensive identification of categories and sub- categories and themes in the present research. The participants' opinions and experiences regarding the impact of digitalization (media) in story -telling as a method of teaching are reflected. The categories that were identified are - Positive impact of digitalization (media) - active learning, expands knowledge horizons, positive and curious and outlook on academics, challenges faced by a teacher and other regional languages. Negative Impact of digitalization (media) -monotonous teaching- learning process, human interaction is missing and short attention span. The other impact observed was on academics - Mathematical concepts – Numbers, Addition, Subtraction,

Place value and Shapes. Language development- letters (Phonics), vocabulary (New words), colours and Opposite/ similar words. Environmental studies (EVS)- plants, water cycle, seasons and animals. Life skills- good habits and moral values (honesty, trust, respect, caring, helping others). The demurrals faced by teachers due to digitalization (media) of storytelling are- Obstacles in using media- Lack of technological skills, Hinders creativity of teachers, barrier in teacher – student interaction, Lack of resources & Technical issues. Dealing with challenges -Training sessions for technological skills, exploring other digital resources and creating own digital resources. The language impact that was identified was that the stories were narrated in different languages or use of code switching Hindi, Gujarati, Marathi at times. All the above mentioned themes are supported by *“It does affect positively and negatively. Positively in the sense the students are truly engrossed towards the story but it also has a negative point that students are only engrossed into the story without considering the moral of the story.”* *“Phonics, e.g. one day a big Ben met an Aae Apple “ one day a Tall (Tall short) Giraffe met a very shot Animals in the barrow.”* *“We teach them the stories with the morals like unity is strength, slow, and steady wins the race, work is work ship etc.”* *“We focus on basic development and character building, emphasizing concepts such as sharing, curiosity, compromise. “The land of words” series is an ongoing collection of alphabet stories which also tackles moral lessons. This helps to introduce and sharpen deductive reasoning skills.”* *“Many concepts can be taught in various subjects.”* *“In case the language isn’t clear and age appropriate, we pause it very often and explain the content.”* *“I pre-plan and pre-check all the technical device or issues which may occur and keep myself prepared. I also make sure other alternatives are ready for example, if media doesn’t work then I narrate stories using other teaching aids”* *“It affects eyes, influences in a bad way. Deprives the child from physical growth as child is static while watching media and stops playing outdoor games which is more harmful for the for growth”* *“I narrate stories in English but if certain words come in hindi so I use them also eg: Are ! crow has drank water from the pot. Baapre !its very hot on the beach.”* *“I use Hindi English and be bilingual, while narrating stories.”*

Conclusion: Understanding basic mathematical concepts has never been easier. The children have fun seeing the way a particular letter or number is written. Digitalization has lessened the burden of the teachers tremendously. In previous times, where teachers used to have a tough time explaining how to write a letter, has now improved, as they just have to show them on the edu comp. Again, some children are blessed with a great grasping capacity while others need to be hand held. And if the video is in their native language, it’s much better. The smile on their face and their concentration in heightened. Stories ignite a light that forms lasting memories and helps to solve everyday problems, ensure survival, and pass on wisdom to other generations.

RESULTS & CONCLUSIONS

In the present study, the themes emerging from the analysis about the use of digitalization (media) in story – telling at pre- primary level *“Holistic development of the child”, “Digitalization (media) is a boon and a bane for pre- primary students”, “Partial blend of Digitalization (Media)”, “ Use of OER’s as a digital resource”, “Use of non- digital learning resources”, “Influence of digitalization (media) on students”, “Teaching Academics through storytelling method”, “Demurrals faced by a teacher”, “Addressing challenges of Multilingual Classrooms”*

IMPLICATIONS OF THE FINDINGS

The study highlights that the teachers use a blend of traditional and digital resources for narrating stories. The use of digitalization in story- telling cannot be negated by the teachers. At the same time the paper expects to address the challenges and need of teachers for appropriate training sessions to keep them abreast with the latest inclusion of digitalization in storytelling. The study made the teachers realize their position about the skills related to technology and self-reflection on the use of digitalization (media) in story – telling.

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EXPLORING THE PERCEIVED EFFECTIVENESS OF A LIFE SKILLS DEVELOPMENT PROGRAM FOR MARGINALIZED STUDENTS

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ABSTRACT

The aim of this study was to determine, the perceptions of eighth standard students belonging to the marginalized section (low socio- economic status) on the effectiveness of the cognitive life skills education program and was intended to facilitate the marginalized students to improve their academic performance if such skills are sharpened. The present study included focus group semi-structured interviews. The interview questions focused on the opinion of the student on the Cognitive Life Skill Education Programme. The analysis was done by identifying the categories from the responses. The study included one experimental group and one control group. It was conducted in schools with English as a medium of instruction and did not include any other medium of instruction.

This qualitative study was made up of focus group interviews (students of eighth standard from marginalized section). Participants were asked to report their perceptions on the effectiveness of the cognitive life skills education program. The analysis was done using the analytical induction method. The following were the interpretation of the Qualitative Analysis of the focused group semi-structured interview. The categories that emerged from the focus group Semi- structured interviews are - Need personal improvement, Self- Efficacy, Time management, Positive Attitude towards Innovative method and activities, Clarity in understanding concepts, Meaningful programmes, Boredom in practice sheets, Values for life, Skills for life and Linkage with Academics. If life skill education is introduced in the schools at the right time it would lessen the problems associated with adolescents. The positive results of imparting life skills education to students would bring the desired change in adolescent's attitude, thought and behaviour by providing supportive environment to them.

Keywords – Life skill Education programme, focus group interviews, eighth standard marginalized section.

INTRODUCTION

With development of skills well-reckoned and well-accelerated, India can move forward and accomplish the traction desired for its growth trajectories. Skill development, is, understandably, a focal point of the current government's roadmap. Skills are essential constituents of a nation's muscle. Skills can be physical like cooking, sewing, pottery, entrepreneurship. They can be mind-related like critical thinking, decision making and problem solving. Education is the underpinning that helps to build these essential skills.

This is where cognizance of a special period in skill acquirement and enhancement becomes apt. The period of adolescence period is the period from puberty to adulthood. During these period children go through physical, cognitive and emotional changes. Research reveals that these pubertal changes affect the self- image, thought process and other vital aspects of an adolescent. Cognitive life skills aim at enhancing an adolescent's ability to take responsibility towards making healthier choice and resist negative pressures.

The intent is to educate as many people as the government can, and since children would be the future of the country; the spot-light is on their education, well-being, welfare and an existence with self-esteem and self-respect. Skills assume paramount importance in this equation as survival becomes impossible in the absence of basic educational skills. In a nutshell, we need to empower every human skill to face the odds that conventional thought processes confront us with. We need to break the ice; we need to defeat the age old maxim that "children learn what they live".

NEED OF THE STUDY

There are specific problems that some children face in their life while they are growing. But, there are certain problems that all the children face and these are associated with the physical and psychological changes during adolescents. These changes create many problems for the students and raise a challenge for the parents, teachers as well as the society. So education should help the students to adjust and adapt themselves to their own needs and demands of the society at large.

From the review of related literature, it can be concluded that the intervention programmes on life skills which focused on self-esteem training, drama, Polya's heuristic approach, life skills training, social skills development programme, empathetic communication skill development programmes have been developed and life skills education was found to be effective. It also reveals that these training were effective in reducing the behavioural

problems of students. Very few studies have been conducted on the effect of Cognitive Life Skill Educational Programme on cognitive life skills and moderator variables such as psychological well-being and socio-economic status of students. Besides, very few research studies have been conducted for the marginalized sections like tribal and rural girls but not many have been conducted in the urban areas. Thus the researcher decided to take up this topic.

REVIEW OF RELATED LITERATURE

Pandya (2013) in her experimental study on developing life skills in drop-outs found that the context of students or adolescents is very important in developing life skills. Life skills education training impacted the adolescents in a significant manner as proven by Parvathy V. and Renjith R. P. (2015) conducted a study and found that there was significant impact of Life Skills Education training on adolescents. On the basis of results researcher concluded that contextualization needs to be catered to the needs of the target group especially when it comes to the backward sections of the community. The study was conducted on marginalized students and they showed improvement in their attitude and behaviour. The students also developed confidence in their abilities and gender related issues were also dealt with. So, the marginalized students also can be helped to develop skills like critical thinking, decision making and problem solving by giving them proper environment.

Cognitive Life Skills Education Programme

The present study covers Life Skills Education Programme to impart, enable, enhance and empower the marginalized students (low- socio- economic context) with cognitive life skills among STD VIII. The Intervention Programme aimed at imparting the cognitive life skills (critical thinking, decision – making and problem- solving) to the marginalized students through lessons based on constructivists approach. The programme included a variety of activities, strategies and interactive methods.

Aim of the study / Problem statement

The aim of this study was to determine, the perceptions of eighth standard students belonging to the marginalized section (low socio- economic status) on the effectiveness of the cognitive life skills education program and was intended to facilitate the marginalized students to improve their academic performance if such skills are sharpened

Objectives of the study

To understand the perceptions of eighth standard students belonging to the marginalized section (low socio-economic status) on the effectiveness of the Cognitive life skills education program through focus group semi-structured interview.

Research Question

- 1 What are the perceptions of eighth standard students belonging to the marginalized section (low socio-economic status) on the effectiveness of the cognitive life skills education program?
- 2 How did this program facilitate the higher order thinking skills among the marginalized students? (Critical thinking, decision making and problem solving)

Methodology and Data collection

The present study included focus group semi-structured interviews. The interview questions focused on the opinion of the student on the Cognitive Life Skill Education Programme. The analysis was done by identifying the categories from the responses.

The study included one experimental group and one control group. It was conducted in schools with English as a medium of instruction and did not include any other medium of instruction. It was carried out in schools affiliated to the S.S.C. Board only and not in any other boards like C.B.S.E., I.C.S.E or IGCSE. The cognitive life skills education programme modules were designed developed and prepared by the researcher included lessons on cognitive life skills and not given in any particular subject.

This qualitative study was made up of focus group interviews (students of eighth standard from marginalized section). Participants were asked to report their perceptions on the effectiveness of the cognitive life skills education program. The analysis was done using the analytical induction method.

In the present study focus group semi- structured interviews (n = 20) was taken from the school where the programme was implemented. The students who scored the highest and the lowest in the quantitative data were selected for the interview. It was conducted in order to know the views and opinions of the students on the programme. Questions like: What do you like the most about this programme? What is your opinion about the life skills programme? Such types of questions were included in the interview schedule.

Findings of the study

The two research questions were answered through identifying the themes and categories that emerged from the focus group semi - structured interviews.

Research Question 1: What are the perceptions of eighth standard students belonging to the marginalized section (low socio- economic status) on the effectiveness of the cognitive life skills education program?

Research Question 2: How did this program facilitate the higher order thinking skills among the marginalized students? (Critical thinking, decision making and problem solving)

Answer to research questions:

In the present research, the participants' opinions regarding the perception of the theme that emerged were 'Inculcation of soft skill' and the categories that emerged was 'need for personal improvement' and 'need for time management'.

The category of need for personal development and 'need for time management' that was developed among the students were That students could sense an improvement in themselves post this programme. They could become reflective thinkers as they could identify the need for enhancement in future. The students realized the importance of Life skills as it supports in enhancing effective thinking skills. The programme also helped students to improve attention span, concentration and focus on completion of tasks. They became independent and responsible learners. They learnt to raise their opinions and ask questions to make concepts clear.

The other theme that emerged from the post programme was 'Relevance and Usefulness for Individual Development' and the categories emerged from this theme were enhancement of self- efficacy, positive attitude towards innovative strategies and activities, clarity in understanding of the concepts meaningful programme, Usefulness in Learning Values and Life Skills and Linkage with Academics.

The students developed a positive self – esteem and self-worth about oneself. They could identify their strength and weakness and use the problem solving skills and find solutions out of the box. The activities during the programme were appreciated the most, as it taught them the importance of team work and its impact in their lives. All the activities were relevant and a good exercise for the brains. The activities conducted made the learning an enjoyable one and students were open towards the new methodologies used. The students got clarity on the three important concepts of life skills (critical thinking, problem solving and decision making) through a systematic and simple explanation and how these can be applied in daily life situations. The students shared their experience about the Programme on Cognitive Life skills and considered it meaningful as it gave lot of knowledge, new ideas to solve their problems in school, insights into various techniques to be used to keep up with the fast pace world. It made them realize the significance of the programme and they opined that all schools should conduct this programme in their schools. Through the different activities students also learnt that it's essential to take decisions in life and for this its necessary to think critically to find solutions for the problems. Values like respect for others opinion, acceptance of differences in opinion, being honest and truthful, helping others and not to be judgemental about others were imbibed in the students through the programme. The students could link and apply the lessons and tips taught in the programme in their academics to avoid struggles and failures. The programme helped the students to overcome problems and fear regarding word problems in the mathematic subject which they could solve it in an effective manner. The programme in Life skills increased the power of thinking and could control the mind to be mindful of reactions to difficult situations. A continuous and consistent effort was made through this programme to identify the innate abilities for living live successfully. The programme inculcated in the learners to be responsible towards my work.

The theme that emerged was 'Limitations of the programme and the category that appeared was Boredom in Practice Sheet and Forms. After each session students were given activity sheets for practice and to apply the learning in new and novel situations. The students are not familiar with the worksheets and therefore showed some apprehensions for solving it. They were bored solving the worksheets and demanded the practice in different form. As few students showed care for the environment by sharing their views of paperless activity and practice. Few students did enjoy solving the worksheets.

CONCLUSION

The following were the interpretation of the Qualitative Analysis of the focused group semi-structured interview. The categories that emerged from the focus group Semi- structured interviews are - Need personal improvement, Self- Efficacy, Time management, Positive Attitude towards Innovative method and activities, Clarity in understanding concepts, Meaningful programmes, Boredom in practice sheets, Values for life, Skills for life and Linkage with Academics.

The students enjoyed and liked the programme. The programme helped them improve in their day to day life. They shared their views about the programme; expressing that the programme helped them to develop decision making skills, adequately. At times, we take decisions hastily and they are far from perfect. Therefore, students suggested that we need to be patient in order to solve problems effectively. The students appreciated the worksheets given to them for practice, however; it eventually led to boredom. They could apply what they had learnt to their daily lives. Students shared that the activities made them take thoughtful decisions. They were thrilled when they were given freedom to take the decisions on their own on simulated problem solving activities. They understood that it was important to think of possible alternatives before taking final decisions. They were unaware of the steps to be taken for effective decision-making. Therefore, the students realized that a systematic approach to any challenging situation in life can be resolved with ease. These skills can thus, bring about a change in their lives.

IMPLICATIONS OF THE STUDY

Life skills education proved to be an effective approach in school, as it included interactive sessions, used problem solving methodology and focused on worksheets that are activity based. Hence, teacher and the taught both involve themselves in the learning process and have fun too. On the whole, life skills education was an effective psychosocial intervention plan for promoting positive social and mental health of adolescents. It played an important role in all facets such as strengthening coping strategies and developing self-confidence and rising emotional intelligence, as well as enhancing critical thinking, problem solving and decision - making skills.

CONTRIBUTION OF THE STUDY

If life skill education is introduced in the schools at the right time it would lessen the problems associated with adolescents. The positive results of imparting life skills education to students would bring the desired change in adolescent's attitude, thought and behavior by providing supportive environment to them.

Classrooms have become so focused on preparing children academically that skill based education is not given any heed at all. Today what is taught in schools has no practical applicability. This will enable the individual to bridge the gap between what is taught in school and what is required in life to be a productive member of the society in which he lives.

In order to meet the demands of the society, there should be capacity for life skills education program in school curriculum, there should be contribution of school management, principals as well as parents in order to motivate teachers to effectively teach life skills to students. Teachers on the other hand should take this as their responsibility and should not ignore skill development while focusing on academics. Life skills education can be taught as a separate subject or can be integrated with various academic subjects where the skills are developed directly or indirectly.

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RESEARCH PAPER ON “RELEVANCE OF PEOPLE’S SKILLS FOR A SUCCESSFUL CAREER AS A SCIENTIST”

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ABSTRACT

A few common observations and stereotypes regarding a “Scientist” include being absent-minded, introvert and eccentric. However, today even scientists cannot work in isolation. They need the help of people from different facets to carry out their research and inventions successfully. In order to get the cooperation from different people, it is imperative that the scientists have good relations with these people so that working smoothly with them, becomes easier. However, this means that the scientists who are perceived as someone who are poor at people’s skills, need to develop these skills. That would help them to get the desired cooperation from others so that they can successfully work on their research and inventions. This research paper tries to find out which “people’s skills’ are essential for the scientists to be developed in today’s world to contribute to their career success and also if such stereotypes held by the society about the scientists are true and valid.

Keywords: Scientist, People’s Skills, Successful Career

INTRODUCTION

For generations together, there are few common observations and stereotypes regarding a “Scientist”. A few words associated with this profession include being absent-minded, introvert and eccentric. However, the fact is in today’s scenario, it is not possible for anyone including scientists to work in isolation. They need the help of people from different facets to carry out their research and inventions successfully. In order to get the cooperation from different people, it is imperative that the scientists have good relations with the concerned people so that working smoothly with them as well as getting the cooperation from them, becomes easier. However, this means that if the scientists who are perceived as someone who are poor at people’s skills, are actually someone who do not possess these skills, then there is need for them to develop these skills. That would help them to get the desired cooperation from others so that they can successfully work on their research and inventions. This research paper tries to find out which “people’s skills’ are essential for the scientists to be developed in today’s world to contribute to their career success.

What are the People’s Skills:

People’s Skills is a bunch of interrelated behavioral skills that include awareness of the self, communication skills including speaking, listening (both verbal and non-verbal), empathy, trust and an ability to control as well as regulate emotions. Many of these skills are interrelated. For instance, a person having an ability to attentively to another person, is found to be able to empathize well and hence, gains the trust of the other person to whom he/she is listening to attentively.

Being strong in people skills is essential component of the success at the both personal and professional levels. There are some professions in which there is a strong correlation between the success achieved in the career and the quality as well as amount of people’s skills possessed by the person working in that profession “Strong people skills allow those who are simply smart to distinguish themselves from those who will actually lead,” according to the career coach Roy Cohen, who specializes in working with Wall Streeters. “These skills allow you to minimize conflict, to get people to want to spend time with you, to believe in your mission.”

Since soft skills are not usually taught in the academic institutions as a part of their curricula, they are qualities that you have to burnish on your own, preferably in the early stages of your career.

In his book titled, “9 Most Powerful ways to Improve Your People Skills”, George W. Fotis explains the most significant people-skills including personal ethics, adaptability, tact, credibility, communication, persuasiveness, objectivity, initiative and self-discipline contribute most to winning confidence, respect and cooperation. He says that these skills are the most crucial to your success and happiness, whether within a family, or in a community, or a business or a profession, or an employment environment.

The Stereotype of a Scientist:

A very common stereotype about a scientist is an intellectual, industrious, absent-minded, eccentric, isolated workaholic who works “80-hour weeks” all alone in a laboratory. The scientists are portrayed many a times as

socially isolated people living an “unbalanced” life. They are believed to be someone who has limited interpersonal skills and have a tendency to see things in “black and white” based on the data.

The Reality:

Though few of these elements consisting the stereotype about the scientists are right, such as being intelligent and industrious, there are other elements such as being absent-minded and eccentric which might be arising out of the focus and concentration that these scientists single-mindedly apply while working on their research and inventions and hence, may appear to be ignoring other aspects of their lives including social interactions and social commitments. Their reactions and communication which gets perceived as absent-minded individuals who are poor at people’s skills, maybe rooted in the focus, dedication and perseverance that they apply while working relentlessly on their research and inventions.

Can Scientists afford to ignore the Relevance and Importance of People’s Skills:

Though not every scientist is required to work constantly in a typical organizational set-up or in consultation with others, almost every scientist is required to take help, guidance and/or consultation from people associated with their research work, research consultancy, firm, research organization and/or different stakeholders of the research or inventions that they are working on.

If this is true, then it means that even scientists must be able to cooperate and collaborate with people as well as accept directions given by the people higher up in the authority with respect to their research work or inventions. They must be able to communicate the kind of expectations they have from different stakeholders and get the desired response from them if they wish to carry out their work fruitfully. They must be also able to delegate the work while accepting the directions given to them by the superior authorities simultaneously.

One of the important traits of a good scientist is to have basic understanding of related scientific fields. Interdisciplinary work and teams are becoming very common because the boundaries among different scientific fields are getting leaner day by day.

Even for a scientists, the career success ultimately depends on the ability to work well with others, irrespectively of the set-up and the project on which they are work. Moreover, scientists increasingly work in the political and social settings and their work have an impact of the lives of a common man. Empathy as well as good communication and negotiation skills are integral to the success in such public settings.

Being a figure contributing to the betterment and well-being the different sections of the society, it is important that majority stakeholders of his/her research, perceive this scientist positively and have trust in the work he/she is carrying out. If this is true, then it is imperative that the scientist is a man of personal ethics and has established his/her credentials. They should be able to adapt to the ever changing and ever evolving environment in which they operate. They must be able to tactfully handle the situations and/or stakeholders in order to get their cooperation. Ability to listen to others carefully as well as an ability to communicate and persuade the stakeholders effectively is again integral to the success of any researcher. Being unbiased and being objective in their approach enhances the credibility of any researcher. Being able to plan well and managing the time are equally crucial to the success of any scientist. All these people’s skills are very vital for winning over the confidence, respect and desired cooperation from all these different stakeholders.

CONCLUSION:

Though traditionally scientists are perceived as someone who is introvert, absent-minded and eccentric people, the research shows that these are just the stereotypes about the scientists, maybe arising out of the demands of their work and work environment. In reality, people’s skills are indeed required to be possessed by the scientists who are successful in their careers as a lot of their research work and inventions involve different segments of the society and at the same time they need to communicate and collaborate with different people from diverse backgrounds to carry out their work successfully. They need to infuse trust in the minds of their stakeholders to take their research and/or inventions ahead and must have conviction powers to get the cooperation of different people. All these mean that having good people’s skills is required for any scientist to grow in his/her field of expertise and career.

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THE STUDY OF CROPPING PATTERN IN KARNATAKA**Adivappa. S. Gutti¹ and Dr. S. B. Somannavar (Rtd)²**¹Research Scholar, Department of Studies in Economics, Rani Channamma University, Belagavi²Research Guide & Associate Professor, Department of Studies in Economics, K.L.E Society's Lingaraj College
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ABSTRACT

Agriculture still forms the back bone of indian economy in spite concerned efforts towards industrialization in last decades .Agriculture contributes a high share of domestic product by sectors in india and karnataka.farmers are growing various crops in the field rather than single crop. Agriculture is the Main occupation in Karnataka state .Agriculture oprations here are largely dependent at the mercy of monsoons which is uncertain and irregular.70 percent farmers live in rural areas of Karnataka Farmers are primarily engaged in agriculture activities.

Keywords: cropping pattern ,crop production ,development and crop combination

INTRODUCTION

Agriculture has always been the backbone of the Indian Economy. Despite concerted efforts in industrialization in the last six decades, agriculture still occupies a place of pride. It provides employment to around 60% of the total workforce in the country. The significance of agriculture in the national economy can be best explained by considering the role of agriculture under different heads. Agriculture in India has a significant history. India ranks second in the farm output worldwide. Agriculture and its allied sectors like forestry and fisheries accounted for 16.6% of the GDP in 2009 and about 50% of the total workforce. The economic contribution of Agriculture in India to GDP is steadily declining with the country's broad based economic growth. Still agriculture is demographically the broadest economic sector and plays a significant role in the overall socio-economic fabric of India.

In Karnataka, only 40% of the total cropped area has the irrigation facility and the rest is rain-fed. karnataka agriculture has seen vagaries of nature, pre-dominance of small farmers, irregular and uneven distribution of monsoon, low level of productivity, vast disguised unemployment, increasing population pressure, excessive use of fertilizer and pesticide, defunct land reforms, poor techniques of agricultural production, etc.

The significance of karnataka agriculture arises from its role in trade. Agricultural products like tea, sugar, tobacco, spices, etc. constitute the main items of Indian exports. Jute, textiles and sugar contribute nearly 20% of the total exports and 14.7% of the total export earnings. In India, agriculture has the lowest rate of growth i.e, 2.45% over the four decades from 1950-51 to 1990-91. An annual rate of 2.45% sustained over a period of 40 years, which Indian agriculture achieved, is not so low even by world standards. It showed an increase from 2.19% per annum during the three decades from 1950-51 to 1980-81 to 3.37 % per annum in the decade 1980-81 to 1990-91[V.M.Dandekar 1994].It is observed that the Indian economy has not witnessed the pattern of economic growth as experienced by industrial economies. Inter-sectoral growth movements since beginning of the planning period, reveals that the share of agriculture in national income has been steadily declining, the share of service sector has witnessed a rapid increase and that of secondary sector has increased at much slower pace than what it was expected[Nagraj1990;Bhalla1997]

OBJECTIVES

- 1.Cropping pattern in Karnataka state
- 2.To know the reasons for shifting from one crop to another in karnataka
- 3.level of agriculture development in karnataka
- 4.To compare the Latest Crop Production Statistics of Karnataka 2012-13
- 5.To suggest policy measures.

REVIEW OF LITERATURE:

The review of literature suggests the relation between changing cropping pattern and agriculture development.

Vernon W. Ruttam [1997] studied the agro-climatic regions where varieties developed at CYMMIT and rice varieties developed at IRRI were best adopted and reported to have relatively rapid and high level of adoption. However, the study shows that the rate of diffusion is slower and the yield impact is lower.

The Reserve Bank of India, College of Agricultural Banking [2007] It was reported by the study that the cropping pattern in India has undergone many changes with the introduction of modern agriculture technology during the period of Green Revolution. This urge for diversification of agriculture in terms of crops was made for economic considerations. The study noted that the crop pattern changes are the result of the interactive effect of factors related to resources, technology, household consumption, prices, trade policies, institutional and infrastructure factors and the economic policies of the Government. The report brought out that the cropping pattern in India has shifted from cereals to non cereals in the first decade of Green Revolution.

H.K. Jain and Daljit Singh [1984] have studied the impact of agricultural technology and creation of new infrastructure on the production. The study used the index numbers for the estimation of simple and compound growth rates. The study found that new agriculture technology and the infrastructure have made positive impact on the crop yield in Keonjhar in Orissa and Allepey in Kerala.

V.V.S Rama Krishna and T.V. Ramana [2014] have made a study of Crop Holiday in Andhra Pradesh for the year 2011. The study concentrated on the prototype of cropping and reasons for declaration of Crop Holiday, explored the factors leading to Crop Holiday, its consequences and suggested remedial measures. The study found that low MSP led to the declaration of Crop Holiday by the farmers.

Dr. Uma H.R., Madhu G.R. and Pushpa Naniah K. [2013] The authors made the study of the impact of changing cropping pattern on food security in the Hassan District of Karnataka State. The study found that the marginal farmers depend less on agriculture and more on non agriculture sectors because of prevailing higher wages in these sectors. At the same time, the farmers changed the cropping pattern from food crops to commercial crops which posed a threat to the production of food crops and hence to food security in the study area.

V. Kalaiselvi [2012] studied the crop protection and diversification in India across the states of J&K, Punjab, Haryana, Himachal Pradesh, Kerala, Rajasthan, Gujarat, Madhya Pradesh and Uttar Pradesh. The study found that the states of Haryana, Uttar Pradesh, Rajasthan, Gujarat and Bihar have increased their allocation of area under food crops and non food crops cultivation. The farmers in these states replaced the inferior food crops like cereals; whereas, the farmers in the state of Punjab increased the allocation of area to specialised crops like rice and wheat by reducing the proportion of area under other high value non food crops.

B. L. Jana [2009] The author in his book "Diversification in Agriculture" has dealt with the cropping patterns in Northern India. The author says that there are two distinct cropping seasons – "Kharif" and "Rabi" and in between during the months of March to June, the crops were called "Zaid". The author refers to mixed cropping, rotational cropping. The reference is also made to mono cropping, double cropping, multiple cropping and relay cropping. The diversification of crops was made for more income in an eco-friendly manner. The decisions of changing the cropping patterns were based on experience, tradition, needs, expected profit, personal preferences, resources available, facilities of markets, support price, domestic consumption, export facilities, social and political pressures. The author made the study of cropping pattern in the states of Assam, West Bengal, Bihar, Coastal Orissa, Rajasthan, Maharashtra, Andhra Pradesh, most parts of Karnataka, Tamil Nadu and Kerala.

I. Krishna Murthy [2014] The study was made by the author regarding economic benefits of agriculture tourism. The study concludes that agriculture tourism may help to increase the income of farmers who change the cropping pattern as the result of their agricultural tour.

Dr. S. Lingappa and Dr. C.J. Itnal [2003] have made the study of drought proofing and contingent crop planning in Northern Karnataka. The study suggests contingent crop plants for Kharif and Rabi seasons in different agro climatic zones of North Karnataka.

METHODOLOGY

DATA BASE

The study is based on secondary data. the required secondary data has been collected from published sources, books, journals, web pages etc.

CROPPING PATTERN IN INDIA

The cropping pattern has been defined as "the spatial and temporal combination of crops on a plot" [The Tamil Nadu Agriculture University]. It is also defined as "trends in the share of utilized agricultural area occupied by the main agricultural land area". It is measured as "the area within the time / net area multiplied by 100". The term "cropping pattern" stands for the "proportion of area under different crops at a given point of time." Changes occurring through the time period and factors determining these changes affect the cropping pattern.

The cropping pattern in India is categorized by Kharif and Rabi crops. The main kharif crops are bazra, maize, ragi, groundnut, cotton, etc., and the rabi crops are wheat, sorghum, gram, etc.

CROPPING PATTERN IN KARNATAKA

Karnataka is one of the states predominantly depending on agriculture for its SDP. Nearly 56% of the workers are employed in the agriculture sector. The agricultural production pattern in Karnataka is very much influenced by its geographical and climatic factors. The important crops of Karnataka are mainly divided into food and non-food crops. Area under paddy cultivation is about 14.6 Lakh hectares, ragi cultivation is about 8.32 lakh hectares, jawar cultivation is about 13.82 lakh hectares and wheat cultivation is 2.76 lakh hectares. The area under millets is about 0.36 lakh hectares with a total cereal area about 54.87 lakh hectares. While Bengal gram has an area of 6.05 lakh hectares, red gram area is about 6.81 lakh hectares with a total pulse area of 23.85 lakh hectares. Groundnut has an area of 9.08 lakh hectares, cotton 4.03 lakh hectares and sugarcane 3.06 lakh hectares [Karnataka State at a Glance, 2008-09].

CROPPING PATTERN IN BELAGAVI DISTRICT

The district of Belagavi is divided into three agro climatic zones: Northern Dry Zones, Northern Transitional Zone and Hilly Zones.

The northern dry zone consists of Athani, Gokak, Raibag, Ramdurg, Saundatti talukas with the average annual rainfall being 571mm is spread over 51 rainy days. The soil is medium to deep black. The important crops grown are rabi, jawar, bazra, hybrid maize, wheat, sunflower, soyabean, Bengal gram, cotton and sugarcane. The total production of commercial crops in the districts is about 15138864 tonnes [Belagavi District at a Glance, 2011-12].

The Northern Transitional Zone consists of 4 talukas: Belagavi, Hukkeri, Chikkodi and Bailhongal. The annual average rainfall is around 862 mm spread over 59 rainy days. It is predominantly khariff zone. The soils are shallow to medium black with red loamy to clay soil. The important crops grown are jawar, maize, rice, soyabean, groundnut, pulses, tobacco etc.

The Hilly Zone mainly consists of Khanapur taluka where the soils are red loamy to laterite with average annul rainfall of 1780mm spread over 90 rainy days. The crops grown in the district are mainly 67% khariff and 31% rabi and only 2% of the area comes under summer.

Table 1.Types of crops in india and karnataka

SI NO.	Type of crops	Meaning	Major Crops
1	Food grains	Crops that are used for human consumption	Rice, Wheat, Maize, Millets, Pulses and Oilseeds
2	Commerecial Crops	Crops which are grown for sale either in raw form or in semi processed form	Cotton, Jute, Sugarcane, Tobbacco and Oileseeds
3	Plantation Crops	Crops which are grown on plantations covering large estates	Tea, Coffe, Coconut and Rubber
4	Horticulture	Section of agriculture in which fruits and Vegetables are grown	Fruits and Vegetables

Source: agricultural journal of karnataka

Table .2 Latest Crop Production Statistics of Karnataka 2012-13

Parameters	Rice	Whe at	Maiz e	Total Cere als	Gra m	Total pulses	Total Food grains	Total Oilsee ds	Sugar cane	Cott on
Area	1278	225	1322	5030	969	2269	7299	1422	425	485
Production	3364	179	3475	9604	623	12593.3	10863.3	919.6	35732	1255
Productivity	2632	796	2629	1909	643	555	1488	647	84075	440

Source: Karnataka agriculture statisticle profile

Table 3: Gross Cropped area under different crops during the year 2010-11 and 2009-10

Sl.NO.	Name of the crop	2010-11		2009-10	
		Area(hect)	% to Total	Area(hect)	%to Total
I Food crops					
1	Paddy	1532261	11.7	1477912	11.5

2	Jowar	1242071	9.5	1365173	10.6
3	Bajra	309227	2.4	305107	2.4
4	Maize	1260018	9.6	1194565	9.3
5	Ragi	750588	5.7	723307	5.6
6	Wheat	254755	2.0	283427	2.2
7	Navane	12321	0.1	12831	0.1
8	Save	10496	0.1	11698	0.1
9	Haraka	3	Neg	4	Neg
10	Other MMs	284	Neg	8618	Neg
Total (1to10)		5372024	41.1	5382642	41.8
11	Bengal gram	958704	7.3	971458	7.5
12	Tur	889005	6.8	603665	4.7
13	Horse gram	216449	1.7	217352	1.7
14	Black gram	126762	1.0	117713	0.9
15	Green gram	397766	3.0	378025	2.9
16	Avare	80370	0.6	74553	0.6
17	Cowpea	93606	0.7	86065	0.7
18	Other pulses	11126	Neg	11207	Neg
Total(11to 18)		2773788	21.2	2460038	19.1
Total food grains		8145812	62.4	7842680	60.9
19	Sugar cane	644396	4.9	496718	3.9
20	palm	241	Neg	233	Neg

Source: Directorate of Economics and statistics, ministry of Agriculture and Farmer Welfare

RESEARCH FINDINGS:

The following are the research findings of the study:

1. The cropping pattern in karnatak is changing due to several factors like technological, institutional, climatic, trade policy changes etc.
2. The cropping pattern in Karnataka is changing owing to the similar factors responsible for it as elsewhere in India

Recommendations:

Following are some of the suggestions to overcome the problems faced by farmers in the process of changing cropping pattern study area:

1. There is a need for extensive study of the changing cropping pattern at the district level
2. The government should formulate the area specific comprehensive policy to meet the requirements of the farmers in solving the difficulties faced during the process of changing cropping pattern.
3. As the main purpose of changing cropping pattern is to raise the income of household income of farmers, necessary institutional and infrastructural facilities have to be provided by the government.
4. There is a need for encouraging the agro-tourism in the state so that the 'demonstration effect' may influence the farmers to change the cropping pattern to increase the household income.

6 CONCLUSION

As India is a country of continental dimension, it experiences a wide variety of climatic conditions leading to regional niches to specific crops. Over a period of time, it is observed that regions are associated with the crops of their specialization owing to various agronomic, climatic, hydro-geological and historical reasons. There has been significant change because of technological changes encompassing biological and irrigation technologies. It is observed that these changes are responsible for upward shift in the household income of the Indian farmers. Farmers are attempting to maximize the output in reduced area. Despite the vastly diversified cropping pattern found in Karnataka, the change is taking place. And this change is towards increasing the household income. There is a need for area-specific government policy to meet the farmers' requirements.

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SKILL INDIA: CHALLENGES OF WOMEN EMPOWERMENT IN THANE**Mrs Farzana N Y Chawre¹ and Sayyed Farheen²**¹Assistant Professor, Department of Political Science, DRT's A. E. Kalsekar Degree College, Mumbra, Thane²TYBA Student, DRT's A. E. Kalsekar Degree College, Mumbra, Thane**ABSTRACT**

Globalisation, Competition and ICT have intensified the need for highly skilled workforce all over the world. Similarly Women empowerment is one of the biggest tools for 'effective development' of any country. Making women aware of their rights and developing confidence in them – is a central issue. It is essential for them to be skilled in order to be able to better serve their families at home as well as professionally. Skill development not only creates employment opportunities but also empowers them. The aim of skill development, in case of women, is not just simply preparing them for jobs; but also to boost their performance by improving the quality of work in which they are involved. The basic need for empowering women is to instill the required skills and abilities in order to shape up their overall personality & raise their status within the society.

Ministry of Skill Development and Entrepreneurship has taken a number of initiatives in the mission of Skill India. Women participations and empowerment of women are the fundamental human rights. Although the Skill India mission aims at women empowerment, many women often face discrimination and gender inequalities etc. and are unable to get benefits of the Mission. This research paper examines the Skill India mission introduced by Government of India in 2015. The research paper also highlights the problem and challenges of women through the mission of skill India with the case study of Mumbra- Kalwa areas in Thane district in Maharashtra.

Keywords: Women Empowerment, Skill Development, effective development.

INTRODUCTION

India has undergone swift transformations in recent years. These transformations can be seen and witnessed in political arena as well. There has been a power shift from Congress led to BJP led government at centre in India in the General elections of 2014. The BJP led central government of India has launched a number of programmes and missions immediately coming into power in 2014. Globalisation, Competition and ICT have intensified the need for highly skilled workforce all over the world. These three trends enable the developing countries like India to accelerate economic growth (Saini,V.2015). There has been emphasis on progress through Skill Development and Women empowerment in India. The government aimed that millions of Indian women should go and acquire skills and there should be a network across the country for this and not the primitive systems. Keeping this thought in mind, after campaigns like 'Digital India' and 'Make in India' the Central government launched a new programme called 'Skill India' in 2015.

OBJECTIVES OF THE RESEARCH

- To understand the Skill India Mission 2015.
- To examine the impact of Skill India mission on Women Empowerment.
- To study skill India and women empowerment in Mumbra-Kalwa, Thane.
- To review the status and challenges under the Mission.
- To recommend suggestions for Women Empowerment under Skill India.

METHODOLOGY

The methodology section involves a brief discussion of the study area, sample design, Nature and source of data.

- Research Design:** - This research is concerned with Impact study. It studies involve the impact of Skill India mission on women empowerment.
- Research Area And Sample Size :-** The data is collected from thane region with the sample size of 104 women in Mumbra-Kalwa area, Thane.
- Sources Of Data**

Primary Data: Primary data is collected with the help of questioner method to get the first hand information about Skill India mission in Thane.

Secondary Data: Secondary data is collected from various data like, Articles, magazine, and newspaper.

Skill India and Women Empowerment

According to India's constitution, women are legal citizens of our country and play a very important role as compared to men. But because of lack of acceptance from the male dominant society Indian women suffer immensely. Women are also over worked in the field and complete all of the domestic work. Even though some women's are illiterate but they have some skill in them but they are not able to utilize it and because lack of awareness they are dependent on others like family members (Waris & Viraktamath, 2013). Different training program has been started to provide skills and confidence to those women who belong to economically backward class and help them to achieve economic and social independence.

Ministry of skill development and entrepreneurship has undertaken several initiatives to achieve women empowerment through skill development. Women have always been marginalized and dominated by the male society. Increase of women participation in workforce can developed the country's economy and skill India mission is committed to facilitated this by providing women with skills and leading them a way of self-sufficient. But due to lack of specific enactment of plans, local communities specially women have remained always unaware of the benefit of the governments' schemes and program. Women have not actively participated in their emancipation due to their lack of independence and illiteracy. There is a need to increase the status of women for the development of the country. There is also a need to recognize and emphasize the diverse role of women such as productive and community management. Women should be organized and powerful at the grass root level. Skill and knowledge plays an important role in the economic growth and social development of the country. Several steps have been undertaken to facilitated skill development among women including long term skill development training, vocational training program and industrial training institute etc. The initiatives to facilitate skills among women will be highlighted in the following section.

Initiatives have been undertaken to facilitate skill development among women

Since, its inception, Ministry of Skill Development and Entrepreneurship has undertaken lots of steps to achieve women empowerment through Skill India. There is an urgent need to develop the women's power in our society for rapidly growth in the economic development of our country. Thus, skill India helps the women to enhance their skills and live life without depending on others for their basic needs. Following initiatives have been undertaken to facilitate skill development among women

1) Long Term Skill Development Training via Industrial Training Institutes (ITIS):- Through a wide network of ITIs, spanning the country, over 22.82 lakh of candidate have been enrolled and special focus is laid on enrolment of women. Exclusive batches have started for women to provide basic theoretical training under National Apprenticeship Promotion scheme (NAPS) in all centrally funded institutes (CFIS). And Crafts Instructors Training Scheme (CITS) in several areas such as office management, Electronics, Computer Aided Embroidery and designing etc. and many more other institute have been developed for the development of the women.

2) Short Term Skill Development Training: - The flagship program of the ministry, Pradhan Mantri Kaushal Vikas Yojna strives to promote and the number of women participation in the workforce through appropriate skills. Nearly 50% of the women candidates have enrolled and trained under PMKVY out of which 56 lakh of women who have benefited from the schemes. This programs under skill India mission are designed to not only train women in relevant skills but they are sought by employers.

3) Recognition of Prior Learning (RPL):- Under this scheme more than 4 lakh women candidates have been oriented in different skills recognizing their existing skills through a formal certificate and giving them a means to earn and live better livelihood.

4) Apprenticeship Training: - Apprenticeship Act 1961 has opened up opportunities for apprentices in the service sector. Skill India through NSDC, is conducting focused pilot program with UNDP and society of Development Alternatives (DA), to benefit more than 50,000 women in 7 states/UTs over a duration of 15 months.

5) Policy Interventions: - The National Skill Development and policy focuses on inclusive skill development with the objective of increased women participation for better economic productivity. This emphasis has been laid on creating additional infrastructure both for training and apprenticeship for women and ensuring safe and gender sensitive training environment, employment of women trainers, equity in payment, and complaint redressal mechanism.

6) Special Women-Centric Projects: - NSDC, through its training partners such as Mann Deshi Foundation, Shri Mahila Sewa Sahkari Bank Limited and Sri Sarada Math Rasik Bhita are working exclusively on skill development of women, especially in rural areas. The training constitutes imparting digital, accounting and entrepreneurial skills so as to facilitate the possibility of setting up their own business.

7) Partnership with Private and Non-Government Organizations to boost skill development: - Under a PMKVY project, Amrita Vishwa Vidyapeetham is targeting remote villages to foster women empowerment through skill development and creation of occupational opportunities with over 50% participation from women, the project has been implemented all over India

8) Projects in Pradhan Mantri Mahila Kaushal Kendra (PMMKK):- Recently, more than 6000 training targets have been allocated to train women in 4 PMMKKs. The preschool facility is also available at these centers so as to facilitate the new mothers to take up skill training. Trainings are being conducted for Self Employed Tailor, Beauty Therapist, Customer Care Executive, Hair Stylist, Yoga Trainer etc.

9) Future jobs and industry-oriented courses: - Aligned to NSQF, there are nearly 450 job roles which are concentrated towards skill training of women. Skill India is encouraging participation of women in new-age job roles line up to industry 4.0 such as Artificial Intelligence, 3D printing, data analytics etc. Our programs have sparked interest in young girls to train themselves in skills for job rolls in unconventional and new-age areas. In the past two years alone, as many as 892 females were trained as automation specialists while about 500 were trained as CNC operators.

10) Entrepreneurial Initiatives: - MSDE is committed to facilitate growth of women entrepreneurs in the country. Development programs for the rural women with the objective to inculcate entrepreneurial values, attitude and motivation among the rural women to take up challenges for setup an enterprise/ group enterprises. Linkage of skill India and mudra yojana has been achieved. Since, women comprise about 78% of the beneficiaries of Mudra Yojana, this linkage will further give boost to aspiring women entrepreneur.

Women Empowerment in Mumbra, Kalwa-Thane

Thane city is one of the fastest growing hub in Mumbai Metropolitan Region(Rode,2009). The geographical jurisdiction of the Thane city spreads over the area of 128.23 sq. Km. The territorial area has been divided into nine wards viz. Kopari, Naupada, Uthalsar, Kalwa, Mumbra, Vartaknagar, Chitalsar Manpada, Wagle Estate, and Railadevi. The area of Mumbra, Kalwa-Thane, which this research paper examines consist of about 4 lakhs population .The area of Mumbra is Muslim dominated, while Kalwa has a sizeable Hindu population. The socio-economic condition of residents in both the areas is pitiable. There are many problems in the areas and women empowerment is a critical issue. Although few municipal centres are promoting Skill India Mission in these areas, many residents especially women are unaware of the Skill India Mission. Around 104 women who were trained under the mission were survey. The data analysis of the survey is presented in the following section.

DATA ANALYSIS

The survey responses relieve the views of women who received training under the Skill India mission in Mumbra-Kalwa, Thane .

Q Questionnaire	Yes	No	May Be
Have you advised others to enroll Under Skill India	51.7	37.9	10.3
Do you think Govt should make other schemes for welfare of poor	70	23.3	26.7
Has std of living of enrolled Women’s improved under Skill India	30.3	56.7	10
Did you get benefit from the mission	30	56.7	13.3
Are you able to earn / work because of skill learnt	40	43.3	16.7
Will Skill India help in generating employment	36.7	16.7	46.7

Around 51% responded that they will spread the message of Skill India in their vicinity as many are unaware about the Mission. The respondent also expressed their concern about the male domination within the community. The respondent also expressed their dissatisfaction and around 56.7% view that Skill India Mission has not improved their standard of living.43.3% also shared that they are still unable to earn in spite of acquiring skill and they face gender discrimination while recruitment from industries/companies. A very small section, around 36.7 view that Skill India help in generating employment. The survey analysis reveals that Skill India Mission has not been able to empower women in Mumbra-Kalwa, Thane region. The women who were trained faced problems in seeking employability. The survey analysis brings ahead certain challenges of Skill India, discussed as under.

CHALLENGES OF SKILL INDIA

Most of the women are not aware about the various initiatives under skill India mission. The enrollment of the women in training centres has become an extremely challenging task. The Industries are discriminating between Women who have received on job training or a formal training. The programme although running in Mumbra-Kalwa, Thane, many women are either not aware of it or those who have received training, have no employment even after acquiring Skills. The unemployed women have no source of income even after getting training at the centres. There is a lot of issue related to skills needed by the industry and skills imparted through the training institutes. Benefits of the Even after the completion of skill India course there is no guarantee of job. People do not know about the various centers which provide skill India training. A part from all the initiatives taken by the government there is a lack of infrastructure facilities promotes the mission.

SUGGESTIONS

Through the data analysis, the researcher put forth some of the suggestion to empower women under Skill India Mission. To increase the effectiveness of mission government has to conduct various awareness campaigns. More training institute should be introduced. Government should provide various employment opportunities which complement Skill India mission. There is a need for increasing the standard of training institute. Women from all classes and communities should get the benefits of the Mission so as to make it inclusive. Skill India Mission needs to be advertised and popularize so its benefits reach the target group and it leads to Women empowerment in India.

CONCLUSION

Skill Development is the most important aspect for the development of the country. Although Skill India mission introduced by Government of India, started with popularity, there are problems in implementation of the programme. The research paper highlighted the problems and challenges of women through the mission of skill India with the case study of Mumbra- Kalwa areas in Thane district in Maharashtra.

There is a need for coordinated efforts from all agencies, stakeholders and women to make it successful. There is a need for comprehensive plans and policies which includes women and benefits them. This research paper is an endeavor to systematically understand, examine, analyse and give recommendations for women empowerment under Skill India .

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**MARKETING ACTIVITIES TO PROMOTE BANKING SERVICES THROUGH ADAPTIVE
MARKETING MIX**

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ABSTRACT

The present paper acknowledges with some limitation that Bank marketing in India has yet to progress beyond the stage of pronouncement making by top management. This has been reflected in a study of 10 banks, showing that there is a lack of representation of the marketing function in banks' organisational structure; fragmentation of marketing activities, absence of marketing databases, and lack of trained marketing manpower. Indian bank's marketing strategies are limited and a blanket strategy is used for all services and for all type of customers. The paper also suggests some strategies for the enhancement of bank marketing. Only those banks will survive in the future which will adopt effective and realistic strategy to win the trust of the customer..

Keywords: Bank Marketing, Customer, Challenges , Marketing Mix and Marketing Activities

1. INTRODUCTION:

Today, services are the fastest growing part of the world trade and account for the largest share of gross domestic product in almost every country (Albers-Miller & Straughan,2000). One of the most important contributory factor to this growth is Globalization.

One of the sector within the service industry that has been influenced the most by the process of Globalization is the Banking Sector (Daniels & Radebaugh,2011).

Banks borrow and lend. They borrow money by accepting deposits from the public at a lower rate of Interest and lends it to others at a higher rate of interest. Deposits are the life blood of banking institutions, including rural banks, as they constitute the chief source of funds to undertake lending operations. . In the words of All India Rural Credit Review Committee (1969) deposits are important source of fund. For profitable operation, the amount of deposits is very important and therefore even banks compete aggressively among themselves for moping up deposits. The banks should introduce various deposits schemes and market them effectively so that these can attract variety of people to suit their taste .After the banking sector reforms, marketing has developed as a more integrated function within financial service organizations

Banks Marketing is defined as a aggregate of function directed at providing service to satisfy customer's financial needs and wants, more effectively than the competition keeping in view the organizational objective of the bank. The bank marketing has become a very complex yet interesting subject as it requires the knowledge of economics, sociology, psychology, banking and also core marketing concept (*Sasane, M.K. p. 5*). In marketing, it is the customer who has the upper hand. The mantra of effective marketing bank products lies in the systematic and professional approach towards satisfying customers needs (*Ojha, V.K. p. 19*). Thus, banks have to set up "Research and Market Intelligence" wings so as to remain innovative to ensure customer satisfaction and to keep abreast of market development (*Ananthkrishnan, G. p. 9*).

DIFFERENT PRODUCTS AND SERVICES

- ☐ **Deposits** – Banks accept the deposits of the public. In order to attract the savings of the people, the bank provides every sort of facility and inspiration to them and collects the scattered savings of the society. The bank opens an account of those people who deposit their savings with the bank. These deposit accounts can mainly be of three types and people can open any of these three types of accounts according to their wish. These accounts are current account, saving bank account, fixed deposit account
- ☐ **Loans** – The bank just don't keep with themselves the deposited amount of the people, rather they advance them in the form of loans to the businessman and entrepreneurs, just to earn profits for their partners. The loanee keeps some gold, silver, fixed and variable assets in the form of security with the bank. The bank can advance loan to their customers in three ways: overdrafts, money at call, discounting bills of exchange.

Marketing Approach to Banking Services

- ☒ Identifying the customer's financial needs and wants.
- ☒ Develop appropriate banking products and services to meet customer's needs.
- ☒ Determine the prices for the products/services developed.
- ☒ Advertise and promote the product to existing and potential customer of financial services.
- ☒ Set up suitable distribution channels and bank branches.
- ☒ Forecasting and research of future market needs

From the above discussion of bank marketing, it can be understood that the existence of the bank has little value without the existence of the customer. The key task of the bank is not only to create and win more and more customers but also to retain them through effective customer service. Customers are attracted through promises and are retained through satisfaction of expectations, needs and wants. Marketing as related to banking is to define an appropriate promise to a customer through a range of services (products) and also to ensure effective delivery through satisfaction. The actual satisfaction delivered to a customer depends upon how the customer is interacted with. It goes on to emphasise that every employee from the topmost executive to the junior most employee of the bank is market.

2. Scheme of the paper

The paper has been divided into six sections. After the brief introduction, second section reviews some studies related to the present theme. Third section highlights objectives and research methodology. Fourth section discusses results. Section five reflects strategies and last section concludes the paper.

3. Review of related study

Dwivedi, R. (2007) explained that finance functions are important but not as important as the marketing functions. Friction between the marketing and finance functions would be detrimental to the smooth development and functioning of any business organization. Finance objectives like value maximization to shareholders are integral parts of any new strategy adopted by the organization. But this objective seems to have been lost amidst the flurry of marketing activities focusing on market share. Conscious efforts must be taken to avoid the missing core objective and for sales growth.

Dixit, V.C. (2004) concludes that for successful marketing and to make it more effective, identify the customer needs by way of designing new products to suit the customers. The staff should be well- equipped with adequate knowledge to fulfill the customer's needs. We should adopt long-term strategies to convert the entire organization into a customer-oriented one.

Gupta, O. (1997) described the emergence of services sector and banks experience in service marketing. He emphasized customer satisfaction as the key to success and suggested a few measures to meet the needs and expectations of the customers.

Gurumurthy, N. (2004) asserts that technology today is claimed to be a 'leveler' and not a 'differentiator'. After the 'wow' feelings die down, technology would become a must for most clients. Banking products can be easily copied and replicated by competitors unlike manufactured products. It is also not a viable model for marketers to compete on price. The solution, therefore, would lie in effective application of marketing strategies.

Jain, A. (2007) described that marketer has to know that each and every country is having various marketing environment. Comparatively, it has to be very clear that the international marketer is bound to hold on the reorganization that every marketing environment differs from place to place as well as nation to nation than that of the same country state. It is also evident from the study that the global business transactions have to be sound planned and objectives oriented in nature.

Malik (1996) explained the importance of human capital for successful banking. He described the various aspects of human resources development in banks. He observed that skill level of a significant segment of the workforce in Indian banks was not up to standard and they opined that banks seeking major performance improvements had no option but to overcome these obstacles speedily.

Patnaik, U.C. and Chhatoi, B. (2006) assess the marketing efforts of the State Bank of India, which enjoy the status of premier bank in India. He also concludes that banks have a wide network of branches for delivery of products. It has taken up some measures to improve the quality of its employees and

customer service at branches. But, its pricing are wilting under competition without any regard to costs and it is yet to give due emphasis to its promotional measures.

Sreedhar (1991) have dealt with marketing in commercial banks. They have emphasized motivation research, marketing research and promotional aspects in marketing of services and suggested to improve the marketing strategies to cope with the changing environment.

4. OBJECTIVES, RESEARCH METHODOLOGY, DATABASE

Objectives

- To study and analyze the marketing developments regarding products and services in various bank groups.
- To suggest some strategies for the enhancement of bank marketing.

METHODOLOGY

As of 30 March 2018 top 10 banks by market capitalization have been selected for the purpose of analysis in this report. The researcher utilized both primary and secondary data. The secondary data includes annual reports published by respective banks besides analyst presentation and press releases, wherever relevant. The primary source includes the administration of questionnaires and interview with the personnel of banks that carry out marketing functions.

Parameters of Study

The top 10 banks selected for the analysis in this publication, as based on the market capitalization as of 30 March 2018, are: State Bank of India (SBI), Punjab National Bank (PNB), Canara Bank, the Bank of India (BoI), Bank of Baroda (BoB), ICICI Bank, HDFC Bank, Axis Bank, Kotak Mahindra Bank (KMB) and IndusInd Bank (IIB). They were analyzed on two parameters:

1. Financial Performance i.e

- i. Deposits
- ii. Advances
- iii. Interest Income
- iv. Other Income
- v. Operating Profit

2. Marketing Policies.

All the parameters have been analyzed as of 30th March 2013. Growth rate is measured with the help of following formula

$$\text{Growth rate} = \frac{Y_t - Y_{t-1}}{Y_{t-1}}$$

Y_t= Current Year, y_{t-1}=Base Year

5. RESULTS AND DISCUSSIONS

5.1. Financial Performance i.e

	SBI		PNB		BoB		Canara Bank		BoI	
Net interest income (INR billion)	325	433	118	134	88	103	77	77	78	83
Other income (INR billion)	158	144	36	42	28	34	28	29	26	33
Profit before tax (INR billion)	150	185	66	70	57	60	50	41	35	36
Profit after tax (INR billion)	83	117	44	49	42	50	40	33	25	27
Total assets (INR billion)	12,237	13,355	3,783	4,582	3,584	4,473	3,359	3,742	3,512	3,845
Total business (INR million)	16,907	19,112	5,500	6,734	5,341	6,722	5,047	5,595	5,150	5,697
Advances (INR billion)	7,567	8,676	2,421	2,938	2,287	2,874	2,113	2,325	2,162	2,515
Deposits (INR billion)	9,339	10,436	3,129	3,796	3,054	3,849	2,934	3,271	2,989	3,182

	ICICI Bank		HDFC Bank		Axis Bank		KMB		IIB	
Net interest income (INR billion)	90	107	105	123	66	80	21	25	14	17
Other income (INR billion)	66	75	43	52	46	54	8	10	7	10
Profit before tax (INR billion)	68	88	58	75	51	63	12	16	9	12
Profit after tax (INR billion)	52	65	39	52	34	42	8	11	6	8
Total assets (INR billion)	4,062	4,736	2,774	3,379	2,427	2,856	509	657	456	576
Total business (INR billion)	4,420	5,092	3,686	4,421	3,316	3,899	586	776	605	774
Advances (INR billion)	2,164	2,537	1,600	1,954	1,424	1,698	293	391	262	351
Deposits (INR billion)	2,256	2,555	2,086	2,467	1,892	2,201	293	385	344	424

Profitability

The Indian banks under study witnessed a mixed trend in their profitability in FY18. While the average pre-tax profit of the banks under study increased by 16.46 percent, the banks in the private sector significantly outperformed their public sector counterparts (28.38 percent v/s 9.85 percent). The interest income for the banks under study increased by 33.85 percent in FY18. These banks’ interest expenses witnessed an increase of 42.92 percent due to the need to re-price deposits. Consequently, these banks’ net interest income increased by 20.41 percent, The banks’ mixed performance under an increasing interest rate scenario is underlined by their legacy positions and focus areas. The Net Interest Margin (NIM) for most of the banks under the study declined with the exception of two large banks— SBI and ICICI Bank — on account of higher cost of bulk deposits and a slowdown in the credit growth.

For Public Sector Bank (PSBs) under study, high provision requirements due to their staff expenses (including pension liabilities) dented their profitability.

Private sector banks under study were able to maintain profitability in a tough operating environment as their commission, exchange and brokerage income increased by 12.84 percent vis-à-vis a growth of 7.21 percent for PSBs.

Economic slowdown coupled with the impact of the changed regulations on the distribution of other financial services products dented the banks’ core fee income (commission, exchange and brokerage income), a major component of banks’ non-interest income. Consequently, the growth rate of non-interest income was significantly lower (7.97 percent) in FY18 as compared with the growth rate of interest income (33.85 percent) in FY18.

The changed economic scenario would require banks to fine tune their strategies to suit a more dynamic and uncertain environment to achieve previous high growth levels. The sector is well-poised for growth on the back of significant demand, demographic dividends, high savings, growing disposable income, and improving physical and technology infrastructure. The next few years could witness the growth of the sector on the foundations laid over the past two decades.

5.2. Marketing Policies.

The banks marketing policies under study were analyzed based on a short interview on below mentioned parameters.

Systems & Tools

	Have Now	Don't Have	Not Yet, But Plan To
Formal written marketing plan	100%		
Brand standards manual (addressing design)	100%		
Brand guidelines book (for staff)	100%		
CRM system	10%	10%	80%
Product Differentiations	20%	80%	

Segmentation of customers	10%	10%	80%
Matrix mail program	100%		
Social media strategy	70%	20%	10%
In-branch video merchandising system	70%	20%	10%
Innovations	10%		90%

In-House vs. Vendor

	In-House	Vendor	Both
Advertising	20%	10%	70%
Design	20%	10%	70%
Media buying	20%	10%	70%
Direct mail	n/a		
Email marketing			100%
Web design/development		90%	10%
Online advertising/marketing	100%		
Social media	20%	70%	10%
Promotional items, giveaways	100%		
Sales collateral, brochures	100%		
Public relations	100%		
Community relations/events	80%	20%	

Marketing Channels Deployed

	Using Now	Don't Use	Not Yet, But Plan To
Direct mail		90%	10%
Print ads	100%		
TV ads	100%		
Radio ads	100%		
Billboards/outdoor	100%		
Ads within online banking	100%		
Paid banner ad placements		100%	
Search engine marketing (e.g., Ad words)			100%
Micro sites	100%		
Email marketing	100%		
e-Statement ads	100%		
QR codes			100%
Facebook		100%	
Twitter		100%	
YouTube		100%	
LinkedIn			100%
Online forum	100%		

A majority of banks do have a marketing plan and strategy. Nearly all respondents i.e 90% view innovation as a critical driver of growth – with companies who consider themselves innovative predicting 62 percent growth

over the next five years, nearly double the market average of 35 percent and triple the 21 percent for the least innovative companies. A majority of Banks (nearly 90%) have not segmented their customers to market their financial products effectively. Neither of these Banks have differentiated their product to suit the emerging market. A blanket marketing policy is in place to market the same product to same customers or a new product to a new customer.

From the survey it has also been found that banks use advertising media in a greater extent, personal selling in a limited extent. Public relations for promotional purpose are used in medium extent. Analysis on promotional tools used by banks shows that advertising are widely used method of promotion than personal selling.

All banks try to use the brand image through an attractive slogan and by providing the quality service. Only one of the sample banks has Brand Manager. Priority Banking, Wealth Management Counseling, etc. are some slogans used by the banks to create a brand image.

The survey shows that customer relationship management (CRM) is not being practiced by most of the private banks. They have vague idea about CRM. 80 % of the banks started the segmentation of target market on the basis of demography, geographic location, industry structure and type, size of the client-firm, repayment ability. Others are yet to adopt a clear strategy to segment their target market based on specific variables.

Any new product and existing or modified offerings are communicated largely by newspapers, TV commercial is used in a limited form, and outdoor advertising through billboard are widely used.

5.3 Conclusion of the above study

The Banks need to formulate a marketing strategy. Formulating of marketing strategy in banking sector means development of proper marketing mix (product, place, price, promotion, people, process, physical evidence) so as to satisfy the needs of the target group of customers. With the help of 4'Cs (customer solution, customer cost, communication, convenience) use of marketing mix in banking sector is increasing day by day. The bank marketing mix concept is very important for every bank in tough competition. Use of 7'p and 4'c for bank and implementation of these concepts in banking sector shows the Role of marketing in bank in present Era. In bank marketing, marketer should use both "Collective" and "Selective (Adaptive)" approach to attract and convince the target customer. It is, therefore, necessary to identify different homogenous groups and even sub-groups of customers, and then with utmost precision determine their needs, design schemes to suit their exact needs, and deliver the most efficiently and thus adapting an exclusive Marketing Mix for each homogeneous group.

6. Strategies for the enhancement of bank marketing

6.1 THE MARKETING MIX IN BANKING SECTOR

Products

Products for Women and children

The national perspective plan for women states that 94 pc of women workers are engaged in the unorganized sector and 83 pc of these in agriculture and allied activities like dairy, animal husbandry, sericulture, handloom, handicrafts and forestry. Also children do have idle potential cash in terms of pocket money and allowances. Banks should do something to improve their access to credit which they require.

Price

The prices in banking have names like interest, commission and expenses. Price is the sole element of marketing variables that create earnings, while others cause expenditure. While marketing mix elements other than price affect sales volume, price affect both profit and sales volume directly.

Banks should be very careful in determining their prices and price policies. Because mistakes in pricing cause customers' shift toward the rivals offering likewise services.

Traditionally, banks use three methods called "cost-plus", "transaction volume base" and "challenging leader" in pricing of their services.

Place

Decisions about place should answer questions about location of the prospective customers and, therefore, location for offering such services by opening up branches at places of convenience. Current branch-based distribution models are no longer sustainable and are unable to meet the rapidly evolving customer needs for real time access and simplicity in banking interactions. Banking is no longer somewhere you go, but something you do'.

Promotion

Decision about promotion answers questions about communication with the customer. After getting information on needs and location of the prospective customer and after designing schemes to suit their needs, it is necessary to take decisions on making schemes known to the prospective customers through proper communication media and through proper words, so as to bring out the salient features of the scheme. These methods included radio and TV commercials and personal contacts by the employees of the bank apart from news paper insertions.

People

All people directly or indirectly involved in the consumption of banking services are an important part of the extended marketing mix. Knowledge Workers, Employees, Management and other Consumers often add significant value to the total product or service offering. It is the employees of a bank which represent the organization to its customers. In a bank organization, employees are essentially the contact personnel with customer. Therefore, an employee plays an important role in the marketing operations of a service organization. A service company can be only as good as its people. A service is a performance and it is usually difficult to separate the performance from the people.

Process

Flow of activities: All the major activities of banks follow RBI Guidelines. There has to be adherence to certain rules and principles in the banking operations. The activities have been segregated into various departments accordingly: **Standardization, Customization, Simplicity, Customer involvement etc**

Physical Evidence

Physical evidence is the material part of a service. Strictly speaking there are no physical attributes to a service, so a consumer tends to rely on material cues. There are many examples of physical evidence: 1.Paperwork 2.Brochures 3.Furnishings 4. Business cards 5.The building itself The physical evidences also include signage, reports, punch lines, other tangibles, employee's dress code etc.

Signage: each and every bank has its logo by which a person can identify the company. Thus such signage is significant for creating visualization and corporate identity. **Financial reports:**

The Company's financial reports are issued to the customers to emphasis or credibility.

Tangibles: bank gives pens, writing pads to the internal customers. Even the passbooks, cheque books, etc reduce the inherent intangibility of services. **Punch lines:** punch lines or the corporate statement depict the philosophy and attitude of the bank. Banks have influential punch lines to attract the customers. **Employee's dress code:** For example ICICI bank follows a dress code for their internal customers. This helps the customers to feel the ease and comfort.

6.2. Adapting Promotional Strategies for Banking Services

One of the most important element of marketing mix of services is promotion which consist of personal selling, advertising, public relations, and selling promotional tools. Promotion is according to Brassington & Pettitt (2000) the direct way in which an organization communicates the product or service to its target audience. It has to suit the local environment and reflect the target market preferences. Agarwal (1995) states that marketers in favour of adapting strategies have to take differences including culture , stage of economic and industrial development, media availability and legal restrictions into considerations before planning and adapting their promotional mix.

Brassington & Pettitt (2000) has categorized the promotional tools into four main elements:

- Personal Selling,
- Advertisement,
- Public relations and
- Selling promotional tools

PERSONAL SELLING

Due to the characteristics of banking services, personal selling is the way that most banks prefer in expanding selling and use of them.

Personal selling occurs in two ways. First occurs in a way that customer and banker perform interaction face to face at branch office. In this case, whole personnel, bank employees, chief and office

manager, takes part in selling. Second occurs in a way that customer representatives go to customers' place. Customer representatives are specialist in banks' services to be offered and they shape the relationship between bank and customer.

ADVERTISING

Banks have too many goals which they want to achieve. Those goals are for accomplishing the objectives as follows in a way that banks develop advertising campaigns and use media.

1. Conceive customers to examine all kinds of services that banks offer
2. Increase use of services
3. Create well fit image about banks and services
4. Change customers' attitudes
5. Introduce services of banks
6. Support personal selling
7. Emphasize well service

Advertising media and channels that banks prefer are newspaper, magazine, radio, direct posting and outdoor ads and TV commercials. In the selection of media, target market should be determined and the media that reach this target easily and cheaply must be preferred.

Banks should care about following criteria for selection of media.

1. Which media the target market prefer
2. Characteristics of service
3. Content of message
4. Cost
5. Situation of rivals

Ads should be mostly educative, image making and provide the information as follows:

1. Activities of banks, results, programs, new services
2. Situation of market, government decisions, future developments
3. The opportunities offered for industry branches whose development meets national benefits.

PUBLIC RELATIONS

Public relations in banking should provide;

1. Establishing most effective communication system
2. Creating sympathy about relationship between bank and customer
3. Giving broadest information about activities of bank.

SELLING PROMOTIONAL TOOLS

Another element of the promotion mixes of banks is improvement of selling. Mostly used selling improvement tools are layout at selling point, rewarding personnel, seminars, special gifts, premiums, contests.

Other broad promotion strategies are:

- changes in banking hours and working of certain specified branches on holidays; training bank employees' in marketing and selling
- instituting banking services rewards for successful and effective marketing activities
- launching campaigns for better awareness and usage of banking services
- developing agents for deposit collection and promotion campaigns
- introducing mobile vans, extension counters, etc. to reach more customers.

7. Challenges of bank marketing**☒ Technology**

Marketing by private sector banks and foreign banks is more effective than public sector banks because these banks are IT oriented. Private sector banks and foreign banks are attracting more customers by providing e-services. Thus, technology has become a challenge before the public sector banks.

☒ Untrained Staff

Often it happens that when a prospective customer approaches the branch, the employees seem to have very little knowledge about the scheme. This reflects an ugly picture of our bank's image. Banks

are not losing one prospective customer but 10 more customers who would be touch of this man. Attitude of the employees towards customers is also not very well. Thus, it is a need of time to reorient the staff.

☒ Rural Marketing

This is a big challenge before the Indian banks to enhance rural marketing to increase their customers. Banks should open their branches not only in the urban and semi-urban areas but also in the rural areas.

☒ Trust of Customers

Marketing can be enhanced only by increasing the customers. Customers can be increased or attracted only by winning the trust of the customers.

☒ Customer Awareness

Customer awareness is also a challenge before the banks. Bank can market their products and services by giving the proper knowledge about the product to customer or by awarding the customer about the products. Bank should literate the customers.

8. IMPLICATION

Thus the study implies that for a successful and effective banking marketing of bank products is a necessary condition. This condition can only be fulfilling only by attracting the more and more customers. Thus, bank should make only policies which are helpful in fulfilling the needs of customers.

9. CONCLUSION

Customer is now the king and customer focus or satisfaction of customer is the main aim of the banks. With the introduction of new products and services competition has grown up among the banks. Only those banks will survive who face the competition with the effective ways of marketing.

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AN EXPLANATORY STUDY ON CHALLENGES AND OPPORTUNITIES OF E-BANKING IN INDIA

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ABSTRACT

As we know; After the effect of demonetization, digital cash has been the hotcake among the citizens of India. Digital cash and online transactions in the current market scenario have a great effect on e-banking and digital banking. e-banking comprises mainly of electronic funds transfer and usage of online banking services. Electronic banking was offered by the international banks initially since flow of digital cash was not predominant in the Indian market until the advent of demonetization. E-banking plays a major role in the present banking functionality. Electronic banking is inferred to be safe and secured, compared to physical banking. e-banking ensures qualitative banking operations compared to traditional banking. However, it has its own limitations and challenges when we talk about security, on the contrary. The discussion throughout the paper revolves around the challenges that Indian banks are facing in term of e-banking, opportunity to increase awareness and measures adopted for safe and secure e-banking. The paper further tries to discuss some best e-banking practices that are prevailing in the world.

Keywords: E-banking, Opportunities, Challenges, Safe banking, Risk Factor

INTRODUCTION:

In India, since 1997, when the ICICI Bank first offered internet banking services, today, most new-generation banks offer the same to their customers. In fact, all major banks provide e-banking services to their customers. Electronic banking has many names like e banking, virtual banking, online banking, or internet banking which enables banking transactions like transfer of funds, payment of loans and EMIs, deposit and withdrawal of cash virtually with the help of internet. It is simply the use of electronic and telecommunications network for delivering various banking products and services. Through e-banking, a customer can access his account and conduct many transactions using his computer or mobile phone. It is one among the extended features which banking institutions provide, in addition to traditional banking. e- Banking is the most used feature by the citizens of India after the effect of demonetization. This feature is assumed to be one of the most flexible, adaptable and secure ways of transacting among the users/customers to bank. However, it depends on the trust that an individual has on the bank he/she is operating with. There are different types or sectors under e-banking services. The major services offered are Internet banking, SMS banking, ATMs, mobile banking, e-cheques, and debit/credit cards.

OBJECTIVES:

1. To study the opportunity to increase e-banking awareness
2. To analyse the challenges and risk factor involved in e-banking
3. To enlighten the measures adopted for safe banking

RESEARCH METHODOLOGY

This research paper is studied on the basis of primary data collected using the structured questionnaire and sampling methods, and secondary data referred from various research articles and certified journal publications.

Advantages of E-Banking: Before we jump into the actual discussion, let us quickly look into the advantages of e-banking services:

Convenience: E-banking provides great convenience to customers for performing various financial transactions. People can easily access their bank accounts anytime just sitting at their homes without visiting their bank.

Faster Service: It provides speedy service as peoples do no need to stand in queues for paying their bills or transferring funds. Funds get transferred instantly from one account to another in less time using online payment systems.

Higher Interest Rate: Online banking services provide higher interest rates to customers. It has reduced the operational cost of banks which helps them in providing better interest rates on deposits of customers.

Quality Service: Internet banking has improved the service quality to customers. It is efficient, safe and easy to do payments using online banking. Customers are able to monitor all transactions related to their accounts using e-banking apps.

24×7 Facility: E-banking services are available to customers at all times that are 24 hours a day and on all 7 days during a week. Customers can have access to banking products and services from anywhere at any point of time.

Liquidity: It provides better liquidity of funds to customers. They can easily withdraw money from ATM machines at any time and from anywhere.

Discounts: Another important advantage of using online banking services is that it helps customers in availing various discounts. Peoples enjoy various discount schemes on retail outlets on usage on credit or debit cards.

Challenges or Disadvantages of E-Banking: India is the IT and tech services outsourcing hotspot of the world, it's surprising that Internet banking has not really taken off. Despite the advent of a very tech-savvy and vast consumer class in recent years, a mix of industry issues and unique challenges continue to thwart the expansion of net banking in India. Technology challenges, IT practices, certain cultural issues, industry lethargy, and workplace constraints have affected widespread acceptance of Internet banking. As the major objective of our study is to focus on the challenges that e-banking is facing in India at present, we shall now look into the major disadvantages of e-banking in India.

Insecurity: E-banking services face various insecurity issues resulting from hacking done by online hackers. Customers may lose their credentials while doing payments and may cause huge financial loss.

High Start-up Cost: It requires huge expenditure for installing various hardware components, software, computers, modem, and internet network. Banking organizations need large expenditures for starting internet banking services.

Lack of Personal Contact between Customer and Banker: Online banking faces a barrier of direct interaction between clients and banks. Customers interact with bank using their websites online. Sometimes customers are not able to resolve their issues by connecting with the bank virtually.

Transaction Problems: Many times banking servers are down thereby leading to transaction failure. Customers face difficulty in doing payments online which causes inconvenience.

Training and Development: Banks need to provide training to their staff for providing better online service to their customers. It requires huge amount of investment for maintaining qualified and trained staff.

OPPORTUNITIES RELATED TO E BANKING: Despite of various challenges that are prevailing in context with e-banking in India, the following opportunities are motivating the marketers for implementing e-banking:

Increasing Internet Users & Computer Literacy: To use internet banking it is very important or initial requirement that people should have knowledge about internet technology so that they can easily adopt the internet banking services. The fast-increasing internet users in India can be a very big opportunity and banking industry should en-cash this opportunity to attract more internet users to adopt internet banking services.

Initiatives Taken By Government Agencies: For Financial Literacy Financial literacy and education play a crucial role in financial inclusion, and inclusive growth. A study reported that there is significant impact of financial literacy on use of internet banking. If customers are not financially educated they will simply avoid using new online services and not change their traditional way of banking, thus banks will not be able to convert users into their new online banking strategies. Various government institutions like RBI, SEBI, IRDA and various other market players have taken a number of initiatives on financial education. They have prepared a school curriculum along with various topics including internet banking, banking product and services, net banking to educate the school students, college students, working executives, middle income group, home makers, retired personnel, self-help groups etc.

Competitive Advantage: The benefit of adopting e-banking provides a competitive advantage to the banks over other players. The Implementation of e-banking is beneficial for bank in many ways as it reduces cost to banks, improves customer relation increases the geographical reach of the bank, etc. The benefits of e-banking have become opportunities for the banks to manage their banking business in a better way.

MEASURES TO BE TAKEN FOR SAFER E-BANKING: Internet banking allows us to transact in a fast and convenient way. Unlike traditional banking to make us wait in an unending queue, internet banking functions are just a few clicks away. However, this facility needs safety and secured way of transacting as the risk of phishing is high. The following are some of the measures to ensure secure banking:

Password: We need to change our passwords at regular intervals in order to keep our accounts safe. One of the best practices is to have a password as a combination of upper case and lower case letters, numbers and special characters.

Usage of public computers: Logging in to bank account from cyber cafes or libraries is not recommended by banking experts. Chances of passwords being traced or seen by others are usually high in such places. One should make sure to clear the cache and browsing history, and delete all the temporary files from the computer. Also, never allow the browser to remember ID and password; this leads to hacking.

Confidentiality: No bank will ask for any confidential information via phone or email. We have to beware of apparent phone call from the bank or an email requesting such details; do not give out login information. Sharing login credentials with friends and family is not advisable either.

Anti-virus software: In order to protect your computer from new viruses, ensure that you always use licenced anti-virus software. Pirated versions of anti-virus software may be available for free, but they may fail to protect your computer from new viruses prevalent in the online world. In addition, you will get notifications for updates in the software periodically. Make sure that you keep your anti-virus updated, so that your confidential information is always protected

Disconnect the internet connection when not in use Most broadband users do not disconnect the internet connection on their computer when they are not using it. Malicious hackers can access your computer via an internet connection and steal your confidential banking information. To keep your data protected, ensure that you disconnect from the internet when you do not require it.

FINDINGS AND CONCLUSION

The primary data was collected using the general questionnaire method from different age groups of people from different educational background and work environment. The questionnaire was shared with over 250 invitees while we received 190 responses.

How do you use e-banking services?

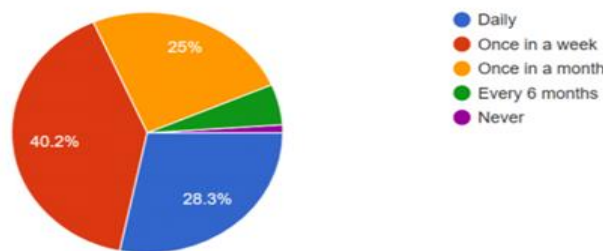


Figure: 1.1

The above pie-chart shows the trafficking of e-banking services by different users in India. It is clear that most of the users transact using the internet banking once in a week that is about 40.2% of them. And, there are 28.3% of users who use e-banking services every single day.

Which of the following e-banking services do you use?

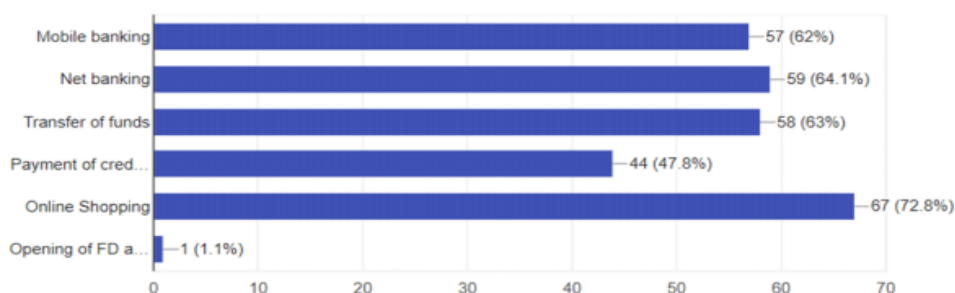


Figure: 1.2

The above bar graph analyses the different services that are being used more often in comparison to the other services. It is evident that most of the respondents use e-banking for online shopping and net banking services from their respective bank’s website, out of the given options.

What do you think are the advantages of e-banking?

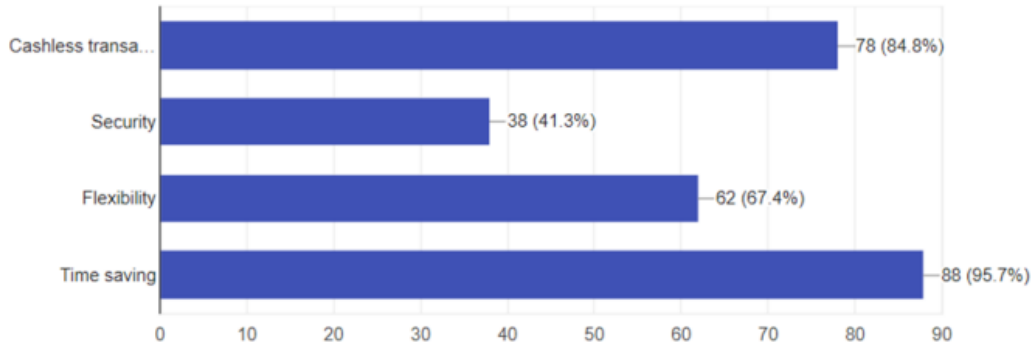


Figure: 1.3

As we started the discussion with the advantages of e-banking, the questionnaire included the same question as well. In the above bar graph, 95.7% of the respondents feel that time saving is the greatest advantage of e-banking, as it avoids standing in endless queues at the banks. Also, the second highest chosen option in the above graph is cashless transactions. This shows that the effect of demonetization is evident on the citizens of India. The same is explained the below pie chart as well

Rate the impact of e-banking on the society after demonetisation in India?

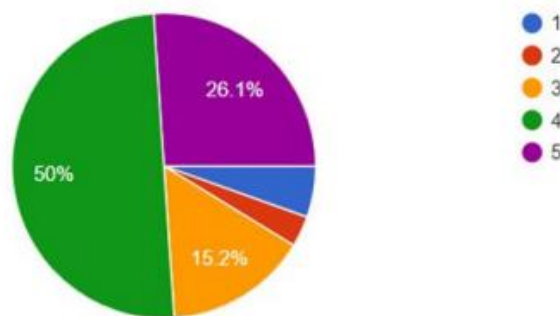


Figure: 1.4

As the motto of this study is to prove that safety and security is the main challenge of e-banking in India, we found that even the practical users of feel that safer and secure usage of e-banking is a drawback. As discussed above, if the safety measures are adopted by all the banks, e-banking will be a phenomenal implementation by the citizens of India. It might even transform into a revolutionary service by the banking companies.

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TRIBAL WOMEN IN LOCAL GOVERNANCE: A STUDY OF PROBLEMS AND PROSPECTS**Baijayanti Ghosh**

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ABSTRACT

The main objective of this paper is to study problem and prospects of schedule Tribe Women in local governance with reference to Chitradurga district of Karnataka state. This paper is based on primary data; the data have been collected from interview schedule method. The study covers total 300 respondents as sample size across Chitradurga District of Karnataka State. Finally the study reveals that, it has opened many opportunities to them in terms of participation and to fight against negative impact of patriarchy. Though, schedule tribe women facing problems still she has so many opportunities to grow. So, here participatory democracy has great significance in the process of women empowerment.

Keywords: Participatory democracy, PRIs, Tribal Women

I. INTRODUCTION

True democracy is a system which in Abraham Lincoln's words is a government of the people, by the people and for the people. While most of the democracies have given a system which has government elected by all the sections of societies, it is debatable whether the government comprises of all the diverse sections and importantly whether the government works for all the people of the democracy. In this context, the problem of low participation of women is of special concern for democracies and without changing that true democracy can never be achieved. Women's participation in decision-making is essential for women's interests to be incorporated into governance. It has been widely experienced that governance structures which do not provide for adequate participation of women, often suffer from state interventions which are neither inclusive nor democratic.

Including women, especially in local governments are an essential step towards creating gender equal opportunities and gender sensitive policies. Since women have different needs and perspectives on social and political issues, it is important to involve women in governments to incorporate all of the societal viewpoints in policy and decision-making processes. Women are actively involved in household and community work and hence well aware of real issues faced by common people. This gives them insight and perspective which can be instrumental in sustainable overall development. The presence of women in local governments serves as an encouragement for other women to enter diverse professions and leads to breaking stereotypes of women's roles in society and public space. People had gained confidence in women as good public administrators and local government representatives after seeing women making a positive difference in other people's life.

The society acknowledges the sincerity and commitment of women to their duties and their resistance to criminalization of politics. The measurement of women political participation is essential to identify the need of policy intervention to improve the same. India had understood the need to record gender statistics on political participation since its independence. The process of capturing women participation at the local level is an evolving area and efforts are being done to improve the present infrastructure.

Local governments have no relevance if they are not responsive, transparent, participatory and accountable to the people and in the Indian context, the most deprived sections of society such as the dalits, tribals, and women. It is said that 'politics is about power', but democratic politics is and should be about bringing power down to the people or empowering them. Decentralization therefore may be defined as the empowerment of the local population through the empowerment of local governments, (LGs). The constitution defines Panchayats as "institutions of self-government" [Article 243 (d)] and requires the state legislature to create such institutions. Tremendous political opportunities emerge from the extension of participatory democracy through the institutions of village Panchayat, Gram sabha, and affirmative provisions for dalits, tribals, and women and so on. Real improvement in the self-esteem of the vulnerable sections of society can come only through a process of meaningful participation. The nature of the accountability arrangements is also expected to move downward to the people rather than to the bureaucratic superior officers. The efficient use of local resources through decentralized spatial planning mandated in the constitution is an important means to promote economic development. Enhancing the quality of public service delivery, be it primary school, primary health care, drinking water supply, sanitation and so on can be ensured only through citizen's involvement and participation. This is an important means to promote horizontal equity in a country known for its widespread disparities in the

level of endowment and development. Within the context of rural governance structures, work was done on three main levels to increase confidence and participation of tribal people in local governance: a) democratic education for children, resulting in the “March for Citizen’s Participation in the Electoral Process”; b) political awareness training for youth; and c) the formation of mass level organizations so that they may realize their collective strength and have confidence that collectively they can change the world. A significant move in this regard is the adoption policy to enlarge the base of political participation of women and Tribal women in PRIs. Attention is drawn to the Karnataka Panchayat Raj policy Act of 1983. This Act is unarguably the first of its kind in the history of evolution of PRIs then formulated. This reservation was extended to the posts of presidents participation through increased political representation 25% of reservation to women was raised to 33% in a span of 10 years from 1983 to 1993 witnessed an important amendment to the constitution of India. The amendment namely 73rd Constitutional amendment provided for 33% reservation to women at all levels of PRIs covering the rural India. To see that women representatives perform as leaders of these organizations 33% of the posts of Member, President and Vice-President was earmarked for women representatives.

Here, the main objective of this paper is to study the participatory democracy, political participation of Tribal women and problems faced by the Tribal Women after entering into the politics. This paper is based on primary data and study conducted in Chitradurga District of Karnataka State.

Influencing factors enter into politics by Tribal Women: The information collected regarding entrance to politics by tribal women respondents with their own interest. They said different opinion regarding their interest in entering politics. The study reveals that majority of the respondents of 95% (286) entered politics with their own interest and only 5 % (14) respondents have entered politics without their own interest. The data clearly reveals that PRIs system has given the direct and active participation for Tribal women in local governance in study area.

Problems pertaining to political participation of tribal women compare to other women: At present women reservation policy provided opportunities to tribal women to enter politics as compare to other women. But sometime of problems of tribals different from general women; it may be cultural, religious, or social. We have collected information pertaining to problems of tribal women compare to general women.

II. LITERATURE SURVEY

Post Gandhi, India experienced centralization of planning which resulted in higher inequality in political decision making at the various levels. While Government was deeply concerned of issues of gender equality, women were not always a part of such decision making. Although, India has seen women participating in politics as the longest serving Prime minister, as chief ministers of various states, members in national parliament and state legislative assemblies in large numbers, yet the occurrence of such events has not been commensurate to their population. In order to enable better women participation in active politics, authorities had been trying to put in reservation for women but have not been successful in true terms due to non-support from some of the regional parties. Back in history, one of the prominent member of freedom struggle, Sarojini Naidu rejected reservation for women, citing that women are not weak, timid, meek. She claimed that the demand for granting preferential treatment to women is an admission on her part of her inferiority and there has been no need for such a thing in India as the women have always been by the side of men. The issue of women’s reservation again came to limelight in 1973 with voices recommending reservation for women in at least one third of the seats and eventually statutory women’s panchayats at the village level were recommended to take care of the neglect of women in rural development programs through 73rd & 74th constitutional amendments in 1993.

Keeping the above analysis, literature pertaining to the present topic has been reviewed and analysed here. A study conducted by Manikyamba, P(1989) entitled ‘Women in Panchayat Raj Structures’ is an examination of the working of PRIs in general, the role of women as beneficiaries and benefactors in the socio-economic and political process of development, assessing the role of women presiding officers of the PRIs. She was of the view that given the opportunity, talented and interested women can play very effective leadership role politics.

Sivanna, N (1990) in an empirical study dealing with the PRS under the Act of 1959 argues that, the involvement of women members in PRIs was not up to the expected mark. He observes that, although there are statutory provisions to ensure their representation, their socio-economic conditions are not conducive to their effective involvement.

Chandra Sekhara and Anand Inbanathan (1991)’s study of Women Zilla Parishad and Mandal Panchayat Members in Karnataka revealed that the reservation of seats for women has given them an opportunity to take an active part in the political processes of the state and rural areas in particular.

SusheelaKaushik (1993): "Study of Women and Panchayati Raj"- The Author has given detailed information regarding women and Panchayati Raj. In the first part, she has presented women in the election process, and the problems and kind of support in terms of remedial measures to overcome etc. She has stated the formal and informal process of women in politics. In the second part she has analysed historical account of P.R.Is and positions of women and changes in women positions. She has observed that the 73rd Constitution Amendment had guaranteed representation of women in the elections at all the three tier structure of P.R.Is. It was also found that the states of the panchayats like Andhra Pradesh, Karnataka, Orissa, Bihar, Haryana, Himachal Pradesh, Kerala had witnessed good number of women turn out as voters as well as candidates not for the reserved constituencies but even for the general constituencies.

The book Panchayati raj in India (Rural local Self Government) written by B.S. Khanna (1994), is an extensive book which analyses the development of panchayati raj system. In the first part the author gives the general review of the development of panchayat raj system particularly in the national perspective like heritage, Self Government during the first decades, and community development programme, genesis of panchayati raj and growth of the panchayat raj and Ashok Mehta Committee Recommendations, present position of PRIs and also conferment of Constitutional status, steps towards the implementation of panchayat raj system in India. In the second part the author reveals that panchayati raj in the various states like Andhra Pradesh, Bihar, Gujarat, Haryana, Karnataka, Kerala, Maharashtra, Punjab, Uttar Pradesh, West Bengal, the author has concentrated on Karnataka and he has made 2 case study also like Tumkur and D.K. In Karnataka rural environment, panchayatraj in first phase, main features, MandalPanchayatSamiti, and also ZillaParishad, and system of work of the panchayatiraj and also reveals the dissolution of P.R. Bodies.

In the third part the author is giving the description of conclusion and some suggestions and he divided the states like First Category and Second category states and Third category states, while concluding he has given some suggestions which may be incorporated as measures in the future for achieving desirable improvements in panchayats.

SusheelaKaushika's(1995) study of PRI in action and the challenges to women's role focuses on specially the experience of women in election process, the hardship and obstacles they undergo and the kind of support in terms of remedial measures to overcome etc.

III. OBJECTIVES AND METHODOLOGY OF THE STUDY

The main objective of this paper is to study problem and prospects of schedule Tribe Women in local governance with reference to Chitradurga district of Karnataka state. This paper is based on primary data, the data have been collected from interview schedule method. The study covers total 300 respondent as sample size across Chitradurga District of Karnataka State.

IV. INFLUENCING FACTORS ENTER INTO POLITICS

The information collected regarding entrance to politics by tribal women respondents with their own interest. They said different opinion regarding their interest in entering politics. The study reveals that majority of the respondents of 95% (286) entered politics with their own interest and only 5%(14) respondents have entered politics without their own interest. The data clearly reveals that PRIs system has given the direct and active participation for Tribal women in local governance in study area.

V. PROBLEMS FACED IN POLITICAL PARTICIPATION

It would be appropriate to sum up that there are number of obstacles in the way of effective participation of women respondents of panchayat raj institutions. They may face all kind of obstacles in the field. For this purpose researcher has collected the information about the problems in active participation by the tribal women respondents in this paper. The data shows that, out of 300 interviewed respondents 43%(128) of the respondents have faced all type of problems like economic, social, political, cultural, 15%(45) of the respondents have faced the problems in participation because troubles from upper caste people, 31%(94) of the respondents have faced problem of economic and other problem, 08%(24) of the respondents have faced problem in participating in panchayats due to social problem, 02%(07) of the respondents have faced problem by the influenced groups, 01%(02)of the respondents have faced problem of non-cooperation from male members. The table reveals that they have faced all kind of problems like economic, social, political and cultural. Basically study area is most backward and tribal's area in the state; hence respondents in the study area face many problems regarding the participation. In this context, it requires more concentration by the state to develop this region and provide the new economic opportunities for their development is concern.

VI. PROBLEMS FACED BY TRIBAL WOMEN IN POLITICS

Tribal women have faced several problems with respect to the economic, social, political and cultural. Here tribal women were asked the questions in this regard and different opinions were collected by the respondents and are analyzed below

Table No 1: Problems faced by tribal women in politics

Sl. No	Problems	f	Percentage
1	Political, social, economic and educational	137	46
2	Social disabilities	24	8
3	All type of traditional problems	96	32
4	Illiteracy, ignorance, & other problems	43	14
Total		300	100

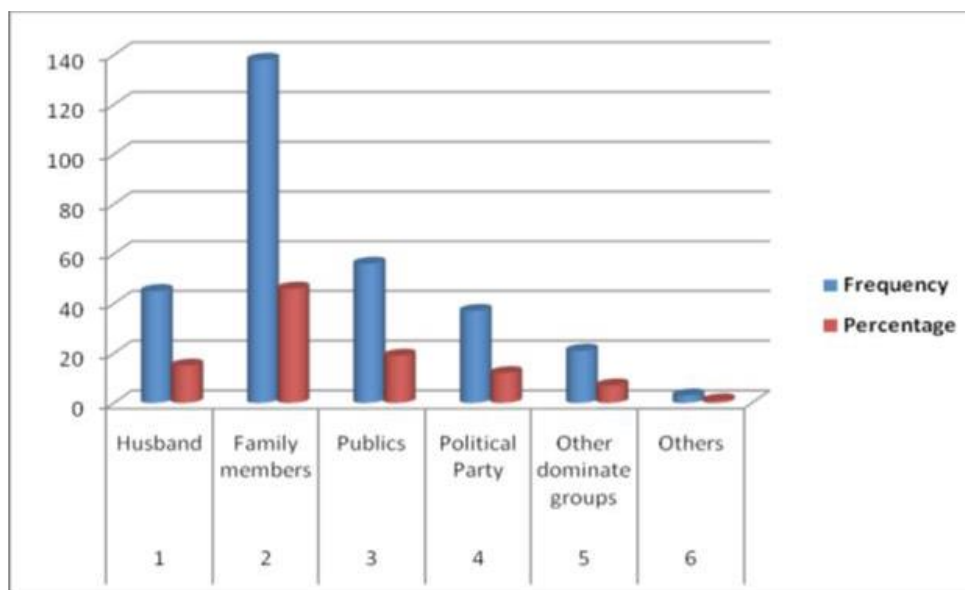
Above table No 1 shows that the Problems faced by tribal women in politics. Out of 300 respondents, 46% (137) respondents having political, social, economic and educational problem, 8%(24) respondents having problem of social disabilities, 32%(96) respondents having all type of traditional problem, and 14%(43) respondents having problem of illiteracy, ignorance and other problems. This data reveals that the majority of respondents are having problem of political, social, economic and educational problems in politics in the study area.

VII. PROBLEM IN DISCHARGING THE DUTIES

The problems which are faced by elected tribal women while discharging the duties as shown in below explanation. The table No 2 shows the difficulties faced by the elected tribal women such as family members, husband, public, political party, other dominate groups and other people

Table No 2: Problem in discharging the duties

Sl. No.	Problems	F	Percentage
1	Husband	45	15
2	Family members	138	46
3	Publics	56	19
4	Political Party	37	12
5	Other dominate groups	21	07
6	By Others	03	01
Total		300	100

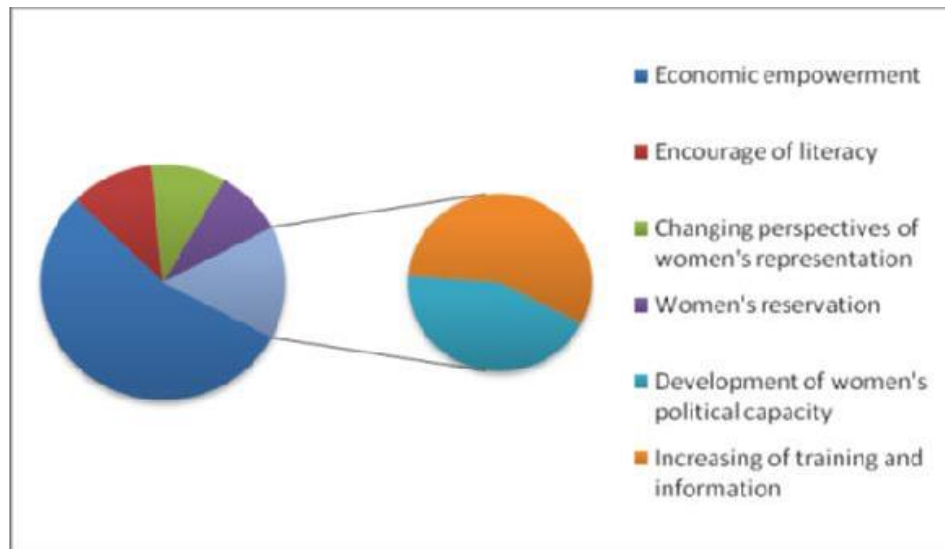


The above table No 2 shows the problems faced by the members in discharging their duties. Out of three hundred respondents, 15%(45) respondents have faced this type of problem by their husband, 46%(138) of respondents have problem in discharging the duties by family members, 19%(56) respondents have problem in discharging the duties by publics, 12%(37) respondents have problem in discharging the duties by political party, 7%(21) respondents have problem in discharging the duties by other dominant groups Hence, researcher

tried to find out the motivating factors of tribal women representation in study area and 1%(3) respondents have discharging the duties by other factors. The paper reveals that respondents were agreed that the family members and their husband interfere in discharging the duties in day to day functioning of the PRI.

VIII. MOTIVATIONAL FACTORS AND POLITICAL PARTICIPATION

Participation of tribal women representation in politics is mainly motivated by several factors like educational opportunities, empowerment process, changing roles by the women, reservation policy and decentralization of power.



Here data and chart shows the motive factors of the women representation in political participation. 54.66%(164) respondents have motive factor like economic empowerment, 11%(33) respondents have motive factor of encourage in literacy, 10%(30) respondents have motive factor of changing perspectives of women's representation, 9%(27) respondents have motive factor of women reservation, 6.67%(20) respondents have motive of development of women political capacity and 8.67%(26) respondents have motive of increasing in training and information. The data reveals that economic empowerment is the main important motivating factor for tribal women representation in politics. And such other factors also influenced by the motive factors like education, reservation, information, training, enhance the capacity of women representation in politics.

Women's Personal and Self Decision and Appreciation: Here, paper observed that whether male members are appreciated the women respondents personal and self-decision. Different opinion has been collected and analyzed here. Data examined the women's personal and self-decision is appreciated by male members. Out of 300 respondents, 86%(259) respondents told that their personal and self-decision were appreciated by the male members and 14%(41) respondents told that there is no appreciation for personal and self-decision by male members. This data reveals that most of the respondents got appreciation by the male members but small portion of the respondents are not getting the appreciation by the male members.

IX. CONCLUSION

Tribal women must get greater social and political exposure so that they can be dynamic in active politics. If they take active participation, they can contribute a lot to the all-round development of their regions. They must be provided with better education facilities and offered necessary training at all levels. Efforts must be made to bring about a thorough transformation in their attitude and mindset. Only then the process of Tribal women empowerment through political representation becomes meaningful and realistic. This is not impossible but requires committed and dedicated efforts. All these observations should not lead us to a negative conclusion about the very policy of reservation to Tribal women. It has opened many opportunities to them in terms of participation and to fight against negative impact of patriarchy. Though, schedule tribe women facing problems still she has so many opportunities to grow. So, here participatory democracy has great significance in the process of women empowerment.

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APPLICATION OF SERVICE QUALITY MEASURES FOR BRANDING BANKS IN INDIA

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ABSTRACT

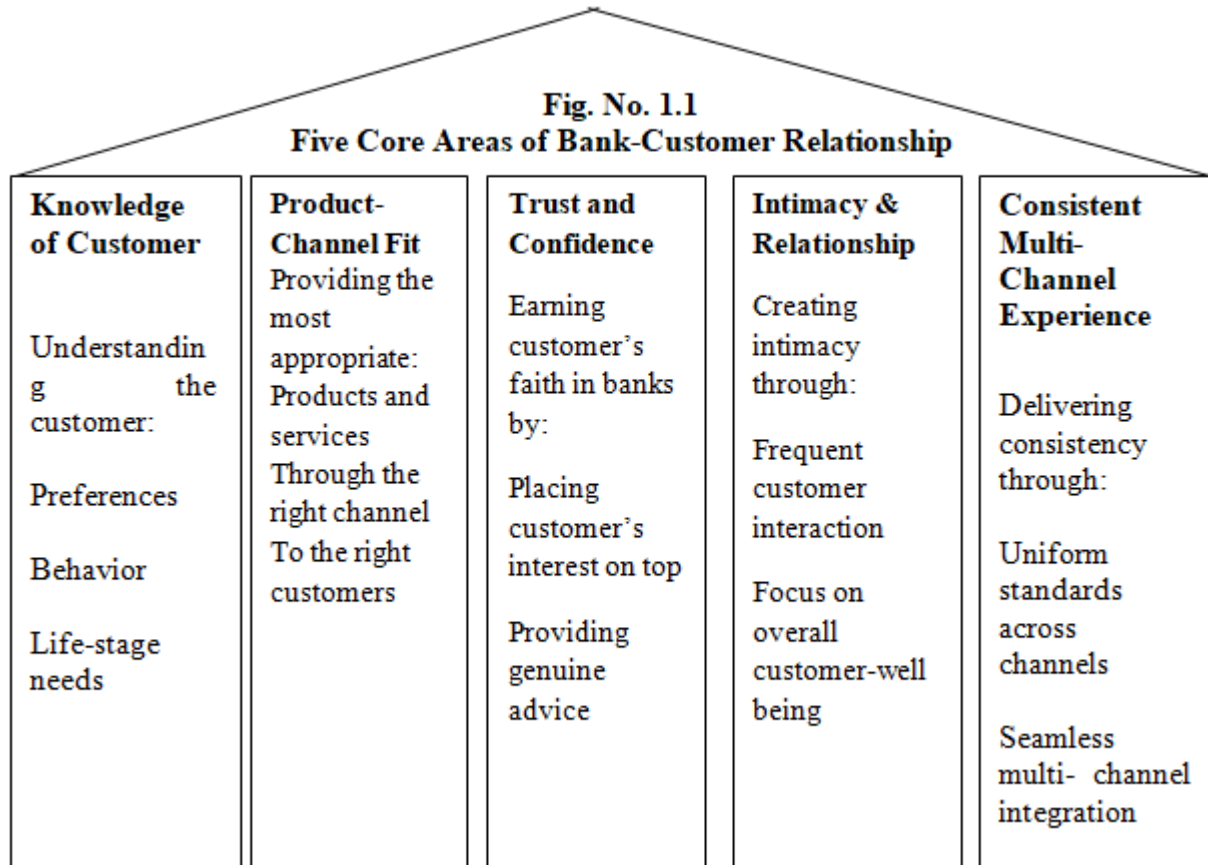
Indian banking landscape has undergone tremendous change and there is a huge amount of investment made in loyalty programs, customer-relationship management (CRM) technology, and general service-quality improvements, most of these initiatives end in disappointment. It is essential that banks focus on their service quality to yield a fruitful result of all their investments. This paper tries to identify the service quality dimensions that help in building a bank's brand. It is an exploratory study, wherein empirical data is collected from customer respondents (500) chosen based on stratified random sampling and marketing executives of the banks (60) selected based on purposive sampling. Data is collected by administering questionnaire, tested for its reliability with a Cronbach's Alpha of .887. Sample is tested for its adequacy and data is analysed using Chi-square test, ANOVA, Factor Analysis and Rank Correlation. It is seen from the study that the cross selling with existing and upselling with new products is the most preferred method of building the brand. Integration of customer information across contact points is adopted for current customers. Amongst the service quality dimensions, assurance, courtesy, responsiveness, competence and a convenient process are rated by the customers to have engaged them with the banking services. Strategies adopted by the banks in relation to its current and potential customers and also how banks can attract and retain their customers are presented in the paper which will be helpful to the banks and also to customers to measure their satisfaction levels. The study considers three important aspects i.e., brand management, customer satisfaction and service quality.

Key Words: Service quality, Penetration, Brand, Cross selling, Satisfaction, Loyalty

Acronyms: PSB- Public Sector Bank, PVB- Private Bank, FPVB- Foreign Private Bank, EC-Existing Customer, NC- New Customer, EP-Existing Product, NP-New Product

1. INTRODUCTION

Any economic activity is unimaginable without a sound banking system. Bank connect people with surplus cash with those who are cash-deficit. Banking industry is embracing innovations and tough competition. Banks also have the challenge of customer loyalty and switching brand behaviour. Evidence is mounting that placing a high priority on customer acquisition and retention and delivery a better service is critical to improved organizational performance in a global market place. Banks are making huge investments loyalty programs, customer-relationship management (CRM) technology, and general service-quality improvements, most of these initiatives end in disappointment. The service quality school view satisfaction as an antecedent of service quality while the satisfaction school holds the opposite view that assessments of service quality lead to an overall attitude towards the service that will determine the success of the product or service in the market. According to World Retail Banking Report 2015 by Capgemini suggests that customer satisfaction is low in five core areas seen as critical to relationship-building: knowledge of customer needs and preferences; the trust and confidence that banks elicit in customers; the level of intimacy banks have with customers; product-channel fit of the bank's offerings, and the bank's ability to deliver a consistent multi-channel experience. The banking industry needs a brief but strong superset of customer-oriented metrics with common definitions that will enable competitive benchmarking. This superset of customer metrics should include areas like loyalty, satisfaction, profitability, cross-sell ratio and primary demand deposit retention rates. Ideally, a neutral industry organisation should draft reasonable definitions, terms and measurement intervals for all banks, so that competitive benchmarking in the CRM area can move a step closer to actionable reality.



(Source: Author's Compilation from literature)

1.2 REVIEW OF LITERATURE

There is a need for banks in India to identify customer life-time value and truly practice relationship marketing, supported with the use of technology-based tools to deliver the highest possible customer satisfaction to its target customers. With this perspective in view, the present study is significant. Satisfaction is basically a psychological state; care should be taken in the effort of quantitative measurement, although a large quantity of research in this area has recently been developed. Work done by Berry (Bart Allen) and Brodeur between 1990 and 1998 defined ten 'Quality Values' which influence satisfaction behaviour, further expanded by Berry in 2002 and known as the ten domains of satisfaction. These ten domains of satisfaction include: Quality, Value, Timeliness, Efficiency, Ease of Access, Environment, Inter-departmental Teamwork, Front line Service Behaviors, Commitment to the Customer and Innovation. These factors are emphasized for continuous improvement and organizational change measurement and are most often utilized to develop the architecture for satisfaction measurement as an integrated model.

Work done by Parasuraman, Zeithaml and Berry (Leonard L) between 1985 and 1988 provides the basis for the measurement of customer satisfaction, acquiring and retaining customers with a service by using the gap between the customer's expectation of performance and their perceived experience of performance. This provides the measurers with a satisfaction "gap" which is objective and quantitative in nature. Jamal and Naser (2002) also investigated the factors influencing service quality in the retail banking sector of Abu Dhabi. Structured questionnaire was distributed among the respondents. The analysis of the responses indicated service quality provided by the banks and the customer expectations from the bank were the major determinants of customer satisfaction.

Banks have become distrusted by their customers and, to regain that trust, must rebrand themselves; this will be hard. Customers will no longer rely on their advice alone; new styles of more accessible professional advisors, who don't look like traditional banks, will emerge. (Terry Tyrrell, May 2009). Examples of the probable new style (described) are Ikea, Apple, and Greenpeace: they have different approaches, but all based on siding with and championing their customers, or empathising with their concerns. Whether or not these three organisations will venture into financial services, their models are ones from which banks can learn. The key is placing the customer at the centre, giving first place to customer values. This is where banks have missed out, although some are beginning to learn the lesson. Estiri, Hosseini, Yazdani, and Nejad (2011) performed a review of the

set of attributes which are capable of being incorporated in the measure of customer acquisition and retention for Islamic banks. Later, the possibility was posed of grouping these attributes into dimensions of quality, proceeding to value various alternative structures by means of confirmatory factor analysis methodology and testing their reliability and validity. The findings from this study revealed that customer retention in Islamic retail banking depends on two major factors, value proposition quality and service delivery quality. Ankit Shah (2012) conducted an empirical research study focused on exploring the major factors that lead to customer satisfaction in retail banking in India. The study also led to developing a conceptual framework of relationship marketing practices in Indian banks by capturing the perspectives of consumers with respect to their satisfaction with various services.

2.1 Statement of Research Problem and Study Objective: Customer satisfaction is a function of expectations and disconfirmation and one of the key elements of business success and profitability is customer satisfaction, the more satisfied the customer, the more durable the relationship. This study explores the affect of service dimensions on consumer perceptions of a banking brand. The authors try to examine and analyse the service quality attributes that lead to customer brand management and attempts to examine if the services rendered by banks are as per the expectations of the customers.

2.2 Hypotheses: After a thorough review of literature, the following hypotheses are formulated for the purpose of the study.

H01: Dimensions in service quality do not have an impact on brand management.

H02: Services rendered are not as per the expectations of the customers.

2.3 Research Methodology: The study is undertaken with a wide coverage of secondary sources of data related to customer satisfaction in banking sector. Data is collected from primary and secondary sources. Primary data is collected from the bank and its customer by conducting interviews and administering questionnaire respectively. Secondary data is collected from sources such as annual report of banks, publications, books, journals, magazine, papers presented at seminars, conferences and certain online sources.

2.3.1 Questionnaire: Two questionnaires are administered, one to the customer respondents and the other to the bank employees. The questionnaires are reliable and are tested for its reliability using cronbach's alpha score which is .887 i.e. 88.7 % which implies that the questionnaires are reliable.

2.3.2 Sample Design: It is an exploratory study, wherein empirical data is collected from customer respondents (500) chosen based on stratified random sampling and marketing executives of the banks (60) selected based on purposive sampling. Three banks are studied, one each from Indian public sector bank (175 respondents) and Indian private sector bank (175 respondents) and Foreign private sector bank in India (150 respondents). Data is also collected from the marketing department of banks. Three managerial positions are chosen i.e. top management, middle level management and lower level management and executives from each level are administered questionnaire to elicit data related to the study. (3 banks X 20 executives from each bank = 60 respondents)

2.3.3 Data Analysis Techniques: Chi-Square test, Rank Correlation and Factor Analysis are applied to analyse and interpret the data so collected from banks' customer respondents and banks' manager respondents.

3.1 Analysis and Discussion: The internal and the external facilitators that lead to an insight of the service quality dimensions of the bank such as

- a) Reliability – provision of service at the time the bank promises to do so, provision of error-free services, and delivering the same level of service at all times of the day.
- b) Assurance- bank's reputation and image, consistency of information from various sources, understanding of customer's specific needs and bank's guarantee of its services.
- c) Tangibles- use of modern equipment and technology, easy to understand forms and materials, visually attractive physical facilities.
- d) Empathy- bank's demonstration of customer problems and explanation of options without using technical jargon and following up in case of delay.
- e) Responsiveness- promptness in service, willingness to help customers, treating customer emergencies and prescribing specific timings for service delivery.
- f) Competence- knowledge of the banking services.

- g) Courtesy- courteous with customers, pleasant demeanor, considerate and polite front-end employees.
- h) Accessibility- convenient locations and access points, easy to talk to employees in person, over phone and via email.

3.2 Technical Quality and Functional Quality: Service quality can be thought of as having two dimensions: Technical Quality and Functional Quality. Technical quality refers to ‘what’ the bank gives the customer, while Functional quality refers to ‘how’ the bank’s services are provided to the customer.

3.2.1 Technical Quality: Some of the things that a bank should ensure to deliver technical quality are as follows:

- Customers are adequately informed about the bank’s products and services.
- The bank’s branch has a suitable mix of people with experience in banking, finance, accounting and legal aspects so as to ensure that the branch is adequately equipped to deliver technical quality.
- The bank’s staff (especially front-line) have through knowledge of the bank’s products and services.
- The bank’s staff is able to provide professional advice to its customers.
- The bank’s staff has been adequately trained to deal with complex customers and with their complaints.

3.2.2 Functional Quality: Functional quality is concerned with how the service is provided to the bank’s customer. Certain elements that a bank should ensure to deliver functional quality are as follows:

- Attitude of the bank’s staff members
- Importance given to the bank’s customer’s over routine work.
- Perceived credibility of the bank’s officials to customer queries
- Ambience at the bank

The first objective of the study was to examine the service quality attributes are significantly related to Brand Management. From the responses, amongst the 29 components of service quality, nine components are narrowed using factor analysis. These are i) assurance ii) responsiveness iii) competence iv) tangibles v) courtesy vi) market presence vii) process viii) people and ix) customer friendliness. Factor analysis is run to explore the factors that are regarded important in delivering a better service quality. The analysis of the service quality factors is done taking the reference of factors in services quality as given by Parasuraman, Zeithaml and Berry. The SERVQUAL questions are included in both the questionnaires that were being administered to customers. A seven point scale is being used (1-strongly disagree and 7-strongly agree). The following are the results given separately for the analysis that is run separately for the bankers and the customers. The factors that are extracted based on the responses of the bankers which help in narrowing down the factors from a total of 29 components to 9 components are given in Table 1.1 and 1.2. It is seen that the highest percentage variation from rotation sums of squared loadings is 13.632 for the component assurance and 12.821 for component responsiveness. The total percentage variation from rotation sums of squared loadings for all the nine components is 77.866.

Table 1.1 Test Statistics for Factor Analysis (Banks)

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.763
Bartlett's Test of Sphericity	Approx. Chi-Square	1206.100
	df	406
	Sig.	.000

The factors that are extracted based on the responses of the bankers which help in narrowing down the factors from a total of 29 components to 9 components are given as follows:

Table 1.2 Components as Extracted from Factor Analysis

Component	Factors in the component	Factor loading	Percentage variation (from rotation sums of squared loading)
Component 1 Assurance	Specific needs	.630	13.632
	Guarantee	.631	
	Use of technology	.710	
	Staff Appearance	.786	
	Explanation of options	.587	
	Availability to talk in person	.565	
Component 2 Responsiveness	Error-free	.635	12.821
	Promptness in service	.642	
	Willing to help	.508	
	Processes urgent requests	.757	
	Prescribes specific timings	.782	
	Availability to talk over phone	.494	
Component 3 Competence	Staff's ability	.548	10.257
	Knowledge	.806	
	Up-to-date	.824	
	Availability to communicate via email	.509	
Component 4 Tangibles	Forms and material	.755	7.895
	Physical facilities	.718	
	Convenient Access	.464	
Component 5 Courtesy	Consistently courteous	.756	7.720
	Pleasant demeanor	.655	
	Accurate	.465	
Component 6 Market Presence	Fulfills promises in time	.813	7.260
	Reputation and image	.778	
Component 7			
Process	Same level of service all times	.847	7.078
	Staff listens problems	.679	6.447
	Staff avoids Jargon	.590	
	Staff follows up in delay	.571	
Component 9			
Customer friendly	Considerate and polite	.843	4.755
Total percent variation from rotation sums of squared loadings			77.866

(Source: Compiled and interpreted by author)

Customer respondents were asked if their respective banks rendered services as per their expectations and if they were satisfied with the same. It is seen that 73.7% respondents of PSB feel that the bank renders services as per their expectations while 78.4% respondents of PVB and 69.6% of FPVB feel that their bank also renders services as per their expectations. Certainly majority of customers agree and have a positive attitude towards the services and feel that these are as per their expectations. Test statistics for Chi-Square reveals:

- PSB = 89.253 > 3.841, df=1 at 5% level of significance, P value=.000
- PVB = 80.656 > 3.841, df=1 at 5% level of significance, P value=.000
- FPVB=38.416 > 3.841, df=1 at 5% level of significance, P value=.000

As the calculated value is greater than the table value, it is concluded that customers have a positive attitude towards the services rendered and feel that these are as per their expectations.

Bank wise statistics reveal that among the banks in public sector, SBH bank considers underlying brand strength and awareness (mean 3.00) and convenience of introduction (mean 3.40) and Andhra bank considers financial

performance (mean 1.20) and quality of service and staff (3.10) for acquiring and retaining its customers. For the banks in the private sector, ICICI bank considers underlying brand strength and awareness (mean 1.10) and special promotional offers (mean 2.80) as the main factors that the bank emphasises in acquiring and retaining customers. As with the HDFC bank, it also considers brand strength and awareness (mean 1.70) and product/service differentiation (mean 4.00) and targeted advertising and marketing campaigns (mean 4.00) as factors important in acquiring and retaining customers. For the banks operating in foreign sector in India, Citibank gives importance to underlying brand strength and awareness (mean 1.10) and special promotional offers (mean 2.70) and HSBC bank in its initiatives to acquire and retain customers gives importance to targeted advertising and marketing campaigns (mean 3.30) and special promotional offers (mean 2.40).

Table 1.3 Mean Values for Overall Preference for the Banks

Factors	N	Mean	Rank
Brand	60	2.15	1
Service	60	4.38	3
Recommendation	60	5.87	8
Convenience	60	5.45	7
Differentiation	60	4.43	4
Performance	60	4.57	5
Campaigns	60	3.97	2
Others	60	5.12	6

(Source: Author- Primary Data Analysis and Interpretation)

Therefore, it can be seen that there is a lot of variation in the banks across sectors for factors that are considered by them in acquiring and retaining customers. The most popular factor among all banks is underlying brand strength and targeted advertising and marketing campaigns. The above table reveals the overall preference of the banks under the study and it is concluded that underlying brand strength and awareness is ranked first (mean of 2.15) followed by special promotional offers (mean of 3.97). Quality of service and staff and product/service differentiation are ranked third and fourth. Financial performance coupled with other factors are ranked fifth and sixth. Convenience of introduction and recommendation from existing customers are least preferred factors that help in acquisition and retention of customers. Correlations are also observed between the factors that help banks compete in the market to acquire and retain the customers. Significant correlation is observed between underlying brand strength/awareness and marketing campaigns; offers and financial performance. Brand strength/awareness and targeted advertising/marketing communications are positively correlated (coefficient of .614) and with special promotional offers (coefficient of .639). Brand strength/awareness is negatively correlated with financial performance (coefficient of -.639).

4. CONCLUSION

When the brand identifies an appropriate position, it starts to derive its benefits in the form of customer acquisition and retention. It is concluded that amongst the factors that are considered by the banks while acquiring and retaining customers, underlying brand strength and awareness is ranked first (mean of 2.15) followed by special promotional offers (mean of 3.97). Quality of service and staff and product/service differentiation are ranked third and fourth. Financial performance coupled with other factors are ranked fifth and sixth. Convenience of introduction and recommendation from existing customers are least preferred factors that help in acquisition and retention of customers. In service industry, people are utmost important. Although companies are investing record amounts of money in traditional loyalty programs, in customer-relationship management (CRM) technology, and in general service-quality improvements, most of these initiatives end in disappointment. And the factors that brand management are underlying brand strength and awareness, recommendations from the existing customers, convenience of introduction, targeted advertising and marketing campaigns and special promotional offers.

Superb handling of these moments requires an instinctive frontline response that puts the customer’s emotional needs ahead of the company’s and the employee’s agendas. These moments often occur when the customer has a problem (such as a hold on a check or a need for a quick answer on a loan) or receives financial advice, either good or bad. By contrast, humdrum transactions (such as buying traveler’s checks) generally don’t offer the same opportunity to create an emotional bond with the customer. The paper has implications for the banking industry in terms of a need for strong superset of customer-oriented metrics with common definitions that will enable competitive benchmarking. This superset of customer metrics should include areas like loyalty, satisfaction, profitability, cross-sell ratio and primary demand deposit retention rates. Also tracking customer

information can be facilitated by banks by using Enterprise Feedback Management (EFM) techniques. Many companies make the mistake of overinvesting in humdrum transactions but fail to differentiate themselves in the customer experiences that really matter. It is being found that Customers who rely on remote-banking services are conspicuously disloyal despite the high quality of the offering. These banks attribute this disloyalty to the absence of any opportunity to form an emotional bond. Therefore, it is imperative that the frontline employees manage the moments of truth and build a strong positive image about the brand. The marketing (or the brand management) department of banks in India do not conduct internal positioning workshops with their teams. It is suggested that banks and players in the services sector parse and reconcile all of the information gathered during the 'due-diligence' of positioning process. Teams can brainstorm and explore various positioning ideas for testing. Most banks are banking on use of social media to attract customers and ease their transactions.

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ATTITUDE TOWARDS AND BARRIERS TO USE OF ICT BY MATHEMATICS TEACHERS IN COLLEGES OF UNIVERSITY OF MUMBAI: A SURVEY**Mandar Bhanushe**

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ABSTRACT

The use of Information and Communication Technology by teachers for delivery of the lectures has become a necessity in today's world. A survey was conducted on college teachers affiliated to University of Mumbai, to find the attitude towards use of ICT and to identify the barriers they feel are in their way to use ICT in regular delivery of lectures and content with their learners. Data on eight separate indices from respondents will be collected. these eight subscales are constructed using semantic differential items taken from Zaichkowsky's (1985) Modified personal Involvement Inventory, a context free 16-item semantic differential scale that focuses on "a person's perceived relevance of the object based on inherent needs, values and interests". A 5-point rating scale to measure the barriers in the use of ICT in Colleges. The data analysis showed no significant difference between the attitude towards use of ICT between male and female teachers, teachers from different faculty also did not show any significant difference in this aspect. Few barriers were identified at the individual and institute level which Institutions/Colleges need to work upon to increase the ease of use of ICT for teaching-learning in the college premises. A further study on the attitude towards and barriers to use of ICT by teachers is required beyond the current jurisdiction of this survey.

Keywords: ICT, Teachers attitude towards ICT, ICT barriers, e-learning, blended learning

INTRODUCTION

Information and Communication Technology (ICT) is the keyword in the current Educational world. Traditional teaching aids are slowly being replaced by the ICT tools. The next generation of students is more techno savvy than the previous one. Hence it becomes inevitable for today's teacher to get equipped with the necessary training of using various ICT tools. Nicholas Negroponte, in his book *Being Digital*, reports: "Today kids are getting the opportunity to be street smart on the Internet, where children are heard and not seen. Thus, the essential shift in thinking of the educators is to recognize and harness the vast array of resources that are now available on the Internet". The educator must consider incorporating a tool to teach his subject at various levels. Gaining awareness of these resources and facility in navigating them is a critical component of information literacy and basic technological competence for today and tomorrow. Newton and Rogers (2003) suggest that ICT tools add value to science lessons in two ways; through the intrinsic properties of ICT, such as time saving or handling data, and through potential learning benefits from the way ICT is used in the classroom. Research indicates that teachers do not adopt ICT unless its use is aligned with their usual teaching practice and this practice is largely teacher centred (La Velle, McFarlane and Brawn, 2003). ICT is important for bringing changes to classroom teaching and learning, so as to foster the development of students' 21st Century skills.

The attitude of the educator is hence a matter of great importance in this scenario. Also the environment in which an educator is working should also be supportive. Forgasz (2002) shows different conditions influence how the computers in mathematics teaching are used. Factors that may encourage teacher to use the computers are for instance access to computers, teachers own skills, the idea that computers help students learn, software relevant to curriculum, policy decision of the school, technical support, fun for students. Discouraging factors are difficulties of access to computer room, lack of technical support, not enough time to learn software, software not available, and lack of confidence with computers. The current study is restricted to explore the facts revolving around attitude of and barriers to the use of ICT in teaching by teachers.

REVIEW OF RELATED LITERATURE

- 1) Basel A. R. Badran (2009) conducted a research on "Can ICT change Teacher's attitude towards use of Technology in Teaching in UAE ". The main findings were:
 - a) This research found that teachers' attitudes towards technology and their degree of adoption and use of ICTs within UAE government schools are greatly influenced by three factors; (a) the availability and level of training, (b) access to ICTs, and (c) sustainable technical support.
 - b) If technology is indeed recognised to have the potential to enhance learning and teaching, efforts must be taken at all levels to formulate policies and implementation strategies that would address and reduce the barriers.

- c) This study recommends that barriers to ICT uptake, be overcome and enablers adopted and supported.
- 2) “A review of the research literature on Barriers to the uptake of ICT by teachers” was done by British Educational Communications and Technology Agency (Becta) in June 2004. The major findings were:
 - a) A very significant determinant of teachers’ levels of engagement in ICT is their level of confidence in using the technology. Teachers who have little or no confidence in using computers in their work will try to avoid them altogether. (Dawes, 2000; Larner and Timberlake, 1995; Russell and Bradley, 1997.)
 - b) Levels of access to ICT are significant in determining levels of use of ICT by teachers (Mumtaz, 2000).
 - c) Teachers are sometimes unable to make full use of technology because they lack the time needed to fully prepare and research materials for lessons, particularly where this involves online or multimedia content. (Fabry and Higgs, 1997; Manternach-Wigans et al., 1999.)
 - d) There is some evidence to suggest that teachers’ gender has an effect on the degree to which they use ICT, with male teachers making more use of ICT than female teachers, and with female teachers reporting greater levels of computer anxiety than male teachers. (European Commission, 2003; Bradley and Russell, 1997.)
- 3) Sara Hennessy (2010) in her synthesis of the research literature on use of ICT by teachers : “Teacher Factors Influencing Classroom Use of ICT in Sub-Saharan Africa” gave her major findings as follows:
 - a) Research and active development projects such as those run by EdQual, a Research Consortium of educational institutions in the UK and Africa (Ghana, Rwanda, South Africa and Tanzania) on Educational Quality2 typically indicate two main reasons why teachers use ICT. Firstly, they feel that their own use of computers benefits their learners, and secondly, teachers feel learners benefit from using computers themselves.
 - b) Across Africa and most developing countries there are many challenges in bringing ICTs into the education process in general. Anderson (1997) and Hennessy & Onguko (forthcoming) have identified a range of physical and cultural factors that affect ICT use by teachers, including lack of reliable access to electricity, limited technology infrastructure (especially internet access, bandwidth, hardware and software provision), language of instruction and available software; geographical factors such as country size, terrain and communications; demographic factors such as population size, density and dispersion.
- 4) S. A. Onasanya, et al (2010) in their research on “Higher Institutions Lecturer’s attitude towards integration of ICT into teaching and research in Nigeria ” found that:
 - a) Gender has no effect on lecturer’s attitude towards the use of ICT facilities/equipment in tertiary institutions
 - b) The less experience teachers are more interested in the use of ICT facilities than their senior teachers.
 - c) Science subject teachers are more interested in the use of ICT than their counterparts.

NEED OF STUDY

The review of literature revealed that there are some studies done on the attitude of teachers (school and College) towards the use of ICT and some studies on the barriers to the use of ICT in teaching by teachers, from various places across the globe. However, very few have done a study on teachers from various states in Bharat. There is a need to know the attitude of the College teachers and the barriers they feel which obstructs them from use of ICT in Colleges affiliated to the University of Mumbai. This lack of studies from Mumbai region created a need to carry out the present study.

SIGNIFICANCE OF THE PROBLEM

The study will prove to be useful for further researchers to study in detail about the attitude of the teachers in using of ICT to teach in Classrooms. Also, it may help researchers to compare their findings with that of the current study of teachers at University of Mumbai. The probable barriers in using of ICT in Colleges also will facilitate the Managements of Colleges to improve their infrastructure on ICT.

SCOPE AND LIMITATIONS OF THE STUDY

The present study deals with only the senior college teachers at colleges affiliated to University of Mumbai. The study includes both male and female teachers and the faculties of the teachers were restricted only to arts, commerce and science. The Colleges which were included in the study were from Greater Mumbai and Thane district only.

As the present study deals with the comparison of the attitude of male and female teachers towards use of ICT and towards the barriers in use of ICT, other variables such psychological aspects, stress, teacher effectiveness are excluded from the study.

STATEMENT OF THE PROBLEM

Attitude towards and barriers to use of ICT by Mathematics teachers of Colleges of University of Mumbai

OBJECTIVES OF THE STUDY

- To compare the attitude of teachers towards use of ICT by (a) Gender, (b) Faculty.
- To compare the barriers towards use of ICT by (a) Gender, (b) Faculty.

HYPOTHESIS

- There is no significant gender difference in the attitude of teachers towards use of ICT.
- There is no significant faculty difference in the attitude of teachers towards use of ICT.
- There is no significant gender difference in the barriers for teachers to use ICT.
- There is no significant faculty difference in the barriers for teachers to use ICT.

SAMPLE

A stratified sample of 400 teachers from 100 Colleges affiliated to University of Mumbai.

SAMPLING TECHNIQUES

The sample was selected using a 3-stage sampling technique. (i) At the first stage, Colleges were selected from two districts out of five which have Colleges affiliated to University of Mumbai. The technique of sampling was of stratified random sampling. (ii) At the second stage, Colleges were selected from the three faculties (Arts, Commerce and Science). The technique was of stratified sampling. (iii) At the third stage, teachers were selected randomly from these Colleges.

TOOLS

For collecting data for the present study the following tools were used:

1. Personal Data Sheet for teachers.
2. Data on eight separate indices from respondents will be collected. these eight subscales are constructed using semantic differential items taken from Zaichkowsky’s (1985) Modified personal Involvement Inventory, a context free 16-item semantic differential scale that focuses on “a person’s perceived relevance of the object based on inherent needs, values and interests”.
3. A 5-point rating scale to measure the barriers in the use of ICT in Colleges.

METHODOLOGY

A questionnaire was prepared and was given to teachers from various Colleges affiliated to University of Mumbai. The sample will be taken by stratified sampling method to cover the region in the geographical jurisdiction of University of Mumbai and also the faculty (Arts, Commerce and Science) of the teachers.

TECHNIQUES OF DATA ANALYSIS

The raw data was collected and analysed using graph and statistical techniques like percentage, mean, standard deviation, variance, Pearson’s *r*, *t*-test and ANNOVA.

MAJOR FINDINGS OF THE STUDY:

I) Gender Difference in the Variables

The null hypothesis says that there is no significant gender difference in the attitude of teachers towards use of ICT.

Table 3.1 shows the relevant statistics of the ATICT of male and female teachers:

Table 3.1: Relevant Statistics of ATICT of MT and FT

Group	N	Mean	SD	t	level of significance
Male	211	264.72	17.22	0.28	0.05
Female	189	265.20	16.53		

The obtained *t* is less than 1.96 and hence is not significant at 0.05 level. The null hypothesis is therefore accepted.

Conclusion: There is no significant gender difference in the attitude of teachers towards use of ICT. The ATICT of male and female teachers do not differ significantly.

II) Differences in the Variables by Faculty

The null hypothesis says that there is no significant faculty difference in the attitude of teachers towards use of ICT.

The techniques used for testing this null hypothesis is one-way classification of ANOVA.

The criterion for classifying the ATICT was the types of Faculty. The sample size and mean was as follows:

Table 3.2

	Sample Size	Mean
1. Arts faculty	142	264.68
2. Commerce faculty	144	264.17
3. Science faculty	114	266.27

The following table gives the analysis of variance (ANOVA) of ATICT of teachers by different types of faculty:

Table 3.3: ANALYSIS OF VARIANCE OF ATICT BY TOF

Sources of Variation	Sum of Squares	d.f.	Mean Square (variance)
Among the mean conditions	298.23	2	149.11
Within groups	113313.67	397	285.42
Total	113611.89	399	

$$F = \frac{\text{variance between mean}}{\text{variance between conditions}} = 0.52$$

From tabulated F for $df_1 = 2$ and $df_2 = 397$

F at 0.05 level = 2.99

Conclusion: Since the obtained F value is less than the tabulated value of F at 0.05 level of significance, the null hypothesis is accepted. Therefore there is no significant faculty difference in the attitude of teachers towards use of ICT.

III) GENDER DIFFERENCES IN BTICT

The personal barriers and the institutional barriers were ranked on a 5 point scale from 1 – very weak to 5 – very strong. The gender wise ranking on various points are tabulated in the following table:

Table 3.4: Gender wise average ranking on PBTICT IBTICT of the teachers

Personal Barriers	Gender	
	Male	Female
Lack of Knowledge of ICT	2.5	2.53
Lack of confidence in use of ICT	2.49	2.60
Lack of time to prepare	2.63	2.50
Doubt about the use of ICT in subject	1.66	1.69

Table 3.5: Gender wise average ranking on IBTICT of the teachers

Institutional Barriers	Gender	
	Male	Female
Lack of training from College	2.15	2.06
Lack of administrative support	2.23	2.23
Lack of maintenance and repair of Computers by the College	2.74	2.89
Lack of support from the Colleagues	2.01	1.84

Table 3.6: Relevant Statistics of PBTICT of MT and FT

Barriers	Mean		S.D.		t	Level of significance
	M	F	M	F		
Lack of knowledge of ICT	2.50	2.53	1.22	1.23	0.25	0.05

Lack of confidence in use of ICT	2.49	2.60	1.08	1.06	1.03
Lack of time to prepare	2.63	2.50	0.87	0.94	1.43
Doubt to use of ICT in subject	1.66	1.69	1.23	1.21	0.25

At 0.05 level the t value is less than 1.96 in the above table.

Conclusion: There is no significant gender difference in the personal barriers of teachers towards use of ICT. The BTICT of male and female teachers do not differ significantly.

Table 3.7: Relevant Statistics of IBTICT of MT and FT

Barriers	Mean		S.D.		t	Level of significance
	M	F	M	F		
Lack of training in ICT	2.15	2.06	1.32	1.23	0.71	0.05
Lack of administrative support	2.73	2.89	1.31	1.30	1.22	
Lack of maintenance of Computers	1.32	1.31	0.93	0.91	0.11	
Lack of support from colleagues	2.03	2.04	1.39	1.30	0.74	

At 0.05 level the t value is less than 1.96 in above table.

Conclusion: There is no significant gender difference in the institutional barriers of teachers towards use of ICT. The BTICT of male and female teachers do not differ significantly.

SUMMARY AND CONCLUSION

The null hypothesis was tested using appropriate parametric statistical techniques. The major findings of the study are as follows:

1. The first null hypothesis was tested using t – test. The obtained t was not significant at 0.05 level of significance. Therefore, it may be concluded that the ATICT of male and female teachers do not differ significantly.
2. The second null hypothesis was tested using t – test. The obtained t was not significant at 0.05 level of significance. Therefore, it may be concluded that the ATICT of different faculty teachers do not differ significantly
3. The third null hypothesis was tested using t – test. The obtained t was not significant at 0.05 level of significance. Therefore, it may be concluded that the PBTICT of male and female teachers do not differ significantly
4. The fourth null hypothesis was tested using t – test. The obtained t was not significant at 0.05 level of significance. Therefore, it may be concluded that the IBTICT of male and female teachers do not differ significantly

CONCLUSIONS

There is no significant gender difference found between the ATICT, PBTICT, IBTICT of the college teachers. Also, there is no significant faculty difference found between ATICT of college teachers.

SUGGESTIONS FOR IMPROVEMENT

Though there is no attitude or barrier difference between gender and faculty among the college teachers, it was observed from the data that the college teachers require time to prepare their lectures using ICT in the college premises and also need support from the college management for the same.

The teachers need to sit together faculty or subject wise and draft their lectures in their corresponding subjects to make the use of ICT more involving and interesting and encouraging.

SUGGESTIONS FOR FURTHER STUDY

The study was limited to a geographical region around greater Mumbai. A similar study can be taken covering the entire rural plus urban population of colleges affiliated to not only University of Mumbai but other Universities too, to get a greater perspective on the use of ICT by the college teachers. The attitude itself being a barrier sometimes may also be included in the personal barriers and a study may be taken up to find the barriers in detail for a college teacher to use ICT in the colleges. The board of studies may also include some ICT oriented course work in the syllabus and hence a study can be done by taking the board of studies’ members as the sample across faculty to get more clarity in the use of ICT.

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LIST OF ABBREVIATIONS

ICT	Information Communication Technology
ATICT	Attitude of Teachers towards use of ICT
BTICT	Barriers for Teachers in use of ICT
PBTICT	Personal Barriers for Teachers in use of ICT
IBTICT	Institutional Barriers for Teachers in use of ICT
MT	Male Teachers
FT	Female Teachers
TOF	Types of Faculties

EMPOWERMENT OF WOMEN IN THE NEW MILLENNIUM**Dr. Shobha Dedhia**Associate Professor, HOD, Department of Commerce, Smt.M.M.P Shah College of Arts and Commerce,
Mumbai, Maharashtra, India**ABSTRACT**

When PM announced that Aatmanirbhar Bharat (Self Reliant India) is the need of an hour and steps being taken in this direction for better India. The question comes to my mind, is this possible without women empowerment? Women-led development will pave the way for self-reliant Bharat in a real sense. We should not forget that 50% population belongs to our women. The resilience, passion and commitment for family, society and country are shown at different periods of time for different sections, like to save the dignity of women, freedom struggle, uplifting education, economic empowerment, art, literature and culture, sports, medicine, science and technology, research and development, rural and urban area development, environment management, the spiritual progression of individual and society, administration and civil services, leadership, political movement, social media ad journalism and fighting against evils in society.

Keywords: Women, Empowerment, Gender.

INTRODUCTION

The core of the concept of empowerment lies in the ability of the woman to control her own destiny. For e.g., only empowered woman can oppose pressure to undergo sex selective abortion of female foetus. This implies that to be empowered women must not only have equal capabilities (such as education and health) and access to resources and opportunities (such as land and employment), they must also have the agency to use those rights, capabilities, resources, and opportunities to make strategic choices and decisions (such as is provided through leadership opportunities and participation in political institutions).

Women's entry into the decision-making bodies of the industry, financial institutions, government and non-government structures, international aid- agencies, electoral bodies, international human rights organizations and electronic media with global coverage has removed several bottlenecks coming in the way of empowerment of mass of women. Women's projects are executed faster, salary scale of women in the government and non-government sectors have risen, remuneration of women beneficiaries and workers of women's projects has enhanced, complaints of sexual harassment at work-place are judiciously examined and the culprits are punished, global traveling of single women has increased multifold, women professionals are ready to work with women's self help groups. In the millennium era women's issues have been integrated in the mainstream discourse.

WOMEN COMPONENT PLAN AND GENDER BUDGETING:

Women's Component within the 11th Five Year Plan of GoI assures at least 30% of funds/benefits from all development sectors-education, health, skill development, social protection, employment- flow to women. Due to consistent lobbying by the gender economists and women's groups, in 2004 the Ministry of Finance gave a mandate to all ministries to establish a Gender Budgeting Cell and by now 54 ministries and departments have formed Gender units and have promised to submit annual reports and performance budgets highlighting budgetary allocations for women. One third reserved seats for women in the Panchayati Raj Institutions has brought more than 100, 000 in the public arena since 1992. In the forthcoming elections of PRIs in Maharashtra, 50 % reservation of seats will be ensured for women in Maharashtra State. As elected representatives in gram, tehsil, district councils and urban local self government bodies women have been able to address practical gender needs of poor women through four types of schemes and programmes:

1. Women specific schemes where 100 % of the allocation is required to be spent on women.
2. Pro-women schemes where at least 30% of allocation and benefits flow to women.
3. Gender neutral schemes meant for the benefit of community as a whole where both men and women avail these benefits.
4. The residual state specific programmes having profound effect on women's position/ condition.

With entry of women in the development sector, women's organisations have created their constituency, mass-base, think-tank, pool of professionals, progressive male allies and self-sustaining financial base. Women entrepreneurs from the upper class, middle class as well as in the self help groups of toiling poor are getting support in terms of credit and market facilities.

Science, Technology and Women

Globalisation has encouraged induction of women engineers, architects, pilots, scientists, technicians and journalists with super-specialisation into challenging and rewarding assignments. Facilities of safe transport, flexi time, variety of fresh and durable food available in the market, absence of policing, place for night-halt, separate toilets and rest-rooms for women and enlightened management which does not see women employees as burden but encourages women as asset have provided conducive atmosphere for women to join the fields which are highly demanding. The state has provided tax relief to women from the upper crust of society. Even the HRD Department of the corporate world, multinational companies, government institutions and autonomous research institutions are providing congenial atmosphere to women professionals and employees.

Women in Development discourse:

During 1970s and 1980s, the women's movement highlighted marginalisation of women from the economy. The efforts of women activists were directed in terms of agitation and propaganda for women's rights, street fighting against escalating violence against assertive women and team-building to counter sexual harassment at work place. In the 1990, the women's movement demanded its legitimate place within the mainstream with its own agenda of empowerment of women in partnership with men. It has been able to identify its allies in all sections of society. Its horizontal and vertical networking has created congenial atmosphere to execute development agenda with the help of effective use of information and communication technology, modern managerial practices and efficient law and order machinery.

The most difficult areas have been providing educational and decent employment opportunities for the poverty groups, low-cost housing and trade centres, environmental and occupational safety and human rights concerns. Development thinkers and workers need safety nets to operate without pressure from the local bullies and vested interests. Bullies of each and every communities are increasingly taking advantage of development workers/teachers/ academicians because they are non-hierarchical in their functioning and also because they are not very commercial minded in their day-to-day affairs. The state, political parties and beneficiaries of women's groups too have duty to ensure democratic and multicultural atmosphere within which the women activists can take judicious and gender-just decisions about allocation of developmental resources and development funding for construction of schools, shelter homes for women in difficult circumstances, community centres, sports-clubs, libraries and reading rooms, low cost hospitals and low cost housing for the poverty groups.

Collective Decision-making Processes of the New Social Movements in India

1970 onwards, development of social movements highlighting the problems of the rural and urban poor, industrial working class, tribal masses and minorities threw up a new kind of women decision makers who had strength of street-fighting, formal education and strategic thinking. They had to work under tremendous adversity, as they were a part of politics of protest. In the nineties, other sectors of the society also gave space to competent and highly qualified women to be in the decision-making bodies. At present, gender sensitisation of state and central government, management and trade unions, mass organisations, educational institutions is one of the topmost priorities among the development-oriented organisations. In the last two decades, women who have held important positions have had positive experience whenever they have done thorough homework and have played a role of problem shooters diligently and fearlessly. At the same time, in several places they have faced tremendous male hostility and physical violence. Competent women in the public life who have promoted the ethos of distributive justice have managed to get popular support.

Women Empowerment Policy, 2001

India adopted Women Empowerment Policy, 2001 that touches all aspects of women and girls. The principle of gender equality is enshrined in the Indian Constitution in its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles. The Constitution not only grants equality to women, but also empowers the State to adopt measures of positive discrimination in favour of women. This policy has set the benchmarks for empowerment of women in general and for the access of women particularly those belonging to weaker sections including Scheduled Castes/Scheduled Tribes/ Other backward Classes and minorities, majority of whom are in the rural areas and in the informal, unorganized sector – to education, health and productive resources, among others, is inadequate. Therefore, they remain largely marginalized, poor and socially excluded. The policy demands that women should be represented in important committees formed by the government like standing committee, resource and budget allocation committee etc. so that they can strengthen the hands of women elected representatives executing women's development agenda.

The goal of this Policy is to bring about the advancement, development and empowerment of women. The Policy will be widely disseminated so as to encourage active participation of all stakeholders for achieving its goals. Specifically, the objectives of this Policy include

- (i) Creating an environment through positive economic and social policies for full development of women to enable them to realize their full potential
- (ii) The *de-jure* and *de-facto* enjoyment of all human rights and fundamental freedom by women on equal basis with men in all spheres – political, economic, social, cultural and civil
- (iii) Equal access to participation and decision making of women in social, political and economic life of the nation
- (iv) Equal access to women to health care, quality education at all levels, career and vocational guidance, employment, equal remuneration, occupational health and safety, social security and public office etc.
- (v) Strengthening legal systems aimed at elimination of all forms of discrimination against women
- (vi) Changing societal attitudes and community practices by active participation and involvement of both men and women.
- (vii) Mainstreaming a gender perspective in the development process.
- (viii) Elimination of discrimination and all forms of violence against women and the girl child; and
- (ix) Building and strengthening partnerships with civil society, particularly women's organizations.

CONCLUSION

Without popular mandate if women are selected for the top positions, they will have to face non-cooperation from the administration and the law and order machinery. Women in the public life need a protective shield of popular support and tremendous good will so that they can execute a development agenda more meaningfully. If we don't want to be puppets in the hands of different power-blocks, we will have to empower ourselves with the first hand experience of the operational reality. There is no short cut to fieldwork and efficient handling of the crisis situation. We also need to see ourselves as change-agents and not as beneficiaries of the welfare departments of the government structures and private foundations. Women in the public life need to create their own support- structures for safe night-halts, safe transport and clean toilets. Constant up-gradation of skills and knowledge base is a must for each and every woman decision-maker to survive in a public life for a long term. Ability to handle more than one portfolio is a key to success in this rapidly changing socio- economic and political environment. Women in public life must give up phobia for modern equipments for better communication such as computers (internet), cell phones and advanced technologies, which reduce human drudgery. Majority of Indian women are seeking protection of the benevolent patriarchs and only 11% women (widows, separated, divorced, deserted and single) are actual/ nominal heads of the households. Hence it is unrealistic to seek women's liberation without active support of sympathetic men. The 21st century is going to unfold an era of partnership between men and women dedicated to the cause of liberation of humankind, which will ensure social justice, safe environment, communal harmony and world peace in an era of terrorism in the name of religion that has upset the power relations in the world.

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THE POETIC STYLE OF WILLIAM CARLOS WILLIAMS IN AMERICAN LITERATURE

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ABSTRACT:

A poet has his own style of writing in any given language as he has been long trained to be so. This is applicable for William Carlos Williams, the American renowned poet in American literature and he is writing exclusively for his native land that is the US. He is an imagist who takes image that any concrete objects and poeticizes well. Here in these poems, The poet uses to maximum extent that leaves are fresh, shedding fragrance, smell in drying and producing crackling noise in dried state when crushing under wheels. William Carlos Williams produces the leaves multiple dimension in connection with the use as image. That produces an aesthetic effect and produces information also.

I. INTRODUCTION

An archetypal usage of the image of driving the car and crushing the dried leaves with its wheels while driving on the road, apart from his aesthetic imitation from the painting is laid in his poems. An image he does not use spontaneously as it is struck on his mind just like that from the usual flow of his imagination with his frame of mind. A deliberate and confident use of the particular images is his own major tools of poetry. In his poem "The Young Housewife", his lines are very practical,

"The noiseless wheels of my car
rush with a crackling sound over
dried leaves as I bow and pass smiling." (3-5)

The usage of onomatopoeia comes dominant in the lines above particularly the words 'noiseless wheels', 'crackling sound' and 'dried leaves' completely onomatopoeic in nature. The concept of noiseless wheels is applicable for the car in idle position. But Williams uses it wheel running state. He describes the artificial things, the wheels artistically in this verse well.

Besides, the noiseless state of the wheels in the running on smooth surface of the road, it makes a crackling sound when the wheels crush the dried leaves. An excellent effect by the sound-pattern the poet produces in the minds of the readers. A rhythmic, poetic, or music sense to the mind is well implemented by Williams by coherent use of sounds of the objects wheels, dried leaves.

In this context there is another word the poet might have used aptly is rustling. Whenever the idea related to words come the word rustling can be click into the mind, a specific term means the sound that creates by dried leaves, or water in stream running with the particular sound in recurrence, e.g. rustling of water; rustling leaves means sound of water or leaves.

II. RELATED WORKS

Similarly, the symbols of leaves, dropping on the ground is dealt with another poem called "A Confidence" here instead of a car's wheels on the dried leaves, probability of stamping on the leaves by foot is given. But the place is like a forest, an orchard like having thick bushes, trees or untread area having much trees; the trees shed leaves on the ground to a heap.

"How the leaves all fall from the little branches
And lie soon in
crowds along the bare ground; How they lie
On all sides so thick that no man

May pass any way without touching them, Or hearing at his feet a great crying out!" (7-8)

A degree of personification is ascertained in the employability of leaves in the poem

"A Confidence". It is quite natural dried leaves make crushing sound because of its dryness leads to brittle, crushed into dust and not powder like. The poet works out the detail very lively that the leaves crying 'a great crying out' means crying or screaming out of pain. An emotion is carried out well through the object leaves. An object is used to produce to the senses.

In crushing the leaves either by car or by foot, a connectivity is there in the above two poems. It is notable that the technique of same concept with slight changes is used well to the maximum by the author. Hereby he has created a configuration of arranging familiar symbols in different poems in a particular rut-pattern.

Again we can see the same leitmotif in the poem "History" the same properties used by the poet so naturally that while reading, no tendency of having monotonous attitude towards this aspect of his poems will arise. Williams is there. He writes his poems when he has the time after doing his medical consultations with his patients. In his busy schedule he writes poems every day. A flourishing flow of poetic sensibilities refreshes him and felt enterprising to write after his regular work. In addition he used to write in the morning primes hours. His poetic sensibility drives him to a great extent.

He never leaves (leaves) any concept that he comes across unwritten in his literary work. A sharp observation of Williams always leads to incorporate into his writing. He is completely obsessed with the poetic spirit.

"Summer is a dried leaf.

Leaves stir this way then that on the baked asphalt, the wheels of motor
cars rush

Over them,___ gas smells mingle with leaf smells." (3-5)

Again his practiced poetic mind set repeats in third time in the poem "History"

His concept of summer is expressed by means of dried leaf. His notion of dried leaf is making the rustling sound. He observes the leaves moved by the wind here and there on the tar road. Wheels of cars rush over them. The poet does not say crush them. He says with slight change in the leaves nature. Previously, dried leaves make crackling sound, a rhythm of sound pattern is used.

Presently, leaves produce smell or a flavor which is so natural. It shows that the leaves are drying. They are not fully dried as fit for fuel. He produces a sense of smell with leaves. Before that he does or produces a sense of sound with the same material.

The same occurrence we can have in another poem "The Term"

"A rumpled sheet of brown paper about the length
and apparent bulk of a man was rolling with the
wind slowly over and over in the street as

a car drove down upon it and crushed it to the ground.

Unlike a man it rose again rolling

With the wind over and over to be as it was before."(15-20)

CONCLUSION

Here the car is used, no wheel reference, no wheels rush, car drove down on it, just like a news statement it is. The paper replaces leaves or dried leaves. There is a similarity between the paper and the leaves in the other poem "History" leaves stir on the road, that is to say spread over the road likewise the paper roll over the road. Wheels crush the paper that springs back later and rolls with the wind. This idea is compared with human being in the dimension that the will power it has. The poet implies like the paper roll a man must be concerned with the will power. After crushing the paper roll rises and floats into the air. Human being on the contrary struggles and feels emptiness of mind after any adverse situation arisen to him. A philosophy and an enlightenment behind the poem. A reader has the connectivity with his poetic works always that maintains a curiosity, zealous temper to read his poems.

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