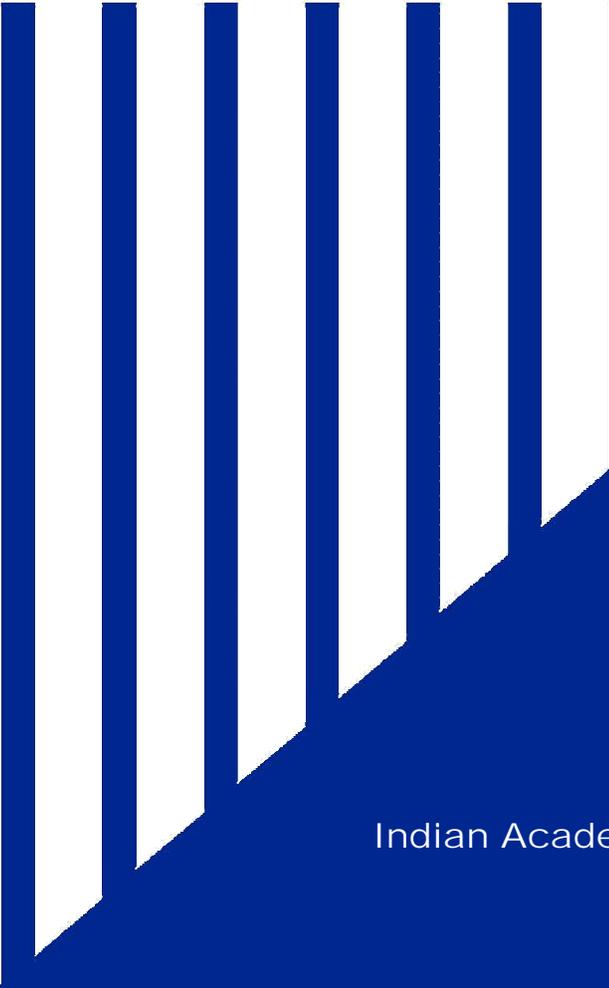


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**POST TRAUMATIC GROWTH: AN OVERVIEW****Abdul Raffie Naik<sup>1</sup> and Dr. Shah Mohd. Khan<sup>2</sup>**Research Scholar<sup>1</sup> and Associate Professor<sup>2</sup>, Department of Psychology, Aligarh Muslim University, Aligarh

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**ABSTRACT**

*Post Traumatic Growth is a psychological growth followed by trauma or stress. It is a positive change that occurs as the result of one's struggle with a highly challenging, stressful, and traumatic event. In this study, an attempt was made to review the literature based on previous studies to identify and highlight the significant correlates and critical, predictors associated with post traumatic growth. The literature shows many constructs both positive as well as negative are influencing and have a relationship with post traumatic growth such as social support, self-esteem, self-efficacy, hope, resilience, positive attitude, happiness, wellbeing, religiosity, perceived stress, violence, maladjustment, risky behavior, etc. The main purpose of this study is to briefly present the major possible posttraumatic reactions and discuss the phenomenon of Posttraumatic Growth (PTG). The results discussed in this article will help the researchers and policymakers to understand the positive impact of some constructs on PGT through which further developing policies can be out.*

*Keywords: Post Traumatic Growth, Stress, and Psychological Capital.*

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**INTRODUCTION**

"What doesn't kill me makes me stronger" - Nietzsche

The aftermath of highly stressful events differs from person to person. Although some people show negative decline and others report no change, many people report positive growth following adversity. Exposure to a traumatic event, directly or indirectly, may affect an individual and one may develop posttraumatic stress disorder (PTSD). The negative symptoms associated could be as anxiety, fatigue, depression, withdrawal, or lowered social aspiration (Rodgers, 2014). Since 1990's a lot of research has focused on the possibility that people may also experience positive changes after trauma. This "upside" to trauma may include enhanced personal strength and spiritual change. Post-traumatic growth (Post-Traumatic Growth) is a theory that describes the kind of positive change followed by trauma. It was developed by psychologists Richard Tedeschi, and Lawrence Calhoun, in the mid-1990s, and holds that people who experience psychological struggle following misfortune can often see positive growth afterward. Since its introduction in the mid-1990s, a plethora of research has focused on the possibility that people may experience positive changes after a traumatic event (Tedeschi and Calhoun, 1996). Such positive changes have been referred to by a number of names, including benefit finding and adversarial growth, but the most commonly used name is posttraumatic growth (PTG).

Post-traumatic growth is defined as "*positive psychological change experienced as a result of the struggle with highly challenging life circumstances*" (Tedeschi, and Calhoun, 2004). People who encountered trauma get transformed in different ways according to their abilities. Posttraumatic growth is multifaceted in nature; trauma victims may experience growth in one domain or other.

Post-traumatic stress and Post-traumatic growth are the two interlinked terms in the field of psychology. Researchers noted that the probable path proposes the idea that distress ensures successive growth. Tedeschi and Calhoun (2004) contend that Post-Traumatic Growth is the result of the post trauma psychological turmoil. The thought process which goes in the mind after an ordeal leads to productive processing and this consequently gives rise to growth. According to this composition, it is assumed that PTSD and Post-Traumatic Growth have a positive association with each other. Post-Traumatic Growth is significantly different from post-traumatic stress disorder in which individuals find no benefit from their trauma only pain and anxiety (Hadit, 2006).

**CONSEQUENCES OF TRAUMA**

Trauma seems to have two distinct opinions concerning its consequences. First, trauma's negative effects disturb the psychological and physical equilibrium and this leads to an increases the various physical and mental health problems. Traumatic incidents are specific, often unexpected and could sometimes pose a threat to life. Individuals face loss or threats to personal goals and wellbeing. Examples could be divorce, financial crisis or serious illness. Individuals differ in how they react to the trauma. Some face minimal disruptions in their daily life while many commonly experience anxiety, depression and somatic illnesses or pain (Flannery, Jr., 1999). Exposure to trauma is an overwhelming experience for those who witnessed or affected by trauma and can have severe and chronic psychological consequences. Trauma is a psychologically distressing event outside the range of usual human experience, often involves a sense of fear, terror, and helplessness.

Second, trauma has its positive side, i.e. the constructive effects where individuals gain an optimistic outlook in their traumatic life events subsequently resulting in experiencing positive psychological changes known as posttraumatic growth. In Post traumatic growth, people set their new priorities; meet the challenges, make new friends. How serious the symptoms and problems depend on many things including a person's life experiences before the trauma, natural ability to cope with stress, how serious the trauma was, and what kind of help and support a person gets from family, friends, and professionals after the trauma.

### **POST-TRAUMATIC GROWTH**

Post-Traumatic Growth, also known as stress-related growth, positive growth, growing up in adversity, perceived benefit, stress-related growth, positive psychological change and discovery benefits, was introduced by Tedeschi and Calhoun in 1995. It indicates a positive psychological change an individual experiences after a traumatic event. Positive changes, such as improved self-awareness, better relationships and the development of new goals and priorities and a better spiritual life are some of the factors indicated by Post-Traumatic Growth (Wan Shen-min and Lu Hong-zhou, 2019). Post-traumatic Growth, as a concept, is now widely studied and related to 'event trauma' and the associated mental health outcomes (Slade, et al, 2019).

Post Traumatic Growth might impact positively among individuals. Bandura, (1997) reasoned that those with high self-efficacy might use Post-Traumatic Growth well (i.e. to affect positive changes in their level of psychopathology), whereas those with low self-efficacy might use Post-Traumatic Growth in more self-defeating ways. Researchers believe that there are people who witnessed trauma, which is quite alarming. There are many positive psychology outcomes that will bring back the individuals to lead the post traumatic growth. Social Support, Hope, Resilience are the main factors of post traumatic growth among individuals.

Wan Shen-min and Lu Hong-zhou (2019) state that Post-Traumatic Growth is prevalent in HIV-positive people and this promotes mental health, improves treatment adherence and enhances the immune system and help in reducing risk behaviors such as unhealthy sexual behavior and substance abuse. Among cancer patients, Post-Traumatic Growth and perceived social support help promote coping responses. For long term cancer survivors, Post-Traumatic Growth can help in bringing in new perspectives and develop social networks that can help them as coping mechanisms (Cormio, Muzzatti, Romito, Mattioli & Annunziata, 2017). Parikh, De Ieso , Garvey, Thachil , Ramamoorthi, Penniment & Jayaraj (2014), in a study Post-Traumatic Stress Disorder and Post-Traumatic Growth in breast cancer patients have stated that Post-Traumatic Stress Disorder is diagnosed during the initial stage if diagnosis of breast cancer whereas Post-Traumatic Growth is experienced after diagnosis and treatment of breast cancer. Post-Traumatic Growth is associated with better life style, happiness and psychosocial wellbeing.

Taku and Britton (2018), in a study on self-esteem and Post-Traumatic Growth among adolescents state that self-esteem and Post-Traumatic Growth have a cyclical relationship. A person with a high self-esteem is likely to experience Post-Traumatic Growth, which in turn leads to an increase in self-esteem, which may serve as a protective factor in stressful situations. They also bring into focus the relationship between the previous knowledge of Post-Traumatic Growth and self-esteem and state that adolescents who have previous knowledge of Post-Traumatic Growth have a high self-esteem. They also indicate the need to look at socio-cultural factors of adolescents because these factors could play a role in the understanding of the benefits out of adversity.

Religiosity is also an effective factor in developing Post-Traumatic Growth. Being religious can develop positive beliefs among the trauma victims to bounce back from the adversities. Optimism, or in other words, focusing on the positive aspects of the situation to minimize the negative aspects of the crisis, may enable the person to emphasize the benefits of the crisis (Folkman & Moskowitz, 2000). Subandi, Achmad, Kurniati & Febri, 2014, in a study on Post-Traumatic Growth among the survivors of the 2010 eruption of Mount Merapi in Java, Indonesia, have identified spirituality as a predictor of Post-Traumatic Growth as it helped them understand the situation with regards to the adversity and their lives better. In a similar vein, Pooley et al. (2013) explained posttraumatic stress and posttraumatic growth with their relationship to coping and self – efficacy in the NW Australian Cyclone communities. Results suggest that higher levels of PTS direct the way for more growth to occur.

Murad and Abdel (2017) studied the relationship between traumatic experience, posttraumatic stress disorder, resilience, and posttraumatic growth among adolescents in Gaza Strip. The findings highlighted that adolescent's witnessed a variety of traumatic events, and have moderate to severe PTSD symptoms. Further, the results revealed that the level of resilience and Post-Traumatic Growth was above moderate. The findings concluded that people who experienced traumatic events often have symptoms and problems afterward.

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**CONCLUSION**

Research within Posttraumatic Growth has highlighted the possibility which helps to over from different traumatic situations. PTG is considered as an important parameter especially within the field of psychotherapy. The capability to develop growth in those people who have witnessed trauma. Thus, PTG can be solely described as a psychologically positive change trauma afterward.

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**FACTORS ACTING AS A BARRIER TOWARDS THE PURCHASE OF ORGANIC FOOD PRODUCTS AMONG WOMEN CONSUMERS IN COIMBATORE CITY**

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**ABSTRACT**

*India is one of the fastest growing country in many aspects, there are enormous opportunities prevailing as far as our country is concerned. Unvoiced fruition is taking place regarding the food habits of the people and this has paved way for the search of better foods and food habits by the people. Organic food products have gained its attention and farmers also started to give more priority for organic productions in their farms and it is mostly available on all local markets as of today. Indian weather condition is best suited for many organic food products. Presently, India holds tenth position in producing organic foods with appropriate certifications. Thus, there is a drastic progress in the growth of organic farming and it catches present marketing trend. Consumers' literacy level has increased predominantly which has a constructive influence on the food choices based on their nutritional value as well as health aspect. Thus, the demand for organic food products has increased rapidly in the market. The suppliers should indulge in promoting the supply and accessibility of the organic food products corresponding to the level of demand. Presently, there is a disparity between the production of organic food products and consumers' aspiration to procure the organic products. The present empirical study is made to discover the factors acting as a barrier towards the purchase of organic food products in Coimbatore city, Tamil Nadu, India.*

*Keywords: Organic food products, Women perception, Barriers.*

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**INTRODUCTION**

Organic food products are gaining substance in current scenario. People all over the world are becoming more conscious about their food patterns and they have started to focus on the prime components of the foods as well as the consequences of such components. Due to poor food habits, people are facing numerous health problems in which few are dreadful in nature. So, this is the right time for the people to realize and take a glance at the salient features dumped in consuming organic foods. The darkness of chemical filled with food stuffs has thrown light on the importance of organic foods in terms of health, safety, eco-friendly natured and various other aspects. At the preliminary phase of the organic food movement, the organic farms were fairly undersized and their products were available mostly in local markets only.

Currently, organic food products are made available in all types of markets. Organic production methods are considered brilliant for the environment, due to their non- discharge of insect repellents into the soil and water. According to the analysts, organic foods are free from industrial solvents, irradiations, synthetic fertilizers and preservative ingredients (Allen and Albala, 2007). India is one among the nations with major area under organic production system along with Argentina, China, Brazil and Hungary (Willer and Kilcher, 2009). The present empirical research is an attempt to scrutinize the factors acting as a barrier towards purchasing of organic food products in Coimbatore city, Tamil Nadu, India. India has placed itself in the tenth position in organic farming and the price implicated in producing organic food products includes the following aspects collectively such as farmers' guidance, processing cost, supply chain, wrapping cost, retailers profit and farmers' premium.

**REVIEW OF LITERATURE**

This literature review focuses on an in depth description of literatures on the factors acting as a barrier towards organic food products consumption. The review by Suganya and Aravinth (2015) analyzed that price variations prevailing between organic and non- organic products influences the intention of consumers to purchase organic foods. Chih-Ching Teng and Yu-Mei Wang (2015) acknowledged that attitude and trust play the intervening roles correlating to revealed information and perceived knowledge with the intention of acquiring organic food. Umamaheshwari and Chandrasekar (2015) observed that organic products have a prototype in its awareness and accessibility. Consumers are more aware but they are reluctant due to the high cost and availability of wide range of products.

Mohamed Bilal Basha and K. Ramesh (2014) observed that the samples chosen for the research are giving more preference to organic foods since they are more concerned about their health, and this factor acts as an important one in the consumption of organic products. Ramesh and Divya (2013) have made an interesting examination which reveals that the prime reasons for purchasing of organic food products are health consciousness and eco friendly way of production. Zenab sayed saleki and Seyedh Maryam Seyedsaleki (2012) established that

consumer attitude towards purchasing of organic foods are influenced by concern for the surrounding, usage of natural manures, awareness, personal customs and values. Justin Paul and Jyoti Rana (2012) proved that degree of literacy, easy accessibility and health concern has a positive impact on the consumer’s attitude towards purchasing of organic food products. Werner and Alvensleben (2011) declared that there is a high degree of positive correlation between the magnitude of consumers care for the environment and their inspiration to buy organic products. Somnath Chakrabarti (2010) acknowledged that relative significance connected by the specialists to key explanatory variables in the consumers’ purchase towards organic food. Based on the above literature, the study makes further attempt to identify the key determinants acting as a barrier towards purchasing of organic food products in Coimbatore city, Tamil Nadu.

**STATEMENT OF PROBLEM**

The consumption of conventional food products by the people causes numerous health disorders. The organic food products are produced without the use of hereditary customized organisms, noxious chemicals, bug juices and artificial composts. The organic food products are environment concern and superior for utilization. But still people are lagging in sufficient level of awareness about organic foods and their health gains. It facilitates to discover the key factors that confine the consumers towards the non- acquisition of organic foods. Based on the currently prevailing tribulations articulated and as only fewer attempts were made in Coimbatore city, Tamil Nadu, the present study will definitely block up the research gap to certain degree.

**OBJECTIVES OF THE STUDY**

- To study the demographic profile of the female respondents
- To determine the factors acting as a barrier towards the purchase of organic food products

**HYPOTHESIS**

1. Ho1. There is no significant relationship between income level with barriers of purchasing organic food products
2. Ha1. There is a significant relationship between income level with barriers of purchasing organic food products

**METHODOLOGY OF THE STUDY**

This research is empirical in nature. Both primary and secondary data were collected for the research study. Simple random sampling technique was used for the collection of data in Coimbatore city. For the purpose of the study around 100 consumers of organic products were randomly collected from the total population. A structured questionnaire were framed and collected through direct survey method from the respondents. The questionnaire consists of two parts. First part deals with demographic profile of the respondents and the second part deals with the factors acting as a barrier towards purchasing of organic food products.

**Table – 1: Exhibits the demographic outline of the**

Respondents

<b>Factors</b>	<b>Category</b>	<b>Frequency</b>	<b>Percentage</b>
Age	18 to 25	17	17
	26 to 35	24	24
	36 to 45	35	35
	Above 45	24	24
Education	School level	10	10
	Under graduate	20	20
	Post graduate	46	46
	Professional Degree	10	10
	Others	14	14
Income	Below Rs.15000	38	38
	Rs.15000 to 25000	15	15
	Rs.25000 to 35000	25	25
	Rs.35000 to 45000	10	10

	Above Rs.45000	12	12
Occupation	Housewife	16	16
	Employee	40	40
	Entrepreneur	30	30
	Professional	12	12
	Others	2	2
Marital	Married	77	77
	Unmarried	23	23

From the above table, it is summarized that the majority of the respondents 35% were in the age group of 36-45 and with regard to education 46% of the respondents were post degree holders. Regarding income factor, 38% of the respondents belong to income group below Rs.15000, with regard to occupation, 40% of the respondents were employees and 77% of the respondents were married.

**BARRIERS TOWARDS PURCHASING OF ORGANIC FOOD PRODUCTS**

One-way ANOVA was applied on the data in order to identify the significant relationship between incomes (dependent variable) with several different parameters (independent variables) relating to factors acting as a barrier towards purchasing of organic food products in Coimbatore city and the same was presented in table 2.

**Table – 2: One way ANOVA**

Factors		F	Sig.
Lack of awareness	Between Groups	10.278	0.005
	Within Groups		
	Total		
Difficulty in product Identification	Between Groups	5.102	0.004
	Within Groups		
	Total		
Lack of product range	Between Groups	10.865	0.00
	Within Groups		
	Total		
Adversity	Between Groups	5.118	0.182
	Within Groups		
	Total		
Scarcity	Between Groups		0.02
	Within Groups		
	Total		
Health aspect	Between Groups	10.658	0.00
	Within Groups		
	Total		
Tasteless	Between Groups	10.756	0.01
	Within Groups		
	Total		

Source: Primary data, Significant at the 5%

**INFERENCE**

The results of variance analysis (one-way ANOVA) reveals statistically there is no significant relationship (null hypothesis is not accepted) between income and all the six variables relating to factors acting as a barrier towards purchasing of organic food products such as: lack of awareness about organic food products (P value = 0.05 < 0.05), scarcity of organic food stores (P value = 0.02 < 0.05), difficulty in product identification ( P value =0.04 < 0.05), health aspect (0.00 < 0.05), tasteless ( P value = 0.01 < 0.05), lack of product range (0.00< 0.05). Income of the respondents is considered to be influential factor while analyzing factors acting as a barrier

towards purchase of organic food products. And the remaining adversity factor ( $P$  value =  $0.182 < 0.05$ ) shows that income is regarded as an insignificant factor.

### **CONCLUSION**

This study has made a sincere effort to explicate the perception towards the barrier on buying organic food products among women consumers in Coimbatore city, India. India, with an assortment of weather conditions is most suitable for a lot of prospective production of all varieties of organic food products. This salient feature guarantees the organic farmers to value the Indian food market which is mounting progressively in the indigenous as well as the foreign market. The present research concludes that the intention of women towards purchasing of organic food products is predominantly inclined by the factors such as premium pricing and less accessibility of the products. The organic producers, as well as the government must collectively focus on such pessimistic features for the future progress of the same. Thus, it shows a positive sign for both the organic food products and the Indian agricultural market to enlarge by surpassing the complications and also problems in implementing the strategies.

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**MANAGEMENT OF MICRONUTRIENT DEFICIENCY IN ADOLESCENTS GIRLS: AN INTERVENTIONAL APPROACH****Ritu Prakash Dubey<sup>1</sup>, Kiran Yadav<sup>2</sup> and Ranu Prasad<sup>3</sup>**

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**INTRODUCTION**

World Health Organization (WHO) has defined 'adolescence' as the period between 10 to 19 years. Adolescent girls, constituting nearly one tenth of Indian population, form a crucial segment of the society. Their current nutritional status will decide the well-being of the present as well as the future generation. In other words, adolescence provides a second opportunity for girls to attain 'catch up growth' and break the intergenerational cycle of malnutrition provided there is a significant increase in their nutrient intake. However, the state of adolescent girls in India is quite dismal despite the increased nutritional requirement during adolescence.

Growth during adolescence is faster than at another time in an individual's life except the first year. Good nutrition during adolescence is critical to cover the deficits suffered during childhood and should include nutrients required to meet the demands of physical and cognitive growth and development, provide adequate stores of energy for illness and pregnancy, and prevent adolescence onset of nutrition-related diseases. A large percentage of adolescents in the region suffer from nutritional deficiencies. Dietary intake with respect to adequate availability of food in terms quantity and quality (particularly, the mean caloric intake), ability to digest, absorb and utilize food and the social discriminations against girls can greatly affect the adequate nutrition development. Because of this variability among individuals, age is a poor indicator of physiological maturity and nutrition needs (**Malhotra and pass, 2007**).

Micronutrients are vitamins and minerals required in small amounts that are essential to our health, development, and growth. Micronutrients are found naturally in a variety of plant- and animal-based foods. Although they can now be synthesized in the laboratory, a varied diet typically provides all of the vitamins and minerals necessary for human health. In many settings, however, such foods are not available and provide a major threat to the health and development of populations around the globe. These are also the places where micronutrient deficiencies cause the greatest harm.

Iron deficiency is the most common deficiency in the world, and the only one prevalent in developed countries. Over 30% of the world's population suffers from iron deficiency anemia. Vitamin A deficiency is a leading cause of blindness in children; in pregnant women it can cause night blindness and increases maternal mortality rates.

Turnip is the top vegetable sources for vitamin-K; 100 g provides 251 µg of this vitamin that is about 209% of recommended intake. Vitamin K has potential role in bone health by promoting osteotrophic (bone formation and strengthening) activity. Adequate vitamin-K levels in the diet help limiting neuronal damage in the brain; thus, has established role in the treatment of patients suffering from Alzheimer's disease. 100 g of fresh leaves contain 60 mg or 100% of daily-recommended levels of vitamin C. Vitamin C is a moderately powerful water-soluble antioxidant which helps the body develop resistance against infectious agents and scavenge harmful oxygen-free radicals. This leafy vegetable is notably good in many B-complex groups of vitamins such as riboflavin, folate (48% of RDA/100g), niacin, vitamin B-6 (pyridoxine), thiamin, pantothenic acid, etc., that are essential to the body as part of co-enzymes during the metabolism in the body. Its leaves are also rich source of minerals like magnesium, copper, calcium, sodium, potassium, iron, manganese, and phosphorus. Potassium is an important component of cell and body fluids that helps controlling heart rate and blood pressure by countering effects of sodium. Manganese is used by the body as a co-factor for the antioxidant enzyme, *superoxide dismutase*. Iron is required for cellular oxidation and red blood cell formation. Turnip greens are one of the finest sources of essential vitamins, minerals and anti-oxidants that can offer protection from vitamin A deficiency, osteoporosis, iron-deficiency anemia, and believed to protect from cardiovascular diseases and possibly from colon cancers (**Farnham et al., 2012**). Turnip top greens are plentiful in Flavanoid anti-oxidants, vitamins and minerals. 100 g fresh leaves provide 11587 IU or 386% of RDA of vitamin-A (**USDA 2016**).

Amla fruits are useful in diabetes, bronchitis, hyperacidity, peptic ulcer, dermatitis, haematogenesis, inflammations, anemia, liver diseases, gastrointestinal tract disorder, menorrhagia and cardiac disorders. Being

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exceptionally rich in vitamin C, amla is vital for treatment of human scurvy (Thomas *et al.*, 2013). The amla pulp contains 600 mg of vitamin C per 100 g and nearly twenty times as that of orange juice. The amla contains a chemical substance which prevents the oxidation of the vitamin present in it. Therefore, amla is providing a good supply of vitamin C in the fresh as well as the dry condition (Gopalan and Mohanram 2004).

### Justification

The present study was undertaken to fully explore the utilization of the leaves for product development and intervention also, that is for preparing and enriching traditional products as well as for optimizing the utilization of amla, turnip and knol-khol leaves. The study was an attempt to assess the nutritional status of adolescent girls and to empower them with nutrition education through product and education material which would help to bring about a positive change in their knowledge, attitude and practices, which in turn would be helpful to bring out empowerments in their nutritional status and quality of life. Nutrition education is essential for bringing a permanent and favorable solution to the problem of anemia. A Poster, Folder and Pamphlet was prepared in order to save time. It has been found that adolescent girls are affected by nutritional problems like eating disorder, anemia, micronutrient deficiencies due to poverty, lack of awareness, myths and tragedies related to foods among the girls therefore study was planned to impart nutrition education through poster, folder and pamphlet and provide them necessary knowledge regarding sanitation, hygiene, food preferences, dietary pattern and health related problems to the adolescent girls of the rural areas. Education material in the form of poster, folder and pamphlet was used as it is better and attractive way of communication with the respondents living in the rural area and imparting necessary knowledge to them.

### OBJECTIVES

1. To determine the nutritional composition of fresh Amla, Knol-Khol and Turnip leaves.
2. To incorporate fresh identified (micronutrients rich) leaves in traditional food products for nutritional enrichment.
3. To evaluate the organoleptic attributes and calculate the nutritive value of the prepared food products.
4. To select food products from developed ones and explore their functional properties through dietary intervention.
5. To create awareness about micronutrients deficiency diseases through nutrition education materials.
6. To find out the impact of intervention (dietary + nutrition) among the selected respondents.

### MATERIALS AND METHODS

The present investigation was conducted in the Department of Food Nutrition and Public Health, Ethelind College of Home Science, Sam Higginbottom University of Agriculture, Technology and Sciences, Allahabad, Uttar Pradesh and the all interventions were conducted in the selected areas (Shukul ka Purwa and Ahimane) of Sultanpur. The details of materials, experimental procedure and techniques adopted during the course of the investigations were as follows-

**3.1 Procurement of raw materials-**All raw materials for the product development were purchased from the local markets in Allahabad and the surrounding of Sam Higginbottom University of Agriculture, Technology and Sciences, Allahabad.

**3.2 Experimental site-** The present all investigations were carried out in the Nutritional Research, Laboratory of the Department of Food Nutrition and Public Health, Ethelind College of Home Science, SHUATS, Allahabad.

**3.5 Development of food products-** Three food products (*Shakarpara, Ladoo and Mathri*) were prepared with the incorporation of amla, turnip and knol-khol leaves. Respectively, both for each product, the basic recipe (control T<sub>0</sub>) had four variations, T<sub>1</sub> (95:5 leaves and Refined Wheat Flour), T<sub>2</sub> (90:10 leaves and Refined Wheat Flour), T<sub>3</sub> (85:15 leaves and Refined Wheat Flour), T<sub>4</sub> (80:20 leaves and Refined Wheat Flour) respectively, where the amount of one or more ingredients were varied.

**Trials for acceptability testing of proportion of different leaves in products details of control and treatments-**

- **Control (T<sub>0</sub>):** prepared from refined flour.
- **Treatment (T<sub>1</sub>):** prepared from mixture of refined flour and leaves in a ratio of 95:5.

- **Treatment (T<sub>2</sub>):** prepared from mixture of refined flour and leaves in a ratio of 90:10.
- **Treatment (T<sub>3</sub>):** prepared from mixture of refined flour and leaves in a ratio of 85:15.
- **Treatment (T<sub>4</sub>):** prepared from mixture of refined flour and leaves in a ratio of 80:20.

**Supplementation product** – *ladoo* prepared from mixture of gram flour (22%), pearl millet (22%), flaxseed (21%) and Amla (5%), Turnip (15%), Knol-khol (15%) leaves in a ratio of 22:22:21:5:15:15 is selected for supplementation.

**Replications** – Control and each of the treatments for each product were replicated four times.

### 3.6 PROXIMATE COMPOSITION:

- ✓ Determination of moisture
- ✓ Determination of Total ash
- ✓ Determination of Fat
- ✓ Determination of Protein (Lowry's method)
- ✓ Estimation of carbohydrate:

### MINERAL AND VITAMIN ESTIMATION

- ✓ Calcium determined from samples was assessed using volumetrically procedure of **AOAC (2007)**.
- ✓ Iron will be determined by using standardized procedure of **AOAC (2007)**.
- ✓ Vitamin C in the sample was assessed by procedure of **AOAC (2007)**.
- ✓ Estimation of ascorbic acid (vitamin C):

**Sensory evaluation-** Sensory evaluation of the prepared food products were done by a trained panel of 10-12 judges selected among the faculty members of Ethelind college of Home Science for the sensory attributes i.e. colour and appearance, consistency, taste and flavor and overall acceptability of the prepared products by using the nine point Hedonic scale (**Srilakshmi 2007**).

**Determination of Nutritive Value-** The nutritional values obtained by the chemical analysis of the selected medicinal plants will be computed as well as food composition tables by (**Gopalan et al., 2011**) will be used to determine the nutritive value of the products prepared.

**Development of schedule for survey of adolescent girls who suffering micronutrient deficiency-** A structured schedule was prepared for collecting the information about respondents. It included general profile, anthropometric status, dietary intake etc., of the respondent.

**1. General Profile-** This section covered the aspects including respondent's name, age, gender, marital status, income, educational status and occupation. All these were important for knowing the respondents socio-economic status.

**2. Anthropometric Measurements-** Nutritional anthropometry is concerned with the measurement of variations of physical dimensions, the gross composition and degree of nutrition. Hence, anthropometric measurements are useful criteria for assessing nutritional status.

**a. Height measurements-** Height (cm) of the respondents were taken with the help of a measuring tape by sticking it to the wall. The respondents were made to stand erect, looking straight in front, buttocks, shoulders and head touching the wall, heels together, toes apart and hands hanging loosely by the sides.

**b. Weight-** The personal weighing machine of maximum capacity of 120kg and the minimum division of 0.5 kg used to weight all the respondents and the scale was set to zero. The respondents were made to stand erect on the weighting scale, without footwear, not leaning against or holding anything and the weight was recorded in kg. The scale was adjusted to zero after each measurement. These consecutive reading was taken.

**c. Body Mass Index-** Body mass index of each respondent were calculated from the recorded height and weight measurement using the following formula (**Park, 2007**).

$$BMI = \frac{\text{Weight (kg)}}{\text{Height}^2 \text{ (m)}}$$

**3.10 Dietary Survey-** A dietary survey was conducted as described by **Park (2007)**. The food consumption diagnostic frequency was recorded in terms of cereals, pulses, milk and milk products, GLV, roots and tubers, fruits, meat and poultry, fats and oils and sugar. Diet surveys constitute an essential part of any complete study of nutritional status of individuals or groups, providing essential information on nutrient intake levels, sources of nutrients, food habit and attitudes. The nutrient intakes of the respondents were calculated on the basis of 24 hours dietary recall method. The diet was calculated for calories, protein, fat, carbohydrates, calcium, iron, and vitamin C. The nutrient intake was calculated using food composition table by **Gopalan et al. (2010)** and compared with the ICMR standard values. Eating habits of the respondents were recorded.

### 3.11 Biochemical assessment

#### Sahli's Method of Hemoglobin Estimation

Classification	Hemoglobin values(mg/dl)
Non-anemic	>12
Mildly anemic	8-11
Severely anemic	<6.5

**3.12 Assessment of dietary pattern and nutritional status of selected group of adolescent people pre intervention-** Total 240 respondents were selected and divided into three groups 80 respondent each, i.e. T<sub>0</sub> (control group) on which no feeding and no nutrition education was conducted during interventional period (4 months), T<sub>1</sub> (Feeding group) on which feeding experiment was conducted with the selected product, i.e., *ladoo* during the intervention period and T<sub>2</sub> (Feeding + Education group) which was fed with selected product of intervention and imparted nutrition education with the educational kit prepared, i.e., folder, pamphlet and poster on Anemia and related lifestyle diseases. The assessment of dietary pattern and nutritional status of the respondents were conducted using a structured survey schedule.

**3.13 Conducting Feeding experiment and Feeding and Education experiment-** In T<sub>1</sub> total 80 respondents were fed with the selected product weighing approximately 50 g for feeding experiment. The effect of feeding was determined after 4 months in terms of hemoglobin test and T<sub>2</sub> total 80 respondents were fed with the selected product weighing approximately 50 g for feeding experiment and also imparted nutrition education with help of folder, pamphlets and poster. The effect of the combination of feeding and education was determined after 4 months.

**3.14 Assessment of anthropometric measurement of the selected group of adolescent girls post intervention-** Assessment of hemoglobin level and anthropometric measurement of all three groups were done after 4 months and the results were compared with pre hemoglobin level to draw conclusion regarding the effect of feeding and combination of feeding and education on the respondents and compare the results obtained.

## RESULTS AND DISCUSSION

### NUTRITIONAL COMPOSITION OF (SELECTED LEAVES) AMLA, KNOL-KHOL AND TURNIP

**Table-4.1: The average nutrient compositions of Selected leaves per 100 g.**

NUTRIENTS	CHEMICAL VALUE		
	Knol-Khol	Amla	Turnip
Ash (%)	3.53	2.9	3.06
Moisture (%)	86.7	9.2	81.9
Energy (kcal)	43	281	67
Total carbohydrate (g)	6.4	5.19	9.4
Protein (g)	3.5	0.1	4.0
Fat (g)	0.4	0.775	1.5
Calcium (mg)	740	20.0	710
Vitamin C (mg)	157	3.76	180
Iron (mg)	13.3	1.7	28.4

TABLE-B: ORGANOLEPTIC CHARACTERISTICS OF THE PRODUCTS

Table-4.2: The average sensory scores of different parameter in control and treated sample of “Shakarpara” prepared from leaves (Knol-Khol, Amla and Turnip).

Parameters	T <sub>0</sub> Mean± SE	T <sub>1</sub> Mean± SE	T <sub>2</sub> Mean± SE	T <sub>3</sub> Mean± SE	T <sub>4</sub> Mean± SE
Colour and Appearance	6±0.46	7±0.45	5.67±0.34	4.67±0.35	3.67±0.11
Body and Texture	6±0.46	7±0.47	5.5±0.44	4.5±0.38	3.34±0.23
Taste Flavour	6±0.46	7.84±0.12	5.67±0.68	5.34±0.08	3.84±0.06
Overall Acceptability	6±0.46	7.34±0.20	5.67±0.34	5±0.22	3.67±0.2

The average sensory scores of different parameter in control and treated sample of “Ladoo” prepared from leaves (Knol-Khol, Amla and Turnip)..

Parameters	T <sub>0</sub> Mean± SE	T <sub>1</sub> Mean± SE	T <sub>2</sub> Mean± SE	T <sub>3</sub> Mean± SE	T <sub>4</sub> Mean± SE
Colour and Appearance	7.17±0.34	8.5±0.25	6.5±0.25	4.17±0.35	3.5±0.25
Body and Texture	6.5±0.25	7.5±0.25	6.5±0.25	4.5±0.25	3.5±0.25
Taste Flavour	5.5±0.25	6±0.48	5±0.47	4.5±0.23	3.5±0.25
Overall Acceptability	6.5±0.25	7.5±0.22	5.23±0.60	4.5±0.22	3.5±0.22

Table-4.8: The average sensory scores of different parameter in control and treated sample of “Mathri” prepared from leaves (Knol-Khol, Amla and Turnip).

Parameters	T <sub>0</sub> Mean± SE	T <sub>1</sub> Mean± SE	T <sub>2</sub> Mean± SE	T <sub>3</sub> Mean± SE	T <sub>4</sub> Mean± SE
Colour and Appearance	6.5±0.22	7.5±0.26	5.5±0.23	4.5±0.18	3.67±0.11
Body and Texture	6.84±0.09	7.84±0.014	5.67±0.06	4.67±0.11	3.84±0.06
Taste Flavour	6.5±0.22	7.5±0.05	5.5±0.92	4.5±0.25	3.67±0.11
Overall Acceptability	7±0.06	8±0.09	5.67±0.26	4.67±0.23	4±0.12

Average amount of nutrients in control and treated sample of “Shakarpara” prepared from (Knol-Khol, Amla and Turnip) leaves per 100g.

Nutrients	Control				
	T <sub>0</sub>	T <sub>1</sub>	T <sub>2</sub>	T <sub>3</sub>	T <sub>4</sub>
Protein(g)	6.63	6.09	5.54	4.99	4.45
Fat(g)	15.54	15.53	15.52	15.51	15.50
Carbohydrate(g)	69.19	65.76	62.06	58.48	55.19
Energy(kcal)	317.3	313.95	310.6	307.15	289.85
Calcium(mg)	16.2	16.35	16.5	16.65	16.8
Iron(mg)	1.59	1.66	1.73	1.82	1.93
Vitamin C(mg)	0	0.19	0.38	0.57	0.58

Table: 4.15 Average amount of nutrients in control and treated sample of “Ladoo” prepared from Knol-khol leaves per 100g.

Nutrients	Control T <sub>0</sub>	T <sub>1</sub>	T <sub>2</sub>	T <sub>3</sub>	T <sub>4</sub>
Protein(g)	12.4	15.86	15.2	14.58	13.293
Fat(g)	49.39	65.08	64.3	63.55	62.78
Carbohydrate(g)	74.96	85.78	83.46	81.17	78.87
Energy(kcal)	793.5	991.96	973.23	954.53	935.85
Calcium(mg)	133.5	198.12	228.2	258.31	288.41
Iron(mg)	4.82	6.52	6.91	7.34	7.75
Vitamin C(mg)	0.75	8.81	16.6	24.4	32.19

Table: 4.18 Average amount of nutrients in control and treated sample of “Mathri” prepared from Knol-Khol leaves per 100g.

Nutrients	Control				
	T <sub>0</sub>	T <sub>1</sub>	T <sub>2</sub>	T <sub>3</sub>	T <sub>4</sub>
Protein(g)	9.45	9.08	8.7	8.33	7.32
Fat(g)	16.25	16.23	16.19	16.18	16.15

<b>Carbohydrate(g)</b>	62.2	58.83	55.45	52.08	48.69
<b>Energy(kcal)</b>	303.94	288.69	273.44	258.19	242.94
<b>Calcium(mg)</b>	19.09	29.29	57.94	90.79	126.64
<b>Iron(mg)</b>	2.25	2.78	3.31	3.84	4.37
<b>Vitamin C(mg)</b>	-	7.85	15.7	23.55	31.4

**Table: 4.20 Nutritive value of Supplementation product – “*ladoo*”.**

<b>Nutrients</b>	<b>Amount (50 g)</b>
Protein (g)	5.8
Fat (g)	5.1
Carbohydrate(g)	18.4
Energy(kcal)	151
Calcium(mg)	153.9
Iron(mg)	6.7
Vitamin C(mg)	25.3

#### D. FIELD EXPERIMENTS

##### a. Site for Field work (extension site)

The site selected for field work comprised two villages namely Shukul ka Purwa and Ahimane in Sultanpur District. The list collected in the month of October 2105 - January 2016.

##### b. Selection of products for intervention

Out of three products which were developed only one product (*ladoo*) were selected for intervention.

#### E. ASSESSMENT OF NUTRITIONAL STATUS

The whole data collected and tabulated under four main sections in this which are as follows:

- General information
- Anthropometric, Biochemical and Clinical assessment
- Dietary assessment

#### F. PRE INTERVENTIONAL HEMOGLOBIN LEVEL OF THE RESPONDENT

#### G. POST INTERVENTIONAL HEMOGLOBIN LEVEL OF THE RESPONDENT

The respondent were distributed into three group i.e. T<sub>0</sub> (control Group), T<sub>1</sub> (Feeding Group) and T<sub>3</sub> (Feeding + Education Group).

**Table-4.21: Distribution of the respondents according to the general information**

<b>Variables</b>		<b>T<sub>0</sub> (Control group) N=80 (%)</b>	<b>T<sub>1</sub> (Feeding group) N=80 (%)</b>	<b>T<sub>2</sub> (Feeding+ Education group) N=80 (%)</b>	<b>Total N=240 (%)</b>
Age	10-13 years	20 (25)	18 (22.5)	22 (27.5)	60 (25)
	13-16 years	27 (33.75)	25 (31.25)	27 (33.75)	79 (32.91)
	16-19 years	33 (41.25)	37 (46.25)	31 (38.75)	101 (42.09)
Religion	Hindu	70 (87.5)	75 (93.75)	77 (96.25)	222 (92.5)
	Muslim	10 (12.5)	5 (6.25)	3 (3.75)	18 (7.5)
Type of family	Joint	55 (68.75)	48 (60)	27 (33.75)	130 (54.17)
	Nuclear	25 (31.25)	32 (40)	53 (66.25)	110 (45.83)
Education	Illiterate	14 (17.5)	13 (16.25)	16 (20)	43 (17.92)
	Primary	17 (21.25)	15 (18.75)	18 (22.5)	50 (20.83)
	Secondary	11 (13.75)	17 (21.25)	14 (17.5)	42 (17.5)
	Intermediate	28 (35)	22 (27.5)	13 (16.25)	63 (26.25)
	Graduation	10 (12.5)	13 (16.25)	19 (23.75)	42 (17.5)
Socio economic status	LIG	15 (18.75)	13 (16.25)	16 (20)	44 (18.34)
	MIG	53 (66.25)	59 (73.75)	54 (67.5)	166 (69.16)
	HIG	12 (15)	8 (10)	10 (12.5)	30 (12.5)
	Service	8 (10)	15 (18.75)	11 (13.75)	34 (14.17)

Occupation of Father	Business	15 (18.75)	9 (11.25)	12 (15)	36 (15.0)
	Agriculture	35 (43.75)	29 (36.25)	25 (31.25)	89 (37.08)
	Any other	22 (27.5)	27 (33.75)	32 (40)	81 (33.75)
Total Family Income	< Rs.5000	20 (25)	19 (23.75)	9 (11.5)	48 (20.0)
	5000-10000	28 (35)	30 (37.5)	36 (45)	94 (39.17)
	10000-15000	25 (31.25)	20 (25)	22 (27.5)	67 (27.91)
	>15000	7 (8.75)	11 (13.75)	13 (16.25)	31 (12.92)

**Table-4.22: Distribution of the respondents according to the Anthropometric, Biochemical and Clinical assessment**

Variables		T <sub>0</sub> (Control group) N=80 (%)	T <sub>1</sub> (Feeding group) N=80 (%)	T <sub>2</sub> (Feeding+ Education group) N=80 (%)	Total N=240 (%)
Height (cm)	140-150	45 (56.25)	44 (55)	50 (62.5)	139 (57.92)
	150-160	19 (23.75)	22 (27.5)	20 (25)	61 (25.42)
	160-170	16 (20)	14 (17.5)	10 (12.5)	40 (16.67)
Weight (kg)	30-40	42 (52.5)	35 (43.75)	45 (56.25)	122 (50.83)
	40-50	28 (35)	38 (47.5)	32 (43.75)	98 (40.83)
	50-60	10 (12.5)	7 (8.75)	3 (3.75)	20 (8.34)
BMI	<18.5	35 (43.75)	32 (40)	38 (47.5)	105 (43.75)
	18.5-24.9	18 (22.5)	25 (31.25)	17 (21.25)	60 (25)
	25-29.9	16 (20)	14 (17.5)	18 (22.5)	48 (20)
	30-34.9	11 (13.75)	9 (11.25)	7 (8.75)	27 (11.25)
Hemoglobin	Normal (>11)	37 (46.25)	45 (56.25)	46 (57.5)	128 (53.34)
	Mild (8-11)	35 (43.75)	22 (27.5)	28 (35)	85 (35.42)
	Anemic (<6.5)	8 (10)	13 (16.25)	6 (7.5)	27 (33.75)
Eyes	Normal	54 (67.5)	53 (66.25)	45 (56.25)	152 (63.34)
	Watery	16 (20)	19 (23.75)	22 (27.5)	57 (23.74)
	Dry	10 (12.5)	8 (10)	13 (16.25)	31 (12.92)
Nails	Normal	49 (61.25)	54 (67.5)	44 (55)	147 (61.25)
	Thin	14 (17.5)	17 (21.25)	21 (26.25)	52 (21.67)
	Koilonychias	17 (21.25)	9 (11.25)	15 (18.75)	41 (17.09)
Lips	Normal	65 (81.25)	67 (83.75)	61 (76.25)	193 (80.42)
	Angular	15 (18.75)	13 (16.25)	19 (23.75)	47 (19.59)
Tongue	Red	62 (77.5)	59 (73.75)	66 (82.5)	187 (77.92)
	Stomatitis	18 (22.5)	21 (26.25)	14 (17.5)	53 (22.09)
Skin	Normal	57 (71.25)	54 (67.5)	51 (63.75)	168 (70)
	Pale	10 (12.5)	8 (10)	13 (16.25)	31 (12.92)
	Dry and Rough	13 (16.25)	18 (22.5)	16 (20)	47 (19.59)

**Table-4.23: Distribution of the respondents (N=240) according to the Dietary pattern**

Variables	Particular	Never		Once a month		2-3 times a week		Daily	
		N	%	N	%	N	%	N	%
Cereals	Rice	0	0	0	0	15	6.25	225	93.75
	Wheat	0	0	6	2.5	24	10	210	87.5
	Semolina	60	25	54	22.5	111	46.25	15	6.25
	Millets	216	90	24	10	0	0	0	0
	Puffed rice	15	6.25	45	18.75	105	43.75	75	31.25
	Rice Flakes	24	10	39	16.25	75	31.25	102	42.5
Pulses and Nuts	Whole	36	15	45	18.75	60	25	99	41.25
	Washed	6	2.5	4	1.67	30	12.5	200	83.34
	Sprouted	90	37.5	60	25	51	21.25	39	16.25

	Soybean	135	56.25	81	33.75	24	10	0	0
	Ground Nut	24	10	123	51.25	75	31.25	18	7.5
<b>Fruits</b>	Citrus	36	15	96	40	72	30	36	15
	Other	24	10	126	52.5	66	27.5	24	10
	Seasonal	24	10	75	31.25	69	28.75	72	30
<b>Vegetables</b>	GLV	48	20	114	47.5	66	27.5	12	5
	Cruciferous	39	16.25	117	48.75	78	32.5	6	2.5
	Roots	48	20	108	45	69	28.75	15	6.25
<b>Dairy</b>	Low fat	66	27.5	126	52.5	27	11.25	21	8.75
	Butter	57	23.75	168	70	12	5	3	1.25
<b>Fats and Oil</b>	Ghee	63	26.25	105	43.75	39	16.25	33	13.75
	Refined oil	33	13.75	114	47.5	48	20	45	18.75
	Mustard oil	48	20	12	5	15	6.25	165	68.75
<b>Sweets</b>	Sugar	27	11.25	33	13.75	24	10	156	65
	Jaggery	48	20	87	36.25	45	18.75	60	25
<b>Non-Veg</b>	Eggs	60	25	123	51.25	36	15	21	8.75
	Fish	48	20	168	70	24	10	0	0
	Poultry and Mutton	189	78.75	45	18.75	6	2.5	0	0
	Pork and Beef	204	85	36	15	0	0	0	0

**Table-4.24: Pre interventional Hemoglobin levels of respondents**

Variables		T <sub>0</sub> (Control group) N=80 (%)	T <sub>1</sub> (Feeding group) N=80 (%)	T <sub>2</sub> (Feeding+ Education group) N=80 (%)	Total N=240 (%)
<b>Hemoglobin</b>	Normal (>11)	37 (46.25)	45 (56.25)	46 (57.5)	128 (53.34)
	Mild (8-11)	35 (43.75)	22 (27.5)	28 (35)	85 (35.42)
	Anemic (< 6.5)	8 (10)	13 (16.25)	6 (7.5)	27 (33.75)

**Table-4.25: Post interventional Hemoglobin levels of respondents**

Variables		T <sub>0</sub> (Control group) N=80 (%)	T <sub>1</sub> (Feeding group) N=80 (%)	T <sub>2</sub> (Feeding+ Education group) N=80 (%)	Total N=240 (%)
<b>Hemoglobin</b>	Normal (>11)	37 (46.25)	49 (61.25)	55 (68.75)	141 (58.75)
	Mild (8-11)	36 (45)	20 (25)	23 (28.75)	79 (32.91)
	Anemic (< 6.5)	7 (8.75)	11 (13.75)	2 (2.5)	20 (8.34)

**CONCLUSION**

From the findings of the study undertaken, it is concluded that selected fresh leaves (Amla, Knol-khol and Turnip) were found good source of nutrients i.e. Energy, Protein, Carbohydrates, Calcium, Iron and Vitamin C. Fresh leaves of Amla, Knol-khol and Turnip can be successfully incorporated with refined wheat flour to enhance the sensory and nutritional properties of the products made there from. The sensory scores of the prepared food products with different leaves in different proportions were highly acceptable in terms of taste and flavor, body and texture, colour and appearance and overall acceptability when compared with control. The nutritional composition of all the treatments in all developed products were significantly increased as the incorporation level increased in comparison with control especially energy, carbohydrates, calcium, iron and vitamin C. The study shows that the nutritional status of the respondents is unsatisfactory due to significant difference in the average height and weight and as well as inadequate intake of important nutrients and presence of clinical sign of nutritional deficiency (Anemia). It was found that 53.34 percent respondents had Hb value (>11) normal, 35.42 percent respondents observed (8-11) Hb value and 27 percent respondents observed (<6.5) severe anemic. The interventional findings revealed that T<sub>2</sub> (Feeding + Education group) showed the best

positive results on improving the Hb value. In comparison of T<sub>1</sub> (Feeding group) where as T<sub>0</sub> (Control group) showed adverse effects in lack of motivation factors for improving the condition of Anemia. Therefore, imparting nutrition education and counseling along with feeding of the product showed the best results and improve the Hb values.

### RECOMMENDATIONS

- Incorporation of different proportions of fresh Amla, Knol-khol and Turnip leaves for value addition in recipes will improve intake of calcium, iron and vitamin C.
- It can also add variety to the diet and its utilization may be increased as it is an underutilized edible ingredient. These products can also be helpful for providing variety in the daily dietaries in addition to their nutritional benefits.
- Wide range of nutrition education programmes should be projected among the society through advertisement and publicity with printed material for eradicating anemia.

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**ON VOICING THE VOICES WITHIN AND SHAPING THE 'SELF': A STUDY OF SAROJ PATHAK'S SELECTED SHORT STORIES**

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**ABSTRACT**

*Speech has immense capacity to shape one's identity. Verbal speech is a kind of voice that fixes one's position as a 'social self' whereas inner speech positions one as a 'solitary self'. In his book, The Voices Within, Charles Fernyhough has discussed the 'inner speech' as a scientific term for "talking to yourself in your head." The present research paper is a humble attempt to study how does one address one's verbal thoughts and speculate the changing position of his/her 'self' in his/her state of solitude? with reference to Indian woman writer, Saroj Pathak's four selected and translated Gujarati short stories from her collection, Whom Can I Tell? How Can I Explain? (2002) In the first story, Dazed, Tormented, Terrified, the female narrator, Bansi reflects upon the contradictory voices in her head and tries to make sense of her 'self' among the phony world around. The second story, Quandary depicts the psychological trauma of the female narrator through her internal debate that keeps fluctuating her position in her married life. The Vicious Round is the third story that deals with the obsession of ladies tailor, Veerji with one of his lady clients. The haunting visual memories completely shatters his existence as a ladies tailor. In the fourth story under study, Sarika Caged the female character, Sarika is caged in her tormenting inner voices with whom she interrogates only to render to know who exactly she is and what is she expected to do? Through the present study, the researcher aims at addressing the questions like, what is voice?, what are their sources and effects?, When and how do these voices get aggravated? Can voicing the voices within help one observe and realize the uncertainty in the position of 'self' and finally attain the 'balanced self'? and so on.*

*Keywords: identity, inner speech, self, verbal speech, voicing voice.*

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Theoretically, voices are composed of traces of a person's experiences. That is, experiences leave traces in our memory, and these become voices in us. [https://www.academia.edu/19372083/Vocal\\_manifestations\\_of\\_internal\\_multiplicity\\_Marys\\_voices](https://www.academia.edu/19372083/Vocal_manifestations_of_internal_multiplicity_Marys_voices) Those voices are the representation of individual's inner perception of previous voices. The inner voices being heard in different contexts multiply those perceptions. However, the inner 'voice hearing' though is the initial step differs from 'voicing the voice within', as an act of 'voice hearing' is passive whereas an act of 'voicing the voice within' involves the decisive action of the hearer which leads him/her to the integration of his/her 'self'. The creation of such 'self' can be looked upon as the manifestation of those inner thoughts outside. Hence 'voice' comes to be a clearly in the words of Osatuke et al "embodied entity underscoring 'the physicality of psychological self.'" referred by Marie-Cecile Bertau. <https://pdfs.semanticscholar.org/3eae/d6783f96e076108c1990ac6f8fb19978a205.pdf> Hence, the present research paper while making an enquiry into this subject tries to trace the history of internal 'voice hearing', the process of its perception and shaping of 'self' accordingly. 'Hearing voices is the basic condition of human existence' says, a scholar, Charles Fernyhough in his book, *The Voices Within. (2017:143)* From Greek, Christian era till the date humans can feel and retain their existence in relation with the known and unknown sources through hearing their internal speech. Sometimes these voices in the head were attributed to the voices of Gods, sometimes to supernatural beings. However, eventually with the socio-political and cultural change, the concept of self-awareness got evolved and the voices in the head started getting perceived as 'utterances of inner speech'. With the development of science and technology, the way of making sense of those account of internal utterances became more psychological rather than cosmological, metaphorical or supernatural. In an attempt to make sense of those voices created out of past experiences man gains the knowledge of self.

The construction of the 'self' based on listening the voices varies as it is not hearing the real 'you'.

Many writers are fascinated with the projection of such characters and their building varied 'selves'. For instance, Muriel Spark, the American Writer could reinvent herself as a writer by listening to her inner voices. 'Events occur in my mind', Spark has written, 'and I record them' quotes Patricia Waugh in his article. <https://www.tandfonline.com/doi/full/10.1080/0950236X.2018.1533171> Her capacity for listening deep, fragmented thoughts turn her into a genius writer. Her one of the characters, Catherine Rose suffers from hearing voices of someone (Typing Ghost) dictating her own thoughts in the novel, *The Comforters*. The Irish writer, Samuel Beckett too in his play, *The Unnamable* has shown his characters engaged in establishing their existence and constructing their 'selves' based on their monologues. The voices have a significant place not only in the field of spiritualism or psychology but in the world of literature as well. Hence, The present research

paper is a humble attempt to study how does one address one's verbal thoughts and speculate the changing position of his/her 'self' in his/her state of solitude? with reference to Indian woman writer, Saroj Pathak's four selected and translated short stories from her collection, *Whom Can I Tell? How Can I Explain?* (2002)

### Introduction to Saroj Pathak:

One of the leading women writers of from Gujarat, India, Saroj Pathak (1929 – 1989) is known for her writings in Gujarati. She has seven collections of short stories and six novels to her credit. She has emerged as one of the significant writers of the 1950s and 1960s. She worked for All India Radio and used to contribute to the columns for women in the Newspapers, Samachar and Gujarat Mitra. Her bold solutions to the problems of women 'aroused violently mixed reactions'. While expressing herself in one of the interviews conducted by her husband, Ramanlal Pathak, she pointed out:

From childhood my mind has been rather peculiar, rather odd: my mental consciousness has never been what would be labelled self-possessed or 'normal' and this has been of great benefit to me as a creative writer. (2002:X)

Her very confession of the connection between her odd mental faculty and her creative 'self' is enough to understand the relevance of the main argument of the paper and its application to her selected stories. In the first story, *Dazed, Tormented, Terrified* the female narrator, Banshi reflects upon the contradictory voices in her head and tries to make sense of her 'self' among the phony world around. Banshi being a motherless child has to accept new Mummy in her life and with her all matters to be concealed from Daddy. Banshi struggles with the opposite thoughts to see her teacher becoming Mummy. She is seen creating a soothing picture before her younger sister, Guddo. She says, 'But a new mother is coming to our house.' (P-13) She struggles to make a sense of her mummy's inquiring about their 'progress' to Principal and her allowing Principal pass his hand over Guddo's whole body and rub her palms. On her Daddy's 'discreet inquiries' about her mummy's whereabouts, Banshi would 'strove to get across to daddy was that if she hadn't accompanied Mummy for the driving lesson, it was her own fault, not Mummy's.' (P-14) The inner thought that she tries to voice merely establishes her responsible 'self' for holding everything together as on Mummy's arrival the narrator justifies, 'Nobody beat Guddo, Banshi never suffered for anything, Mummy gave Banshi lovely clothes to wear.' (P-14-15) Further, Banshi appears to be confused over her Daddy's on one hand getting angry on their cook, Lakhi's absence that forces Banshi to cook and on the other his lacking control over her Mummy, who 'dressed her (Banshi) up and paraded her before her guests as a 'smart baby' with a 'fine figure'.' Consequently, 'Banshi felt like running away to Taoji.' (P-16) Towards the end of the story, the 'solitary mind' of Banshi in with multiple-voices of her Daddy, Mummy, Lakhi, Uncle Inderjit, the hotel boy, the visitors and forms the Charles Fernyhough's words actually appears to be a 'chorus'. Her 'internal chatter' is riddled 'dialogic structure'. Based on her observation of the way Guddo, is lured to fall prey to the misbehavior and the bodily objectification of her Mummy's guests, Banshi's brain weaves the thoughts. We are told, 'With her eyes wide open in terror Banshi lies awake thinking all night.' (P-18) In the process of voicing her inner voice replete with others, she begins to 'shake with fear' and predicts of herself to be 'even more sensible than she is now,...' (P-18)

The second story, *Quandary* depicts the psychological trauma of the female narrator through her internal debate that keeps fluctuating her position in her married life. The story captures the 'hubhub or tumult of inner voices rather than a dialogue' of a newly married bride on her arrival of her 'master's house' for the first time. Her struggle to reflect upon the situation is explicit when she says, 'A moment like this arrives only once in one's life; isn't he eager for it? Did I have to open the lock of this speechless house myself?' and so on. Her inner debate is rendered in a 'question-answer mode'. In her world of fantasy she visualizes herself 'weaving dreams about them through the night, imagining an exchange of sweet words..' (P-30) and so on only to receive his 'brief, cold replies'. Her husband's 'uniform mechanical existence' forces her to speculate her position as 'negligible' in their married life. In the 'tug-of-war of emotions' her desperate attempt of caring him by rubbing balm on his forehead is turned down. Instead he says, 'There's no need yet. Leave the box out, I'll do it myself when I go to bed.' (P-31) Her rejected 'caring self' now craves for the 'apocalypse'. Consequently, she looks for the opportunity in wedding invitation. She keeps hearing the inner chorus of 'I'll have to go' to test his attachment. However, her creation of 'mental imagery' based on his agreeing indifferently to her decision to leave gives birth to in the words of Charles Fernyhough 'multi-sensory vistas of thought' as she visualizes 'the bliss of paradise for him and eternal Hell for me (her).' (P-34) The perception of their two extreme destination drives her further in 'quandary'. Towards the end of the story, the female narrator broadcasts her perception of her inner thoughts by liberating her 'burdened self'. She narrates,

After the luggage was taken out, with the same hand that had turned on the light of my good fortune I turned off the light, shut the doors of my mind and my happiness, and the final task- as I turned the key in the lock I turned

my mind away from that house With a last sigh in the darkness I placed the key in his hand, giving up all that belonged to me... (P-35)

Thus, according to the theories of William James, Charles s. Peirce and George Herbert Mead the 'self' in the above narration 'generates a conversation with itself by taking the perspective of another.' (2017:77)

Saroj Pathak's interest in the portrayal of women as well as men characters distinguishes her from most of the other women writers. The next story under study is *The Vicious Round* that deals with the obsession of ladies tailor, Veerji with one of his lady clients, Avanti. He is witnessed infuriately recalling Avanti 'standing before Bhimji with the end of her sari slipped off her shoulders and her full figure exposed' (P-38) The French-Canadian writer France Theoret, speaks of such inner turbulence that characterizes not only women but men as well in their struggle for existence:

Internal turbulence-I do not know precisely whether it is a question of a typically feminine mode of being in the world-..... What I call internal turbulence is a psychic invasion by exterior constraints, which are real or/as well as imaginary, internalized by the self, which becomes incapable of acting... Within itself it speaks constantly, every moment, and when one is least prepared for it... (2002:xxi)

In the story, *The Vicious Round*, the male character, Veerji experiences inner 'turmoil' caused by Avanti's getting old enough to wear saris and he has to make blouses with them. This psychic invasion further is intensified with real constraints when Avanti appears in the shop wearing blouses of his craftsmanship. Further he is witnessed engaging in 'mental arithmetic'. It is narrated that- 'Dwelling on the thought that the hands that had stroked her all over as he fitted on her frocks were now passing over her youthful body,...' (P-39) He appears to be completely in a fragmented state after he realizes that his waiting for Avanti's coming of 'right age' would play a major part in dispatching Avanti to an alien home!' (P-41) Veerji's 'psychical withdrawal 'into' one's self and 'out of' the body' in the words of R.D. Laing is explicitly reflected when he shakes his head and mutters, 'No, no, I won't sew her wedding trousseau. I won't deck her body with my own hands only to place her in the hands of stranger!' (P-41) His consistent verbal thinking aroused out of mental imageries about Bhimji's attending Avanti and turns him into a 'schizoid individual'. He gets caught in the vicious circle caused due to his refusal to sew the clothes at Avanti's house. 'Love is precluded and dread takes its place.' (1965:82) We are told that- 'Pictures arose before his mind's eye. He'll fit every blouse on Avanti's body...?' (P-43) The haunting visual memories of Veerji completely shatters his existence as a ladies tailor, as he finds 'the ever advancing world of fashion and this world of tailors... unceasing, like the wheel of the sewing machine.' (P-45) Ultimately, unable to handle his divided self, Veerji attains his balanced self by joining 'Perfection Gents Tailors'.

In the fourth story under study, *Sarika Caged* the female character, Sarika is caged in her tormenting inner voices with whom she interrogates only to render to know who exactly she is and what is she expected to do? She is seen struggling with a 'psychic civil war' and oscillating between her 'past' and 'present' on her bed in the hospital. The story begins with the voice of Sarika's old tutor, 'gesticulating, saying, 'Now you've understood, haven't you?' (P-46) replaying in her mind. The past visual memory of tutor's raising and striking the slate on her forehead makes her sense the blood in her present. The things happened against all her wishes are buried in her unconscious mind and now her schizophrenic brain hears those voices. For instance, her 'wedding without noise and bustle' or her being deprived of expressing her wish to be doctor instead of getting married makes her mind 'feeble'. She starts raving and experiences 'Emptiness', 'Doctor... schoolmistress ... marriage... emptiness...!' (P-48) 'Feeling is formed by the deeds that one does...' (1967:52) Sarika feels psychologically harassed when she recalls her mother compelling her to sing and dance unwillingly before Sulumasi, which she sings in 'a weepy voice'. In her attempt of making sense of account of those past utterances of her tutor, her mother, her husband, the visitors on the death of her husband Sarika broadcasts her perception of her inner thoughts and views her 'self' as objectified like a female monkey, Ratanbai. She has been labeled as a 'stone' due to her dry eyes on the death of her husband and her tears now are perceived differently and hence she fails to regain her previous 'self'. The story ends with the fusion of her outer 'self' with her name, Sarika means 'female parrot' hence to be 'pinned down by the cage' only to let her 'body and soul continue(d) to flutter'(P-55).

An act of hearing the voices within keeps man connected with variety of beings including of his own 'being'. It strengthens man's socializing with his 'self'. However, hearing the internal voice that gains multiplicity in different contexts leads to outer multiple perceptibility and hence there emerges the range of multiple 'selves'. The 'autobiographical memory' of the writer, Saroj Pathak helps her to capture the tumult in the minds of her characters, the invasion of others' voices on the voice of 'self' and the creation of multiple 'selves'. The character of Bansi in *Dazed, Tormented, Terrified* travels from her 'distorted self' to a 'sensible self'. The new bride in *Quandry* while dealing with the uncertain and fanciful marital position develops a 'self culture' attains a

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desirable and permanent status. In the story, *The Vicious Round*, Veerji finds solace in being Gents' Tailor. In the last story under study, *Sarika Caged*, Sarika's brain being unable to handle its getting wired with others' voices goes outside her 'voluntary control'. However, her attempt of authenticating her 'true self' through the 'tears' fails only to have a 'caged self'. Thus, Saroj Pathak appears to be one, who through her 'technical innovation' designs her characters and reflects on their tussle in the process of shaping their 'divided self'.

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INTERCULTURAL COMMUNICATION: STRATEGIES FOR MANAGING INTERCULTURAL DIMENSIONS OF BUSINESS

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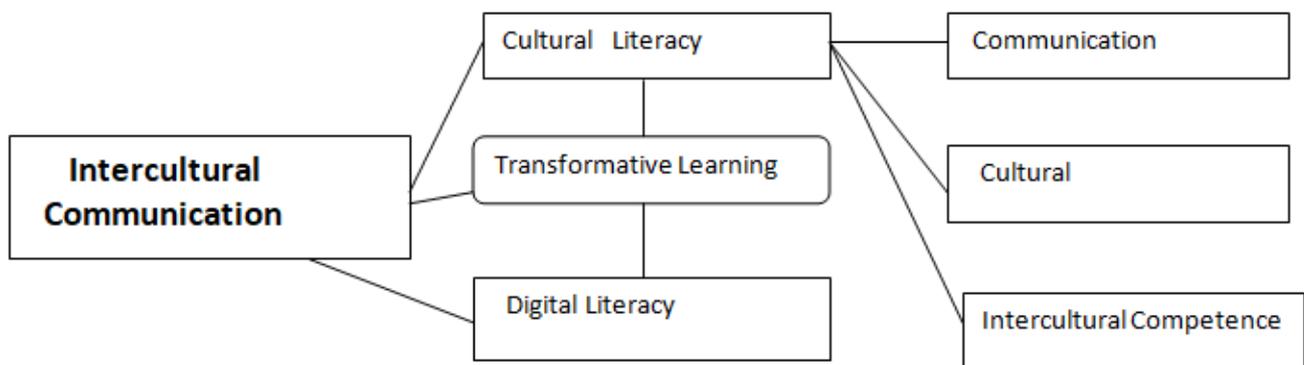
ABSTRACT

*This study aims to explore communication strategies for relationship building across cultures from a linguistic as well as a multicultural-specific perspective. Many international or national business failures have been ascribed to a lack of intercultural (IC) or cross-cultural competence (CC) on the part of business practitioners. We discuss the components of the model and suggest that there are environmental and contextual impediments to the effective application of the requisite skills, knowledge and attributes that have been identified as necessary for IC or CC, resulting in a gap between ‘knowing’ and ‘doing’. Specifically, it sees business relationships as part of social capital and compares communication strategies used to build relationships in sales firms. The research method is based on a discourse analysis of interviews with business managers, which also incorporates their success stories. Suggestions on how to move toward a multi cultural business approach to business management, Finally, a discussion of the implications of these findings with respect to the intercultural business management design is provided. We conclude by discussing the implications of the model for practitioners, and by suggesting appropriate directions for further research.*

*Keywords: Intercultural Competence, Cultural Intelligence, Social Capital, Success Stories, Communication Strategy , Interpersonal, Cultural, Communication, International trade, Business networks, Knowledge management, Network management*

INTRODUCTION

Strategic business nets are becoming increasingly important in the arena of global competition. This journal examines the influence of ethnic culture on knowledge sharing in different types of intercultural business nets. Information sharing is crucial for the functioning of enterprise networks because it influences the cooperation and outcomes that corporations are capable of attaining. Our fundamental assumption is that the nature of the cultures involved and the form of the community each affect the know-how-sharing obstacles. That is investigated on the premise of conceptual frameworks. The first is a framework identifying different types of strategic nets and the requirements they impose for knowledge sharing. Subsequently, a culture-classification scheme based on the individualism–collectivism and the vertical–horizontal dimensions is derived. Along with the trend towards a worldwide economic system, there may be these days more popularity among professionals that cultural variations have an effect on all aspects of global business. This article focuses on managing global organizations, providing a basis for understanding the influence of culture on international management, and the key roles that international managers play. It clearly shows how to develop the Inter-cultural expertise essential to succeed in a world of rapid and profound economic, political and cultural changes. The impacts of culture on international management are tremendous. **Culture is very different from one country to another. International business would be a lot easier if everyone was alike.** However, as we know, not everyone is the same. Different cultures believe and act differently. In some way or another, all businesses in all cultures have to do some kind of planning to succeed; the way each culture plans differs immensely.



LITERATURE REVIEW

Definitions of intercultural competence from workplace diversity:

1. Cross T., Bazron, B., Dennis, K. and Isaacs, M. (1989) *Toward a Culturally in a position gadget of Care*, volume I, Washington, DC: Georgetown college middle for baby and Human improvement. Cultural

competence is a fixed of congruent behaviours, attitudes, and regulations that come collectively in a device, employer, or amongst specialists and allows that machine, company, or those experts to work efficiently in move-cultural conditions

2. McPhatter, A.R. (1997) 'Cultural Competence in child Welfare: what is it? How can we acquire it? What takes place without it?' *infant Welfare* 76(1): 255–278. supply: Minnesota Department of Human Services, hints for Culturally capable corporations (Appendix: E Definitions of Cultural Competence), [www document]  
[http://www.dhs.state.mn.us/essential/corporations/agencywide/documents/pub/DHS\\_id\\_016426.hcsp](http://www.dhs.state.mn.us/essential/corporations/agencywide/documents/pub/DHS_id_016426.hcsp)  
 Cultural competence means an capacity to offer offerings which might be perceived as valid for issues skilled by way of culturally diverse people' (p 261). 'Cultural competence denotes the capacity to convert know-how and cultural focus into fitness and psychosocial interventions that help and maintain healthy customer machine functioning inside an appropriate cultural context.
3. National Association of Social Workers (NASW) NASW requirements for Cultural Competence in Social work exercise, 2001, Washington DC: NASW Press. Operationally defined, cultural competence is the combination and transformation of understanding approximately people and organizations of people into unique standards, regulations, practices, and attitudes utilized in appropriate cultural settings to growth the satisfactory of offerings, thereby generating higher effects... Competence in move-cultural functioning method getting to know new patterns of behaviour and efficiently making use of them in suitable settings.'
4. Vonk, M.E. (2001) Cultural Competence for Transracial Adoptive parents', *Social paintings* 46(three): 246–255. Information is wanted to understand the purchaser's existence experiences and life styles. Competencies are tailored to satisfy the wishes of a patron from a special subculture, which include cross-cultural communications capabilities. Mind-set is associated with social employees' awareness of assumptions, values, and biases which are a part of their personal culture and worldview and expertise the worldview of the patron who is a member of an extraordinary way of life. It consists of ideas such as understanding ethnocentric wondering and studying to appreciate differences.

#### PROBLEM RECOGNITION AND SPECIFICATION

The potential for problems in intercultural (as contrasted with intercultural) relationships is greater since cross-culturally there are often major differences **in values, attitudes, beliefs, expectations. Consequently**, it has been simply tested that cognitive dissimilarities among individuals with the same cultural heritage can reduce communication effectiveness. It's seem reasonable to anticipate that the hassle could be doubtlessly extra in intercultural relationships wherein the gap in subjective cultures may be pretty huge. Plenty latest attention to culturally-associated interpretations of fact has focused on variations in interpersonal systems between cultures. Precise attention has been given to the idea of cognitive differentiation with appreciate to roles and establishments. The consequences of mismatching, it has been suggested, will often be profound, resulting in most probably in **“tension, dismay, anger and other emotional disturbances of the intercultural relationships”** In addition to the most obvious verbal communication problems, researchers have isolated certain other problems of intercultural communication which broadly fall into a non-verbal category. That non-verbal communication factors can produce adverse effects upon intercultural business relationships.

It's seem logical to expect, then, that in international relationships nationality can be a critical basis for stereotyping since it encompasses enormous extensive variations. It becomes shown that nationality turned into a dominant cue in predicting the behaviour of foreigners and those different traits had been used handiest secondarily. Recent studies (Bochner & Ohsako, 1977) have proven that even in a culturally integrated society inclusive of Hawaii, ethnic function salience may be very essential. **To the volume that the stereotypes used by humans in go-cultural relationships are misguided or excessively simplistic, they'll be the source of misunderstandings among those events at the interpersonal level.** There is a considerable weight of evidence in the literature to suggest that the problems of adjustment in intercultural relationships, particularly of an expatriate to his host environment, are greatest in the early stages of familiarity. In discussing factors which may be important in creating misunderstandings between parties to an intercultural relationship, a considerable number of researchers have given passing attention to the so-called cultural distance factor. **To some extent the impact of personality factors on intercultural adjustment and intercultural understanding.** So above some of problem recognitions discussion for Intercultural communications.

#### RESEARCH METHODOLOGY

Technique there may be an abundance of empirical concept and studies on Inter-cultural communication, which becomes applied as a simple framework in this paper. But, at the same time as using the existing studies for

analyzing Inter-cultural communication in awareness, this paper is a contribution to instructional studies via a qualitative approach of facts series. Secondary statistics become amassed thru literature reviews. Additionally, the secondary statistics has **been collected from Books, Periodicals, information papers, Journals, internet.**

#### **Challenges in Inter-Cultural Communication:**

The intercultural conversation may be the purpose of battle and sickness. There are three main issues which can be at the root of the trouble of intercultural miscommunication: language as a barrier, cultural diversity, and ethnocentrism.

#### **One of the biggest issues is Cultural issue:**

Cultural variations motive behaviour and persona differences like frame language, thinking, communication, manners, norms, and so forth. Which ends up in miscommunication? As an example:

- **Direct versus indirect communication:** Conversation style in Western cultures is direct and the means is apparently obvious. Different cultures tend to be greater discreet in the way they gift their message. As an end result, communication among a Westerner and a non-Westerner can result in confusion within the administrative centre. This can arise at some point of face-to-face interactions and while the verbal exchange is digital. Needless to say, how employees of numerous cultures reply to each other is a major determining thing closer to the cohesiveness of a company. As an example, in Western culture, the question might be, "Is alternative A or alternative B extra powerful?" whereas, in a non-Western way of life, employees might also have to mean or propose a selected alternative without mentioning it immediately. Frequently, in Western culture, at some stage in a board assembly, when someone nods, we have a tendency to think they believe the statement. However, in other cultures, a nod doesn't necessarily mean mutual settlement, rather, just an acknowledgment.
- **Trouble with accents and fluency:** A more obvious challenge inside an organizationally numerous administrative centre is the language barrier amongst employees, inclusive of accents and fluency. despite the fact that English is the same old language the world over for commercial enterprise, many non-English speakers can feel not noted and unappreciated within the administrative centre because they have issue conveying what they want to say in their non-native language. Personnel who can be challenge count number professionals can also take a backseat to make contributions to the team because of their incapacity to get a message throughout of their 2d language. This can every so often cause frustration and interpersonal struggle. They may become much less engaged and inspired as a group participant, and end up an impediment to the collaborative learning manner as a whole. A corporation can be negatively affected and fail to see an increase in their go back on investment.
- **Different attitudes toward hierarchy and authority:** In any business enterprise, teamwork is vital to achievement and profitability. However, in a few cultures, personnel are handled in another way primarily based on their rank inside the agency. Variety of schooling in the place of job ought to account for negotiation strategies amongst one-of-a-kind cultures. As an instance, multicultural employees have different methods of offering a concept to the supervisor or CEO. In a few groups, personnel ought to present to better-level group participants and up the company ladder earlier than accomplishing the government degree. Different groups have pretty flat hierarchical systems where employees and leaders paintings as a unified team. A loss of cultural cognizance can result in a disconnected body of workers and leave a few personnel feeling not noted and unrecognized.
- **Conflicting norms for decision making:** It isn't unexpected that character cultures have their own way of attaining an settlement and coming to an govt choice. Cultures vary on how long the choice-making technique takes, what steps must be in place ahead and what kind of effort need to be put in. Unlike other cultures that tend to withhold information until they have performed analyses and comparisons before reaching a decision, Americans tend to be very quick at deciding.

#### **CONCLUSIONS**

An expanded appreciation by means of organizations that deal with cultural variations well can be a key element in getting matters carried out correctly across borders. There is a growing demand for businesses to understand and manage the diverse values, perceptions, business worldviews and behaviour of corporations, staff, and its customers. Intercultural communication contributes to the protection of human rights and spreads democracy, good governance and the rule of law. These adjustments ask for intercultural conversation in growing competencies and equipment to control variations creatively. we're cause to determine the maximum vital Inter-cultural communications implications resulting from cultural variations, in commercial enterprise

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conversation context, to identify the prevailing troubles which have led to a few type of friction, a conflict, misunderstanding or termination of family members with an global accomplice and eventually, to determine any possible answers for enhancement of inter-cultural enterprise communication. Inside the continuously growing move-border business operations, the knowledge and application of operational intercultural commercial enterprise verbal exchange between partners are essential for the survival of the commercial enterprise. The nature of the job of international managers demands them to become proficient communicators and to adopt broader cultural perspectives.

This lack of awareness can lead to severe intercultural misunderstandings, incidents or clashes. Need to understand properly intercultural communication before doing any business in other country.

As a result of these gaps in our **knowledge, empirical attention** should now be directed to examining the specific nature of the relationship between these sets of variables: in the first place, the

Relationship between various independent variables and the accuracy of perceptions on the part of cross-cultural colleagues; and in the second place, the relationship between the accuracy of such

perceptions and certain measures of the effectiveness of the relations between those parties, attention to these issues will permit us to determine, at the interpersonal level, the validity of the subjective subculture theorists' declare that, "intercultural touch can be a failure or success, depending at the extent to which all of us is familiar with and appreciates the subjective way of life of the other".

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**THE IDEAL WOMAN: LEO TOLSTOY'S ANNA KARENINA REVISITED**

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**ABSTRACT**

*This research paper joins a vibrant conversation persistent in our society over centuries, regarding the characteristics of an ideal woman, with reference to Leo Tolstoy's Anna Karenina (1878). Tolstoy's prominent distinction between happy families and unhappy families in many ways demonstrates how it is the women in a family and their actions that determine the happiness or the lack thereof. Tolstoy's portrayal of women illustrates the traditional archetypal perception of the ideal woman, one who lives not for herself but for others around her. Anna, a woman widely admired and envied, is ostracized overnight simply because she finds happiness outside her hollow marriage, whereas, Dolly, a deceived wife, an exhausted mother, and a woman without an identity, is endorsed for her sacrificial virtue. This research paper brings to fore the dynamics of the "idealness" as portrayed in the novel and as understood today. Tolstoy's masterful depiction of the elite class of the Russian society paralyzed by adultery and scandal, exposes its hypocritical reality that exults in subjugating women. This research paper attempts to unveil how the patriarchal society forgives men for their blatant blunders and crucifies women for their supposed mistakes. It is understood that an ideal woman is not one who seeks validation from a phallogocentric society that shuns women who wish to go beyond their duties as wife and mother, but one who strikes a balance between who she is and whom she is expected to be.*

*Keywords: family, happiness, ideal, tradition, marriage, patriarchal, phallogocentric, woman*

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If one is to enter the words "ideal woman" in the Google search engine, about 31, 80, 00, 000 results would pop up on the screen in just 0.89 seconds. These results include everything from the type of figure an ideal woman is supposed to have to the desired sort of likes and dislikes a woman needs to have for her to fit for the definition of "ideal". Defining standards for women has been an integral part of human culture since time immemorial. The Bible's chapter on a virtuous woman (Proverbs 31) states:

A virtuous woman who can find? For her price is above rubies...Her husband is known in the gates, When he sitteth among the elders of the land. She maketh linen garments, and selleth them...Strength and dignity are her clothing; And she laugheth at the time to come. She openeth her mouth with wisdom; And the law of kindness is on her tongue. She looketh well to the ways of her household, And eateth not the bread of idleness. Her children rise up, and call her blessed; Her husband also, and he praiseth her.

According to this chapter, qualities like strength, dignity, kindness, industriousness etc., are essential traits in an ideal woman. Finding such a woman was considered to be a blessing as The Bible suggests, He who finds a wife finds what is good and receives favor from the Lord. Similar traits of chastity, righteousness, morality, devotion to her husband, etc., are mirrored even in Hindu Mythology that holds Sita as the epitome of ideal womanhood. But even the idealized Sita had been forced to undergo the "agnee pariksha" to prove her chastity. It becomes apparent then that while these scriptures etch out standards that women are expected to meet, the society often forgets its own role in providing favorable conditions needed for meeting those standards.

Maira Gatens in her essay, Power, Bodies, and Difference, underlines a common feature in almost all dominant socio-political theories i.e., dualisms, in the form of nature and culture, body and mind, passion and reason. In the socio-political theory, these dualisms translate to distinctions between family and the state, reproduction, and production, the individual and the social. The left-hand side of these dualisms is intimately connected with women and femininity, whereas the right-hand side corresponds to men and masculinity. She also highlights the fact that it is only the right-hand side of these distinctions is deemed to fall within the realm of history. Only culture, mind and reason, social production, the state, and society are understood as having a dynamic and developmental character. The body and its passions, reproduction, the family and the individual are often conceived as timeless and unvarying aspects of nature. By this precedent, when one talks of a family in the traditional sense, as opposed to the families of same-sex couples, the well-being of a family or the lack thereof is a direct consequence of the actions of the woman in the house, as she is the one held responsible for it. Ideal women are ideal wives who maintain ideal households and raise ideal children. Here, the word ideal corresponds to society's measures of love, health, financial security, and happiness among others. For a family to be truly "happy," the presence of all these ingredients is compulsory, as the lack of any one or more of the said ingredients can lead to unhappiness. Perhaps this is why Tolstoy begins the novel, Anna Karenina, with words that have now attained the status of being an aphorism,

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All happy families are alike; each unhappy family is unhappy in its own way

-Leo Tolstoy

Tolstoy's words set the tone for the entirety of his novel, which has a gamut of families, some dysfunctional, some otherwise. The novel begins with a family that is falling apart because of adultery. Prince Stepan Arkadyevich Oblonsky ("Stiva") is an aristocrat from Moscow who is charming but has trouble controlling his desires, as well as his finances. As is famously said, *Behind every successful man is a woman*, the reverse also holds in the sense of behind every troubled woman is an unfaithful, gambling man. The woman suffering due to Stiva's vices is his wife: Dolly Shcherbatskaya Oblonsky. She has 6 children, and she is wholeheartedly devoted to them. Many critics have argued that she is a model for Tolstoy's ideal version of a dedicated, all-sacrificing wife, and mother. When she finds out about her husband's affair with the family governess, she's heartbroken and wants separation but Stiva's sister Anna Arkadyevna Karenina, who is widely beloved and admired, convinces her for reconciliation. Now, since it was a man's infidelity, society indulges him, whereas his wife is forced to accept the contradictions of her life for the sake of her family. The reconciliation that results in the 6th offspring, however, turns out to be rather temporary and short-lived but pushes Dolly into a life of almost permanent misery. Anna pays for her efforts to save her brother's marriage with her own as that is when she happens to meet Count Alexis Vronsky, whom she later gets involved with. Tolstoy deliberately draws out his irony to underline the magnitude of the consequences of a woman's decisions.

As the novel is set in the 1870s, it is understandable that the medical facilities available in Russia were still in the developmental stage. Thus, giving birth to 6 healthy children in those days was no menial task. Moreover, the upbringing of these children takes place in poverty, despair, and an absence of support from their indifferent, philandering father. Despite such miserable circumstances, Dolly stays dedicated to her children and family till the very end. She is self-sacrificial to the point where her identity originates from, and is limited to motherhood. In contrast to Dolly's restricted, submissive character is Anna Karenina, who is not only a mother, but also has a social status. It is not just because of the man she is married to, but also because of her unrivalled beauty, her impeccable poise, and her notable mannerisms. She is a grande dame in the highest circles of Russian society. David Holbrook in his book, *Tolstoy, Woman, and Death: A Study of War and Peace and Anna Karenina*, states about the titular character that, *Anna Karenina is a visionary woman, one of the most remarkable women ever created in fiction- beautiful, deprived, passionate, mysterious, bewildered, and cruel*. Anna is a woman desired by a majority of men irrespective of their marital status, and envied, admired, imitated by most women.

While superficially her life is a canvas of perfection, she is constantly struggling on the personal front. Although she is married to a man of superior social standing, Alexis Karenin, is emotionally deficient to fulfil her needs. Despite that, initially, she wants to stay loyal to her husband and her son by ignoring Vronsky's advances. Vronsky is so besotted by her that Tolstoy says, *He stepped down, trying not to look long at her, as if she were the sun, yet he saw her, like the sun, even without looking*. And, soon after realizing the absence of attraction to her husband, in the face of the hollow reality of her marriage, she gives in to her human need for happiness. At first Anna and Vronsky's affair remains concealed but soon after she gets pregnant with her lover's child, there is a subtle shift in Anna's mental state. In the moments of her precarious confinement, her previously cruel and unfeeling husband decides to forgive Anna and to accept her love-child. Anna, while buried under her husband's magnanimity, is unable to find strength to continue living with him. Consequently, even without divorcing Karenin, she concedes to leaving the country with Vronsky.

Now, because of her ruined social position, Anna is completely at Vronsky's mercy. It is at this stage that Tolstoy exposes the loopholes in their relationship. Unlike Anna, Vronsky lacks emotional depth, and hence he is unable to prosper when cut-off from the social world he adores. His passionate personality fails to compensate for these limitations that later doom their relationship. While Anna is content in merely being with Vronsky, Vronsky finds himself constantly without stimulation. At first he turns to art for comfort, and later when he finds that it is not him, but only Anna who has been banished from the society, he wholeheartedly embraces the opportunity to re-join the social circles even without his supposedly beloved Anna. Expectedly, in contrast to the socially approved Christian love of Kitty Shcherbatskaya and Constantine Levin (Levin), deprived of society and isolated in a vacuum, the illicit love of Anna and Vronsky dissolves into jealousy and hate. The way society handles transgression is particularly interesting. Yet again, it is seen how like Oblonsky, Vronsky, too, is forgiven for his blatant adultery. On the other hand, Anna is treated as an outcast, denounced even by the likes of Princess Betsy, who had initially endorsed the affair between Anna and Vronsky.

As a result, Anna spirals deeper and deeper into a world of paranoia and pain. She begrudges Vronsky for his Masculine independence and resents the rest of the society for accepting him, while rejecting her. She grows increasingly insecure in her relationship as no one offers her the much needed support. Signs of post-partum depression, too, are discernible in Anna, through her constant mood-swings, depressed thoughts, and her obsession with death. One fact that is ignored by many is that Anna is simply a victim of restrictive bourgeois marriage. Since Anna fights against her fate to choose love instead of duty or social validation, she is declared to be contemptuous of society and its institutions. At one point, inspired by Anna, even Dolly tries to envisage what her life would have been like if she would have left her husband when she had the chance. But Dolly's choice of self-sacrifice for the sake of her household is highlighted by Tolstoy as ideal. Whereas Beautiful Anna's grotesque death is meant to a warning against all-consuming passion.

However, it is not passion that kills Anna, it is the hypocrisy of the elite Russian Society that forgives its members for conducting extra-marital affairs as long as they remain hidden, but turns on Anna for having a relationship that goes deeper than mere carnal craving, and pushes Anna over the edge. Anna is boycotted by the entire society, whereas Vronsky still has the option of getting married to Princess Sorokin. This speaks volumes of the unfair inequality prevalent between the sexes. Anna, dejected by her surroundings, descends into abject misery where she is completely dislocated from reality, where everything is despicable and ugly, where only death can save her. It was unacceptable to her that the man she left everything for, the man who promised her love had deserted her when she needed him the most. She intuitively knows that he doesn't find her attractive anymore, and doesn't love like he did before. She is so distraught by it that she begs him, *If you love me as you say you do, she whispered, 'make it so that I am at peace.* Her insecurities compel her to stoop to a level where she uses her sensuality to momentarily ensnare even a righteous man like Levin. When she is denied love from the one person she trusted the most, she turns to every man in her vicinity for validation of her beauty, as it is the only thing that's left of her, her personality destroyed by her circumstances. She commits suicide to not only punish him but for punishing herself for her own behavior. Her gruesome, grotesque death is devastating but symbolic in several ways.

It is seen how a beautiful woman's journey is brought to an abrupt end by the efforts of a cold patriarchal culture that values nothing beyond men and their status. While Oblonsky and Vronsky, both guilty of the same crime as Anna, go scot-free in their lives, Anna is driven to such a point of insanity where life itself becomes unbearable. She recalls their discussion about love where she had told Vronsky, *Love, The reason I dislike that work is that it means too much for me, far more than you can understand,* indicating the depth of her emotions that no one seems to understand. But because these emotions exist outside the acceptable realm of marriage they are inconsequential and unimportant.

The point of significance here is the fact is Anna is, in fact, the "ideal woman" in society's eyes up until the moment she falls in love with Vronsky. It is only after she decides to leave her hollow shell of a marriage for the sake of her love and peace that she crosses over to the category of women whose existence our society collectively denies. Tolstoy had lost his mother at a young age, and in defense against the loss of his mother, he idealized women as pure and perfect, which is why the self-sacrificial Dolly fits his criteria, whereas Anna, who pursues her love, is absolutely abominable. Tolstoy's novel is not just of a crumbling marriage, but a crumbling society which rejects femininity that goes beyond its prescribed form. The novel begins with one of the most renowned epigraphs in Literature, *Vengeance is mine; I will repay, saith the Lord,* where Lord's anger in these words taken from the Book of Romans, can be directed at many things, but mainly it is towards Russian Society itself for its rigidity, narrow-minded approach, and unapologetic hypocrisy.

In today's world where the rigid culture is beginning to include women into its folds, it is obvious that if Anna cannot be considered ideal, then Dolly, too, cannot qualify for the position. Dolly, whose life is limited to her children, has no awareness of herself and her needs, she is merely existing and not living, and a woman who has chosen to dissolve her identity cannot be ideal in any way. Anna and Dolly, both, stand at extremes of the spectrum of womanhood, while the former struggles with the ideas of who she is; and the latter has given in to being who is supposed to be. Anna could have still been the ideal woman she had always been had the society welcomed her new relationship with Vronsky, and had they been given the same privileges any married couple enjoys. Dolly can be an ideal mother, but to be an ideal woman, she would have to stand up for her human needs of love and affection. Kitty comes closest to "idealness" as despite being heartbroken by Vronsky's rejection, she improves herself to become like someone she admires, and goes on to be loved and respected by a husband she truly adores, while still managing to keep her unique identity preserved. However, when any woman is compelled to meet unyielding standards of a patriarchal society's abstract ideas of perfection irrespective of her own contentment, her end is bound to be similar to be that of Anna's. The only acceptable

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criteria for determining an ideal woman, then, is of love and happiness; a woman who has love for herself and other, and is happy with herself and those around her, is an ideal woman. Tolstoy's words reiterate the same,

*They've got no idea what happiness is, they don't know that without this love there is no happiness or unhappiness for us--there is no life.*

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**THE CORRUPTION IN INDIAN POLITICS AND ADMINISTRATION: A POLITICAL ANALYSIS**

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**INTRODUCTION**

Corruption is a universal phenomenon. It became ill value practiced by majority of people in India. Human wants are unlimited but resources are limited. Therefore, people are practicing unethical value. In this regard the Father of Nation Mahatma Gandhi said that “this land fulfill the human needs not greed’s. Corruption is a fact of life. It is as old as the human society itself. It exists in one form or other in every society. It is reported on a daily basis from almost all nations. As per the World development report 1997, corruption is nothing new, nor is it confined to any particular corner of the world. It is a problem that has deeply affected the lives and stirred that resentment of citizen and business people the world over. Corruption is a cancer that erodes democracy, and weakens the foundation of our country. If Indians are enraged, it is because they are witnessing corruption and wastes of national resources. If governments do not remove these flaws, voters will remove the governments. Corruption has become a way of life. It is effects on the politics and public administration in India.

Corruption means the misuse of public power for private purpose. As per the World Development Report the problem of Corruption lies at the intersection of public and private sector. It implies politico- bureaucratic strangulation of society by the government under the shield of law and democracy. Its fallout adversely affects on developmental process. Corruption has rapidly increased to such extant that people have started losing faith in the integration of Indian politics and administration. It has spread even to those level of administration from which it was conspicuously absent in the past. Mahatma Gandhi had expressed despair against corruption when he stated “we seem to have weakened from within the democracy system. I would go to the length of giving the whole congress a decent burial, rather than put up with the corruption that is rampant”. It should be remove from politics and public administration in India. It was called as speed money and symbol of red tapeism.

Corruption is also public voice against the rule of law and makes good governance a mockery. It represents both moral and mental decadence. Its fallout is perversion. It uncontrolled growth denotes reversion to primitive condition of filth, insecurity and crime. So, it directly threatens a moral fabrics and human values, besides institutions and capability. It must be, therefore, viewed as the most heinous threat aimed to a reverse nation’s attempt to traverse on a civilized path of moderation and reason. It is a political and administration in the society. It should be root out from the politics and public administration in India. Political and administrative corruption can be of various kinds and at different level. And adequate measures must be taken by the government to ensure the stoppage of the practice of corruption.

**CONCEPTUAL ISSUES OF CORRUPTION**

Corruption has been defined in many ways. As per the oxford dictionary, Corruption means “The misuse of public power for private purpose” As per the world development of report, “The problem of corruption lies at the intersection of the public and the private sector, it implies politico-bureaucratic strangulation of society by the government under the shield of law and democracy. Its fallout adversely affects development”.

Corruption has a variety of meanings. According to David.H.Bailey: “Corruption is a general firm covering misuse of authority as a result of considerations of personal gain, which need not be monetary”. In the view of Jacobvan Kalven: “Corruption means that a civil servant abuses his authority in order to obtain an extra income from the public”.

Corruption has increased to such extent that people have started loosing faith in the integrity of administration. It has spread even to those levels of administration from which it was conspicuously absent in the past.

Before make an appraisal of the causes of corruption among the civil services it is essential to define the term ‘Corruption’. In general the term of Corruption is a “Deliberate and International exploitation of one’s position, status or resources directly or indirectly for personal aggrandizement whether it be in terms of material gain or enhancement of power, prestige or influence beyond what is legitimate or sanctioned by commonly accepted norms to the detriment of the interests of other persons or the community as a whole”.

The Indian penal code has defined Corruption in legal terms, as “whoever being or expecting to be a public servant accepts or obtains or agrees to accept or attempts to obtain from any person for himself or for any other person any gratification whatever otherthan legal remuneration as a motive or reward for doing or forbearing to do any official act or for showing person or for rending or attempting to render any service, disservice to any person with the Central or any State Government or parliament or legislature or any state or with any public

servant as such shall be punished with imprisonment of either description for a term which may extend to three years or with fine or with both”.

Extravagant expenditure of public money, provision of employment for kith and kins, friends and supporters, getting of ‘speed money’ for doing a work, placing government machinery at the disposal of candidate for winning the election, writing of good remark in confidential reports and personal files after expecting a subordinate to dance attendance at the departmental head a craving to stay at station of one’s choice by greasing the palm of the concerned boss, entering into transaction with government by giving some percentage to the official are some of the modes of corruption which may be kept in mind while discussing the causes of the malady of corruption efforts to eradicate them.

### **OBJECTIVES OF THE PAPER**

The important objectives of the paper are as follows

- 1) To understand the nature and features of corruption in politics and administration.
- 2) To analyze the causes and consequences of corruption.
- 3) To suggests the Remedial Measures to corruption in India.

### **METHODOLOGY**

This paper is based on secondary data collected from the books, journals, articles, Government report, Census report, labour department and economic survey etc. Descriptive and analytical methods have been employed. It covers all aspects of corruption in Indian politics and public administration.

### **STATEMENT OF THE PROBLEMS**

Corruption is a universal phenomenon. It is reported on a daily basis from almost all nations. As per the World Development Report 1997. “Corruption is nothing new nor is it confined to any particular corner of the world. It is a problem that has deeply affected the lives and stirred that resentment of citizens, business of the world over.

The nexuses exploited the ‘Big Deals’ Vital.N, the Ex: CVC identified five key players of the Indian Corruption games, These are the corrupt politicians Neta, the corrupt bureaucrat Babu, the corrupt business Lata, the corrupt NGO Johla and Finally the Criminal Data. They demonstrated crass contempt for the law. If resulted in entire sections of public life opting for corruption as an accepted way of life. India gained the distinction of being a nation of scams during the 1980 and 1990’s. In the last 60 years since independence, India has developed in to a major economy, but because of the handicaps of inefficiency, poor infrastructure and corruption, progress has been for less then what is could have been, let us see what developing countries Asia have achieved the same of shorter Period.

### **ANALYSIS AND DISCUSSION**

Present papers discuss the various dimensions of corruption in Politics and administration in India. Futher,it analyze the pros and cons of corruption on growth of Indian economy and political stability.

### **CAUSES FOR CORRUPTION**

“The roots of corruption in the public life of India can be traced to the juxtaposition, in a country characterized by scarcity of resources and unequal distribution of economic wealth, of a democratic form of government with a capitalist form of economic system. Costs involved in elections are quite often beyond the resources of most of the citizens or political parties and since most of the individuals standing for elections and political parties supporting them are lacking in funds, they have to depend upon voluntary donations by individuals or Political Finance contributed by wealthy persons or companies the latter involving large sums whose exact amount as well as the actual pattern of expenditure are never publicly revealed.”<sup>1</sup> Since the bulk of the political donations are given to the ruling party, one can understand that wealthy business men or landlords treated political finance as a part of their business expenditure, and secure concessions, exemptions, special facilities and permits and licenses, etc, for further consolidating their economic status. The steady expansion of the public sector and the extension of state regulation over a wide range of activities also provide a lucrative source of political corruption. Still another source of political corruption in India is regarded as operating in terms of the politicians’ power to control, appoint the transfer the bureaucrats, and one often hears of allegations of ministers charging regular ‘fee’ for appointing or transferring officers, especially those whose duties provide ample scope for reimbursement of such expenses, for example, engineers, doctors, police officers, etc. a form of corruption generally believed to have been limited to higher civil servants alone, “but more recently ministers are widely rumored to ask for a “cut” or “share” in these transactions. Empirical evidence on these charges, however, is extremely rare, and it would be difficult to reach any conclusions, expect the most tentative ones, till adequate researches have been carried out in the subject.”

Public service also needs to be tuned and trained do more with less. There is also need to bring about greater openness and transparency in administration. Since, secrecy breeds and hides malpractice and corruption, government transactions should be sufficiently open to public scrutiny, barring of course the sensitive areas like defense, and security etc. A well thought out Freedom of Information Act needs to be enacted to enable people to obtain copies of all government records they may require. Similarly some relevant political and electoral reforms need to be introduced to check the increasing infiltration of criminals into politics. Reportedly large number of criminals is presently holding high political offices. They have damaged the climate of integrity in administration to a very large degree support to corrupt administrative personnel. Curbing of administrative corruption therefore first requires curbing of political corruption. Politics and administrative are inseparably linked in any democracy. If the political environment gets corrupted too. Corrupt ministers generally dislike honest officers. They aides and advisors. Honesty obviously cannot survive where dishonesty is seen to thrive and prosper.

The prevalence of corruption in our system can be attributed to a variety of reasons. These can be discussed under the following headings:

### **1. Historical Causes**

In India corruption has its roots in the colonial rule of the past British administration was not interested in the overall development of the country. All superior and important positions were filled in by British people and they were paid handsomely. Lower posts were offered to Indians. Salaries to these posts were very low. So they indulged in corrupt practices.

After World War II, scarcities led to many types of controls. It gave added opportunities to these low paid employees to resort to corrupt practices. Then it becomes habitual. It was during World War II that corruption reached the highest mark in India. The climate for integrity, which had been rendered unhealthy by war in control and scarcities was further aggravated by the post war flush of money and the consequent inflation. Development programs, which the government has launched over the years, also constitute another fertile area of corruption. Since large funds are available for disbursement as grants, subsidies and loans, influential legislators and other politicians browbeat the civil servants in cornering to themselves a lion's share. More often than not, "the politicians and the civil servants get hand in glove with each other to divert these funds either to themselves or to their favorites and relatives."<sup>16</sup>

### **2. Environmental Causes**

The second important cause of corruption in public service is fast urbanization and industrialization where material possessions, position and economic power determine the status and prestige of a person in the society. Since salaries are low and inflation is unabated, poor civil servants fall prey to corrupt practices in order to keep status in the society.

A political party in Nigeria observed, "There was systematic frustration of the lofty aspirations of the masses. Money and material wealth has since become the supreme value in our society and the goal of all social action. This has given rise to corruption, selfishness malingering and a general lack of patriotism and social responsibility."<sup>17</sup>

Corrupt and forces which give rise to corruption are not always to be located in the administrative, political and economic institutions and processes. There are several aspects of our society and several shortcomings of our social structure, attitudes and value systems, which provide an impetus to corruption, political pitfalls, economic failure and administrative loopholes have only worsened the situation.

### **3. Economic Causes**

Inadequate remuneration of salary scales and the rising cost of living are important causes of corruption. In recent years, the fast rising cost of living has brought down the real income of various sections of the community, particularly the salaried classes. Though this cannot be pleaded as an extenuation of the fall in the standard of integrity, the fact remains that economic necessity has encouraged those who had the opportunities to succumb to temptations.

### **4. Lack of Strong Public Opinion against the Evil or Corruption**

People do not report to the government against corrupt officials. Instead they offer bribes to get their illegitimate claims accepted. People must take up the cudgels against corruption and build a strong public opinion against it.

**5. Inadequate Laws to Deal with Corruption**

The Indian penal code and other laws, which deal with corruption cases, are outmoded and provide insufficient penalties. It takes too much time to get a corrupt official punished under the Laws. Summary trials and stricter punishments should be awarded to end corruption. Laws will have to be changed accordingly.

**6. Collusion of Vested Interests**

Big businessmen, dishonest merchants, suppliers and contractors grease the palms of civil servants, in order to get undue favors from them. Sometimes they share a portion of their ill earned profit with the government servants.

Pressure groups like the Indian Chamber of Commerce, Trade Associations, State Chambers of Commerce, are said to help in breeding corruption through their activities of getting favors for their communities. They influence the ruling elite through dinners, parties, luncheons etc.

**7. Diminishing Faith in the Judicial System**

Today, “the judicial system, especially at the lower levels, is not functioning efficiently, resulting in delays and corrupt practices. Rahul Patak in his article, the judiciary crumbling citadel.”<sup>18</sup> has rightly said that the system is growing under its own weight. There are far too many cases, appeals. Cost of litigation is exorbitant, the process tedious and the quality of justice, given the appalling lack of talent, suspect.

P.N. Bhagwati, Former Chief Justice of India has observed that “If the Supreme Court exists only for the rich, what is the use of its existence? I have known judges who have sat on a judgment for two years.”

**8. Political Causes**

Members of the political elite are also responsible for corrupt practices. The recent security scam clearly indicates the involvement of politicians and administrators in a big way. Kuldip Nayar in his Article “Politics of corruption” has rightly said that corruption by itself is a bad enough. But it has mentioned the following causes of corruption:

1. Lack of proper education and training of civil servants.
2. Low salaries.
3. Inadequate and inefficient supervision.
4. Political patronage of officials.
5. Complicated and dilatory procedures.
6. Collections of funds through officials.
7. Poor public opinion.
8. Lack of example from above.
9. Unwillingness of the people to complain against corrupt officials
10. Ineffective action against corrupt officials.
11. Double standards of conduct, one for the officials and another for the politicians.
12. Tedious and ineffective machinery to bring corrupt official to book.
13. The tortuous and costly judicial procedure.

**CONSEQUENCES OF CORRUPTION**

Corruption is often spoken of as a serious illness a cancer or, as one official recently put it. “The AIDS of democracy spreading relentlessly from official to official and agency to agency, undermining institutions until the political system they represent collapse. In this view corruption must be eradicated so that the system can return to health or better yet. Corruption must be stopped before it starts.”

There is hardly any issue which is so much discussed and arouses so much concern and indignation in India even if at the level of rhetoric as that of corruption. Corruption in this country is widespread and, what is more, has been one the increases over the years. Many have even come to believe that it has almost become a way of life in India.

There was no time in history of India when corruption could be said not to have existed in its public life including administration. This was confirmed by Kautilya in his celebrated Arthashastra. “It existed under the

British Raj, too by generally speaking only in certain sectors of administration such as lower levels of the police, the judiciary, excise and so on and in small doses.”

In developing countries like India, Corruption is spreading like a cancer, engulfing the entire social fabric. That is why people are not getting the benefits of development. In 1964, a political party made serious indictment on the state of the Nigerian nation, which is true of India as well as it has been observed that, “There was systematic Frustration of the lofty aspirations of the masses, money and material wealth has since become the supremacy value in our society and the goal of all social action. This has given rise to corruption, selfishness malingering and a general lack of patriotism and social responsibility

It is deplorable that people who have the opportunity to serve the nation high capacities should use it to line their own pockets and indulge in ostentatious living. “While we are crying for foreign capital, some, including ministers, invest their wealth overseas. For form setting the much needed good example, some politicians take the lead in activities that are not to the best interest of the nation. Prof. Smith notes that for development of Nigerian Industry, Agriculture, Communications, etc, large scale complicated plans into operation, “we find that the implementation of the great development programs rapidly creates facilities not so much for the development intended but for social corruption of all sorts.”

The consequence of corruption have had been disastrous for our social economic political life. It is eating into the vitals of our system. Everybody knows it and yet no meaningful, thinking. “No doubt, piecemeal efforts have been made from time to time to fight the evil. However, what has been lacking is the correct diagnosis and proper treatment, taking into account all the aspects of the disease in their totality.”

An electoral system which requires that candidates spend large amount of often illegally obtained money to get elected, it is suggested, engenders corrupt politicians and vitiates the character of politics. There is a widespread impression that failure of integrity is not uncommon among ministers and that some ministers, who have held office during the last sixteen years, have enriched themselves illegitimately, obtained good jobs for their sons and relations though nepotism and have reaped other advantages inconsistent with any nation of purity in public life.

Several bureaucrats had no hesitation in saying that because politicians accept illegal campaign funds from various vested interests, once they come to power their decisions are determined by those considerations. The bureaucrats pointed out that, as consequences of this corrupt coalition of interests, political action supposedly meant for the people are often directed toward meeting the needs of the party and raising party funds for the next election. These politicians propelled to power with the aid of corrupt money, to, bring certain deficiencies to government and good administration and their actions amount to distortions in governance. A judge of the Andhra Pradesh High Court said that, in his opinion, corruption undermines the spirit of public service and makes government insensitive to the needs of the people.

### **REMEDIAL MEASURES FOR CORRUPTION**

India has been considered as one of the ten most corrupt countries in the world as credible International observers. “There is a clear recognition in India itself that corruption has assumed monstrous proportions and that it control should be the first priority on the public agenda. Government as a whole enjoy today an extremely low standing in the eyes of the people in terms of its integrity, with ex-Prime Ministers and Ministers, several judges and civil servants falling under the shadow in the last so many years. The time has come to deal with the great seriousness it deserves. The time has come for all honest people to put their shoulders to the wheel.”

It is necessary that the administration, vigilance and efficiency cell should form one wing. Though in some of the Departments there is a need for having a few specialized Vigilance Officers, to conduct independent investigation. The report submitted by such an officer should carry adequate weight. Further, a panel of officers who can be enthused with vigilance cases is absolutely essential, because there may be the disciplinary authority should decide within one month whether a minor or major penalty should be imposed, or whether the case should be dropped. The case, at this stage, should come to the CVC for advice or discussion along with the draft charge sheet. The CVC should give its advice within one month. In cases where major penalties have been by the CVC the CDE should be asked to commence its inquiry within two weeks and should make its report available within two weeks and should make its report available within three months. “In this way, many simple vigilance cases would be disposed of within three months. Again, minor penalty cases should also be disposed of within three months and the major penalty cases should be disposed of within a year. The list of penalties should be revised and any caution or working should have no penal consequences and should rarely be given in cases where a charge sheet is issued, because this is meant to be given for guidance only.”

There has emerged a need for establishing machinery to deal with prima facie cases of highly placed people. Such machinery must exist within the framework of the Government. "The best form of machinery will be a tribunal to inquire, the purpose of which is not to punish but to find out and establish facts. The authority responsible for setting up the tribunal might, for the Central Government, be the president, and for State Governments, the Governor acting in consultation with the president. They on being satisfied that there was prima facie evidence would appoint a tribunal. An alternative would be to vest the power of appointing such tribunals in the Supreme Court. The existence of this power would by itself have a very salutary effect on the behavior of people holding responsible positions and power."

### **SUGGESTION FOR CORRUPTION**

The important suggestions are as follows

1. To changes in law so as to ensure speedily trial of causes related to bribery, corruption and criminal misconduct and making the law otherwise more effective.
2. Examine the rules for disciplinary proceeding and consider the changes which are necessary for expediting the disciplinary proceedings as well as making them more effective.
3. Suggest measures calculated to produce a social climate both among public servants and in the general public in which bribery and corruption may not flourish;
4. Examine and suggest changes in the Government servants conduct rules for ensuring maintenance of absolute integrity in the public service.
5. Suggest steps for securing public support for anti-corruption measures; and
6. Consider public undertakings for securing honesty and integrity amongst their employees.

### **CONCLUSIONS**

"Corruption is a fact of life. It is as old as the human society itself. It exists in one form or other in every society. According to Ralph Braibanti,"<sup>1</sup>. Governmental corruption is found in all bureaucracy and in all periods of political development. But its degree is not uniform at all times or under all conditions. "It is also obviously more common in some societies than in others and more common at sometimes in evolution of a society than at other times" corruption was widespread in western countries in ancient and medieval times. It was more common in Britain in the eighteenth than in seventeenth or late nineteenth centuries, and was more common in USA in the nineteenth than in the eighteenth or twentieth century's.

Corruption and bribery had a rather slow growth in ancient Greece city states, but however, by the end of the fifth century B.C., corruption became a common feature of the political life of the Greeks. "The growth of corruption in the Greece in the latter period of its history could be attributed to the increase in economic activity and the growth of political apathy. The vigorous and keen interest which the Greek citizens used to display in the governance of the Greek City state gradually waned as could be evident from their poor attendance at public meetings. With the opening of new opportunities for speculation, bribery and corruption began to increase."

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**EVALUATION AND IMPACT OF LABOUR LEGISLATIONS IN INDIA: A MACRO ANALYSIS**

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**INTRODUCTION**

The Country has the distinction of having some of the most comprehensive labour laws in the world, even while having one of the largest fractions of the working population is unprotected and under privileged. Labour legislations are protecting the interest of the labour and promoting the welfare of labour community in India. Modern states are welfare state; their motto is to achieve the happiness of workers. Labourers are pillars of production system. Without labourer we can't produce a single article in the economy. Providing basic facilities for workers is an obligatory duty of the state and enjoying the basic facilities of workers are fundamental rights of the labourer provided for in the Indian constitution. Labour legislation has grown up as one of the most important social institutions in India.

Labour legislation essentially means taking steps to increase production, productivity and employment opportunities in the economy while protecting overall interest of the labourer. Essentially, it entails skill development, re-training, re-employment, updating knowledge base of workers, promotion of leadership qualities etc. Changes in the labor legislations are done inter-alia for protecting the interests of workers. Provision of opportunity to work for its people and providing for dispensation of labour justice are important aspects of social justices' responsibility of any state. Labour law arose due to the demands of workers for better working conditions, and democratic environment.

Employers' costs can increase due to workers organizing to get higher wages or by laws imposing costly requirements, such as health and safety or equal opportunities conditions. In the third world countries- and especially in a country like India- these aspects get added significance where a large percentage of people live below the poverty line and suffer from problems of unemployment, under employment and commission of Unfair Labour Practices (ULPS) by employers against them. A mere 7.2 per cent of the Indian labour force is in organized sector, remaining 92.8 percent of workforce is in informal sector. It is estimated that not more than 2-3 percent of the labour force in India has access to claim of labour rights through collective bargaining process. Working people in all societies and more so in developing country such as India-are highly vulnerable to exploitation at the hands of the inherently more powerful employers.

**OBJECTIVES OF THE PAPER:**

The main objectives of the paper are as follows;

1. To discuss the various laws meant for the working class.
2. To examine the problems and performance of labour laws.
3. To evaluate the labour legislation in India.
4. To give suitable suggestions for effective implementation of labour laws.

**METHODOLOGY**

This paper is based on secondary data collected from the books, journals, articles, Government report, Census report, labour department and economic survey etc. Descriptive and analytical methods have been employed.

**CONCEPTUAL ISSUES OF LABOUR LEGISLATIONS**

Labour in the broadest sense of the term, may be defined as any hand or brain work, which is undertaken for a monetary consideration. The term 'labour legislation' is used to cover all the laws which have been enacted to deal with "employment and wages, working conditions, industrial relations, social security and welfare of workers employed in industries.

Labour Legislation refers to all the laws of government which have been enacted to provide social and economic security to the labour or worker. Labour law also known as employment law is the body of laws, administrative rulings and precedents which address the legal rights of, and restrictions on, working people and their organizations. As such, it mediates many aspects of the relationship between trade unions, employers and employees. In other words, labour laws define the rights and responsibilities of workers, union members and employers in the workplace.

**NEED OF LABOUR LEGISLATION IN INDIA**

Organized industry in a planned economy calls for the spirit of co-operation and mutual dependence for attaining the common purpose of better production. In India, labour legislation is treated as an arm of the state for the regulation of working and living conditions of workers. The need for labour legislation may be summarized as follows:

1. To provide for the health, safety and welfare of workers.
2. To protect the workers against oppressive of economically weak and has little bargaining power.
3. To encourage and facilitate the workers' organizations.
4. To deal with industrial disputes and
5. To enforce social insurance and labour welfare schemes.

**PURPOSE OF LABOUR LEGISLATION**

Labour legislation that is adapted to the economic and social challenges of the modern world of work fulfils three crucial objectives.

1. It establishes a legal system that facilitates productive individual and collective employment relationship.
2. By providing a frame work within which employers, workers and their representatives can interact with regard to work related issues, it serves as an important vehicle for achieving harmonious industrial relations based on democratic value at workplace.
3. It provides a clear and constant reminder and guarantee of fundamental principles and rights at work which have received broad social acceptance, and establishes the processes through which these principles and rights can be implemented and enforced.

**CONSTITUTIONAL PROVISIONS FOR THE LABOUR LAWS**

The relevance of the dignity of human labour and the need for protecting and safeguarding the interest of labour as human beings has been enshrined in chapter-III (Articles 16, 19, 23 & 24) and chapter IV (Articles 39, 41, 42, 43, 43A & 54) of the constitution of India keeping in line with fundamental rights and directive principles of state policy respectively. The constitution of India the super ordinate law of the land-guides all legislative, executive and judicial actions in the country. In its preamble, the constitution seeks to secure to the people, among other, 'justice, social, economic and political..... and liberty of thought, expression..... Article 19(1) (c) of the constitution on this ground norm guarantee to all citizens a fundamental freedom to form associations or unions'... part-IV of the constitution is titled Directive Principles of State Policy' which are directions to the state to operationalize a scheme of social justice and upliftment of the downtrodden guided by the basic postulates of welfare state.

Article 38(1) directs the state to strive to promote the welfare of the people by securing and protecting as effectively as it may a social order in which justice social, economic and political shall inform all institutions of the national life. Article 39 ordains that "the state shall, in particular, direct its policy towards securing-(a) that citizens... have the right to an adequate means of livelihood; (b) that the ownership and control of the material resources' of the community are so distributed as to sub-serve the common good....(c) that there is equal pay for equal work...."This chapter of the constitution also obliges the state to provide for right to work (Article 41) ; just and humane conditions of work and for maternity relief (Article 42); a living wage, and conditions of work ensuring a decent standard of life (Article 43); and participation (through legislation or otherwise) of workers in the management of industrial organizations and establishments (Article 43A). The directive principles are considered so important that they have been described as the 'soul of the constitution'. The most crucial aspect of labour laws in any country is the labour relations. This branch of law enables the labour to organize and struggle to secure social justice by striving for a just sharing of organizational gains.

**ANALYSIS OF LABOUR LEGISLATION IN INDIA**

Labour issues are of primary importance in almost all countries of the world, because the majority of the population is either selling or buying labour, and is dependent on such sales for their livelihood. The independent producer and self-employed worker are fast disappearing as a result of technological innovation and industrialization. This leads to establishment of two distinct classes in the society, which are employers and employees. Labour policy in India has evolved in response to specific need of the situation to suit the requirements of the planned economic development and social justice, and has a two fold objective viz, maintaining industrial peace and promoting the welfare of the labour.

The law relating to labour and employment in India is primarily known under the board category of “Industrial law”. The prevailing social and economic conditions have been largely influential in shaping the Indian labor legislation, which regulate various aspects of work such as the number of hours of work, wages, social security and basic facilities provided at worksite.

The labor laws of independent India derive their origin, inspiration and strength partly from the view expressed by important nationalist leaders during the days of national freedom struggle, partly from the debates of the constituent assembly and partly from the provisions of the constitution and the international conventions and recommendations. The relevance is to maintain the dignity of labour and the need for protecting and safeguarding the interest of workers.

The labour laws were also influenced by important human rights and the standards that have emerged from the United Nations conventions. These include the right to work of one’s choice, right against discrimination, prohibition of child labour, just and humane conditions of work, social security protection of wages, redressal of grievances, right to organize and form trade unions, collective bargaining and participation in management. The labour laws have also been significantly influenced by the deliberations of the various sessions of the Indian Labour conference and the International Labour conference. Labour legislations have also been shaped and influenced by the recommendations of the various National committees and commissions such as first National Commission on Labour (1969) under the chairmanship of justice Gajendragadkar. National Commission on Rural Labour (1991), Second National Commission on labour (2002) under the chairmanship of Ravindra Verma etc. And judicial pronouncements on labour related matters specifically pertaining to minimum wages, bonded labour, child labour, contract labour etc, have also facilitated the passage of a number of labour legislations.

Under the constitution of India, Labour is a subject in the concurrent list where both the Central and State Government are competent to enact legislations. As a result, a large number of labour laws, have been enacted catering to different aspects of labour namely, occupational health safety, employment, training of apprentices, fixation on review and revision of minimum wages, mode of payment, benefit of compensation to workman who suffer injuries as a result of accidents or causing death or disablement, bonded labour, contract labour, woman labour and child labour, resolution and adjudication of industrial disputes, provision of social security such as provident fund, employees State Insurance, Gratuity, provision for payment of bonus, regulating the working conditions of certain specific categories of workmen such as plantation labour beedi, workers etc.

### **THE IMPORTANT LABOUR LEGISLATIONS**

Some of the important labour legislations in India are follows:

1. The Trade Unions Act, 1926.
2. The payment of wages Act, 1936.
3. The employer’s liability Act, 1938.
4. The weekly Holidays Act, 1942.
5. The Mica Mines Labour welfare Fund Act, 1946.
6. Employment Act, 1946
7. The Industrial Disputes Act, 1947.
8. The Minimum wages Act, 1948.
9. The Factories Act, 1948.
10. Dock Workers (Regulation of Employment) Act, 1948.
11. The employees State Insurance Act, 1948.
12. The Plantation Labour Act, 1951.
13. The Mines Act, 1952.
14. Merchant Shipping Act, 1958.
15. Working Journalist (Fixation of Rates of wages) Act, 1958
16. The Apprentices Act, 1961.

17. The Maternity Benefit Act, 1961.
18. The motor Transport working Act, 1961.
19. The personal Injuries (Emergency Provisions) Act, 1962.
20. The personal Injuries (compensation Insurance) Act, 1963.
21. The payment of Bonus Act, 1965.
22. The contract Labour (Regulation and Abolition) Act, 1970.
23. The payment of Gratuity Act, 1972.
24. The Sales Promotions Employee (conditions of service) Act, 1976.
25. Sales Promotion Employees Act, 1976
26. The beedi workers welfare cess Act, 1976
27. The beedi workers welfare fund Act, 1976
28. The Iron ore Mines, Manganes Ore Mines and Chrome Ore Mines Labour Welfare (Cess), Act, 1976.
29. The Iron Ore Mines, Managanese ore Mines and Chrome ore mines labour welfare Fund Act, 1976.
30. The Inter-State Migrant workmen (Regulation of Employment and conditions of service) Act, 1979.
31. The cine workers welfare (Cess) Act, 1981.
32. The Cine workers welfare fund Act, 1981.
33. Dangerous Machinery (Regulation) Act, 1983.
34. The Dock workers (Safety, Health and Welfare) Act, 1986.
35. The Child labour (Prohibition and Regulation) Act, 1986.
36. The labour law (Exemption from Furnishing Returns and Maintaining Registers by certain Establishment) Act, 1988
37. The Building and other construction workers (Regulation of Employment and condition of services) Act, 1996
38. The building and other construction workers cess Act, 1996
39. Dock workers (Regulation of Employment) Act, 1997.
40. Private securing Agency (Regulation) act, 2005.
41. Unorganized workers social security Act, 2008.

#### **IMPLEMENTATION LACUNA OF LABOUR LEGISLATION:**

The Government's failure to implement labour welfare measures and safeguard workers' rights is one of the consequences of the failure of the left to sustain a politically conscious trade union movement. 'Job for All' and 'Right to Work' is still distant dream for workers. The International Labour Organization convention held on 'equal pay for equal work, for instance, which lays down that payments must be on time-rate and not on piece rate is grossly violated. The concept of equal pay for equal work can find firm roots only in the context of changes in the social system.

According to a recent report India has come in for considerable criticism from the International Labour Organization (ILO) for not implementing the organization's guidelines. India's dismal record is particularly galling in the face of the fact that it has been among the few countries which have ratified a large number of International Labour Organizations conventions and is also a founder member of the organization and a permanent member of its governing board. This is a comment as much on the government's lethargic attitude to labour uses as on the failure of the labour, movement in the country to force the state to discharge its duties. The Government is lacking in interest in the implement of these laws.

#### **SUGGESTIONS**

Some of the important suggestions are as follows:

1. The Governments should implement the labour laws effectively.

2. ILO conventions and recommendation should be implemented in spirit and letter.
3. The Government should constitute 'vigilance committees' at the district level to protect the interest of the labor all sections of society.
4. The Government should implement of minimum wages Act for unorganized workers and a halt to PSU disinvestment.
5. The authority should implement of social security measures to create employment opportunity to workers.
6. India should create good quality jobs in manufacturing and service sector and
7. Job for All and Right to Work policy should be implemented on priority basis.

### CONCLUSIONS

The evils of industrial dispute have led to the labour legislation. Now the State has a direct interest in the industrial peace and prosperity. These acts are aimed at reduction of production losses due to industrial disputes and to ensure timely payment of wages and other minimum amenities for the workers. Labour policy in India has been evolving in response to specific needs of the situation to suit requirements of planned economic development and social justice. When labour relations get legalized, they are beneficial to those who can develop institutional skills to use them to their advantage. Legalized framework promotes bureaucratization, and thus enables the government to prevent labour to unite and struggle for industrial equity and democracy. Any programme of action for enhancing labour power needs to evolve a better enforcement mechanism. Labour needs to be given representation in carving out such an enforcement mechanism. There is a need for constant monitoring for the implementation mechanism by rights groups at national and international level. In the globalization euphoria unionism and collective bargaining is as valuable as the welfare state and welfare economics themselves are in a deep crises. There is a need for simplification of labour laws. Most of the labour Acts passed by the Government for the welfare of the workers related to the workers in organized sector while, very few Acts were beneficial to the unorganized workforce. In this regard Dr.B R Ambedkar said that "the labour class is oppressed from all sides by imperialism, capitalism, landlordism and also by middle-class businessman. The Indian nation cannot be truly independent unless the labour class is freed from this pathetic situation".

*The Labour class is oppressed from all sides by imperialism, Indian capitalism, landlordism, and also middle-class businessman. The Indian nation cannot be truly independent unless the labour class is freed from this situation.*

**-By.Dr.B.R.Ambedakar.**

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**TOURISM IN HYDERABAD KARNATAKA REGION: A GLOBAL PERSPECTIVE**

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**ABSTRACT**

*Tourism is an important, even vital, source of income for many regions and countries. Its importance was recognized in the Manila Declaration on World Tourism of 1980 as "an activity essential to the life of nations because of its direct effects on the social, cultural, educational, and economic sectors of national societies and on their international relations." Tourism is one of the world's fastest growing industry and it can play role in accelerating the economic development of the country is widely recognized. Tourism also supports local handicrafts and cultural activities. They mainly dependent on tourism; this tourism offers a more reliable source of income*

*Tourism has been a major social phenomenon of societies all over the world. It is driven by the natural urge of every human being for a new experience, and the desire to be both educated and entertained. The motivations for tourism also include religious and business interests; the spread of education has fostered a desire to know more about different parts of the globe. Tourism has become a major industry the last decades. As an economic phenomenon tourism may have a strong positive impact on the destination areas, but simultaneously it exercises a heavy strain on the resources that support tourism activities.*

*Tourism is a global industry that affects all nations, be it the countries that receive the influx of tourists or the country where the tourists comes from. Belize is young...independent...ripe for tourism development and investment. Having a better understanding on how different countries approach and deal with the development of such industry serves as a good basis for independent, developing countries like Belize, who are rich in resources that attract the tourist, but young to fully utilize the industry's potential.*

*Tourism in Hyderabad Karnataka is the predominant behind HK region in the tourism segment in recent decade, because, from time immemorial HK region has been considered the land of ancient dominant dynasties of the cave temples, heritage and culture. The glorious past of HK region has ensured that the present and subsequent generations have plenty of historical and cultural heritages to be proud of the region. Hyderabad Karnataka is the melting part of culture where one can see the unique cultural diversity and rich historical monuments. This paper is based primary-secondary sources and also personal observations. It discuss about various dimensions of the tourism in India in general and also Hyderabad Karnataka in particular.*

*Keywords: Tourism, phenomenon, economy, destination, heritage, pilgrimage, cave temples.*

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**INTRODUCTION****MEANING AND DEFINITION OF TOURISM**

The word "tour" is derived from the Latin word "tornaro" and the Greek word "torno", meaning a „lathe" or „circle", the movement around a central point or axis. The Macmillan Dictionary defines tourism as "the business of providing services for people who are travelling for their holiday". The World Tourism Organization define tourist as "people travelling to and staying in places outside their usual environment for not more than one consecutive year for leisure, business and other purpose". Tourism is a travel for recreational, leisure, business and education purposes. According to Webster dictionary tour means „a journey at which one returned to the starting point a circular trip usually for business, pleasure or education during which various places are visited and for which usually planned".

**PRESENT STATUS OF TOURISM SECTOR IN INDIA**

- India's tourism sector witnessed a growth of 4.5 per cent in terms of foreign tourist arrivals (FTAs) with 8.2 million arrivals in 2015, and a growth of 4.1 per cent in foreign exchange earnings (FEEs) of USD 21.1 billion. While in 2016, FTAs were 8.9 million with growth of 10.7 per cent and FEE (USD terms) were at US\$ 23.1 billion with a growth of 9.8 per cent. In 2015, the domestic tourist visits to States/UTs was pegged at 143 crores in 2015. For creation of tourism infrastructure, two major schemes have been implemented – Swadesh Darshan (Integrated Development of Theme-Based Tourist Circuits) and PRASAD (Pilgrimage Rejuvenation and Spiritual Augmentation Drive). The government has been promoting niche tourism products to promote India as a 365 days destination that include cruise, adventure, medical, wellness, golf, polo, etc. Other key initiatives include – signing of MoUs and agreements with various countries for promotion of tourism, promotion of tourism research, Swachh Pakhwada as part of the Swachh Bharat Mission, etc.

**CHALLENGES OF TOURISM**

The heritages sites and ancient places have been destroyed. If the government takes a step to improve and plan for the proper infrastructure development with the reconstruction of the destroyed areas then we may see the positive changes in trekking tourism. Moreover, when the tourists arrive at the international airport, they have to face problems waiting in line for the luggage, no proper facilities of the rest room and also the employee is less literate about the e-ticketing. Similarly, the roads are still to be made in many parts of Nepal. Due to the unmanaged roads, the pollution is increasing which is one of most faced problem nowadays. Likewise, many of the trekking offices have guides who are not licensed and are uneducated. This may lead to the difficulty for tourists to understand and adapt themselves easily in the new place.

**Lack of Infrastructure:** It is a major challenge for the Indian tourism sector. Tourism-associated economic and social infrastructure – hotels, connectivity, human resources, hygiene, health facilities, etc are largely under developed in India. The poor quality of infrastructure is reflected in India's 112nd rank in the ICT readiness component and 104th rank in the health and hygiene components of the WEF's Travel and Tourism Competitiveness Index 2017. The prime reason for this apathy is the poor allocation of financial resources. It should be noted that in the Budget 2017-18, the government has allocated only Rs 1840 crore for a promising sector like tourism.

**Safety and security:** Safety and security of tourists, especially of the foreign tourists, is a major roadblock to the tourism development. Attacks on foreign nationals, especially on women, raise questions about India's ability to welcome tourists from far away countries. Among the 130 countries surveyed, India was placed at the 114th position in terms of safety and security aspect in the WEF Index 2017.

**Accessibility:** Majority of the tourist spots in the country are not accessible to poor, women and elderly. This is because of high costs of travelling, poor connectivity and a series of permissions required for various reasons. It is a fact that divyangs, who constitute more than 2 per cent of the population, cannot access many of the tourist spots in the country

**OPPORTUNITIES FOR INDIA IN THE TOURISM SECTOR ARE –**

**Scenic beauty:** India is a land of great tourism potential. From Kashmir to Kanyakumari, from Arunachal Pradesh to Gujarat, every region has its own uniqueness and flavour - be it cold/hot desert (Ladakh/Rajasthan), rivers (Ganges and Brahmaputra), forests (Niligiri & North East), islands (Andaman and Nicobar) each landform bound to mesmerize tourists. Moreover, the wide variety in the landscape offers a range of choices to tourists from within India and the abroad. Apart from the natural landscapes, the cultural heritage spread across the country also offers huge potential for the development of tourism in the country.

**Birthplace of Religions:** India is the birthplace of three religions – Hinduism, Buddhism and Jainism. The vast landscape has innumerable sacred and religious tourist places which are bound to attract tourists from across the South East and East Asian countries. The full potential of Dilwara Jain temples in the West, Buddhist sites in the East and North East and famous Hindu temples in the South have not been explored so far.

**Domestic Tourists:** India is the second most populous country in the world with over 1.25 billion populations. In other words, they offer a minimum of potential 1.25 billion tourist visits if the right policies and the infrastructure are in place. Taking a cue from the Mann Ki Baath of Modi, the policy makers should look 'inward' and come up with appropriate strategies to tap the domestic tourist potential.

**OBJECTIVES OF THE STUDY**

- To Study the Challenges, Opportunities of the HK Districts in tourism.
- To know the potential tourist attractions of HK Districts.
- To investigate the problems connected with the tourism industry and formulation of appropriate and practical solutions to them.
- To study the factors determining the Growth of Tourism in HK Districts.

**OVER VIEW OF POTENTIAL TOURISM OF HYDERABAD KARNATAKA**

Over View of Potential Tourism Hyderabad Karnataka has the potential to attract tourists of diverse Interests. . It has diverse endowments of tourist interests. The existing and potential variety of tourism can be listed as follows:

1. Nature Tourism place of the Hyderabad Karnataka region.
2. Unique and Cultural Tourism Monuments- Group of Temples, Forts, Ancient Monuments.

3. Pilgrim temples

4. Heritage Tourism

**Tourist Potential of Attractions in Hyderabad Karnataka Region:** Hyderabad Karnataka Region is known as land of empires and legacies. It has many places of interest, which are elucidated on brief below:

**The Bellary Fort** is built on top of the BallaryGudda or Fort Hill, during Vijayanagar times by HanumappaNayaka. Hyder Ali took possession from the Nayaka's in 1769, got the fort renovated and modied it with the help of a French engineer. Recently the fort has been illuminated on a 2 km stretch, using 188 special lights and supported by separate substation. Visit the illuminated fort in the evening and watch the past come alive.

**Hampi its surroundings:** It is a world heritage site and a very well-known destination. We can see the Kings Palace, MahanavamiDibba, Queens Bath, Lotus Mahal, Elephant Stables, Pushkarni, Hazara Rama Temple, Vithala Temple, Virupaksha Temple, Lakshminarsimha, Badavilinga, Ganesha Images, Kamalapur, TungaBhadra Dam, near Hospet, Daroji Sloth Bear Sanctuary, Sandur Lakes and many more sights can be seen.

**Gulbarga Fort ;** The Gulbarga Fort located in Gulbarga City in the Gulbarga district of North Karnataka, India was originally built by 1347 by Al-ud-din Bahmani of the Bahmani Dynasty after he cut off his ties with the Delhi Sultanate; Islamic monuments such as mosques, palaces, tombs, and other structures were also built later within the refurbished fort.

**Firozabad fort ;** Firoz Shah Bahamani (1397-1422) built a capital on the Bank of Bhima river on lines similar to Akabar's Fatehpur Sikri. He built beautiful Palace, Fort, Mosque and gateways and called it Firozabad (34 km South of Gulbarga). The ruins at Firozabad speak volumes about the beginning of Indo-Islamic style of construction. Though the Bahamanis capital was supposed to be shifted to Firozabad for strategic reasons but it could not become the capital and instead the capital was shifted to Bidar by Ahmed Shah I after 1424. Flooding in Bhima was also said to have influenced the decision

**Malakhed fort ;** Malakhed fort is a place of historical importance situated 12 km west of Sedam the Taluk headquarters, and 40 km southeast of Gulbarga, on the left bank of Kagina river, a tributary of the Bhima river. Malkhed today has the remains of a fort with four entrances and 52 bastions. Other forts in Gulbarga district like, Sannatti fort in Chittapur taluk, Sedam fort Sedam taluk, Ijeri fort in Jewargi taluk, Chinnmalli fort in Afzelpur taluk, Walakunda fort in Gulbarga taluk.

**Forts in Yadgiri ;** Yadagiri fort is a District and Sub-Divisional headquarters with Railway facility and it is situated 80 km south-east of Gulbarga, the District headquarters, 570 km north of Bangalore and two km away from the river Bhima. Mentioned as 'Etagiri' in ancient inscriptions, it was for some time the capital during the reignperiod of the Chalukyas of Kalyana. The fort of three rounds located on the hill to the east of the town was a construction of the period of the Chalukyas of Kalyana, which was strengthened by the Yadavas, and to which considerable additions were made under the Bahamanis, Adilshahis and Nizams.

**Shahapur fort ;** The Shahapur fort is believed by some to be the one constructed by emperor Sagara. Located on the hill at Shahapur, this fort of Sagaragadu was probably constructed during the Kalyana Chalukya period, later on further strengthened under the rule of Adil Shahi kings. It seems to have suffered an attack of the Mughals also. During the time of the Nayakas of Surapura, two more rows of fortification were added and gateways built. Thus expanded from time to time for about 800 years, this is a hilt fort having eight fortification walls standing at a height of 600 feet from the ground level and it has the credit of being the longest fort in the whole District.

**Waganageri fort ;** Waganeri is a place of historical importance six km west of Surapur, the Taluk headquarters. Having been an important place under the chiefs of Surapur (1636-1858), the village possesses strong fortifications. It is opined that at the beginning it was the capital of the Nayakas of Surapur and the fort here was constructed by Gaddi Pidyenayaka, the first chief of the Surapur Chieftaincy. The inner courtyard of the fort is about 18 acres in area. The fort is on a hill about 250 feet high and its principal entranceway is nine feet wide and 11 feet high.

**Raichur Fort ;** The hill fort of Raichur, which was of great importance in the past, is surrounded on three sides by a double row of massive but low circuit walls. The inner wall, Which is constructed of huge blocks of well-dressed and nicely fitted stones without the aid of any cementing material. According to a long Kannada inscription dated A.D. 1294 on a slab in the western inner wall. The outer wall, which is built of comparatively rough stone masonry, is, on the other hand, the work of the Muslims. The outer fortifications contain five

gateways: the Mecca Darwaza on the west, the Naurangi Darwaza on the north, the Kati Darwaza on the east, and the Khandak Darwaza on the south and the Doddi Darwaza on the south-east. The inner wall has two gateways: the Sailani Darwaza on the west and the Sikandari Darwaza on the east.

**Jaladurga Fort ;** Jaladurga is a fortified village in Raichur district in the Indian state of Karnataka about 20 km northeast of Lingsugur town. The Adil Shahi Kings of Bijapur built the fort. Meadows Taylor has given a fine description of this fort in his book, "Noble Queen" (1874) The Krishna River cascades down here and is known as the Jaladurga Falls. This is one of the famous tourist destinations in this region. It has natural beauty with thrilling views.

**Mudgal Fort ;** Mudgal is a panchayat town in Lingsugur taluk, Raichur district in the Indian state of Karnataka. Mudgal is about 10 miles south-west of Lingsugur. Mudgal is a historical place that has several inscriptions belonging to the Seuna Yadavas of Devagiri. The most important place of interest at Mudgal is the fort. In the construction of the fort at Mudgal, advantage was taken of a hillock on the top of which were built houses of the royalty and a wall with bastions. The outer fortifications of Mudgal cover an area of half a square mile. The outer fort has a wide moat, which is filled with water. The width of the moat varies, being as much as 50 yards at several places. Behind the moat, there is a scarp with a row of bastions and after that, a narrow covered passage and adjoining it the counter scarp with very massive bastions. From the arrangement of the existing fort, it is apparent that the fort was rebuilt after the inventions of guns. The courses of masonry at several places are of Hindu style, but the arch-shaped parapet is of Muslim design. The moat and the row of bastions together offer a pleasing view.

**Koppal fort ;** Koppal fort is an important object of historical interest at Koppal. It is not known definitely by whom it was built. But it was acquired by Tippu Sultan in 1786 AD from a Paleyagar and rebuilt into one of the strongest forts with the help of French engineers. In May 1790, it was besieged by the forces of the British and the Nizam. Sir John Malcolm, who participated in this siege, has described it as without exception the strongest place. The fortifications consists of two forts, The upper fort is situated on a lofty and almost isolated summit in a gorge on the eastern side of a cluster of rocky hills which occupy an area of several square miles. The fort is about 400 feet above the plains. Anegundi fort Anegundi fort is in Gangavathi Taluk and is one of the most ancient places in the district, meaning in Kannada "elephant pit" said to have been the place where the elephants of the Vijayanagara kings were kept, is situated on the left bank of the river Tungabhadra, just opposite the ruined capital of the Vijayanagara empire. Anegundi has been identified with a part of Kishkindha, the kingdom of Vali and Sugreva of the Ramayana. Both Hampi and Anegundi were destroyed by the confederacy of Muslim kings after the great battle of Rakshasa-Tangadgi in 1565. Tippu Sultan sacked the town of Anegundi in 1776. As there are no of forts scattered in the Koppal district other forts in Koppal district like Kanakagiri ,Emmigudda, Katapur, Hanumasgar, Chalakeri, yelburga, Kuknoor, Mudhol and Kumbal are etc.

**Bidar Fort;** The first thing that strikes you about Bidar fort today is its solidity. In some places, the walls are about 15 mts thick! This should come as no surprise since the Deccan sultanates including Bidar were often locked in interminable wars and raids with neighbours, which explains the need for strong defences. In describing the monuments of Bidar, the fort is dealt with first, as it contains some buildings which were the earliest to be erected when Ahmad Shah Wali Bahmani transferred the seat of government from Gulbarga to Bidar in C.E. 1429. The next group of monuments comprises the buildings of the town including the fortifications, a large number of which are coeval with the buildings of the fort. It is known that there was a fort at Bidar with a double line of defenses when Prince Ulugh Khan conquered the place. What the form or the extent of this was, it is difficult to determine exactly now. Tradition, however, says that it occupied the western area of the present fort, from the Kalmadgi Gate to the Takht Mahal site, including the projection on which Virasangayya's temple is now built. The large tank would thus have stood at the front of the old fort, which would have been also defended on three sides by natural precipices. Fragmentary inscriptions, carved blocks of masonry and architectural parts, such as pillars, capitals, and brackets, have been found in abundance in clearing the above area. The tradition is further confirmed by a statement made by Firishta that Ahmad Shah Wali built the Government House (Darul-Imara) at a site where the old fort of Bidar stood in ancient times. The Dar-ul-Imara is now called the Takht Mahall or the Throne Palace.

**Mantala Fort:** Matala or mantala is about 15 kms south-west of Basavakalyan town on the National Highway 9. The village has remains of an old fort located on the left side of a road entering into the old village. There is a huge arched gateway to the north on the road mentioned above, which is about 20 ft high and 12 ft in breadth. The arch is about 15 ft high and 10 ft in breadth. The fortification wall is about 30 ft high and 1 ft thick. The gateway has two massive bastions on either sides and two rooms that might have served as check posts or guard posts for people entering into the fort. There is another room in the inner side of the gate. No fortification wall

exists around this old village as either the walls are destroyed or houses are built to the walls that seem to be that of the fort. Even there is no moat around the fort. Entering the gate some 200-300 mts away there is another gate to the fort with arched door on the eastern direction. The height of the gate is about 15 ft high and 10 ft in width and the height and thickness of the wall are about 20 ft and 1 ft respectively. When entered from this gate there is a modern Hanuman temple around which relics of old temple can be seen.

**Bhalki Fort** ; Bhalki an important town situated is about 40 kms northwest of Bidar town. It is the headquarters of a taluk of the same name. The place has been called Bhallunke, Bhaliki and Bhalikki in inscriptions of 981, 1099 and 1105 C.E., which mention about Rajarasa a subordinate of Tailahadeva, Permadi or Permardideva a Mahamandaleshvara .as ruling from Bhalki during the reign of Tribhuvanamalla of Kalyana respectively. A chieftain named Ramachandra Jadhav built a fort here. It was the headquarters of a Parigah taluk held by a family of nobleman known as Khursheed Jah under the Nizam of Hyderabad. The fort built in black stone is irregular rectangle in shape the walls of the fort on all sides about 35-40 feet in height and about 200-250 fts accept on north and western side of the fort where the main gate is located some 50 fts away adjoining the northern and western walls. The gate on the western portion of the fort is about 35 ft with an arched door of 20 ft by 30 ft and has a big bastion of about 50 ft in height adjoining its left side. The shape of the bastion is hexagonal and goes on diminishes on upper level until the apex making it to look like a conical shape, this is the only bastion to this fort. There is another small gate on the eastern wall in the center measuring about 20 ft by 14 ft and an arched door of 12 ft by 5 ft. Inside the fort entered from the main gate on west, there is a Gadi (frontier) Ganesh Mandir (temple). There is small room adjoining which is a basement of a fallen edifice. Apart from the above buildings there are ruins of spacious rooms towards the small gate. A private school is being run in the building adjoining the Mahal.

**Hampi** its surroundings: It is a world heritage site and a very well-known destination. We can see the Kings Palace, Mahanavami Dibba, Queens Bath, Lotus Mahal, Elephant Stables, Pushkarni, Hazara Rama Temple, Vithala Temple, Virupaksha Temple, Lakshminarsimha, Badavilinga, Ganesha Images, Kamalapur, TungaBhadra Dam, near Hospet, Daroji Sloth Bear Sanctuary, Sandur Lakes and many more sights can be seen.

**Anegundi** is located in a village in Gangavathitaluka of Koppal district across river Tungabhadra. It has history which is almost 5,000 years old. It is at a distance of 5 kms from Hampi. It is also, believed to be the monkey kingdom of Kishkinda in the epic of Ramayana. Anegundi means in Kannada "elephant pit" said to have been the place where the elephants of the Vijayanagara kings were kept, it is just opposite the ruined capital of the Vijayanagara Empire. Anegundi's architectural heritage is still relatively unspoiled and an inspiring landscape makes it not only a historical heritage site, but a living, natural one. The village consists of several ancient temples and temple complexes. With the help of The Kishkinda Trust (TKT), the implementing agency of Endogenous Tourism in Anegundi, the village has become a role- model in heritage conservation and Sustainable Rural Tourism.

**Navabrindavana** is a small island located at the Tungabhadra River near Anegundi in Koppal District. This place is famous for the nine Brindavanas (tombs) of nine famous Madhva saints including that of Vyasatirtha. Tourists can reach Navabrindavana from Anegundi by crossing the River Tungabhadra. Navabrindavana can also be accessed through Hampi in Bellary District.

**Shor Gumbaz** is known as mini Golgumbaz. Shaha Bazar Mosque is an attractive mosque with beautiful columns, arches and domes. An arched entrance with tall minarets on either side lead into an open courtyard and a prayer hall at the rear. Dargah Khwaja Banda Nawaz a great su saint of this region. Sath (Seven) Gumbaz a group of seven tombs of Bahamani rulers. Lord Sharnbasveshwara Shrine a great saint of this region and who gave and popularised the concept of Dasoha".

**Aiwan-E Shahi** visiting palace of the Nizams of Hyderabad. Buddha Vihara is a modern-day monument that pays tribute to the Buddha and draws inspiration from Sanchi and the Ajanta and Ellora caves. Many more attractions are in the city.

**Ganagapur:** Lord Dattatreya: Ganagapur is 45 km from the Gulbarga on the western side. It is the place of Lord Dattatreya. Famous God of the Vaishnava cult. Many pilgrims visit around the clock. Most of the devotees come from Maharashtra State.

**Kalagi:** It has more than five temples belonging to the Chalukya period. The unique architecture and the style of the temples are worth seeing.

**Nagavi** is in Chitapur taluk of Gulbarga District. Once upon a time, it was an educational hub. This place is known due to presence of Nagavi University.

**Sannati** an important archaeological site, where pre-historic implements as well as Buddhist sculptures and monuments from the Mourya and Satavahana period (200 to 400 AD) have been uncovered. A number of edicts in Prakrit have also been excavated. This is a very important destination to visit because one can see the sculpture of the one of the great emperors of the world, Ashoka the great. We can also get the blessing of Goddess Chandrala Parameshwari Temple is just 2km away from the Buddhist Stupa.

**Bonal Bird Sanctuary:** Bonal Bird Sanctuary also spelled as Bohnal Bird Sanctuary is a bird sanctuary that allures a large number of migratory and local birds for its ambience. Bonal Bird Sanctuary is located on the wetland near Bonal village in the Shorapur taluk of Yadgir district in Karnataka. It is the second largest bird sanctuary in the state, after Ranganthittu Bird Sanctuary in Mysore, and around 21 species of birds have been recorded here, including purple heron, white-necked stork, white ibis, black ibis, brahminy duck, and bar-headed goose.

**Dhab Dhab Water Falls Gurumithkal:** Rainy season is one of the duller seasons for tourism but there are some places one should only visit when it's raining and such beautiful place is Dhab Dhab Water Falls it is 150 kms from Gulbarga and is a best day out picnic spot around and is very popular amongst the young.

**Bear sanctuary**, the only of its kind in southern India is located at Daroji near Kudatini in Bellary district. It has many rivers, reservoirs and small but very beautiful waterfalls. This region is known as land of kingdoms

### **PROBLEMS IN HYDERABAD KARNATAKA TO DEVELOP TOURISM INDUSTRY**

The main problems focusing on why the region is not developing its tourism in this part of the region can be seen through such, Poor transportation, Lack of basic hygienic amenities at halting points, Non-standardization of rates and fares, Poor maintenance of heritages, Issues regarding security and harassment, Lack of passionate and trained professionals, Lack of supportive infrastructure – bad roads, improper health and hygiene, communication gaps, etc, Uneven progress – slow growth of village tourism, lack of information about tourist places, lack of political leaders tendency. Lack of awareness, lack of interest of the people and their tendency of orthodoxies and more than that the people of the region does not know importance of the tourism in this part of Hyderabad Karnataka region. No government initiative to improve the tourism in the region.

### **CHALLENGES OF TOURISM IN HK REGION**

- Limited access to international markets: The existence of small individual hotel units creates a fragmented industry with small capacity to access international markets and promote supply.
- Border formalities and visitors access to destinations (particularly from Maharashtra and Telanghan) need to be facilitated.
- Expensive livelihood: The rates of each and every commodity are increasing as the demand for the goods is also increasing. This has made common man to struggle for life.
- Loss of valuable Culture: Tourism leads to demonstration effect, as a result youths are completely westernizing themselves adopting western culture and neglecting our precious cultural.
- Basic amenities: In many tourism centers, basic amenities are woefully absent. Even if they are provided, there is no assurance regarding continued availability and quality in services.
- Guides must be qualified candidates having adequate training to lead adventure tourism, wildlife safari trekking and rockclimbing. A guide should be perfectly a guide ready to serve the tourist in his/her needs and not to exploit him/her.
- Educating Taxi/Auto driver's foreign tourists have much complaint in this regard. Main complaint is overcharging of the time hire

### **OPPORTUNITIES OF TOURISM IN HK REGION**

- Tourism create job opportunity in the Hyderabad Karnataka region, it can prevent the youths can get job and they can lead happy and prosperous life.
- Growth of GDP of region and leads to the nation.
- Social solidarity
- Opportunities of life style to improve.
- Location in one of the fastest growing tourism regions in the world.

- Unique selling propositions for religious and cultural tourism.
- Significant number of same day visitors that can be maximized to increase average spend, length of stay and hotel occupancy rates.
- Good conservation of sites and good access to main tourist attractions.

### CONCLUSION

Despite the recent growth of the tourism sector in the country, India's share in international tourist arrivals is a meager 0.50%, while the share in the global international tourism receipts is around 1.30% only. Tourism not only creates jobs in the tertiary sector, it also encourages growth in the primary and secondary sectors of industry. Hence, it is high time, the government should encourage the participation of the private sector in a big way for the all round development of the tourism sector that has the potential to act as the key driver of inclusive growth. The travel and tourism industry has emerged as one of the largest and fastest growing economic sectors globally. The Indian tourism industry has emerged as one of the key drivers of growth among the services sector in India. Tourism in India is a sun rise industry, an employment generator, a significant source of foreign exchange for the country and an economic activity that helps local and host communities. For those in the tourism sector there is a need to understand the needs of host communities as well as the principles and concerns that are part of preserving cultural heritage.

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**INDIAN CONSTITUTION THE VISION OF B. R. AMBEDKAR**

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**ABSTRACT**

*The inception of the Indian Constitution in 1950 was a significant event not only in the political history of India but also in the history of 'social justice' and 'human rights'. At the same time, it has opened up new avenues of human welfare and development in the Indian subcontinent by providing equal rights and privileges to the citizens at large. The Constitution of independent India was meant more than a mere legal manuscript that is likely to structure the norms of governing and to define the functions of various key institutions and political actors across for the whole society in general and underprivileged sections in particular. The latter were exploited in multiple ways over the centuries owing to the dominant social order of Hindu society, and perhaps this is why, they had a lot of expectations from the newly adopted legal document. The primary aim of the paper is to examine the fact that to what extent the Indian Constitution comprises the vision of B. R. Ambedkar and more specifically, to explore the ways in which the social and political philosophy of B.R.Ambedkar have influenced the development of constitution-making in India.*

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**INTRODUCTION**

India gained the status of free' and sovereign in August 15, 1947 after a long struggle and countless sacrifices. It adopted Constitution on November 26, 1949 which came in enforcement on January 26, 1950. It is often considered as one of the gigantic constitutions in the world which establishes a democratic state. The inception of the Indian Constitution in 1950 was a significant event not only in the political history of India but also in the history of social justice' and human rights'. At the same time, it has opened up new avenues of human welfare and development in the Indian subcontinent by providing equal rights and privileges to the citizens at large.

The Constitution of independent India was meant more than a mere legal manuscript that likely to structure the norms of governing, define the functions of various key institutions as well as political actors for the society as a whole and particularly for the underprivileged sections who were exploited in multiple ways over the centuries especially due to the prevailing dominant social order of Hindu society.

The process of constitution-making during the 1940s was thus laden with various sets of expectations and requirements. In fact, it was assumed that the new Constitution would be effective enough to terminate the unending patterns of exploitation based on gender, caste and religion, and bring increasingly sought changes in the deeply hierarchical and unequal social structure so one could live with dignity and possess equal civil rights.<sup>1</sup> It was indeed the first moment in the lives of millions of people, particularly the depressed communities when they were likely to receive an equal treatment and entitlement after the adoption of new Constitution. Insists that a nation's Constitution is more than a written legal document as it also entails the fundamental norms and principles of a particular society. Despite the fact that the Constitution of Independent India has borrowed several provisions from the varied Government of India Acts prepared by the Bruisers during the colonial period, the Constitution reflects 'Indianess'. But it is not the concern of this paper to traces the various sources which fashioned the constitutional development in India. The central theme of this paper is to examine the fact that to what extent the Indian Constitution comprises the vision of B. R. B.R.Ambedkar The word Indians here denotes the distinctiveness of the Indian context which forced the constitution-makers to evolve some provisions in the constitution to address the particularities of Indian situation. Indian Constitution: The Vision of B. R. Ambedkar. and more specifically, to explore the ways in which the social and political philosophy of Ambedkar have influenced the development of constitution-making in India.<sup>2</sup>

Dr. Bhimrao Ramji Ambedkar (1891-1956) has been considered as the Chief Architect of the Indian Constitution. The text prepared by Ambedkar offered a wide range of constitutional safeguards and guarantees to all citizens, for instance, socio-economic rights, civil liberties, freedom of religion, the abolition of untouchability and the prohibition of all forms of discrimination among others. He argued for extensive economic and social rights for the depressed classes. In addition to constitutional rights, he eventually won the Assembly's support for introducing a system of reservations of jobs in the civil services, schools and colleges

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<sup>1</sup> Ambedkar, B. R. 1956. Prospects of Democracy in India. New Delhi: Critical Quest.P.49

<sup>2</sup> Ambedkar, B. R. 1937. Annihilation of Caste, 2nd ed., Bombay: Education Department. P.65

particularly for members of Scheduled Castes and Scheduled Tribes. These measures are popularly known as the 'Policy of Inclusion' that makes endeavours to include the deprived and overlooked classes in the society.

However it is very questionable that to what extent these measures have been succeeded in their teleological tasks. In this way, Ambedkar was a valiant fighter for the cause of social justice and social equality, and thus known as the leader, liberator, hero, emancipator, representative of the voices of the socially overlooked classes. He fought his entire life for the upliftment of the depressed classes. He stated in the Constitution Assembly, I know today we are divided politically, socially, and economically.<sup>1</sup> We are a group of warring camps, and I may go even to the extent of confessing that I am probably one of the leaders of such a camp. In this way, he explicitly mentioned his commitment for the depressed sections of society. This paper is concerned with the detailed study of B.R.Ambedkar's constitutional vision and its linkages with constitutional developments in India. However, before doing that, it is important to understand the idea of constitutionalism and the conceptualization of B.R.Ambedkar on the same in brief.

### **CONSTITUTIONALISM AND B. R. AMBEDKAR**

Constitutionalism is different to the Constitution as it is merely not confined to the constitutional text. It talks about past and future of its exercise. Constitutionalism is not all about governance as it also provides contested ideas and practices concerning justice, rights, development and associational autonomy. It is commonly conceived to be the idea that there are legal restraints on the exercise of political authority. It places limits on the state action and conformity with the constitution becomes a guiding principle. B. R. Ambedkar believed that Constitution is not just a written text but it can be an effective tool to ensure justice and equality to all the sections of society especially to the down-trodden sections of society. He wished to achieve several objectives with the help of constitutional provisions and, in fact, certain provisions can be traced which clearly reflects the influence of his vision on the Indian Constitution - the main task undertaken in this paper. However, it is not necessary that both Constitution and constitutionalism exist together, for instance, the Constitution of India gives great importance to Right to Freedom. But an individual even does have right to choose their life partner freely which is most evident in the large episodes of honor killings. This fact can be further observed in the various prevailing religion-based, caste-based and lineage-based customs and practices which have been continued to violating the basic rights of an individual in the post-colonial society.<sup>2</sup>

Constitution in India has been framed in such a way in the post-colonial period that it makes endeavor to fulfill those expectations which were created by its people while they were under the yoke of the Bruisers. Post-colonialist constitutions therefore have an agenda of development and even stand for the social change. Perhaps, this is why Myron Weiner, a well-known constitutional expert, says that the Indian Constitution is more than a set of rules guiding behavior; it is a kind of charter a set of goals and expectations. It is largely regarded a living thing which has continuously remained in the process of accommodating the necessity of time. B.R.Ambedkar, the principal drafter of Constitution, emphatically stated that in a changing society there must be a constant re-evaluation of old values and the Hindus must realize that if there must be standard to measure the acts of men there must also be readiness to revise these standards. He thus strongly believed in the fluid concept of constitution.<sup>3</sup>

While presenting the Draft Constitution to the Constituent Assembly in 1948, B.R.Ambedkar maintained that there was nothing to be ashamed of in borrowing because nobody holds any patent rights in the fundamental ideas of a Constitution. Perhaps, this is why the creators of Indian Constitution took inspiration from both domestic and foreign sources. B.R.Ambedkar had very commitment for the social causes, and he remained committed throughout his life for the deprived sections of society. He was known as the pioneer of the idea of social justice India. He succeeded to arrange certain provisions in the Indian Constitution for ensuring justice to the oppressed sections and creating the just society'. In other words, the Indian constitution challenged the dominant conceptualization of justice, equality and welfare in the post-colonial Indian society which disregard a bulk of the populace who in fact needed it most. Also, it made an effort for transforming the hegemonic understanding of social-order in society as well as establishing the just 'and equal' society.<sup>4</sup> Rightly pointed out

<sup>1</sup> Bajpai, Rochana. 2011. *Debating Differences: Groups Rights and Liberal Democracy in India*. New Delhi: Oxford University Press. P.43

<sup>2</sup> Chatterjee, Partha. 2007. *The Politics of the Governed*. 2nd ed. Delhi: Permanent Black.P.97

<sup>3</sup> Jatava, D R. 1965. *The Political Philosophy of B. R. Ambedkar*. Agra: Phoenix Publishing Agency. P.33

<sup>4</sup> Jacobsohn, Gary Jeffrey. 2010. *Constitutional Identity*. London: Harvard University Press.P.73

that the Constitution has prohibited the practices of discrimination, untouchability and forced labor through the horizontal and vertical application of Indian Constitution. The Vision of B. R. Ambedkar. It can be argued, the process of constitution-making in India was greatly shaped by the beliefs of B.R.Ambedkar. In fact, several provisions can be traced from the Indian Constitution which seeks to realize the vision of B.R.Ambedkar which will be discussed in following section.<sup>1</sup>

### **B. R. AMBEDKAR: SHAPING THE INDIAN CONSTITUTION**

Dr. B. R.Ambedkar, who chaired the Drafting Committee, is notably considered as the Father of the Indian Constitution and played a very pivotal role in the constitution-making. Though when the leadership in the Constituent Assembly selected him to be the Chairman of the Drafting Committee, B.R.Ambedkar was very pleasantly amazed at the choice and said that came into the Constituent Assembly with no greater aspiration than to safeguard the interest of the Scheduled Castes greatly surprised when the Assembly elected me to the Drafting Committee. I was more than surprised when the Drafting Committee elected me to be its Chairman. This section is divided into two parts. This part presents a detailed analysis of the provisions given in the Indian Constitution which are in a way or other shaped by the social and political philosophy of B.R.Ambedkar. The second and last part outlines the views proposed by B.R.Ambedkar that could not succeed to find their place in the final draft of the Constitution.

Caste-system in India assigns particular sets of functions and roles even before ones birth, and also provides specific economic, civil, cultural and educational rights to one without a freedom to change. It ignores therefore an individual capabilities, preferences and choices. In this regard, the social order prevail in the Indian society provides no entailments, social and economic rights and freedoms to lower castes, and in contrary, gives manifold opportunities, privileges and rights to the higher castes, particularly the Brahmins. Therefore, the fact was much known to the Constituent Assembly that the constitution was going to be introduced in a deeply unequal and discriminatory society. This is probably why its member greatly debated and drafted the constitution with the explicit purpose of dislodging the status.

B. R. Ambedkar, undoubtedly and noticeably, was the man who borne the responsibility to fight against the untouchability and exploitation based on Hindu caste system, and struggled for the untouchables' rights and carved for them a place in the Republican Constitution of India.<sup>2</sup> B.R.Ambedkar though managed to include certain provisions in the Constitution of India for empowering lower castes, but the fact was much known to him that establishing equal human and civil rights for depressed classes' was not sufficient in ensuring justice and welfare to them unless it would be accompanied by the legal provisions and safeguards to uphold those rights in the case of its violation and denial. He believed that providing rights to all citizens would not enough because the more powerful, the highly privileged higher classes might be able to deny them to lower strata of society. Law therefore should provide remedies against the invasion of fundamental rights. B.R.Ambedkar said in the Constituent Assembly that all of us are aware that rights are nothing unless remedies are provided whereby people can seek to obtain redress when rights are invaded. Within this background, constitutional remedies have been arranged in the Constitution of India. Article 32 provides the right to all citizens of the country to approach the Supreme Court, if their fundamental rights and constitutional privileges are violated by any state institution or individual. This is perhaps why B.R.Ambedkar considered this provision as the very soul of the Constitution and the very heart of it. It is important to note, the Supreme Court later has declared that Article 32 is a part of basic structure of the Constitution.<sup>3</sup>

### **GOVERNMENTS IN INDIAN CONSTITUTION.**

The circumstances necessitating the incorporation of certain articles in the Constitution for backward classes have been further explained by B. R. Ambedkar, the Indian Constitution must provide safeguards to prevent castes with their own interests' from doing mischief to other helpless castes In this way, it can be argued that B.R.Ambedkar sought to establish the notion of constitutional morality in an independent India which is defined by, a well-known legal scholar and sociologist, Kannabiran as the signposts the inauguration of modernity, of a new social order in the subcontinent, which is distinct both from the colonial order and form the social order prior to colonialism. In additional to these constitutional safeguards, the parliament in 1955 has passed the

<sup>1</sup> Jaffrelot, Christophe. 2005. Dr. Ambedkar: Analysing and Fighting Caste. New Delhi: Permanent Black.P.67

<sup>2</sup> Kashyap, Subhash C. 2010. Indian Constitution: Conflict and Controversies. New Delhi: Vitarta Publication.P.76

<sup>3</sup> Kannabiran, Kalpana. 2012. Tools of Justice: Non-discrimination and the Indian Constitution, New Delhi: Routledge.P.45

Untouchability. Act and the same has been comprehensively amended in 1976 for further ensuring justice to low-castes, and later passed the Scheduled Caste and Scheduled Tribe Act, 1989 to prevent atrocities against the members of Scheduled Caste and Scheduled Tribe.<sup>1</sup>

### **B.R.AMBEDKAR, THE PRINCIPAL DRAFTER OF CONSTITUTION,**

The imagined a society where all citizens would possess equal representation within the state institutions. While he failed to pass the provisions related to the Separate Electorate in the Constituent Assembly, he sought to reserve a certain number of seats for untouchables in the State Legislature and the Parliament. In 1920, he had posed the problem of representation faced by untouchable in India the right of representation and the right to hold office under the state is the two important rights that make someone a real citizen. But the untouchability of the untouchables puts these rights far beyond. The reservations of seats for these sections would have not been imagined in the absence of Dr. B R Ambedkar. This is probably why Alistair McMillan (2005) writes that the retention of electoral reservation for the Scheduled Castes was due to the presence of a powerful spokesperson at the centre of negotiations Dr.B.R.Ambedkar was member of key committees which discussed special

representation for the Scheduled Castes Besides, the reservation has also been made in the central and state appointments in the favor of the Schedules Castes and Scheduled Tribes to ensure their adequate representation in the public services on the one hand, and on the other, to provide an additional platform to make their mark in the mainstream society.<sup>2</sup>

### **B. R. AMBEDKAR DEMOCRACY**

Ambedkar held that social union is a necessity to blossom and flourish the democracy in true sense. For that, he suggested the safeguards for the minorities are vital. In democracy, minorities must feel safe. B.R.Ambedkar noted that the suppression and exploitation of minorities in any form is the negation of democracy and humanism. If suppression is not stopped, then democracy degenerates into tyranny. Therefore, B.R.Ambedkar gave so much importance to education. He believes that education is essential to moralize and socialize the individuals, especially the backward classes to have a cognizance of self. For him, education facilities should be provided to those who are illiterate and backward, and on the other, to those who want to wipe out the roots of caste system in order to realize the ethos of democracy at the ground level. In this context, B.R.Ambedkar observed: To give education to those who want to keep up the caste system is not to improve the prospect of democracy in India but to put our democracy in India in greater jeopardy. Article 46 further, as argued earlier, emphasizes his vision which directs the state to take steps to promote the education of the weaker sections most impotently the Scheduled Castes and Scheduled Tribes. The credit also goes to B.R.Ambedkar for the illiteracy programmers and free education up to matriculation guaranteed by the Indian Constitution. different state governments. Later, the Right to Education has become the internal part of the Constitution which is earlier part of directive principles as Article 45.<sup>3</sup>

### **INDIAN CONSTITUTION**

Moreover, in the context of marital relationship, it is imperative to recall article 42 maintained in the initial Draft Constitution, which is submitted to the constituent assembly in 1948 by B.R.Ambedkar, says that, the State shall endeavor to secure that marriage shall be based only on the mutual consent of both sexes and shall be maintained through mutual cooperation, with the equal rights of husband and wife as a basis. The State shall also recognize that motherhood has a special claim on its care and protection. However this article was later dropped from the final draft of the Constitution, and eventually led B.R.Ambedkar to resign from the post of Law Minister in the Nehru Cabinet. He held, despite the fact that the Indian society desperately need to reform widely, the Congress and it leadership seemed to maintain the status-quo. Scholars though argue that were another reasons as well which forced B.R.Ambedkar to resign from the Nehru Cabinet, for a detailed analysis see, Christophe.<sup>4</sup>

<sup>1</sup> Khosla, Madhav. 2013. The Indian Constitution. New Delhi: Oxford University Press.P.232

<sup>2</sup> Mohammad, Shabbir. eds. 2008. Ambedkar on Law, Constitution and Social Justice. Jaipur: Rawat Publication. P.22

<sup>3</sup> Mukherjee, Mithi. 2011. India in the Shadows of Empire: A legal and Political History (1774-1950), 3rd ed., New Delhi: Oxford University Press.P.32

<sup>4</sup> Sontakke, Y D. 2004. Thoughts of Dr. Babasaheb Ambedkar. New Delhi: Samyak Prakashan. P.64

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**CONCLUSION**

Dr B. R Ambedkar, the chief draftsman of the Indian Constitution, played a significant part in the process of constitution-making. He raised the voices of those who had been long remained unheard, and had an intense commitment for the social cause and upliftment of deprived and down-trodden sections of society. Indian Constitution does incorporate the social and political philosophy of B. R. Ambedkar which is most noticeably evident in the various provisions of the Constitution. The Preamble, Part III, Part IV, and Part XVI among others are determined to establish a —just society by upholding the concepts of liberty, equality, fraternity and safeguarding the unity of the country. As argued earlier, B.R.Ambedkar gave much priority to the principles of equality, liberty and fraternity. For him, it is necessary to ensure equality in our social and economic life at the earliest possible to solve the problem of Hindu society. And fraternity meant a sense of common brotherhood of all Indians. Ambedkar was aware of the fact that people divided into several thousands of castes could not be a nation thus empathized on social union. These all three principles got significant place in the preamble of Constitution. Part III of the Constitution guarantees a series of fundamental rights to the citizens and some specific provisions have been made to safeguard the special rights and interests of depressed classes. Most importantly, Article 17 is unique in the sense that it has given a blow to the century-old practice of untouchability. It reflects the spirit of the Constitution the determination to restore the dignity of the individual and assure fraternity. Untouchability is not only prohibited but it is made punishable by law. Part IV also reflects the conceptualization of B.R.Ambedkar on democracy that is to say, a political democracy should be accompanied with the social and police democracy. Part XVI reserves certain number of seats in the legislature in order to provide political representation to the Scheduled Castes and Scheduled Tribes.

Even today, such incidents are continued to occur in the large numbers across the entire nation, and often reported in the daily newspapers. The Indian state and its institution have somewhat failed to live up to the ethos of its democratic Constitution in general, and the philosophy and vision of B. R. Ambedkar in particular. The social relations between the caste and sub-caste groups are still governed by higher Hindu castes'hegemonic principles which, in turn, keep excluding the depressed classes particularly the Scheduled Castes and Scheduled Tribes sections from achieving the equal status and dignified place in the society. In addition, the rejection of basic necessities like food, water and shelter from the other dominant castes greatly restricts the very basic human right of these communities, that is to say right to live, in the Indian society. Certainly, the Constitution of India comprises the vision of B. R. Ambedkar, which is particularly devoted to the principles of social and economic justice, non-discrimination, liberty, equality and fraternity. However, keeping in mind the growing cases of caste-related.

*Editor's Note: Democracy is a form of government in which all eligible citizens directly or indirectly participate in the law making. It first appeared in Greek thoughts as 'demokratia' which means – rule of the people. In the South Indian kingdom of Cholas in Tamil Nadu, an electoral system existed around one thousand years ago. In the modern era, democracy survives on morality and legality. The Constitution provides stability and growth without the destruction of human values. However, to keep pace with the changing times, the Constitution must be amended as well, but in a way that its basic structure and essential features remain intact.*

Democracy is a form of government in which all eligible citizens participate equally—either directly or through elected representatives—in the proposal, development, and creation of laws. It encompasses social, economic and cultural conditions that enable the free and equal practice of political self-determination. [i]

And when we consider India the success of democracy defies many prevailing theories that stipulate preconditions.[ii] Indian democracy is best understood by focusing on how power is distributed.

The term originates from the Greek word “demokratia”, “rule of the people” which was coined from (*dêmos*) “people” and (*kratos*) “power” or “rule” in the 5th century BCE to denote the political systems then existing in Greek city-states, notably Athens.

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**THE RULE OF LAW AND INDIAN CONSTITUTION****Dr. Shivanand. H Lengati**Principal, Vijnaneshwara Government Law College, Kalaburagi, Karnataka

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**ABSTRACT**

*The concept of rule of law is that the state is governed, not by the ruler or the nominated representative of the people but by the law. The constitution of India intended for India to be a country governed but rule of law. It provides that the constitution shall be the supreme power in the land and the legislative and executive derive their authority from constitution. the article begins by providing an introduction to Diceys three pillars on what a government must be based on and how Indian the constitution fulfils three requirements, Later, it discuss the theoretical and practical application of this rule of law.*

*Rule of Law embodies the doctrine of supremacy of law. It is basic and fundamental necessity for a disciplined and organized society. If a government acts according to the principle of rule of law then individual liberty and right can be protected in better way. The principle implicit in the rule of law that executive must act under the law, and not by its own decree or fiat, is still a cardinal principle of the common law system. The executive is regarded as not having any inherent powers of its own but all its powers flow and emanate from the law, a principle which plays such a vital role in all democratic countries of to-day.*

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**INTRODUCTION**

In India the Constitution is supreme. The preamble of our Constitution clearly sets out the principle of rule of law. It is sometimes said that planning and welfare schemes essentially strike at rule of law because they affect the individual freedoms and liberty in many ways. But the rule of law plays an effective role by emphasizing upon fair play and greater accountability of the administration. It lays greater emphasis on the principles of natural justice and the rule of speaking order in an administrative process in order to eliminate administrative arbitrariness.

The concept of rule of law is that the state is governed, not by the ruler or the nominated representative of the people but by the law. A country that enshrines the rule of law would be one wherein the Grund norm<sup>1</sup> of the country, or the basic and core law from which all other law derives its authority is the supreme authority of the state. The monarch or the representatives of the republic are governed by the laws derived out of the ground norm and their powers are limited by the law. The king is not the law but the law is king.<sup>2</sup>

The origin of the rule of law theory can be traced back to the ancient Roman during the formation of the first republic; it has since been championed by several thinkers in Europe such as Hobbs, Locke, and Rousseau through the social contract theory. Indian philosophers such as Chanakya have also espoused the rule of law theory in their own way, by maintaining that the king should be governed by the word of law

**SUPREMACY OF LAW**

This has always been the basic understanding of the rule of law that propound that the law rules over all people including the person administering the law. The law makers need to give reasons that can be justified under the law while exercising their powers to make and administer law.

According to the first principle, A. V Dicey states that rule of law means there should be lacking of arbitrariness or wide discretionary power. In other words every act will be controlled by law. According to Dicey the English men were ruled by the law and law alone. In the words of Dicey, "Wherever there is discretion, there is room for arbitrariness and that in a republic no less than under a monarchy discretionary authority on the part of the Government must mean insecurity for legal freedom on the part of its subjects."<sup>3</sup>As Wade<sup>4</sup> says the rule of law requires that the Government should be subject to the law, rather than the law subject to the Government. The rule of law requires both citizens and governments to be subject to known and standing laws. The supremacy of law also requires generality in the law. This principle is a further development of the principle of equality before

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<sup>1</sup> Kelsen's Theory of Grundnorm', Mridushri Swarup < (Last retrieved on 20.09.2014)

<sup>2</sup> "Common Sense", Thomas Paine < <http://www.gutenberg.org/files/147/147-h/147-h.htm>> (Last retrieved on 20.09.2014)

<sup>3</sup> The Law and the Constitution, 1915

<sup>4</sup> Administrative Law, 1994, pp. 34-36

the law. Laws should not be made in respect of particular persons. As Dicey postulated, the rule of law presupposes the absence of wide discretionary authority in the rulers, so that they cannot make their own laws but must govern according to the established laws. Those laws ought not to be too easily changeable. Stable laws are a prerequisite of the certainty and confidence which form an essential part of individual freedom and security. Therefore, laws ought to be rooted in moral principles, which cannot be achieved if they are framed in too detailed a manner.<sup>1</sup>

### **EQUALITY BEFORE THE LAW**

While the principle of supremacy of law sets in place checks and balances over the government on making and administering the law, the principle of equality before the law seeks to ensure that the law is administered and enforced in a just manner. It is not enough to have a fair law but the law must be applied as well. The law cannot discriminate between people in matters of sex, religion, race etc. This concept of the rule of law has been codified in the Indian under article 14 and the universal declaration of human rights under the preamble and article 7.

The attribute of “Rule of Law” Dicey stated was “equality before the law and equal subjection of all classes to the ordinary law of the land administered by the ordinary law courts.”<sup>2</sup> The second principle emphasizes everyone, including the government, irrespective of rank, shall be subject to the same law and courts. This element is interpreted to be misguided and facing bundle of criticisms. In fact, by reason of maintaining the law and order in the society, there are actually exceptions such as the Crown, police, Members of Parliament. The Crown may

Exercise prerogative powers which may defeat the rights of individuals. The police have powers over and above the citizen. Members of Parliament have immunity from the law of defamation. Prof. Dicey states that, there must be equality before the law or equal subjection of all classes to the ordinary law of the land. He criticised the French legal system of *droit Administrative* in which there were separate administrative tribunals for deciding the cases of State Officials and citizens separately.

### **THEORETICAL APPLICATION OF RULE OF LAW IN INDIA**

India adopted the common law system of justice delivery which owes its origins to British jurisprudence, the basis of which is the rule of law. Dicey famously maintained that the Englishman does not need administrative law or any form of written law to keep checks on the government but that the rule of law and natural law would be enough to ensure the absence of executive arbitrariness. While India also accepts and follows the concept of natural law, there are formal and written laws to ensure compliance.

The constitution of India intended for India to be a country governed by the rule of law. It provides that the constitution shall be the supreme power in the land; the legislative and the executive derive their authority from the constitution. Any law that is made by the legislature has to be in conformity with the constitution; failing which it will be declared invalid; this is provided for under Article 13(1). Article 21 provides a further check against arbitrary executive action by stating that no person shall be deprived of his life or liberty except in accordance with the procedure established by law.

Article 14 ensures that all citizens are equal and that no person shall be discriminated on the basis of sex, religion, race or place of birth, finally, it ensures that there is a separation of power between the three wings of government and the executive and the legislature have no influence on the judiciary. By these methods, the constitution fulfils all the requirements of Dicey's theory to be recognised as a country following the Rule of Law.

The supreme court of India further strengthened this mechanism through its various judgements, the foremost of them being, *ADM Jabalpur Vs Shivakanth Sukla*<sup>3</sup> in this case, the question before the court was whether there was any rule in India apart from article 21. This was in the context of suspension of enforcement of Article 14, 21 and 22 during the proclamation of an emergency. The answer to the majority of the bench was in negative for the question of law. However, Justice H R Khanna dissented from the majority opinion and observed that:

<sup>1</sup> <http://www.ourcivilisation.com/cooray/btof/chap181.htm>(Accessed on 22/10/2015)

<sup>2</sup> The Law and the Constitution, 1915

<sup>3</sup> AIR 1987 SC 1207

Even in absence of article 21 in the constitution, the state has got no power to deprive a person of his life and liberty without the authority of law. Without such sanctity of life and liberty, the distinction between a lawless society and one governed by laws would cease to have any meaning. Rule of law is now the accepted norm of all civilized societies<sup>1</sup>.

**In Chief Settlement commr., Punjab Vs Om Prakash** it was observed by the supreme court that, in constitutional system, the central and most characteristic feature is the concept of rule of law which means, in the present context, the authority of law courts to test all administrative action by the standard of legality, the administrative or executive action that does not meet the standard will be set aside if the aggrieved person brings the matter into notice, in the case of **Satvant Singh Sawhney Vs D, Ramarathanna**<sup>2</sup> the supreme court has held that every executive action, if it operates to the prejudice of any person, must be supported by some legislative authority. **In Secretary, State of Karnataka**

**and Others Vs Umadevi and Others**<sup>3</sup>, a constitution bench of this court has laid down the law in the following terms, thus, it is clear that adherence to the rule of equality in public employment is a basic feature of our constitution and since the rule of law is core of our constitution, court would certainly be disabled from passing an order upholding a violation of article 14 read with article 16 of the constitution.”

Most famously in the case of **Kesavananda Bharati Vs State of Kerala**<sup>4</sup> the supreme court held that the rule of law is an essential part of the basic structure of the constitution and as such cannot be amended by any Act of parliament, hereby showing the law is superior to all other authority of men.

### Practical Application of Rule of Law in India

Critiques have often maintained that the rule of law in India is merely a theory which has no practical application. While it cannot be denied that the country is one where corruption runs rampant and according to 2012 World Justice Project data, India fares well on openness of government and democratic controls, in the category limited government powers, which evaluate the checks on government, India ranks 37<sup>th</sup> of the 97 countries surveyed around the world, is first among five in its region and comes in second out of 23 lower-middle-income countries, yet the rule of law that exists on paper does not always exist in practice. When it comes to procedural effectiveness, India fares poorly. In the categories of the absence of corruption and order and security, India ranks 83<sup>rd</sup> and 96<sup>th</sup> globally<sup>5</sup>.

In addition to the problem faced in India due to corruption in the lawmaking and justice delivery systems, there also exists the problem of old laws still being in place. India does not adopt a sunset clause in its laws and post-independence the Indian independence Act provided that all laws existing under the colonial rulers would continue to exist under the new system unless explicitly revoked by the parliament.

While this did provide the nation with a firm basic system of laws, hereby preventing a situation of anarchy in the immediate aftermath of independence, some of these laws were drafted to suit the environment of those times and they become hard to interpret the provisions.

While these problems persist it is important to note that the constitutional mechanism has provided enough safeguard to endure that the rule of law in some form will always persist. One of the most important factors contributing to the maintenance of the rule of law is the activity of the courts in the interpretation of the law. It is rightly reiterated by the Supreme Court in the case of **Union of India Vs Raghubir Singh** that it is not a matter of doubt that a considerable degree of law governs the lives of the people and regulates the state functions.

Most famous in the case of **Maneka Gandhi Vs, Union of India**<sup>6</sup> the court ensured that exercise of power in an arbitrary manner by the government would not infringe the rights of the people and in **Kesavananda Bharti**<sup>7</sup>

<sup>1</sup> AD.M Jabalpur Vs. Shivakant Shukla AIR 1976 SC 1207, para 154,

<sup>2</sup> AIR 1967 SC para 33

<sup>3</sup> AIR 2006 SC 1806

<sup>4</sup> AIR 1973, SC 1461

<sup>5</sup> Rule of law in india, www.manuputra.com.

<sup>6</sup> AIR 1978 SC 597

<sup>1</sup> the court ensured that laws could not be made that essentially go against the Rule of law by saying that the basic structure could not be breached.

Apart from the judicial decision, the constitutional mechanism in itself provides for the protection of the rule of law through the creation of monitoring agencies, while there have been numerous scams that have come to light in the last few years, the fact that must also be noted is that these scams have come to light and the Justice delivery mechanism has been set in motion against the perpetrators.

The role of the central vigilance commission and the comptroller and auditor general in the exposure of these discrepancies is commendable and this shows how the law has provide for its own protection by putting in place multiple of safeguards which ensure that it will be effective at some level. The election commission of India, a constitutional body has also been undertaking the task of ensuring free and fair election with some degree of efficiency.

### CASE LAWS

In an early case, *S.G. Jaisinghani Vs. Union of India and others*<sup>2</sup> the Supreme Court portrayed the essential of rule of law in a very lucid matter. It observed, “The absence of arbitrary power is the first essential of the rule of law upon which our whole constitutional system is based. In a system governed by rule of law, discretion, when conferred upon executive authorities, must be continued within clearly defined limits. The rule of law from this points of view means that decision should be made by the application of known principles and rules and, in general, such decision should be predictable and the citizen should know where he is. If a decision is taken without any principle or without any rule it is unpredictable and such a decision is the antithesis of decision taken in accordance the rule of law” The Supreme Court in a case, namely, *Supreme Court advocate on record association Vs Union of India*<sup>3</sup> reiterated that the absence of arbitrariness is one of the essential of rule of law. The court observed. For the rule of law to be realistic there have to be rooms for discretionary authority within the operation of rule of law even though it has to be reduced to the minimum extent necessary for proper, governance, and within the area of discretionary authority, the existence of proper guidelines or norms of general application exclude any arbitrary exercise of discretionary authority. In such a situation, the exercise of discretionary authority in its application to individual, according to proper guidelines and norms, further reduces the area of discretion, but to that extent discretionary has to be given to make the system workable.

### RULE OF LAW UNDER INDIAN CONSTITUTION:

Rule of law has played a great role to develop Indian democracy. When Indian constitution was frame they had two options e.g. USA & England. They adopted some provisions from USA and some from England. Our constitutional founder fathers adopted the Rule of Law from England and incorporate so many provisions in Indian constitution.

Indian Constitution is supreme no one is above Indian constitution. All three organs follow constitution if any organ does something in the violation of the constitution all such acts will be ultra vires. The preamble of The Constitution is also tells about Rule of Law. Part- III and all fundamental Rights come under the Rule of Law, which are enforceable by Law. If these are violated we can go to the Supreme Court and High court under Article 32 & 226. The term Law includes all orders, rules, regulations, bylaws, notice and customs. It expects that all these will be according to Constitutional provisions if they will against, under article-13 they will be declare unconstitutional and void. In the Constitution of India guaranteed certain rights which can be enforced by the courts. At this Juncture, we may consider the position prevailing in India as regards the third principle of Dicey's doctrine of Rule of Law, i.e., predominant of legal spirit. Until this principle was being considered in the context of interpreting the provisions of the Constitutions.<sup>4</sup> In our Constitutional system, the central and most characteristic feature is the concept of the rule of law which means, in the present context, the authority of law courts to test all administrative action by the standard of legality. The administrative or executive action that does not meet the standard will be set aside if the aggrieved person brings the appropriate action in the competent court.<sup>5</sup> The doctrine of Rule of Law has been adopted in Constitution of India. The principles of

<sup>1</sup> AIR 1978 SC 597

<sup>2</sup> AIR 1967 SC 1427

<sup>3</sup> AIR 1994 SC 268 at p.298

<sup>4</sup> A.K. Gopalan v. State of Madras, A.I.R.1950 S.C.27

<sup>5</sup> Chief settlement Commissioner, Punjab v. Om Prakash, A.I.R.1969 S.C.33

Rule of Law i.e. justice, equality and liberty are enriched in the Constitution of India. The Constitution of India is above all the laws implemented in Indian Territory and any

law made by the central government or by the state government must be in confirmation with the Constitution of India. If any law made by the legislation under the jurisdiction of India which is against the mandates of the constitution, the law would be void. The constitution of India guarantees equality before the law, as an aspect of the rule of law, under Article-14.

Under Article 32, the Supreme Court has power to issue writs in the nature of Habeas Corpus, mandamus, prohibition, quo warrantor and certiorari. It is also given power of judicial review to prevent any ultra vires law, to preserve „Rule of Law' Article 15 and 16 of right to equality and Article 19, 20 and 21 in form of right to life and liberty are provisions of our constitution to this affect.

In India, no one has very arbitrary power, except the powers given by the law. The constitution is the Supreme Court law of the land and even the government derives its authority from it. This effectuates the supremacy of law. Everyone, in India are subject to same laws, without any discrimination, court takes into account no rank or condition.

However, the president and the governors (under Article 361) are given special exemptions. Armed forces personnel's are treated by armed laws, officials are given same immunities etc. But these provisions do not negate the effectiveness of the rule of law in India, because their provisions are also made by laws, under various provisions of the constitution. From a poor person to the president, be it a police constable or a collector, are treated by law.

Thus, the Indian constitution effectively applies the rule of law. The Supreme Court in the case of *India Nehru, Gandhiji vs. Raj Narain - 1975* held that the rule of law embodied in Article 14 is the 'basic structure' of the Indian constitution and hence it cannot be destroyed

#### **RULE OF LAW UNDER INDIAN JUDICIARY**

Rule of law and judiciary review has a important place to develop a welfare state. Indian judiciary plays a good role to maintain both rule of law and judicial review. In the case *A.K.Kraipak V. Union of India*,<sup>1</sup> Supreme Court held that the Constitution the India Embodies the modern concept of the rule with the establishment of a judicial system which should able to work in the impartially and free from all influence. The rule of law pervades over the entire field of the administration and every organ of the state is regulated by the rule of law. The concept of this rule of law would lose its vitality if the instrumentalities of the state are not charge with the duty of discharging there function in a fair and just manner. In case of *Keshvananda Bharti V. State of Kerla*,<sup>2</sup> the majority decision was, the rule of law is the part of the basic structure of Indian Constitution it cannot be amended by the parliament .In the case of *Indra Nehru Gandhi V. Raj Narayan*<sup>3</sup> was a great discussion about rule of law. Justice Mathew observed that according to majority decision of Keshvananda Bharti rule of law is the part of basic feature of Indian Constitution apart from democracy. Rule of law prevent the arbitrariness of all government officer's. There were so many provisions incorporate in our Constitution to informant of the rule of law. Under Art, 14of our Constitution rule of law is explained. In the case of Supreme Court Advocates on Record on Association V. Union of India<sup>4</sup>, Supreme Court laid down that rule of law does not rule out existence of discretionary power completely. The Supreme Court held that vesting of absolute power in one individual is not warranted under the constitutional scheme. For the Rule of Law become realistic, there has to be room for discretionary authority within the even by an amendment of the constitution under Article 368 of the constitution.

Fundamental rights enshrined in part III of the constitution is a restriction on the law making power of the Indian Parliament. It includes freedom of speech, expression, association, movement, residence, property, profession and personal liberty. In its broader sense the Constitution itself prescribes the basic legal system of the country. To guarantee and promote fundamental rights and freedoms of the citizens and the respect for the principles of the democratic State based on rule of law. The popular habeas corpus case, *ADM Jabalpur v. Shivakant Shukla* is one of the most important cases when it comes to rule of law. In this case, the question

<sup>1</sup> (1969) 2 SCC 262, 269

<sup>2</sup> AIR1973 S.C.1461

<sup>3</sup> A.I.R.1975, S.C.2299

<sup>4</sup> A.I.R.1994 S.C.268.

before the court was „whether there was any rule of law in India apart from Article 21“. This was in context of suspension of enforcement of Articles 14, 21 and 22 during the proclamation of an emergency. The answer of the majority of the bench was in negative for the question of law. However Justice H.R. Khanna dissented from the majority opinion and observed that “Even in absence of Article 21 in the Constitution, the state has got no power to deprive a person of his life and liberty without the authority of law. Without such sanctity of life and liberty, the distinction between a lawless society and one governed by laws would cease to have any meaning...”

Applied to the powers of the government, this requires that every government authority which does some act which would otherwise be a wrong (such as taking a man’s land), or which infringes a man’s liberty (as by refusing him planning permission), must be able to justify its action as authorized by law -and in nearly every case this will mean authorized directly or indirectly by Act of Parliament.

The secondary meaning of rule of law is that the government should be conducted within a framework of recognized rules and principles which restrict discretionary powers. The Supreme Court observed in *Som Raj v. State of Haryana* that the absence of arbitrary power is the primary postulate of Rule of Law upon which the whole constitutional edifice is dependant. Discretion being exercised without any rule is a concept which is antithesis of the concept. The third meaning of rule of law highlights the independence of the judiciary and the supremacy of courts. It is rightly reiterated by the Supreme Court in the case *Union of India v. Raghbir Singh* that it is not a matter of doubt that a considerable degree that governs the lives of the people and regulates the State functions flows from the decision of the superior courts.

Although, complete absence of discretionary powers, or absence of inequality are not possible in this administrative age, yet the concept of rule of law has been developed and is prevalent in common law countries such as India. The rule of law has provided a sort of touchstone to judge and test the administrative law prevailing in the country at a given time. Rule of law, traditionally denotes the absence of arbitrary powers, and hence one can denounce the increase of arbitrary or discretionary powers of the administration and advocate controlling it through procedures and other means. Rule of law for that matter is also associated with supremacy of courts. Therefore, in the ultimate analysis, courts should have the power to control the administrative action and any overt diminution of that power is to be criticized. The principle implicit in the rule of law that the executive must act under the law and not by its own fiat is still a cardinal principle of the common law system, which is being followed by India.

In the common law system the executive is regarded as not having any inherent powers of its own, but all its powers flow and emanate from the law. It is one of the vital principles playing an important role in democratic countries like India. There is a thin line between judicial review and judicial activism. Rule of law serves as the basis of judicial review of administrative action. The judiciary sees to it that the executive keeps itself within the limits of law and does not overstep the same. Thus, judicial activism is kept into check. However there are instances in India where judiciary has tried to infringe upon the territory of the executive and the legislature. A recent example of this would be the present reservation scenario for the other backward classes. The judiciary propagated that the creamy layer should be excluded from the benefits of the reservation policy, whereas the legislature and the executive were against it.

As mentioned before Dicey’s theory of rule of law has been adopted and incorporated in the Indian Constitution. The three arms judiciary, legislature and executive work in accordance with each other. The public can approach the high court’s as well as the Supreme Court in case of violation of their fundamental rights. If the power with the executive or the legislature is abused in any sorts, its mala fide action can be quashed by the ordinary courts of law. This can be said so since it becomes an opposition to the due process of law. Rule of law also implies a certain procedure of law to be followed. Anything out of the purview of the relevant law can be termed as ultra Vires.

No person shall be deprived of his life or personal liberties except according to procedure established by law or of his property save by authority of law. The government officials and the government itself is not above the law. In India the concept is that of equality before the law and equal protection of laws. Any legal wrong committed by any person would be punished in a similar pattern. The law adjudicated in the ordinary courts of law applies to all the people with equal force and bindingness. In public service also the doctrine of equality is accepted. The suits for breach of contract etc against the state government officials, public servants can be filed in the ordinary courts of law by the public.

*In Chief Settlement Commr; Punjab v. Om Prakash*, it was observed by the supreme court that, “In our constitutional system, the central and most characteristic feature is the concept of rule of law which means, in

the present context, the authority of law courts to test all administrative action by the standard of legality. The administrative or executive action that does not meet the standard will be set aside if the aggrieved person brings the matter into notice.”

In India, the meaning of rule of law has been much expanded. It is regarded as a part of the basic structure of the Constitution and, therefore, it cannot be abrogated or destroyed even by Parliament. The ideals of constitution; liberty, equality and fraternity have been enshrined in the preamble. Constitution makes the supreme law of the land and every law enacted should be in conformity to it. Any violation makes the law ultra vires.

*In Keshvanad Bharti Vs. Union of India*, the Supreme Court enunciated the rule of law as one of the most important aspects of the doctrine of basic structure. *In Menaka Gandhi vs. Union of India*, the Supreme Court declared that Article 14 strikes against arbitrariness. In *Indira Nehru Gandhi Vs. Raj Narayan*, Article 329-A was inserted in the Constitution under 39th amendment, which provided certain immunities to the election of office of Prime Minister from judicial review. The Supreme Court declared Article 329-A as invalid since it abridges the basic structure of the Constitution. In the case of *Binani Zinc Limited Vs. Kerala State Electricity Board and Ors (2009)* Justice S B Sinha declare that “It is now a well settled principle of law that the rule of law inter alia postulates that all laws would be prospective subject of course to enactment an express provision or intendment to the contrary.” In the case of *Gadakh Yashwantrao Kankarrao v. Balasaheb Vikhe Patil* the ratio laid down was “If the rule of law has to be preserved as the essence of the democracy of which purity of elections is a necessary concomitant, it is the duty of the courts to appreciate the evidence and construe the law in a manner which would sub serve this higher purpose and not even imperceptibly facilitate acceptance, much less affirmance, of the falling electoral standards. For democracy to survive, rule of law must prevail, and it is necessary that the best available men should be chosen as people's representatives for proper governance of the country. This can be best achieved through men of high moral and ethical values who win the elections on a positive vote obtained on their own merit and not by the negative vote of process of elimination based on comparative demerits of the candidates.”

In the case of *Sukhdev v. Bhagatram Mathew J.* declared that “Whatever be the concept of the rule of law, whether it be the meaning given by Dicey in his "The Law of the Constitution" or the definition given by Hayek in his “Road to Serfdom” and “Constitution of liberty” or the exposition set-forth by Harry Jones in his “The Rule of Law and the Welfare State”, there is, as pointed out by Mathew, J., in his article on “The Welfare State, Rule of Law and Natural Justice” in “Democracy, Equality and Freedom,” “substantial agreement is in juristic thought that the great purpose of the rule of law notion is the protection of the individual against arbitrary exercise of power, wherever it is found”. It is indeed unthinkable that in a democracy governed by the rule of law the executive Government or any of its officers should possess arbitrary power over the interests of the individual. Every action of the executive Government must be informed with reason and should be free from arbitrariness. That is the very essence of the rule of law and its bare minimal requirement. And to the application of this principle it makes not difference whether the exercise of the power involves affection of some right or denial of some privilege.” *In Secretary, State of Karnataka and Ors. v. Umadevi and Ors* a Constitution Bench of this Court has laid down the law in the following terms: “Thus, it is clear that adherence to the rule of equality in public employment is a basic feature of our Constitution and since the rule of law is the core of our Constitution, a court would certainly be disabled from passing an order upholding a violation of Article 14 or in ordering the overlooking of the need to comply with the requirements of Article 14 read with Article 16 of the Constitution.”

In the case of *Amlan Jyoti Boroah Vs. State of Assam*, it was held by S B Sinha that: “Equity must not be equated with compassion. Equitable principles must emanate from facts which by themselves are unusual and peculiar. A balance has to be struck and the Court must be cautious to ensure that its endeavour to do equity does not amount to judicial benevolence or acquiescence of established violation of fundamental rights and the principles of Rule of law.” Moreover, In the case of *Bachan Singh Vs. State of Punjab Singh* Justice Bhagwati has emphasized that rule of law excludes arbitrariness and unreasonableness. To ensure this, he has suggested that it is necessary to have a democratic legislature to make laws, but its power should not be unfettered, and that there should be an independent judiciary to protect the citizens against the excesses of executive and legislative power.

In addition to this in *P. Sambamurthy v. State of Andhra Pradesh* the SC has declared a provision authorizing the executive to interfere with tribunal justice as unconstitutional characterizing it as “violative of the rule of law which is clearly a basic and essential feature of the constitution”. Yet another case is of *Yusuf Khan v. Manohar Joshi* in which the SC laid down the proposition that it is the duty of the state to preserve and protect the law and the constitution and that it cannot permit any violent act which may negate the rule of law. Hence, it

is quite evident that the concept of rule of law is gaining importance and attention and judicial efforts are made to make it stronger.

### **REMEDIES IN CONSTITUTIONAL AND ADMINISTRATION LAW**

The impact of the constitutionalization of administrative law is not limited to changing the understanding of constitutional rights; it has had significant consequences for how rights have been enforced as well. Article 32 of the Indian Constitution provides remedies for the enforcement of fundamental rights; indeed, taking recourse to the Supreme Court for such enforcement is itself a protected right.<sup>1</sup> These powers are separate and distinct from the Supreme Court's powers to address violations of other legal rights; fundamental rights, accordingly, stand on a separate footing, not only in terms of judicial review, but also in terms of the means available to the Supreme Court to enforce them.<sup>2</sup> Administrative decisions are usually challenged in lower civil courts as well as high courts, and then reach the Supreme Court by way of appeal. Violations of fundamental rights, on the other hand, can be directly challenged at the high courts or the Supreme Court, and need not go through the civil appellate system.<sup>3</sup>

Maneka Gandhi,<sup>4</sup> as I have discussed, made it apparent that a violation of administrative principles might conceivably amount to a violation of fundamental rights; however, this was not automatic and depended on the specific context of the case. However, the transformation of these administrative principles to components of constitutional rights has enabled litigants to move from a tiered appellate system to directly litigating administrative issues before the Supreme Court, in the guise of fundamental rights. "This constitutionalisation of administrative law," argues one scholar, "ignores its common law roots and results in a top-heavy system where constitutional courts come to arrogate all administrative review powers."<sup>5</sup>

### **CONCLUSION**

The recent expansion of the rule of law in every field of administrative functioning has assigned it a place of special significance in the Indian administrative law. The supreme court, in the process of interpretation of the rule of law vis-a-vis operation of administrative power, in several cases, emphasised upon the need of fair and just procedure, adequate safeguard against any executive encroachment on personal liberty, free legal aid to the poor and speedy trial in criminal cases as necessary adjuncts to rule of law. Giving his dissenting opinion in the death penalty case, Mr. Justice Bagwati explains fully the significance of rule of law in the following words.

The rule of law permeates the entire fabric of the constitution and indeed forms one of its basic features. The rule of law exclude arbitrariness, its postulates is intelligence without passion and reason free from desire. Wherever we find arbitrariness or in reasonableness there is a denial of the rule of law. Law in the context of rule of law does not mean any law enacted by legislative authority, however, arbitrary, despotic it may be, otherwise even in dictatorship it would be possible to stay that is rule of law because every law made by the dictator, however arbitrary and unreasonable, has to be obeyed and every action has to be taken in conformity with such law. In such a case too even where the political step-up is doctorial it is the law that governs the relationship between men.

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<sup>1</sup> India Const., art. 32.

<sup>2</sup> See generally Sathe, supra note 87, at 290–301; Subramaniam, supra note 9, at 614, 615. This is not the case for the Indian High Courts, which can enforce fundamental rights through writ remedies but may also use those remedies to enforce other legal rights. India Const., art. 226.

<sup>3</sup> India does not have a separate system of administrative courts, although certain administrative bodies include tribunals, which can exercise some of the powers of civil courts in decision-making. Their decisions are appealable to high courts and the Supreme Court.

<sup>4</sup> (1978) 1 S.C.C. 248.

<sup>5</sup> Constitution 699, 716 (Sujit Choudhry, Pratap Bhanu Mehta, & Madhav Khosla, eds., 2016) (discussing the use of administrative principles of unreasonableness in the context of the right to equality and equal treatment under article 14 of the Indian Constitution). See also Farrah Ahmed & Tarunabh Khaitan, Constitutional Avoidance and Social Rights Litigation, 35(3) Oxford J. Legal Stud. 607, 618 (2015) (making a broad case for the use of administrative law principles as an alternative to invoking constitutional rights in certain cases) issues, focusing on significant Supreme Court decisions on these points, and considering the impact of the judgment in Maneka Gandhi to their application.

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The modern concept of the rule of law is fairly wide and, therefore, sets-up an idea for the government to achieve. This concept was developed by the international commission of jurists, known as Delhi Declaration, 1959, which was later on confirmed at Lagos in 1961. According to this formulation, the rule of law implies that the functions of government in a free society should be so exercised as to create condition in which the dignity of man as an individual is upheld.

During the last few years, the supreme court in India has developed some fine principles of third world jurisprudence, developing the same new Constitutionism further, the apex court in **Veena Vs State of Bihar** extended the reach of the rule of law to the poor and the downtrodden, the ignorant and illiterate, who constitute the bulk of humanity in India. When it is ruled that the rule of law does not exist merely for those who have the means to fight for their rights and very often do so for the perpetuation of the status quo, which protects and preserves their dominance and permits them to exploit a large section of the community. The opportunity for this ruling was provided by a letter written by the free legal aid committee, Hazaribagh, Bihar drawing its attention to unjustified and illegal detention of certain prisoners in jail for almost two or three decades.

Recent aggressive judicial activism can only be as a part of the efforts of the constitutional courts in India to establish a rule of law society, which implies that no matter how high a person, may be the law is always above him. The court is also trying to identify the concept of rule of law with human rights of the people. The court is developing techniques' by which it can force the government not only to submit to the law but also to create conditions where people can develop capacities to exercise their rights properly and meaningfully. The public administration is responsible for effective implementation of the rule of law and constitutional commands, which effective fairly the objective standards laid down by law. Every public servant is a trustee of the society and is accountable for due effectuation of constitutional goals. This makes the concept of rule of law highly relevant to our context

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**A MONOGRAPHIC STUDY ON KHARWAR TRIBE OF SONEBHADRA DISTRICT OF UTTAR PRADESH, INDIA**

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**ABSTRACT**

*The present study explores the culture and situation of Kharwar tribal community. This study was conducted in the purposively selected villages Nagwan and Amwar which comes under the Duddhi block. The respondents were selected from the household by complete enumeration survey method, exploratory research design was applied. The findings revealed that the women of Kharwar community has low literacy rate and low socio-economic status. Kharwar women had ignorance about their health and health care services and also participating in the reproductive and the productive works more in comparison to men. The over-all working hours of all the female respondents were much higher than the male. Kharwar works as farmers and bonded laborers, laborer in agriculture and road construction as wage-labours etc. Kharwar women contribute to the family income by working as daily wage-worker. The Kharwar community has no access to drinking water, health, sanitation, roads, education, transportation, housing and other basic amenities. There were no primary health centres in the settlements of the community of Kharwar. Most of the Kharwar women are anaemic due to lack of knowledge, low income and malnutrition. The housing patterns of Kharwars were thatched mud houses. There were difference in the food intake of female and male, according to their comparative share of work load. The female were not participating very significantly in the process of decision making. The majority of female were sufferings from various socio-economic and health problems. There were problems of female as they have high fertility (producing more children) and population growth, burden of workload, etc. women were suffer of domestic violence and low status in their community; As far as preservation of their cultural heritage and protecting their cultural traits, acculturation is taking place and this tribe is losing their identity.*

*Keywords: Scheduled Tribe, Kharwar, Food Intake, Culture, Economy, Health.*

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**INTRODUCTION**

India has the largest population of the tribal communities, about 8.5 crore, they live over the long corridors of western central and western India, the highest concentration of them are in the states like Jharkhad, Assam, Bihar, Orrisa, Chattistgarh, West Bengal. One of them is the Kharwar. Most Anthropologists agree that they are one of the primitive tribe of India. The name 'tribe' refers to a category of people and designates a step of development in human society. As a type of society, the term signifies a set of typical features and as a point of advancement it can not a definite form of social organisation. (Behura, 1990). Tribal population is found in almost all parts of India. Tribals constitutes about 85% of total population in India, with varying proportions in different states, there is bewildering variation in population size of the scheduled tribes. Ranging from 31 jarwas of Andaman and Nicobar Island to more than 7 million Bhils of Rajasthan, Madhya Pradesh, Maharashtra and Gujarat (1981 census). They live in unique physical, socio-economic and cultural environment, isolated from general population. In view of their habitats and food habits they form a distinct group compared to other populations. In the state of Madhya Pradesh in India, there are many tribal peoples that play an important role in Indian culture. One of them is the Kharwar and most anthropologists agree they are one of the primitive tribes in India. The term Kharwar means grass and it has been said that they never destroy grass. The Kharwar come from the family of Dravidians. Some Kharwar say they are from the Suryavansi, Rajputs. There are features that distinguish a Kharwar tribe from others. They have a normal physique but are different in complexion. They tend to keep to themselves and are introverts. Unlike most tribes, the Kharwar do not have a language of their own. They are not well educated. The Kharwar live in the states of Uttar Pradesh, Gujarat, Bihar, Jharkhand, Maharashtra, Orissa, Rajasthan and West Bengal. The Indian government classes them as a Scheduled Tribe. The surnames they use include Singh, Kharwar and Mandal. This research is a monographic analysis on the religious customs and traditions of the primitive tribes living in Sonebhadra district of Uttar Pradesh. These tribes were very much dependent on forest for their day-to-day needs, including food, shelter, tools, medicine, and in some cases even clothes. As long as the tribes were in control of forest and use to have an open use of its produce, they had no difficulty in meeting these needs. In turn they preserved the forest as it was their life support system. During the last passing years and particularly during the plan periods, the pace of mining and manufacturing industries, as well as the use of power and forest resources have been accelerated to a great extent, which accounted for the loss of their indigenous culture. This study would be highlighting the important issues, linked to their cultural life, which the tribal are facing today. While industrialization and modernisation has its own significance, we also have to realize that the tribal culture has to be preserved, which has been

buried in giving more attention of industrialization and modernisation. With the progress of industrialization and modernisation the kharwars tribes have undergone strong change in their life style. Thus, we examine the hypothesis that the beliefs and cultures of these indigenous people acquire a historicity of its own, which we should learn to respect and understand.

### **BACKGROUND-INFORMATION**

It is being widely seen today that the traditional features of tribal life is gradually changing from being deeply ingrained in tribal customs and traditions to something that is more modernized, in a developmental sense, due to adaptation of modern ways of living and altered life-style pattern.

### **KHARWAR TRIBE**

The term Kharwar means grass and it has been said that they never destroy grass. Kharwar or Kharwar a Dravidian cultivating and landholding tribe of Jharkhand, Uttar Pradesh, West Bengal, Orissa, Gujarat, Rajasthan, Maharashtra, Chattisgarh. Some kharwars declare their original seat to have been the fort of Rohtas, so called as having been the chosen abode son of Rohitaswa, son of Harischandra of the family of the Sun. From this ancient house they also claim descent, call themselves Surjabansis and wear the Janeo or caste thread distinguishing the Rajputs. The Kharwar have six endogamous groups which are Surjabansis, Daulat bandi, Paraband, Kharia, Bhogti and Maujihia. Kharwar community recognised as tribes in the Balia, Deoria, Ghazipur, Varanasi and Sonbhadra district of Uttar Pradesh. Kharwar is the second populous tribe constitute 14.16 percent of total STs population of state. This community has 58.5 percent literacy rate out of which 70.3 percent are men while 46.3 percent are women. Total 37.44 percent workers in this community where 12.99 are main workers, majority of population are agricultural labourers.

### **CULTURE**

The Kharwar villages are found in comparatively plain in areas. They build their houses with mud bamboo and tiles. They have generally two rooms and verandah in their house with a courtyard. Few houses are also of double storey with wood date leaves, khair grasses and soil. They do not have window in their rooms. They leave a hole in the front wall. They have cot mat, machia, sujani, and sack for sleeping purpose. They have Pida for sitting. Sika is used for placing food materials. Food grains are stored in soil made grainary called Kothi and earthen pots. Water is stored in earthen pots. Food is cooked in aluminium utensil. They have Bronze thali, lota and glass. Some utensils of copper and brass are also found in their house. Now-a-days, steel utensils can also be seen in their houses.

They have plough, juathenga, khanta, kudal, khurapi, jham, phar, axe, gaiti etc. as agriculture implements. A number of baskets, brooms and winnowing tray are also found.

### **ECONOMY**

The Kharwar have adopted innovative agricultural technology. As per their economy is concerned most of them are indulged in agricultural stuff either they are owner cultivator or farm labourer, a good percentage of Kharwar people are also indulge in daily wages labour, while a very less of them are indulge in small business or in some kind of government or private job.

Generally, they do not have any saving and take loans at the time of marriage or death. The supplier may be the Mahajan or their rich relatives.

### **SOCIAL-LIFE**

A family is a unit of Kharwar community which is generally joint in structure and comprises a wife, husband, their children, respective spouses and grandchildren also some nuclear families were also present. They follow strict marriage rules, such as incest is taboo, no marriage with outsiders is allowed, and monogamy is the general rule, but polygamy is allowed in some cases.

The dowry system is the normal tradition according to which a price is to be paid to groom's family at the time of marriage. The price is decided according to the economic status of the families concerned. Traditionally, it was only Dhoti and sari, now it is money. Usually, divorce is not welcomed among Kharwar, but separation of husband and wife do take place in the society. The barrenness or extramarital relationships by men are the usual causes of breaking of marriage.

The kinship system of the Kharwar is the usual classificatory type. There are uncles and aunts in the society. The mode of social conduct is defined according to relationship among different individuals. This determines joking and avoidance relationship. The old people joke with grandchildren. The Devar Bhabhi and Jija Sali get major attention of joke. Similarly, Jeth avoidance is a common practice. As they do not possess much property, the rules of legacy does not carry much heaviness.

**ORNAMENTS**

Women are fond of changing in the ornaments. They wear ornaments in head, neck nose, ear, hand, wrist, fingers and feet. The ornaments are made up of brass, bronze, copper, steel, thread, seed, shell .silver Some ornaments are also of gold. Now a days women also wear gold or silver plated ornaments which they buy from near by local markets.

**DRESSING-PATTERN**

Women wear saree,saya,blouse,men wear Dhoti and ganji.They have kurta gamachha which were used when going out for market. The boys wear ganji,paint,bushirt. The girl wear frock,paint and salwar suit.The children remain half naked in early childhood.

**TATTOOING TRADITION**

The women of Kharwar tribe are one of the tribes for whom tattooing is an integral part of their lifestyle. This tribe inhabits in the dense hilly forests of Sonbhadra Shahdol, Bilaspur Rajnandgaon Mandla, and Balaghat districts. The Kharwar are of Dravidian stock and are one of eight prime tribes of Madhya Pradesh .A distinguishing feature of the Kharwar tribe is that their women are famous for sporting tattoos of various kinds on almost all parts of their body. The women who work as tattooing artists belong to the Ojha, Badni and Dewar tribes of Sonbhadra, and are called Godharins. They are extremely knowledgeable about the different types of tattoos preferred by various tribes. Their mothers traditionally pass on this knowledge to them. Tattooing amongst the tribal commences with the approach of winter and continues until summer.

**KARMA DANCE**

Karma dance which is also popularly known as Karma Naach is performed by the tribes of Sonbhadra, Jharkhand, Chhattisgarh, Madhya Pradesh, Bihar, Orissa and other regions of the country. This tribal dance is performed during the autumnal festival of Karma Puja. The tribal group presents this folk dance in front of Karam tree that symbolises the Karam Devta. The members of the tribal group try to propitiate Karma Devta with the Karma tribal dance so that Karam, the God of Fate shower his blessings on them. The tribes believe that worshipping Karam Devta brings prosperity in their lives. Karma Devta is the reason behind their good and bad fate. This Karma tribal dance is not only associated with the worship, but also has different forms in different regions of the country. In Sonbhadra, it is a traditional folk dance and is a part of their entertainment. One thing is common among all the forms are that they are centered on the trees. Men and women dance to the tunes of the instruments like Thumki, Chhalla, Payri and Jhumki. The drum locally known as 'timki' is used as the main musical instrument and the dancers dance enthusiastically on the beats of timki. It is placed on the ground between the dancers. The dancers move their feet in perfect rhythm and in to and fro style. The men leap forward during the dance, whereas the women in the group bend low near the ground. They form a circle and put their arms around the waist of the next the dancer and continue dancing in a rhythmic manner. The dancers wear the ethnic costume and jewelleryes. There are many sub-varieties of Karma dance that includes the Jhumar, Ektaria, Lahaki, Sirki and many more.

**RELIGIOUS BELIEF**

The Kharwar are nature lover. They worship nature .They also worship Thania Ma which is their Gram devta, they also perform dharti pooja, and they worship dihwari devta and mehdani Devi. Sacrifice offering of animal like goat, chicken, pig etc, also are the part of their worship, chapatti, jiggery and ghee also used in these rituals. .All these ritual are mainly for rain and betterment of their agriculture production. The priest who perform all the poojas and rituals is from Baiga community.

**TRIBAL WEAPONS**

Bow and arrow is the symbolic weapons of the tribals of their area. Apart from this they use iron made axes and Doulies and Ghana (Big Hammer).

**TRIBAL METAL WORK**

Most of the metal works are done for agricultural purpose, hunting and weapons they have plough, juath, henga, khanta, kudal, khurapi, jham, phar, axe, gaiti etc.as agriculture implements. A number baskets, brooms and winnowing tray are also found, there are specific communities like Lohar, Malhar and Thentri have expertise in metal work.

## RESULTS AND DISSCUSSION

TABLE-1: MARITAL STATUS OF THE KHARWAR: N=100

Sr. No.	Marital Status	Frequency	Percentage (%)
1.	Married	75	75.0
2.	Unmarried	25	25.0
Total		100	100.0

The results of the marital status of Kharwar tribe of Nagwa and Amwar villages of Sonbhadra District found during the study presented in table above shows that 75 per cent respondents were married and 25 per cent were found unmarried. Among 25 per cent unmarried respondents there were some respondents who were not married due to their poor economic condition while some of them want to study further. While male respondents were not married because some of them were disabled and other reason was that some of male respondents had younger sisters so firstly, they wanted to marry them before their marriage. The present findings are contradictory with the findings of **Saraswati (1991)**

TABLE-2: EDUCATION AND LITERACY AMONG TRIBES N=100

Sr. no.	Educational status	frequency	Percentage
1	Illiterate	40	40.0
2	Primary education	34	34.0
3	Secondary-education	18	18.0
4	Graduate	8	8.0
Total		100	100.0

The above table shows that 40 per cent are illiterate, 34 per cent are primary educated, and 18 per cent has completed secondary education while 8 per cent have completed their graduation. Education level has also changed remarkably due to modernization in these villages. In these villages the impact of modernization has changed the trend of education among the tribal. It shows that though the illiteracy level amongst the tribal is very high, but still most of the tribal children are primary and secondary educated the numbers of graduates. The tribal are highly motivated in providing education to their children but due to lack of income and other related facilities they lag behind. The finding is in the conformity of the findings of **Hanumanaikar et.al.,(2006)**

TABLE-3: AGE WISE DISTRIBUTION OF THE RESPONDENTS N=100

Sr.No.	Age Distribution	Frequency	Percentage
1	18-35	55	55.0
2	35-50	30	30.0
3	50 & above	15	15.0
Total		100	100.0

Above table shows that 55 per cent of the respondents are of young age between 18 to 35 years 30 per cent of the respondents are of middle age i.e. 35-50 years while 15 per cent of the respondents are of 50 and above.

TABLE-4: DRESS PATTERN OF KHARWAR N=100

Sr. No.	Traditional dress	Frequency	Percentage
1.	Dhoti, ganji, kurta, gamcha	70	70.00
2	Saree, saaya, blouse Salwar kameez	30	30.00
Total		100	100.00

Study reveals that 70 per cent of the respondents wear traditional clothes while 30 per cent of the respondents wear Saree, saaya, blouse Salwar kameez. The above finding is in conformity with study of **Khoper and Talikar (1999)**.

TABLE-5: MONTHLY INCOME OF THE RESPONDENTS N=100

Sr.No.	Income	Frequency	Percentage
1.	1500-2500	60	60.0
2.	2501-3600	35	35.0
3.	3601- 5000	5	5.0
Total		100	100.0

The above table shows that 60 per cent of the respondents earn between 1500-to 2500 35 percent of them earn between 2500-3600 while only 5 per cent earn between 3601 -5000 in a month. This shows that they are financial very weak due to less availability of work.

**TABLE-6 OCCUPATION OF KHARWARS N=100**

Sr.No.	Traditional occupation	Frequency	Percentage
1	Owner cultivator	60	60
2	Hunter & gatherer	5	5
	Total	65	65.0

Above table shows that 60 per cent of the population are owner cultivator 5 per cent of the respondents were hunter and gatherer, They used to cultivate the land which not only helped in maintaining the fertility of the soil but also helped in preserving the natural environment at its best, but today in this developing scenario the practices of agriculture and cattle herding have become less as land holdings are very few amongst the Kharwar. The above finding shows similarity with the studies of **Chaudhary (1981)**.

**TABLE-7: PERCENTAGE DISTRIBUTION OF TRIBAL WOMEN ENGAGED IN EDUCATION, EMPLOYMENT AND OTHER HOUSE-HOLD ACTIVITIES**

N=100Sr.No.	Activities	Frequency	Percentage
1.	Education	25	25.0
2.	Employment	5	5.0
3.	House hold	70	70.0
	Total	100	100.0

The study also showed that the Kharwar tribes have started accepting female members of their family to get educated and also actively participate in social activities like, meetings, functions etc. They also want the female members of their family to become employed and contribute to the family resources. This shows that tribal people have started realizing the importance of education, and also the benefits of employment, and active participation in other household activities. It is not only the men, but also the women who have realized the importance of education in their lives. They understand that education can always give them better living standards, for which today they actively want their children to pursue higher education. The above table shows that 25 per cent women of the respondent families are in to education 5 per cent are indulge in employment while 70 per cent are indulge in house hold activities only. The above study has confirmed the statement of **Shah and Patel (2005)**.

**TABLE-8: EXISTENCE OF TATTOO AMONG KHARWARS N=100**

Sr.No.	Existence of Kharwar tattoo tradition	Frequency	Percentage
1	Yes	100	100.0
	Total	100	100.0

Women of Kharwar tribes use ornaments a lot but spiritual concept of ornaments are quite different. All women of the community have tattoos on their bodies. According to them all ornaments are going to left on earth but their tattoo (kharwars) will remain with them after death as well. It can be seen from the above table that 100 per cent of the women have tattoo on their body. Existence of the kharwar culture is due **non material cultural changes**

**TABLE-9: DISTRIBUTIONS OF CULTURAL ACTIVITIES OF KHARWARS N=100**

Sr.No.	Activities	Frequency	Percentage
1.	Offering prayers	15	15.0
2.	Sacrificing	10	10.0
3.	Offering prayers fasting and sacrificing	75	75.0
	<b>Total</b>	100	100.0

The cultural activities such as offering prayers, sacrificing, fasting etc. that reveals the glory of God for the Tribal. From all these cultural activities, offering prayers fasting and sacrificing are regularly practiced in their day to day life, the above table shows that 15 percent of the respondent offer prayer 10 per cent only performs sacrificing while 75 percent of the respondents perform both rituals along with fasting. The minor changes are due to **secularization**.

**TABLE-10: TYPE OF SOUL IN WHICH RESPONDENTS BELIEVE** N=100

Sr. No.	Types of soul	Frequency	Percentage
1.	Ancestral soul	100	100
	Total	100	100

The above table shows that 100 per cent respondents believe in ancestral soul. They believe that their ancestors help them when they need help. These changes are due to **secularization**.

### CONCLUSION

It is concluded from the study that majority of the Kharwars are married, illiterate, falls under the age group between 18 to 35 years. Their dress pattern are mainly dhoti, ganji, kurta and kamcha. They are having a monthly income only around 1500 to 2500 Rupees. They are found that they involve themselves in various activities like education, employment and household activities. They have traditional tattoo as a part of their traditional beliefs. They perform their cultural activities through offering prayers, fasting and sacrificing and majority of them believes in their ancestral soul, that they will help them in the times of their problems. Kharwars were adopting the innovative cultural traits and changing in their belief system.

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## A STUDY ON SOCIAL AND CULTURAL LIFE OF MUSAHAR COMMUNITY IN EASTERN UTTAR PRADESH

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### ABSTRACT

*The present study was on socio-cultural life of Musahar Community. This study was conducted in 3 villages i.e. Phoolpur, Amauli, Kadipur village which comes under Chiraigaon Block of Varanasi district of Uttar Pradesh by using Purposive sampling. The data was collected by the both Primary and Secondary Methods. The Research design was Exploratory and Observation method is also used to collect the data. Musahar community has distinct culture and tradition, however major Ethnographic writings either presented their tribal life or in derogatory terms. The present study, aimed to fill this gap includes Socio-Economic profile, culture and traditions, as well as the present problems of Musahar community. 267 respondents were selected belonging to the community from various villages where they are located in larger number. Musahar children also participate in economic activities. They have very minimum temporary savings habits their economic condition is very poor. They have several health issues also.*

*Keywords: Community, Culture, Ethnography, Musahar, Tradition.*

### INTRODUCTION

The Musahar is considered one of the lowest of Dalit groups within India and suffer tremendously from their status in society. Their name is derived from two words meaning 'Musa' which means rat and ahar means diet. Hence Musahar means whose diet is rats. They are short in stature with a long narrow head shape broad nasal features. The total population of Musahar in India is 2,65,7000 largest 10 of Musahar on file is- **1.** Bihar (2,20,1000), **2.** Jharkand (82,000), **3.** Assam (25,000), **4.** Uttaranchal (300), **5.** Tripura (80), **6.** U.P. (2,26,000), **7.** West Bengal (31,000), **8.** Orissa (300), **9.** Andaman and Nicobar islands (600) and **10.** Chandigarh.

Musahar also named as Banmanus, Banraja, Gaur, Musahsar, Musahar social status of Musahar is Dalit. Musahar are landless community. For income, community depend more on (Gahdala) is the major tool of the community. Musahar children participate in Economic activities. They have very minimum temporary saving habits. They have specific skills and expert in digging soil. Musahar community were also found to have distinct culture and tradition. They have nuclear, joint and extended types of family. They have exclusive marriage customs and birth and death rituals. They have community deities and many types of Ethno medicines. Musahar communities are omnivorous. Major cultural traits of Musahar community are the result of acculturation, transculturation, counter culture, or culture of silent. The Musahar were found to have poor living conditions, less access to welfare schemes.

### RESEARCH METHODOLOGY

The present study was conducted in 3 village i.e. Phoolpur, Amauli, Kadipur village of Varanasi district of Uttar Pradesh by using Purposive sampling. For this study conducted Primary and Secondary data have been calculated. Both quantitative as well as qualitative data have been used in this study. Exploratory Research design has been used in this study. The participant and non- participant observation also done. Secondary data was collected from block office and previous literature.

### RESULTS AND DISCUSSION

**Table-1: Marital profile of the respondents N=267**

S.No.	Marital status	Men		Women		Total	
		Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
1	Married	148	55.45	89	33.33	237	88.8
2	Unmarried	2	0.75	1	0.37	3	1.1
3	Widow/ widowers	20	7.5	7	2.6	27	10.1
	<b>Total</b>	<b>170</b>	<b>63.7</b>	<b>97</b>	<b>36.3</b>	<b>267</b>	<b>100</b>

The Above table shows the frequency and percentage of the marital status of the respondents of Musahar community. The data presented in the table shows that 88.8 percent are married and only one percent is unmarried widow or widowers is 10.1 percent majority of the respondent are married. This finding is similar to the finding of **Ganesh et al., (2005)**.

**Table-2: Occupation of the respondents** N=267

S.No.	Occupation	Frequency	Percentage
1.	Agricultural Labour	156	58.43
2.	Brick Kiln Labour	57	21.35
3.	Industrial Labour	32	11.98
4.	Digging Soil Labour	22	8.24
	<b>Total</b>	<b>267</b>	<b>100</b>

The above table shows that 58.43 percent are Agricultural Labour, 21.35 percent are Brick Kiln Labour, 11.98 percent are Industrial Labour and 8.24 percent are Digging soil Labour. This finding is similar to the findings of Jayshree *et al.*, (2014).

**Table-3: Monthly Income of the Respondents** N=267

S.No.	Income	Men		Women		Total	
		Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
1	0-500	102	4.49	13	4.86	25	9.36
2	500-1000	98	36.7	62	23.22	160	59.92
3	1000-2000	32	11.98	17	6.36	49	18.35
4	2000+	28	10.48	3	1.12	31	11.6
	<b>Total</b>	<b>170</b>	<b>63.7</b>	<b>97</b>	<b>36.3</b>	<b>267</b>	<b>100</b>

Above table shows the frequency and percentage of the monthly income status of the respondents 59.92 percent of the respondent get monthly income in between Rs. 500-1000. 18.35 percent get income in between Rs 1000-2000. 11.6 percent get more than 2000 and more. This finding is similar to the findings of Jayshree *et al.*, (2014).

**Table-4: Religion of the Respondent** N=267

S.No.	Marital status	Men		Women		Total	
		Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
1	Hindu	170	63.7	97	36.3	267	100
2	Muslim	-	-	-	-	-	-
3	Christian	-	-	-	-	-	-
4	others	-	-	-	-	-	-
	<b>Total</b>	<b>170</b>	<b>63.7</b>	<b>97</b>	<b>36.3</b>	<b>267</b>	<b>100</b>

The table 4 shows the frequency and percentage of the respondent's religion it is found that 100 percent of the respondents from the Musahar community belong to Hindu religion. All respondent other religion is found among the respondent. This finding is similar to David *et al.*,(2007).

**Table-5: Types of family** N=267

S.No.	House hold	frequency	percentage
1	Nuclear	94	35.5
2	Joint family	88	33
3	Extended	84	31.5
	<b>Total</b>	<b>267</b>	<b>100</b>

The above table shows that 35.5 percent of the respondents of Musahar community have nuclear house hold and 33 percent of them have joint family household 31.5 percent of them have extended household. This finding is similar to George *et al.*, (2012).

**Table-6: Types of Marriage** N=267

S.No.	Types of Marriage	frequency	percentage
1	Monogamy	267	100
2	Polygamy		
	<b>Total</b>	<b>267</b>	<b>100</b>

Above table shows the frequency and presenting of marriage types of the respondents the research shows that Musahar preferred only monogamy and polygamy is not preferred. This finding is similar to the findings of Moore *et al.*, (2009)

**Table-7: Food habits of the Respondents** N=267

S.No.	Food habits	Men		Women		Total	
		Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
1	vegetarian	-	-	-	-	-	-
2	Non-vegetarian	-	-	-	-	-	-
3	omnivorous	170	63.7	97	36.3	267	100
	<b>Total</b>	<b>170</b>	<b>63.7</b>	<b>97</b>	<b>36.3</b>	<b>267</b>	<b>100</b>

Above table shows the frequency and presenting of the respondent's food habits. Table shows that 100 percent of Musahar respondents are omnivorous and no one is pure vegetarian. This finding is similar to the findings of Moore *et al.*, (2009)

**Table-8: Association of Musahar with their cultural foods and Health** N=267

S.No.	Major Cultural Foods	Health Problems	Frequency	Percentage
1	Rat Eater	Fever, headache, chest pain	58	21.72
2	Stale Rice	Diarrhea, Intestinal Problem	232	86.89
3	Stale Food Collected out side (occasionally)	Dysentery rash in skin infection vomiting Problem	32	18.9
	<b>Total</b>		<b>267</b>	<b>100.00</b>

The above table shows that 21.27 Per cent of the respondent have regular fever, headache, Chest Pains etc 86.89 Per cent of the respondents have Dysentery intestinal Problem. Skin Problem 11.98 Per cent of the respondents have gastric Problems and vomiting. This finding is similar to findings of Ganesh *et al.*, (2005).

**Table-9: Major festivals of the Respondents** N=267

S.No.	Major Festivals	Male		Female		Total	
		Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
1	Holi	26	9.73	28	10.48	54	20.22
2	Diwali	45	16.8	32	11.98	77	28.83
3	Surya Puja	22	8.23	20	7.49	42	15.73
4	Naga Panchami	12	4.5	8	2.99	20	7.49
5	Dina-Bandri	27	10.12	4	1.49	31	11.61
6	Other Ancestors Spirits	38	14.23	5	1.87	43	16.1
	<b>Total</b>	<b>170</b>	<b>63.7</b>	<b>97</b>	<b>36.3</b>	<b>267</b>	<b>100</b>

The above table shows that 20.22 percent of respondents celebrate Holi, 28.83 percent respondents celebrate Diwali, 15.73 percent respondents celebrate Surya Puja, 7.49 percent respondents celebrate Naga Panchami, 11.61 percent respondents celebrate Dina-Bandri and remaining 16.1 percent respondents worship Ancestors Spirits. This finding similar to the findings of Jyothi *et al.*, (2005)

## CONCLUSION

It has been concluded from the study that the social, culture and tradition of the above findings explained the major culture and tradition of the community. It is clear that Musahar community adopts certain cultural practices of the dominant community and also certain amount of resistance is also visible marriage. Practices of the community still follow their unique cultural practices at the same time dowry practices is an adopted culture. Musahar families were considered as Extended or Joint families in earlier account. However, a good number of families are now having nuclear family. Among the festivals they celebrate major festivals along with community festivals. Their Economic condition is very poor. Major income source are Agricultural labour and work at brick kiln. Musahar children also participated in earning. Majority of the Musahar community get monthly income less than Rs. 2000. They are landless community. Musahar community celebrate Holi, Diwali, Surya Puja, Nagpanchami and Dina-Bandri. They also worship their ancestor spirits. Majority of Musahar community are Rat eater and they also eat stale rice and stale food collected outside.

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**EDUCATIONAL PERFORMANCE OF FISHER WOMEN IN KERALA: A MICRO LEVEL STUDY****Dr. Rahi. T. B**

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**ABSTRACT**

*Fishing has been one of the oldest economic activities of human race. It comes next to agriculture. Marine sector helps the nation and people to share resources and to accelerate the social and economic development. In India, this sector has been recognized as a powerful source of foreign exchange; generates employment and it stimulates the growth of a number of subsidiary industries and also ensures food and nutritional security. This paper attempts to study the socio economic background and analyse the characteristics and composition of educational performance of fisher women in Kerala.*

*Keywords: Marine fisheries sector, Fisher women, Education*

**INTRODUCTION**

Fisheries in India are a very important economic activity and a flourishing sector with carried resources and potentials (FAO, 2016). Kerala is one of the active maritime states in India. With its coastline about 590 km, this is around 10% of India's coastline. Around 1.8 lakh people are directly involving the marine fishing activity. In Kerala, the fishermen community accounts for almost 3.5% of its total population. While the state and the national economy is driving towards a structural transformation from primary to other sectors, the marine fisher folk of Kerala is still trapped in their traditional occupation which often fails to provide minimum necessities of life. Certainly, the marine fishing community has been able to catch up with others in terms of elementary education. However, the fisher –folk depicts a dismal picture in higher education as their performance is much worse than any other deprived community of Kerala (Kerala State Planning Board, 2009). The persistence of relative deprivation in education is a matter of concern.

Fisheries sector occupies an important place in the socio-economic development of the country. The sector has proved to set an impulse growth of a number of subsidiary industries as it supplies a source of cheap and nutritious food. Fishing is generally considered a low profession in developing countries including India and is practiced mainly by the members of backward communities; largely illiterate, superstitious and financially poor. The main factor that has influenced this profession is the socio-economic condition of the fishermen community. For proper development of the fishing industry, the socio-economic upliftment of fishers is necessary. To strategize a comprehensive mechanism for the betterment of this community, the baseline information such as assessment of socio-economic status of fishers, constraints faced by them in the sector and formulation of strategies for their upliftment could be the primary steps in this regard. Hence the present study is undertaken to assess the composition and trends of marine fisheries and also analyse the educational performance of fisher women communities residing around three districts in Kerala. Problems faced by the people associated with the sector was also assessed and related with the data obtain.

Kerala has achieved worldwide attention for its remarkable achievements in social sector development. Among various states in India, it has very high levels of literacy, life expectancy, lowest fertility rate, lower birth rate, favourable sex ratio etc. Certainly, historical factors and successful implementation of several policies in the field of land reforms, health and education have contributed to this high profile performance in standard of living. Despite the central tendency of very high level of human development, there are some 'outliers' in the state's socio-economic fabric (Kurien, 1995). The co existence of exclusion in certain domains with high socio sector development in general has been considered as a major drawback of Kerala model of development. The marine fisher folk of Kerala are one of such outliers. Education is one of the most important characteristics that might affect the person's attitudes and the way of looking and understanding any particular social phenomena. In a way, the response of an individual is likely to be determined by his educational status and therefore it becomes imperative to know the educational background of the respondents

**OBJECTIVES**

1. To study the socio economic background of fisher women in Kerala
2. To analyse the characteristics and composition of educational performance of fisher women in Kerala.

**METHODOLOGY**

Fisher folk belong to a marginalized community which is to some extent geographically isolated. The study was based on both primary and secondary data. The analysis of the study was based on data collected from 425

fisher women from three marine districts of Kerala, Thiruvananthapuram-South, Alappuzha- Centre and Kasaragod –North. Using the appropriate sampling method, the districts are identified, from which four panchayats (Anchuthengu and Vettukad from Thiruvananthapuram, Purakkad from Alappuzha, Kasaba from Kasaragod) were chosen. From the list of Fishermen Welfare Fund Board, women who registered in the board were selected. Samples were selected using random sampling technique; data were collected from the identified households. The socio-economic investigation was carried out among the fisher women from three districts of Kerala. A total number of 290 from Thiruvananthapuram, 75 from Alappuzha and 60 from Kasargod were selected randomly from four villages. The socioeconomic information was collected through personal interview method on a well structured pre-tested schedule developed for the purpose.

**Socio-economic background of fisher women in Kerala**

Kerala which has a high number of fishermen population, is a state in which all the three major religions have significant presence. The four sample areas were selected to get adequate samples from these three religious groups. Fishing is considered in Kerala an occupation of backward communities.

**Family Profile**

The family characteristics of the samples in the study areas were examined. Family background is an important variable determining the income earning capacity and the consumption pattern of households. They have also an important place in determining the standard of living, educational level and health status of the population. Education shapes the individual to reduce family size and is a determinant of the health condition of all the members of a household. Less number of children brings less stress for the mother from repeated pregnancies and rearing of children. A family with a small number of children would be able to provide better care for its members, in the modern socio-cultural and economic set-up.

**Religion**

The fishing community in Kerala comprises of Hindus, Christians and Muslims. All three communities are defined and determined by their religious adherence, which also give them their identity. The fishermen who profess Hinduism belong to the Araya Caste, they reside mainly in the North of Kerala. Christians belong to the South Kerala; Church is the supreme authority of them. At the Centre Muslim community dominated.

**Table-1.1: Religion**

Religion	Frequency	Percentage
Hindu	60	14.11
Christian	290	68.24
Muslim	75	17.65
Total	425	100.0

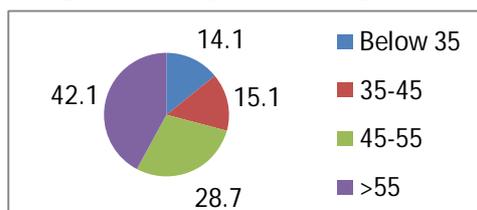
Source: Primary Survey

The present study gave equal importance to three religious groups. The table reveals that 68 percent of the sample belongs to Christian community, 17 percent and 14 percent in Muslim and Hindu communities respectively.

**Age composition**

Women were made the target group of the study and the sample consisted of women ranging from 18-70. The figure1.1 shows that 42 percent of the samples were in the age group of 55 and above. Only 14 percent of the age group belongs to below 35. This reveals that younger generation are not interested in fishing related jobs.

**Figure-1.1: Age wise Composition**



Source: Primary Survey

**Income level**

Poor quality of life is a reflection of low and unsteady income and nature of work. The lion’s share of income is spent by the fishermen for earning their bread. They spend a little for housing, dress, education and recreation. Since their occupation is seasonal, the income of fishermen is also seasonal. During rainy season they are put

out of work and are forced to borrow from local money lenders. The income is a direct indicator of educational status; due to lack of income they forced to discontinue education in the very beginning. It is established that women from lower economic group lack adequate education than those in upper class. Dropout rate of fisher folk is high.

**Table-1.2: Monthly Income**

Income	Frequency	Percentage
Below 6000	3	0.7
6000-12000	86	20.2
12000-18000	218	51.3
Above 18000	118	27.8
Total	425	100.0

Source: Primary Survey

The income stated by the fisher women need not be accurate. There is a tendency among women, especially the poor, to high light their poverty. However by cross checking with the amount they spend on food, education, medicine, etc, the approximate income was derived at. It was revealed that 79.1 per cent of them had an average monthly income of more than Rs.12000.

**Educational Status of fisher women**

Education shapes an individual to fit to a member of the modern society and is the most powerful tool for the socio economic development of the society. Education also makes a person more efficient in using the available financial resources. Primary and even upper primary schools exist in close proximity to all the fishing villages. Literacy movements in Kerala shows an increase in literacy rate of the general population and this affects the literacy rate of fisher folk also in a good manner (Government of Kerala, 2013). The members of the fisher folk are forced to involve in fishing during childhood stage onwards, because they earn more income from this assistance. Kerala’s effort in making basic education facilities accessible to large majority of the people is well known. Education to women has a major impact on the society. There is a common say that, “if you educate a man, you educate an individual, if you educate a woman, you educate a family”.

In the education front, Kerala tops all other states. In 1991, Kerala achieved total literacy. In the year 2011, 93.92% of Kerala population was literate. However, the fisher community of Kerala is an outlier to this general trend. Average literacy among the fisher folk was just 60% (Jayasree-2010). While the general population in Kerala is fast advancing with continuous literacy programme and other educational programmes, the fisher community is lagging far behind. In this community we have to start fresh literacy and education programmes on a war footing. (CADAL)

At higher levels of education the share of fisher folk declines considerably. In the total fisher folk, 93.92% of the males and 93.01% of the females are literates. But in 2003-04 the literacy rate was 87.06% for male and 89.41% for females. The literacy rate of male was higher than females. Also the percentage of females having Degree and Post Graduate courses was higher than that of males.

**Table-1.3: Distribution of Marine fisher folk by level of Education and Sex**

Educational status of fisher folk	Marine (%)		
	Male	Female	Total
Illiterate	6.75	7.41	14.16
Literate but not formal education	0.35	0.36	0.71
Lower Primary	11.16	9.68	20.84
Upper Primary	14.5	11.9	26.41
Secondary	12.67	11.23	23.9
Higher secondary	4.82	5.05	9.87
Degree	1.39	2.26	3.65
Post Graduate and above	0.18	0.28	0.46
Total	51.82	48.18	100.00

Source: GoK, 2013

Table 1.3 shows the distribution of marine fisher folk on educational status. The table reveals that 14.16% of the total fisher folk population were illiterate; among them 7.41 % were women. 20.84% of the population achieve lower primary and 26.41% got upper primary and 23.9% got secondary education.

The Table 1.4 shows the educational status of the respondents of the selected villages under study.

**Table-1.4: Educational status of the respondents**

Education	Frequency	Percentage
Illiterate	142	33.41
Lower Primary	96	22.58
Upper Primary	72	16.94
High school	68	16.00
Higher secondary	45	10.59
Degree	2	0.47
Total	425	100.0

Source: Primary Survey

Table 1.4 shows that 33.41 percent of the respondents are illiterate. 22.58 percentages of the respondents only have lower primary education and 10.59 Percentage only have higher secondary education. This is because majority of the respondents are in the age group of above 45.

### Dropout rate

Dropout rate of fishermen community is very high compared to the general population. This is due to the over dependence of their traditional jobs. . Women are engaged in fish peeling, fish vending, drying etc. Children help their parents from child hood itself.

**Table-1.5: Reasons for dropout**

Reasons	Frequency	Percentage
Lack of interest	98	23.06
Lack of Income	115	27.06
Attitude towards Teachers	15	3.53
Long distance to school	45	10.59
Family problems (Caring younger children)	152	35.76
Total	425	100.00

Source: Primary survey

The Table 1.5 reveals that dropout rates were increased due to family problems (35.76%) because elder one in the family are forced to take care of the younger one while parents are on their traditional job. This situation leads to increasing dropout rates among them. Lack of income (27.06 %) is another severe factor led to increasing dropout among fisher folk. Continuous absence in school led to less interest in education.

### IMPACTS ON EDUCATION

Education in Kerala is both inclusive in nature and accessible to all the sections of population. The state, having attained very high rates of literacy unlike other states in the country, has a very well developed system that addresses the requirements and demands of all children up to 18 years. The state, with a few exceptions, has nearly zero dropout rates among the different sections of population. Education in a sense has remained the backbone of the highly acclaimed Kerala's particular development experience with its high economic growth and high social development.

Studies reveal that literacy has a direct impact on nutritional status of women. The main dietary intake of food and nutrients increased with increasing educational level. Ignorance is the most important factor underlying malnutrition. The level of education affects the status of women. Literacy of women plays an important role in reducing fertility and child mortality. Literate women tend to marry at higher age and thus the age of marriage increases. Thus education of women has significant impact on demographic process also. Educated women tend to be more conscious about the matters of health and hygiene of their children. It reduces the number of births and can have desired family size and spacing of children. They are better conscious about the need for taking nutritious diet. Health consciousness, personal and domestic hygiene etc., increase with the increase in education, superstitious and conventional social customs and cultural beliefs no longer control them.

Keeping in sight the importance and the modern day requirements of education the 13<sup>th</sup> Five Year Plan has marked it as one of the main thrust areas for state intervention. On the State government's side education is labelled as one of the four components of its Nava Kerala Mission started in 2016. Fund has been earmarked for strengthening Education mission, "Pothu Vidyabhyasa SamrakshanaYajnam" for meeting changing requirements of time and to upgrade classrooms and curriculum. In order to address the relevant issues in three

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sectors of education – school, higher and technical education and to formulate focussed projects for implementing during 13<sup>th</sup> Five Year Plan, State Planning Board has constituted Working Groups.

**CONCLUSION**

Literacy and education are the hall marks of Kerala's development. On this count also marine fishing communities lag behind the State as a whole. Education is the foundation stone of human development. The study reveals that majority of the respondents are illiterate. Education is given very much emphasis in Kerala even from the princely states. Progress in education especially female education has contributed significantly towards the progress in Kerala. The fisher community of Kerala is an outlier to this general trend. Average literacy among the fisher folk is just 60%. Progress in education and especially female education has contributed significantly towards the progress of Kerala.

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**CUSTOMER PERCEPTION TOWARDS ORGANISED GROCERY RETAILING WITH SPECIAL REFERENCE TO GUWAHATI CITY****Dr. Rajat Sharmacharjee<sup>1</sup> and Pinky Mahajan<sup>2</sup>**Assistant Professor<sup>1</sup> and Research Scholar<sup>2</sup>, Assam University, Silchar, Assam

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**ABSTRACT**

*The Indian retail sector is booming at a very rapid pace which is not only creating tough competition in the market but also has enhanced the consumption pattern of the people. This study is mainly focuses on the present state of organised retailing in the city and also to identify the promotional tools that are used by these organised retailers to remain competitive with the unorganised retailers in the market. This study also helped to identify the factors which influence the customers to make purchase decision. Guwahati city which is the center heart of Assam has been seen growing rapidly in terms of customers taste and preferences. For conducting this research 150 samples were collected from different region of the city with the help of structured schedule and by using Convenience sampling method. Simple percentage analysis method has been used for Data analysis. The result indicated that there are four important factors such as offers/ discounts, store environment ,product variety, store layout which influences customers to do shopping in organised retail shops.*

*Keywords: Retail, Organised Retailers, Customer Perception.*

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**1. INTRODUCTION TO THE TOPIC**

The word 'retail' is derived from the French word retailer, meaning 'to cut a Piece-off' or 'to break bulk'. In most simple terms, it implies a first hand transaction with the customer. The term retail refers to the sale of goods or commodities in small quantities directly to consumers. Thus, a retailer is a Company or an organization that purchases products from individuals or Companies with the intent to resale those goods and services to the ultimate, or final, consumer.

**1.1. DEFINITION**

Retailing is a set of activities that markets products or services to final consumers for their own personal and household use.

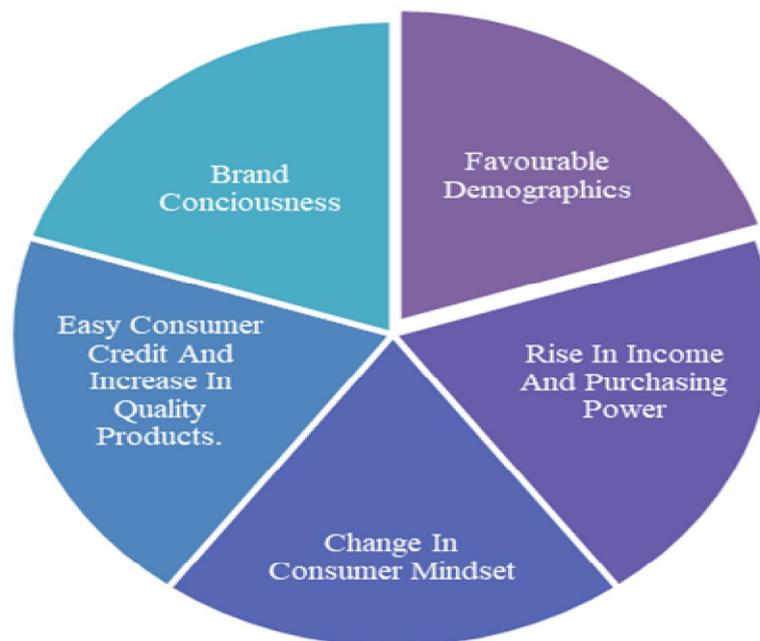
David Gilbert has defined "retail as any business that directs its marketing efforts towards satisfying the final consumer based upon the organisation of selling goods and services as a means of distribution".

The Indian retail industry has emerged as one of the most dynamic and fast-paced industries due to the entry of several new players. Total consumption expenditure is expected to reach nearly US \$ 3600 billion by 2020 from US\$ 1824 billion in 2017. It accounts for over 10 per cent of the country's Gross Domestic Product (GDP) and around 8 per cent of the employment. India is the world's fifth- largest global destination in the retail space.

The Indian retail market is projected to grow from an estimated US\$672 billion in 2017 to US\$ 1200 billion in 2021F. Online retail sales are forecasted to grow at the rate of 31 per cent year-on-year to reach US\$ 32.70 billion in 2018.

The Indian retail trading has received Foreign Direct Investment (FDI) equity inflows totalling US\$ 1.66 billion during April 2000- March 2019, according to the Department of Industrial Policies and Promotion(DIPP).India's retail sector investments doubled to reach Rs 1300 crore (US\$ 37.68 million) in 2018. Indian retail market is third largest in Asia and fourth largest globally after U.S., China and Japan.

## 1.2. GROWTH DRIVERS FOR RETAIL IN INDIA



## 1.3. MAJORS ORGANISED RETAILERS IN GUWAHATI

Guwahati is emerging as the fastest developing city in the entire North East region where maximum organised retailing activity has taken place. The city commonly known as “The Gateway of North East India” is said to have good commercial prospects. Being the economic hub of the North East region, the city is witnessing considerable migration of population from within the state as also from the neighbouring states. Residential units, individual houses, are being developed in the form of apartment buildings in prime locations of the city. Malls, Departmental stores, Supermarkets and large format stand-alone stores are coming up all over the city. Brand –consciousness has caught up with the city’s youth and thus organised form of retailing is flourishing in the region. Guwahati is among the Tier-II and Tier-III cities in the country where mall based retailers are moving in on account of high rentals and low footfalls in major metros. The city has some decent shopping options with few multi-brand malls and shopping centres available. Guwahati is slowly catching up with the rest of Indian metro and non-metro cities in terms of market openness and globalization. Though the shopping malls here are not yet in par with their counterparts in other metros, still it’s a start in the right direction and there are plans of major shopping and retails chains opening their outlets in this city. A brief account of some major organised grocery retailers operating their stores in Guwahati are-

### A). Vishal Mega Mart

It is a hypermarket which targets customer from all age group and provides goods at very affordable price. The first outlet in North-East region was opened in Guwahati at Amaze Shopping Plaza, A T Road, Paltan bazar in the year 2005. The Ganeshguri outlet was opened on 18th October, 2014.

### (B). Big Bazaar

The Future Group opened its first 75,000 sq. ft. Big Bazaar outlet in April 2007 at Bhangagarh. There are 42 Big Bazaar outlets in the eastern zone, four of which are in the Northeast. The Big Bazaar outlet in Guwahati ranks number one in eastern India in terms of business. The outlet at Bhangagarh posted a year on year growth of 17-18% in 2013-14. Fashion at Big Bazaar, the standalone fashion store, was opened in the year 2013 at Paltan Bazaar.

### (C) Quick Mart

It is also one of the emerging convenience store in the city which is now expanding their business by operating in various places. One of which is near Hatigaon, Guwahati. Their main focus is on attracting customers by giving them the festive discounts on many products. Recently they had their first anniversary on 19th November 2017 where they introduces “quick fresh”, the vegetable section also.

### (D) Nayantara Supermarket

Nayantara supermarket in six mile is one of the oldest supermarket in Guwahati. It is small, but has a good collection, probably the best in Guwahati. This shop also has a grate tasteful collection of other household items, they don’t have a very huge variety but whatever they have is of quite high standard.

**(E) Reliance Market**

Reliance market in Jayanagar, Beltola is also one of the most popular food and grocery market in Guwahati. People are visiting this store as it provides various offers, discounts and free products on many items which attract many customers to this retail outlet.

There are many other retailers who are operating in different segments of retailing in the city in the form of supermarkets, convenience stores etc. Some of the selected retail outlets and their various promotional schemes to attract the customers towards this retail outlet are illustrated in the table below:

**2. OBJECTIVES OF THE STUDY**

- a. To study the present state of grocery retailing in the Guwahati city.
- b. To know the consumer preferences towards organised grocery retailing.
- c. To study the factor influencing consumer buying behaviour.

**3. IMPORTANCE OF THE STUDY**

The study was conducted to find out the customer preferences towards different organised grocery retail outlet and to understand the value of organised grocery retailing on the basis of how customer flow generates the revenue and analyse the ways to improve it.

**4. SCOPE OF THE STUDY**

The study focuses on understanding the consumer perception towards growing organised grocery retailing and identifying the factors influencing the consumer buying behaviour as well as future prospects of organised food and grocery retailing in Guwahati city.

The study has been carried out in some areas (Beltola, Jayanagar, Ulubari, Bhangagarh) of Guwahati city. The study further focuses on consumer awareness about growing trend of brand retailing.

**5. REVIEW OF LITERATURE**

- i. K. RAMYA, (2016) ‘A study on customer perception towards organised retailing in Coimbatore City’ -81.33% of the customers think that organised retail shops are more convenient for making purchases of grocery items due to one stop shopping.
- ii. SANDEEP CHAUDHARY AND SHRUTI SHARDA, (2017) ‘ Consumer perception towards organized retail store: A factor analytical approach.’ - It has been identified that six factors i.e., easily accessible, quality stock, comfort zone, infrastructure, quality time, facilities, variety which affects the customer perception towards organized retail store.
- iii. PREETI AND DR. M.K. KULSHRESHTHA, (2018) ‘ Consumer perception- A study on organised Vs. unorganised retail formats in Haryana’ - From this it can be concluded that the consumers ‘perception towards organized sector’ was high because of their comfortable shop atmosphere, larger inventories, price visibility, discounts and convenience of shopping.
- Iv. ANIALI PANDA, (2013) ‘Customer patronage towards food and grocery retail- a case study’ - From this study it can be concluded that due to different variables or factor customer choose to buy from both organised as well as unorganised retail shops.

**6. RESEARCH METHODOLOGY**

<b>Research type:</b>	<b>Descriptive</b>
Sources of Data:	Primary and Secondary Data
Primary data:	Structured Schedule.
Secondary data:	Website, Journals and Books.
Universe of the study:	All the customers who shop from the organised retail outlet in Guwahati.
Study area:	Selected stores of Guwahati city.
Sample unit:	Individuals in different occupation of different groups.
Sampling technique:	Convenience sampling technique.
Sample size:	150 samples have been selected for the study.
Research instrument:	Questionnaires (schedules).
Data analysis techniques:	Simple Percentage Analysis

**Research Questions**

- a). Whether the consumers of food and grocery segment are influenced by certain factors or not?
- b). Whether food and grocery retailing in the city organised is gaining popularity or not?
- c). Whether organised grocery retailing has a good prospect to grow its network in the city or is it going to face stiff competition from the unorganised or traditional sector?

**7. DATA ANALYSIS**

**Table-1: Demographic profile of sample respondents.**

Demographic		No. of respondents	Percentages
Gender	Male	47	31.33%
	Female	103	68.67%
Total		150	100%
Age group	Less than 20 years	7	4.67%
	20-30 years	72	48%
	30-40 years	55	36.67%
	40-50 years	14	9.33%
	Above 50 years	2	1.33%
Total		150	100%
Educational qualification	12 <sup>th</sup> pass	23	15.33%
	Graduates	90	60%
	Post -graduates	37	24.67%
	Professional	-	-
Total		150	100%
Monthly Income	0-5000	5	3.33%
	5000-10000	39	26%
	10000-15000	47	31.33%
	15000-20000	21	14%
	20000-25000	26	17.34%
	Above 25000	12	8%
Total		150	100%
Monthly spending on consumables	1000	12	8%
	1000-2000	59	39.34%
	2000-3000	68	45.33%
	Above 3000	11	7.33%
Total		150	100%

The demographic profile shows that Female customers are more intended to do grocery shopping and most of the customers are of the age group between 20-30 years who are graduates. Around 31.33% of the respondents have their income between 10000-15000 and 45.33% of them spend 2000-3000 rupees monthly on their grocery shopping.

**Table-2: Respondents opinion regarding organised retailing.**

Types of organised retail format	52	34.67%
Hypermarket	84	56%
Supermarket	35	23.33%
Convenience stores	31	20.67%
others	-	-
Total	150	100%

Customers highly prefer to buy from hypermarket.

**Table-3: Respondents opinion of products purchased from retailers and frequency of shopping.**

Item purchased		
	No. of respondents	Percentages
Vegetables and livestock	17	11.33%
Grocery and vegetables	11	7.34%

All of the above	122	81.33%
Total	150	100%
Frequency of Shopping		
1-2 times a week	14	9.33%
3-4 times a week	-	-
Everyday	-	-
Monthly	136	90.67%
Total	150	100%

Customers are most likely to purchase vegetables, livestock and groceries on a monthly basis.

**Table-4: Respondents opinion regarding the factors which influence to buy in the organised retail.**

Factors/ Variables	Highly satisfied	%	Moderately satisfied	%	Less satisfied	%	Not satisfied	%	Total	%
Product assortment	79	52.67%	58	38.67%	13	8.66%	-	-	150	100%
Price	117	78%	33	22%	-	-	-	-	150	100%
Store layout/ design	109	72.67%	41	27.33%	-	-	-	-	150	100%
Product variety	122	81.33%	28	18.67%	-	-	-	-	150	100%
Offers/ discounts	138	92%	12	8%	-	-	-	-	150	100%
Store environme nt	105	70%	45	30%	-	-	-	-	150	100%
Others	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	150	100%

Offers/ discounts, price, product variety, store layout/ design are some of the factors which influences the customers to buy in organised retail shop

**Table-5: Respondents opinion about the promotional tool that appeals to take purchase decision.**

Promotional tools	No. of respondents	
	Frequency	Percentages
Sales promotion	41	27.33%
Word of mouth	38	25.34%
Newspaper/ Television Advertisements	62	41.33%
Mobile	9	6%
Total	150	100%

Newspaper/ Television advertisement, sales promotion and word of mouth are the important promotional tools.

**Table-6: Respondents opinion about the satisfaction towards the services offered to them.**

Services offered	Highly satisfied	%	Moderately satisfied	%	Less satisfied	%	Not satisfied	%	Total	%
Sales person behaviour	107	71.33%	43	28.67%	-	-	-	-	150	100%
Home delivery	48	32%	22	14.67%	-	-	80	53.33%	150	100%
Billing system	133	88.67%	17	11.33%	-	-	-	-	150	100%
Parking facility	96	64%	43	28.67%	-	-	11	7.33%	150	100%
After sales services	67	44.67%	22	14.67%	-	-	61	40.66%	150	100%
Complaints handling	121	80.67%	29	19.33%	-	-	-	-	150	100%
Outlet ambience	85	56.67%	65	43.33%	-	-	-	-	150	100%
Others	-	-	-	-	-	-	-	-	150	100%

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*Outlet ambience, complaint handling ,billing system and after sales services are the important service factors that lead to customer satisfaction.*

### **8. FINDINGS**

56% of them feels that Hypermarket is the most suitable organised retail outlet for one stop shopping in Guwahati city.

81.33% respondents buy all the groceries items from organised retail outlets on a monthly basis.

92% of the respondents are highly influenced to purchase in organised retail shops due to offers and discounts. Whereas 81.33% of the respondents highly influenced by product variety.

41.33% of the respondents think newspapers/ television advertisement are highly influential that appeal to make purchase decision.

88.67% of the respondents are highly influenced to purchase in organised retail shops due to billing system.

### **9. SUGGESTION**

Billing system, sales person behaviour and complaint handling are the services that encourage the one stop shopping concept in customer's mind.

Customers find Television and Newspaper advertisement to be more attractive. Therefore, we suggest that retailers should more focus on television advertisements for their promotional activities.

### **10. CONCLUSIONS**

The organised retail sector has played a phenomenal role throughout the country in increasing productivity of consumer goods and services. By following some of the strategies it can rise tremendously and can reach each and every nook and corner. Open communication should be stated between the functional departments. There is a very huge potential for the growth of organised retailing in Guwahati city as the consumer moves towards these retail outlet not just saves their time but it also gives them variety of choices in their shopping cart. The concept of retailer's private brand has also emerged. A strong trend in favour of organised retail format is being witnessed in food and grocery sector as people are showing preference for one stop shops.

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**SOCIO-CULTURAL UNDERSTANDING OF DEMONETISATION THROUGH THE LENSES OF WOMEN NARRATIVES IN INDIAN WEDDINGS**

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**ABSTRACT**

*Weddings in India are always known to be grand, lasting and which went on for an average of about three days. A lot of time, effort and money are burnt out to make a wedding people would never forget. However, with the demonetisation of the 500 and 1000 rupee notes issued in the year 2016 of November, there has been a temporary shortage of "in hand cash" in the country. The grand wedding of a couple's dreams had turned into a colourless nightmare. Grand plans that had been decided months in advance had turned into futile and pointless. This article discuss the effect of demonetisation on Indian weddings.*

*Keywords: Class, Consumer cultural theory, Demonetisation, Indian weddings, Reaffirming identity, Status symbol*

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**COSMOPOLITAN WEDDING - REAFFIRMING ONE'S CLASS**

The cosmopolitan wedding of the present day are markers of one's class and identity. To validate my point, I would like to narrate a conversation between the "would be Bride" and the "head wedding planner" of a television series named "Permanent Roommates", where the story revolves around marriage.

The bride (Taniya), who is not happy with the huge amount spend at her wedding, and wants to curb down the wedding budget, which is around Fifty Lakhs. The head of the wedding planner, makes her understand that these conspicuous consumption is important in order to have a lavish and memorable wedding. A wedding, which will be remembered by all.

*The wedding planner says to the bride - "You think this is a marriage. We have all assembled here, for a marriage. I have been working the last three days for your marriage. No, this is not a marriage. There, never is a marriage. Here we just don't have a marriage. We have a Haldi ceremony, a Tilak ceremony, a Jaimala, a Sangeet, a Mehndi, a Reception and what not.*

So, Taniya this is not your day of marriage. This is a five day event. This is a show and I am running it.

A company launches a car, not the best in design, but cheap, high on millage, low on maintenance, ideal for the Indian middle class family. But no one purchases the car. You know why, because everyone knows, its meant for the Indian middle class family. And you don't want, a middle class car, you want a car that is out of your range. Because in India, your status is reflected through your car and your marriage.

You dare to think, that this was your special day.

*It's not about you, it's about the decorations, the Malai Kofta and Butter Chicken. It's about your jewellery and the groom's turban. It's about the colour of the envelop, in which your wedding card was sent. It's about everything, except you.*

Because no one cares, about you. More than half the people in the wedding have never ever meet you, nor will they, once they finish eating.

*People come to a wedding to satisfy, four out of their five senses. They see the lights, hear the music, they smell the flower, they taste the food but they don't feel anything for you. How will they, they have barely even meet you.*

But they will definitely, create a memory for you and for your family. How good that memory is or how bad it is, will depend entirely on how this show was performed.

It's a matter of reputation for all of us, so put on a smile Taniya and pretend that this is everything, you ever wanted.

You know once the stage is set and the music starts playing, you will actually start enjoying the process. Except gifts, pose for the cameras, cry your heart out, when your parents see you off.

Line-up yourself, to the plane and you will be the perfect bride. Little girls will look up to you and dream of having a wedding like yours.

This is a show Taniya, you better start dancing to my tunes. "

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**CONSUMPTION PATTERNS FORMULATING IDENTITY**

Consumer research addresses the socio-cultural, experiential, symbolic, and ideological aspects of consumption. It studies the consumption contexts to generate new constructs and theoretical insights to extend existing theoretical formulations. Consumer culture theory (CCT) broaden their focus to investigate the neglected experiential, social, and cultural dimensions of consumption in context. Consumer culture theory (CCT) is not a unified, grand theory, nor does it aspire to such nomothetic claims. Rather, it refers to a family of theoretical perspectives that address the dynamic relationships between consumer actions, the marketplace, and cultural meanings.

CCT explores the heterogeneous distribution of meanings and the multiplicity of overlapping cultural groupings that exist within the broader socio-historic frame of globalization and market capitalism. Thus, consumer culture denotes a social arrangement in which the relations between lived culture and social resources, and between meaningful ways of life and the symbolic and material resources on which they depend, are mediated through markets. The consumption of market-made commodities and desire inducing marketing symbols is central to consumer culture. The term “consumer culture” also conceptualizes an interconnected system of commercially produced images, texts, and objects that groups use-through the construction of overlapping and even conflicting practices, identities, and meanings- to make collective sense of their environments. These meanings are embodied and negotiated by consumers in particular social situational roles and relationships.

Consumer culture theory has illuminated the symbolic, embodied, and experiential aspects of acquisition behaviours and the socio-cultural complexities of exchange behaviours and relationships. Gift giving provides an exemplary case of a whole class of consumption phenomena. It explores how consumers actively rework and transform symbolic meanings encoded in advertisements, brands, retail settings, or material goods to manifest their particular personal and social circumstances and further their identity and lifestyle goals. From this perspective, the marketplace provides consumers with an expansive and heterogeneous palette of resources from which to construct individual and collective identities. The marketplace has become a preeminent source of mythic and symbolic resources through which people, including those who lack resources to participate in the market as full-fledged consumers, construct narratives of identity. Consumers are conceived of as identity seekers and makers. The market produces certain kinds of consumer positions that consumers can choose to inhabit, placing the marketplace and its symbols at the centre of consumer identities.

Consumer culture theory (CCT) conceptualizes culture as the very fabric of experience, meaning, and action. Owing to its internal, fragmented complexity, consumer culture does not determine action as a causal force. Much like a game where individuals improvise within the constraints of rules, consumer culture—and the marketplace ideology it conveys—frames consumer's horizons of conceivable action, feeling, and thought, making certain patterns of behaviour and sense-making interpretations more likely than others.

Consumption plays a major role in shaping economies, politics, and cultures at the macro level, and identities, relationships, and meanings at the micro level. Consumer culture theory is organized around a core set of theoretical questions, related to the relationships among consumer's personal and collective identities; the cultures created and embodied in the lived worlds of consumers; and the nature and dynamics of the sociological categories through and across, which these consumer culture dynamics are enacted and inflected. CCT addresses the institutional and social structures that systematically influence consumption, such as class and community. Consumers are conceived of, as enactors of social roles and positions. Attempts to build community through consumption of commercial brands. A constant desire to uplift, oneself is the status quo.

**METHODOLOGY**

Semi structured interview with a sample size of fifteen respondents was conducted. The input was taken up from Hindu women, who had their wedding ceremonies within the time frame of November- December 2016. My respondents basically belonged to the upper-middle class, and questions were asked related to their wedding experience. The answers were in the form of narration, which gave a subjective interpretation, of their exclusive and unique experiences. Choosing, my home town (Guwahati), as the research field, was due to religion, accessibility and language.

**MATERIAL SIDE OF WEDDING - STAGING THE WEDDING**

The material side of marriage has become more important, where public displays of consumption and celebrations are getting more expensive. Lavish consumption, loud celebration, and public display are widely observed. A wedding party may still take place at home, due to poverty such parties are “dull and ridiculous.” Increasing commercialization of weddings could be traced, with celebrations held in special wedding halls or hotels. New patterns of consumption and social presentation are becoming more common. These included the

engagement party, the henna party, the bachelor's party, the wedding party, the reception. (each occasion had to be performed in different days, not the same day)

Weddings in India have always been major affairs, celebrated as crucial events in an individual's and family's life; a means of establishing (sustaining) class status. Marriage costs of course vary according to location, class, and kinship position. (one's class status is displayed in such occasions).

The extent to "staging a wedding" in the big fat Bollywood wedding style —its conspicuous consumption, dictated by the need to individuate oneself (look different from the others), to package and present oneself as a globalized Indian. The market-produced choices become means for the subject to invent, package, and present oneself, thus driving and being driven by a market in consumer goods. This subject is regulated not by covert force but by stress, the stress of asserting individuality and style, through the consumption of market-produced goods; The "self-exhibition and display", however, gets grounded here into family and community, class and caste.

The suggestion and comment of "the other" may not always be comfortable or comforting, it can be energizing, thought provoking, and inspiring. The entire range of cultural production, extending up to lifestyle markers such as fashion, food, and decor. From designing sets, offering entertainment and hospitality, including putting up guests and driving them around. There is a constant struggle, in uplifting oneself in the eyes of the other, pleasing the other.

One of the respondent mentioned, the arrangement of the hall for the wedding party didn't meet her aspirations. There was nothing special. The table they had set aside for the bride and groom had neither flowers nor a cover. Although she was supposed to be happy that she married a man of her choice, it was not a special occasion for her. She felt she did not exist.

Another respondent said, 'My wedding hall did not feature the stylish decor and expensive food and drink of parties favoured by the upper-middle class, neither it was conducted within a fairly luxurious hotel.'

One respondent mentioned, at the day of engagement the Marriage Registrar, had to leave even before the registry of the marriage, because it was the last day for fee payment of his daughter's tuition fee at school, and the cash was not accepted at school.

### **HELPING HAND OFFERED BY FAMILY MEMBERS - LEADING TO CONSTRUCTION OF AN INFORMAL ECONOMY.**

In the last decade of the 20th century, the Hindu wedding became a core attraction in popular Indian cinema. Weddings in real life, in turn, became more elaborately, organized by a wedding industry, which professionalized and commodified work that was previously done by an informal economy or outside of it by members of the family.

The wedding industry has brought in new occupations unknown prior to the 90's, commodifying what was previously part of an informal economy or a familial ethic. Wedding planners have replaced the experienced family relative, and professional DJs have replaced the filmy aunt or uncle who entertained everyone. Other jobs have become professionalized and specialized—photography, catering, wedding cards, decorations, beauticians and henna artists, and entertainers.

During the period from (November - December 2016), a change was seen, demonetisation at that period, led to strengthening of family ties. Family relations were getting stronger as the family extended help, in the times of crises. Where professional artist were not hired and the extended family offered their help, leading to the emergence of an informal economy, within the family circuit.

Mehendi was put by aunties, not the professional artist. The family combated the economic crises, with love. The mehendi design may not be perfect, but it's an act of love. At the wedding of three respondents, which I interviewed, the serving boys were refused, and the task of serving the guest were taken up by teenagers of the extended family. The respondent said, everyone was actively engaged, and she was happy to see their support and love.

### **FINDINGS**

One respondent said, 'It's time to enjoy the wedding, but everyone was tensed. We are delaying payment to the wedding planner, to use for urgent payments. Asking to cut down the scale of events.' Another respondent mentioned, they were forced to curb planned spending on jewellery. Even cut down the number of guest invites and post pone honeymoon.

A respondent mentioned, It didn't feel that she was getting married. She felt alienated from her own wedding. Most of the invited guest couldn't turn up. She felt the almost empty wedding hall haunted her. Guest couldn't turn up because transports such as taxi, three wheeled auto rickshaws, only accepted cash.

Few respondents, said that, They had arranged return gifts for the other party (bride/groom). The gifts were mostly in the form of 500 and 1000 currency notes, sealed within the envelop. "Shagun ka tohfa"( gifts given in auspicious occasion like marriage). They had done this prior to the announcement of the band. Already arranged the envelopes, what amount had to be given to which relative. But this gift had no value now. Later they could arrange, few gifts for the other party, and had to apologise, to the rest. They were ashamed, as their guests were not satisfied.

Few respondents mentioned, They had to curb down the fooding arrangement, because the caterer only accepted "in hand cash". They had to take out few items from the menu. Snakes of Pakoras, cold drinks were cancelled, even Paan ( combining betel leaf with areca nut) and Ice-cream. Two three days after the wedding, the respondent heard that, the children were forcing their parents to get them ice-cream, even from nearby shops close to the wedding hall. She said, "children were used to have ice-cream, in such wedding reception, but they couldn't arrange it". She was embarrassed, when a few elderly enquired for the Paan counters.

One of the response, said she felt low within her friend circle, as she didn't have stories to share of her pre-wedding photo-shoot. She said two of her friends got married in the beginning of 2016, they had a lot to share, about their own photo-shoots, clicking in the places where they first meet (bride & groom) or dated. She felt an inferiority complex, due to the lack of stories, which her friends had but she didn't.

### **CONCLUSION**

The article focused on consumption playing a major role at the micro level and how one's class is reaffirmed by one's consumption patterns and behaviours. This in turn shapes one's identity and relationships among 'the other'. Consumption patterns create blueprints for action and interpretation, which needs to be sustained and maintained.

My findings reflected the injuries, sufferings and humiliation, one went through during the crises to maintain their identity, class position and relationship among others, taking the wedding arena as the site of contestation, which itself is a site of power relation, to display and maintain one's class position.

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**MARKETING STRATEGIES OF STAR HOTELS RELATED TO STP**

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**ABSTRACT**

*The hotel industry is one of the fastest growing sectors of the economy. The hotel industry alone is a multi-billion dollar and growing enterprise. Good quality products and services at affordable prices should be the USP of any successful venture and hotels in the country looking forward for the same. Hotel today not only cater to the basic needs of the guest like food and shelter but also provide much more than that, like personalized service. Today, the hotel industry is facing an increasingly competitive market that pushes the hotels to have a greater need to differentiate for their customers. In order to survive in this present world of competition, hotels will have to formulate marketing strategies in a way to not only woo customers toward them but also retain them.*

*Indian tourism and hospitality sector has reached new heights today. Travellers are taking new interests in the country which leads to the upgrading of the hospitality sector. Even an increase in business travel has driven the hospitality sector to serve their guests better. Hospitality Industry is closely linked with travel and tourism industries. India is experiencing huge footfalls as a favourite vacation destination of foreigners and natives and the hospitality industry is going into a tizzy working towards improving itself.*

*There is tough competition in hospitality industry. The hotelier has to use various Marketing Strategies related to Segmentation, Targeting and Positioning (STP) to attract the customer. In this research, researchers have tried to find out various strategies adopted by the star hotels regarding to STP.*

*Keywords: Hotel Industry, Star Hotel, Marketing Mix, Pricing Strategy.*

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**INTRODUCTION**

Formulation of marketing strategy consists of two main tasks:

- 1.) STP (segmentation, targeting and positioning)
- 2.) Assembling the marketing mix

The marketing strategy for a given product/brand takes shape when these two steps are completed. STP and marketing mix together constitute the marketing strategy of the given product. Segmentation serves as the prelude to target market selection. It brings to the fore the various possibilities lying within a heterogeneous market. The target market that is arrived at through segmentation shows to whom, the unit intends to sell the product. Positioning and marketing mix together show how—using what uniqueness or distinction, the unit intends to sell it.

**OBJECTIVES**

The main objectives of this research papers are:

1. To understand various bases used for segmenting the market by star hotels.
2. To study the key target market segments of the star hotel.
3. To acquainted about the segmentation strategies used by the star hotels to cover the market
4. To understand the various positioning strategies used by the star hotels.

**RESEARCH METHODOLOGY**

This research paper aims at examine the pricing strategies of star hotels in Pune city. The data was collected by administering a structured questionnaire from 30 star hotels. In order to supplement the information collected through the questionnaire method, interview of all HR managers were conducted with the help of interview guide. The researcher has also collected the secondary data from various sources to supplement the primary data. The data collected with the help of questionnaire was tabulated and then analysed with the help of some simple statistical tools.

**SAMPLE SIZE & METHOD:**

For the present study the sample size was 30 star hotels out of those 15 are five star, 10 are four star and 5 are three star hotels. All managers were interviewed. All five star and four star hotels were selected whereas 5 three star hotels were selected by using Random Sampling Method.

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**SCOPE**

The scope of the present research is as follows:

- The scope of the present study is confined to the geographical and corporation limit of Pune city.
- This research includes only three, four and five star hotels.
- This research is related to only Marketing strategies of STP.
- The sample size for the study is 30.
- The findings of the study are based on the primary data as well as secondary data. The primary data was collected through questionnaire and interviews.

**HYPOTHESIS**

The main hypotheses of the present research are:

1. Geographic segmentation is the main base used for segmenting the market
2. Business, Domestic and International travellers are the key target market segments of the hotel.
3. Local marketing and Concentrated/ niche marketing are the main segmentation strategies used to cover the market
4. Quality positioning and price positioning are the important positioning strategies used by the hotel.

**REVIEW OF LITERATURE**

1. **Allan Yen-Lun Su**<sup>1</sup> (2004) has conducted the research on the topic of 'Customer

Satisfaction Measurement Practice in Taiwan Hotels'. Sample Size of his research was 45 international tourist hotels.

**Objectives**

1.) To examine the customer satisfaction management schemes in Taiwan. 2.) To examine Guest Comment Cards (GCCs) at international tourist hotels in Taiwan. 3.) To determine the extent to which each hotel's comment card design corresponded to the identified best practice criteria.

**Findings**

1.) Results identify that a growing number of companies recognise the importance of effective customer satisfaction surveys to their competitive performance. 2.) The results of this study reveal that no single company within the survey sample meets all critical best practice criteria, and many fall substantially short in terms of overall best practice. Although results indicate that GCC was not effectively and efficiently used by majority of the hotels. 3.) Nearly 40% of the total samples have not yet used GCCs to measure customer satisfaction. The majority of GCCs do not include questions relating to customer motivation, such as purpose of visit and previous stays in this hotel/hotel chain.

2.) **W. M. K. K. Karunaratne and L. N. A. C. Jayewardene**<sup>2</sup> (2010) have conducted the research on the topic of 'Assessment of Customer Satisfaction in a Five Star Hotel - A Case Study' at Place: Kandy District, Sri Lanka. Sample Size of their research was 60 hotel guests.

**Objectives**

1.) This study focused on customer satisfaction of a five-star hotel in Kandy district, Sri Lanka. 2.) The overall objective of this study was to examine the level of customer satisfaction and major factors contributing to customer satisfaction in a five star hotel. 3.) Specific objectives of the study were to identify the key areas of customer satisfaction, to analyse the major factors contributing to customer satisfaction, and to assess customer satisfaction of facilities and services of the five star hotels.

**Findings**

1.) The majority of customers had expressed their satisfaction with the overall service that they received from the hotel, especially regarding tangibility, responsiveness and assurance. Customers expressed their dissatisfaction with the service dimensions of reliability and empathy of the hotel services. 2.) The results of the study showed that the hotel was not capable of fulfilling the customers' satisfaction with regard to reliability and empathy dimensions of hotel services. 3.) Customers' culture, religious practices and knowledge would have an impact on this. Expectations had been influenced by the knowledge of customers about general standard of hotel's practices.

3.) **Dr. N. Thyagaraju and P. Venkateswarlu**<sup>3</sup> (2014) have conducted the research on the topic of 'Marketing of Hospitality Services of Selected 3 Star and 5 Star Hotels in Hyderabad with reference of Marketing Mix Component of Physical Distribution Mix'. Sample Size of the research was 10 hotels.

#### **Objectives**

1. To present the marketing strategies of hotel industry with special emphasis on selected 5-star and 3-star hotels in Hyderabad with reference to marketing mix components. 2. It aims at discovering how well organized hotels located in cities are pursuing the prescribed principles and practices of hospitality marketing and with what result.

#### **Findings**

1. All selected sample star hotels have linkage and rapport with the leading travel agents. 2. All selected sample star hotels have internet booking facility. 3. All the hotels provide the details of the reservation network for the hotel in and outside the country in their tariff cards and websites. 4. Group hotels have centralised reservation system under which reservation can be done from any of the group hotels and also the franchisor hotels.

4.) **Shreya Bhargav**<sup>4</sup> (2015) has conducted the research on the topic of 'Impact of Marketing Mix in Hotel Industry: A Comparative Study of Five Star Hotels in Rajasthan'. Sample Size of the research was 550 Hotel Guest.

#### **Objectives**

1. To study the importance of room quality and ambience in hotel industry. 2. To understand the increased role of F and B and popularity of Rajasthan as a hub of tourism, conventions, exhibitions and corporate events. 3. To study the significance of location of a hotel on customer's buying process. 4. To study the impact of pricing on acquiring customers in highly competitive hotel industry. 5. To study the impact of physical evidence on visitors while selecting hotel.

#### **Findings**

1. Majority of the respondents are satisfied with the hotel accommodation due to the aesthetics of the rooms. 2. Majority of the respondents are satisfied with food and beverages. 3. Location is also important for the visitors while deciding about the hotel to stay. 4. The study concluded that the prices charged by the hotels have major impact on selecting the hotel. 5. Majority of the respondents are satisfied regarding interior decoration, neatness and cleanliness, parking and other amenities of sample hotels.

#### **RESEARCH GAP**

Number of researches has been carried out by the researchers to understand the customer's satisfaction regarding hotels. Few researches have been carried out to study the various strategies used by hotel management. The researcher has not come across any research where pricing strategy of hotels have been studied. Now a days hotel industry is growing very fast. To attract the customers, hotel owners are preparing various marketing strategies. The marketing strategies consist of two main tasks i.e. strategies related with segmentation, targeting and positioning and assembling the marketing mix. Number of researches has been carried out on marketing strategies related with marketing mix but the researcher has not come across with strategies regarding STP.

It is, therefore important to understand what are the various STP strategies adopted by the star hotels. The researcher has not come across any research which is focussing on STPA strategies of star hotel. Therefore the researcher felt a need to conduct a research on the topic, 'Marketing Strategies of Star Hotels Related to STP'.

#### **THEORATICAL BACKGROUND**

a.) Segmentation of the market: Market segmentation is the process of dividing the total market for goods or service into several smaller groups, such that members of each group are similar with respect to the factors that influence demand. A market segment consists of a group of customers who share a similar set of wants.

b.) Targeting (picking the appropriate segments): The marketer then decides which segments present the greatest opportunity – which are its target markets. Once the firm has identified its market-segment opportunities, it has to decide how many and which ones to target. Target market is a group of customers for whom a seller designs a particular marketing mix.

c.) Positioning the offer: The next major dimension of marketing strategy relates to positioning of the offer. The firm has already selected the target market and decided its basic offer. Positioning is the act of designing the company's offering and image to occupy a distinctive place in the mind of the target market.

### Analysis of Data

A marketer can rarely satisfy everyone in a market. Therefore, marketers start by dividing up the market. The purpose of market segmentation is trying to identify specific user groups and then pursue it with the tailored products or services supported by appropriate marketing mix strategies. The importance of market segmentation is that it allows a business to precisely reach a consumer with specific needs and wants. In this regard the researcher has studied various marketing strategies which are prepared for satisfaction of customers. These strategies are:

#### 1.) Bases Used for Segmenting the Market

Segmentation means dividing the total market into several smaller groups. A market segment consists of a group of customers who share a similar set of wants. A major step in the segmentation process is the selection of a suitable base or variable. The market can be segmented in several ways – some may be based on consumer characteristics, others may relate to consumer needs and desires. Segmentation variables are the basis for classifying consumers into different market segments. It is important for the researcher to understand the segmentation bases used by the hotel to segment the market. Therefore the researcher has asked the respondents regarding the segmentation bases used by the hotel to segment the market and their responses are presented in the following table.

**Table-1: Bases Used for Segmenting the Market**

Sr. No.	Segmentation Bases	No. of Respondents	Percentage (%)
1.	Geographic segmentation	25	83.33%
2.	Demographic segmentation	15	50.00%
3.	Psychographic segmentation	0	0%
4.	Behavioural segmentation	0	0%

The above table presents that 83.33% of the respondents were used geographic segmentation and 50% of the respondents were used demographic segmentation.

This concludes that most of the respondents (83.33%) were used geographic segmentation. Geographic location and population is important in segmenting the market. The special needs and wants of consumers from particular regions can be researched and products can be specifically developed to satisfy those needs and wants.

#### 2.) Target Market Segments of the Hotel

The segment which presents the greatest opportunity is the target markets. Target markets are groups of consumers, with similar needs and wants, for whom a marketing program is specifically developed to satisfy those needs and wants. For each chosen target market, the hotel develops a market offering. The researcher wants to understand the key target market segments of the hotel. Therefore the researcher has asked the respondents regarding the key target market segments of the hotel and the responses are presented in the following table.

**Table 2: Target Market Segments of the Hotel**

Sr. No.	Key Target Market Segments	No. of Respondents	Percentage (%)
1.	International travellers	11	36.67%
2.	Domestic travellers	15	50.00%
3.	Leisure travellers	5	16.67%
4.	Business travellers	20	66.67%
5.	Conference, seminar participants	11	36.67%
6.	Airline cabin crew	2	6.67%
7.	Exhibitions and trade fairs	5	16.67%
8.	Conventions	5	16.67%
9.	Group inclusive tours- GIT	12	40.00%
10.	Distribution channel members: tour operators, travel agencies/ travel agents	6	20.00%
11.	Very important persons: celebrities, sports persons, frequent-stay guests	5	16.67%

The above table presents that 36.67% of the respondents were targeting international travellers, 50% were targeting domestic travellers, 16.67% were targeting leisure travellers, 66.67% were targeting business travellers, 36.67% were targeting conference and seminar participants, 6.67% were targeting airline cabin crew,

16.67% were targeting exhibitions and trade fairs, 16.67% were targeting conventions, 40% were targeting group inclusive tours (GIT), 20% were targeting distribution channel members and 16.67% were targeting very important persons.

This concludes that most of the respondents (66.67%) were targeting business travellers. More IT and MNC companies were set up in Pune city. Therefore many business travellers visiting the city for business purpose and they stay in the star hotel.

**3.) Segmentation Strategies Used to Cover the Market**

When selecting the target markets, hotel has to make a choice of whether they are going to be focused on one or few segments or they are going to cater to the mass market. Hotel adopts various segmentation strategies to reach the target market. Therefore the researcher has asked the respondents regarding the segmentation strategies adopted by hotel and their responses are presented in the following table.

**Table-3: Segmentation Strategies Used to Cover the Market**

Segmentation Strategies	Very Often	Often	Some times	Rarely	Never	Total	Rank
	No. (%)	No. (%)	No. (%)	No. (%)	No. (%)	No. (%)	
Mass/ undifferentiated marketing	9 (30.00)	11 (36.67)	9 (30.00)	1 (3.33)	0 (0.00)	30 (100)	V
Segment/ differentiated marketing	15 (50.00)	10 (33.33)	5 (16.67)	0 (0.00)	0 (0.00)	30 (100)	III
Concentrated/ niche marketing	15 (50.00)	12 (40.00)	2 (6.67)	1 (3.33)	0 (0.00)	30 (100)	II
Local marketing	20 (66.67)	10 (33.33)	0 (0.00)	0 (0.00)	0 (0.00)	30 (100)	I
Individual customer marketing (Customised marketing)	14 (46.67)	11 (36.67)	5 (16.67)	0 (0.00)	0 (0.00)	30 (100)	IV

- The above table presents that 30% of the respondents were used mass/ undifferentiated marketing strategy very often, 36.67% of the respondents were used this strategy often, 30% of the respondents were used this strategy sometimes and 3.33% of the respondents were used this strategy rarely.

This concludes that 66.67% of the respondents were used mass/ undifferentiated marketing strategy often.

- The data shows that 50% of the respondents were used segment/ differentiated marketing strategy very often, 33.33% of the respondents were used this strategy often and 16.67% of the respondents were used this strategy sometimes.

This concludes that 83.33% of the respondents were used segment/ differentiated marketing strategy often.

- The data shows that 50% of the respondents were used concentrated/ niche marketing strategy very often, 40% were used this strategy often, 6.67% were used this strategy sometimes and 3.33% were used this strategy rarely.

This concludes that 90% were used concentrated/ niche marketing strategy often.

- The data shows that 66.67% of the respondents were used local marketing strategy very often and 33.33% of the respondents were used this strategy often.

This concludes that 100% respondents were used local marketing strategy often.

- The data shows that 46.67% of the respondents were used customised marketing strategy very often, 36.67% of the respondents were used this strategy often and 16.67% of the respondents were used this strategy sometimes.

This concludes that 83.34% of the respondents were used customised marketing strategy often.

It concludes that the respondents have given first rank to local marketing strategy to cover the market. They expressed that this strategy is more focused and most important for them followed by concentrated/ niche marketing, segment marketing, customised marketing and mass marketing.

**4.) Positioning Strategies Used**

Positioning strategy is the process whereby hospitality companies try to develop a distinctive and favourable position in the minds of the target markets, compared to competitors. The purpose of positioning is to ensure

that target markets clearly understand what the product, service or brand stands for in the marketplace. The researcher wants to understand the positioning strategies used by the hotel. Therefore the researcher has asked the respondents regarding the positioning strategies used by the hotels and their responses are presented in the following table.

**Table-4: Positioning Strategies Used**

Positioning Strategies	Very Often	Often	Some times	Rarely	Never	Total	Rank
	No. (%)	No. (%)	No. (%)	No. (%)	No. (%)	No. (%)	
Product category positioning	15 (50.00)	15 (50.00)	0 (0.00)	0 (0.00)	0 (0.00)	30 (100)	VII
Service positioning	19 (63.33)	10 (33.33)	1 (3.33)	0 (0.00)	0 (0.00)	30 (100)	V
Quality positioning	25 (83.33)	5 (16.67)	0 (0.00)	0 (0.00)	0 (0.00)	30 (100)	I
Benefit positioning	19 (63.33)	11 (36.67)	0 (0.00)	0 (0.00)	0 (0.00)	30 (100)	IV
Price positioning	24 (80.00)	6 (20.00)	0 (0.00)	0 (0.00)	0 (0.00)	30 (100)	II
Competitor positioning	19 (63.33)	9 (30.00)	1 (3.33)	1 (3.33)	0 (0.00)	30 (100)	VI
Image positioning: most prestigious	20 (66.67)	10 (33.33)	0 (0.00)	0 (0.00)	0 (0.00)	30 (100)	III

- The above table presents that 50% of the respondents were used product category positioning strategy very often and 50% respondents were used this strategy often.

This concludes that 100% were used product category positioning strategy often.

- The data shows that 63.33% of the respondents were used service positioning strategy very often, 33.33% of the respondents were used this strategy often and 3.33% of the respondents were used this strategy sometimes.

This concludes that 96.66% were used service positioning strategy often.

- The data shows that 83.33% of the respondents were used quality positioning strategy very often and 16.67% of the respondents were used this strategy often.

This concludes that 100% were used quality positioning strategy often.

- The data shows that 63.33% of the respondents were used benefit positioning strategy very often and 36.67% of the respondents were used this strategy often.

This concludes that 100% were used benefit positioning strategy often.

- The data shows that 80% of the respondents were used price positioning strategy very often and 20% of the respondents were used this strategy often.

This concludes that 100% were used price positioning strategy often.

- The data shows that 63.33% of the respondents were used competitor positioning strategy very often, 30% were used this strategy often, 3.33% were used this strategy sometimes and 3.33% were used this strategy rarely.

This concludes that 93.33% were used competitor positioning strategy often.

- The data shows that 66.67% of the respondents were used image positioning strategy very often and 33.33% of the respondents were used this strategy often.

This concludes that 100% were used image positioning strategy often.

It concludes that the respondents have given first rank to quality positioning strategy to position their brands in the minds of the target markets. They expressed that customers gives the significant importance to the quality of the product or service. They expressed that this strategy is at most important for them followed by price, image, benefit, service, competitor, and product category positioning strategy.

**5.) Differentiation Tools Used**

Differentiation means adding a set of meaningful and valued differences to distinguish the company’s offerings from competitor’s offerings. Product or service differentiation helps to distinguish between the tangible (and/or intangible) product characteristics of the service offer from competitors in the same product class. It also helps to gain the competitive advantage. The researcher wants to understand various differentiation tools used by the hotel to differentiate their offerings from competitor’s offerings. The researcher has asked the respondents regarding the differentiation tools used by the hotel and the responses are presented in the following table.

**Table-5: Differentiation Tools Used**

Differentiation Tools	Very Often	Often	Some times	Rarely	Never	Total	Rank
	No. (%)	No. (%)	No. (%)	No. (%)	No. (%)	No. (%)	
Product differentiation	15 (50.00)	15 (50.00)	0 (0.00)	0 (0.00)	0 (0.00)	30 (100)	IV
Services differentiation	20 (66.67)	10 (33.33)	0 (0.00)	0 (0.00)	0 (0.00)	30 (100)	I
Personnel differentiation	12 (40.00)	12 (40.00)	6 (20.00)	0 (0.00)	0 (0.00)	30 (100)	V
Image differentiation	19 (63.33)	9 (30.00)	2 (6.67)	0 (0.00)	0 (0.00)	30 (100)	III
Location differentiation	11 (36.67)	10 (33.33)	9 (30.00)	0 (0.00)	0 (0.00)	30 (100)	VI
Price differentiation	19 (63.33)	11 (36.67)	0 (0.00)	0 (0.00)	0 (0.00)	30 (100)	II

- The above table presents that 50% of the respondents were used product as a differentiation tool very often and 50% were used this tool often.

This concludes that 100% were used product as a differentiation tool often.

- The data presents that 66.67% of the respondents were used services as a differentiation tool very often and 33.33% respondents were used this tool often.

This concludes that 100% were used services as a differentiation tool often.

- The data presents that 40% of the respondents were used personnel as a differentiation tool very often, 40% of the respondents were used this tool often and 20% of the respondents were used this tool sometimes.

This concludes that 80% were used personnel as a differentiation tool often.

- The data presents that 63.33% of the respondents were used image as a differentiation tool very often, 30% of the respondents were used this tool often and 6.67% of the respondents were used this tool sometimes.

This concludes that 93.33% were used image as a differentiation tool often.

- The data presents that 36.67% of the respondents were used location as a differentiation tool very often, 33.33% of the respondents were used this tool often and 30% of the respondents were used this tool sometimes.

This concludes that 70% were used location as a differentiation tool often.

- The data presents that 63.33% of the respondents were used price as a differentiation tool very often and 36.67% were used this tool often.

This concludes that 100% were used price as a differentiation tool often.

It concludes that the respondents have given first rank to services as a differentiation tool to differentiate their offerings from competitor’s offerings. They differentiate their offerings on the basis of services which plays an important role in service industry. They expressed that this tool is at most important for them followed by price, image, product, personnel and location as a differentiation tools.

**FINDINGS**

1. Most of the respondents (83.33%) were used geographic segmentation. Geographic location and population is important in segmenting the market. The special needs and wants of consumers from particular regions

can be researched and products can be specifically developed to satisfy those needs and wants. Geographic segmentation was followed by Demographic segmentation (50%) but interestingly none of hotelier used either Psychographic segmentation or Behavioural segmentation.

2. Most of the respondents (66.67%) were targeting business travellers, followed by Domestic travellers (50%), Group inclusive tours- GIT (40%) and International travellers (36.67%). More IT and MNC companies were set up in Pune city. Therefore many business and international travellers visiting the city for business purpose and they stay in the star hotel.
3. The respondents have given first rank to local marketing strategy to cover the market. They expressed that this strategy is more focused and most important for them followed by concentrated/ niche marketing, segment marketing, customised marketing and mass marketing.
4. The respondents have given first rank to quality positioning strategy to position their brands in the minds of the target markets. They expressed that customers gives the significant importance to the quality of the product or service. They expressed that this strategy is at most important for them followed by price, image, benefit, service, competitor, and product category positioning strategy.
5. The respondents have given first rank to services as a differentiation tool to differentiate their offerings from competitor's offerings. They differentiate their offerings on the basis of services which plays an important role in service industry. They expressed that this tool is at most important for them followed by price, image, product, personnel and location as a differentiation tools.

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**USER AWARENESS AND USE OF ELECTRONIC JOURNALS IN LAW COLLEGES OF BHOPAL CITY****Dr. Sunita Pamnani<sup>1</sup> and Chinmayai Sayankar<sup>2</sup>**Associate Professor<sup>1</sup>, Library & Information Sciences, RNTU, BhopalResearch Scholar<sup>2</sup>**ABSTRACT:**

*Law college of Bhopal city libraries subscribes to a number of electronic journals to satisfy the information needs of its users. The present study is an attempt to find out whether the users of law college prefers the new format of journals and whether the electronic journals are able to satisfy the information needs of the users. Samples were selected from each category of users comprising of students and post-graduate students for the present study.*

*Keywords: Electronic journals, use of electronic Journals, usage of e-journals.*

**INTRODUCTION**

E-journals are important form among e-resources as these are very much useful in scholarly communication. E-journals can be accessed easily by multiple users at their desktops simultaneously with the support of required technology. Various researchers are getting more and more benefits by accessing required information from e-journals. Thus, e-journals have unsurprisingly proved a very beneficial and well liked tool for the scholarly community of every university for locating their desired information.

♦ “A journal which is available in electronic format, a physical, printed version may also be available.” (Prytherch 2005, 243)

♦ “A digital version of a print journal, or a journal-like electronic publication with no print counterpart, made available via the Web, e-mail, or other means of Internet access.” (Reitz 2005, 243)

1990-2000: Several e-journals began to publish in 1990s. These e-journals were provided to their subscribers through e-mail or listservs. Public-Access Computer Systems Review was such a free, nonpeer-reviewed journal which was published by University of Houston in January, 1990 (Nisonger 2004, 27). JIAHR (The Journal of the International Academy of Hospitality Research) was the first scholarly, refereed electronic journal, distributed via BITNET and Internet in November, 1990, which was devoted exclusively to hospitality research and to be marketed at a subscription price (Savage 1991, 54). A major trend was in mid 1990s that e-journals were provided to only subscribers of their print versions. Some multimedia magazines began to appear in this period. Ulrich's International Periodicals Directory 1998 listed 2,240 periodicals in CD-ROM. During last half of this period several journals were made available through Web. Olive Tree was refereed journal of library and information science made available on World Wide Web (WWW) in this period (Nisonger 2004, 31).

**LITERATURE REVIEW**

By 1998, studies began to indicate that electronic access to journals was increasing in popularity among the users of the library. Kaur Baljinder & Verma Rama (2009) found that usage of e-journals has increased due to awareness among the users about the library e-resources and services. Borrelli Steve, Galbraith Betty and Eileen E. Brady (2009), Morse, David H. & Clintworth William A. (2000) found that the use of electronic journals is more as compared to the print journals. Researchers have indicated that electronic journals have impact on their research activities. They feel that the improved accessibility to journal articles results in more thorough and interdisciplinary research (Henk Voorbij and Hilde Ongering, 2006). A survey of science faculty conducted at the University of Oklahoma revealed that, less than 50% of faculty read electronic journals (Cecelia M. Brown, 1999). Lenares (1999) conducted a survey and found that 61% of the faculty surveyed uses electronic journals further he also found that half of the respondents that read electronic journals report that they read journals in this format infrequently. Moghaddam, Golnessa Galyani & Talwar, V.G. (2008) conducted a survey at Indian institute of Science and found that, Electronic journals were mostly used for research needs and PDF was the most preferred format. As with regards to the adoption of the journals subject wise many of the study has revealed that, the faculties from science subjects are more active in making use of electronic journals (Erin T. Smith, 2003; Judit Bar-Ilan, Bluma C. Peritz, and Yechezkel Wolman, 2003)

**STATEMENT OF THE PROBLEM**

In this light the present study was undertaken to know the awareness and the use of e-journals together with the problems faced by the users Law Colleges of Bhopal city .

The main objective of the study is to know the awareness and use of e-journals in

- ◆ Know the user awareness of e-journals;
- ◆ Identify the user preference for format of journals;
- ◆ Assess the use of e-journals;

In the present work, questionnaire technique was used for the collection of data from users as it is the best suited and easy technique for conducting surveys. Questionnaires were designed to collect the data. In the questionnaire, information was collected about the library .Questionnaire data was collected about the use of internet and its services, awareness and use of e-journals ,problems faced by users while using journals, benefits of e-journals etc.

**Table 1.1Parts of the user questionnaire**

Sr. No.	Broad Areas of Questions	No. of Questions
1	Personal information	1
2	Library visit	1
3	Awareness of print journals	1
4	Awareness of e-journals	1
5	Use of e-journals	1

**Table-1.2: Library Visits and Use of Internet**

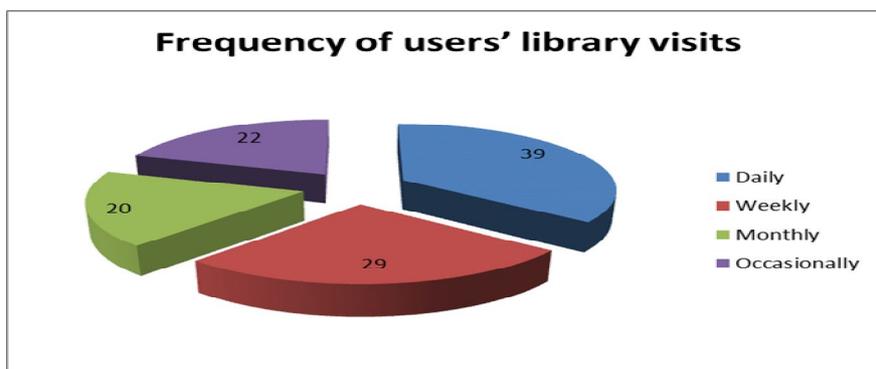
Analysis and interpretation of the data related to library visits and use of Internet in law colleges has been presented in following tables .

**Frequency of users’ library visits**

S.No	Frequency	Percentage
1.	<b>Daily</b>	39
2	<b>Weekly</b>	29
3	<b>Monthly</b>	20
4	<b>Occasionally</b>	22
	Total	100

This aspect include frequency of library visits, use of internet based services.

A total of 39 percent respondents of law colleges visited library daily. The weekly visit to library was made by almost same number of respondents in law college libraries 29 percent. The monthly visit to library was made by more respondents in law college libraries20 percent. On the other hand, occasional visitors were only 22 percent.

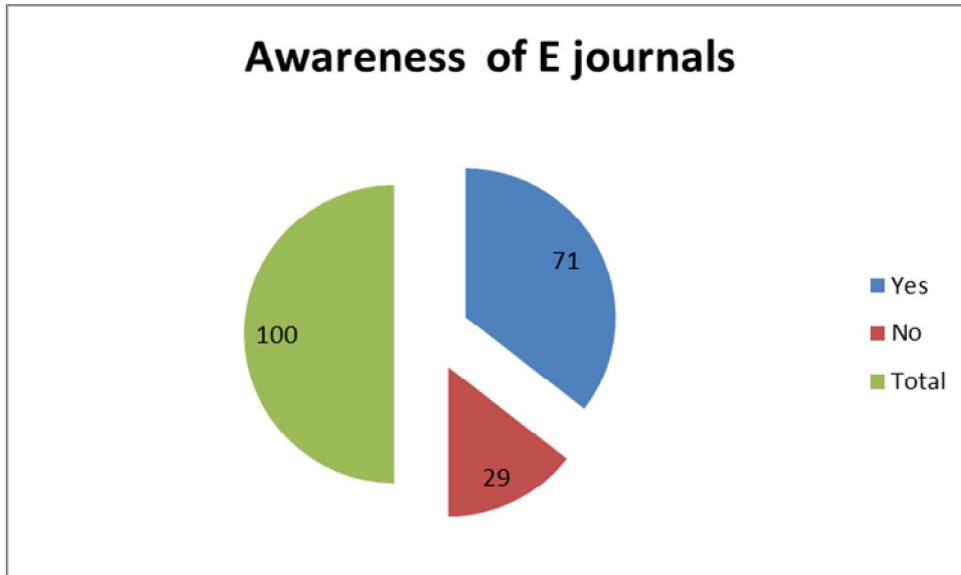


**Table 1.3 AWARENESS OF E-JOURNALS** awareness of e-journals in law College of Bhopal has been presented in following tables .

**Awareness of e-journals**

Awareness	Law Students	Percentage
Yes	71	71
No	29	29.
Total	100	100

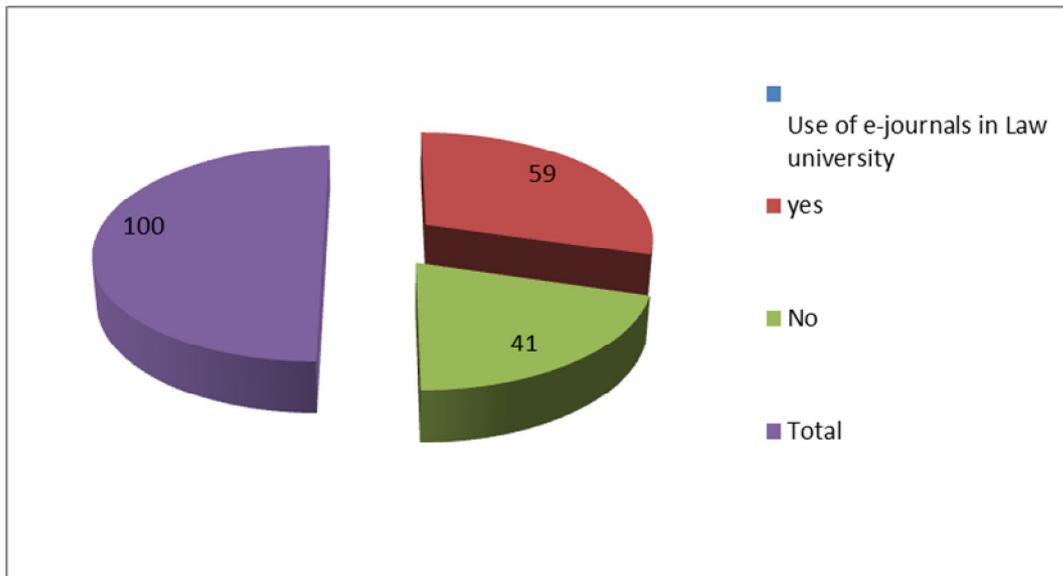
Table 1.3 shows the awareness of e-journals among law students. Out of a total of 100 respondents, only 96 responded to this question. The respondents who left this question blank were considered to be the unaware of e-journals as they also left other questions related to use of e-journals unanswered. In engineering universities, 71 percent respondents were aware of e-journals and 29 percent were not aware of them.



**Use of e-journals in Law university**

Use of E journals	Law Students	Percentage
Yes	59	59.00
No	41	41.00
Total	100	100

Table 1.3 shows the number of users and non users of e-journals. In Law university 59.00 percent respondents were using e-journals and 41.00 percent did not use them.



All the problems namely incomplete issues or absence of back issues, reading from computer screen, inability to make notes, quality of information, slow response of network, inconvenience in using different formats internet connectivity were at least sometimes faced by majority of respondents in university.

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**TEACHERS AND THE REVISED STANDARD XI TEXTBOOK IN TAMIL: AN ANALYSIS****P. Athimoolam<sup>1</sup> and S. Lenin<sup>2</sup>**Student<sup>1</sup> and Assistant Professor<sup>2</sup>, Department of Education, Manonmaniam Sundaranar University, Tirunelveli**ABSTRACT**

*The present study aims to find out significant difference in the attitude of Higher Secondary teachers having experience in the use of revised standard XI textbook in Tamil. Sample of 150 teachers is drawn from different schools in Tirunelveli district. ATRTB Self-made tool was constructed by the researcher and the guide for the present study. The findings revealed that there is no significant difference in their attitude towards revised standard XI textbook (2018) in Tamil.*

*Keywords: Attitude, Revised Textbook, Higher Secondary teachers*

**INTRODUCTION**

Attitude is the opinion or feeling that is shown by behavior and when it comes to academics, one's attitude really matters since it influences and determines a student's concentration in class, self-esteem, the level of success to mention. The positive attitude always remains vital in achieving success, particularly in academics. Teaching is an art and the quality of teaching depends on the love, dedication and devotion of the teacher towards the subject knowledge. The quality of any teaching programmer cannot rise above the quality of its teachers. In schools it is the teacher who is responsible for fluencing student's learning. Subject teacher is a person who helps others to acquire knowledge competencies or values. According to Ramsden, (1992) "The aim of teaching is simple it is to make student learning possible. To teach is to make an assumption about what and how the student learns: Therefore, to reach well implies learning about students' learning".

According to Tomlinson (2003), "materials evaluation is a procedure that involves measuring the value of a set of learning materials. It involves making judgements about the effect of the materials on the people using them". Teachers are not passive recipients of any textbook's contents. They accept the inputs once they have evaluated them and accept their effectiveness regarding compatibility with their classroom. For them textbook's should be practical and feasible in terms of time, resources available, teacher's and student's needs, methodology, aims and objectives of the course. Teachers are essential stakeholders to understand their attitudes about the textbooks. On the other hand, the positive attitude towards language schools to achieve the course outcomes. Different factors might shape the teachers' attitude towards textbooks; it might be based on their educational level, and their teaching experiences.

**THE ROLE OF TEXTBOOKS IN LANGUAGE LEARNING**

Textbooks are an important aspects of inclusive education in a way that they incorporate inclusive language, diverse identities, and human rights particularly as they reflect issues of culture, gender, and Religion (UNESCO, 2017). A textbook or Course book is a manual of instruction in any branch of study. Textbooks are produced according to the demands of Educational Institutions. Language textbooks are an essential part of the learning process in language classrooms (Garinger, 2001).

A text book is a book used for the study of a subject. People use textbooks to learn facts and methods about a certain subject textbooks. Sometimes have questions to test the knowledge and understanding of the learner. A text book is usually used by the students in a school to accompany a course which the school is teaching. Most of the textbooks are only published in printed format. School books are text books and other books used in schools. Nowadays most text books aren't published exclusively in printed format; many are now available in online electronic books. The history of text books dates back to civilizations of ancient history. For example, Ancient Greeks wrote texts intended for education. The modern text book has its roots in the standardization made possible by the printing press. Tamil is the oldest language. It is one of the world's classical languages. Tamil literature spans 3500 years. This language was the first to develop a distinct prose form of writing among the classical languages of the world. Tamil is the only language among the old languages that has a history of 2000 or more years of existence. Tamil is one of the recognized languages for official correspondence in four countries viz, India, Sri Lanka, Singapore and Malaysia. In both Canada and Myanmar, the Tamil speaking population is about one million. There are about 80 million Tamil speakers worldwide. Technological advances change the way people interact with text books. Tamil is the official and administrative language in the state of Tamilnadu. Tamil is one of the twenty-two scheduled languages of India. Tamil has maintained its tradition, uniqueness and identity as the expressive medium of cultural community and earned the accolade of being the first Indian language to be declared as a classical language by the Government of India in 2004.

Newer teaching methods may incorporate television, radio, internet, multimedia and other modern devices. Nowadays use of technology while facilitating learning to some degree, is not a substitute to educational methods that encourage critical thinking and a desire to learn. Technology continually disrupts almost every area of our lives, resulting in constant shift across all segments of our society. Technology includes a very important role in education learning environments as in day-to-day lives. Today's students expect always to access network and resources. Technology gives more flexible learning experience. It gives a dynamic and evolutionary classroom. Technology has to connect, communicate, and collaborate school; colleges and universities prepare students for the future workforce has been well documented in academic studies, and continues to education. Digital technology can supply the framework to support new learning approaches that engage students.

Educational technology is not a phenomenon. However, educational technology in its technical sense that has entered into education professionals' focus for less than a century rapid technological changes in teaching-learning process and have led to extensive developments, aiming to improve the quality of education in schools. Teachers need to know much about new technologies and media and treat with a positive attitude. A teaching method comprises of the principles and methods used by teachers to enable learning. These strategies are determined on subject matter to be taught and partly by the nature of the learner (Westwood, P. 2008). In today's 'school trend' is that encourages a lot of creativity. This student-centered approach while teachers are authority, teachers and students play on equal active role to pass knowledge and information in the learning process. This learning is continuously measured during teacher instruction (Teaching Methods, 2017).

### **SIGNIFICANCE OF THE STUDY**

Twelve years back the Tamil school textbook was revised for standard XI. Tamil textbook is being revised in a colorful way for first time. The book for the higher secondary classes has snippets in which students are introduced to important concepts. The books were printed on high quality paper using specialized printing technology. The new curriculum facilitates more hands on activities and skill developing techniques. Different evaluation patterns have been incorporated to test the student grasping power, memory and expression of knowledge. They have received syllabus textbook about specific topics. Because Tamilnadu students struggled in writing the competitive exams conducted by state and central government's most of the questions were based on class XI portion and the new syllabus are addressed with these issues. Exams like TNPSC, Banking and Finance, CAT, NEET, JEE, CAT, IT and many more. The new books have several innovations like the thematic approach more importance to the knowledge extension opportunities to learn from outside the textbooks like giving the online resources. It also have QR code to give video lessons to the students. The e-books for higher secondary classes have important experiments. Hence, the investigator decided to conduct a study on the attitude of Tamil teachers towards revised standard XI textbook.

### **LITERATURE REVIEW**

Gezahegne Beyene, and Yinebeb Tizaru (2010), conducted a study on "*Attitude of Teachers towards Inclusive Education in Ethiopia*"

The study shows that Inclusive education is a process of enabling all children to learn and participate effectively within mainstream School Systems. The purpose of this paper is to review the attitude of teachers towards Inclusive Education. The analysis of literature review should be an evidence of negative as well as positive attitudes of teachers towards Inclusive Education in different times and places. This review implies the need for the development of positive attitude towards the successful implementation of Inclusive Education. Another implication is for professionals, Practitioners and Policy makers to design programmes to intervene negative attitudes and to control factors contributing towards negative attitude in implementing successful inclusion.

Tariq, and Zaidah Binti Zainal, and Tina Binti Abdullah (2015), conducted a study on "*Attitude of Higher Secondary School Teachers towards Teaching of Second Language through Literature in district SWAT, Pakistan.*"

This study shows that the efficacy of literature in general and short in particular in teaching and learning English language skills at higher secondary level. The study found that teaching English language through short stories is effective and interesting for both teachers and students. The findings showed that, it develops higher order thinking and exposes learners to specific social cultural expressions, and expedites language learning process. The study suggests to revisit the prevalent practice of teaching in order to design a syllabus that needs, level and interest of the students. The study further suggested that teaching strategies and methodologies in accordance with the prevailing teaching practices.

Srijita Banerjee, and Santhosh Kumar Behera (2014), conducted a study on “*An Investigation into the Attitude of Secondary School Teachers towards Teaching Profession in Purulia District of West Bengal, India*”.

The study shows that the teacher occupies a pivotal position in the system of education. Teaching is a scared position. The society places high hopes on a teacher. Hypothesis of this study was the secondary school teachers has more favorable attitude towards teaching profession in Purulia. The results of the study were there is a humble attempt in this direction to assess the level of knowledge and attitude of teachers towards teaching profession. This study was very much essential for the development of teachers’ interest, attitude, knowledge, and motivation towards teaching Profession. This study revealed that development of Professional efficiency and quality education of school teachers. The study will be of immense use for the education administrators, which will through light the attitude of teacher’s of all level of education.

Kavitha Kishore (2015), conducted a study on “*Revised Class XI Syllabus to come out Next Year*”

The article shows that the state government has revised the class XI syllabus. The new syllabus, sources say that they will help to bridge the gap between school and college education. The revised class XII syllabus, which has also been finalised, will be introduced for the year 2017-2018. The state board system has often been criticized for the emphasis on rote learning and the lack of application oriented learning. The statement of the article said any parents and educationists have been complaining that state board students are unable to hope with professional courses, so the new syllabus books to bring in the latest updates for each subject. The findings showed that high level committees, comprising of higher secondary teachers and college professors were formed for each subjects to finalize the syllabus, and their recommendations have been submitted for the Languages, currently, the syllabus has only been framed in Tamil. “Since Tamil has been made compulsory for class X from the next academic year. It is likely that most students will study only Tamil in class XI ad XII.

ReenaYadav (2015), conducted a study on “*Attitude of Secondary School Teachers towards the Use of Information Communication Technology in Education*”

The findings revealed that the attitude of secondary school teachers towards the use of ICT in education. The computer knowledge was very necessary for teachers need to perceive ICT as primarily a tool for teaching and learning across the curriculum although there were foundation skills in ICT that students need to learn before they can participate fully in an ICT rich classroom.

## **METHODOLOGY**

### **Objectives of the study**

1. To find out the level of significant difference in the attitude of higher secondary teachers towards revised standard XI textbook in Tamil
2. To find out the significant difference in the attitude of higher secondary teachers towards revised standard XI textbook in Tamil with regard to personal variables namely gender, and marital status
3. To find out the significant difference in the attitude of higher secondary teachers towards revised standard XI textbook in Tamil with regard to institutional variables namely type of school, and nature of school.
4. To find out the significant difference in the attitude of higher secondary teachers towards revised standard XI textbook in Tamil with regard to professional variables namely teaching experience, and educational qualification

### **Hypotheses of the study**

1. There is no significant difference between male and female higher secondary teachers in their attitude towards revised standard XI textbook in Tamil.
2. There is no significant difference between married and unmarried higher secondary teachers in their attitude towards revised standard XI textbook in Tamil.
3. There is no significant difference among type of the school higher secondary teachers in their attitude towards revised standard XI textbook in Tamil
4. There is no significant difference among nature of school higher secondary teachers in their attitude towards revised standard XI textbook in Tamil
5. There is no significant difference among experience higher secondary teachers in their attitude towards revised standard XI textbook in Tamil
6. There is no significant difference among educational qualification higher secondary teachers in their attitude towards revised standard XI textbook in Tamil

**Method of the study**

The investigator employed the survey method of this study.

**Population and Sample**

In the present study random sampling technique was selected. Investigator approached the concerned persons for the collection of data. Investigator collected data from 150 teachers of different educational institutions of Tirunelveli district.

**Tool used**

Attitude of higher secondary teachers towards Revised Standad XI Textbook in Tamil, a tool was developed by P. Athimoolam and S. Lenin (2019) namely “AtRTB” a scale on Attitude towards Revised Standard XI textbook in Tamil.

**Statistics to be used**

In the light of the objectives of the study the investigator employed Percentage analysis, t-test and F-test for the analysis of data.

**ANALYSIS AND INTERPRETATION OF DATA**

**Table-1: Level of Attitude towards NEET among Higher Secondary Teachers**

Low		Moderate		High	
N	%	N	%	N	%
85	56.7	53	35.3	12	8

**Interpretation**

The above table reveals that more than half of the teachers (56.7%) have low level of attitude towards revised standard XI textbook in Tamil.

**Table-2: Significance of Differences in Attitude towards Revised Standard XI Textbook in Tamil with regard to Personal variables**

Personal Variables	Category	N	Mean	SD	t-value	p-value
Gender	Male	45	38.69	5.226	0.726	0.469 <sup>NS</sup>
	Female	105	39.51	8.487		
Marital status	Married	117	39.78	7.943	1.767	0.082 <sup>NS</sup>
	Unmarried	33	37.45	6.265		

NS – Not Significant

**Interpretation**

In the above table , the p value ( = 0.469 and 0.082) is greater than 0.05, the null hypothesis is ACCEPTED at 5 % level of significance. It shows that, there is no significant difference in attitude of Teachers towards revised Standard XI textbook in Tamil with regard to personal variables namely gender and marital Status.

**Table-3: Significance of Differences in Attitude towards Revised Standard XI Textbook in Tamil with regard to Institutional Variables**

Institutional Variables	Source of variation	Sum of squares	Df	Mean Squares	F-value	p-value
Type of School	Between groups	345.77	2	172.886	3.037	0.056 <sup>NS</sup>
	Within groups	8367.56	147	56.922		
	Total	8713.33	149			
Nature of School	Between groups	264.69	2	132.344	1.950	0.146 <sup>NS</sup>
	Within groups	9976.39	147	67.867		
	Total	10241.07	149			

NS – Not Significant

**Interpretation**

In the above table, the p value (= 0.056 and 0.146) is greater than 0.05, the null hypothesis is ACCEPTED at 5 % level of significance. It shows that, there is no significant difference in attitude of Teachers towards revised Standard XI textbook in Tamil with regard to institutional variables namely type of school and nature of school

**Table 4****Table-4: Significance of Differences in Attitude towards Revised Standard XI Textbook in Tamil with regard to Professional Variables**

<i>Institutional Variables</i>	<b>Source of variation</b>	<i>Sum of squares</i>	<b>Df</b>	<b>Mean Squares</b>	<b>F-value</b>	<b>p-value</b>
Experience	Between groups	158.69	2	79.346	1.363	0.259 <sup>NS</sup>
	Within groups	8554.64	147	58.195		
	Total	8713.33	149			
Educational Qualification	Between groups	175.71	2	87.855	1.513	0.224 <sup>NS</sup>
	Within groups	8537.62	147	58.079		
	Total	8713.33	149			

NS – Not Significant

**Interpretation**

In the above table, the p value (= 0.259, and 0.224) is greater than 0.05, the null hypothesis is ACCEPTED at 5 % level of significance. It shows that, there is no significant difference in attitude of Teachers towards revised Standard XI textbook in Tamil with regard to professional variables namely experience and educational qualification.

**FINDINGS**

1. *More than 56.7% of the higher secondary teachers have low level attitude towards revised standard XI textbook in Tamil*
2. There is no significant difference between Male and Female higher secondary teachers in their attitude towards revised standard XI textbook in Tamil
3. There is no significant difference between Married and Unmarried higher secondary teachers in their attitude towards revised standard XI textbook in Tamil
4. There is no significant difference among type of school higher secondary teachers in their attitude towards revised standard XI textbook in Tamil
5. There is no significant difference among nature of school higher secondary teachers in their attitude towards revised standard XI textbook in Tamil.
6. There is no significant difference among experience of higher secondary teachers in their attitude towards revised standard XI textbook in Tamil
7. There is no significant difference among educational qualification of higher secondary teachers in their attitude towards revised standard XI textbook in Tamil

**MAJOR FINDINGS OF THE STUDY**

The investigator found that there is no significant difference of higher secondary teachers attitude towards revised standard XI textbook in Tamil with regard to gender, marital status, type of school, nature of school, experience, and educational qualification. So the study proves that the higher secondary teachers have lack in attitude towards revised standard XI textbook in Tamil with regard to personal, institutional and professional variables.

**EDUCATIONAL IMPLICATION**

- 1) The present study has implications for administrators, principals and headmasters of the educational institutions that they can take necessary initiatives for developing willingness of the teachers to the use of technology in classroom.
- 2) The findings have implications for the schools, to equip their infrastructure to use the innovative practices.
- 3) The present study has implications for the teachers, to provide more training to increase the interest for the adaptation of innovative teaching methodology in teaching-learning.

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**A RESEARCH STUDY ON PERCEPTIONS OF WOMEN: AN EXPLORATORY ANALYSIS OF FINANCIAL PRODUCTS**

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**ABSTRACT**

*The research paper presents insights about the financial behaviour of women investors towards different financial products. It discusses the various reasons and the perceptions to explore the factors affecting the behaviour. The research paper incorporates the relationship between financial autonomy on one hand side and risk and reward on the other hand. The research paper discusses the present scenario based on the availability and the factors affecting financial decision making process. It also presents insights about the future of the financial behaviour. The behavioural aspects which play an important role in investment process are associated with financial behaviour of the individual investors.*

*Keywords: Risk-Reward, Financial responsibility, financial behaviour etc.*

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**INTRODUCTION**

The consumers of today are most unpredictable and ever demanding. They want best of products, technologically advanced and at best competitive rates. Therefore a large number of challenges lied ahead for the marketers to compete in this innovative and competitive marketing environment. The consumer behaviour has become an important agenda for the marketers. The focus of the marketing strategies is on the consumer behavioural patterns and changing attitudes of the consumers.

**REVIEW OF LITERATURE**

Behavioural finance involves a number of theories being devised by various researchers. The theories cover a wide range of aspects. The heart of Behavioural finance lies in the most famous theory being devised being known as Prospect theory (Kahnemann and Tversky, 1979). A number of theories have emphasized on the gender biasness in the field of Behavioural Finance. (Yao. R and Hanna, 2005) mention about the gender biasness existing in the field of behavioural finance. There are a number of differences between perceptions of men and women while making investment decisions. Financial biasness have been also discussed by (S.D., 2005), presenting the differential attitudes of the women towards financial products. Similarly (Julie. R. Agnew, 2005), emphasize on the fact that when it comes financial decision making women are much more conservative than men. Additionally (Barber and Odean 2001) mention that women are risk averse as compared to men. Thus they prefer financial products which are safe and secured as compared to their male counterparts.

**RATIONALE OF THE STUDY**

The large amount of research conducted suggests that the consumer behaviour is influenced by a number of factors. The factors affecting consumer behaviour can be divided into internal and external factors. These factors are related to various attributes. The attributes are demographic, behavioural, sociographic and psychographic. The demographic attributes are ranging from education, occupation, gender, income patterns, family size, family life cycle, age etc.

The behavioural attributes are defined such as a consumers experience of buying investment products and the positive relationship between the interests derived which could lead to a more positive behaviour towards similar kind of investment products and vice versa. The first time investors may buy investment products out of inquisitiveness, or there could be rare buyers who may buy on an occasional basis.

**OBJECTIVES OF THE STUDY**

- 1) To study the investment behaviour of the women investors.
- 2) To understand the financial decision making in the Indian family system.
- 3) To explore the insurance investment by women investors.
- 4) To infer and draw conclusions on the financial behaviour of women investors.

**SCOPE OF THE STUDY**

The study focussed on the recent trends which have been taking place in the world of financial investments. Therefore the scope of the subject was restricted to the above topic. For the purpose of this study sample size was taken from the women investors in South Mumbai.

The study was limited to the women investors in South Mumbai. The study included the following factors.

- 1). Financial behaviour of women in South Mumbai.
- 2). Preferences and reasons towards financial behaviour.
- 3) Financial responsibility and risk reward relationship.

### **ANALYSIS**

The data was collected from primary as well as secondary sources. Primary survey was conducted through a questionnaire method and the secondary data was collected from books, research articles and journals. The data analysis revealed that women and their financial behaviour is a factor of various circumstances. The market uncertainties play a pivotal role in the investment prevalent in the world. The more uncertain the market seems the more averse the financial behaviour turns, especially when it pertains to the investment choices made by women investors. The falling prices of securities decrease in Sensex figures increase in the interest rates leads to lack of sense of trust among the investors therefore creating a market scenario where risk aversion tendency increases.

The sociographic factors play a dynamic role in the investment preferences made by women investors. In the Indian sociographic structure family plays a very important role. In the family it is majorly the father, husband or the sons who thrust upon them the financial decision making irrespective of financial knowledge. The male members are considered to have an edge over the female members of the family and therefore they take the financial responsibility.

Also, since majorly the male members have higher earning capacity and power therefore financial responsibility is predominantly undertaken by them.

### **CONCLUSION OF THE STUDY**

Most of the consumers are generally aware intentionally or unintentionally the positive relationship between risk and reward. More the risk more would be returns from an investment option and vice versa. More importantly risk remains a very subjective term for different individuals in different situations at different point of time.

The attitudes towards risk also vary over a time period. The risk averseness may increase or decrease depending on the difference in circumstances such as purchasing power, job stability, retirement, age factor, market situations, government policies etc.

### **DISCUSSION AND SUGGESTIONS**

The research presents insights about the increase in the different types of financial and investment products available in the market. There are various factors affecting the demand and supply of financial products. The customised schemes including the investment and insurance products with a wide range to choose from different age groups, genders, and various other demographic features.

In terms of insurance gender plays a vital role. There have been schemes focussing on the women but there are apprehensions towards a pure insurance policy for women. The insurance and pension plans are more thought of and regarded as products targeted for men. Considering the authoritative, financial and dominant role in carrying of responsibilities in a household. Therefore the insurance companies while advertising their insurance products and pension plans still target men as their primary customers. Therefore the promotion offers target mainly and predominantly towards the male members of the society.

### **FUTURE SCOPE OF STUDY**

The research study will provide a base for further research in the study of financial behaviour. The changing life styles and the prominent roles which women have been playing in the corporate arenas will change the roles played by them in the family financial decision making as well. Thus providing them an edge over the other members of the family. Especially the availability of knowledge and information at easy disposal is leading to change in their financial overview. The more authoritative and informed decision making is contributing towards changing roles in the workplace and at homes. Not only this, the education and consequently the positions have increased their financial income, thus developing financial independence and self reliance.

- Financial products
- Investment decision making
- Insurance schemes
- Pension plans

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**ACCREDITATION AND INSTITUTIONAL IMPROVEMENT****Dr. Mba, Callistus O. and Dr. Nzokurum, Joy. C.**Department of Educational Management and Planning, Faculty of Education, University of Port Harcourt,  
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**ABSTRACT**

*Accreditation is necessary in high institutions as it encourages competitiveness. There are different definitions by different scholars. Different types of accreditation which one of them is institutional accreditation was mentioned in this work. Rationale for accreditation, accreditation method and accreditation-improvement paradox were also discussed. Phases of accreditation and importance of accreditation status were also looked into. Conclusion and suggestions were made which one of them is (1) there should be regular accreditation both of programmes and institutions.*

*Keywords: Accreditation, Institutional, Improvement*

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**INTRODUCTION**

Accreditation is very necessary in every high institution nationwide and worldwide. This is why every higher institution take it very seriously; thus working for every of its programme to success. According to Directory of Council of Higher Education (CHE) of the year 2010, accreditation can be described it in many ways thus:

- Encourages confidence that an institution's or program's presentation of the education it provides is fair and accurate, including the description of services available to students and the accomplishments of its graduates.
- Assures that a neutral, external party (the accrediting organization) has reviewed the quality of education provided and has found it to be satisfactory, based upon appropriate peer expertise.
- Confirms that institutions and programs have processes in place to meet changes in thinking within the academy and in the public's expectations;
- Provides for eligible students to have access to federal financial aid if they attend institutions accredited by accreditors that are "recognized" or scrutinized for quality by the U.S. Department of Education (USDE).
- Assists with transfer of credits among institutions or admission to graduate school, with student mobility more likely to be successful among accredited institutions as compared to unaccredited institutions.
- Aids with entrance to a profession, when a particular field may require graduation from an accredited program or institution.
- Signals prospective employers that an educational program has met widely accepted educational standards.

Accreditation may be of programmes or institutions. Accreditation is the establishment or re-statement of the status, legitimacy or appropriateness of an institution, programme (i.e. composite of modules) or module of study.

**TYPES OF ACCREDITATION**

There are two types of accreditation:

**Institutional accreditation**

Institutional accreditation effectively provides a licence to operate. It is usually based on an evaluation of whether the institution meets specified minimum (input) standards, such as, staff qualifications, research activities, student intake and learning resources. It might also be based on an estimation of the potential for the institution to produce graduates that meet explicit or implicit academic standard or professional competence. Institutional accreditation or re-accreditation, in Europe for example, is usually undertaken by national bodies either government departments or government-initiated agencies or quangos that make formal judgements on recognition. In the United States, with a large private sector, accreditation is a self-regulatory process of recognition of institutional viability by non-governmental voluntary associations. However, despite the voluntary nature of the process, there has been a funding link through eligibility for federal aid.

**Programme accreditation**

Programmes may be accredited for their academic standing or they may be accredited to produce graduates with professional competence to practice, usually referred to as professional accreditation. Accreditation (and re-

accreditation) of courses in Nigeria tends to focus on professional areas. The six non-governmental voluntary associations recognise provision in institutions that have been found to meet stated criteria of quality. In addition there are about 50 disciplinary associations that inter alia judge whether the study programmes appropriately prepare graduates to enter a profession. This is very similar to the role played by the professional and regulatory bodies in the Nigeria, who also control access to the profession by making accreditation of the programme a prerequisite for graduate entry. Perhaps more draconian than their foreign like counterparts US and UK, some bodies in the UK set and grade their own examinations.

### **Licence to practice and accreditation**

There is a distinction between graduating from an accredited programme and having a licence to practice. In some cases, these are co-incident, especially for graduates from some postgraduate programmes. Sometimes an undergraduate degree in a specified subject is a prerequisite for progression to a postgraduate course or diploma in that area. In some cases any good undergraduate degree is a pre-requisite for further professional training; for example, in law in the UK there is a one-year postgraduate conversion course that non-law graduates take before joining the law society postgraduate qualification programme. In many professional areas, graduation from an appropriately accredited academic programme is a preliminary step and full professional certification, and thus a licence to practice, follows only after some period of work experience.

### **Accreditation criteria and decisions**

Accreditation has been described as a public statement that a certain threshold of quality has been achieved or surpassed (Campbell et al., 2000; Kristoffersen, Surssock, & Westerheijden, 1998). However, one might argue that accreditation is more about minimum standards (be they academic, competence, service or organisational (Harvey, 1999) than about the quality of the process. None the less, accreditation decisions are, or at least should be, based on transparent agreed, pre-defined standards or criteria (ElKhawas, 1998; Surssock, 2000). However, not all accreditation criteria are as transparent as they might be, as some of the comments below suggest. Accreditation is a binary state, either a programme or an institution is accredited, or it is not (Haakstad, 2001). However, the absolute of this binary state is blurred or softened by a 'holding' decision that permits, in effect, progression to accreditation. This ranges from accreditation subject to further action, through probationary accreditation to permission to reapply for accreditation.

### **Focus of accreditation**

Accreditation may be focused on inputs, process or outputs or any combination of these. Programme accreditation tends to focus on inputs such as staffing, programme resources, and curricula design and content. Sometimes it addresses the teaching process and the level of student support. Occasionally, programme accreditation explores outcomes such as the graduate abilities and employability. In some cases, the medium of delivery might be the key focus, especially when it differs from the norm.

The US, Teacher Education Accreditation Council (TEAC), for example, only gives new teacher training programmes pre-accreditation status. Full accreditation follows only when the academics make the case that the 'professional education program has succeeded in preparing competent, caring, and qualified professional educators', that is once students have been through the programme. Here the focus for full accreditation is on the outputs of the programme. This is not untypical of professional programme accreditation undertaken in the UK or US (Harvey & Mason, 1995; Westerheijden, 2001). Institutional accreditation tends to focus on the overall infrastructure, especially the physical space, along with the IT and library resources and the staffing. It might address this from the point of view of the overall student learning experience. In addition, institutional accreditation might focus on financial arrangements and viability, governance and regulation and administrative support. Where an institution offers distance or on-line learning, the medium of delivery might be a focus of accreditation procedures. Increasingly, the US regional institutional accreditation agencies are focusing on outcomes and effectiveness.

### **Rationale for accreditation**

Accreditation is primarily about control of the sector; this is much more explicit in accreditation than in other external quality processes such as audit, assessment or external examining. Although accreditation involves compliance and indirect accountability, its main function is to maintain control of the sector and the programmes offered. Improvement is a spin-off from accreditation processes, which some agencies emphasise more than others. Institutional accreditation is designed to ensure that institutions of dubious merit do not become established as bona fide higher education institutions. Accreditation also monitors the sector to ensure that accredited institutions continue to fulfil the expectations of a university or college. A key concern is the need to control 'for-profit' organisations, whose motivation is different from the public sector. In many countries, with a predominant public sector higher education system, there is little or no institutional

accreditation per se, but there has been a growing tendency, fuelled by new public management ideology, to require institutions to demonstrate accountability for public funds. Although not the same as accreditation, in the extreme, failure to exhibit satisfactory accountability can result in the 'de-accreditation' in the form of closure or merger of unsatisfactory institutions. Accreditation at the programme level is also about control. In Eastern Europe, academic accreditation of programmes is about ensuring adequate standards, a function fulfilled, in effect, in the UK (and some other Commonwealth countries) by the external examining system. Although the latter is not accreditation per se, unsatisfactory examiners reports might lead to the closure or sanctioning of a programme either by the institution management or as a result of other forms of external monitoring such as external subject review or academic audit.

Professional accreditation is even more about ostensive control. It is about an external agency maintaining control of a subject area that links into professional employment, especially where to practice requires certification separate from academic qualification. Although such bodies provide guidelines with which successful accreditees comply, these guidelines are manifestations of the organisation's control of the sector. Sometimes this control is grounded in legislation, such as programmes in Education social science and business education respectively, regulatory function. Sometimes, despite having no regulatory power, the professional body is so well established in the profession that it is impossible to gain work in some areas without it, such as COREN (engineering) status to work for Nigeria local companies and government institutions.

### **Accreditation methods and mechanisms**

Accreditation involves a set of procedures designed to gather evidence to enable a decision to be made about whether the institution or programme should be granted accreditation status. The onus is on the applicants to 'prove' their suitability; that they fulfil minimum criteria. Methods by which this evidence is gathered overlap with methods used in audits, assessments and external examining. The component methods include self-assessments, document analysis, scrutiny of performance indicators, peer visits, inspections, specially-constituted panels, delegated responsibility to internal panels often via proxy entrustment to external examiners or advisors; stakeholder surveys, such as student satisfaction surveys, alumni and employer surveys, direct intervention, such as direct observation of classroom teaching or grading of student work. Indeed, although accreditation is distinct from audit, assessment and external examining there is a degree of overlap in the object, focus, rationale and methods of these different external processes.

### **Nuances**

Accreditation has three nuances. First, accreditation as a process applied to applicant organisations. Second, accreditation is the label that institutions or programmes may acquire as a result of the accreditation procedures. Third, underpinning the first two, accreditation is an 'abstract notion of a formal authorising power' (Haakstad, 2001), enacted via official decisions about recognition (the accreditation process). It is this underpinning abstraction that gives accreditation its legitimacy. Ironically, this abstraction, frequently taken-for-granted, is not a traditionally intrinsic aspect of accreditation. As Jones (2002) has pointed out, 'The original audience for accreditation was the academy itself. The process did not arise in response to concerns about quality expressed by external audiences....' This third nuance chimes with the issue, alluded to throughout the forgoing, of the underpinning ideology and politics of accreditation. It leads to an investigation of the power relationships embodied in the accreditation process. An examination of the perceptions of those who have engaged with accreditation of various types reveals surface views about the benefits and drawbacks. A second-order examination of the comments will, though, also uncover the political and ideological dimensions.

Professional and regulatory bodies (PRBs) play three roles. First, they are set up to safeguard the public interest. This is what gives them their legitimacy. However, professional bodies also represent the interest of the professional practitioners and here they act as a professional association or trade union (including legitimating restrictive practices), or as a learned society contributing to continuous professional development. Third, the professional or regulatory body represents its own self-interest: the organisations act to maintain their own privileged and powerful position as a controlling body. This is where control, legitimated by public interest becomes confounded by control based on self-interest.

### **The accreditation-improvement paradox**

The quality debate in higher education has, for a decade, attempted to engage with the apparent incompatibility, in practice, of accountability function of external quality monitoring and the hoped-for improvement function. This is mirrored in the analyses of voluntary accreditation in the United States. The certification function invariably overwhelms improvement because the process leads to the production of a public relations document that overstates the institution's strengths and conceals its weaknesses. This is precisely the opposite of what is needed if the improvement function is to be served by accreditation.

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Although the surge towards accreditation in many parts of Europe is not being delegated to self-interest membership bodies in the main there remain issues of bureaucratic self-interest. Self-perpetuation and a growing desire to control are characteristic of all types of quality monitoring agencies, especially those with control remits. Furthermore, as the American experience shows, accreditation is not distinct from quality issues and there is nothing to suggest that accreditation will not be wrapped round with audit, assessment and other forms of quality evaluation. As the edifice grows and becomes more specific and directive, so academic alienation increases, staff perceive a lack of trust and their own academic judgement being undermined. The resultant perception of deskilling and diminution of autonomy and freedom to make pedagogic decisions creates a context of compliance and, ultimately, as has been seen in other areas of quality control, game playing, manipulation and subversion of the process (Barrow, 1999). Improvement is a long way down the agenda, if it is really on it at all.

Most frustration is expressed at the loss of control of the pedagogic situation and the potential for improvement. The positive view of the ILTHE process (discussed above) is precisely because it encourages innovation and reflection and delegates control to the academic. Although educators may not be aware of the specific concerns of a professional practice workplace, practitioners are equally unaware of the learning process. Teachers, if not 'up-to-date' understand the principles of the professional realm they teach about: it is far from evident that professionals representing accrediting agencies are so well versed in the principles of pedagogy.

Looking at the term institution, it has become widespread in the social sciences in recent years, reflecting the growth in institutional economics and the use of the institution concept in several other disciplines, including philosophy, sociology, politics, and geography. The term has a long history of usage in the social sciences, dating back at least to Giambattista Vico in his *Scienza Nuova* of 1725. However, even today, there is no unanimity in the definition of this concept.

Furthermore, endless disputes over the definitions of key terms such as institution and organization have led some writers to give up matters of definition and to propose getting down somehow to practical matters instead. But it is not possible to carry out any empirical or theoretical analysis of how institutions or organizations work without having some adequate conception of what an institution.

This write up proposes that those that give up are acting in haste; potentially consensual definitions of these terms are possible, once we overcome a few obstacles and difficulties in the way. It is also important to avoid some biases in the study of institutions, where institutions and characteristics of a particular type are overgeneralized to the set of institutions as a whole. This paper outlines some dangers with regard to an excessive relative stress on self-organization and agent-insensitive institutions.

This write up draws on insights from several academic disciplines and is organized in six sections. The first three sections are devoted to the definition and understanding of institutions in general terms. The first section explores the meaning of key terms such as institution, convention, and rule. The second discusses some general issues concerning how institutions function and how they interact with individual agents, their habits, and their beliefs. The third examines the difference between organizations and institutions and what may be meant by the term formal when applied to institutions or rules, by focusing on some of Douglass North's statements on these themes. The fourth identifies an excessive bias in the discussion of institutions toward those of the self-organizing type, showing theoretically that these are a special case. The fifth argues that institutions also differ with regard to their degree of sensitivity to changes in the personalities of the agents involved. Finally, the sixth concludes the essay.

Institutions on the other hand, are the kinds of structures that matter most in the social realm: they make up the stuff of social life. The increasing acknowledgement of the role of institutions in social life involves the recognition that much of human interaction and activity is structured in terms of overt or implicit rules. Without doing much violence to the relevant literature, we may define institutions as systems of established and prevalent social rules that structure social interactions. Language, money, law, systems of weights and measures, table manners, and firms (and other organizations) are thus all institutions. Following Robert Sugden (1986), John Searle (1995), and others, we may usefully define a convention as a particular instance of an institutional rule. For example, all countries have traffic rules, but it is a matter of (arbitrary) convention whether the rule is to drive on the left or on the right. So in regard to the (say) British institutional system of traffic rules, the specific convention is to drive on the left. At some stage we need to consider how institutions structure social interactions and in what senses they are established and embedded. In part, the durability of institutions stems from the fact that they can usefully create stable expectations of the behaviour of others. Generally, institutions enable ordered thought, expectation, and action by imposing form and consistency on

human activities. They depend upon the thoughts and activities of individuals but are not reducible to them. Institutions both constrain and enable behaviour. The existence of rules implies constraints. However, such a constraint can open up possibilities: it may enable choices and actions that otherwise would not exist. For example: the rules of language allow us to communicate; traffic rules help traffic to flow more easily and safely; the rule of law can increase personal safety. Regulation is not always the antithesis of freedom; it can be its ally.

As Alan Wells (1970) put it, "Social institutions form an element in a more general concept, known as social structure." The original institutional economists, in the tradition of Thorstein Veblen and John R. Commons, understood institutions as a special type of social structure with the potential to change agents, including changes to their purposes or preferences. However, some institutionalists such as John Fagg Foster (1981, 908) have misleadingly defined institutions as "prescribed patterns of correlated behaviour." Defining institutions as behaviour would mislead us into presuming that institutions no longer existed if their associated behaviours were interrupted. Does the British monarchy cease to exist when the members of the royal family are all asleep and no royal ceremony is taking place? Of course not: royal prerogatives and powers remain, even when they are not enacted. It is these powers, not the behaviours themselves, which mean that the institution exists. Nevertheless, such powers may lapse, and institutional dispositions may fade, if they are not exercised with sufficient frequency. Furthermore, the only way in which we can observe institutions is through manifest behaviour

Not all social structures are institutions. Social structures include sets of relations that may not be codified in discourse, such as demographic structures in animal species or in human societies before any understanding of demography. Demographic structures may limit social potentialities in terms of the number of infants or elderly requiring care and the number of able-bodied adults available to care, produce, and procreate. But they do not necessarily do this through the operation of rules. The term rule is broadly understood as a socially transmitted and customary normative injunction or immanently normative disposition, that in circumstances X do Y. A prohibition rule would involve a large class of actions Y, from which the prohibited outcomes are excluded. Other rules may involve requirements to perform a smaller class of actions in Y. A rule may be considered, acknowledged, or followed without much thought. The phrase immanently normative requires that if the rule is scrutinized or contested, then normative issues will emerge. The term socially transmitted means that the replication of such rules depends upon a developed social culture and some use of language. Such dispositions do not appear simply as a result of inherited genes or instincts; they depend upon contingent social structures and may have no direct or obvious representation in our genetic makeup. Rules include norms of behaviour and social conventions as well as legal rules. Such rules are potentially codifiable. Members of the relevant community share tacit or explicit knowledge of these rules.

This criterion of codifiability is important because it means that breaches of the rule can be identified explicitly. It also helps to define the community that shares and understands the rules involved. The normative aspect of a rule would not be so relevant, and would have no compelling reason to be passed on from generation to generation, if physical and natural circumstances allowed only one option Y\* in circumstances X. If we were compelled by the laws of nature to do Y\* in circumstances X, then there would be no need for normative compulsions or sanctions. In contrast, multiple options can typically be imagined for the form of a rule. One culture may uphold in circumstances X do Y; another may require in circumstances X do Z. Nevertheless, the laws of nature constrain the set of possible rules that may be formulated. A feasible rule cannot ask us to defy the laws of gravity or to become Julius Caesar. The set of possible rules can be enlarged by technological and other institutional developments. For example, the technology of writing makes feasible the rule that a valid contract on paper must be signed.

As Searle (1995, 2005) has argued, the mental representations of an institution or its rules are partly constitutive of that institution, since an institution can exist only if people have particular and related beliefs and mental attitudes. Hence an institution is a special type of social structure that involves potentially codifiable and (evidently or immanently) normative rules of interpretation and behaviour. Some of these rules concern commonly accepted tokens or meanings, as is obviously the case with money or language. However, as Max Weber pointed out in 1907, some rules are followed "without any subjective formulation in thought of the 'rule'" (1978). For example, few of us could specify fully the grammatical rules of the language that we use regularly or completely specify in detail some practical skills. Nevertheless, institutional rules are in principle codifiable, so that breaches of these rules can become subjects of discourse. Even with this criterion of potential codifiability, a problem arises as to how far we can stretch the meaning of the term rule in the definition of an institution.

Friedrich Hayek (1973), for example, emphasized that “[m]an is as much a rule-following animal as a purpose-seeking one.” However, his notion of a rule was extremely broad. For Hayek (1967, 67) the term rule is “used for a statement by which a regularity of the conduct of individuals can be described, irrespective of whether such a rule is ‘known’ to the individuals in any other sense than they normally act in accordance with it.” Hayek (1979) entertained rules that emanate from the “little changing foundation of genetically inherited, ‘instinctive’ drives” as well as from reason and human interaction. For Hayek, therefore, a rule is any behavioral disposition, including instincts and habits, which can lead to “a regularity of the conduct of individuals.” This excessively broad definition would include such behavioral regularities as breathing or the pulsation of the heart. This stretches the notion of rule following to unacceptable extremes (Kley 1994). Despite Hayek’s general emphasis on purposeful behavior and his rejection of behaviorist psychology, Hayek ended up with a definition of rule that hinges solely on behavioral regularities, here neglecting the ontology of rules and the mechanisms involved in their creation and replication. Essentially, social rules are replicated through mechanisms other than the genes. However, while rules are not in the DNA, it would be a mistake to go to the other extreme and regard rule following as something entirely deliberative.

Michael Polanyi (2012) argued convincingly that there is always and unavoidably a tacit substratum of knowledge that can never be fully articulated, even with the most deliberative of acts. Rules, to be effective in the social context, can never be purely or fully matters of conscious deliberation. The tacit dimension of knowledge creates a problem when we attempt to draw the line between instinctive, or autonomic, behavioral regularities on one hand and genuine rule following on the other. Some authors refer to the latter but not the former category of behavior as “intentional.” A problem here is that the concept of intentionality is sometimes stretched to cover cases of behavior that are not deliberative (Bhaskar 1989; Searle 1995; Lawson 1997). Arguing that such an unconscious “intentional” state “has to be in principle accessible to consciousness” (Searle 1995) creates boundaries for this enlarged concept of intentionality but extends its territory to some autonomic or instinctive behaviors, such as breathing and blinking (but not heartbeats), which to some degree on some occasions can be placed under conscious control. Searle’s criterion would thus suggest that breathing and blinking were always intentional.

An alternative strategy, preferred by the present author, consists of two elements. First, the concept of intentionality is reserved for conscious prefiguration and self-reflexive reasoning, with regard to future events or outcomes. As Hans Joas (2010) put it, intentionality “consists in a self-reflective control which we exercise over our current behavior.” Unintended acts lack any such conscious deliberation and prefiguration. Second, rules are regarded as socially or culturally transmitted dispositions, with actual or potential normative content. An often serviceable test of socio-cultural rather than genetic transmission is the potential or actual existence of very different rule systems, even in similar natural environments. Raimo Tuomela (1995) made a distinction between rules and norms, depending on the manner of their enforcement. To establish this, he developed a notion of collective intentionality similar to that of Searle (1995). Collective intentionality arises when an individual attributes an intention to the group in which he or she belongs while holding that intention and believing that other group members hold it, too. We act thus because we believe that others have a similar aim. Clearly, many behavioral regularities develop in society because of such reciprocating intentions and expectations. Tuomela described such regularities as norms. They involve a network of mutual beliefs rather than actual agreements between individuals. Norms involve approval or disapproval. In contrast, for Tuomela, rules are the product of explicit agreement brought about by some authority, and they imply sanctions. Rules and norms thus differ by virtue of the different ways they enforce tasks on individuals. However, such a hard and fast distinction is difficult to maintain. Reciprocating mutual beliefs become explicit agreements with the addition of single and shared signs or words of assent. Some behavioral regularities may emerge originally without external enforcement, but later some external authority may impose sanctions. The difference between such enforced sanctions and the perceived threat of disapproval by others is eroded when one considers that both involve some discomfort for the individual concerned.

Sugden (2010) went further down this road, arguing that both are explicable in terms of preferences alone. But even if we reject the utilitarian conflation of values and preferences, neither external sanctions nor social disapproval is devoid of questions of value. External sanctions and laws have a capacity to promote their own moral authority, and their transgression may also involve social disapproval. People thus obey laws not simply because of the sanctions involved but also because legal systems can acquire the force of moral legitimacy and the moral support of others.

On how institutions work, Institutional economists in the Veblenian tradition, and modern and original pragmatist philosophers, argue that institutions work only because the rules involved are embedded in shared habits of thought and behavior (James 1892; Veblen 1899; Dewey 1922; Joas 1993, 1996; Kilpinen 2000). However, there has been some ambiguity in the definition of habit. Veblen and the pragmatist philosophers regarded habit as an acquired proclivity or capacity, which may or may not be actually expressed in current behavior. Repeated behavior is important in establishing a habit. But habit and behavior are not the same. If we acquire a habit we do not necessarily use it all the time. A habit is a disposition to engage in previously adopted or acquired behavior or thoughts, triggered by an appropriate stimulus or context.

Accordingly, the pragmatist sociologists William Thomas and Florian Znaniecki (1920, 1851) criticized “the indistinct use of the term ‘habit’ to indicate any uniformities of behavior. . . . A habit . . . is the tendency to repeat the same act in similar material conditions.” Also treating habit as a propensity, William McDougall (1908) wrote of “acquired habits of thought and action” as “springs of action” and saw “habit as a source of impulse or motive power.” As John Dewey (1922) put it, “the essence of habit is an acquired predisposition to ways or modes of response.” Many habits are unconscious. Habits are submerged repertoires of potential thought or behavior; they can be triggered or reinforced by an appropriate stimulus or context. The acquisition of habits (or habituation) is the psychological mechanism that forms the basis of much rule-following behavior. For a habit to acquire the status of a rule, it has to acquire some inherent normative content, to be potentially codifiable, and to be prevalent among a group. Persistent and shared habits are the bases of customs.

William James (1892) proclaimed: “Habit is thus the enormous fly-wheel of society, its most precious conservative agent.” The prevailing rule structure provides incentives and constraints for individual actions. Channeling behavior in this way, accordant habits are further developed and reinforced among the population. Hence the rule structure helps to create habits and preferences that are consistent with its reproduction. Habits are the constitutive material of institutions, providing them with enhanced durability, power, and normative authority. In turn, by reproducing shared habits of thought, institutions create strong mechanisms of conformism and normative agreement. As Charles Sanders Peirce (1878) declared, the “essence of belief is the establishment of habit.” Accordingly, habit is not the negation of deliberation but its necessary foundation. Reasons and beliefs are often the rationalizations of deep-seated feelings and emotions that spring from habits laid down by repeated behaviors (Kilpinen 2010; Wood et al. 2002). This interplay of behavior, habit, emotion, and rationalization helps to explain the normative power of custom in human society. Hence “custom reconciles us to everything” as Edmund Burke wrote in 1757 and customary rules can acquire the force of moral authority. In turn, these moral norms help to further reinforce the institution in question.

Habits are acquired in a social context and not genetically transmitted. By accepting the foundational role of habit in sustaining rule-following behavior, we can begin to build an alternative ontology of institutions in which we avoid the conceptual problems of an account based primarily on intentionality. This is not to deny the importance of intentionality but to regard it as a consequence as much as a cause and to place it in the broader and ubiquitous context of other, nondeliberative behaviors.<sup>12</sup> By structuring, constraining, and enabling individual behaviors, institutions have the power to mold the capacities and behavior of agents in fundamental ways: they have a capacity to change aspirations instead of merely enabling or constraining them. Habit is the key mechanism in this transformation. Institutions are social structures that can involve reconstitutive downward causation, acting to some degree upon individual habits of thought and action. The existence of reconstitutive downward causation does not mean that institutions directly, entirely, or uniformly determine individual aspirations, merely that there can be significant downward effects. Insofar as institutions lead to regularities of behavior, concordant habits are laid down among the population, leading to congruent purposes and beliefs. In this way the institutional structure is further sustained. Because institutions simultaneously depend upon the activities of individuals and constrain and mold them, through this positive feedback they have strong self-reinforcing and self-perpetuating characteristics. Institutions are perpetuated not simply through the convenient coordination rules that they offer. They are perpetuated because they confine and mold individual aspirations and create a foundation for their existence upon the many individual minds that they taint with their conventions.

This does not mean, however, that institutions stand separately from the group of individuals involved; institutions depend for their existence on individuals, their interactions, and particular shared patterns of thought. Nevertheless, any single individual is born into a pre-existing institutional world which confronts him or her with its rules and norms. The institutions that we face reside in the dispositions of other individuals but also depend on the structured interactions between them, often also involving material artefacts or instruments.

History provides the resources and constraints, in each case both material and cognitive, in which we think, act, and create. Accordingly, institutions are simultaneously both objective structures “out there” and subjective springs of human agency “in the human head.” Institutions are in this respect like Klein bottles: the subjective “inside” is simultaneously the objective “outside.” The institution thus offers a link between the ideal and the real. The twin concepts of habit and institution may thus help to overcome the philosophical dilemma between realism and subjectivism in social science. Actor and institutional structure, although distinct, are thus connected in a circle of mutual interaction and interdependence. Commons (1934) noted that “sometimes an institution seems analogous to a building, a sort of framework of laws and regulations, within which individuals act like inmates. Sometimes it seems to mean the ‘behaviour’ of the inmates themselves.” This dilemma of viewpoint persists today. For example, North’s (1990) definition of institutions as “rules of the game . . . or . . . humanly devised constraints” stresses the restraints of the metaphorical prison in which the “inmates” act.

In contrast, Veblen’s (1909) description of institutions as “settled habits of thought common to the generality of men” seems to start not from the objective constraints but from “the inmates themselves.” However, as Commons hinted and Veblen (1909) argued in more depth, behavioural habit and institutional structure are mutually entwined and mutually reinforcing: both aspects are relevant to the full picture. A dual stress on both agency and institutional structure is required, in which it is understood that institutions themselves are the outcomes of human interactions and aspirations, without being consciously designed in every detail by any individual or group, while historically given institutions precede any one individual.

According to Ellen (2010), the term “institution” also refers to the *action* of introducing an institution, to the *identity* of the *actor* (*Instituteur*) that introduced the institution, and to the *thing* which has been introduced. Institutions can be introduced by religious and secular authorities, as well as groups and communities, as in canonical institutions, institutions of inheritance, and social institutions. All institutions are introduced by divine or mortal beings, and hence, set apart from nature. The things introduced may range from a moral person, a group or a regime. Even the Baron of Montesquieu defined laws very broadly to include both the institutions of the legislature, and the mores and manners of the nation in general. Thus, institutions include the totality of social forms and social structures and may be established by law or custom. Consequently, three types of institutions are especially important: social institutions, such as kinship, marriage, family and inheritance; constitutions, which are the written or unwritten law governing the exercise of public power and the procedures for making laws themselves, and regimes, which refers to the process of giving something the character of an institution. Social institutions govern relationships amongst individuals within societies and hence establish a social order. Constitutions regulate the relationships amongst citizens, political representatives and the state and hence create a political order. Regimes are often found in the international arena, where, being beyond the reach of the sovereignty of nation states, international agreements are used to create international regimes or international orders, and international organizations with the legitimacy and normative weight of an „institution“ are active in the implementation of the agreed upon normative order or international norms.

To “institutionalize” something or the “institutionalization” of something may refer to the frequency, permanence or widespread nature of a habit, virtue or even a vice; the granting of an official status as “institution” to a custom or procedure. “Institution” also refers to the inculcation, indoctrination or introduction of norms, habits and knowledge in various forms of instruction, education or upbringing. By extension, “institution” or “institute” may refer to the corporate body or building charged with such instruction, as in a private institution or institute of scientific study. Institutions of instruction or induction (military, clerical institutions) form and regulate individuals, and hence should (in theory) be trustworthy. Closed or total institutions are charged with psychic and physical healing, such as hospitals or psychiatric institutions. Financial institutions and institutional investors hold money in trust for large numbers of individuals and should (again, in theory) be held accountable to their investors. Individuals that have internalized such instruction in a reliable way and staff such institutions are known as “professionals.” In each of these trust relationships, there is a potential for betrayal of trust, which has been the focus of much social scientific analysis of institutions and professions.

Financial institutions, institutional investors and the governmental framework for monetary transactions form markets. Political institutions and constitutions form politics and public policies. Social institutions socialize individuals; psychological stages, pedagogy and social relations form the psyche. The study of these institutional effects is known as “institutionalism.” As institutions are viewed as arbitrary, institutionalism is by nature a relativistic approach: institutions that may have been introduced as arbitrary results of contingent events may have unintended consequences for human nature, societies, politics and markets. Consequently,

“institutionalists” view developments in these spheres as artefacts of institutions and, hence, neither natural nor necessarily desirable.

On the issue of improvement, building capacity relies on building capacity relies on strong relationships between improvement at the school, district, and regional level (Hatch, 2013). For most teams at the Agency of Education, the intent is to build capacity for continuous improvement at the supervisory union/district level, rather than focusing innovation and improvement exclusively on a select group of schools. In order to assist supervisory unions/districts in helping their schools improve, the Education Quality Assurance Team is adopting an improvement science approach and a corresponding theory of action for supporting Vermont school systems.

Improvement science is an approach for improving quality and productivity in diverse settings, producing knowledge about what works, for whom, in which circumstances (Cohen-Vogel, Wagner, Allen, Harrison, Kainz, Socol, & Wang, 2015). It is a form of study that applies research methods to better understand the methods, theories, and factors that facilitate or impede quality improvement (Health Foundation, 2011). In education, this approach involves the disciplined use of evidence-based methods to improve systemic effectiveness, which includes studying problems of practice and their underlying systems and processes (Herrera, 2016). To achieve education quality and sustain continuous improvement educational systems must determine what works among diverse educators teaching varied populations of students in varying organizational contexts (Bryk, 2015). Correspondingly, in this framework for continuous improvement, supervisory unions/districts and school systems determine problems of practice, apply appropriate changes. In order for quality improvement to be continuous, it must be ongoing, and infused into the daily work that individuals are doing throughout the system (Park, Hironaka, Carver, and Nordstrum, 2013).

In contrast to an external accountability motive, a continuous, quality improvement approach involves connecting systemic process/practices and outcomes; focusing on problems of practice; contextualizing solutions; and focusing on *internal accountability* among all members of the organization as a primary driver of improvement (O’Day and Smith, 2016). When applying methodologies congruent with improvement science, such as Lean, Six Sigma, Implementation Science and Plan-Do-Study-Act cycles of learning, the underlying philosophy is that *all* processes can be continually improved (LeMahieu, Nordstrum, and Greco, 2017). Such approaches are aimed at preventing the trend in which highly rated schools become complacent, while low performers may be discouraged from getting the nuanced data they need to improve.

As a comprehensive approach to continuous improvement, improvement science principles are congruent with the ongoing efforts in which many Vermont schools are engaged, such as implementation science. By adopting an improvement science approach, school systems can apply *Plan-Do-Study-Act* (PDSA) cycles to innovate, test, review, and revise improvement strategies (e.g., Deming, 1993; Langley et al., 2009). The PDSA cycle is a scientific method for making hypotheses about the efficacy of proposed solutions on standard work, processes and outcomes (LeMahieu, Nordstrum, and Greco, 2017). These cycles are customized for the purposes of piloting innovations or interventions (in the pilot phase of improvement), as well as fully embedding the change into the standard work of the system (during the implementation phase). The Institute for Healthcare Improvement, which has been contributing to the knowledge base for many years, offers a side by side illustration of the practices unique to each and common to both.

More so, Organizations must build the capacity and the culture for continuous improvement to become part of their embedded practices. A continuous improvement culture requires a commitment to ongoing collaborative inquiry with multiple sources of data to ensure internal accountability. Appropriate structures and practices must be in place to foster this commitment. The purpose of the continuous improvement process is to use cycles of learning to monitor and document the impact of strategic improvement actions/changes. Improvement decisions should be based on data-driven needs assessments and Vermont Education Quality Standards. In collaboration with other AOE teams, the Education Quality Assurance Team will apply a state support plan for coaching LEA’s in continuous improvement. This plan focuses on six improvement principles recommended by Bryk, Gomez, Grunow, and LeMahieu (2015). To further buttress improvement, it has four phases which are:

### **Phase 1: Assess and Innovate**

Key to any form of improvement planning is a comprehensive needs assessment. A comprehensive needs assessment is a type of structured decision-making and serves as the initial phase in continuous improvement planning. This self-assessment process is intended to promote a culture of reflection, collaborative inquiry, deep learning, and shared responsibility for continuous improvement at the school and LEA level. The needs

assessment considers a range of needs and problems of practice. During this process, school systems explore assumptions about problems of practice by analyzing data from multiple sources, considering the beliefs and practices that are problematic (Mintrop, 2016). During a needs assessment, consider the following components: a shared vision; representation from stakeholders; broad areas of focus; identified problems of practice and root causes; and a theory of action. Underlying the entire process is a strong commitment to collecting and analyzing multiple sources of data and making informed, collective decisions based on these analyses.

### Actions for Phase 1

*Conduct Needs Assessment:* The following list includes the component parts of the needs assessment:

- A. *Shared Vision:* In developing or strengthening the vision, teachers, families, and community members collectively talk about their desires for students and community, thinking and acting, “with the power they already have, about the things that are important to them.” (Senge, Cambron-McCabe, Lucas, Smith, Dutton, and Kleiner, 2000).
- B. *Collaborative Stakeholders Represented:* The needs assessment team should include necessary and diverse stakeholders representing all parts of the system, including school board members, students, families and community members.
- C. *Broad Area(s) of Focus Based on Data Review:* Describe the broad area(s) of focus, directly related to longterm goals and the 5 component areas of EQS (Academic Proficiency; Personalization; High Quality Staffing; Safe, Healthy Schools; and Financial Efficiencies). Describe your current state and your goal state for your broad areas of focus.
- D. *Identify Priority Problems/Problems of Practice:* Based on the identified broad focus areas, dig deeper into the data to determine the focused, learner-centered, prioritized problems for which you intend to seek innovative solutions/interventions to reach your goal state.
- E. *Root Cause Analysis Results:* Provide a brief narrative describing the results of your root cause analysis for prioritized problems; include the major factors contributing to each problem.
- F. *Theory of Improvement/Action:* Based on your needs assessment results, data analysis, and research support, define your theory of improvement/action for this goal. A working theory of improvement includes a well-specified goal and a working theory of high-leverage change that we believe will lead to that goal. A driver diagram is an improvement tool used to visualize communicate that theory. It represents the shared theory of improvement, building upon knowledge gained from research, observation and experience. The drivers identify the elements in the system that are necessary and sufficient for achieving intended goals (Bennett and Provost, 2015). The diagram contains information about the problem of practice, intended goals, primary (and optionally secondary) drivers, and the agreed upon change ideas that are predicted to improve the system; it should be dynamic and change as new evidence is collected. A good theory of improvement/action: focuses efforts on the highest leverage parts of the system; is collectively owned by those engaged in the improvement efforts; and is revised as needed.
- G. *Determine Ideas for Change:* Assess and understand current state of organizational performance; analyze data; Identify gaps between current and goal state; access the knowledge base/conduct research; identify potential evidence-based strategies, establish goals, measures, strategic objectives and actions that support core priorities.

### Phase 2: Test and Pilot

This phase involves planning and testing the agreed upon changes for improvement; these changes should be directly related to needs assessments, the Education Quality Standards, and the three overarching questions:

- *What do we want to accomplish?*
- *What change can we make that will be an improvement?*
- *How will we know when a change is an improvement?*

These PDSA cycles are analogous to mini-experiments during which educators articulate improvement changes, carry out the change, study the results, and act decide how to proceed (e.g., adopt the change, adapt the change, or abandon the change). The overall arch of this phase is an improvement investigation in which educators learn quickly and affordably which interventions work and, later, how to adaptively integrate them to attain quality outcomes reliably at scale (Bryk, Gomez, Grunow, and LeMahieu, 2015).

**Plan**

- Review goals (connected to EQS) and determine change ideas that will most impact student learning
- Explicate improvement hypothesis, plan how you will test the selected/designed change (with supporting research and evidence), and determine how you will measure impact of the planned changes.

**Do**

- Test your planned change.
- Collect data, and document progress.

**Study**

- Analyze data and measure against goals and predictions
- Summarize learning and determine necessary revisions. Act
- Adapt, adopt, or abandon the change, in response to data and evidence gathered through data analysis/monitoring/reviews.
- Plan for the next cycle (or move to implementation phase, if ready)

**Actions for Phase 2**

*Plan and test changes for improvement on a small scale:*

- Apply PDSA iterative cycles to ensure efficacy for implementation; these tests should reflect the main cause and effect relationships reflected in the driver diagram.
- Align action at all levels of the organization.
- Educate and train staff.
- Communicate information/expectations.
- Embed appropriate professional learning.
- Collect relevant data (e.g., assessments, surveys, interviews, and observations of instructional practice) that will assist during the next phase of the cycle.
- Monitor progress and evaluate results; explain how you monitored the progress of your change against your goals and objectives. What can you conclude?
- Adapt, adopt, or abandon your change and explain rationale for adaptation, adoption, or abandonment.

**Phase 3: Implement and Spread**

This phase involves making plans and decisions for full implementation and for spreading the change across classrooms and/or schools. Figure 3 depicts the steps in applying the PDSA cycle for effective implementation, fidelity of implementation, and for scaling up the innovation/change to additional settings. These steps are described below.

**Plan**

- identify barriers or challenges to full implementation; specify the plan to fully implement programs or innovations in making them standard work/processes; specify monitoring methods and measurements

**Do**

- carry out the strategies or plan as specified to address the challenges,

**Study**

- use the measures identified during the planning phase to assess and track progress and fidelity, and Act
- make changes to the next iteration of the plan to improve implementation and ensure fidelity for scaling up. (Adapted from: National Implementation Research Network's Active Implementation Hub, *Framework 5: Improvement cycles*)

**Actions for Phase 3**

*Fully implement to make changes part of standard work/practices/processes:* Implementation involves making the change(s) standard practice in your system. Only implement changes that you are sure result in improvements (Langley, Moen, Nolan, Nolan, Norman, and Provost, 2009). Explain how you will implement, scale, and sustain the successful practices and processes tested during this improvement cycle; include personnel, financial resources, scheduling, and potential organizational/structural modifications. *Spread implementation across contexts:* Engage relevant staff in professional learning, and ensure the structures and organizational factors are in place for systemic change at scale.

**Phase 4: Sustain**

This phase involves planning and making decisions about how resources will be allocated for sustainability, as well as how your organization will sustain the standard work of continuous improvement. One way to sustain your efforts and an ongoing commitment to quality education and continuous improvement is to truly transform your educational system into a learning organization. In learning organizations, members continuously expand their capacity to create desired results. A learning organization engages in disciplined inquiry to collectively enhance abilities, develop shared understandings, and realize valued outcomes and visions. There is no simple formula, as every organization is unique, but deep learning can take place when new skills, awareness, and attitudes reinforce each other (Senge, Cambron-McCabe, Lucas, Smith, Dutton and Kleiner, 2012). Learning disciplines which enable organizational learning include: *personal mastery & shared vision*, which represent individual and collective aspiration; *mental models and team learning*, which involve the practice of reflective thinking and generative conversation; and *systems thinking*, which involves the knowledge and practice for recognizing and managing complexity (Senge et al., 2012).

One hurdle to launching innovation and continuous improvement within an educational organization might be attachment to tradition and traditional ways of teaching and learning. For leaders, keep this in mind and create the conditions that challenge traditions, based on data. Promote and support structures, processes, and practices in which educators can engage in embedded, peer-constructed professional learning opportunities and data inquiry sessions, and provide the necessary time to engage in such endeavors.

**Importance of Accredited Status of an Institution**

Accredited status is a reliable indication of the value and quality of educational institutions and programs to students and the public. Without accredited status, it is hard to be sure about the quality of the education or to be confident that an institution or program can deliver on its promises. Similarly, employers or graduate programs cannot be confident that graduates of an unaccredited institution or program will be appropriately prepared. Remember that accreditation of an institution may not mean that a specific program is accredited, particularly a professional program leading to licensure.

**CONCLUSION**

This paper will be concluded by mentioning different meanings of accreditation which one of them is to assure that a neutral, external party has reviewed the quality of education provided and has found it to be satisfactory, based upon appropriate peer expertise. Different types of accreditation was also discussed. Not only that, rationale to accreditation, accreditation improvement paradox, and accreditation methods and mechanism were also discussed. The four phases of improvement were extensively looked into. Some suggestions were made which one of them is to conduct regular accreditation both of programmes and institutions.

**SUGGESTIONS**

There are some suggestions that can help on this topic discussed which some of them are:

1. There should be regular accreditation both of programmes and institutions.
2. There should not be bias by accreditation team as they visit institutions.
3. Institutional accreditation should be encouraged as a way of facility improvement to institutions.
4. For there to be a successful accreditation and institutional improvement, more funds should be voted for this exercise which is for the betterment of our higher institutions.

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**THE DETERMINANTS OF FINANCIAL LITERACY AND ITS IMPACT IN RURAL INDIA – A CONCEPTUAL APPROACH**

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**ABSTRACT**

*Inclusive growth can be attained through proper mechanism which maneuver all the resource from top to bottom. It has been observed that financial literacy is a vital tool for growth of inclusive finance. The process of financial inclusion aims to ensure access and availability of banking and financial services in an easy and affordable cost to every individual in an unbiased, transparent and impartial manner. Few studies have found out, that the levels of financial literacy worldwide is unacceptably low, especially, in the developing countries. Thus, there is need to scale up financial literacy drive by creating awareness and knowledge about various financial products and services, especially among the poor and weaker section who are at the bottom of economic pyramid.*

*The purpose of this paper is to identify the factors that are affecting financial literacy and their influence in promoting economic growth and financial inclusion. This paper represents the theoretical aspect of financial literacy and provides a suitable conceptual model that will be helpful for the future research purpose. The literature is evaluated from multiple sources and it has been discovered that certain demographic and socio-economic variables have a significant impact on financial literacy and these factors are the precursors to financial literacy levels, while financial literacy results into financial inclusion and economic growth.*

*Keywords: Bottom of pyramid, Economic growth, Financial Inclusion, Financial Literacy, Inclusive growth, Rural India.*

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**I. INTRODUCTION**

India's growth story has been quite impressive for the past few decades, but there remains a cause of concern for the other dimension, which include poor at the bottom of pyramid, disadvantaged and the weaker section of the society who have remained disconnect from the main stream of development and till date remains "financially untouchables" or more precisely "financially excluded" from the basic financial services and disconnect from the main stream of banking system and services.

As Gandhiji said, if you want to see the holistic growth of society, then focus on the growth of last-person (*Antodaya*). Today the need of the hour is to further the "financial deepening" in the country until the "last man" is financially included and have an easy, affordable and broad access to the basic financial services and products which includes savings, credit, insurance, payments and remittances facilities.

Nash (2012) perceives inconsistency in financial literacy among different sections of population in India. A large section of rural population today still remains outside the purview of the formal banking system. They have no access to basic financial services like savings, credits, remittances, insurance and pension products at an affordable, transparent and fair manner. With this problem in view financial inclusion has been a focus of attention in recent times. Inclusive growth can be attained through proper mechanism which maneuvers all the resource from top to bottom. It has been observed that financial literacy is a vital tool for growth of inclusive finance.

Financial literacy as a construct was initially advocated in the survey of financial literacy among High School Students by the Jumpstart Coalition for Personal Financial Literacy, which described financial literacy is about having the expertise in the use of one's knowledge and skills to be in charge of his/her financial resources effectively and efficiently for lifetime financial security. Financial literacy has been explained by U.S. Government Accountability Office as the ability to make informed decisions and to take effective and efficient measures regarding the present and future use and the management of money. Organization for Economic Cooperation and Development stated financial literacy is a combination of awareness, knowledge, skill, attitude and behavior necessary to make sound financial decisions and ultimately to achieve individual wellbeing".

It is observed by the review of literature, that the levels of financial literacy worldwide are unacceptably low, especially, in the developing countries. Thus, there is need to scale up financial literacy drive by creating awareness and knowledge about various financial products and services, especially among the poor and weaker sections of the society who are at the bottom of economic pyramid, as financial literacy is an important adjunct

for promoting financial inclusion, economic growth and to have sustainable financial stability leading to inclusive growth.

## **II. OBJECTIVES OF THE STUDY**

The main purpose of the study is to explore the antecedents and consequences of financial literacy. The specific objectives are as follows

- (i) To identify the precursors of financial literacy.
- (ii) To assess the impact of financial literacy on financial inclusion and economic growth.
- (iii) To examine the influence of the individual components like Age, gender, Level of Education, Occupation status, Wealth/Personal Income, Source of information and financial advice on financial literacy.
- (iv) To study the effects of various demographic and socio-economic factors toward financial literacy.

## **III. LITERATURE REVIEW**

Financial Inclusion is the distribution of financial services at an affordable cost to vast sections of disadvantaged, bottom of pyramid and low income groups people . It is proclaimed that as banking services are in the nature of public goods, it is important that availability of banking and payment services to entire population without any discrimination and biasness is the prime objective of public policies laid down for the economic development of the people . It must also be stated that , Inclusive finance not only signifies that every person who is eligible for the services , should use each of those services, but the principal purpose is that they should be able to choose them and use the service as and when desired (Joseph, 2014) . There is a difference between ‘access’ to financial service and ‘use’ of financial services. ‘Access’ refers to the availability of a supply of reasonable quality of financial services at reasonable costs, and, ‘Use’ refers to the actual consumption of financial services (Kapadia & Madhav, 2018).

Financial literacy refers to the ability to make informed judgments and to take effective decisions regarding the use and management of money (Ramakrishnan, 2011). Increasing financial literacy levels will further improve financial inclusion, which will lead towards social inclusion and an inclusive growth. Financial literacy encompasses the potentiality to understand financial options available, plan for the future, spend sensibly , and manage the challenges associated with life events such as a job loss, retirement savings ,reimbursement ,or paying for a child’s education (Das, 2017). Financial literacy is related with the consumer who has a responsibility to inform himself of the products he purchases and to understand the contracts he signs. It involves knowledge, skills and attitudes. Financial education is a tool to reach this multidimensional goal.

Ramakrishnan (2012) recognized financial literacy in the demand side of financial inclusion in a theoretical model. Financial inclusion and financial literacy are twin pillars. Financial literacy encourages the demand side of financial inclusion, making people aware of what they can and should demand while financial inclusion in the supply side providing the financial products and services that people demand in the financial market (Subbarao, D., 2010). Financial inclusion along with financial education have a crucial role to play in helping individuals to access and use appropriate, formal financial products. The results of this study shows that , low levels of financial inclusion are linked with lower levels of financial literacy (Atkinson and Messy, 2013). Financial development can be broadly recognized as a significant determinant of economic growth (Levine, 2005). It can be argued that limited levels of financial literacy acts as a demand side barrier for financial services. If individuals are not familiar or uncomfortable with products, or services, they will not demand them.

Studies have shown an association between financial literacy and financial inclusion. The study conducted by Sinha and Gupta (2012) identifies that Financial literacy and Financial inclusion are complimentary to each other. Demographic factors like occupation, educational background, and household income are found to be statistically significant and have an association with financial literacy. Low levels of awareness about important mechanisms / product designed to increase trust and protect consumers, such as deposit insurance or consumer protection, may also reduce the demand for appropriate products (Atkinson and Messy, 2013).

A lack of awareness and information about the different types of financial products, a low level of confidence, and certain attitudes and behaviors inhibits the use of, and trust in, formal financial products, create barriers to access. Poor knowledge of products and their costs also reduce the likelihood of inclusion. Low levels of knowledge about financial products and services , lack of information and inability to make sensible financial decisions can have profound implications , because financial literacy can be greatly linked to making important financial decisions. Besides. women have to deal with unique financial challenges due to lower income during their working lives, interrupted employment histories, and longer life expectancies than men. Thus, improving

women's financial literacy is crucial to encourage their financial security. Study conducted by Lusardi et al. (2005) revealed that the choice of the source of information and the choice of the financial advisor also affects the individual's financial literacy level. The study found that a high proportion of individuals with low financial literacy tend to rely on informal source of information such as; family, friends and acquaintances for financial advice rather than using formal sources such as financial experts, T.V., newspapers, books, internet etc.

Trizah et al. (2014) found in their study in Kenya that people are still not very much aware about the finance related issues, which shows that the level of financial literacy varies significantly among respondents based on various demographic characteristics, socio-economic factors, source of information about financial product and financial advice. The study analyzed that financial literacy level gets affected by gender, age, level of education, while the effect of socio-economic factors like (occupation status of the respondent, occupation type, personal income of the respondent) is found to be insignificant. Whereas, wealth factors', effect of sources of information and financial advice are positively correlated with financial knowledge levels.

Kharchenko and Olga (2011) have observed in his study that wealth is an important determinant of financial knowledge and that financial literacy increases with wealth. The empirical results of their studies on determinants of financial literacy revealed that the major factors influencing financial literacy in Ukraine are Gender, Level of Education, Occupation, Region and Wealth, while 'age' and 'area of residence' have not been found significant in explaining financial literacy.

Calvet, Campbell and Sodini (2009) conducted the study and observed the data from Sweden. An index of financial sophistication based on the actions of respondents (investors) have been constructed. They found that poorer, less educated, and immigrant households are some of the vital demographic characteristics, are strongly linked with low levels of financial literacy and more susceptible to make financial mistakes. Various studies have suggested that wealth factor is significantly related to Financial literacy, since the importance of acquiring the financial knowledge is motivated by the need to manage own wealth. Lusardi & Mitchell (2008) in their study reports that Financial Literacy is positively correlated and increases with wealth. Those who exhibit basic elementary knowledge and can understand and interpret risk diversification display higher wealth holdings.

Diagne and Villa (2012) have found a high debt burden and financial illiteracy among people living below the poverty line in France. Inadequate financial literacy was identified more in women, elderly people and also those who were divorced, separated or widowed. Memdani and Rajyalakshmi (2013) points out that in a comparative study conducted between India and other countries like the United States, United Kingdom, Germany, Russia, Brazil and China, shows that the development in India was too small compared to the other countries. The financial inclusion has picked up in India in the last few years with many new innovations like mobile banking, ultra-small branches etc, still is a long way to go. Bhushan (2014) revealed from his study in India that people with low level of financial literacy invest their money in a more conservative manner and put money into traditional financial products instead of new age and innovative financial products with higher returns.

In an attempt to analyse the level of financial literacy in India only few papers of Cole et al. (2008) focuses on the determinants of financial literacy in developing countries, particularly in India and Indonesia. Factors that were found significant in various studies are age, gender, level of education, occupation, region, area of residence, race, ethical background and wealth (Das, 2017). Report shows that the level of financial literacy in India is poor. In comparison with several other studies, the approach adopted by OECD measured the influence of a range of explanatory variables on the three underlying dimensions of financial literacy, namely, financial attitude, financial behavior and financial knowledge. In India, status of financial literacy especially in rural areas is unsatisfactory because most of the people are not aware of financial services offered to them. People keep their saving in their homes which yields no interest and is risky on account of theft. Mostly, people in rural areas borrow money from local money lenders who charge very high interest rates. Traditional and conventional methods are more popular in these area. Hence, there is an urgent need for improvement of financial literacy which is the prerequisite for financial inclusion. Population should have proper financial knowledge; financial behaviors and financial attitude then only successful implementation of financial inclusion plan can be achieved. Bhushan and Medury (2013) pointed out that the level of overall financial literacy is not encouraging among the salaried individuals in India. Financial literacy varies significantly among respondents based on various demographic and socio-economic variables like gender, income, education, nature of employment and place of work, whereas it does not get affected by age and geographic region.

Hilgert, Hogarth, & Beverly (2003) found out in their study that financial knowledge could be statistically linked to financial practices related to cash-flow management, credit management, savings and investment. A

U.S based study finds a correlation between financial knowledge and behavior, although the direction of the causality is unclear. Those with higher scores on financial literacy tests and with high financial knowledge are more likely to go along with the recommended financial practices and financial behaviors—such as paying bills on time, reconciling the checkbook every month, and having an emergency fund.

On the basis of aforesaid literatures following proposed theoretical model has been developed as follows:

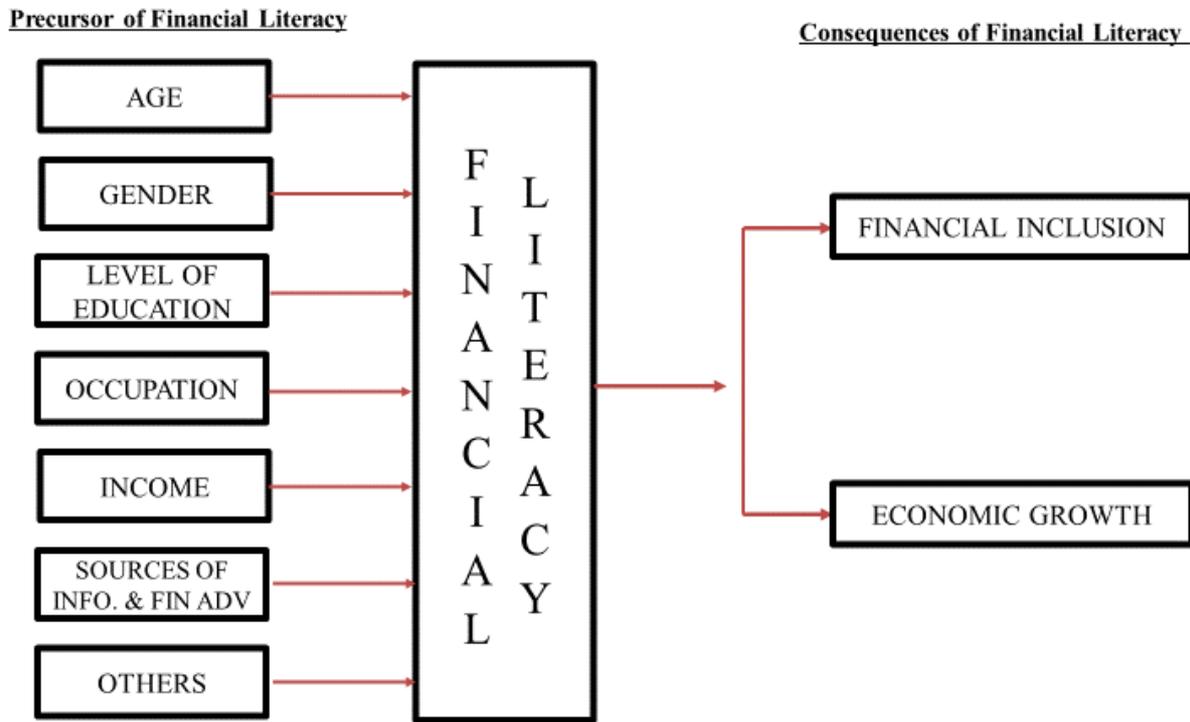


Figure-1: Model of the study

Source: Created by authors

Note: INFO & FIN ADV = Information and financial advice

**IV. DISCUSSION**

Financial literacy is an understanding of the most basic economic concepts needed to make saving, borrowing and investment decisions. Low financial literacy leads to unhealthy financial decision making, increased debt burden, lack of necessary financial knowledge about various financial products and services and poor financial performance. Financially illiterate individual either voluntarily do financial exclusion or will get the financial information and advice from unreliable sources which leads to low financial inclusion and low economic growth.

In our hypothesized model for the study, financial literacy is a dependent variable to several demographic, socio-economic factors like Age, gender, educational levels etc which influence the financial literacy at macro level.

Many things are dependent on the level of financial literacy as a consequence. According to literature review it was observed that higher level of financial education and financial literacy brings a systematic financial behavior among individual due to which a person is able to manage his/her finances efficiently and effectively leading to safer and easier economic life which will results in increase in total savings and investments level in the economy and thus greater financial inclusion and economic growth.

**V. CONCLUSION AND FUTURE LEADS**

The level of financial literacy in India is very low and measures need to be taken to promote awareness. Financial literacy empowers and prepares individual from susceptible financial risk. It goes beyond the provision of financial information and advice. It not only improves the quality of life of individual but also an important adjunct for promoting financial inclusion, economic growth and to have sustainable financial stability leading to inclusive growth

Future researchers can incorporate some other variables as the consequences of financial literacy like increased standard of living of people, financial management capability, and increased saving & investment behavior at national level.

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**TEACHING ROLE OF PSYCHOLOGICAL PEDAGOGICAL SERVICE IN SCHOOL FUNCTION**

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**ABSTRACT**

*Educational work is a preparation for a psychologist, pedagogues, doctor, craftsman any other professional, so that, academic and administrative staff of the school, from where many successful come out, who, later will give great contribution to the country has a big importance, therefore, the presence of a pedagogue or psychologist in the schools is highly necessary.*

*The role of the pedagogical service is very important, because a pedagogue is a professional who is helping teachers and educators on how they shall approach their professional work with pedagogical tools, providing for professional advice and strategy on how to progress pedagogical work.*

*The psychological service is important as well, as the psychologist is a professional, who, is the key person influencing on improvement of the educative activity, because recognize and understand exactly the policies and educational issues, resulting from the educative work in their workplace.*

*So, the reason I have chosen this subject is to try to give the importance to the pedagogical and psychological role in the functioning of the schools in the most professional way possible, as well the academic-educational staff and students.*

*Keywords: pedagogue, psychologist, qualitative education, organization.*

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**ENTRY**

Post-war Kosovo has undergone numerous educational reforms. Reforms are good as they bring innovation to the education system and bring good organization to the well-being of students.

Today we are all witnesses that our schools are facing many problems, such as: frequent student-pupil conflicts, teacher-pupil, teacher-pupil, multiple absences, dropouts, delinquency with asocial behavior, school dropouts, school inventory breaks, etc. which alerts us to alarming proportions, then to violence, various abuses, drug consumption, human trafficking, etc. (Dervodelli,)

The role of the pedagogical psychological service in the functioning of the school is a key change that must take place in the education system as the pedagogical service is more than necessary in the educational system.

The school psychologist prepares to focus on these areas of action:

- The concept of mental health.
- The evolutionary development of the child.
- Knowledge of the school system and the learning process.
- Knowledge of student behavior.
- Motivation and its measuring scales to respond to the challenges of the learning process.

School psychologists are normally key players in influencing the improvement of educational teaching activities in schools. Know and understand exactly the education and training policies and issues that arise from educational work in the schools where they work. They are equipped with professional tools, and have the necessary training to perform student assessment, and cognitive learning styles aimed at educational planning.

Have the appropriate training to recognize and diagnose a range of childhood behavioral and learning disorders. Maintain regular and direct contacts and relationships with students, teachers and the community. It is already known that in schools, there are students who require more specialized and direct intervention as there is a small contingent of pupils with a tendency to drop out or drop out of school because they have severe behavioral disorders.

The duties of the school pedagogue are oriented towards the organization of work towards the implementation of the tasks planned in the School Development Plan and the Municipal Directorate of Education, in accordance with the pedagogical documents of the Ministry of Education, Science and Technology, and in accordance with the planning and implementation of the curriculum. all-round school work. The duties of a lecturer are many, some of which are:

Drafts the individual work plan in accordance with the specifics of the school in which he / she works;

Coordinates the work with the school principal in order to achieve the expected results in conformity with the school development plan. Participates in meetings with parents, teachers' councils, professional bodies giving advice and suggestions for the overall progress of school work. Therefore, the psychological pedagogical service in the school system plays a key role for a better organization in the education system reforms.

### **THE ROLE OF PSYCHOLOGICAL PEDAGOGICAL SERVICE IN SCHOOL FUNCTION**

Good, balanced and successful management directly reflects on the overall success of the school and is of particular importance for a satisfactory school performance.

This issue should be given special importance because the way the management of an institution, respectively a school, depends on the whole activity of the educational work, which is related to the overall results of the school and also depends on the results of the school. country or state since as we have mentioned above from an institution like school people come out like: teachers, craftsmen, doctors etc.

The role of the pedagogical and psychological service in the functioning of the school is a very important issue in terms of the composition of a qualitative educational level in schools.

It has been over 115 years that ideas have been put forward for the preparation of a framework for a professional pedagogical and psychological service that would work in a school but "without a diary in hand" (Memushi, 2003).

Educational work in schools requires the preparation, planning, and organization of the teaching process wisely in order to continually achieve the desired effect.

"The importance of a psychologist at school is of paramount importance. The school psychologist provides better care for the students, as well as helping the pedagogical staff to work better with the students. They can also help school management with certain policies that they implement at school and in turn can provide a better connection to the community in terms of protecting children's rights or other emergency related issues. community respectively parents with school (Newspaper Zëri).

### **LECTURER'S CONTRIBUTION TO SCHOOL SAFETY**

Cooperation between institutions to ensure the safety of children in schools has been welcomed by educational institutions and plays a key role in the pedagogical service.

The pedagogical service has an irreplaceable role in school safety because it follows the evaluation of educational work in school.

The pedagogue's contribution to school safety is unmistakable and controversial because it is often the case that violence or not in school safety is also sending fatalities to the deaths of students, and therefore their absence is a weakness of school and school staff.

Because pedagogical advice on physical, mental, sexual violence, and verbal and non-verbal bullying is needed in schools for both academic staff and students.

School safety is not only safety inside the school building but also outside the school building, school safety is also when students are on the road or on school trips.

Violence and hooliganism, bullying among students, assaults on teachers, the use of weapons and the harms inflicted in educational settings have already become a problem disturbing in our schools.

These situations are of concern to students, parents, teachers and society at large.

Violence manifests itself in a wide variety of aggressive behaviors that occur among students, from conflict resolution through intimidation, pushing and punching, to the use of weapons against one another, where one party is the perpetrator of violence, the other party is the victim.

The perpetrators of these offenses are mostly young people. The fact that this phenomenon is present not only in secondary schools but also in primary schools is even more concerning (Strategy for School Safety, 2009-2011).

### **PSYCHOLOGIST'S CONTRIBUTION TO SCHOOL SAFETY**

The school psychologist has an important role in the school, he makes psychological assessments and provides mental health services to the students in the school, assisting the learning process, the student development of the school and the education system as a whole. Its impact on students is in two forms:

Direct impact - where the psychologist performs professional services directly with students.

Indirect influence - where the influence of the psychologist on students goes through parents or teachers (Haliti, 2007).

The contribution of the psychologist to school security is very important as we know that violence cannot always be prevented without psychological consultation and assistance, and the school cannot be safe from violence without the presence of the psychologist.

School psychologists are key players in influencing the improvement of educational and educational activities in schools.

These professionals know and understand exactly the education and training policies and issues that arise from educational work in the schools where they work. They are provided with professional tools and have the appropriate training carried out in assessing learners and cognitive styles, learning with the aim of educational planning. Regular direct relationships with students, teachers and the community to provide better conditions for the creation of students' mental health in school institutions (Iliria Newspapers, 2019).

The service of the psychologist facilitates the work of the students, helps them to recognize, understand and accept themselves, their dignity, orienting them to exploit their opportunities for continuous advancement in school, giving students an opportunity to talk with the psychologist to address problems, challenges and difficulties in learning as well as other emotional, social, family problems, etc.

Professional services in different countries of Europe and around the world are presented to us some 100 years ago, and systematic and statutory services date back to World War II. are then presented to us as a vocational guidance service, and more often as a school counseling service.

A pedagogue is a professional who assists teachers and educators on how to approach professional work with pedagogical tools, providing professional advice and strategies on how educational work can be progressed (Pedagogical Research, 2014).

Whereas the psychologist is another important part of the academic staff where together with the lecturer they make a perfect academic staff helping all school staff to overcome any challenge regarding the quality of education.

The school psychologist and pedagogue in Kosovo are also provided by the Law on Pre-University Education, according to which every educational institution should have one.

Today, without a professional pedagogical-psychological service, it is almost impossible to imagine the successful activity of the educational process at school.

A school teacher is a person who teaches, who directs the teaching that prepares and plans the teaching work, that organizes, researches and promotes it.

It is difficult to imagine that all teachers could be equally prepared for independent teaching work in the school, which would be able to plan and organize, and even further, the teaching activity without the support of professional pedagogical and psychological services.

This is due to the fact that although teaching and learning are a separate professional activity, close professional knowledge and other additional knowledge of pedagogy, psychology, teaching theory, methodology etc. cannot be sufficient.

Therefore, our institutions need to understand that professional pedagogical and psychological services are available and needed for our school nowadays, such as a hospital doctor, factory engineer, researcher mentor, agronomist for agriculture (Dervodelli).

### **ASSISTANCE AND COMPETENCES OF PEDAGOGUE AND PSYCHOLOGIST IN PLANNING THE TEACHING PROCESS**

The learning process is extremely important and needs to be as convenient and accessible to both teachers and students as the learning process should be as accessible and streamlined as possible for students.

Therefore, we can freely say that the competences of the pedagogue and the psychologist in planning the learning process are extremely necessary and important for a quality teaching process.

1) Duties of the pedagogue and the psychologist in the teaching process:

- a) Participate in the development of the annual school concept.
- b) Engaging in the preparation of plans and programs: improving educational work, engaging with students, professional bodies, pedagogical and psychological training for teachers especially for those teachers to be trained, correctional work with students with learning disabilities, development of behavior, activities for developing decency, extracurricular activities, activities with gifted students, professional orientation for students, co-operation for extended learning process and cooperation with families of students.
- c) Harmonization of individual programs with the original concept of the school's annual work program.
- d) Developing monthly and annual plans and programs for educators and psychologists: Working with teachers in work development plans regular, supplementary and supplementary education, plans sections, excursions, trips, and other events; planning experimental and well-respected classes and activities; development of remedial work and health education programs (Drustveno Psihologa Srbije, 2018).

### **LITERATURE REVIEW**

It has been over 115 years that ideas have been put forward to prepare a staff, namely a professional pedagogical and psychological service, which would work at school but "without a diary in hand".

"The importance of a psychologist at school is of paramount importance. The school psychologist provides better care for the students, as well as helping the pedagogical staff to work better with the students. They can also help school management with certain policies that they implement at school and in turn can provide a better connection to the community in terms of protecting children's rights or other emergency related issues. community respectively parents with school.

Change brings a certain amount of concern and can be very threatening, as other professionals and teachers are reluctant to adopt new practices or procedures if they are not sure they will work (Lortie, 1975). To change or to try means to risk to change. To change means to test the possibility that learners can learn less than they learn in actual practice (Thomas.R, 2002).

Laws, strategies, regulations on education in Kosovo

The school teacher is part of the professional staff. With the Law on Pre-University Education, lecturers are included in the non-teaching professional staff. "Persons qualified by the standards specified in a by-law may be selected by the municipality in educational institutions to provide professional services, including:

Medical care, pedagogical-psychological support, as well as counseling and social work "(Law on Pre-university Education). Whereas, according to MEST Administrative Instruction No. 34, Function of the Pedagogical-Psychological Service in Schools, the pedagogues are designated as professional associates foreseen within the pedagogical-psychological service. According to this instruction, the school lecturer is the person who has completed Master's Degree studies in the Pedagogy Department of the Faculty of Philosophy, namely the Faculty of Education, four-year studies in the Pedagogy Department, or as a research report 11 regulated by AI 2014 for licensing of teachers and professional associates (MEST, 2014).

The tasks of the school pedagogue are oriented towards organizing the work towards the implementation of the tasks planned in the School Development Plan and the Municipal Directorate of Education, in accordance with the pedagogical documents of the Ministry of Education, Science and Technology, and in accordance with the planning and implementation of the curriculum. all-round school work.

### **SCHOOL TEACHER TASKS**

- Develops an individual work plan in accordance with the specifics of the school in which he / she works;
- Coordinates the work with the school principal in order to achieve the expected results in accordance with the school development plan;
- Participates in meetings with parents, teachers' councils, professional bodies providing advice and suggestions for the overall progress of school work;
- Holds individual meetings with parents, teachers, students and other factors that have a direct or indirect impact on the educational process;
- Follows up on student assessment, assessment time and manner and attendance of students at school;

On Develops classroom visits and preparation of reports on the hours taken by giving recommendations, tips and suggestions for the realization of the expected results according to the unit of instruction and the particular subject;

- Works to improve the quality of teaching and learning;
- Holds primary responsibility for the professional development of teachers;

On Cooperates in the development of the work plan for teachers of different subjects and classes and reports on the activities developed;

- Develops and supports an inclusive system that ensures equal access to education for all without distinction;

En Performs other duties assigned by the manager in accordance with the job duties.

This description of the assignments was obtained from the school lecturers and from the documents defining their activities. Although the formulation of the tasks varies, most of the interviewed teachers described their tasks in that way.

The school lecturer participates in all matters related to the planning and implementation of educational work in the school. "The school lecturer is an expert who, with his work, contributes to the relief of various problems that arise in the school, such as students, teachers, parents or all other school actors, and contributes to the improvement of the quality of educational activity" ( MEST, 2014). He collaborates with teachers in the development of the work plan for teachers of different subjects and classes and reports on the activities developed.

The teacher also organizes research in the school on various educational and educational issues, tracks the professional scientific achievements in the field of teaching work planning and informs the teachers about these achievements in order to make these scientific achievements part of the lesson plans.

The teacher, as a supporter and coordinator, assists and supervises the planning and organization of other forms of work that assist the teaching and learning process, such as: differentiated work, complementary work, incremental work, elective teaching, other forms of student work at school. , educational activities taking place at the school and municipal level, visits, excursions and other educational activities. Contemporary reform trends in the education system are at the forefront of policy, but also in national political agendas and in the media spotlight. However, despite these individuals' efforts to achieve successful peaks in education reforms, the challenge remains to understand the essence of how these changes should be eliminated (Hargreaves A, 2005).

## **CONCLUSION**

### ***The importance of the study***

Studies are always important because they give rise to different research and results that sometimes automatically change and correct mistakes that may have occurred during the new statehood.

As we know, the need for reforms in both other laws and in education is welcome, especially when it comes to the role of the pedagogue and the psychologist in the functioning of the school.

This issue is very important and needs to be studied and elaborated as this is where the source of citizenship comes from.

One should always talk about the importance of the lecturer at school as well as the positive benefits his presence brings to the school.

Equally important is the psychologist in the schools because with the presence of the psychologist in the school high quality teaching aids and aids can be provided.

Of particular importance are the duties of a psychologist and pedagogue in the schools from which the assignment provides various services and assistance to both academic staff and students who may develop the nervous system.

When studying the importance of the pedagogue and the psychologist in the functioning of the school we come across many positive things that can bring about a satisfactory education system that today is lacking in our countries.

The small number of teachers and psychologists in schools is a matter of concern that should always be raised by both the teaching staff and the institutions of our country.

We can also freely say that by studying this topic we will be able to bring up new issues needed to inform parents who may raise the issue, the need for more pedagogues and psychologists in schools where they will be

a great help as there are some stages of children that really can never be passed without the help of pedagogues and psychologists in schools.

Also of importance is the help these two give teachers in coordinating the school syllabus within the age and intelligence of the students.

The teacher and the psychologist also contribute to holding various meetings at the school, assisting the school principal by conducting interviews with students and school staff where they contribute to student-teacher reports or the files they hold for each student and teacher. and vice versa also contribute to student-student relationships as bullying in schools has become more and more prevalent.

Feel free to mention the importance of parent-student reports or vice versa as well as parent-teacher reports or vice versa.

We can also freely say that education and learning are two key issues for the functioning of a modern society together with a well-functioning state, so we can say that motivation with various research projects is needed to develop students' memory and potential. and this collaboration must also include the pedagogue and the psychologist to elaborate on projects that will be presented to teachers as new teaching and learning methods (Pedagogical Research, 2015).

Talking about the relevance of this study there are many arguments and issues that may not have been mentioned but these are just some of the relevance of this study from where a healthy society and a place full of well-educated and well-educated people come from As time goes on and science is changing the studies are adding to the important issues of quality education, but hopefully with the change of curricula and changing laws we will be able to improve education in the country.

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**TECHNOLOGICAL ADVANCEMENTS: A MOMENTUM FOR INNOVATION**

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**ABSTRACT**

*The new imperative in business is not just speed and not just innovation. To succeed in keeping pace with industry leaders in today's world, the imperative is technological innovation with speed. The relationship between the workforce and technology is at the crossroads. They are now more digital, with a greater infusion of technology, and are more global. At the same time, business expectations and their needs and demands are evolving faster than ever before. This evolution is being shaped primarily by the growing adoption of technological innovation at the workplace and offers opportunities for new jobs to be generated and allow new sectors to boom. Information Technology is fueling innovation in an organization. This study will help you to understand the contribution and compatibility that how technology changes the world around us. Information technology also alters the space and time boundaries of work like- using e-mails and video-conferencing, colleagues working on a project at remote locations etc. and suggesting the strategic action plan for concrete technological infrastructure in any organization.*

*Keywords: Technology, Innovation, Digital, Workplace, Opportunities.*

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**INTRODUCTION**

New technologies have become ingrained component of our working lives and filtrating each and every facet of our lives. In the global world, technological innovation increases productivity and employees could contribute to the industry if they are trained and guided properly to fit in. Advancements in technology and the usage of automation and AI have impacted all sectors, irrespective of their size and breadth. Fast forward to today's times and the recent rapid advancements in technologies, including artificial intelligence, autonomous systems and robotics are now raising the fears anew and with a new urgency. Today the changes are very rapid. Technical competencies that are aligned with the digitized economy are therefore in high demand and are their secret to success.

To harness the new technologies to their hilt, business will need to retool their corporate structures and their approaches to work, while up skilling their existing workforce and by adapting the technological innovation in their business. Information systems form an integral part of modern organizations and businesses. Computer-based IS are now used to support all aspects of an organization's normal functions and activities.

New technology creates new opportunities for forward-thinking companies. Higher levels of automation, high-speed communications and improved access to information can all provide significant benefits to a modern business organization. However, the benefits of new and emerging technologies can only be realized once they have been harnessed and directed towards an organization's goals.

**LITERATURE REVIEW**

The last half of the twentieth century has seen a revolution in information technology. Looking at the first mainframe computers, no one seriously considered the possibility of having a machine that was more powerful sitting on their desk or in their briefcase. It has taken many years for information technology to make such vast changes in organizations and society. However, the pace of change has increased dramatically with innovations like the Internet. What can we say about the future of technology? How will new applications of information technology change the way we work and live? The most recent and fastest growing innovation is the Internet and the World Wide Web. New models for business generally involve the Web and include ideas like electronic commerce, streamlined supply chains, electronic markets and even web-enabled appliances. The Internet provides, for the first time, a worldwide network infrastructure. Over 100 million people around the world can access applications and information placed on the Web.

This same technology allows knowledge workers to access vast amounts of corporate information online using an Intranet. All kinds of information access is possible through a single program, your Web browser. No longer is it necessary to create or use a custom interface for each application. By allowing customers and suppliers to access data on an Intranet and thus creating an Extranet, organizations change their business models.

The combination of computers, databases, and telecommunications, especially the Internet, provide the manager with an incredible number of options for improving the way an organization functions. Your challenge will be to choose appropriate technology, implement it successfully and continually manage change. The information

age is engulfing us in such a way that an alien concept like robots is not a thing of cinema anymore. They are living and growing around us.

**OBJECTIVES**

- To study the effective contribution of Technological Innovation.
- To determine the ways how Technology can change the world.
- To provide Strategic Action plan for supporting and promoting technological Innovation in an organization.

**RESEARCH DESIGN**

Information Technology and its innovation is running in its veins of today's world. Even those who don't study about it, are living and breathing in an atmosphere powered by I.T. The present study is based on the collection of data from secondary sources. Secondary data is obtained from various sources such as Internet, articles, online blogs, published records, books, magazines and journals to throw light on the contribution and compatibility of Technology Innovation being adapted in today's era.

**TECHNOLOGICAL INNOVATION**

Innovation means "new idea, device, or method". However, it can be the application of better solutions that meet new requirements, unarticulated needs, or existing market needs. Today, businesses are turning themselves into global concerns where Information technology is an important tool in making this transformation and in designing the international organization. Technical Innovation is a combination of developing new ideas, products, services, and processes which exploit technology. It may be driven by a new technology (How can we use this?) or by needs (What technology might we apply to improve this?). Hence, digital transformation is a pathway to drive the next phase of growth in IT industry.

**CONTRIBUTIONS OF TECHNOLOGICAL INNOVATIONS**

We see how technology can be used to dramatically restructure organizations, permanently changing the way they do business. In particular, note how technology has contributed to flexibility when looking at the organization as a whole, even though users may consider individual applications to be inflexible.

- Provides new ways to design organizations and new organizational structures.
- New relationships between customers and suppliers is created when they are connected online.
- Opportunities for e-commerce like increases the exposure of suppliers to customers and creates greater convenience for buyers.
- Through EDI ,it enables tremendous efficiencies in production & service industries to facilitate just-in-time production.
- Upgrading the organizational structure according to the competitive environment.
- Provides various mechanisms through groupware for coordinating work and creating a knowledge base of organizational intelligence.
- Makes it possible for the organization to capture the knowledge of its employees and provide access to it throughout the organization.
- Provides the platform to the manager with web services to have smooth communication and supervision.
- Provides a roadmap to the developing countries with the diversified opportunities to compete with the industrialized nations.

**TECHNOLOGICAL COMPATIBILITY**

No matter what their functional area, managers today and in the future will face a highly technological environment. The costs of processing logic and communications networks are so low, and the potential of this technology so high, that the proliferation of technologies will continue to accelerate. How will we manage under this increased level of technology? What are the management challenges? what ways can technology change the world around us? Information technology has demonstrated an ability to change the following:

<b>Within organizations</b>	<b>Create new procedures, workflows, workgroups, the knowledge base, products and services &amp; communications.</b>
<b>Organization structure</b>	Facilitate new reporting relationships, increased spans of control, local

	decision rights, supervision, divisionalization, geographic scope, and "virtual" organizations.
<b>Inter-organizational relations</b>	Create new customer-supplier relations, partnerships, and alliances.
<b>The economy</b>	Alter the nature of markets through e-commerce, disintermediation, new forms of marketing & advertising, partnerships & alliances, the cost of transactions and modes of governance in customer-supplier relationships.
<b>Education</b>	Enhance "on campus" education through video-conferencing, e-mail, e-meetings, groupware, electronic guest lectures, provide access to vast amounts of reference material, facilitate collaborative projects independent of time zones and distance.
<b>National Development</b>	Provide small companies with international presence, facilitate commerce, make large amounts of information available, perhaps to the concern of certain governments. Present opportunities to improve education.
<b>Interface Personnel</b>	Between the IS professional and the user is an interface staff. These individuals have functional knowledge of how computers and software work but do not have a command of all the technical details.

**FINDINGS**

Information technology can provide novel ways to control the organization, making possible new organizational structures and alliances with external firms. Virtual firms or firms with extensive outsourcing face problems of control and communications and managers cannot be sure that a virtual partner or firm in an alliance is meeting their obligations. How do you control an international organization where employees can commit the firm without any review? Managerial control and coordination are closely related. New organizational forms must address the issue of how management can control the organization for these challenges strategic action plan is proposed.

**STRATEGIC ACTION PLAN FOR CONCRETE TECHNOLOGICAL INFRASTRUCTURE**

There are many ways that influence the structure and design of modern organizations. New information technology also offers opportunities to create exciting new forms of organizations. It is very difficult to reduce suggestions for managing something as complex as information technology to a few outline points. However, the following suggestions have proven helpful as guidelines.

❖ **Use IT Design Variables to Structure the Organization**

- One of the most exciting attributes of modern technology is the ability to use design variables for innovative designing of the components, provides tremendous flexibility in designing an organization or sometimes to structure an entirely new type of organization.
- The most likely outcome from using these variables will be a flat organizational structure with decentralized decision making. The firm will use electronic communications and linking, as well as electronic customer-supplier relationships to form alliances with other firms, and in general it will resemble the T-Form organization.
- Some of the potential problems should be assessed regarding the impact of the technology on society

❖ **Determine and Communicate Corporate Strategy**

To achieve success and to fulfill their objectives, they need to make following strategies.

➤ **Develop a plan for how to use information technology.** The plan should include:

- A list of opportunities for your business unit.
- A vision of how your unit should function and the role of IT in that vision.
- A survey of current business processes that are good for major improvement through process reengineering.
- A catalog of areas where technological advancement is required.

➤ **Develop a long-term plan for the technological infrastructure.**

- Plan for hardware-software architecture for the business unit that is, what technology already exists in the organization.

- Plan for the evolution of a network that forms the backbone of your technology.
- Investigate the use of standards to facilitate connection and inter organizational systems.
- **Develop ongoing management strategies for IT.**
- Support users in your team and encourage them to work with the technology.
- Develop mechanisms for allocating resources to IT.
- Encourage innovation and reward it.
- **Manage systems development.**
- See that design teams are formed for new projects.
- Actively participate in the design process.
- Be aware about the IT applications .
- Review and monitor development projects.
- **Be a user of technology.**
- ❖ Use IT to improve your own productivity.
- ❖ Use technology to set an example for others.
- ❖ **Technical Safeguards**
- Make the systems as secure as possible to avoid penetration by hackers.
- Thorough testing is needed to prevent programs from inadvertently disclosing sensitive data.
- There should be technical checks on procedures to prevent accidental entry by unauthorized individuals.
- **Control & Legislation**
- Ensure accurate processing and screen out requests in which access is aimed at fraud or mischief.
- Requiring several individuals to authorize changes in programming and databases and checking input carefully to maintain data integrity.

## CONCLUSION

New technologies are revolutionizing the world of work. They have already become an integral part of organizations throughout the world, driving the growth of the two most powerful new forces in the global economy-cyberspace and computing power. New technologies are revolutionizing the world of work. They have already become an integral part of organizations throughout the world, driving the growth of the two most powerful new forces in the global economy-cyberspace and computing power. New technologies are revolutionizing the world of work. They have already become an integral part of organizations throughout the world, driving the growth of the two most powerful new forces in the global economy-cyberspace and computing power.

New Technologies are revolutionizing the entire world today. They have become an integral part of any organization throughout the world, driving the growth of the two most powerful new forces in the global economy- cyberspace & computing power. Hence, one of the most important role of leaders is to develop an awareness and understanding of the reality of new technologies but also to recognize their limitations.

Information Technology , the organization, and the economy are inextricably intertwined. The challenge for each one of us and for all managers is to understand the tremendous potential of information technology to change and improve the way organizations function . So, that a powerful technology exists and also a concrete technological infrastructure should be established to increase their productivity, manage project development, promote innovation & rewarded it. A positive approach towards co-creation & re-design can foster creativity and lead to innovation and agility.

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**A HISTORICAL STUDY ON THE INCURSION OF CARNATIC NAWABS IN NANCHILNADU**

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**INTRODUCTION**

The two southernmost taluks of Tamil nadu Agasteeswaram and Tovalai, together constitute, what has been known for ages as Nanchilnadu. There is tradition that the land is called after Nanchikkuravan, the greatest of the Kurava kings who ruled over the region in ancient days. But this concept is not accepted by the historians, because the scholars contend that Nanchikkuravan is only a mythical hero like Romulus of Rome, and that no king in the name of Nanchikkuravan ever ruled over Nanchilnadu at any time. Further, the name Nanchilnadu itself occurs in the early epigraphs far anterior to the supposed period of Nanchikkuravan rule. The fact that a ruler figuring in 'Purananuru', the ancient classic, is described as 'Nanchil Porunan' shows that, land before the period ascribed to Nanchikkuravan, the name Nanchilnadu was in vogue.

The Tamil Lexicon gives the term 'nanchil' to mean a "plough" or "component part of a fortification". There are historians and scholars who try to connect the name of 'Nanchilnadu' with 'nanchil' meaning a bastion or fort. In support of this view they point to the natural barriers fortifying the land on all sides. The word 'nanchil' also means plough, signifying home of agriculture. More aptly the word implies richness of agriculture and hence the name Nanchilnadu. Nanchilnadu, as an independent political entity has no relevance to the period of study. Throughout, it was in turn captured and retained by the Ays, Pandyas, Cholas and Venad. Likewise, the Carnatic Nawabs frequently waged a war against Nanchilnadu.

**OBJECTIVES OF THE STUDY**

The main objective of the study highlights on the following: -

1. To carry out the military potential of Carnatic Nawabs in South India particularly in Nanchilnadu.
2. To find out the Nawabs who were waged war against Nanchilnadu were Canda Sahib, Mahbat Khan, Yusuf Khan and Muhammad Ali etc.
3. To assess the war spots like Kadukkarai, Tovala and Aralvaimozhy and the difficulties faced by the people of Nanchilnadu under the Carnatic nawabs.

**METHODOLOGY**

This research article gives a detail description about the Carnatic Nawabs constant battles against Nanchilnadu. The material for this research has been collected from a variety of sources. Both primary and secondary sources are utilized to reconstruct the political condition of Nanchilnadu under the Carnatic Nawabs. Primary sources like South Indian Inscriptions, Suchindrum temple records and Travancore Archaeological Series are used for this study. Likewise, a large variety of books and journals published by eminent scholars and historians added more strength to this research paper.

**Aim of the Study**

The aim of this research article "A Historical Study on the Incursion of Carnatic Nawabs in Nanchilnadu" is to create a curiosity among the readers as well as the scholars to know the ancient political influence of Carnatic nawabs in Nanchilnadu and what were the difficulties faced by the people of Nanchilnadu under the Nawabs. Moreover, the aim of this research finds out the historic as well as the war strategic points in Nanchilnadu.

**Invasion under Canda Sahib**

After the extinction of the Madura Nayak dynasty with the death of Rani Meenakshi in about 1739 AD, the Nawab of Arcot came to possess the dominion of the Nayak of Madura. Even during the period of Nayaks, Venad had constant disputes with them. The Nawab of the Carnatic, who succeeded the Nayaks of Madura in power also fell heir to this dispute.

In 1740, the Nawab of Arcot ordered his Generals, Safdar Ali Khan & Chanda Sahib to attack and plunder the southern kingdom. Canda Sahib was the son-in-law and confidential minister of the Nawab of Arcot and hence he was made leader of the operations. In February, 1740, Canda Sahib assisted by Bada Sahib invaded Travancore territories in the east. The Anjengo Factors reported in February: "The twenty fourth the Naiques forces took from the King of Travancore Towall which they keep and have since marched into Cotata (Kottar) the king at present has got with most of his forces into Cockolone (Kalkulam) Fort". The 'Naiques forces' to which the Factors referred, were really the invading armies of Canda Sahib. Through the historic pass of

Aralvoimozhy, they entered Nanchilnadu and took possession of Kottaram. Ravaging the places on the way, the invaders reached Ettaankadu, about two miles south-east of Suchindrum. The trustees of the Suchindrum temple were alarmed at the invasion. A band of tenants and servants of the Suchindrum temple marched towards Ettankadu. A fierce struggle ensued at Ettankadu and naturally, the ill-organized band of man from Suchindrum was easily dispersed.

Flushed with success, the invasion marched on Suchindrum. Meanwhile, the Yogakkar of the Suchindrum temple, put up granite walls to protect the inner shrine and the sacred image from sacrilege. They also preserved the valuable jewels and ornaments adorned on the idol inside the cellers. The prodigious image of Anjeneya was kept hidden underground. Canda Sahib and his me reached Suchindrum and burned the Swamy Chariot, stationed in front of the temple. After setting fire to this huge temple-car, the plunderers rushed inside the pagoda. They could not find anything valuable. Then they damaged all the figures of lamp-bearers in the inner prakara. The head of the image Candesvara, was also broken by them. From Suchindrum the army proceeded to Kottar, Vadaseri, Tiruppatisaram and Vimanseri. They plundered paddy and seed-grain in all these places. Getting intelligence about the invasion, the Travancore army hurried to the east under Ramayyan, the shrewd and capable Dalawai of Travancore. As Marthanda Varma was then engaged in a fight against Kayamkulam and the Dutch, he deputed Ramayyan to negotiate a settlement with Canda Sahib. Ramayyan succeeded in including the latter to withdraw the invading force by offer of "rich presents".

After this, Marthanda Varma repaired and restored certain forts damaged by the army of Canda Sahib in the eastern frontier. He also constructed a new fort from Kadukkarai to Kanyakumari and stationed a garrison at the eastern frontier near Cape Comorin. The revenue of a large block of land lying to the east of the river Palayar at Suchindrum was set apart for the maintenance of this garrison. Marthanda Varma had to face trouble once again in the east. Moodemiah, the Governor of Tiruchirappalli captured the adjoining districts from Kalakkadu to Cape Comorin. Marthanda Varma who still had his troubles in the northern principalities, was unable to take it by the horns.

### **Conquest under Mahbat Khan**

After the death of Canda Sahib, Moodemiah, in order to strengthen his hands and enhance the resources sold away some forts and palaces falling on the periphery of Tinnevelly District "for presents of ready money". Marthanda Varma, sent Ramayyan Dalawa to Tinnevelly in 1752 A.D. to negotiate the purchase of these forts and tracts of land. By this arrangement the districts extending for thirty miles from Kalakkadu to Cape Comorin were sold to Travancore. This led Moodemiah into a clash with Muhammad Ali who had become the undisputed master of the Carnatic, on the death of Canda Sahib.

Muhammad Ali, assisted by the English East India Company sent an army under his brother Mahbat Khan and Col.Heron, the Commander of the English forces to the south. On receipt of this new, Marthanda Varma protested in March, 1755 to the Madras Council through the Factors at Anjengo, that he was apprehensively they had designs of entering his country. He asserted that such a move would be a violation of the friendly and good understanding so long subsisting between the company and him. There upon the Madras Council cautioned Col.Heron, to be particularly careful not to cause any damage to Travancore territory.

Moodemiah abandoned Tinnevelly on the arrival of the Nawab's forces and took refuge with Pulidevar, the Poligar of the Sankaranryankovil state. He went to Travancore in order to encourage the king to recover the districts and also to sought the help to expel the troops of Mahbat Khan. Mahbat Khan received the new, immediately proceeded to Tinnevelly. Before he arrived there Moodemiah had returned with 200 Naiyars, and the same numbers of other foot, which the king of Travancore had entrusted to his command. Pulidevar also joined Moodemiah and routed the forces of Mahbat Khan in July, 1755.

Immediately after this success, the Travancore troops returned home "pretending they were recalled by the emergency of some disturbances in their own country. Moodemiah thereupon retreated to Travancore and Pulidevar retired to his fort of Nelkattamseval. Mahbat Khan attacked Tovala fort and retreated in haste. As Marthanda Varma could not engage two enemies simultaneously, the nawab's forces in the south and the confederacy of expelled princes in the north, he decided to come to terms with the invader for this being. He sent an elephant as a gift to Mahbat Khan, "who had attacked the Tovala fort". In the same year (1755), the king of Travancore assisting Moodemiah, came with a large body of troops and captured the fort of Kalakkadu and took 2000 horses and imprisoned 500 soldiers of Mahbat Khan.

The recapture of the lost possessions by Marthanda Varma roused the anger of the Nawab of Arcot who was an intimate friend of the English. The Nawab complained to the English that adjoining territories. Marthanda Varma represented that he had committed no aggression against the 'Sirkar' and he had occupied only those

districts in Tinnevely which were in possession of his House from the immemorial and from which he had been unlawfully ousted by the officers of the Nawabs.

Meanwhile, the enemy Poligars in Tinnevely made an alliance with Moodemiah. The object of this alliance "was nothing less than got possession of the city of Maduar". Thereupon the Carnatic nawabs and the Madras Council decided to superseded Mahbat Khan by one of their commanders. In the beginning the Nawab was also amenable to the suppression, but on hearing that Mahbat Khan had won a great victory over the Travancoreans and the rebels near Tinnevely, he changed his mind. But the Madras Council at last prevailed upon the Nawab to recognize Yusuf Khan as the Commander of his southern forces. He was entrusted not only with the military affairs, but also with the management of the company's other concerns in the Madura and Tinnevely countries.

#### **Yusuf Khan relation with Nanchilnadu**

Yusuf Khan was also directed to make peace with the king of Travancore, on his arrival at Tinnevely. When he reached Tinnevely, he found that Mahbat Khan was unable even to pay his troops, owing to the widespread depredations of the Poligars and the Travancoreans. Mahbat Khan now turned a rebel, over his suppression, but was defeated at Gangaikondan in December, 1756. After his defeat at Gangaikondan, Mahbat Khan started negotiations with the king of Travancore "for assistance, with the proffer of Kallakadu and all the other districts to which the king had ever made any presentation and more. Tetarappa Moodille, the new renter of the southern districts reported to the Madras Council in November, 1756, that "the people of Nanzenat (Nanchilnadu) alias the king of Travancore's men, they having ventured to take possession of the districts according to Mahaphooz Cawns Phrimeadu, advanced and possessed themselves of all the villages beginning from Viziapetty excepting Kalakkadu and acted there as they thought fit". The renter also notified in March, 1752 that "the people belonging to the king of Travancore not keeping themselves to the bounds of Panagudy, which they had unjustly possessed, advanced further as far as Walleyoor (Valliyoor) and more over are committing disturbances in the country. In June, 1757, the Moodille further addressed that the king of Travancore had taken possession of the whole of the Kallakadu country and "seized all the paddy which was made over to Savacars and sending it to his country and that a body of 2,000 men with two guns belonging to him are now arrived at Kalakkadu".

The king of Travancore now proposed to the Madras Council that he was willing "to settle all his differences in an equitable manner according to the old regulation of limits" and "pay the tribute as formerly". The Madras Council requested the king to send "a proper person well acquainted with all the particulars and fully empowered to settle the businesses. Accordingly, the king of Travancore sent one 'Ganua Sastrigaley' to Madras in August, 1757. In the letter of authorisation, the king laid claim to a number of districts extending from Kalakkadu to Cap Comorin. He also expressed his preparedness to pay the customary tribute to the palace. But on the way to madras, Sastrikal was imprisoned by Kattabomman, but he escaped and returned to Travancore in December, 1757.

By the end of 1757, Mahbat Khan became a penniless refugee among the Poligars. To put an end to the incursion of the Travancore troops Yusuf Khan recovered Kalakkadu and the adjoining places from the hands of the Travancoreans. Meanwhile the Kallans of the Poligar of Vadakarai, had committed extensive ravages on the eastern periphery of Travancore territory. A meeting was arranged following which the king of Travancore had offered to assist Yusuf Khan in the event of aggression from Pulidevar and the Poligar of Vadakarai. We find mention in a Huzur Treasury Document dated 11<sup>th</sup> Kanni 935 Malayalam Era (23<sup>rd</sup> September, 1759) about the expenses incurred in gathering various military stores for the attack on Vadakarai. The King of Travancore despatched 1,000 soldiers by way of Aruvaymoli (Aralvaimozhy) and 10,000 soldiers through Shencotta and sought the help of Pulidever.

Pulidevar was visibly frightened by the combination of Yusuf Khan and the king of Travancore. Yusuf Khan with the aid of Travancore troops plundered the territory of Pulidevar in November, 1759. The Kallans were forced to retire to the woods. On 20<sup>th</sup> November, the Kallans attacked Travancore troops and killed a number of them, but retreated by the arrival of reinforcement of Yusuf Khan. On 14<sup>th</sup> November 1762 the king of Travancore is reported to have said that Yusuf Khan had attacked him on his refusing to join him in his conduct, and asked him to report in person at Madras to render an explanation. On 29<sup>th</sup> November, they received a letter from Yusuf Khan saying that his visit to Madras would be delayed by the necessity of repelling an attack from Travancore. It appears that the king of Travancore, in the meantime, had invaded his possessions in the Tinnevely country thinking that the council would approve of his action.

The Travancore forces were defeated, and the king of Travancore submitted, restoring "the guns, carts and troops which he had captures", and on the 16<sup>th</sup> February signed the following agreement: -

I, .....king of Travancore &.....do give the following agreement to Muhammad Yusuf Khan Bahadur, ruler of the Madura country, that if an enemy marches against you in Madura country. I Shall in such case regard your enemy as my own and send an army of horse, sepoy &.....I shall commit on hostilities in your districts nor give a place to your enemy in my dominions. On the contrary, I shall act in perfect union and friendship with you. Thus I give this agreement to you”.

Finally, Yusuf Khan declared himself independent of the Nawab of Carnatic. The Madras Government sent an army to besiege Madura, the headquarters of Yusuf Khan. The siege continued till 14<sup>th</sup> October, 1764, when Marchand the commander of the French contingent, traitorously seized Yusuf Khan and delivered him upto the English Commander, who hanged him.

### **Invasion of Muhammad Ali**

On the 22<sup>nd</sup> October, Muhammad Ali, the Nawab of Carnatic, accompanied by a strong contingent of English troops reached Palayamkotta. He ordered the king of Travancore to evacuate all those districts, which he had occupied, east of the gate. The king desirous of not precipitating a war with the Nawab, delivered up the districts, and withdrew his forces to Tovala he then wrote a letter to Bombay Government. Finally, the king of Travancore, being described in them as the ‘Zamindar of Malavr’, (Malabar) was left in possessions of Shencotta and Kanyakumari in consideration of “obedience and perpetual alliance to the Circar of the Mawab of Wallajah” and the payment of 3,700 white Madurai Chuckrams annually. The peish-cush was fixed at 4,000 Travancore Chuckrams and an elephant yearly. The king of Travancore further agreed not to assist the Nawab’s enemies.

### **CONCLUSION**

From the above discussion, Nanchilnadu as an independent kingdom had fired the ambition of several conquerors from very early times because of its bounteous wealth. Subsequently it fell under the influence of the Pnadyas, Cholas and Venad rulers. Nawab of Carnatic waged a constant war against under various Nawabs like, Cand Sahib, Mahbat Khan, Yusuf Khan, Muhammad Ali etc. From point of view of the permanent interest of Nanchilnadu though Venad undeniably played a greater role the contribution of the Tamil cannot be overemphasised. But as Nanchilnadu had long been a cock-pit of warfare it was left bleeding and prostrate for long.

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**STUDY OF UNORGANIZED RETAILERS AND THEIR PROBLEMS SPECIAL REFERENCE TO TEXTILES STORES IN AIROLI REGION NEW- MUMBAI**

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**ABSTRACTS**

*Mumbai is the destination of textile mills right from the beginning , the people from the outside area of Maharashtra or other region who were coming and immediately they had a job in the Mills , it was the safest source for the people to earn their bread and butter. Even these mill owners were exporting their goods and services to the Europe and south Asia, even Indian artist's artistic work was fascinating to the foreign customers. The clothes business was one of the prospective business in India, the climatic condition was very suitable to the clothes production.*

*After 1980, there were dramatic changes had been received in this sectors, political people had intervened to the companies' day to day activities , lockouts, strikes , slowdown were the common things, the Mills owners have closed down few mills , they were using their plants for building tall tower from where huge and quick money was available, but the same time other states garments were purchasing by the Mumbai's mills owners, unemployment , price fluctuations problems are raised, small retailers got the big problems, especially in New-Mumbai the rates of the shops are to high, it is difficult to survive in this region..*

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**INTRODUCTION**

Retailing is the second largest Industry in India after the agriculture Industry. The Climate for producing and processing & weaving was suitable, even the raw material as a cotton, yarn was easily available from several parts of Maharashtra. Consisting demand lower the cost of the products hence customers were regularly buyers of different, different Stylish clothes for their regular and occasional use. Paithani, Kanjivaram, silk, cotton ,cotton mix, khadi , were the famous types of Sarees and Gents were getting at a reasonable rates. Kids clothes were purchasing by consumers at a large scale. The employment problems were reduced in those days even consumers gets the verity of products, today readymade garments are in more demanded as compared to open pieces of clothes. Females fashionable ready made dresses are very popular in India Mafatlal, Sungress, Raymond, Max fashion ,Kohinoor, Hindistan mills etc.

The first textile industry was started in 1790 at America, later on it is started in England, germany ,france etc. currently the Indian textile industry is up to \$150 billion dollars and up to 20209 it will reach up to 230 \$ , These Industry contribute 2% to India's GDP . In future the retailing textiles will develop in India at present the Future group is opening near about 800 stores in different regions of India.max fashion has opened 400 stores of textiles. S Kumars, Gwalior suiting's, Dicjam are the leading textiles mills which are developing the textiles business in India , but the retailers of New- Mumbai region facing numbers of problems , the Big Bazzar ,departmental stores, supermarkets, discount stores and factory outlets have installed the big challenges in front of unorganized textile retailers.

**ORIGIN OF THE PROBLEMS**

New- Mumbai is the latest developed city in the metropolitan cities , due to good climate and easy transportation facilities the people who are shifting to the New – Mumbai , highly educated and good standard of living people are residing in this region very fast, iy has got the distinguished importance. At the same times it is very difficult for the retailers to stand up in the market, rate of shops are very costly , consumers are expecting costly as well as fashionable products, hence these retailers have to increase price , The government has introduced the GST , hence the retailers are facing big problems in this region.

**REVIEW OF LITERATURE**

**1) Miss. Monica Talreja and Dr. Dhiraj Jain in their article “Changing consumer perceptions towards organized retailing from organized retailing – An Empirical study”** In International journal of Marketing and Finance ISSN 2277-3622 June 2013 stated that

Organized retailing is developing in Indian Market due to young working generation under the age of twenty fourth, flow of money is regularly running with this group and many of them have no family responsibility, their fore their purchasing power is certainly high as compared to other working group. These groups are more fashionable. She has propounded the growth of organized retail sector due to Traditional market, it transforming itself in new formats of –

Departmental stores, hypermarket, supermarket, specialty market etc.

2) S. P. Thenmozhi and D. Dhanapal (2011) identified the Retail service quality factors and explores the impact of Retail Service Quality on Customer satisfaction and loyalty in unorganized retail outlets and sample of 463 customers at selected kirana stores (unorganized retail format) of Tamilnadu in India were selected for the study on the basis of non-probability convenience sampling. The study also analyzed the association between demographic profile of the customers and their perception on retail service quality

3) M. Joseph, S. Nirupama, M. Gupta and S. Sahu (2008) attempted to rigorously analyze the impact of organized retailing on different segments of the economy. The findings of this study are based on the largest ever survey of unorganized retailers (the so-called “mom and pop stores”), consumers, farmers, intermediaries, manufacturers, and organized retailers in addition they reviewed international experience, particularly of emerging countries of relevance to India, has also been carried out as part of the study.

Dr. H.M. Chandrashekhar (2016) has examined the research paper on “A Study of Organized and its Impact on unorganized Retail outlets in Mysore City”. The main purpose of the above research paper is to find out the progress of Organized retail sector in the Mysore city and its allied areas. The researcher has studied the factors which are affected on unorganized retailing as well as organized retailing. He adopted the convenience sampling method and probability sampling method. The primary data collected from the 148 respondents for the validity of his research problem. 125 respondent were selected from the organized retailing were as 20 respondent were selected from the unorganized retailing and 3 from the other stores. The researcher has selected the samples as per the age group to know the which age groups consumers purchased the goods and services from the organized retailing as per the survey in the age of 26 years to 35 years age consumers are purchasing the maximum goods and services from the organized retailers. as far as the genders are concerned, the 51.2% females consumers purchased goods from organized retailing were as 48.2% male consumers purchased the goods and services from the organized retailing. The conclusion of the above research article is that the organized retailing in Mysore city is growing rapidly due to innovative practices are being followed by the Malls, supermarket

**OBJECTIVES OF THE STUDY**

- 1) To study the present conditions of textile retailers.
- 2) To study the profile of the consumers.
- 3) To study the problems facing by the retailers.
- 4) To make suggestions for the development of textiles retailers.

**5) HYPOTHESIS**

- 1) H0 The consumers are highly quality oriented.
- 2) H1 The consumers didn't want to buy the textiles products from unorganized retailers.
- 3) H2 The consumers are not seasonal buyers of this area.

**6) RESEARCH METHODOLOGY**

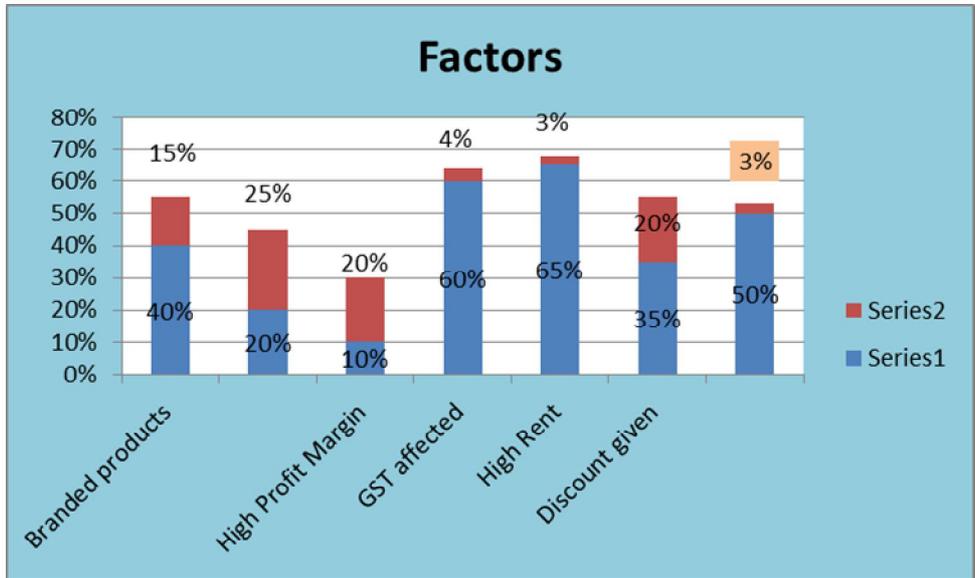
The present study is conducted in the Airoli town which is under the New- Mumbai region, Thane districts, to know the validity of the problems, the researchers has collected the primary by preparing well equipped questionnaire for the unorganized textile retailers. The secondary data is collected through references, Journals, P.Hd. thesis and research articles. Survey and interview methods have been applied to get the solution for the given problems. Fifty respondent have been selected as a textile retailers to get the solution to the problems. Descriptive research methodology has been applied for the interpretations of the problem. Random sampling method has been applied for the selection of respondent. correlation technique has been used to know the effect on retailers and consumers.

**7) INTERPRETATIONS OF DATA**

Through the questionnaire, the researcher has provided the questionnaire in which the certain factors are included to know the problems of textile retailers. Likert scale method has been used to get the exact validity of the problems.

Sr. No.	Factors	Agreed	Strongly Agreed	Disagreed	Strongly disagreed	Neutral
1)	Branded products	25%	40%	15%	15 %	05%
2)	Regular flow of consumers	05%	20%	40%	25%	10%

3)	High Profit Margin	05%	10%	55%	20%	10%
4)	GST affected	25%	60%	10 %	04 %	01%
5)	High Rent	30%	65%	01%	03%	01%
6)	Discount given	10%	35%	30%	20%	05%
7)	Middle & Rich class consumers	35%	50%	10%	03%	02%



The above chart indicated the factors which are affected on the business of textile retailers

The unorganized textiles retailers kept branded products in their shops 40% retailers are strongly agreed and 15% retailers are disagreed that they are not keeping branded products and 5% retailers are neutral about the branded products. Flow of regular customers are not in buying the textiles products 20% retailers are agreed were as 40% retailers are disagreed 10% consumers are neutral. Profit margin is very low 55% retailers are agreed that the profit margin is less were as 10% retailers are getting sufficient profit. GST is affected on unorganized retailer’s business 60% consumers are of the opinion that GST retailers are strongly agreed and only 10% retailers are not affected the GST , 1% consumers are neutral.

65% retailers says that the rent of the shops is too much , there fore they couldn’t get the sufficient profit.Only 3% retailers are getting profit. To attract the consumers , 35% retailers offered discount to the consumers were as 30% retailers couldn’t offered the discount facilities to their consumers. The middle class and the rich class consumers purchased the textiles products from these retailers , 50% retailers are agreed were as 10% retailers are disagreed. The above factors are indicating that the unorganized retailers are facing the problems of tax, High rate of rent and expenditure are more therefore the profit margin is low.The retailers have to increased the prices of products , hence the consumers moved to the organized retailers like as Supermarket, mall, Departmental stores etc.

**LIMITATIONS OF THE STUDY**

The limitations of the study is the area, only Airoli region’s retailers are consider hence it is not confined to the other area’s problem, the period of collecting the data is very short and the respondents which are selected are very small , many respondent are neutral in their opinion , many respondents have given the incomplete as well as biased information.

**FINDINGS OF THE STUDY**

- 1) The cost of the products are high as compared to organized retailers, so that the flow of consumers are more in organized retailers.
- 2) Many retailers are running their business on rental basis of shops, the rent is very high, sometimes they can’t recovered their cost unfortunately consumers find the other options.
- 3) The flow of consumers is not regular as the consumers occasionally purchased the textiles products . it is inversely affected on the profit margin.
- 4) Promotional expenses are not incurring by these sellers , therefore the consumers are ignored about the new verity of products, hence they postponed their regular shopping.

- 5) The financial assistance are not getting from the financial institutions to these sellers ,therefore they keep limited verity of products , the consumers' expectations are large verity of products.
- 6) Layout and structures of the shop is not attractive, hence the rich and educated consumers avoid to go to these shops.
- 7) These sellers can't provide the additional facilities to the consumers like as parking facilities, water facilities, washroom facilities, therefore consumers prefer to organized retailers.
- 8) While shopping , due to small space in the shops the consumers fill uncomfortable and conjusted.

**SUGGESTIONS**

- 1) The layout & structure of the shops should be developed by the unorganized retailers so that consumers fill comfortable while shopping the goods and service.
- 2) In billing the sellers should adopt the technology, Paytm, online payment, Bhim apps ,mobile payment so that consumers can save their times ultimately flow of consumers will increase.
- 3) The sellers should keep regular touch with consumers and aware them about the latest fashionable products, personally sellers should provide the information to their loyal customers.
- 4) The government should implement the financial assistance to these sellers, so that they can provide the additional facilities to the consumers and they can bring large verity of products in their shops.
- 5) Trained staff should available in the shops, so that they can treat the consumers very well if there having any doubt in the minds of consumers which can be cleared in good manners.
- 6) Proper display of the products in shop need to be required , proper lighting & ventilation facilities to be provided to the consumers, home delivery, samples of the products need to be given to the consumers.

**CONCLUSIONS**

The above research indicated the problems of unorganized textiles retailer in New- Mumbai region, if they want to remain in the business and to face the storms of organized retailers , they must have to adopt innovative strategy in their traditional selling , promotional strategy is very essential, pricing factor is significant in this regards , therefore these sellers should keep reasonable price for the products. Installment and credit facilities need to be increased so that the average customers can buy the products from these sellers. The sellers must see the trends of fashion and according to that they should bring the verity of products. In future if these sellers make the through study of organized retailers, there strategy , surely the unorganized textiles sellers can create challenges in front of organized retailers.

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