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**A STUDY ON BEHAVIOURAL PATTERN OF COLLEGE GOING STUDENTS TOWARDS  
JUNK/FAST FOOD IN THANE CITY**

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**ABSTRACT**

*Fast food refers to food that can be served ready to eat fast. Fast food and junk food are often used interchangeably. Fast food restaurants are becoming a very common. They are open for people of different backgrounds to have access at ease. The fast food / junk food restaurants' also lies within walking distance outside of the college campus limits. Although the Government has banned the Junk food from School and college canteens on 6.11.2019, it is easily available outside campuses. So researcher has tried to find out behavioural pattern of college going students towards junk/ fast food. The researcher has studied 146 samples through simple random sampling technique of three colleges in Thane City. Mann-Whitney U test, Mean Rank, Kruskal-Wallis Test, Dunn's Test is used to analyse the data.*

*Keywords: Junk food, behavioural pattern, college students*

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**INTRODUCTION**

Fast food refers to food that can be served ready to eat as fast as possible. Fast food and junk food are often used interchangeably. Junk food is energy dense food. It carries high amount of refined sugar, white flour, trans-fat, polyunsaturated fat, salt, numerous additives. It also has low nutrient value in terms of protein, fiber, vitamin, and mineral content. Foods like chips, chocolates, soft drinks, food with bread etc. are generally consumed more as junk or fast foods.

There is a rising trend among the newer generation about fast food culture. Elder people are more fascinated about healthy foods as compared to adolescents. The fast-food sector in India is rising at the rate of 40% per annum. India ranks 10th in the fast food per capita expenditure data with 2.1% of spending in yearly over-all expenditure. The current universal adaptation of a system for fast food consumption had led to several harmful effects on health.

Good nutritional diet or balance diet is fundamental need for development and growth of human beings. Most of the students especially children and young adults during their meal time have fast food and get habituated to the taste of the fast food. The fast food consists anything that is delicious, quick, fashionable and convenient. Though fast foods are tasty they have poor nutritive value and high calories. Today junk food is the big problem of obesity, diabetes, blood pressure among college students.

The junk food is the addiction of food eating habits like chips, burger, noodles, candies, and soft drinks beverages. The soft drink beverages increase the level of glucose in blood and it cause diabetes in the young age itself. The college students take fast food just for fun, change, entertainment of the friends slowly it becomes addition.

**REVIEW OF LITERATURE**

- Helen G. Dixon, Maree L. Scully, Malanie A. Wakefield Victoria M. White, David, a Crawford (2007)** : According to this study TV advertising is the major factor for purchasing intension for children's reinforcing healthy eating and could empower these with poor diets. The advertisement with free gifts attracts the children's for consuming the fast food. It changes the attitude of the children they want to buy the product for the gift of (toys, stickers, and labels).<sup>1</sup>
- Lt Col Mercy Antony, Lt Col R K Bhatti (2015):** As per this research paper , Many teenagers have a general idea that junk food is unhealthy but lacked the specific knowledge about the ingredients,

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<sup>1</sup> Helen G. Dixon, Maree L. Scully, Malanie A. Wakefield Victoria M. White, David, a Crawford, (2007), "Watching television and advertisements gives importance for junk food versus nutrition's food for children's attitudes and preferences", p.p. no:1311-1323.



preservatives and various other aspects of the ill effects of junk foods. Therefore prevention of childhood obesity has now been recognized as a public health priority as focused by both the authors. <sup>1</sup>

3. **Joshi, Deshpande (2012) et al :** In this paper a cross sectional study was carried among 410 mid adolescent school children, about 20.5% of students were either obese or overweight. Due to their pre-occupation with either studies or tuition, majority (75.4%) of students had sports activity less than 1 hour daily. According to authors simple measure of cycling will reduce the obesity among teenagers. <sup>2</sup>
4. **Seema Jain et al (2010):** in their study among 2785 affluent adolescent school children also reported prevalence of overweight and obesity as 19.7% and 5.3% in girls and 18.36% and 10.82% among boys respectively.<sup>3</sup>

**STATEMENT OF RESEARCH PROBLEM**

As more number of college students are attracted to junk/fast food, researcher would like to find out their consumption pattern, who influences them to buy and eat, whether they are aware of the ill-effects on health in this research paper. As junk /fast food is becoming more obsess and lazy.

**OBJECTIVES OF THE STUDY**

1. To study the junk food consumption habits in college going students.
2. To study the awareness amongst students about ill-effects of junk foods.
3. To study factors influencing for buying and consumption of junk foods.

**SCOPE / NEED OF THE STUDY**

It is very important to know the impacts of junk food because the markets target the children’s and college students. Healthy eating is required for good health but the westernization lifestyle affects the eating habits of students. The junk food contains lot of preservatives, carbohydrates, sodium, potassium and nitrogen gas could be harmful to health. So researcher will try to create the awareness amongst college going students about side-effects of eating junk/fast food.

**RESEARCH METHODOLOGY**

- The data is collected from both primary and secondary data.
- In order to collect primary data, the researcher has chosen three colleges in Thane City area as a research universe.
- The data is collected through pre-structured questionnaire with 5 point Likert scale method and close ended questions with multiple choice and dichotomous questions.
- The simple random sampling method was used and the data is collected from 146 respondents of three colleges students studying in degree college section irrespective of their stream of study.
- The data is analyzed through various statistical tools such as Mann- Whitney U test, Mean Rank, Kruskal-Wallis Test, Dunn’s Test.
- The secondary data is collected through various research papers, books and Internet blogs by the researcher.

**LIMITATIONS**

1. The study is conducted in only 3 colleges of Thane city of Maharashtra State.
2. Time duration was another limitation of the study.

**ANALYSIS AND INTERPRETATION OF DATA**

**1. Comparison between gender**

		Ranks		
	Gender	N	Mean Rank	Sum of Ranks

<sup>1</sup> Lt Col Mercy Antony, Lt Col R K Bhatti (2015), “ Junk Food Consumption and Knowledge about its Ill Effects among Teenagers: A Descriptive Study” Vol 4, Issue 6, pp 1133-1136.

<sup>2</sup> Joshi M, Gumastha R, Kasturwar NB, Deshpande A. Avoid junk food and start cycling to school : An easy way to manage adolescent obesity. Journal of pharmacy and biological sciences 2012, 4(5) p.21-27

<sup>3</sup> Seema Jain, Bhawna Pant, h. Chopra, R. Tiwari Obesity among adolescent of Affluent public schools in Meerut. Indian Journal ofpublic Health. 2010; 54(3):158-160.

Affects Health	Male	50	73.60	3680.00
	Female	93	71.14	6616.00
	Total	143		
Love its taste	Male	50	67.67	3383.50
	Female	93	74.33	6912.50
	Total	143		
Eat because of friend circle	Male	50	64.58	3229.00
	Female	93	75.99	7067.00
	Total	143		
I am aware of its effect on body	Male	50	72.32	3616.00
	Female	93	71.83	6680.00
	Total	143		

**Mann-Whitney U test results**

	Affects Health	Love its taste	Eat because of friend circle	I am aware of its effect on body
Mann-Whitney U	2245.000	2108.500	1954.000	2309.000
Wilcoxon W	6616.000	3383.500	3229.000	6680.000
Z	-.370	-1.018	-1.622	-.074
P-value	.711	.309	.105	.941

**Interpretation**

P-value greater than that of 0.05 indicates no significance of difference between the average agreeeness when compared between male and female. The higher mean rank indicates more agreeeness. So students love junk food irrespective of any gender. No significant difference is observed for gender towards the love and consumption of junk food.

**2. Do you love Junk Food?**

Ranks				
	Do you love Junk Food?	N	Mean Rank	Sum of Ranks
Affects Health	Yes	90	60.27	5424.50
	No	28	57.02	1596.50
	Total	118		
Love its taste	Yes	90	65.17	5865.00
	No	28	41.29	1156.00
	Total	118		
Eat because of friend circle	Yes	90	61.53	5537.50
	No	28	52.98	1483.50
	Total	118		
I am aware of its effect on body	Yes	90	58.02	5222.00
	No	28	64.25	1799.00
	Total	118		

**Mann-Whitney U test**

	Affects Health	Love its taste	Eat because of friend circle	I am aware of its effect on body
Mann-Whitney U	1190.500	750.000	1077.500	1127.000
Wilcoxon W	1596.500	1156.000	1483.500	5222.000
Z	-.473	-3.628	-1.190	-.928
P-value	.636	.000	.234	.353

**Interpretation**

P-value greater than that of 0.05 except “Love its taste” indicates no significance of difference between the average agreeeness when compared between love for junk food. The higher mean rank indicates more agreeeness. This indicates that student respondents love junk food more due to taste. Other factors such as friend circle, easy availability are not significant to respondents. They are fascinated by the taste of the junk/fast food.

**3. Comparison of frequency of eating**

**Mean Rank table**

	Ranks			
	Frequency of eating	N	Mean Rank	Sum of Ranks
Affects Health	Very Frequently	88	72.18	6352.00
	Less Frequently	55	71.71	3944.00
	Total	143		
Love its taste	Very Frequently	88	76.99	6775.00
	Less Frequently	55	64.02	3521.00
	Total	143		
Eat because of friend circle	Very Frequently	88	72.82	6408.00
	Less Frequently	55	70.69	3888.00
	Total	143		
I am aware of its effect on body	Very Frequently	88	66.82	5880.50
	Less Frequently	55	80.28	4415.50
	Total	143		

**Mann-Whitney U taste result**

	Affects Health	Love its taste	Eat because of friend circle	I am aware of its effect on body
Mann-Whitney U	2404.000	1981.000	2348.000	1964.500
Wilcoxon W	3944.000	3521.000	3888.000	5880.500
Z	-.073	-2.023	-.309	-2.075
P-value	.942	.043	.758	.038

**Interpretation**

P-value greater than that of 0.05 except “Love its taste” and “I am aware of its effect on body” indicates no significance of difference between the average agreeeness when compared between frequencies of eating. The higher mean rank indicates more agreeeness. Here while analyzing the data the researcher has divided the frequency of eating junk food as very frequently and less frequently. This has come to conclusion that those respondents who don’t consume fast food are aware of its ill-effects on body so they eat the same very rarely and those who loves taste are eating junk food more frequently.

**4. Comparison between awareness of nutrition value in junk food**

**Mean Rank table**

	Ranks			
	Are you aware of nutrition value in junk food?	N	Mean Rank	Sum of Ranks
Affects Health	Yes	91	74.39	6769.50
	No	52	67.82	3526.50
	Total	143		
Love its taste	Yes	91	74.25	6756.50
	No	52	68.07	3539.50
	Total	143		
Eat because of friend circle	Yes	91	74.02	6736.00
	No	52	68.46	3560.00
	Total	143		
I am aware of its effect on body	Yes	91	79.47	7231.50
	No	52	58.93	3064.50
	Total	143		

**Mann-Whitney U test result**

	Test Statistics <sup>a</sup>			
	Affects Health	Love its taste	Eat because of friend circle	I am aware of its effect on body
Mann-Whitney U	2148.500	2161.500	2182.000	1686.500
Wilcoxon W	3526.500	3539.500	3560.000	3064.500

Z	-.997	-.953	-.798	-3.131
P-value	.319	.341	.425	.002

**Interpretation**

P-value greater than that of 0.05 except “I am aware of its effect on body” indicates no significance of difference between the average agreeeness when compared between awareness. The higher mean rank indicates more agreeeness. Respondents are aware of effects of junk food consumption on body.

**5. Comparison of all the parameters**

	N	Mean Rank
Affects Health	143	316.37
Love its taste	143	330.32
Eat because of friend circle	143	184.92
I am aware of its effect on body	143	314.39
Total	572	

**Kruskal-Wallis Test result**

	Parameters
Chi-Square	83.011
Df	3
p-value	.000

**Interpretation**

P-value less than that of 0.05of Kruskal-Wallis test is less than that of 0.05 indicates significance of difference between the average agreeeness between parameters when compared with each other. The higher mean rank indicates more agreeeness. To find out significance of difference between independent parameter, Dunn’s test is used. The results are given below:

**p-value table of Dunn’s Test result**

	Affects Health	Love its taste	Eat because of friend circle
Love its taste	1	-	-
Eat because of friend circle	0.000	0.000	-
I am aware of its effect on body	1	1	0.000

**Interpretation**

P-value less than that of 0.05 indicates significance of difference between respective groups. This table indicates that amongst the factors, respondents are eating junk food as they love taste, it is easily available but they do not eat the same due to peer groups or friends are eating. They love the taste s they consume the same.

**FINDINGS AND CONCLUSION**

- Individual consumers need to be more aware and educated about their individual dietary needs, and devise their dietary strategies for food choice according to their health.
- In this context, the supportive role of families, teachers, and Governments in making individuals, especially the younger generation, more educated about health and nutrition can make a significant difference in the improvement of community health worldwide.
- There are planned meals in school and at home. However, it is important that there are regular food restaurants beside the fast food restaurants near the colleges.
- It is also important that individuals have a right of preference. This preference is important if there are restaurants with regular vegetable dishes next to the fast food restaurants providing choices.
- Fast foods are taking popularity by nuclear families because working parents have less time for meal preparation by themselves.

**SCOPE FOR FURTHER RESEARCH**

The researcher will further study and analyze perception of students on fast food consumption their consumption habits, understand their depth of awareness due to fast food consumption and also will find out factors influencing consumption of junk food. Researcher will also try to find out the alternative product or substitute product with sane taste to junk food at reasonable cost.

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A STUDY ON ANALYSIS OF THE FINANCIAL PERFORMANCE AND GROWTH OF THE INDIAN POSTAL SERVICE

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ABSTRACT

As India Post is a very large and oldest organization and working very well since British times, it was started for dealing with postal or mail articles and small saving schemes, it was only means for communicate message and moving mail articles. But after independence it becomes one of the most significant organizations for civilizing economic conditions of India. The study focuses on Growth of Indian post over the years and what India Post should apply itself towards the challenge of achieving high volumes of money orders, low-cost bank accounts and mail and Postal Life Insurance to all Indian citizens. Building a strategic partnership with financial institutions, mutual fund and insurance companies, and telecom operators is beneficial or not? The above questions will be answered from following study conducted.

INTRODUCTION

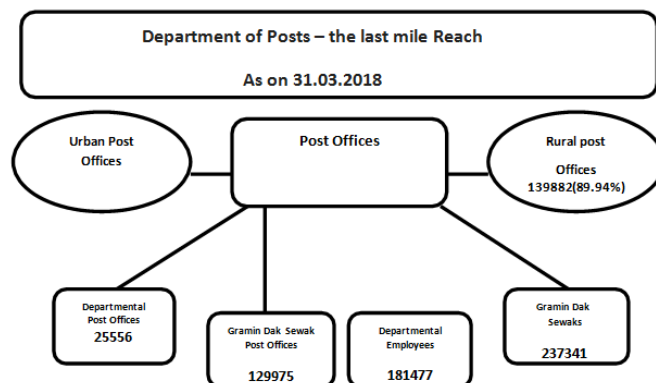
An effective and trustworthy Communication linkage is the support of the nation which shows a vital role in the socio — economic development and the incorporation of the country. The Department of Posts (DoP) is a government-operated postal system in India, which is a subordinate of the Ministry of Communications. The Department of Posts normally called "the post office" in India. India post conveys to the observance a universe of complex network of post offices throughout the distance and coverage of the country. The Department of Posts is the largest postal network in the world. Now, Indian post have 1,55,531 Post Offices. For nearly a more than a 165 year, the postal service has been the key constituent of the communication structure for the country. In these 165 years, the post office has been more than a 'means of communication' - it has facilitated in nation building, linking the various areas and general public of the country.

India post is revolutionary and up-to-date and modern. It holds change and integrates services to accomplish the necessities of its customers. India post touches the lives of Indians in more than one ways. It has truly a long way from simply transmitting messages and to afford an inclusive range of services for the social-economic advancement of the people.

The objective of the Indian post has been to provide a post office and postal services as far as possible within easy reach to all citizens in the India. As post offices are released on the origin of specific customs, the department has to do a good harmonizing act between demand for new post offices and providing financial account. Currently, the post office faces hard struggle from newer approaches of technology, which have redefined 'connectivity'. The Indian postal department, at the current stage, faces the twin challenges stood by the private courier industry and on-going developments in communication technology, particularly mobile phone and the World Wide Web (www).

The postal department appreciates its particular staff as the utmost substantial resource. Hence, any step towards getting something in the right position the postal department has to be first and foremost at the level of human resource. The Indian post concerned in money order, delivering mail, accepting deposits, providing insurance, sales of forms, rural postal life insurance, etc. The Indian post acts as an agent for government of India.

POST OFFICES IN INDIA



(Sources-Annual Report 2018-19)

**RESEARCH METHODOLOGY****PROBLEM STATEMENT**

India post office is a big network which has been updated, computerized and also globalized in recent years to enhance its performance by implementing various financial banking services in adding to its traditional postal services. Differently the early days, the customers requiring products and services and financial services have options such as agencies, organization and financial institution, public sector or private sector. In such competitive situation, India post office is able to be successful in trying to fulfill the needs and facilities of its customers to a large extent. Then question arises that the financial position of the Indian post is good or not. There has been a lot of research done since the Indian post but not much research has been done to study and analyses of the financial performance and growth of the India office.

**OBJECTIVE**

The objectives of the study, to avoid collecting needless and unrelated data and focus only on obtaining information that is directly related with the article of the study. The study had been made with the following set of objective:

- To analyses the financial performance and growth of Indian postal service.
- To describe the different postal service revenue and cost.
- To evaluate the profitability and performance of Indian post.
- To offer suggestions for the improvement of financial performance of Indian post.

**SIGNIFICANCE OF STUDY**

The postal department is one of the biggest public sector organizations helping the communication requirements of all the Indians. There are as many as 1,55,015 post offices situated in a range of places of India in a very close network. At first mail deliverance was the one and only task of the post offices but during the way of era, a variety of innovative services have been included. The charges collected for services have been very nominal or cheaper. In recent times, private organizations in communication system have emerging in this field and they are called courier services. Because of the strict opposition posed by the courier services, the postal department has faced the revenue losses. Therefore there is a necessity to undertake a study of financial performance of Indian postal service. And also consider the overall finance situation of the postal department.

**HYPOTHESIS OF THE STUDY**

- There is no significant difference between the Money orders of selected of Indian postal service.
- There is significant difference between the Money orders of selected of Indian postal service.
- There is no significant difference between the speed posts of selected of Indian postal service.
- There is significant difference between the speed posts of selected of Indian postal service
- There is no significant difference between the insurance of selected of Indian postal service.
- There is significant difference between the insurance of selected of Indian postal service.

**REVIEW OF LITERATURE**

- **Prof. Arvind Kumar & Manoj Kumar (2019)**, India Post Office Savings Bank is broadly known and usual formal organization offering saving products. These accounts generally offer a guaranteed return on investment and are ideal for superior citizens and people who are looking to receive a regular income without exposure to risk.<sup>3</sup>
- **Gurpreet Singh and Kritika Khanna(2018)**, The structured system of post office not only provide the range of mail-related and courier services but also various banking services and financial services in India. A post office is a public office or department forming the part of the national postal system where mail is handled and where postal materials, and services are sold.<sup>4</sup>
- **Anand. M. B., DR. Srinivas D. L., DR. H. H. Ramesh(2013)**, Indian post provides cheap and reasonably priced service to the Indian people through its exceptional network of Indian post. Post office provides basic service as well as several new services like EMO-electronic money order, money transfer, and distribution of mutual fund.<sup>5</sup>

**DATA ANALYSIS**

Various postal services and products include money order, Registered Newspaper- Single, Registered Newspaper-Bundle, Book Post-Printed Books, Book Post-Other Periodicals, Parcel, Letter, Money Order, Indian Postal Order, Speed Post, Value Payable Post, Insurance etc.

**MONEY ORDER**

Money can be sent through post office under money order service. The Money Order service was introduced in 1880. Money Order is an order issued by one post office to another post office to pay a certain sum of money only to the person named there in.

**MONEY ORDER**

Sl. No.	Year	Cost Rs.	Revenue Rs.
1	2013-14	8638.19	5464.86
2	2014-15	10457.08	4677.65
3	2015-16	8577.04	4012.12
4	2016-17	19735.01	4250.3
5	2017-18	19823.96	2895.66
	Mean	13446.26	4260.12
	SD	5830.64	941.95
	Max	19823.96	5464.86
	Min	8577.04	2895.66

Above table represents the cost and revenue of money order. The highest cost of money order is 19823.96 in the year of 2017-18 and highest revenue is 5464.86 in the year of 2013-14. The lowest cost is 8577.04 in the year of 2015-16 and lowest revenue is 2895.66 in the year of 2017-18. The mean of the cost and revenue of money order is 13446.26 and 4260.12 respectively. The standard deviation of the cost and revenue of money order is 5830.64 and 941.95 respectively.

**Hypothesis of study:**

**H<sub>0</sub>:** There is no significant difference between the Money orders of selected of Indian Postal service.

**H<sub>1</sub>:** There is significant difference between the Money orders of selected of Indian Postal Service.

**Testing hypothesis:**

**T TEST**

Pearson Correlation	-0.66444
P(T<=t) one-tail	0.017048
t Critical one-tail	2.131847
P(T<=t) two-tail	0.034097
t Critical two-tail	2.776445

Above table show the result of T-Test at 5% significant level of T-Table value of one tail(2.131) and T calculate value(0.017) hence table value is more than the calculate value. So, the null hypothesis is accepted. T- Table value of two tail (2.776) and calculate value (0.034) hence table value is more than the calculate value. So, the null hypothesis is accepted. The Pearson correlation(r) is -0.664. The r is close to 0, it means there is no relationship between the variables.

**SPEED POST**

The speed post service was introduced on 1 August 1986. This service is available for 24 hours at particular speed post centers. Post office picks up speed post mail from the door step of the senders who send bulk mail on a regular basis. Under speed post service, letters, documents and parcels are delivered faster within a fixed time period.

**SPEED POST**

Sl. No.	Year	Cost	Revenue
1	2013-14	5249.67	3710.04
2	2014-15	5884.67	3688.31
3	2015-16	6735.27	3871.62
4	2016-17	8522.37	3831.1
5	2017-18	9120.21	3983.25
	Mean	7102.43	3816.86



	SD	1668.69	121.26
	Max	9120.21	3983.25
	Min	5249.67	3688.31

Above table no. 4.9 and chart no. 4.8 represents the cost and revenue of speed post. The highest cost of speed post is 9120.21 in the year of 2017-18 and highest revenue is 3983.25 in the year of 2017-18. The lowest cost is 5249.67 in the year of 2013-14 and lowest revenue is 3688.31 in the year of 2014-15. The mean of the cost and revenue of speed post is 7102.43 and 3816.86 respectively. The standard deviation of the cost and revenue of speed post is 1668.69 and 121.26 respectively.

**Hypothesis of study:**

**H<sub>0</sub>:** There is no significant difference between the Money orders of selected of Indian postal service.

**H<sub>1</sub>:** There is significant difference between the Money orders of selected of Indian post service.

**Testing hypothesis:**

**T TEST**

Pearson Correlation	0.8528
P(T<=t) one-tail	0.0046
t Critical one-tail	2.1318
P(T<=t) two-tail	0.0093
t Critical two-tail	2.7764

Above table no. 4.10 show the result of T-Test at 5% significant level of T-Table value of one tail(2.1318) and T calculate value(0.0046) hence table value is more than the calculate value. So, the null hypothesis is accepted. T- Table value of two tail (2.7764) and calculate value (0.0093) hence table value is more than the calculate value. So, the null hypothesis is accepted. The Pearson correlation(r) is 0.8528. The r is close to 0, it means there is no relationship between the variables. The r is positive; it means that as one variable gets larger, the other gets larger.

**INSURANCE**

There are two types of insurance offered by the Indian post. One is ‘postal life insurance’ and another is ‘Rural Postal Life Insurance’. Postal Life Insurance (PL), introduced in 1884 is the oldest Life Insurance Scheme for the benefit of government employees and Rural Postal Life Insurance (RPLI) scheme was introduced in 1995 with a precise instruction to offer insurance cover to the rural public in general and help weaker sectors and women workers of rural areas in specific.

**INSURANCE**

Sl. No.	Year	Cost	Revenue
1	2013-14	13805.84	4823.31
2	2014-15	6201.24	5215.43
3	2015-16	7264.44	5393.4
4	2016-17	9269.56	10536.29
5	2017-18	9771.85	4160.02
	Mean	9262.59	6025.69
	SD	2926.81	2565.55
	Max	13805.84	10536.29
	Min	6201.24	4160.02

Above table represents the cost and revenue of insurance. The highest cost of insurance is 13805.84 in the year of 2013-14 and highest revenue is 10536.29 in the year of 2016-17. The lowest cost is 6201.24 in the year of 2014-15 and lowest revenue is 4160.02 in the year of 2017-18. The mean of the cost and revenue of insurance is 9262.59 and 6025.69 respectively. The standard deviation of the cost and revenue of insurance is 2926.81 and 2565.55 respectively.

**Hypothesis of study:**

**H<sub>0</sub>:** There is no significant difference between the insurance of selected of Indian postal service.

**H<sub>1</sub>:** There is significant difference between the insurance of selected of Indian postal service.

**Testing hypothesis:**

**T TEST**

Pearson Correlation	-0.0878
P(T<=t) one-tail	0.0745
t Critical one-tail	2.1318
P(T<=t) two-tail	0.1490
t Critical two-tail	2.7764

Above table show the result of T-Test at 5% significant level of T-Table value of one tail(2.1318) and T calculate value(0.0745) hence table value is more than the calculate value. So, the null hypothesis is accepted. T- Table value of two tail (2.7764) and calculate value (0.1490) hence table value is more than the calculate value. So, the null hypothesis is accepted. The Pearson correlation(r) is -0.0878. The r is close to 0, it means there is no relationship between the variables. The r is negative it means that as cost gets larger, the revenue gets smaller. It is an inverse correlation.

**FINDINGS AND SUGGESTIONS**

- As per the above research, it is suggested to the Indian Postal Service that the sell out its product at least cost price because the Indian Post sell it product very lower price than its cost price.
- It is also suggested that to Postal department should advertise its schemes and plans, so people can easily know the system and about the schemes.
- A post-office covers an area of 21.14 sq. k.m. Which is indeed a large area and it does not ensure fast and proper delivery. The area to be covered by a post office should be reduced.
- The company should try to increase the selling of Postal products so as to get economies of large-scale product. It will assist in raising the profit.
- In order to increase the profitability of the Indian Postal Service, it is suggested to control the cost of goods sold and operating expenses.
- The management should try to adopt cost reduction techniques in their department to get over this critical situation. At the same way, should try to reduce operational and administration expenses of the Indian Postal Services.

**CONCLUSION**

As we know that India Post is a very large and oldest organization and working very well since British times, it was started for dealing with postal or mail articles and small saving schemes, it was only means for communicate message and moving mail articles. But after independence it becomes one of the most significant organizations for civilizing economic conditions of India.

The result of the study shows that Growth of Indian post over the years is not so remarkable and India Post should apply itself towards the challenge of achieving high volumes of money orders, low-cost bank accounts and mail and Postal Life Insurance to all Indian citizens. Build a strategic partnership with financial institutions, mutual fund and insurance companies, and telecom operators.

The individual product of Indian Postal Service's cost and revenue is positive as per the above test applied. But the overall or total revenue and expenditures shows the deficit and it is increasable every year to year.

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**A STUDY ON DIGITALIZATION AND INNOVATION IN EVERY DAY LIFE**

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**ABSTRACT**

*Developments in digital technology offer new opportunities to design new products and services. However, creating such digitalized products and services often creates new problems and challenges to firms that are trying to innovate. In this essay, we analyse the impact of digitalization of products and services on innovations. In particular, we argue that digitalization of products will lead to an emergence of new layered product architecture. The layered architecture is characterized by its generative design rules that connect loosely coupled heterogeneous layers. It is pregnant with the potential of unbounded innovations. The new product architecture will require organizations to adopt a new organizing logic of innovation that we dubbed as doubly distributed innovation network. Based on this analysis, we propose five key issues that future researchers need to explore.*

*Keywords: digitalization, innovation, product architecture, design rules*

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**INTRODUCTION**

Since introduced by Apple in January 2007, iPhone has fundamentally changed the way consumers and mobile operators think about mobile phones. Not only iPhone offered users a novel way to interact with the sleek hardware with a striking user interface of a multi-touch screen, it completely re-invented what users could do with a mobile phone. By using over 200,000 different small application programs (called apps), iPhone users can do anything from making phone calls, listening music, watching movies, and reading books, to things like remotely controlling TVs and other home appliances, playing music ensemble (using an app called Ocarina), and even starting cars remotely. According to a recent study by the CTIA, the amount of non-voice data surpassed the amount of voice data in mobile phone networks in the United States for the first time in 2009 (Wortham 2010). According to an analysis by AdMob Mobile, more than 50% of non-voice mobile data are generated by iPhone users. Responding to iPhone's phenomenal success, companies like Google, Nokia, Samsung and Microsoft have introduced their own "smart phones". An important feature of these smart phones is that they are equipped with their own operating systems (such as Google's Android, Nokia's Symbian, Samsung's Bada, and Microsoft's Windows 7 Mobile) that allow users to install a wide variety of apps that are available on on-line stores for these apps. Unlike in the traditional model of mobile services where mobile operators used to exercise a virtually complete control over design, delivery and payment for services, the role of mobile operators are radically marginalized with the growing popularity of these smart phones. At the same time, "phone" function has become just one of many apps on these smart phones, and users often have alternative apps that provide cheaper, if not free, mobile voice services. Smart phone operating systems such as iPhone and Android have inspired diverse firms and individual entrepreneurs who are trying to develop the next killer app. In a doubly distributed network, there are a series of fragile and uncertain negotiations among conflicting ideas, representations and material artifacts that are dynamically assembled by multiple, diverse actors. Further, we explore the unique challenges posed by the digitization of complex products in doubly distributed networks. The story of iPhone discussed above is one example of such networks. We argue that future innovation networks will become increasingly heterogeneous, volatile and distributed both socially and technically and that doubly distributed forms will become more commonplace.

**REVIEW OF LITERATURE**

The digitalized product with a layered architecture forms a unknowable landscape that are formed by continuous interactions among participating firms. As firms continue with its own journey of discovery with unbounded innovation with digital technology (Harty 2005), they continue to discover new possible connections with other firms. Therefore, the market condition of digitalized products can be best described as a competitive landscape with continuing changing terrains. Firms are not able to form a global or long-term perspective. Instead, the firms pursue local adaptations to the ever changing competitive conditions (Brown and Eisenhardt 1997). The management literature is dominated by the idea that product evolves through a life cycle that follows punctuated equilibrium model (Anderson and Tushman 1990; Tushman and Anderson 1986). The key idea there is the fermenting stage of product life cycle that is characterized by high market and technical uncertainty, multiple competing product and business models, and frequent experimentations is followed by an emergence of dominant design that leads to a sustained period of rapid expansion of the market, continuing advancements of product features and performance through incremental innovations. This model of product life

cycle needs to be carefully examined with the emergence of digital innovations. One might argue that the digital innovation is a simply an early stage of product life cycle, which will eventually stabilized with a dominant design. We believe that given the inherent logic of digital technology as we reviewed in this essay, even if such a dominant product design emerges for a particular product, the life span of such dominant designs will be likely to be extremely short as new and expanded meaning of the same product is likely to emerge. For example, digitalization of camera brought new features such as optical zoom, LCD panel, megapixel resolution and external memory storage. According to a study by Benner and Tripsas (2010), these features were adopted by more than 90% of the digital cameras by 2000, making them appear to be a dominant design of digital camera. However, another study of the history digital camera (Yoo et al. 2010) shows that the meaning of digital camera is ever expanding by integrating other digital technologies such as mobile phone, GPS, internet access, and web-services. In fact, according to the Flickr, which is one of the most popular web-sites for photo sharing, the most popular ‘camera’ is Apple’s iPhone 3G. Also, they note that since 2004, Nokia has become the world largest camera manufacturer based on the number camera lens that they sell. Therefore, even if a ‘dominant’ design of digital camera might have emerged around year 2000, the meaning of the camera has continued to evolve and expand, making the fixed meaning of digital camera and its dominant design less important.

### **RESEARCH ON METHODOLOGY**

On June 24, 2008, Nokia, the world’s largest manufacturer of mobile phones, announced that it would buy all the rights to a mobile phone operating system, Symbian, from its other owners (including Motorola, Ericsson-Sony, Panasonic and others). Symbian currently powers about 60% of the world’s smart phone market. At the same time, Nokia declared that it would open source the Symbian software under the Eclipse license (<http://www.eclipse.org>). The trade was valued at over \$400 million. Given Nokia’s earlier investments in Symbian, the decision to make Symbian open source software would amount to giving away intellectual property investments close to \$700-800 million. Ten years ago, such a move would have been characterized as going against all business sense. But Nokia’s stock rose nearly 3% after the announcement, and industry analysts hailed Nokia’s move as a “bold” one that would assure, to quote one of the analysts, “transparency, flexibility, and community” for mobile service innovation. Nokia’s bold move to open source Symbian is symptomatic of the radical changes we are seeing in the types of innovation driven by digitalization. First, digitalization requires networks where heterogeneous knowledge flows freely and where new innovation ecologies mushroom around novel products and services. Second, pervasive use of digital technologies in products and services, along with the use digital tools in the development of those products, push organizations to pursue increasingly radical innovations and generate unforeseen products and services. Rapid digital convergence, for example, has already transformed mobile phones from a single-purpose communication device to a multi-purpose computing platform. As the world around us becomes more digitized, there will be even more opportunities to transform familiar mobile phones into something alien and novel. In order to pursue such opportunities, organizations like Nokia are re-thinking and re-shaping the boundary conditions that define their innovation networks. In this case, Nokia’s business acumen led them to give away their key platform in order to grow and connect it with unforeseen communities beyond the boundary of the traditional telecommunication industry. The emergence of layered product architecture with its generative and unbounded nature requires scholars to approach to innovation with the following theoretical and methodological emphases. Traditional approach to innovation research is based on a set of assumptions that emphasize the stable and fixed nature of product and market boundary, punctuated equilibrium of the market evolution, and the importance of dominant product design. Digital innovations will likely to challenge the following key issues. The very notion of innovation networks suggests that the organization of the network – who or what is in the network, and how does he, she or it interrelate? – has a lot to do with the content of the innovation network, or what the actors think they are innovating about. That is, the social space of an innovation network shapes and is shaped by the technological space and its movement. In short, the ontology of the innovation cannot be separated from its epistemology: what actors innovate about is a mirror of who and what is enrolled in the network and what she or it “knows” and can do. Thus, the uncertainty, ambiguity, diversity and dynamics of innovation networks should be a main focus of innovation studies. The idea of multiple forms for innovation networks challenges current ways of measuring innovation that employ a single construct. If innovation is viewed as distributed and emergent, it is not clear where, when and how one can measure it and its progression. The concept becomes equally challenging when one compares different innovation networks, as what is being innovated changes radically across the networks. For example, the future of mobile phones emerging from the innovation network around Nokia with its vibrant and open-ended communities will be different from that of a competing innovation network that resembles more traditional forms from the telecommunication industry and its tight centralized controls.

**DATA INTERPRETATION/ANALYSIS**

The innovation story of the iPhone offers us a striking example of how digitalization can bring heterogeneous resources together, blur market boundaries, and create new meaning out of familiar products. After all, a phone is no longer just a phone. The design and implementation of iPhone apps are done with distributed individuals and firms coming from many different backgrounds including software developers, network operators, publishers, broadcasting firms, all sorts of manufacturers, educational institutions, non-for-profit organizations, artists and musicians, and so on. These individuals' collective design actions together build a wholly new set of services in re-designing the idea of a "mobile phone". Conventional organizing logic that supported large vertically integrated enterprises are not likely lead to innovations like iPhone. Instead, Apple revisited a taken-for-granted product and its components as well as the larger systems in which they were embedded, in order to explore opportunities afforded by digital information and communication technologies, instigating "wakes of innovations" (Boland et al. 2007). The story of iPhone shows how digitally inspired redesign of the familiar can trigger a complex process of knowledge transfers and discoveries that ultimately result in a cascade of innovations. From Apple's iPhone, to Amazon's Kindle, and to Google TV, digital technology is rapidly and pervasively re-making many of the products that we have taken for granted for decades, if not centuries, at a dazzling pace. Digital technology makes it possible to "reinvent the wheel", and to radically reconfigure the design and production of nearly all products and services.

**FINDINGS & CONCLUSION**

Rich forms of digital technology have become an essential element of everyday life (Yoo 2010), making it critical to examine how the increased digitization affects the way organizations innovate. Our paper takes some steps in this direction by proposing a framework of digital innovation and exploring some material characteristics of digitalized products and its consequences. We noted the emergence of a new product architecture, layered product architecture, that are based on a set of generative design rules that connect loosely coupled heterogeneous layers. We further propose that the emergence of layered architecture of digitalized products will lead to the doubly distributed innovation networks as the primary organizing logic of innovations, replacing earlier forms of singular hierarchy or distributed network. This is a journey that is likely to challenge familiar ideas and beliefs about products, structures, relationships and identity. Innovators need to challenge the taken-for-granted by making the familiar alien. Future theoretical and empirical work needs to expand, revise and validate the proposed model with detailed and rigorous analyses of the dynamics and behaviours of innovation networks, and of the various formations that condition the emergence of radical services and products in all walks of life.

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**FINANCIAL ABUSE OF WOMEN THROUGH PRIVATE MICROFINANCE COMPANIES WITH SPECIAL REFERENCE TO SANGLI CITY**

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**ABSTRACT**

*The banking sector provides loans for small scale industries. Financial services target the poor, or those who have low income, and provide credits, savings accounts and insurance funds through microfinance companies to help them increase their income, thereby improving their standard of living. The World Bank estimates that more than 500 million people have benefited from microfinance-related operations. SHGs are a unique approach to financial intermediation, and are formed and supported usually by NGOs, or, increasingly, by government agencies and sometimes directly by banks. But nobody thinks about the rate of interest charged from women who take loans from microfinance companies. Does the rate of interest affect the women's economic condition? This paper deals with the argument that microfinance has empowered women. Few look into the interest women pay to private microfinance companies on the loans they take.*

*Keywords: Financial, Abuse, Woman, Private Micro Finance Companies, Sangli, etc.*

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**INTRODUCTION**

Sangli has the largest sugar factory in Asia and is also well known for businesses like in turmeric, grapes, chilli and bhadang, among others. Private small loan companies say that it is in line with rules. In Sangli district, about 5 crore in loans has been allocated to 4000-5000 customers through a single microfinance company. Private small loan companies say that it is in line with its rules. In Sangli city, there are 44 microfinance companies, 126000 members, and Rs 224 crore was distributed as loan or credit. This the loan companies allot at interest rate of 24%. In this pattern, the companies do work from lending, to debt collection from customers' houses, which has no bank account, hopefully the risk of recovery by distributing loans to women on short paper basis.

**Small Credit Supply Companies operating in Sangli (Rural quota):** Equitas, Sunrise, Janalakshmi, SKS, Eraset, Pulse, Ujjivan, Asmita, Free, Buldhana Urban Bank and Ratnakar Bank. All companies provide loans for various types of businesses operating in one place, i.e. bangle, beauty parlor and sewing businesses. Business loan is given to 10 to 12 women in cash 10000 to 40000. There is fixed installment on week, fortnight or month. It is decided that women should come together and take out a meeting as per the rules in the form of payment and repayment of loans. Women and their families face problems by borrowing from private microfinance companies because if a woman from a group of three or four people does not repay the loan, the other women have to repay it. The loan interest of 24% to 28% to 32% per annum is charged. This makes it difficult for women to make their loan repayments. At least three companies offer loans to a woman for the same business. Sometimes, for some reason, the business faces a recession, but the loan repayments have to be made. As the rules require repaying in time, the women turn to lending and raise their monthly loan from 5% to 10% to pay interest rate annually.

In this way, the burden of debt and interest on women and their families is increasing. At the same time, in some places, the leading women form group fo SHG and make such savings also and get loans. Many of these women are being financially abused because microfinance companies charge 24%, 28% to 32%. Some women have become homeless by selling their home to repay debt. Some women have fled the city.

**Methodology:** The scope of this subject is limited to economic abuse of woman through private microfinance companies in Sangli city. The objective of the researcher is to study the following:

concept of private micro finance, loan amount, reasons and installments on loan taken by women from microfinance companies, loans utilities, treatment of women by the companies, views of women on the economic problem, and interest rates of loan taken by them. For this research, the descriptive framework has been used. Information of the respondents is not available, and it is difficult to contact them. Hence, for data collection, interview schedules were used by the researcher. The researcher has selected the convenient sample method of non-probability sampling and collected data from 120 respondents in Sangli City.

**Review of Literature: According to the study by K. Swapna (2014-2017),** in spite of the negatives, "for women, and especially for poor women, microenterprise ownership has emerged as a strategy for economic survival". He states that one of the most essential factors contributing to success in micro-entrepreneurship is

access to capital and financial services. For various reasons, women have had less access to these services, than men. Women entrepreneurship is both about women’s position in society and about the role of entrepreneurship in the same society. Women entrepreneurs, while also having to shoulder family responsibilities, face many obstacles, specifically in marketing their products. They have to overcome these obstacles in order to be on the same plane as men. **Abdul Naeem (2014)** writes on “The Impacts of Microfinance on Women Entrepreneurs - A Case Study of District Quetta, Pakistan”. The impact of microfinance was more positive on the economic, compared to the social welfare of clients. Compared to non-beneficiaries, beneficiaries experienced significant impact of microfinance on their financial security, and control over household and enterprise resources. The data regarding social impact did not show significant impact on their self-confidence and self-esteem, whereas more significant impact was found in terms of developing interpersonal skills and establishing contact with local businesspersons. So, microfinance empowered females economically more than socially. Overall, it has been observed that microfinance can be executed as a development tool for empowerment of women entrepreneurs economically as well as socially. The **Microcredit Summit Campaign Report (2007)** throws light on over 3,300 microfinance institutions which reached 133 million clients with microloans in 2006. 93 million of the clients were among the poorest when they took their first loan. 85 percent of these poor clients were women. **According to Juan Somavia, ILO Director-General**, microcredit plays a critical role in empowering women, helps them get respect, independence and enables their participation in their communities and households. **Jacquelyn Hunter (2011)**, in an article on the interest rate myth in Indian microfinance, states the reason why the interest rates are so high is that microfinance institutions borrow from banks at interest rates that range from 12 percent to 15 percent, and spend about 10 percent on high costs, 5 percent to protect against high risk of default, 2-5 percent for supplemental support products such as insurance, and 5-10 percent for returns for investors. Most microfinance institutions in India need to use private equity to raise capital because they are not allowed like traditional banks to collect savings as a way to fund loans. Therefore, microfinance institutions have a duty to provide their investors with an adequate return on investment. Capping interest rates at 24 percent could destroy the microfinance industry in India.

**RESULTS AND DISCUSSION**

**Table No. 1: Religion and Ration Card Color of the Respondents**

Religion (%)			Ration Card Color (%)		
Hindu	Muslim	Boudh	White	Orange	Yellow
43 (35.83)	74 (61.66)	3 (2.50)	3 (2.50)	91 (75.83)	26 (21.66)

Table No. 1 shows the religion and ration card color of the respondents in Sangli city. It shows that 35.83% of the respondents belong to Hindu religion, 61.66% to Muslim and 2.50% to Boudh. Hence, it is found that the majority of the Muslim women are indebted, followed by their Hindu counterparts (35.83%) and a small number of Boudh women (2.50%). Thus, it can be seen that Muslim women getting loan from private microfinance companies is more. It indicates that Muslims have low economic status, or have fewer income sources.

The most number of respondents (75.83%) have orange ration cards, followed by 21.66% with yellow ration cards, and 2.50% with white ration cards. The colors indicate the social and economic status of the respondents. That majority of the respondents have orange ration cards means they are above the poverty line but still need to take loan from private microfinance companies. Similarly, the second most number of respondents taking loans have yellow ration cards and they come in the below poverty line category. It means they don’t have sufficient income sources for economic stability and take loans. Very few respondents are from the above poverty line category with white ration cards, but still they, too, take loan.

**Table No. 2: Education and Bank Account of the Respondents**

Education (%)				Bank Account (%)	
Primary	Secondary	H. Secondary	Illiterate	Having	Not Having
58 (48.33)	48 (40)	7 (5.83)	7 (5.83)	120 (100)	0 (00.00)

Table No. 2 shows the education and bank account status of the respondents. It is seen that 48.33% of the respondents got primary education, 40% got secondary education, 5.8% got higher secondary education and 7.83% are illiterate. Hence, majority of the respondents have taken primary to higher secondary education. Not a single respondent is a graduate.



All respondents have accounts in banks as they need it for loan processing.

**Table No. 3: Amount, Reason and Monthly Interest Rate of Loan**

Loan Amount			Reasons of Loan				Loan Interest		
Up to 25,000	25,001 to 50,000	More than 50,000	Housing	Business	Education	Other	2%	2.5%	No Idea
3 (2.50)	15 (12.50)	102 (85.00)	3 (2.50)	60 (50)	7 (5.83)	50 (41.66)	88 (73.33)	19 (15.83)	13 (10.83)

Table No. 3 shows the loan amount, reasons for taking loan and interest on loan. The data clearly shows that 2.50% of the respondents have taken up to Rs 25,000 loan, 12.50% have taken Rs 25,001 to 50,000 loan and 85.00% have taken more than Rs 50,000 loan. All respondents have taken loan from private microfinance companies. Majority of the respondents have taken more than Rs 50,000 loan. The reason for taking loan for 2.50% of the respondents is housing, for 50% of respondents the loan is for business purpose, for 5.83% it is for education, and 41.66% of the respondents have taken loan for other purposes. Hence, it can be seemed that majority of the respondents have taken loans for business and other purposes. Regarding awareness about monthly interest rate of loans, it is seen that 73.33% respondents know the interest is 2% and 15.83% know the interest is 2.5%. Still, 10% do not have any idea about the interest rate on the loan taken from private microfinance companies. It means that there are different interest rates on loans. There is a need to reduce the interest rates. It also points to economic abuse of women.

**Table No. 5: Loan Installments, Duration and Treatment of Respondents by Company Members**

Loan Installments			Loan Duration			Treatment by Company Members				
Weekly	15 Days	Monthly	12 Months	18 Months	24 Months	Good	Very Good	Bad	Very Bad	Mixed
26 (21.66)	3 (2.50)	91 (75.83)	12 (10)	43 (35.83)	65 (54.16)	58 (48.33)	19 (15.83)	7 (5.83)	5 (4.16)	21 (17.50)

Table No. 5 shows loan installments, loan duration and treatment of respondents by the company members. It is seen that 21.66% of the respondents have weekly installments on their loan, 2.50% have their installments once in 15 days and 75.83% have monthly installments. It is found that majority of the respondents have monthly loan repayment installments, whereas one fifth have weekly installments. Hence, it can be said that respondents have to pay installments every week or every month. 10% of the respondents have 12 months' duration for loan repayment, 35.83% have 18 months and 54.16% have 24 months. Thus, it is seen that more than half of the respondents have 24 months' duration of loan and less than half of the respondents have less than 12 months' duration. Regarding treatment of the women by company members, 48.33% of the respondents say they are treated good by company members, 15.83% say they are treated very good by company members, 5.83% respondents say they are treated bad, 4.16% say they are treated very bad and 17.50% respondents say they experience mixed treatment from company members when they go to take loan or at the time of paying installment. Thus, it is found that more than half of the respondents have good experience with regard to treatment from the company members but some do not have good experience.

**Table No. 6: Impact of Loan and Its Interest on Respondents**

Impact of Loan and Its Interest			
Loan Free	Increases Indebtedness Percentage	Stay Stuck Indebtedness	Maximum Money Goes to Interest
3 (2.50)	19 (15.83)	10 (8.33)	88 (73.33)

The data in Table No. 6 indicates the impact of loan and interest rate on respondents. It shows that 2.50% of the respondents feel loan free, 15.83% say the loan has increased their indebtedness, 8.33% say they stay stuck in indebtedness, and 73.33% respondents say maximum money goes towards interest. Hence, it is found that majority (73.33%) of respondents feel maximum money goes to interest against their loan. It shows that their experience after taking loan is very bad. Apparently, if the maximum money goes to paying interest, it would be difficult for them to manage their family expenses, and lead a better life. They may lose hope.

**FINDINGS**

1. Majority of women who are indebted are Muslim, followed by Hindu women (35.83%).
2. 75.83% of the respondents have orange ration cards, which mean they are above the poverty line, and 21.66% of the respondents have yellow ration cards, which mean they are below the poverty line.
3. Majority of the respondents have primary to higher secondary education and not a single respondent is a graduate.
4. Majority of the respondents have taken more than Rs 50,000 loan.
5. More than half of the respondents have taken loans for business and other purposes.
6. 73.33% respondents know that they have 2% interest on their loans and 15.83% know they have 2.5% interest rate on their loans; still, some of the respondents don't have any idea about the interest rate on loans taken from private microfinance companies.
7. 21.66% of the respondents have weekly installment on their loan, 2.50% have installment once in 15 days and 75.83% have monthly installments on their loan.
8. 10% of the respondents have 12 months' duration for their loan, 35.83% have 18 months duration, and 54.16% respondents have 24 months' duration.
9. 48.33% of the respondents say they are treated good by company members, 15.83% say they are treated very good, 5.83% say they treated bad, 4.16% say they are treated very bad and 17.50% respondents say that they experienced mixed treatment by company members when they go to take loan or at the time of paying installment.
10. Majority (73.33%) respondents said maximum money goes to paying interest against their loan.

**SUGGESTIONS**

1. Women should be aware about the interest rate of the loan.
2. Company members should treat women with dignity.
3. Loan taken by women should be for business purpose and not for personal use as it will help them increase their income sources and improve the economic status of their family.
4. Education of women is required at least for reading and writing purpose.
5. Women should take loan from where it is available at lower interest rate.
6. Companies should promote women in starting new businesses.
7. Women should develop their leadership qualities for a bright future for themselves and their families.
8. Women should form strong SHGs for business purpose and not to fulfill their personal loan needs.
9. Companies should reduce rate of interest on loan.
10. Private microfinance companies should reduce economic abuse of women.
11. Private microfinance companies should reduce extra charges on loan.

**CONCLUSION**

Women are the backbone of the family as well as the nation. They have family management skills. Hence, they need support from their family as well as the society. There is a need to create awareness among women about loans, interest rates and its utility for business purposes, and that loan is not for personal use. Microfinance company members should treat women with dignity and respect.

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**MUSLIM THOUGHT ON STATE OF ABUL KALAM AZAD: AN EMINENT EDUCATIONIST IN INDIAN HISTORY**

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**ABSTRACT**

*An eminent educationist, Abul Kalam Azad said, "The light of knowledge is strong enough to brighten the darkest recesses of humanity". "Education imparted by heart can bring revolution in the society." Abul Kalam Azad was against of two nation theory and support to Hindu-Muslim unity. He also raised voice to India's problem which is economic no communal. He played different roles as an Eminent Educationist, Poet, Activist, Journalist, Freedom Fighter and Great Leader in Indian History. The proposed study is based on secondary data reviewed articles, books, news to discuss the main focus on educational thoughts of Maulana Abul Kalam Azad in Indian history. It is also focused on Maulana Abul Kalam Azad's as an education minister the contribution in educational field and a senior political leader and revolutionary in Indian history.*

*Keywords: Educationist, Contribution, History, India, Al-Hilal, Democratizing, Political Leader*

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**INTRODUCTION**

Abul Kalam Azad was born in November 11, 1888 and he left this world in 22 February 1958. He was a scholar, poet, activist, debater, political leader in India. He is popularly known as Maulana Azad; the word Maulana is an honorific meaning 'learned man', or 'lord of dialogue' adopted a pen name Azad its meaning is 'to free.' He awarded with Bharat Ratna Award by Indian Government. He is a great eminent educationist, so the government of India is recognized by celebrating his birthday 11 November as "National Education Day" across India.

Azad stated, "I am proud of being an Indian. I am a part of the indivisible unity is Indian Nationality. I am indispensable to this noble edifice, and without me this splendid structure of India is incomplete. I am an essential element which has gone to build India. I can never surrender this claim."

In Indian educational history he was just started national education system with free primary education and modern institutions of higher education and also credited of the Indian Institutes of Technology and the foundation of the University Grants Commission.

Abul Kalam Azad's Early Life: Maulana was born in 11 November 1888 in Mecca. His forefather came from Herat (A City of Afghanistan). His mother was an Arab and father Maulana Khairuddin, was a Bengali Muslim of Afghans origin. He got Islamic education also he was well known many languages like, Arabic, English, Urdu, Hindi, Persian and Bengali.

Revolutionary Base: Maulana Abul Kalam Azad said, "Slavery is worst even if it bears beautiful names." Maulana Abul Kalam Azad was trained in religious thoughts and ideas and he worked a lot and reinterpreting the Holy Quran. His intellect capacity let him to repudiate Taqlid (the tradition of conformity) and accepted the principle of Tajdid (innovation). As a revolutionary he was connected with Aurobindo Ghosh and Sri Shyam Sunder Chakravarty and joined the movement in Bengal against British rule

Methodology: This paper is written in conceptual for which is totally based on secondary data available different websites, journals, research papers, periodicals, newspapers and books. The aim of this paper is to study the different roles of Maulana Abul Kalam Azad as Eminent Educationist, Poet, Activist, Journalist, Freedom Fighter and Great Leader in Indian History

As a Journalist: His publications aim was to encourage young Muslims for contribution in Indian nationalism. He attacked to British policies and espousing Indian ideals. His work support to Hindu Muslim unity because he also support to while exploring the challenges facing common people he established an Urdu weekly newspaper in 1912 called Al-Hilal. Al-Hilal was as a result banned in 1914 under the Press Act he started a new journal, the Al-Balagh, which increased its active support for communal unity but the British government banned Azad's second publication under the Defense of India Regulations Act and arrested him. He was in Jail until 1<sup>st</sup> January, in 1920.

Against Communal Separation and Two Nation Theory: Their view on communal separation and two nation theories explore with this statement, "India's real problem was economic- not communal." He criticized the British for racial discrimination and ignoring the needs of common people, Muslim politicians for focusing on

communal issues across India. He also opposed to partition of India but Jinnah and the League's separatist agenda were gaining popular support from Muslims. As the Muslim League adopted a resolution calling for a separate Muslim state in its session in Lahore in 1940, Azad was elected Congress president in its session in Ramgarh and Speaked vehemently against Jinnah's Two-Nation Theory.

Participation in Movements: As a prominent leader, Maulana Abul Kalam Azad was participated in different movements.



The Khilafat struggle: With the support of Gandhiji Azad started Khilafat movement to helping bridge between Hindu and Muslims political dividation. The Khilafat struggle had also peaked with the defeat of the Ottoman Empire in World War I and the raging Turkish War of Independence, which had made the caliphate's position unstable.

Non-Cooperative Movement: Non Cooperative Movement was started by Gandhiji. Azad warmly support to non-co-operation Movement and entered Indian National Congress in 1920. Azad joined the Congress party as the President of All India Congress Committee after which he was arrested for conducting strikes.

Flag Satyagraha in Nagpur: Flag Satyagraha was a movement of nonviolent civil disobedience which focused on exercising the right and freedom to hoist the nationalist flag. Flag Satyagrahas were conducted most at Nagpur in 1923 and in other places of India.

Dharasana Satyagraha: In 1931 Azad was one of the main coordinators of the Dharasana Satyagraha. In May 1930, through this Satyagraha they started to protest against the British salt tax in colonial India. Following the conclusion of the Salt March to Dandi, Mahatma Gandhi chose a non-violent raid of the Dharasana Salt Works in Gujarat as the next protest against British rule.

Quit India Movement: Azad started motivate to thousands of people in rallies across the India to prepare for struggle to supporting the call for the British to "Quit India." He visited local and regional Congress leaders and grass-roots activists, delivering speeches and planning the revolution and worked with Patel and Dr. Rajendra Prasad.

As A Writer and Poet: Azad is famous poet and one of the greatest Urdu writers in 20th century. He wrote many books including India Wins Freedom, Ghubar-e-khatir, Trzkirah, and translate the Holy Quran in Urdu language is named Tarjumanul Quran, etc.

An Eminent Educationist: "The light of knowledge is strong enough to brighten the darkest recesses of humanity". He also stated that, "Education imparted by heart can bring revolution in the society."

Withouth the support of Britishers along with the fellow Khilafat leaders Dr. Mukhtar Ahmad Ansari, Hakim Ajmal Khan and others, founded the Jamia Millia Islamia in Delhi as an institution of higher education. Azad adopted the Prophet Muhammad (Sallallahu Alaihi waSalam)'s ideas and dreams by living simply, rejecting objects wealth and pleasures. January, 1947 he joined as the temporary Government as an education minister. As Minister of Education, he continued up until his death in 1958. He performed a number of vital services for Indian education with four different objectives, he viewed 1. Every individual has a right to an education that will enable him to develop his faculties and live a full human life. 2. Such education is the birth right of every citizen. 3. A state cannot claim to have discharged its duty till it has provided for every single individual the means to the acquisition of knowledge and self-betterment." 4. Removal of illiteracy through Universalization

of elementary education up to secondary level and drive for adult education, including education for women, equalizing educational opportunities in Indian society regardless of caste, community and class three language formula and sound primary education throughout the country.

As a Central Ministry of Education he sanctioned primary and secondary education, scientific education, establishment of universities and promotion of avenues of research and higher studies and introduced general education course, Home Science programs, Institutes of rural higher education, the training of teachers, development of library services, audio-visual education, promotion of Hindi and other national languages, scholarship for scheduled castes and scheduled tribes, education and training of the handicapped, special programs of education of women and girls, development of cultural activities, youth welfare and physical education, reflect the hugeness of the range of activities and innovations. He set up a section for Social Education in the Ministry of Education in 1948. Linking Social Education with Adult Education he emphasized three aspect, one was imparting literacy, second was inculcating a lively sense of rights and duties of citizenship and the last one was creating, an educated min in the masses which are deprived of literacy education.

To update the education system with modernize perspective to structuring he started his task with a comprehensive enquiry into the displeasure and boundaries of the existing educational system by appointing University Education Commission (1948), Kher Committee for Elementary Education (1948) and Secondary Education Commission (1952-53), The Indian Council for Cultural Relations having been established by him earlier in 1950, his visualization towards the India's education system became self-sufficient in higher education to meet all our needs and looked forward to a day when people from abroad will come to for higher scientific and technical education inaugurating the IIT in August 1948 at Kharagpur Institute of Higher Technology, Indian Council for Cultural Relations (ICCR), University Grant Commission in 1956, Council for Scientific and Industrial Research (CSIR), Indian Council for Social Sciences Research the India Institute of Science, National Institute of Basic Education, Central Bureau of Textbook Research, National Board of Audiovisual Education, Hindi Shiksha Samiti, Board of Scientific Terminology for Hindi, Azad Among the new institutions he established were the three National Academies viz the Sangeet Natak Academy (1953), Sahitya Academy (1954) and Lalit Kala Academy (1954).

Conclusion: Maulana Abul Kalam Azad was a great political leader and eminent educationist in India. Under Maulana Azad's tenure actions were undertaken to sanction primary and secondary education, scientific education and technical education also. He started newspaper for criticizing British Raj in India and openly attacked on British Raj and believed in Hindu-Muslim unity and opposed the two-nation theory. His intellectual thoughts on revolution, Hindu-Muslim unity, leadership and religion were taken action to participate to Muslims in India's freedom movement and also educational thoughts were contributed to build our nation's development.

Recently Indian government had declared his birthday as "National Education Day" across India.

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**BUSINESS IMPEDIMENTS FACED BY RETAILERS OF ESSENTIALS IN ULHASNAGAR DURING COVID-19 LOCKDOWN**

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**ABSTRACT**

*According to the recent statement released by IMF Chief, Kristalina Georgieva, the global outbreak of Covid-19 has triggered circumstances like never seen before by the world. The world economies are drastically falling and out of 180 members countries of IMF, it is projected that 170 member countries are experiencing the per capita income falloff. She has further added in her statement that the pandemic has made economic situation worst than what was experienced by the globe during Great Depression of 1929. The Covid-19 has extremely affected the business activities of the world wherein every country and every single citizen is suffering.*

*Western countries like USA and the sophisticated countries of European continent like Italy and Spain, that once boasted about being superior are witnessing a major downfall. The days are gloomy even in regions of Asia, Africa, Australia and New Zealand. India and its business environment are not an exception to this. Even in India, right from manufacturers to consumers, entire supply chain is experiencing doldrums like never before. Many businesses have badly suffered due to measures like Lockdown adopted by the government to fight against the pandemic. Essentials including Groceries, Milk and Pharmacies are few of those businesses which are operational in the current times. However, even such businesses are facing unusual predicaments which are hard to believe.*

*The present paper is an attempt to review such challenges faced by the retail Kiriyana stores and Pharmacies, which are considered as retail suppliers of essentials, amid the period of lockdown. The paper also endeavors at suggesting few possible measures to overcome these challenges. The area chosen for study is Ulhasnagar, a popular town in Thane District of Maharashtra state.*

*Keywords: Covid-19, Pandemic, Lockdown, Business Challenges, Essentials*

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**1. INTRODUCTION**

Corona Virus, officially named as, 'Covid-19' is a disease caused by SARS-CoV-2, a very novel malady that has changed how the world look at the outbreak of epidemics. This virus impacts human health ranging from fever, cough, cold, to severe respiratory issues including breathlessness. This virus is declared as pandemic due to its fast spread across the various continents of the world affecting millions of people. Experiencing the fatal consequences of the malaise, a global health emergency has been declared by the World Health Organization.

Due to the outbreak of Covid-19, everyone is facing unusual challenges. Right from children to elderly population, service class people to business communities, religious foundations to educational institutions, NGOs to Charitable trusts, Government and local authorities to law enforcers, every single human being and organization is faced off with one common enemy. With the pandemic, whole planet is vulnerable, impact is threatening, consequences are lethal and controlling is a big challenge. When it comes to the countries, leaders of the nations are bothered, worried and under severe pressure to save their people as well as the economy.

The pandemic has a deep impact on the world economy. Experts are already comparing the downfall caused by the pandemic with one that was witnessed in 1929 in form of the Great Depression. Problems faced by the economies are acute and not easily going to get cured in the coming period of time. It will take several months or perhaps years to bounce back to the original position. It has been anticipated by the World Bank and IMF that majority of the nations are going to witness the negative growth due to this pandemic.

For a country like India, there are mixed responses. May not be a negative growth, but certainly the downfall in GDP is anticipated. As a response to fight against the novel virus, Government has imposed the lockdown for 21 days which is further extended for 19 days. Amidst the period of lockdown, many companies which does not fall in the category of essential commodities supplies have stopped their operations. With no production, labour is severely affected. Companies are showing pink slips or cutting down the salaries as a measure to sustain in such critical times. With all this, unemployment rate may touch the skies. The daily wage earners and contractual workers seems to have a major setback. Industries like tourism, transportation, real estate, are affected horrendously.

Retail sector is badly affected due to closure of malls and super markets. Even Pharmaceutical companies are having tough time as they import lot of raw materials, so called Active Pharmaceutical Ingredients (APIs) from



China. During the period of lockdown edtech companies, gaming applications and food delivery companies are performing comparatively in the better way. No doubt even they are facing severe challenges.

The government and the local authorities are endeavoring at maintaining steady supplies of essentials to the household during the period of lockdown. Essentials may include groceries, vegetables and fruits, milk and bread, medicines and other items of daily importance. So it is very much obvious, that the impact of pandemic could be least on the manufacturers and suppliers of these essentials. However, even their challenges are inimitable in this unique time of sluggishness. The present research is conducted to understand the problems of retail Kiryana stores and pharmacies while carrying out their operations during this period of lockdown. For the purpose of this paper, only retail Kiryana stores and retail pharmacies have been included in the group of ‘Retailers of Essentials’.

The area of research is Ulhasnagar city which is located in Thane district of Maharashtra state. The population of Ulhasnagar is business oriented. There is a large population that belongs to the service class also. The whole city, which was once allotted to military forces during the World War II, is even today divided into five camps. People reside in barracks, apartments, row houses or independent bungalows. In each area there are several Kiryana stores and pharmacies which often meet with the daily requirements of these residents. There are no big super markets or malls in the town. So, a huge population depends for their daily needs on these retail stores only. However, there is a small population of younger generation that is preferring online channels to settle their needs. The city is administered by the local authority – Ulhasnagar Municipal Corporation (UMC) which is headed by the UMC Commissioner.

**2. OBJECTIVES**

The research serves the following objectives:

- 1) To understand various problems faced by Retailers of Essentials in Ulhasnagar during the period of Lockdown due to Covid-19 pandemic.
- 2) To know which problems are major according to experience of retailers
- 3) To suggest the measures to overcome these problems.

**3. RESEARCH METHODOLOGY**

Data has been collected from the retailers online. In all 98 responses have been recorded. Thus, sample size is 98. The responses were collected using simple random technique. For collection of data, list of problems was presented in a survey form and respondents were asked to rank those problems based on their personal experience. Problems were categorized in three main areas – Problem related to Suppliers, Problems related to Customers and Other general Problems. In each area, five problems were listed for which ranks were given. Secondary data has been collected only through online reports published by various agencies.

**4. FINDINGS**

**4.1 List of Various Problems**

Based on the initial discussion with few retailers, some common problems were listed and categorized into three main groups as follows:

**Table 1.1 List of Problems faced by retailers of Essentials in Ulhasnagar**

Problems related to Suppliers	Problems related to Customers	List of General Problems
Delay in delivery of orders	Buying in bulk by customers due to rumors	Cash Crunch to overcome shortages
Inaccurate delivery of orders	Customers asking for more credit	Putting more efforts than the regular period due to self-pick up of orders from suppliers and shortage of staff
Domination and Dictating of terms by Suppliers	Difficulty in managing customers specially in terms of social distancing	Declining of profits
Demand of cash by suppliers	Unplanned buying by customers leading to more time taken by each customer	Difficulty in explaining police while traveling for work

Shortage of Supplies	No Cooperation from customers regarding brand substitutes	Difficulty in managing - "Opening & Closing Times of Shops" due to changing norms announced by Government
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Respondents were asked to rank these problems from 1 to 5. Based on the ranking given by respondents, following results are recorded:

**Table 1.2 Ranks given by Respondents for Problems Related to Suppliers**

List of Problems related to Suppliers	Ranks				
	1	2	3	4	5
Delay in delivery of orders	39	34	10	15	0
Inaccurate delivery of orders	11	55	0	32	0
Domination and Dictating of terms by Suppliers	7	43	10	38	0
Demand of cash by suppliers	7	48	5	38	0
Shortage of Supplies	40	58	0	0	0

**Table 1.3 Ranks Given by Respondents for Problems Related to Customers**

List of Problems related to Customers	Ranks				
	1	2	3	4	5
Buying in bulk by customers due to rumors	49	28	0	21	0
Customers asking for more credit	4	51	12	31	0
Difficulty in managing customers specially in terms of social distancing	63	26	9	0	0
Unplanned buying by customers leading to more time taken by each customer	41	45	5	7	0
No Cooperation from customers regarding brand substitutes	5	35	10	43	5

**Table 1.4: Ranks Given by Respondents for General Problems**

List of General Problems	Ranks				
	1	2	3	4	5
Cash Crunch to overcome shortages	10	53	15	20	0
Putting more efforts than the regular period due to self pick up of orders from suppliers and shortage of staff	31	57	0	10	0
Declining of profits	18	58	0	22	0
Difficulty in explaining police while traveling for work	5	46	10	37	0
Difficulty in managing - "Opening & Closing Times of Shops" due to changing norms announced by Government	5	15	5	31	42

**4.2 Applying Garrett Ranking Method**

**4.2.1 Calculation of Ranks based on Garrett Ranking Method**

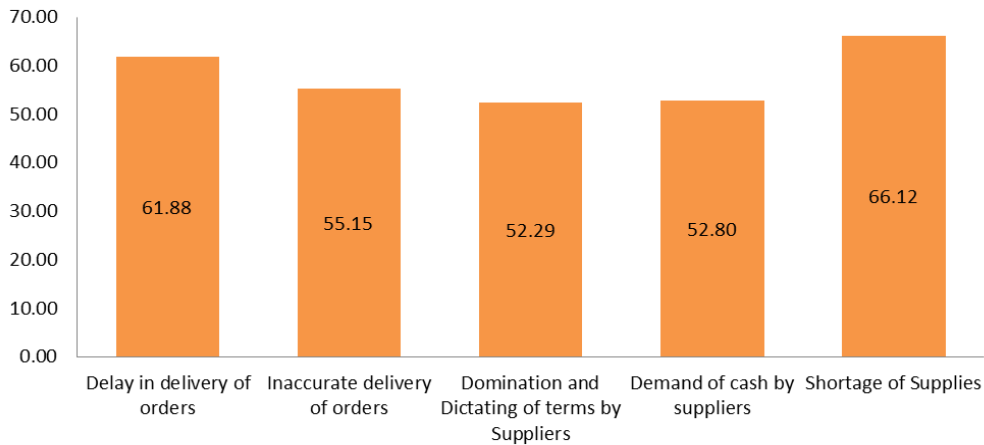
**Table 1.5 Calculation of Point Percentage and Garrett Value from Garrett Table**

Rank	$PP = \frac{100 \times (R - 0.5)}{n}$	GV
1	10	75
2	30	60
3	50	50
4	70	40

**Table 1.6 Calculation of Ranks for Problems Related to Suppliers**

Point Percentage →	75	60	50	40	24	Total	Mean	Rank
Delay in delivery of orders	2925	2040	500	600	0	6065	61.88	II
Inaccurate delivery of orders	825	3300	0	1280	0	5405	55.15	V
Domination and Dictating of terms by Suppliers	525	2580	500	1520	0	5125	52.29	IV
Demand of cash by suppliers	525	2880	250	1520	0	5175	52.80	III
Shortage of Supplies	3000	3480	0	0	0	6480	66.12	I

**Fig. 1.1 Graphical Representation of Problems related to Suppliers**

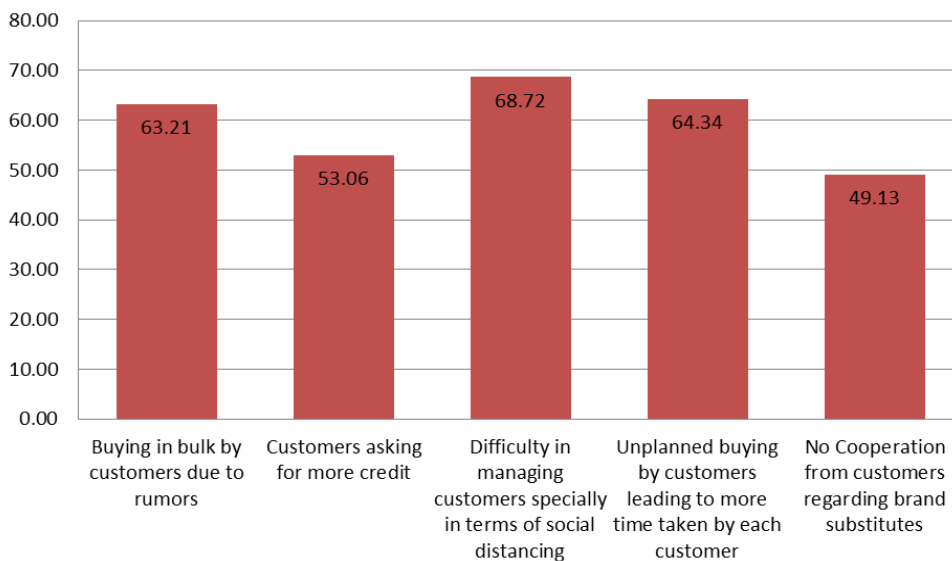


From the above graph, it is clear that the major problem related to suppliers is “Shortage of Supplies”, followed by Delay in delivery of Orders, Inaccurate delivery of orders, Demand of cash by suppliers on every purchase and lastly, Domination and Dictating of terms by suppliers.

**Table 1.7 Calculation of Ranks for Problems Related to Customers**

Point Percentage □	75	60	50	40	24	Total	Mean	Rank
Buying in bulk by customers due to rumors	3675	1680	0	840	0	6195	63.21	III
Customers asking for more credit	300	3060	600	1240	0	5200	53.06	IV
Difficulty in managing customers specially in terms of social distancing	4725	1560	450	0	0	6735	68.72	I
Unplanned buying by customers leading to more time taken by each customer	3075	2700	250	280	0	6305	64.34	II
No Cooperation from customers regarding brand substitutes	375	2100	500	1720	120	4815	49.13	V

**Fig. 1.2 Graphical Representation of Problems Related to Customers**

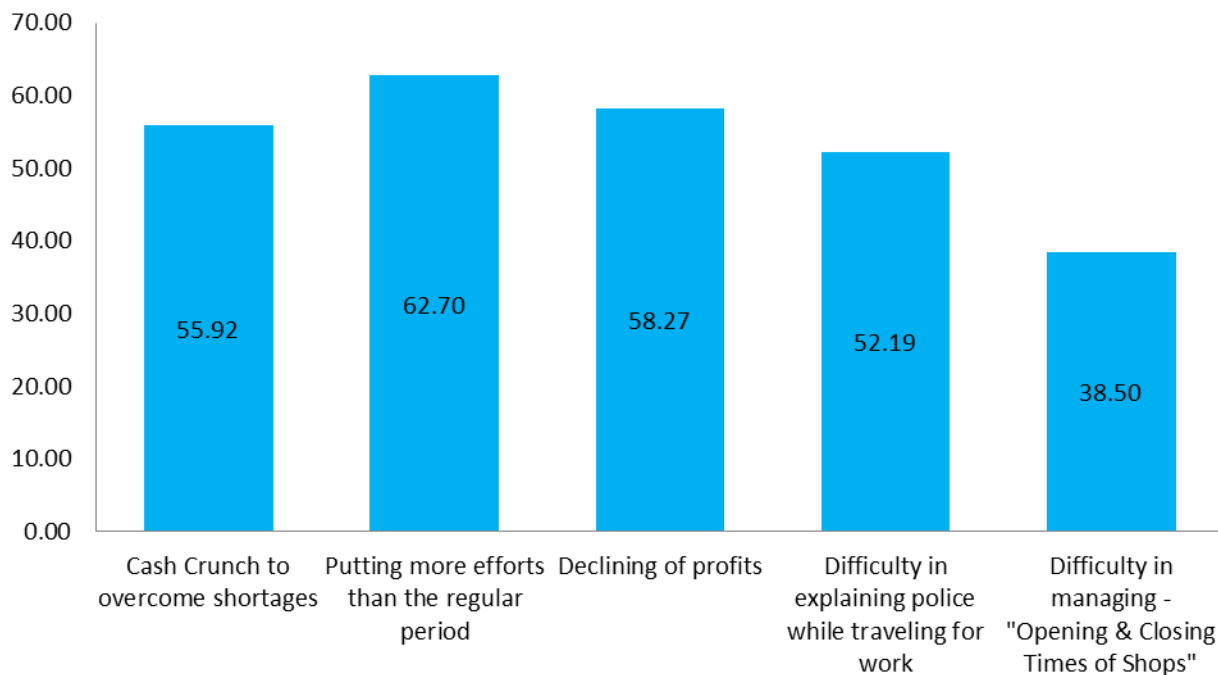


From the above graph, it is very much clear that amongst the category of Problems related to Customers, the major problem faced by retailers is “Difficulty in managing customers, especially in terms of social distancing”, followed by Unplanned buying by customers leading to more time taken by each customer, Buying in bulk by customers due to rumors, Customers asking for more credit and lastly, No cooperation from customers regarding brand substitutes.

**Table 1.7 Calculation of Ranks for General Problems**

Point Percentage □	75	60	50	40	24	Total	Mean	Rank
Cash Crunch to overcome shortages	750	3180	750	800	0	5480	55.91	III
Putting more efforts than the regular period	2325	3420	0	400	0	6145	62.70	I
Declining of profits	1350	3480	0	880	0	5710	58.26	II
Difficulty in explaining police while traveling for work	375	2760	500	1480	0	5115	52.19	IV
Difficulty in managing - "Opening & Closing Times of Shops"	375	900	250	1240	1008	3773	38	V

**Fig. 1.3 Graphical Representation of General Problems**



From the above graph, it is very much clear that amongst the category of General Problems, the major problem faced by retailers is “Putting more efforts than the regular period”, followed by other problems – Declining of profits, cash crunch to overcome shortages, Difficulty in police while traveling for work and lastly, Difficulty in managing – opening & closing time of shops due to changing norms by Government or local authorities.

**5. SUGGESTIONS AND CONCLUSION**

Retailers and customers have to work together to overcome the problems faced by retailers related to customers. Retailers and customers have to synchronize in such a manner that minimum time has to be spent by customers at the shop counter. A definite planning is required for such seamless synchronization. Following sequence can be observed

Customers can make a list of essentials and forward that list to retailers through WhatsApp may be a day prior. Retailer has to confirm the order and has to give order number to the customer. Next day retailer has to arrange the orders and keep them ready number-wise along with calculation of total bill. Customer will visit the shop and will pick up his order. He will make the payment preferably through E-Wallets or otherwise by cash and leave the counter. Customer has well as retailer, both need to embrace the technology of e-payments like E-wallets wholeheartedly.

This mechanism will definitely ensure social distancing while spending minimum time by customers for buying essentials and moreover this can prove to be a hassle free transactions that helps in serving more number of customers each day.

Other suggestions in general are as follows

- i) Suppliers can employ more people for smoother operations of supply chain.

- ii) Suppliers need to understand the criticality of the situation and accordingly they can supply goods to retailers on credit as in usual days rather than demanding cash for purchases.
- iii) Customers can compromise over their brands as production of certain commodities is severely affected. They shall use other brands and can switch over to their brand once normality resumes.
- iv) Customers need to ensure that they buy what is needed and in appropriate quantities. Buying in bulk may disrupt the whole supply chain creating problems for everyone.
- v) Suppliers need to explain retailers that they have to proportionately distribute the goods and that is why at times lesser quantities may be dispatched to the retailers.
- vi) Some retailers feel that they are over burdened with the work due to limited staff, in such case they need to make themselves strong as
- vii) In case of cash crunch observed by retailers, they can approach to their respective banks for arrangement of over draft facilities.
- viii) Though some retailers have problems with police patrolling while they travel for work or even they face problem due to changing times of opening and closing the shops, they shall understand that local authorities and police are doing best from the citizens' safety perspective. Retailers shall admire the job of local authority and police during the time of pandemic.

If we deeply ponder on the problems listed, it could be observed that most of the problems are psychological in nature. They are related to the mind set of different groups of people. During this perilous time of pandemic everyone has to develop the positive spirit and it's necessary to develop a positive mind set. Afterall Steve Maraboli has rightly said, **“Once your mindset changes, everything on the outside will change along with it.”**

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**GST: A BOON OR BANE FOR INDIAN ECONOMY****Dr. Alpana Sharma<sup>1</sup> and Rahul Sah<sup>2</sup>**Vice Principal<sup>1</sup>, Department of Political Science, SSR College of Arts, Commerce and Science, Sayli, Silvassa  
Student<sup>2</sup>, M. A., Political Science, Pune**ABSTRACT**

*Goods and service tax commonly known as GST which is a tax levied on the supply on the goods and service which an individual attains for his or her business's, concept was taken into picture during the Vajpayee government in the year 2000 and was amended in the year 2015. Tax is referred to "ONE NATION ONE TAX" as this tax includes all the levels of taxes. GST is an indirect tax of government of India, having negative impact on poor people, because, the theory of equality or ability to pay has been excluded in the tax system. Taxes should be conventional, simple and easy, it means that the poor and the rich person should be taxed according to their income, which is lacking in the GST system of the government of India. Briefly, every person is liable to pay tax on output and is permitted to enjoy credit on input tax paid and tax should be only on the amount of value added. According to the World Bank, GST is one of the most complicated tax systems in the world, with its high tax rates and a larger number of tax rates, The GST system was launched in a function at Central Hall of Parliament on July 1, 2017. Under GST, goods and services fall under five tax categories: 0 percent, 5 percent, 12 percent, 18 percent and 28 percent. The paper highlighted an analysis on impact of GST (Goods and Service Tax) happening on Indian Tax scenario, impact on various sectors of Indian Economy after implementing GST and Comparisons with Other Countries and also highlights the centre – State relation.*

**INTRODUCTION**

GST is an indirect tax which has replaced many indirect taxes in India. The Goods and Service Tax Act was passed in the parliament on 29th March 2017. The act comes into effect on 1st July 2017. Goods and Service Tax Law in India is a broad, multi stage, destination based tax that is levied on every value addition. GST is particularly designed to replace the indirect taxes imposed on goods and services by the centre and state. GST is an indirect tax at all the stages of production to bring about uniformity in the system. Under this system, the consumer pays the final tax. It was firstly adopted by France in 1954. Currently there are 160 countries in the world that have implemented GST, some countries having dual GST (e.g. Brazil, Canada etc. model). India has chosen the Canadian Model of dual GST. GST is known as "General Sales Tax" in Pakistan, General Consumption Tax (GCT) in Africa, in India Goods and Service Tax (GST). The Goods and Service tax (GST) was launched in India with hopes of being a major game changer for taxpayers as well as for the government but seems not to have happened accordingly. It was expected to not only improve the revenue of the government, but also effect transformative changes to India's indirect tax regime besides helping in the area of reduced compliance. It is complex in nature by federal structure. However the multiple rate structure and an application structure using heavy reporting requirements for the business places a huge compliance burden on business especially SMEs, poor people, unorganised sector and is having a negative impact on the economy.

Country, with its higher tax rates and a large number of tax rates. The highest tax rate in India, while only applying to a subset of goods and services traded, is 28%, which is second highest among the sample of 115 countries which have GST system, World Bank said, "India has the highest standard GST rate in Asia. 28 countries have used two rates and only five countries including India have implemented five rates i.e. 0, 5, 12, 18, 28%.

**BACKGROUND OF GOODS AND SERVICE TAX (GST)**

- 2000: In India, the idea of adopting GST was first suggested by the Atal Bihari Vajpayee Government in 2000. The state finance ministers formed an Empowered Committee (EC) to create a structure for GST. The committee was regulated by Asim Dasgupta, the finance minister of West Bengal. Dasgupta managed the committee till 2011.
- 2004: A task force that was headed by Vijay L. Kelkar the advisor to the finance ministry, shown that the existing tax structure had many issues that would be improved by the GST system.
- February 2006, the finance minister set 1 April 2010 as the GST introduction date. In 2008, at the union budget session for 2008-09, the finance minister confirmed that vast development was being made in the preparation of the roadmap for GST. The besieged timeline for the implementation was confirmed to be 1 April 2010.

- July 2009: Pranab Mukherjee, the new finance minister of India, announced the basic frame of the GST system. The 1 April 2010 deadline was being followed then as well. February 2010, the government introduced the mission-mode project that laid the foundation for GST. This project, with a budgetary outlay of Rs.1133 crore, electronic commercial taxes in states. Following this, the implementation of GST was struggling by one year.
- March 2011: The government led by the Congress party puts forth the Constitution (115th Amendment) Bill for the introduction of GST. Following objection by the opposition party, the Bill was sent to a standing committee for a detailed examination. June 2012, the standing committee starts discussion on the Bill.
- February 2013: The finance minister, during the budget session, announces that the government will provide Rs.9000 crore as compensation to states. He also demands to the state finance ministers to work in association with the government for the implementation of the indirect tax reform.
- May 2014: The Constitution Amendment Bill lapse. This is the same year that Narendra Modi was voted into power at the Centre.
- February 2015: Jaitley, in his budget speech, indicated that the government is looking to implement the GST system by 1 April 2016. May 2015, the Lok Sabha passes the Constitution Amendment Bill. Jaitley also declared that petroleum would be kept out of the range of GST for the time being. August 2015, the Bill is not passed in the Rajya Sabha. Jaitley comments that the disturbance had no specific cause.
- March 2016: Jaitley says that he is in agreement with the Congress's demand for the GST rate not to be set above 18%. But he is not motivated to fix the rate at 18%. In the future if the Government, in an unexpected emergency, is required to raise the tax rate, it would have to take the permission of the parliament. So, a fixed rate of tax is ruled out.
- 2017: Four Bills related to GST become Act, following sanction in the parliament and the President's assent:
  - Central GST Bill
  - Integrated GST Bill
  - Union Territory GST Bill
  - GST (Compensation to States) Bill

The GST Council also confirmed on the GST rates and GST rules. The Government declares that the GST Bill will be applicable from 1 July 2017, following a short stay that is credited to legal issues.

#### **LEGAL ASPECT OF INDIRECT TAXATION**

The constitution (115<sup>th</sup> Amendment) Bill, 2011 proposed to give power to both, the central and state government to make laws with respect to GST. The Union Government in third week of December, 2014 (19 December, 2014) introduced (122<sup>nd</sup> Amendment) bill, 2014 in Parliament which when passed shall cover the way for introduction of proposed Goods and Service tax (GST) in India. This is an improvised version of lapsed 115<sup>th</sup> Amendment Bill of 2011 and it became the GST Constitutional (101<sup>st</sup> Amendment) Act' 2016 when the president assented the provision of bill on 8<sup>th</sup> Sept 2016.

New GST system (system because it is not one law) includes four central laws, the Central Goods and Services Tax (CGST) Act, and the Integrated Goods and Services Tax (IGST) Act, and the Union Territories Goods and Services Tax (UTGST) Act, along with twenty-four state laws, the relevant state Goods and Services Tax (SGST) Act, which are nearly identical. In the combination with these law the GST system includes another central law, the goods and services (compensation of states) Act, which provide the taxation of certain sales (mainly luxury and demerit goods) called the compensation cess to compensate the states for any loss of revenue that the new tax system may cause. As the GST system required the coordinated action between centre and states, any changes to the GST system are brought through the GST Council comprising of the finance minister of all the state government and the central government.

#### **GST INDIA VS GST OTHER COUNTRIES**

France was the first country to implement GST to reduce tax-burden. After France, Canada, Singapore, Australia were became the implementer of GST. It is remarkable that all countries stated above, vary mostly on the modality of the implementation of GST. India has chosen the Canadian model of dual GST. Each country has exempted certain goods from the screening of GST based on the requirement of such goods in a specific

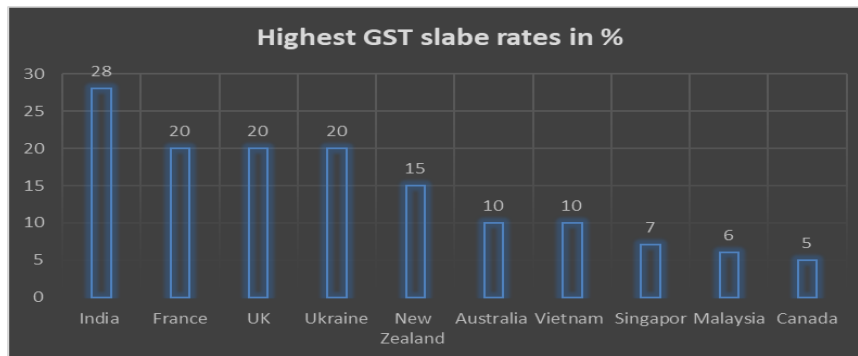
society. The rate of GST is different in various countries and keep revising time to time. Countries also differ on whether the tax will be collected on the value added or on the end product. The countries also differ on whether the GST is to paid by the end user or the manufactures.

**HOW INDIAN GST MODEL COMPARES WITH GST IN OTHER COUNTRIES**

Particular	India	Canada	UK	Singapore	Malaysia
Name of GST in the country	Goods and Service tax	Federal Goods and Service Tax & Harmonized Sales Tax	Value Added Tax	Goods and Service Tax	Goods And Services Tax
Standard Rate	0% (for food staples), 5%, 12%, 18% and 28% (+cess for luxury items)	GST 5% and HST varies from 0% to 15%	20% Reduced rates- 5 %, exempt, zero rated	7% Reduced rates- Zero rated, exempt	6%
Threshold exemption limit	20 lakhs (10 lakhs for NE states)	Canadian \$ 30,000 (Approx. Rs. 15.6 lakhs in INR)	£ 73,000 (Approx. Rs. 61.32 lakhs)	Singapore \$ 1 million (Approx. Rs. 4.8 crore)	MYR 500,000 (Approx. Rs. 75 lakhs)
Liability arises on	Accrual basis: Issue of invoice OR Receipt of payment earlier	Accrual basis: The date of issue of invoice OR the date of receipt of payment- earlier.	Accrual Basis: Invoice OR Payment OR Supply -earliest Cash basis (T/O up to 1.35mn): Payment	Accrual Basis: Issue of invoice OR Receipt of payment OR Supply - earliest Cash basis:(T/O up to SGD\$1mn): Payment	Accrual Basis: Delivery of goods OR Issue of invoice OR Receipt of payment
Returns and Payments	Monthly and 1 annual return	Monthly, quarterly or annually based on turnover	Usually quarterly. Small business option-annual	Usually quarterly Business option-Monthly returns.	Large organisations- Monthly
Reverse charge Mechanism	Apply on goods (new) as well as services (currently under Service tax)	Reverse charge applies to importation of services and intangible properties.	Applicable	Reverse charge applies to supply of services	Reverse charge applies to imported services
Exempt services	Manufacture of exempted goods or Provision of exempted services (to be notified)	Real estate, Financial Services, Rent (Residence), Charities, Health, Education	Medical, Education, Finance, Insurance, Postal services	Real estate, Financial services, Residential rental	Basic food, Health Transportation, Residential property, Agricultural land

**GST AROUND THE WORLD**





### GST AND CENTRAL STATE RELATION

Federalism is not an unfamiliar concept in political dictionary of nations and is relatively an old concept. It is a system of government in which bodies such as states or provinces share power with a national government. It is important to efficiency of government dependent on its structure. Currently, fiscal power between the central and the states are clearly demarcated in the constitution with almost no overlap between the respective domains. The new GST regime wanted to be unshared, heralds a tectonic shift in centre- states relations. By amalgamating the system of indirect taxation, it requires main to worry in some area that the new taxation regime will challenge the federal structure of governments have raised their concerns and worry about impact of GST system on federalism and the independence of states. These include:

- State losing the legislative sovereignty on taxation which is an assault on federalism and will lead land to states not being able to have their own fiscal policies according to their individual welfare needs.
- Manufacturing states, like Tamil Nadu, apprehend that they are going to permanently lose more than 9000 crores annually because of destination based taxes.
- Union Government having veto power in the GST Council.
- Regardless of the size of their economics, all states to have a uniform distribution of vote share which is unfair to economically advanced states.
- States are not empowered to levy higher taxes over and above SGST on Tabaco and tobacco product.

Two years after its implementation, the present to which the Goods and Services Tax (GST) regime is an improvement upon the earlier system of multiple excise and sales taxes remains unclear. As of now, there are several worrying trends. The first is that gross GST collections are little of expectations. Thus, as against a target of ₹1,12,000 crore a month set for 2018-19, average GST collection fell down of ₹1 lakh crore a month in that year. The shortage is a problem especially for the States, because while they have given up important part of the taxation powers they had in past, they will be compensated only for five years (using revenues from a special cess) for any deficit in revenues relative to expected revenue growth target of 14 percent per annum.

### DEPENDENCE ON THE CENTRE

This has a larger consequence. With the States having given up flexibility with regard to which commodities they choose to tax and how much to tax them, poorer States have become more dependent on the share of Central revenues they receive, as a result of the Finance Commission's method, to make up for the drag imposed by their backwardness on spending for development. On the other hand, richer States get a good push in their support, because of the relatively higher volume of resources they are able to organise. This difference would only broaden, as the GST regime is generalised to cover commodities like petroleum products and alcohol.

In sum, the GST regime not only intimidates to deny States of resources they may have organised if it had not been put in place, but it also worsens the position of poorer States relative to their richer counterparts, and increases their dependence on resources transferred from the Centre.

### IMPACT OF GST ON ECONOMY

Today the economic growth rate (quarterly) has been sliding for the last five quarters from 8% to 7% to 6.6% to 5.8% and now to 5%. Yet experts have been taking of 6% annual rate of growth; every quarter when the rate of growth has been announced, they have argued that things have bottomed out and the rate would rise in future.

Former Prime Minister Manmohan Singh, an outstanding economist himself, they says that government must simplify and rationalise GST, kick-start rural consumption, revive agriculture and tackle the lack of credit for

capital creation. The Modi government must radically simplify and rationalise the GST regime, even if it means a loss of revenue in the short term, he said, adding, "Secondly, the government must find innovative ways to kick start rural consumption and revive agriculture."

### HIGH TAX RATE IN INDIA

India's currently tax system is very (28%) second highest tax rate in the world, it is not fare in India because more population lies under BPL(29.9%) and income inequality is high, India's 20% people hold country 47.7% of total wealth. thereof, the negative impact on common man in India.

### IMPACT ON TEXTILE, AUTOMOBILE SECTOR

Textile Industry hit by Goods and Service Tax, due to high tax rate, cost of Indian apparel has been increasing which create trouble to competition with foreign market. The sales of textile product decline, estimated at \$16.2 billion in FY19, and India's apparel exports fell by 1.2% from FY18, which is turn was 4% lower than previous year. Even the share of apparel exports in the country's total textile exports has fallen sharply from to 45% in FY19. Even the share of apparel exports in the country's total textile exports has fallen sharply from 51% in FY17 to 45% in FY19. Industry experts attribute the fall to the ever tightening pressure on the exports markets by higher shipments from low cost competitors like Bangladesh and Vietnam.

Automobile Sector, there is no denying the fact that the Indian automobile sector is going through a rough patch at the movement. Month after month, the companies are reporting decline in there sales number. This is turn, is having adverse effects on the job as well. There are lots of reason behind the slowdown, GST higher rate is one of them. Due to 28% of GST rate on automobile sector, price of cars increase and become less affordable. The Automotive Components Manufacturer of India (ACMA) Director General Vinnie Mehta said that "about 60% of components are at taxed at 18% currently while the remaining high value parts attract a duty of 28% which increased the cost of production. The experts argued that it is need for government to consider reducing GST rates to 18%, which would significantly reduce the cost of vehicle and turn, generate demand.

According to Arun Kumar, retired professor of JNU, GST Expert and writer, he argued that, GST is one of the most complicated tax system in the world and it will be implemented in very complicated country, why is our very complicated, we have the large scale sector, medium scale sector, small scale sector and cottage sector and what applies one sector doesn't applies to another sector so what is good for large scale sector not necessarily good for small, cottage sector. That is what GST is showing that the GST has come under pressure of the large scale sector, the multinational corporation which have all India presence so it is to facilitate them that has been levied but the interest of the small and cottage sector has not been taken into the account in this so even though have been exempted from GST so that if you are below 40 lakh of turnover you don't to register, if you are in the composition scheme upto 1.5 crores, you have very simplify procedure, and you have a very small tax of 1% but this is where the problem alive, if you are in the and cottage sector then you are going to get the input credit that the large scale will get. So cost is the bit higher then when you sell to somebody, you not able to give input credit to them so therefore your price is higher and if the large scale industry buy some from small scale guy then they have to pay something called reverse charge mechanism that is the tax that the small guy has not paid will have to paid by the large sector so cost goes up again, so these are the several reason which create negative impact on economy.

### IMPACT ON UNORGANISED SECTOR

According to The Hindu article after 2014, the government administrated two big shocks to the economy; First Demonetisation and second GST. Both of these damaged the economy quite substantially. Although it is not indicated in the data because our growth rate is based on certain methodology. The methodology now exit is, we predict on the basis of the organised sector data. There exist two part;

**Organised Sector**, it provide 7 % of total work force. It Produce 55% of the total output. **Unorganised Sector**, it provides 93% of total work force. Produces 45% of total output. Data comes with a time period e.g. 3-5 years called reference years.

Methodology means we take ratio of the organised sector and we assume the ratio remains unchanged. After demonetisation, when GST took placed, it is unorganised sector get affected very badly. Even though the small scale and cottage sector are kept out of GST, they have been hit very badly and the report are the unorganised sector trade, business are hit badly. It is not the small and medium which got hit rather it is the micro sector which get hit badly which constitute % of MSME. When micro sector get hit, they closed down and eat up the working capital and therefore to restart a working capital become difficult, this is why large number of micro units are closed. There are two circles of growth in economy today. The first is the organised sector which can use bank credit, and other things and they will do well become GST enable them to become more efficient.

**For example;** one nation one tax it can be good for Maruti, they can buy from Chennai and sell it in Ahmedabad or some other place. But when consider the small sector it buys locally and sells locally. It doesn't gain any inefficiency.

Over a period due to the above mentioned reason the small and micro sector will displace by the large sector. The organised sector growing because of the various advantages but today organised sector are facing decline in sales also due to high rate of GST. The unorganised sector which is decline means very large number of people will lose incomes, jobs etc. which gives rise to the problem of employment. Unorganised sector is were bulk of employment created and if this sector is affected then youth employment problem will aggregate, and because of this unemployment rate is declining day by day.

Black economy- No of tax fillers doesn't correspond to the amount of tax they pay. The inflation, growth rate are the recent problems because the unorganised sector cannot deal with this problems, because of GST rate of tax payer have increased but the revenue of government is not increasing. Total gross GST revenue collected in the month of September, 2019 was Rs 91,916 crores of which central GST (CGST) was Rs 16,630 crore, state GST (SGST) was Rs 22,598 crores Integrated GST (IGST) was Rs 45,069 crores (including Rs 22,097 crores collected on imports) and Cess is Rs 7,620 (including Rs 728 crores collected on imports)" according to official data.

### CONCLUSION

Taxation system plays very important role for the economy because they maintain equity in income group. In context of the India, second high tax rate in the world and devastating impact on unorganised sector as well as poor people. GST is quite good for organised sector in Indian context but it hit very badly to unorganised sector. Consumption and production of goods and services are undeniably rising and because of multiplicity of taxes in current tax system, organised complexities and conformity cost is also increasing.

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**TRAINING IN HOTEL INDUSTRY: PERCEPTIONS OF THE STAFF**

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**ABSTRACT**

*The hospitality being an international field, need of training and development practices should be at par with the global standards. Thus, significance of the study of Human Resource Training and Development by new researchers has increased due to rapidly changing technology and work culture in hotel environment due to an increasingly skilled workforce and very competitive global marketing. Human Resource Training is very much essential to upgrade skills of employees in this scenario, for the development of self as well as the organization. The present research paper tends to find out the perception of the frontline staff members of the hotels towards training. For the purpose of this study a well structured questionnaire was developed and distributed to various hotels before the Commonwealth Games (January 2010 to June 2010) in Delhi Region. The findings suggest that employees perceive that training helps in enhancing their knowledge and eventually in their career progression.*

*Keywords: Technology, skilled, frontline, training.*

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**INTRODUCTION**

In present constantly changing business environment which is highly competitive and fierce, it is very important for any business organization to train, develop and retain their employees as their most useful resource since human beings are no longer considered as only profit earning labor but as most valuable asset. All the organizations whether they are governmental or non-governmental, industrial, business or service organization, depend on people, i.e., human resource for their operations vis-à-vis their survival and growth.

When we talk of Human Resource Management in Hotel Industry, we have variety of things in our mind. These include: Training, skill development and up gradation of knowledge and skills of the employees, motivating the employees, effective utilization of the employee skills and capabilities, attracting the personnel and their retention, wages, salaries and rewards, monitoring and controlling the employee performance.

In the Hotel industry, the customer is not only buying a service or a product, but he is also experiencing and consuming the quality of service which is reflected in the performance of the person involved in the production and delivery of the service. Since what is marketed here is a relationship between the customer and the producer of service, the importance of Human Resource becomes vital for the success of the business.

Information and up gradation of knowledge is the key to success in hotel industry and all employees must have up graded knowledge and skills. Hence, it is the duty of the management, in the hotel industry to keep providing In-house training to the employees. These training programmes should be designed for maintaining and improving current job performance and at the same time development programmes which need to be taken up for equipping the employees with such skills which are required for the future jobs in the expansion process of the Hotel Industry.

No organization can achieve its objectives in the absence of Human Resource Training and Development. This is more so in the case of tourism and hotel industry because what is marketed here is a relationship rather than a visible product. The emphasis is on customer-care and satisfaction which can be achieved through the quality performance of the manpower involved in the delivery of the service product. Therefore need for manpower training and development in relation to the specialization and sub-specializations in the industry needs no over-emphasis and requires a study in the great detail on the existing patterns and what measures need to be taken for its development keeping in view a stupendous demand placed on the hotel industry in view of the Commonwealth Games held in the year 2010 and ever-growing demand in the coming decade.

The hospitality being an international field, need of training and development practices should be at par with the global standards. Thus, significance of the study of Human Resource Training and Development by new researchers has increased due to rapidly changing technology and work culture in hotel environment due to an increasingly skilled workforce and very competitive global marketing. Human Resource Training and

Development is very much essential to upgrade skills of employees in this scenario, for the development of self as well as the organization.

There are some who believe that training has unnecessarily been given undue importance and that the experience on-the-job is good enough to develop necessary skills and efficiency to perform the job. It is true that training cannot entirely substitute experience, but it has certain definite advantages over it.

1. Training, unlike experience can shorten the time required to reach maximum efficiency.
2. Cost of training is much less than the cost of gaining experience, particularly if one is dealing with expensive equipment.
3. The results of experience can sometimes be accidental, particularly when experience depends solely on trial and error.
4. The element of predictability is far less when compared to the outcome of a well conceived and conducted training programme.

Training thus provides certain advantages which are not available by learning through experience.

### **LITERATURE REVIEW**

The accumulation of scientific knowledge is a slow and general process, in which an investigator builds on the work of the past and his findings serve as a starting point for the future. The more the link that can be established between a given study and other studies, or a body of theory, the greater the contribution.

The term 'research' when applied to the field of human resource denotes research into numerous socio-economic aspects of the working class, covering research on employment, technical skills, working conditions, wages, welfare, industrial relations, productivity, job satisfaction, job evaluation, social security and other special problems at macro and micro levels.

**Singh, (2003)**, advocates that HR is no longer a passive function now. Its role is of active nature along with other functions like production, marketing, finance, etc. He also suggests two implications for the HR managers and practitioners. First, it will require the HR function and persons dealing with it to provide more inputs related to human resources at the strategy formulation level. Second, it will require HR to demonstrate that investment in human resources contributes to business results. However, there is a paucity of empirical work in our country to support the assertion that investments in HR have an impact on firm performance. It is in this context that the present study of eighty-four Indian firms was carried out to answer the question of whether investment in HR contributes to firm performance.

**Tsaur and Lin, (2003)** explore the relationship among human resource management practices, service behavior and service quality in the tourist hotels. Their study indicates that HRM practices had partially a direct effect on customer perceptions of service quality and an indirect effect through employees' service behavior. This means that service behavior only partially mediates the relationship between human resource management practices and service quality.

**Chand and Katou, (2007)**, carried a study that has two-fold purpose: to investigate whether some specific characteristics of hotels affect organizational performance in the hotel industry in India; and to investigate whether some Human Resource Management systems affect organizational performance in the hotel industry in India.

The training of new recruits and existing staff is vital, but views on the value and type of training vary amongst the stakeholders. **Chan & Coleman, (2008)**, suggested that the human resource managers strongly believe that employees must have a positive service-mind and commitment to the industry with a certain degree of working experience. Employers' perceived that these were important components to success for every member of staff, rather than having a good educational background. Such qualifications will raise the status of the hotel in general and enhance the status of the service providers as professionals.

**Choi and Dickson, (2010)**, examined a new HRM intervention developed and implemented by a small, non-branded lodging company that enhanced employees' satisfaction level and reduced turnover rate. They looked at the direct employee-related factors as opposed to indirect measures such as management's perception or company profit margin, because the training intervention was designed for a specific goal-improvement of manager's performance in their HR responsibilities. i.e. the factors of study and the measurement over time.

In the words of **Lee, (2012)**, training has grown into one of the most critical success requirements in a highly competitive global marketplace. Increased emphasis on human resources effectiveness is one of the reasons.

Despite the growing availability of technology, the American Society for Training and Development revealed that the majority of the training conducted still used the traditional classroom-based and instructor-led method. Technology is less used. To provide high-quality service, hotel properties must train their employees. Traditional classroom and one-on-one training are the common options. It is unpredictable how long the Hong Kong hotel industry can take complete advantage of computer-based training (CBT). Classroom training and on-the-job training are still commonly adopted. Training materials, background of participants and results achieved were factors influencing the training approaches adopted. Costs cannot be ignored while buy-in from employees and their computer competencies were also important. Managers had positive attitudes towards computer-based training and appreciate the related benefits. However, the future of computer-based training in the Hong Kong hotel industry is uncertain and blended learning is recommended which means the combination of computer-based training and classroom training in the hotel.

**Rosa and Sintesb, (2012)**, explored the effect of training plans and managerial characteristics on innovation activity in the hospitality sector. This sector is featured by being labor-intensive so the examination of employment and managers skills deserved attention in order to determine the level of quality and competitive advantage in the provision of services. Results suggest that training plans positively affect innovation-related decisions and the extent of their implementation; however, managers should have more than experience to manage the innovation change, specifically skills and capabilities.

**Chia, Maierb and Gursoyc, (2013)**, examine the perceptions hospitality employees have of their younger and older managers by generation and job position across three generational cohorts. Using data collected from both line-level employees and managers of a U.S. hotel company, first the underlying dimensions of employees' perceptions of their younger and older managers were identified. Afterwards, a multivariate analysis of covariance (MANCOVA) test was used to identify significant differences in employees' perceptions of their younger and older managers by generations and job position across three generational cohorts while controlling for employees tenure. Findings supported the premise that there were significant differences in employees' perceptions of their younger and older managers by generation and job position across three generational cohorts.

**Solnet, Kralj and Baum, (2013)**, in their study on hospitality companies highlight the importance of their employees, and this features strongly in their consumer marketing. However, the capacity of organizations to deliver "people first" practices is seemingly subject to increasing pressure within the international hospitality sector, both internally and from the external environment. This conceptual article has two principal aims: first, was to illuminate the growing trend of formalized HRM practices being downgraded, eliminated altogether, or decentralized; and second, was to highlight the need for a greater understanding and consideration of the external factors affecting hospitality HRM practice. Their research reviews the nature and scope of the HRM function in hospitality, presents an overview of the trends toward internal reorganization through decentralization of HRM functions and, finally, assesses the impact of external pressures of the delivery of effective HRM. The authors proposed a dynamic framework designed to help facilitate greater understanding of the implications of internal and external pressures by HRM professionals and researchers, and concluded with reflections and recommendations followed by proposals for future research.

**Rathore and Maheshwari, (2013)**, studied the main focus is upon harnessing the extend of relationship between training and services in the hospitality industry. Training offers great scope in strengthening the services rendered by the hotels. In this age of cut-throat competition, training helps the companies to drive competitive advantage as service separates a great hotel experience from an average one. A well trained, professional staff can make each guest's stay a pleasant experience and not only ensures the same guest's return but also bring many new customers owing to favourable word-of-mouth publicity. Their study also revealed that services provided by the hotels are highly influenced by training and also the management of hotels is unaware of the importance of training and its impact on services.

**Khanna, (2013)**, talks about increasing competitive market, the issue of quality has gained great significance for all tourism businesses. In fact service quality has been increasingly identified as a key factor in differentiating service products and building a competitive advantage in tourism. The process by which customers evaluate a purchase, thereby determining satisfaction and likelihood of repurchase, is important to all marketers but especially to services marketers because, unlike their manufacturing counterparts, they have fewer objective measures of quality by which to judge their production. The issue of measuring service quality has received increasing attention in recent years in the tourism and recreation literature. Indeed, research has identified a generally positive relationship between an organization's product or service quality, its return on

investment and its market share. Service being intangible in nature, delivering superior service quality is a pre-requisite for its success and survival in today’s competitive world.

**Garcíaet. al. (2013)**, advocated that there is currently a general agreement about the importance of training as a tool to help companies in the development of sustainable competitive advantages based on their human resources. Staff qualification is not an option in the tourism industry; human capital training actually becomes a determining factor to be able to achieve a differential positioning within the sector. In Spain, where the tourism sector is a strategic element, it becomes essential to analyze the training policy applied by tourism enterprises with the aim of assessing its quality and effectiveness. The objective sought in their study was to identify the main factors related to training policy that had an impact on performance. The study carried out an empirical research into the effects that training practices cause on performance levels in the Spanish hotel industry using a sample of 110 hotels.

“Human Resource Development” is increasingly gaining attention from human resource specialists, academicians and employees. The importance of Human Resource Development will undoubtedly increase further. There is likely to be a knowledge exploration in Human Resource Development in the current decade. According to WTO forecast, tourism growth prospects for India are very bright and tourist arrivals and receipts are likely to increase during the coming years. With these growing trends in the tourism and hotel industry in India which is labor intensive industry or ‘people industry’.

Since, training is an important sub system of HRD that has already been incorporated in organizational policy and planning. Therefore, training is considered as an inseparable function of HRD activity. Human Resource is a key element to spearhead the progress of accommodation sector business. Hotels do conduct the need based training program in collaboration with professional institutes for the noble cause of effective utilization of human resources and basic aim of this study, too, is to examine the current system of Training in Hotels, in detail, and, find-out the shortcomings, to suggest, what needs to be done further with regard to training system, to sustain the business of Luxury Hotels, in domestic as well as International market .

**OBJECTIVE OF THE STUDY**

The objective of the study is to find out perception of frontline staff towards training in hotels. The paper attempts to find out the relationship between training programs and their outcomes. To fulfill the objective, Regression analysis has been done using SPSS 18.0.

**FINDINGS**

The total sample consisted of 200 working level employees from different luxury hotels in National Capital Region (NCR) from which major part of the population were of Hotel Management or Post Graduates with 75 percent of the total population and 86 percent of them were having more than three years of experience. Chi-square was conducted and it was found that there is a significant association between the demography and the training.

**Table No. 1.1 Variables Entered/Removed (Training helps in career progression)**

Model	Variables Entered	Variables Removed	Method
1	Training evaluating techniques, Organization & preparation, Knowledge of the subject, Creating appropriate learning climate, Style& delivery, Responsiveness to participants(a)	.	Enter

- a) All requested variables entered.
- b) Dependent Variable: Does the training helps in your career progression?

“Does the training helps in your career progression?” is being used as an independent variable and Knowledge of the subject, Organization & preparation, Style& delivery, Responsiveness to participants, creating appropriate learning climate and Training evaluating techniques are the dependent variables and enter method has been used.

**Table No. 1.2 Model Summary - (Training helps in career progression)**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.293(a)	.086	.058	.29154

a) Predictors: (Constant), Training evaluating techniques, Organization & preparation, Knowledge of the subject, Creating appropriate learning climate, Style& delivery, Responsiveness to participants

The first table (No. 1.1) provided by SPSS is a summary of the model that gives the value of R and R<sup>2</sup> for the model. For these data, R is 0.086 and because there is only one predictor, this value represents the simple correlation between “Does the training helps in your career progression?” and Knowledge of the subject, Organization & preparation, Style& delivery, Responsiveness to participants, creating appropriate learning climate, Training evaluating techniques (this can confirm by running a correlation). The value of R<sup>2</sup> is 0.058, which tells us that training helps in your career progression can account for 5.8% of the variation in Knowledge of the subject, Organization & preparation, Style& delivery, Responsiveness to participants, creating appropriate learning climate and Training evaluating techniques.

**Table No. 1.3 ANOVA (b) – (Training helps in career progression)**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1.580	6	.263	3.099	.006(a)
	Residual	16.829	198	.085		
	Total	18.410	204			

a) Predictors: (Constant), Training evaluating techniques, Organization & preparation, Knowledge of the subject, Creating appropriate learning climate, Style& delivery, Responsiveness to participants.

b) Dependent Variable: Does the training helps in your career progression?

The next part of the output reports an analysis of variance (ANOVA). The most important part of the table (No.1.3) is the F-ratio, which is calculated using equation (2), and the associated significance value. For these data, F is 3.009, which is significant at  $p < 0.001$  (because the value in the column labeled Sig. is less than 0.006). This result tells that there is less than a 0.6% chance that an F-ratio this large would happen by chance alone. In short, the regression model overall predicts rate of training needs significantly well.

**Table No. 1.4 Coefficients (a)- (Training helps in career progression)**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.744	.106		16.395	.000
	Knowledge of the subject	.099	.029	.338	3.470	.001
	Organization & preparation	-.051	.034	-.153	-1.476	.141
	Style& delivery	.011	.030	.036	.374	.709
	Responsiveness to participants	-.008	.033	-.025	-.236	.814
	Creating appropriate learning climate	.020	.030	.065	.665	.507
	Training evaluating techniques	-.024	.024	-.083	-.973	.332

a) Dependent Variable: Does the training helps in your career progression?

The ANOVA tells whether the model, overall, results in a significantly good degree of prediction of the outcome variable. However, the ANOVA doesn't tell about the individual contribution of variables in the model (although in this simple case there is only one variable in the model and so we can infer that this variable is a good predictor). The table in SPSS Output 3 provides details of the model parameters (the beta values) and the significance of these values. Equation (1) show that  $b_0$  was the Y intercept and this value is the value B for the constant. So, from the table,  $b_0$  is .099, -.051, .011, -.008, .020, and -.024, and this can be interpreted as meaning that when no there is Knowledge of the subject (when  $X = 0$ ), the model predicts that there will be 9.9 times training need help career growth. All other variables are not useful since the significant value  $> 0.05$  and the other values is not significant at 95% confidence level.

H<sub>1a</sub>: Training helps in enhancing the knowledge of the subject. **Accepted**



H<sub>1b</sub>: Training helps in Understanding the Organization & preparation **Rejected**

H<sub>1c</sub>: Training helps in Learning Style & delivery of the trainer **Rejected**

H<sub>1d</sub>: Training helps in Knowing responsiveness to participants **Rejected**

H<sub>1e</sub>: Training helps in creating appropriate learning climate **Rejected**

H<sub>1f</sub>: Training helps in Evaluating Training techniques **Rejected**

### **CONCLUSION**

The most common and an undisputed opinion of all the employees who had undergone Organized Training in their respective Organizations, that Training was extremely useful in enhancing their knowledge of the subjects covered in the training programmes which were related to their depth of knowledge about the practices in the hospitality industry and which factors indicated their own strengths and weaknesses and how are these factors important for improving their own performances. Training also impacted upon employees that their standard of performance was directly related to the image of their organization in the Hospitality industry and branding of their organization. Customer's satisfaction and level of business and profits to the organization, largely depended on the Employees Performance besides the Infra-structure edge of their organization.

The personality and bearing of the trainer should make an everlasting impression on all the trainees, in all respects and they should consider him as their role model. But in the Hotel Industry the employees feel that the Trainer, whether Internal or External, has just more experience about the Hospitality Industry in which he has grown and it is because of just this experience, that he has risen in the industry. Therefore, it does not make a deep impression on them to emulate his/her style to perform and grow in their respective organization, as the result of analysis of responses from the worker level employees does not indicate that they derive their motivation from the Trainer, who tells them about the Ins and Outs of Hospitality Operations and all required tricks of the trade

Moreover, training should help to develop over all weak traits of the participants because they start understanding their weaknesses and strong points and overcome their handicaps. The duties and operations in hospitality sector are Group (Team) activities, in which the participant (employee) is either a leader of the team or the member of a team, depending upon the department of the Hotel in which, he is going to operate. So he has to prepare himself to perform on his own and show his worth to the organization. Therefore he has No Option but to become responsive and an active participant in all assignments given to him as a team leader or a member of a team. He has to perform a definite role and take on responsibilities assigned to him on his own shoulders. Though Training Programme is the right time to learn and develop the talent which he has to utilize in his practical life in the hotel industry, where human source is the main resource which is most effectively utilized for the satisfaction of the customers, but this realization comes to the employees on their own accord and motivation, as indicated in the analysis of the responses that Training does not help much in knowing the responsiveness to participants.

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**STUDY OF BEHAVIOURAL, REPRODUCTION, GROWTH AND DEVELOPMENT OF MYNA (ACRIDOTHERES TRISTIS) IN RELATION TO HAEMATOLOGY**

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**ABSTRACT**

*The first hint that birds evolved from reptiles appeared in 1861 with the discovered of an beautiful skeleton of a late Jurassic bird named Archaeopteryx .The most distinguishing feature of Myna is the possession of feathers, which don't occurs in animals, thus a myna may be describe as a feathered, bipedal, flying vertebrate possessing wings. This includes the study of behavior, growth, and development in myna. They attract attention because of their flight, colorful plumages, springtime songs, strange migration, many fascinating habits and considerable economic value to man.*

*Keyword-Physiological, morphological, reproduction growth, development and histopathology Parameters*

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**INTRODUCTION**

The common myna or Indian myna (*Acridotheres tristis*), is a member of the family Sturnidae (starlings and mynas) native to Asia. An omnivorous open woodland bird with a strong territorial instinct, the myna has adapted extremely well to urban environments. The range of the common myna is increasing at such a rapid rate that in 2000 the IUCN Species Survival Commission declared it one of the world's most invasive species and one of only three birds in the top 100 species that pose an impact to biodiversity, agriculture and human interests. In particular, the species poses a serious threat to the ecosystems of Australia where it was named "The Most Important Pest/Problem.

The common myna thrives in urban and suburban environments; in Canberra, for instance, 110 common mynas were released between 1968 and 1971. By 1991, common myna population density in Canberra averaged 15 birds per square kilometer. Only three years later, a second study found an average population density of 75 birds per square kilometer in the same area.

The bird likely owes its success in the urban and suburban settings of Sydney and Canberra to its evolutionary origins; having evolved in the open woodlands of India, the common myna is pre-adapted to habitats with tall vertical structures and little to no vegetative ground cover, features characteristic of city streets and urban nature preserves.

The common myna (along with European starlings, house sparrows, and feral rock pigeons) is a nuisance to city buildings; its nests block gutters and drainpipes, causing water damage to building exteriors. Myna originally Body length is 23 centimeters, Weight of male is 109.8 gram and female is 120-138 grams. A featherless baby of myna is pinkie called fallen.

The science of ornithology has a long history and studies on birds have helped develop several key concepts in evolution, behavior and ecology such as the definition of species, the process of speciation, instinct, learning, ecological niches, guilds, island biogeography, phylogeography and conservation (Mayr 1984). While early ornithology was principally concerned with descriptions and distributions of species, ornithologists today seek answers to very specific questions, often using birds as models to test hypotheses or predictions based on theories. Most modern biological theories apply across taxonomic groups and the number of professional scientists who identify themselves as "ornithologists" has therefore declined (Abzhanov et al. 2004, Newton 1998). A wide range of tools and techniques are used in ornithology, both inside the laboratory and out in the field, and innovations are constantly made

Therefore, the present study deals to find out variations in corpuscular hematological parameters related to reproduction, growth, development and behavior of the myna (Alcorn 2002; Slater 2003). All birds reproduced by laying eggs, when they have to lay eggs, they build homes called nests. Baby birds are born in the nests. Nests act as shelters for birds. This nest keeps young birds warm and protects them from enemies and various challenging weather

The common myna is readily identified by the brown body, black hooded head and the bare yellow patch behind the eye. The bill and legs are bright yellow. There is a white patch on the outer primaries and the wing lining on the underside is white. The sexes are similar and birds are usually seen in pairs.

The common myna obeys Gloger's rule in that the birds from northwest India tend to be paler than their darker counterparts in South India.

### MATERIALS AND METHODS

Experimental Laboratory animal: Experiments were carried out on male and female myna at the Department of Zoology, S.K.M. University, Dumka, and Jharkhand after ethical approval from the department.

Experimental Protocol : Reproductive behavior of male and female myna were collected from local and carried out utilizing the laboratory protocols along with some experimental work, For morphological study live specimen of both sexes were observed externally and different parts of their body were measured with the help of a divider and mm graduated scale, whichever required.

Hematological Assays: The blood samples were obtained from the venous puncture of male and female baby of myna called fallen, for hematological assay using EDTA vials. The hematological parameters Red Blood Cell Count (RBC's), Hemoglobin percentage (HGB), PCV, Mean Cell Volume of RBC's (MCV), Mean Cell Hemoglobin (MCH), White Blood Cell Count (WBC's) and Differential Leukocyte counts were done manually.

Collection of Blood :The blood and tissues from the Myna have been taken out as a sample to test and collect the data. Blood samples were obtained from the Veins puncture for both hematological assay (blood in EDTA vial).

1. Red Blood Cell Count
2. White Blood Cell Count
3. Differential Leucocyte Count
  - a. Granulocytes
  - b. Monocytes and

Lymphocytes

4. Hemoglobin Concentration
5. Erythrocyte Sedimentation Rate
6. Hematocrit
7. Mean corpuscular volume (MCV)
8. Mean corpuscular hemoglobin (MCH)
9. Mean corpuscular hemoglobin concentration (MCHC)

### Hematological Observations

Total Erythrocyte Count (TEC) of male fallen is  $4.320 \pm 0.04359$  million /Cu mm while TEC of male myna was  $4.860 \pm 0.08327$  million /Cu mm. TEC of female fallen was  $4.390 \pm 0.04933$  million /Cu mm while TEC of female myna was  $4.590 \pm 0.03786$  million /Cu mm statistically significant at  $p < 0.05$ . Haemoglobin of male fallen is  $11.65 \pm 0.1041$  gm/dl while hemoglobin of male myna was  $13.27 \pm 0.3712$  gm/dl. Hemoglobin of female fallen was  $11.82 \pm 0.04410$  gm/dl, while hemoglobin of female myna was  $12.57 \pm 0.1453$  gm/dl statistically significant at  $p < 0.05$ . PCV of male myna is  $40.33 \pm 1.453$  percent while PCV of male myna was  $44.00 \pm 1.732$  percent. PCV of female fallen was  $39.00 \pm 0.5774$  percent, while PCV of female myna was  $40.00 \pm 1.155$  percent statistically significant at  $p < 0.05$ . ESR of male fallen is  $18.67 \pm 0.8819$  mm, while ESR of male myna was  $10.33 \pm 0.8819$  mm. ESR of female fallen was  $14.00 \pm 0.5774$  mm, while ESR of female myna was  $19.67 \pm 0.8819$  mm statistically significant at  $p < 0.05$ . TLC of male fallen is  $15967 \pm 145.3$  /Cu mm, while TLC of male myna was  $12333 \pm 145.3$  /Cu mm. TLC of female fallen was  $16033 \pm 176.4$  /Cu mm, while TLC of female myna was  $12617 \pm 101.4$  /Cu mm statistically significant at  $p < 0.05$ . MCH of male fallen is  $26.63 \pm 0.2028$   $\mu\text{gm}$ , while MCH of male myna was  $28.57 \pm 0.1453$   $\mu\text{gm}$ . MCH of female fallen was  $26.80 \pm 0.1732$   $\mu\text{gm}$ , while MCH of female myna was  $26.67 \pm 0.1453$   $\mu\text{gm}$  statistically significant at  $p < 0.05$ . MCHC of male myna is  $29.13 \pm 0.3283$  gm/dl, while MCHC of male myna was  $32.17 \pm 0.1856$  gm/dl. MCHC of female fallen was  $29.83 \pm 0.2603$  gm/dl, while MCHC of female myna was  $30.87 \pm 0.4631$  gm/dl statistically significant at  $p < 0.05$ . MCV of male fallen is  $89.63 \pm 0.6360$  fl, while MCV of male fallen was  $89.60 \pm 0.4726$  fl. MCV of female fallen was  $88.33 \pm 0.4807$  fl, while MCV of female myna was  $86.83 \pm 1.014$  fl statistically significant at  $p < 0.05$ . Bleeding time of male fallen is  $25.67 \pm 0.6667$  second, while bleeding time of male myna was  $29.67 \pm 0.8819$  second. Bleeding time of female fallen was  $34.33 \pm 1.202$  second, while bleeding time of

female myna was  $39.67 \pm 1.453$  second statistically significant at  $p < 0.05$ . Clotting time of male fallen is  $191.7 \pm 7.265$  second, while clotting time of male myna was  $184.3 \pm 8.090$  second. Clotting time of female fallen was  $236.3 \pm 4.910$  second, while clotting time of female myna was  $217.7 \pm 7.219$  second statistically significant at  $p < 0.05$ . Neutrophil of male fallen is  $77.67 \pm 1.453$  percent, while neutrophil of male myna was  $73.33 \pm 1.202$  percent. Neutrophil of female fallen was  $77.33 \pm 2.028$  percent, while neutrophil of female myna was  $76.33 \pm 1.453$  percent statistically significant at  $p < 0.05$  (Graph - 11). Lymphocyte of male fallen is  $20.33 \pm 1.453$  percent, while lymphocyte of male myna was  $24.00 \pm 1.155$  percent. Lymphocyte of female fallen was  $22.67 \pm 1.453$  percent, while lymphocyte of female myna was  $23.00 \pm 2.082$  percent statistically significant at  $p < 0.05$ . Eosinophil of male myna is 01 percent, while eosinophil of male myna was 01 percent. Eosinophil of female fallen was 00 percent, while eosinophil of female myna was 00 percent statistically significant at  $p < 0.05$ . Monocyte of male fallen is 01 percent, while monocyte of male myna was 01 percent. Monocyte of female myna was 00 percent, while monocyte of female myna was 00 percent statistically significant at  $p < 0.05$ . Basophil of male fallen is 00 percent, while Basophil of male myna was 00 percent. Monocyte of female fallen was 00 percent, while monocyte of female myna was 00 percent statistically significant at  $p < 0$

## DISCUSSION

Myna is Maroon-brown plumage with black head and neck fading posteriorly. Large white wing patch and black primaries, white tipped blackish tail, yellow bill, eye patch and legs. Voice is harsh chackle-chackle-chackle and various chattering and whistling. They are mainly diurnal, usually occurs in small to medium flocks but also solitary or in pairs bold and aggressive. Basically feeds on invertebrates, fruits nectar and grains. They are often roosting in colonies, evening roosting is very noisy making nests in tree holes or crevices. Male myna perform an attractive dance following the female, while female watches it and shows her acceptance by simply dropping the wings down before mating. Females lay 4-6 eggs, but males do not upon mating. Usually, males incubate eggs during the morning session, whereas female takes it over for the rest of the time including afternoon and night.

Present research has been designed to find out variation corpuscular hematological parameters related to growth, development and behavior of the Behavioral Study: The behavioral study of male and female including baby of myna and adult myna were carried out.

**Nesting**-Myna building their nests in a hole in a tree or wall. The process of nest building begins with the male and choosing a nest site in view of the female, selecting one stick, bringing it to the female and placing it in front of her. The female stays at the nesting site, accepting the sticks brought to her. The female usually lays 4-6 eggs and both parents split the egg warming duties: males stay on the nest during the day and females at night. Egg incubation takes between 17 and 19 days.

**Roosting** - In the present study, the behavioral activities in male and female myna were carried out. Flying birds often form flocks, with social, navigational and anti-predator implications. Further, flying in a flock can result in aerodynamic benefits, thus reducing power requirements, as demonstrated by a reduction in heart rate and wing beat frequency in pelicans flying in a V-formation. But how general is an aerodynamic power reduction due to group-flight.

**Feeding** - The commonly myna is omnivorous. Adult Myna also eat insects mainly grasshoppers, fruit, and green vegetation like lettuce, mustard sprouts, millet sprouts and fenugreek. Baby myna mainly eats soft foods like sattu, pellets, cooked rice and dal, they don't eat seeds and grains.

**Caring**: Baby myna, normally called fallen, require about 24 hours pecking and wiggling their way out of their egg. Those who raise baby myna need to allow the little fallen to work their own way out of the egg, as the fight for freedom is a healthy part of their body's development and any interference can cost them their life. Once their damp downy little bodies emerge, the baby myna is considered to be one of the least attractive of baby birds, with large awkward eyes and almost thin floppy neck. Of course, as they grow up they will adapt a more visually appealing body.

## CONCLUSION

The present study significantly shows the hematological correlation with the behavioral changes.

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**(ASSISTIVE TECHNOLOGY AND ACCESSIBLE ENVIRONMENT) IMPACT OF OPTACON IN ENHANCING LEARNING SKILLS OF VISUALLY IMPAIRED STUDENTS****Dr. (Mrs.) Minati Rani Mohapatra, Ph.D.**

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Research is a careful enquiry or examination to discover new information or relationships and to expand and to verify existing knowledge”

-- By Frances Rummel

**ABSTRACT**

*The recent technological explosion has resulted in new electronic devices for the use of visually impaired individuals. There are a few techniques which the inclusive education classroom teacher can try in his inclusive classroom to teach visually impaired students. These techniques include adoptions of materials, instructions and classroom management. The present study was experimental in nature. Total 48 students were taken for the study from standard VI – IX. Out of which, 24 were girls and 24 were boys. 06 boys and 06 girls were purposefully selected from each class. The total sample further divided into two groups namely Gr-I (VI & VII) and Gr – II (VIII & IX) to analyze their grade wise reading performance. Bharati Braille and ‘Optacon Reading Machine’ are used to measure their reading skills and performances. The major findings of the study was that, the reading machine was helpful to them and can be implemented as assistive device for teaching learning process for visual impairment students. The result shown that, the reading time as well as reading error reduced by the students after using Optacon reading machine. It was also found that both boys and girls benefited equally and performed up to same extent. Special Educator should heed on it.*

*Keywords: Access, Inclusion, Inclusive Classroom Management, Library, OPTACON, Right to Education.*

**INTRODUCTION**

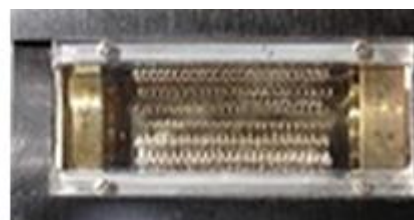
Visual process plays an important role in print reading. Reading ability refers to the reading skills that a reader brings to the text. A reader’s ability not only has to keep pace of reading but also to understand the meaning of the context successfully. That is nothing but to respond to instruction continuously. ‘Print reading’ is a normal process for sighted children. On the other hand, it was totally not possible for those children having lack of vision. In 1971, Optacon Reading device manufactured by Telesensory Systems, Inc and the dream of blind children to read the printed material became true. By this, ‘OPTical to TACTile CONverter (OPTACON)’ not only granted access for these visually disabled children into library but also gave autonomy to select and read any book independently. They did not wait for any other’s help in the reading process. Therefore, Optacon was the first reading machine which gave autonomy to blind students to read any printed material as per their wish without any others help. It needs two weeks for standard training for operating the machine. The structure of the OPTACON can be divided into two parts. The first part is nothing but a template contains six lines of pins. Each line has 24 pins making total 144 pins. These pins arranged in such a manner so that it seems as an array which helps a reader to identify the letter.



OPTACON - I



OPTACON - II



TAMPLATE ARRAY OF PINS

The second part of the device is a small camera lens which is connected with the template by a cable. It is very lightweight and portable. The reader has to learn to track the camera lens across the printed line with their right hand while the index finger of his/her left hand should be lightly rest upon the array containing pins. These pins of the array vibrated to crate a tactile image of each letter viewed by the camera lens. With Optacon blind students can feel each and everything printed on a page and it became the basic instrument for them to access the print materials. Therefore, OPTACON not only brought blind people into the age of technology but also gave access to bookshelves of library.



**SIGNIFICANCE OF THE STUDY**

Most of the visually disabled students at the present generation are enrolling in the inclusive education programmes and they are expected to develop their reading skills on par with the sighted counterparts. Braille is the only way for blind students to access their learning material and it has about 180 contractions which need practice to recognize vibrating tactile images of letters running across the index finger. Therefore, a proper evaluation is required to identify and target instructions to build reading skills. Thus, the investigator realized the need and importance of the study.

**STATEMENT OF THE PROBLEM**

The title of the problem can be worded as “*Impact of OPTACON in Enhancing Learning Skills of Visually Impaired Students*”

**OBJECTIVES OF THE STUDY:**

**The objectives of the study are to:**

1. Assess and compare the reading performance of visually disabled students not using and using ‘Optacon Reading Device’ before intervention training.
2. Assess and compare the reading performance of visually disabled students using ‘Optacon Reading Device’ before and after intervention training.
3. Assess and compare the reading performance of visually disabled students after using ‘Optacon Reading Machine’ with respect to gender.
4. Compare the grade wise reading performance of students using Optacon reading device.
5. The main objective of this study is to make awareness among blind students regarding the Optacon Reading device.

**HYPOTHESIS OF THE STUDY**

The hypothesis is such an instrument, which controls the whole research works during the study. Each and every activities of the research work are normally revolves around hypothesis. Hypothesis drives the research activities in right way. Following hypotheses are taken for the study.

1. There is no significant difference in the reading performance among the students by using and not using ‘Optacon Reading Device’ before training.
2. There is no significant difference in the reading performance among the students using ‘Optacon Reading Device’ before and after training.
3. There is no significant difference in the reading performance among the students after using Optacon reading device with respect to their gender.
4. There is no significance difference in mean pre-test and post-test reading score between Group – I and Group – II students. (using Optacon device)

**DELIMITATION OF THE STUDY**

1. The researcher only took the ‘Optacon Reading device’ for the study.
2. Samples for the study were selected purposefully from the schools located in Balasore and Keonjhar districts of Odisha.
3. The sample limited to 48 and were purposefully drawn only from the selected Special school of above mentioned districts of odisha.
4. The study was confined to students from class VI to IX

**METHOD OF STUDY**

The study was experimental in nature and being an experimental study, it was designed on the lines of pretest (without Optacon reading device) and posttest (with Optacon reading device) single group design. The sample of the study comprised of students of two different groups. The treatment was assigned to all the two groups.

$R = O_1 \quad X \quad O_2$

Here  $O_1$  indicates observation without Optacon device (pre experiment),  $O_2$  indicates observation with Optacon device (post experiment) and  $X$  represents the treatment (intervention & training to operate the device) where ‘R’ represents the randomization

### Contents Selection for Reading

A passage having 300 words was taken for testing purpose. There are around ten words in each sentence. The passage was in twelve point print size. The same contents are written in Braille also. The students from each group were given same text content to read.

The students were told to read the text aloud, as quickly and accurately as possible. Reading performances of each and every student was recorded for analysis. All four types of errors namely, omission, regression, insertions, and substitutions were taken into consideration. Reading speed was measured by considering the number of word read correctly by the students.

### Statistical Technique Used

Arithmetic Mean, Standard Deviation (S.D) and 't'- distribution test

### RESULT AND DISCUSSION OF THE STUDY

#### 1. Analysis of reading performance before training programme by using and not using OPTACON.

The data in respect of analysis of reading mean scores of all sample students using and not using OPTACON reading device before providing any training was analyzed. The data analyzed with the help of t-test and results are given in the table -1 as below.

**Table -1 Analysis of Reading Mean Scores by using and not using OPTACON before the training**

Testing	No	d.f	Mean Error	SD	t- value
Pre-test (without device)	48	47	76.792	21.599	<b>1.295<sup>NS</sup></b>
Pre-test (with device)	48		71.292	19.980	

<sup>NS</sup> : Not Significant

The result revealed that the calculated t-value for analyzing the existing standard of students before providing training is less than the critical table value and hence, is not significant at any level with df 47. It indicates that the mean reading scores by using and not using Optacon reading device does not differ significantly. It means that, all students performed almost equally while using or not using OPTACON. In the light of this, the null hypothesis that, '*there is no significant difference in the reading performance among the students by using and not using OPTACON reading device before training*' is accepted. Therefore, it is concluded that students performed equally using and not using the reading device before intervention training programme.

#### 2. Analysis of reading performance using OPTACON before and after training programme.

The data in respect of analysis of reading mean scores of all sample students using OPTACON reading device before and after training was analyzed. The data analyzed with the help of t-test and results are given in the table 2 below.

**Table -2 Analyses of Reading Mean Scores by using OPTACON before and after the training**

Testing	No	d.f	Mean Error	SD	t- value
Pre-test (before training)	48	47	71.292	19.980	<b>4.751<sup>**</sup></b>
Post-test (after training)	48		54.250	14.779	

<sup>\*\*</sup> Significant at 0.01 level

It is evident from the above table that, the calculated 't - value' in the reading performance using OPTACON reading device before and after intervention is greater than the corresponding critical value with df 47 at 0.01 level and hence is significant. It indicates that in pre-test and post-test reading scores of visually impaired students differ significantly. It means that there was a significant impact of intervention on Braille reading skills using the device. In the light of this, the null hypothesis that '*there is no significant difference in the reading performance among the students using 'Optacon Reading Device' before and after training*' is rejected. Therefore it is concluded that intervention helped in improving the Braille reading performance of all visually impaired students using the Optacon Reading Device.

#### 3. Analysis of Reading Mean Scores of total sample students using the device with respect to their Gender

The data in respect of analysis of mean reading scores of total sample students using Optacon device with respect to gender was analysed. The data analyzed with the help of t-test and results are given in the table – 3 below.

**Table - 3 Analysis of Reading Scores using Optacon device w.r.t. Gender**

Pre-test Scores	Gender	No	d.f	Mean Error	SD	t- value
	Girls	24	22	68.667	17.176	<b>1.027<sup>NS</sup></b>
Boys	24	73.917		18.233		
<sup>NS</sup> : Not Significant						
Post-test Scores	Girls	No	d.f	Mean Error	SD	t- value
	Boys	24	22	51.333	14.236	<b>0.327<sup>NS</sup></b>
		24		57.167	15.029	

<sup>NS</sup>: Not Significant

It is found that, the calculated table t-value with degree of freedom (d.f.) 22 is less than the critical table value during both pre and post assessment test. It indicates that, in pre-test and post-test reading scores of visually disabled students does not differ significantly. It means that there was a significant impact of intervention on every student irrespective of their gender and all of them benefited almost equally from the intervention training programme. In the light of this, the null hypothesis that '*there is no significant difference in the reading performance among the students after using Optacon reading device with respect to their gender*' is accepted. It is also clear from the pre-test & post-test mean error score girls were somewhat performed better than boys. Therefore it is concluded that intervention helped in improving the Braille reading skills of both categories of visual disabled students.

#### 4. Analysis of reading performance of all sample students w.r.t their Grade

The data in respect of analysis of reading scores of each group of sample students were analyzed. The data analyzed with the help of t-test and results are given in the table – 4 below.

**Table - 4 Analysis of Reading Scores using OPTACON w.r.t. their Grade**

Pre-test Scores	Group	No	d.f	Mean Error	SD	t- value
	Gr - I	24	22	81.708	11.624	<b>5.008<sup>**</sup></b>
Gr - II	24	60.875		16.739		
<sup>**</sup> Significant at 0.01 level						
Post-test Scores	Gr - I	No	d.f	Mean Error	SD	t- value
	Gr - II	24	22	58.875	13.569	<b>2.261<sup>*</sup></b>
		24		49.625	14.750	

\* Significant at 0.05 level

The result revealed that the calculated t –value with degree of freedom (d.f) 22 is greater than the critical table value during the pre-assessment test at level 0.01 of significance and hence significant. It indicates that pre-test scores of group – I and group – II differ significantly. It means that there is a big gap for Braille reading in between lower and higher classes. In the light of this, the null hypothesis that, '*there is no significance difference in mean pre-test reading score between Group – I and Group – II students (using Optacon)*' is rejected. Therefore, it is concluded that the existing performance among group –I students during pre-test assessment is better than group –II students.

Similarly, the calculated t –value with degree of freedom (d.f) 22 during post -assessment is greater than the critical table value at level 0.05 of significance and hence significant. It indicates that the post-test score of visually disabled students differ significantly. It means that there was a significant impact of intervention on reading skills on each group. In the light of this, the null hypothesis that, '*there is no significance difference in mean post-test reading score between Group – I and Group – II students. (using Optacon)*' is rejected. Therefore, it is concluded that intervention helped in improving the reading skills of both categories of visual disabled students while group –II students performed better than group –I students. But from pre-test and post-test mean error score, it seems that group – I students benefited well and better than group – II students.

#### FINDINGS OF THE STUDY

The findings as per the objectives of the studies are discussed below.

- 1.0 Assess and compare the reading performance of visually disabled students not using and using 'Optacon Reading Device before intervention training.
- 1.1 The assessment revealed that, there is no significant difference in reading performance among students by using and not using the OPTACON reading device before training. Therefore, it is concluded that students performed equally using and not using the reading device before intervention programme.

- 2.0 To assess and compare the reading performance of visually disabled students using 'Optacon Reading Device before and after intervention training.
- 2.1 It is found from the assessment that, there is significant difference in the reading performances among students using the reading machine after the intervention training programme. It indicated that the students got benefited to improve their reading skill from the intervention training. Therefore, it is concluded that intervention helped in improving the Braille reading performance of all visually impaired students.
- 3.0 To assess and compare the reading performance of visually disabled students with respect to gender.
- 3.1 In the light of assessment result, the null hypothesis 'there is no significant difference in the reading performance among the students with respect to their gender before and after the intervention is accepted.
- 3.2 Therefore, it is concluded that all students equally benefited from the intervention training programme.
- 4.0 To Compare the grade wise reading performance of students using Optacon reading device.
- 4.1 The pre-test assessment revealed that the grade –II students performed well and better than the grade-I students and there is significant difference between their Braille reading skills
- 4.2 The post-test assessment revealed that, the grade – II students performed somewhat better than their grade – I counterpart. Therefore, it is concluded that the intervention helped in improving the reading skill of both students. Though group –II students performed better than group – I students, the mean error scores revealed that the grade – I students benefited well and better than grade – II students.

### **CONCLUSION OF THE STUDY**

The present study motivated each and every student in a positive manner. Each of the students got benefited from the intervention training programme. Grade –II students performed well before and after the training. It indicates that they do not want sympathy but apathy from the various stake holder including their parents and teachers. Proper awareness may help them to reduce their struggle up to some level. Therefore, each and every visually disabled person should be identified at their early stage and avail appropriate training according to their degree of impairment so that their blindness can be reduced up to a physical nuisance. Special educators should heed on it.

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**A STUDY OF HOLISTIC MARKETING****Dr. Hitesh A. Kalyani**Assistant Professor, Department of Commerce, S. N. MOR College, Tumsar, Bhandara, Maharashtra

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**ABSTRACT**

*Holistic Marketing is based on the development, design, and implementation of marketing programmes, processes and activities that recognize their interdependencies. Holistic Marketing identifies that all substances with marketing and that a wide, included angle is repeatedly essential. Holistic Marketing includes internal marketing, confirming that everybody in the organization holds assumes marketing principles, expressly the senior management. It involves the task of hiring, training and motivating able employees who want to serve the customers well. All the departments are requested to have marketing thinking, or rather they must think customer. Holistic Marketing also incorporates social responsibility marketing and understanding broader concerns, and the ethical, environmental, legal and social context of marketing activities and programmes. The cause and effects of marketing clearly extend beyond the company and the consumer to satisfy as a whole. Social responsibility also needs that sellers carefully consider the part that they are playing and can play in terms of community wellbeing. The paper focus on Benefits of the Holistic Marketing and it also focus on the Competitive Platforms for establishing corporate and business strategies.*

*Keywords: Senior management, Architecture platform, Operational System Platform, Competency Space.*

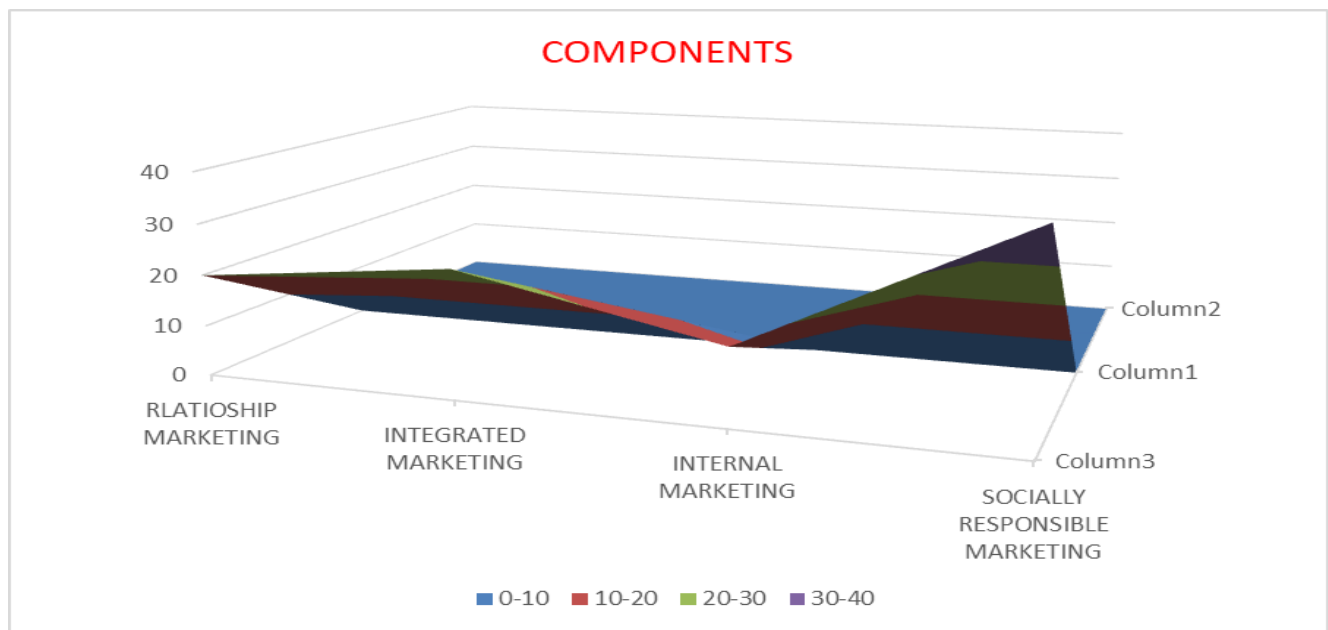
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**INTRODUCTION**

Holistic Marketing is similar societal marketing concept holds that the organization's task is to determine the needs, wants, and interests of target markets and to deliver the desired satisfaction more effectively than competitors in a way that preserves or enhances the consumer's and the society's well-being. The Societal Marketing idea demands upon vendors to form communal and moral concerns into their marketing practices. They should balance company profits, satisfaction of the consumer's wants and public interest.

**COMPONENTS OF HOLISTIC MARKETING****The Four Components of Holistic Marketing are**

- ❖ **Relationship Management:** Relationship Management aims at building mutually satisfying long-term relationships with customers, suppliers, distributors and other marketing partners in order to earn and retain their business. This process builds strong economic, technical and social ties among the parties. It involves cultivating the right kind of relationships with the right constituent groups. Many companies are today practising one-to-one marketing, i.e. shaping separate offers, services and messages to individual customers based on data collected on their buyer behaviour profile. For them, profit and growth come through building customer loyalty and focusing lifetime value.
- ❖ **Integrated Marketing:** Integrated Marketing involves integrating all the marketing activities appropriately to create, communicate and deliver value for customers. Success depends on meeting customer needs economically and conveniently and with effective communication. The two basic subjects of combined marketing are that numerous dissimilar events are employed to link and carry value, and totally marketing events are corresponding to maximize their combined efforts.
- ❖ **Internal Marketing:** Internal Marketing, ensures that everyone in the organization embraces appropriate marketing principle, especially the senior management. It involves the task of hiring, training and motivation able employees who want to serve the customers well. All the departments are expected to have marketing thinking, or rather they must think customer.
- ❖ **Social Responsibility Marketing:** Social Responsibility Marketing, the ethical, environmental, legal and social context of marketing activities and programmes.



**BENEFITS OF HOLISTIC MARKETING**

**Benefits of Holistic Marketing as below**

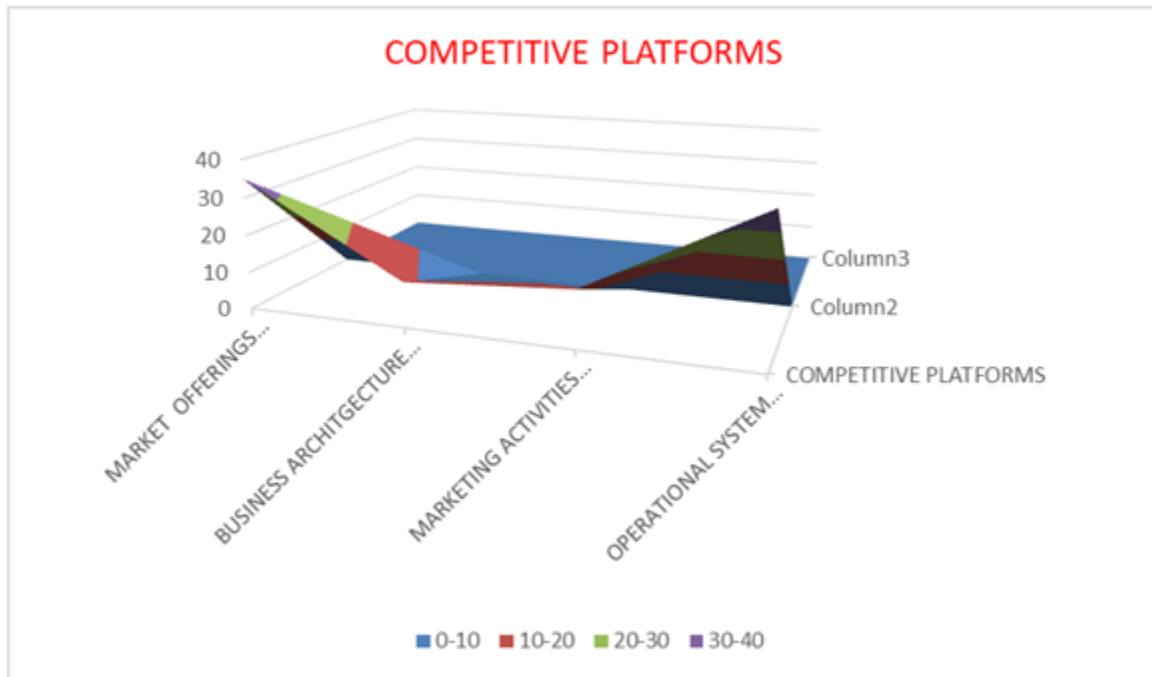
- To deliver value require substantial investment in infrastructure and capabilities.
- Company discover its customers.
- Company know how customer behave, and what they need or want.
- It enables it to respond appropriately. To respond effectively.
- To integrate major business processes within a software modules.
- It allows to handle complex relationships with its trading partners to source, process and deliver products.

**COMPETITIVE PLATFORMS**

The nine building blocks in the holistic marketing framework constitute a strategic foundation for crafting four key competitive platforms for establishing corporate and business strategies:

- ❖ Market Offerings Platform: The first set of basic building blocks-
  - ✚ Cognitive space,
  - ✚ competency space,
  - ✚ customer benefits and
  - ✚ Business domain-gives the management strategic insight for developing market offerings.
- ❖ Business Architecture Platform: The next set of basic building blocks-
  - ✚ Competency space,
  - ✚ Resource space,
  - ✚ Business domain and
  - ✚ Business partners- guides the management in reconfiguring the business architecture, which is made up of several value chains.
- ❖ Marketing Activities Platform: The next set of building blocks-
  - ✚ Customer Benefits
  - ✚ Business domain
  - ✚ Customer relationship management
  - ✚ Internal resource management-helps the management formulate its marketing activities to support the market offerings.

- ❖ Operational System Platform: The final set of basic building blocks:
- ✚ Business domain
- ✚ Business partners
- ✚ Internal resource management
- ✚ Business partnership management- provides strategic insight for designing the operational system.



## CONCLUSION

In order to explore, create and deliver individual customer value in a dynamic and competitive environment, marketers need to invest in the company's relations with all stakeholders- consumer, collaborators, employees and communities. Companies, therefore, go beyond customer relationship management towards whole relationship management. These companies are holistic marketers, succeed by managing a superior value chain that delivers a high level of product quality, service and speed. They achieve profitable growth by expanding customer share, building loyalty and capturing lifetime value.

Every market will attract one or more price cutter who will draw business away from the higher-price firms. But price cutters need to offer more than low price. The strongest brands in today's cluttered market are cult brands, whose customers are fans, not customers. There is no single strategy that accounts for all strong brands. But in each case there was a vision of creating a brand that met a strong need that others did not address. Customer Relationship Management has not had enough impact of marketing because companies treated it as a technology without paying sufficient attention to whether a company's culture was ready to use it. Customer Relationship Management is not for every firm and some firms do not realize it. But it gives a competitive edge to firms that want to understand their customers as individuals, and want to customaries their message, offerings and even purchase terms.

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**A CRITICAL STUDY ON IMPACT OF INTERVENTION IN DISCRIMINATING SOUND BY  
ELEMENTARY LEVEL VISUALLY IMPAIRED STUDENTS WITH RESPECT TO THEIR  
IMPAIRMENT****Dr. (Mrs.) Minati Rani Mohapatra, PhD**Associate Professor & Head, Department of Special Education, Arunachal University of Studies, NH-52,  
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*“Small changes make big difference in life.”*

- Anonymous

**ABSTRACT**

*This study was experimental in nature. Total 48 students were selected through purposive sampling out of which 24 students were totally visually impaired, and 24 were low vision students. Sample students belong to std – I to std – IV out of which 24 students were taken from inclusive and special setup schools each. Discriminating skills of each student were analysed before and after intervention training programme. Students were examined on total 25 sounds comprising of animal’s sound, bird’s sound, human being’s sound, vehicle sound, and environmental sound. There was a significant relationship between totally vision impaired and low vision students. Though all students benefited from the intervention training, it was seen that totally vision impaired students were performed well and better than low vision students. Higher grade students were performed well. Conclusion: small things put large impact on whole life of a child. If these children can be identified as early as possible to provide appropriate intervention and assistive devices according to the degree of their impairment, they will get some relief from their day to day sufferings.*

*Keywords: Discriminating Skills, Early Intervention, Sense of Hearing, Setup, Sightless, Sufferings.*

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**INTRODUCTION**

Special Educators are most important part in any inclusive setup and are appear to be knowledgeable in providing basic and early intervention as well as pre-school training to differently abled students so that their struggle will be reduced to some extent. By this, these special children can adopt the inclusive environment without feeling fear and inferiority. Each and every students try for their best to achieve goals. But due to their physical deficiencies they face difficulties in compare

to their non-disabled sighted peers. If these children can be identified as early as possible to provide appropriate intervention and assistive devices according to the degree of their impairment, they will get some relief from their day to day sufferings at every moment from rising up from bed at morning up to going to bed at night. It is a round the clock sufferings; quick and accurate intervention may give them relief from it. In this study, the researcher tries to enhance the sound discrimination skills of visually impaired students and also measures their performance before and after intervention training from various angles.

**STATEMENT OF THE PROBLEM**

The present problem of study is worded as “A Critical Study on Impact of Intervention in Discriminating Sound by Elementary Level Visually Impaired Students with respect to their Impairment”

**SIGNIFICANCE OF THE STUDY**

Majority of the visually impaired students are adopting the inclusive setup and they are expected to enhance their competency skills on par with their non-disabled sighted peers. Most of them are unknown to their physical deficiencies due to unawareness of their parents. A chance rises to identify them, when they enroll for their study. That is the crucial period for a special child. A proper evaluation and intervention is required to identify the deficiencies and reduce their struggles by providing them necessary skills. This encourages the scholar to realize the need and importance of this study.

**OBJECTIVES OF THE STUDY**

This study will help special educators to learn how to assess the sound discriminating skills of a sightless child and also to enhance their sense of hearing so that each and every visually impaired child can be assessed and treated accurately as early as possible for their deficiencies in sound discriminating skills. An intervention can be given all Sightless to show appropriate and accurate expression with respect to each sound they discriminate. Most of the special educators have less or poor knowledge regarding intervention. When they will have accurate information about a concerned child, they will be more confident and more skillful in assessing the child. Therefore, the objectives of the study were:

1. To assess the existing and enhanced sound discrimination skills of sightless students studying at elementary level of their education before and after intervention training.
2. To compare the sound discriminating skills between totally visually disabled and low vision students.
3. To assess and compare grade-wise sound discrimination skills among all students taken as sample for the study.
4. To enhance the awareness among parents and teachers regarding such basic skills so that, they can understand the actual difficulties / sufferings faced by the visually disabled persons while performing their day to day life activities.

### HYPOTHESIS OF THE STUDY

Hypothesis plays an important role during research activities and whole the study revolves round the hypothesis taken for examining the research outcomes. Following null hypothesis were assumed for the study.

1. There is no significant difference between students in discriminating various sounds before and after intervention training.
2. There is no significant difference between students in discriminating various sounds with respect to their degree of impairment.
3. There is no significant difference between students in discriminating various sounds with respect to their grade.

### DELIMITATION OF THE STUDY

The present study is delimited to following criteria.

1. The sample students were picked purposefully from selected special and inclusive setup schools located in Baleswar, Bhadrak, and Keonjhar district of Odisha.
2. The sample of the study is limited to 48 out of which 24 each were totally visually disabled, low vision, boys, and girls. At the same time 24 each were from special set up and inclusive setup.
3. The study was confined to students from class I to class IV.

### METHOD OF THE STUDY

The present study was experimental in nature. The scholar decided to conduct the study picking the sample students from inclusive as well as special setup. 48 students were selected using purposive sampling method, out of which 24 were taken from each setup. Total 12 students were picked from each class out of 06 were totally visually disabled while remaining 06 were low vision students. Totally visually disabled students were taken from special setup. 24 boys and 24 girls were purposefully picked from standard – I to standard – IV for the study. Since the study was experimental in nature, it was designed on the line of pre-test and post-test before and after the intervention training. Treatment was given to both the group belong to inclusive and special setup.

$$R = O_1 \quad X \quad O_2$$

Here  $O_1$  indicates pre experiment observation,  $O_2$  indicates post experiment observation and X represents the treatment (intervention) where 'R' represents the randomization.

### Testing Procedure

The students were asked to discriminate sound from two given sounds. Students were examined on total 25 types of sounds comprising of domestic animal's sound (*cat, cow, dog, goat, and Sheep*), bird's sound (*crow, cuckoo, parrot, cock, and duck*), human being's sound (*Child's laughing & crying, Brother's shouting, Father's scolding, Mother singing, & Grand-father's affection*), vehicle sound (*bike, scooter, auto rickshaw, car, bus*), and environmental sound (*Stick, Falling of an utensil on floor, Water falling, Thunder, Rain with Stormy wind*). The student, who successfully discriminated the asked sound, was awarded '1' otherwise awarded '0' for assessment calculation purpose. Their expressions after discrimination of a sound were also considered during assessment tests.

### STATISTICAL TECHNIQUE USED

Arithmetic Mean, Standard Deviation (S.D) and 't'- distribution test

**RESULT AND DISCUSSION OF THE STUDY****1.1 Assessment of ‘Sound Discrimination Skills’ of total sample before and after intervention training**

The data in respect of analysis of pre-test and post-test scores of over all samples were obtained before and after treatment. The data analyzed with the help of t-test and results are given in the table -1.1

**Table -1.1 Analyses of Pre and Post Discriminating Scores of Sample Students**

Testing	No	d.f	Mean	SD	t- value
Pretest	48	47	11.083	2.827	<b>10.700**</b>
Posttest	48		17.083	2.664	

**\*\* Significant at 0.01 level**

It is found from the above table that, the calculated t-value for analyzing the existing and enhanced sound discrimination skills of vision less students is greater than the critical table value and hence, is significant at level 0.01 with degree of freedom at 47. It indicates that the mean discrimination skills of vision less students differ significantly. It means that, all students performed up to their level best before and after the intervention. In the light of this, the null hypothesis ‘*there is no significant difference between students in discriminating various sounds before and after intervention training*’ is rejected. Therefore, it is concluded that all students got benefited from the intervention treatment given by the researcher to enhance their sound discrimination skills.

**2.1 Assessment of ‘Sound Discrimination Skills’ of total sample before the intervention training**

The data in respect of analysis of pre-test scores of totally vision less and low vision students were obtained before treatment. The data analyzed with the help of t-test and results are given in the table -2.1

**Table -2.1 Analyses of Pre Discriminating Scores w.r.t degree of Impairment**

Testing	Sample type	No	d.f	Mean	SD	t- value
Pre-test	Totally Vision Loss	24	22	11.750	2.893	1.664***
	Low Vision	24		10.417	2.653	

**\*\*\* Significant at 0.1 level**

The analysis of pre-test result revealed that, the calculated t-value (1.664) for analyzing the existing performance prior to provide intervention is more than the critical table value (1.321) at 0.1 level and hence, is significant with degree of freedom 22. It indicates that the mean performance of totally vision loss students is slightly better than the low vision students during pre-assessment test. It means that totally visually impaired students performed some what better than low vision students. In the light of this, the null hypothesis ‘*there is no significant difference between students in discriminating various sounds with respect to their degree of impairment before intervention*’ is rejected. Therefore, it is concluded that totally vision less students performed some-what better than low vision students during pre-test session i.e. before intervention.

**2.2 Assessment of ‘Sound Discrimination Skills’ of total sample after the intervention training**

The data in respect of analysis of post-test scores of totally vision less and low vision students were obtained after treatment. The data analyzed with the help of t-test and results are given in the table -2.2.

**Table -2.2 Analyses of Post Discriminating Scores w.r.t degree of Impairment**

Testing	Sample type	No	d.f	Mean	SD	t- value
Post-test	Totally Vision Loss	24	22	17.875	2.740	2.135*
	Low Vision	24		16.292	2.386	

**\* Significant at 0.05 level**

The post-test assessment score analysis cleared that, the calculated t-value for analyzing the impact of intervention to enhance the discriminating skills of the sample students is greater than the critical table value, and hence, is significant at the level 0.05 with degree of freedom 22. It indicates that the mean sound discrimination skills of totally visually impaired students differ from low vision students significantly. It means that, totally visually impaired students significantly benefited from the intervention though students from both categories could able to enhance their sound discrimination skills and got benefit of the sound discrimination intervention training programme. In the light of this, the null hypothesis that, ‘*there is no significant difference between students in discriminating various sounds with respect to their degree of impairment after intervention*’ is rejected. Therefore, it is decided that, though students from both categories benefited from intervention, the totally vision less students performed well and better than the low vision students after the intervention.

**3.0 Assessment and comparison of discrimination grade-wise performance score obtained totally vision less and low vision students before and after intervention training**

The data in respect of analysis of grade-wise pre-test and post-test scores of total vision loss and low vision students were obtained before and after treatment. The data analyzed with the help of t-test and results are given in the below.

**3.1 Assessment and comparison of discrimination of grade - I performance score obtained totally vision less and low vision students before intervention training**

The data in respect of analysis of grade-wise pre-test scores of total vision loss and low vision students of grade – I standard were obtained before treatment. The data analyzed with the help of t-test and results are given in the below table.

**Table -3.1 Analyses of Grade-wise Pre Discriminating Scores w.r.t degree of Visual Impairment (Grade - I)**

Grade	Sample type	Testing	No	d.f	Mean	SD	t- value
I	Totally Vision Loss	Pretest	12	10	9.333	1.155	1.718***
	Low Vision	Pretest	12		8.417	1.443	

\*\*\* Significant at 0.1 level

The pre assessment of grade – I students result revealed that, the calculated t-value (1.718) for analyzing the existing performance prior to provide intervention is more than the critical table value (1.371) at 0.1 level and hence, is significant with degree of freedom 10. It indicates that the mean performance of totally vision loss students is slightly better than the low vision students during pre-assessment test. It means that totally visually impaired students performed some what better than low vision students. In the light of this, the null hypothesis that, *‘there is no significant difference between students in discriminating various sounds with respect to their grade before the intervention’* is rejected. Therefore, it is concluded that totally vision less students studying in grade – I performed some-what better than their low vision peers during pre-test assessment before intervention.

**3.2 Assessment and comparison of discrimination of grade - I performance score obtained totally vision less and low vision students after intervention training**

The data in respect of analysis of grade - I post-test scores of total vision loss and low vision students were obtained after treatment. The data analyzed with the help of t-test and results are given in the below tables.

**Table -3.2 Analyses of Grade-wise Post Discriminating Scores w.r.t degree of Visual Impairment (Grade - I)**

Grade	Sample type	Testing	No	d.f	Mean	SD	t- value
I	Totally Vision Loss	Posttest	12	10	15.583	1.240	2.938**
	Low Vision	Posttest	12		14.250	0.932	

\*\* Significant at 0.01 level

The result revealed that, the calculated t-value for analyzing the impact of intervention to enhance the discriminating skills of the grade – I students is greater than the critical table value (2.764), and hence, is significant at the level 0.01 with degree of freedom 10. It indicates that the mean sound discrimination skills of totally visually impaired students differ from low vision students significantly. It means that, totally visually impaired students significantly benefited from the intervention though students from both categories could able to enhance their sound discrimination skills and got benefit of the sound discrimination intervention training programme. In the light of this, the hypothesis that, *‘there is no significant difference between students in discriminating various sounds with respect to their grade after the intervention’* is rejected. Therefore, it is concluded that, though grade – I students from both categories benefited from intervention, the totally vision less students performed well and better than the low vision students after the intervention.

**3.3 Assessment and comparison of discrimination of grade - II performance score obtained totally vision less and low vision students before intervention training**

The data in respect of analysis of grade-wise pre-test scores of total vision loss and low vision students were obtained before treatment. The data analyzed with the help of t-test and results are given in the below tables.

**Table -3.3 Analyses of Grade-wise Pre Discriminating Scores w.r.t degree of Visual Impairment (Grade - II)**

Grade	Sample type	Testing	No	d.f	Mean	SD	t- value
II	Totally Vision Loss	Pretest	12	10	14.167	1.850	2.240*
	Low Vision	Pretest	12		12.417	1.975	

\* Significant at 0.05 level

The pre-test mean score of grade – II students revealed that, the calculated t-value for analyzing the existing performance prior to provide intervention is more than the critical table value (1.812) at level 0.1 and hence, is significant with degree of freedom 10. It indicates that the mean discrimination skill of totally vision loss students is slightly better than the low vision students during pre-test assessment. It means that totally visually impaired students performed well and better than low vision students. In the light of this, the null hypothesis that, *‘there is no significant difference between students in discriminating various sounds with respect to their grade before the intervention’* is rejected. Therefore, it is concluded that totally visually disabled students studying in grade – II performed well and better than their low vision peers during pre-test assessment.

**3.4 Assessment and comparison of discrimination of grade - II performance score obtained totally vision less and low vision students after intervention training**

The data in respect of analysis of grade - II post-test scores of total vision loss and low vision students were obtained after treatment. The data analyzed with the help of t-test and results are given in the below tables.

**Table -3.4 Analyses of Grade-wise Post Discriminating Scores w.r.t degree of Visual Impairment (Grade - II)**

Grade	Sample type	Testing	No	d.f	Mean	SD	t- value
II	Totally Vision Loss	Posttest	12	10	20.167	1.642	4.874 <sup>#</sup>
	Low Vision	Posttest	12		18.333	1.371	

# Significant at 0.001 level

The analysis of post assessment test scores revealed that, the calculated t-value for analyzing the impact of intervention to enhance the discriminating skills of the grade – II students is greater than the critical table value (4.143), and hence, is significant at the level 0.001 with degree of freedom 10. It indicates that the mean sound discrimination skills of totally visually impaired students studying in grade – II, differ from low vision peers significantly. It means that though students from both categories received the benefits of the intervention, the totally visually impaired students significantly benefited from the training and could able to enhance their skills of discriminating the sound heard during the post-assessment test. In the light of this, the hypothesis that, *‘there is no significant difference between students in discriminating various sounds with respect to their grade after the intervention’* is rejected. Therefore, it is concluded that, though grade – II students from both categories benefited from intervention, the totally visually disabled students performed well and better than the low vision students after the training.

**FINDINGS OF THE STUDY**

**The objective-wise findings of the studies were given below.**

- 1.0 Assess the existing and enhanced sound discrimination skills of sightless students studying at elementary level of their education before and after intervention training.
- 1.1 The null hypothesis that, *‘there is no significant difference between students in discriminating various sounds before and after intervention training’* is rejected and it is concluded that all students got benefited from the intervention treatment given by the researcher to enhance their sound discrimination skills.
- 2.0 To assess and compare the sound discriminating skills between totally visually disabled and low vision students before and after intervention training.
- 2.1 The null hypothesis that, *‘there is no significant difference between students in discriminating various sounds with respect to their degree of impairment before intervention’* is rejected and it is concluded that totally vision less students performed some-what better than low vision students during pre-test session i.e. before intervention.
- 2.2 The null hypothesis that, *‘there is no significant difference between students in discriminating various sounds with respect to their degree of impairment after intervention’* is rejected and it is decided that, though students from both categories benefited from intervention, the totally vision less students performed well and better than the low vision students after the intervention.
- 2.3 In the light of above two results it is concluded that the sound discriminating skills between totally visually disabled and low vision students differs significantly before and after intervention training and totally visual impairment students concentrates more on their listing skills than low vision students.
- 3.0 To assess and compare grade wise sound discrimination skills among all students taken as sample for the study

- 3.1 The null hypothesis that, ‘there is no significant difference between students in discriminating various sounds with respect to their grade before the intervention’ is rejected. Therefore, it is concluded that totally vision less students studying in grade – I performed some-what better than their low vision peers during pre-test assessment before intervention.
- 3.2 The hypothesis that, ‘there is no significant difference between students in discriminating various sounds with respect to their grade after the intervention’ is rejected. Therefore, it is concluded that, though grade – I students from both categories benefited from intervention, the totally vision less students performed well and better than the low vision students after the intervention.
- 3.3 The null hypothesis that, ‘there is no significant difference between students in discriminating various sounds with respect to their grade before the intervention’ is rejected. Therefore, it is concluded that totally visually disabled students studying in grade – II performed well and better than their low vision peers during pre-test assessment.
- 3.4 The hypothesis that, ‘there is no significant difference between students in discriminating various sounds with respect to their grade after the intervention’ is rejected. Therefore, it is concluded that, though grade – II students from both categories benefited from intervention, the totally visually disabled students performed well and better than the low vision students after the training.
- 3.5 In the light of the above results it is concluded that, totally visually disabled students of each grade performed well and better than their low vision peers irrespective of their school setup before and after the intervention training programme.

### **CONCLUSION OF THE STUDY**

Small things put large impact on whole life of a child. If these children can be identified as early as possible to provide appropriate intervention and assistive devices according to the degree of their impairment, they will get some relief from their day to day sufferings. It is also seen that, special children are facing direct discrimination in majority of educational institutions, since they are treated as less favorable or less performer due to their disabilities. It is the sole responsibility of special trainers to provide them appropriate pre-school activities training so that they can adopt their school environment easily. Special educators should heed on it.

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**PLASMONICS, PHOTONICS AND NANO-OPTICS STUDY WITH THE SIMULATION OF PHOTONICS****Dr. Lalbabu Prasad**PG Department of Physics, SKM University Dumka, Jharkhand

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**ABSTRACT**

*Nano-optic components are based on nanoscale structures arranged in periodic patterns on an optical substrate with critical dimensions much smaller than the wavelength of the light that passes through them. For applications at the IR, visible and UV wavelengths, the useful dimensions of these structures range from several hundred to less than 10 nm. This Paper summaries the different modeling and simulation of photonics and Plasmonics and Nanolayers. The paper includes modeling of photonics, using Drude-Lorentz models for gold and silver. Experimental data accordingly is used to interpolate the dielectric function and the index of refraction of bulk materials used in optics and photonics, on the tools available on nanohub.org These interpolations are possible only within a certain range of wavelengths taken from the initial experimental data sets. The research also includes the photonics crystal characteristics in an easy way by considering simple 2D photonic crystals which are composed of periodic dielectric structures in a two-dimensional world.*

*Keywords: Nano Lasers, Plasmonics, Photonics, Nanohub, Nanotechnology*

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**I. INTRODUCTION**

Nanostructures with metallic plasmonic in recent times have endorsed extensive research and involved into development of promising approaches for enhancing the performance of various opto-electronics devices. A variety of strategies of incorporating plasmonic metal nanostructures into different opto-electronics such as solar cell, light-emitting diode, multicolor photoreactors, Nano LASER, etc. are reviewed with its various research advancements, the benefits of using various plasmonic structures with its resulting enhancement mechanisms. Plasmonics covers the science and application of noble metal structures which guide and easily manipulate visible light at a nanoscale length structures which are presently much smaller than the wavelength light. In order to keep up the trend according to Moore's law, the microelectronics industry requires miniaturization and large-scale integration to achieve advanced while continuing to reduce cost. However, as integrated circuits enter the nano-regime, quantum effects enter the design picture. Meanwhile, photonic devices must also provide ultra-fast transmission rate as well as high information capacity. Among the various obstacles, the diffraction limitation is one of the most serious issues plaguing miniaturization of photonic systems. Only if the diffraction limitation is overcome and light sources on the sub wavelength scale are produced can the objective of fabricating tiny and ultra-fast photonic systems be fulfilled. Nanophotonic architectures have recently been proposed as a path to providing low latency, high bandwidth network-on-chips. These proposals have primarily been based on micro-ring resonator modulators which, while capable of operating at tremendous speed, are known to have both a high manufacturing induced variability and a high degree of temperature dependence. The most common solution to these two problems is to introduce small heaters to control the temperature of the ring directly, which can significantly reduce overall power efficiency. While plasmonic devices have several important advantages, a new hybrid photonic/plasmonic channel is proposed that can support WDM using photonic micro-ring resonators as variation tolerant passive filters. Our aim is to exploit the best of both technologies: wave-guiding of photonics and modulating using Plasmonics. In conclusion Opto-electronic device physics has been explored on a fundamental level towards enhancing light matter interactions. On this basis, novel nanophotonic building blocks have been realized and found to potentially out-perform traditional pure electronic or photonic devices. These findings are of importance towards fueling the global exponentially growing demand for data-bandwidth and novel functionalities such as sensing and bio-medical applications as well as ultrafast on-chip photonics. Especially with the raising energy consumption of information technology, nanoscale integrated hybrid circuits not only hold promise to deliver higher performance but also energy concise solutions due to enhanced physical effects.

**II. OBJECTIVES**

1. To Explore the fundamental interactions between light and matter towards devices application in the field of Opto-electronics and metal-optics, or Plasmonics.
  2. To demonstrate strong enhancements of such interactions using Simulation results evaluated.
  3. To analyze a low loss deep-subwavelength waveguide which has been proposed.
  4. To use the novel nanophotonic building blocks for deliver high performance.
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### III. PLASMONICS AND PHOTONICS

Plasmonic materials offer an opportunity to explore plasmonic effects such as subwavelength guiding, field enhancement, small volume sensing and other nonlinear effects due to its unique optical responses. Efforts have been made constantly to look for new promising plasmonic materials to meet the ever-increasing demand in Plasmonics- related applications. So far, potential plasmonic materials include noble metals, highly doped semiconductors, transparent conducting oxides, metal nitrides and 2D graphene. Here I only focus on two of them. One is conventional plasmonic materials, the noble metals such as Ag, Au, and Al. The other one is highly doped semiconductors which is a possible promising alternative aiming at different spectral region. It is known that noble metals behave like perfect electric conductors in the low frequency range such as hollow metal pipe waveguide used for a microwave region. At the high frequencies, such as visible region of spectrum, metal behavior changes qualitatively. The well-known Drude model is widely used to fit the permittivity of noble metals in this range with an assumption that electrons are not bound.

### IV. SCOPE, LIMITATIONS & DELIMITATIONS

Innovative approaches to integrate the nanoscale coherent light sources with photonic components for on-chip applications are also important. In addition, other challenges exist in areas that have only begun to be addressed, such as far-field beam directionality and electrical pumping. Such challenges create opportunities for new materials, creative designs, and sophisticated nanofabrication techniques to push forward prospects of the nanoscale light sources. With such advances, the quest for even smaller and faster plasmonic nano lasers will lead to unprecedented ultra-compact devices with ultra-fast operation speeds. Intense, coherent light beams are expected to pave the progress in nano scale integrated photonic devices such as photonic chips. In addition, high- capacity EM data storage is possible with the aid of the high response speed and tiny light beam spot in plasmonic nano- laser systems. The extremely small, ultrafast, and coherent laser sources concentrate optical energy into sub wavelength regions and provide the necessary tools to probe interesting science on the single molecular scale and explore new applications such as ultra-high-resolution biomedical diagnostics. Plasmonic nano lasers have no cutoff for device size but can have compromised performance because of losses from the metal. Recent advances in nano lasers focused on suppressing loss and amplifying Plasmon's with gain through new designs and materials. Intrinsic ohmic losses from the non-radiative dephasing of electrons via scattering with electrons, phonons, and impurities were mitigated by confining the EM fields to the dielectric layer. Scattering and radiation losses from roughened metal surfaces and cavity boundaries were reduced by using atomically flat metal films and arrays of plasmonic cavities. Typical gain materials to compensate losses in plasmonic nano lasers mostly rely on inorganic semiconductors and organic dye molecules. Creative applications of nano lasers were also reported, such as the use of such devices to detect explosives by monitoring the changes of the lasing emission. Moving forward, top-down nanofabrication techniques are needed to produce nano wire-on-film plasmonic nano lasers because the bottom-up semiconductor nano wire growth techniques and post-growth assembly on separately prepared dielectric and plasmonic layers are not amenable for large-scale production. Nano-Photonics era will be to reduce the optical power level to the extreme, namely to the single photon level. From here, the bridge to quantum optics is a small one. The unique difference here. Other future directions include single molecular optical elements and finding bridges with or to the life-sciences. As mentioned before, Plasmonics allows shrinking optical field (almost) to molecular level. Here sensors or detecting applications could find a strong partner in optics. Furthermore, with the current rising awareness of green-living, optically enhanced fields on a nanoscale are holding promise to allow for instance ultra-thin, yet highly efficient photo-voltaic applications.

Plasmons are the collective excitation of free electrons in metals that, when stimulated by an energy source like sunlight or a laser, set up a harmonic oscillation of the surface charges like waves. "The plasmon generates hot electrons that decay very quickly

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**A CRITICAL STUDY ON IMPACT OF INTERVENTION IN DISCRIMINATING SOUND BY ELEMENTARY LEVEL VISUALLY IMPAIRED STUDENTS WITH RESPECT TO THEIR GENDER**

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*“A flower without a petal is still a flower.”*

- Anonymous

**ABSTRACT**

Being experimental in nature, the study aimed to assess, enhance and compare the sound discrimination skills among sample students with respect to gender. The scholar also studied and compared performances of students belong to both educational setup. Total 48 students were selected through purposive sampling out of which 24 were boys and 24 were girls. Sample taken from standard – I up to IV, out of which 24 were low vision studying in inclusive setup while remaining 24 were totally vision loss studying in special setup. Sound discrimination skills of each student were analysed with respect to gender and educational setup. Total 25 types of sound were taken for the study. It is found that all students from both educational setups performed well irrespective of their gender. Though all benefited from the intervention and performed well and better, the mean performance score indicated that, girls were some what performed slightly better than boys. **Conclusion:** They should not be discriminated out only because of their physical deficiencies. They should be encouraged to live an honorable and dignified social life.

**Keywords:** Discriminating Skills, Inclusive Setup, Listening Skills, Special Setup, Totally Visually Impaired, Low Vision.

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**INTRODUCTION**

A visually impaired student mostly concentrates on her / his listening skills so that s/he can able to receive maximum part of her/his information using listing skills. Listening skills are taught as an integral part of the language arts curriculum in the elementary grades and a student with blindness will benefit from these activities. So, pre-school students should be given such training to enhance their listening skills so that they can able to compete with their non-disable sighted peers within the inclusive classroom during their teaching learning activities. They must be identified and assessed as early as possible which helps them to reduce their struggle up to some extent. But, the matter of concern is that, these differently abled students were some where discouraged and discriminated directly because of their physical deficiencies. It was believed that, the physical deficiencies make them low performer. Again, there exists an issue called ‘Gender Issue’ in our society. Our society gives more importance to male child than female child. Because of this mentality of parents, most of the talented girls struggle to cope up with their social situation. In this study, the scholar tried to assess and enhance sound discrimination skills of all samples irrespective of their gender. She also compared the sound discrimination skills of boys and girls.

**STATEMENT OF THE PROBLEM**

The present problem of study is worded as “A Critical Study on Impact of Intervention in Discriminating Sound by Elementary Level Visually Impaired Students with respect to their Gender”

**SIGNIFICANCE OF THE STUDY**

Now-a-days, majority of the visually disabled students are enrolling in inclusive setup while totally vision loss students are encouraged to enroll in special setup. Inclusive setup is given preference, since besides their study special children can able to learn social skills from their non-disabled sighted peers which helps them to enjoy their life with dignity and without inferiority. The competition with normal peers will enhance their skills to survive in this society. Listening skills are the backbone of visually impaired students for collecting information from their surrounding. Sound discrimination is one of the important activities of listening; and because of this, the scholar interested to explorer and assess these skills for benefit of them.

**OBJECTIVES OF THE STUDY**

The objectives of the study were to compare the existing and enhanced sound discrimination skills of visually disabled students on which majority of visually impaired students depends. The main objectives of the study were:

1. To compare the existing and enhanced sound discriminating skills among vision less boys and girls studying in elementary level of both educational setups.
2. To compared the sound discriminating skills among totally visually disabled students with respect to their gender and impacts of intervention on them to enhance such skills.
3. To compared the sound discriminating skills among low vision students with respect to their gender and impacts of intervention on them to enhance such skills.
4. To compared the sound discriminating skills among totally visually impaired students with respect to their gender and impacts of intervention on them to enhance such skills.
5. Enhance the awareness among parents, Special Educators, and School management so that they can take appropriate initiatives to make the educational setups more effective for sightless and their non-disabled sighted peers. This intervention also helps them to perform their all activities with ease round the clock.

### HYPOTHESIS OF THE STUDY

Hypothesis is the measurement scale for any research activity and plays a vital role during the study. Following null hypothesis were assumed for this study.

1. There is no significant difference in the sound discrimination skills between the visual impaired students belong to special and inclusive set up before and after intervention.
2. There is no significant difference in the sound discrimination skills between visually impaired students with respect to their gender before and after intervention.
3. There is no significant difference in the sound discrimination skills between the low vision students with respect to their gender before and after intervention
4. There is no significant difference in the sound discrimination skills between the totally vision impaired in students with respect to their gender before and after intervention

### DELIMITATION OF THE STUDY

The delimitation criterias for the study is given below.

1. The sample students were picked using purposive sampling method from selected special and inclusive setup schools located in Balasore, Bhadrak, and Kendujhar districts of Odisha.
2. The sample of the study was limited to 48 and confined to students from class I to class IV.
3. The sample comprises with 24 boys and 24 girls.

### METHOD OF THE STUDY

The scholar decided to conduct the study by picking the sample students from inclusive as well as from special setup. Total 48 students were selected using purposive sampling method. Out of the total sample 24 were boys and 24 were girls. Total 12 students were picked from each class out of which 06 were girls and 06 were boys. Out of 06 boys, there were 03 were totally visually disabled while remaining 03 were low vision boys. Similarly, out of 06 girls, there were 03 were totally visually disabled while remaining 03 were low vision girls. Totally visually disabled students were taken from special setup. Sample belongs to standard – I to standard – IV for the study. Since the study was experimental in nature, it was designed on the line of pre-test and post-test before and after the intervention training. Treatment was given to all students belong to both the educational setups.

$$R = O_1 \times O_2$$

Here  $O_1$  indicates pre experiment observation,  $O_2$  indicates post experiment observation and  $X$  represents the treatment (intervention) where 'R' represents the randomization.

### Testing Procedure

The students were asked to discriminate sound from two given sounds. Students were examined on total 25 types of sounds comprising of domestic animal's sound (*cat, cow, dog, goat, and Sheep*), bird's sound (*crow, cuckoo, parrot, cock, and duck*), human being's sound (*Child's laughing & crying, Brother's shouting, Father's scolding, Mother singing, & Grand-father's affection*), vehicle sound (*bike, scooter, auto rickshaw, car, bus*), and environmental sound (*Stick, Falling of an utensil on floor, Water falling, Thunder, Rain with Stormy wind*). The student, who successfully discriminated the asked sound, was awarded '1' otherwise awarded '0' for

assessment calculation purpose. Their expressions after discrimination of a sound were also considered during assessment tests.

### STATISTICAL TECHNIQUE USED

Arithmetic Mean, Standard Deviation (S.D) and 't'- distribution test

### RESULT AND DISCUSSION OF THE STUDY

#### 1.0 Assessment and comparison of sound discrimination performance score obtained by the students belong to any educational setup.

The data in respect of analysis of pre-test scores of students belong to special setup and inclusive setup, were obtained before and after treatment. The data analyzed with the help of t-test.

#### 1.1 Assessment and comparison of discrimination performance score obtained by the students belong to Special Setup and Inclusive Setup before intervention

The data in respect of analysis of pre-test scores of students belong to special setup and inclusive setup, were obtained before and after treatment. The data analyzed with the help of t-test and results are given in the table - 1.1.

**Table -1.1: Analyses of Pre Discriminating Scores w.r.t Educational Setup**

Testing	Sample type	No	d.f	Mean	SD	t- value
Pre-test	Special Setup	24	22	11.750	2.893	1.664***
	Inclusive Setup	24		10.417	2.653	

\*\*\* Significant at 0.1 level

The pre assessment of the sound discrimination skills revealed that, the calculated t-value for the existing performance of visually impaired students studying in various educational setups is greater than the critical table value (1.321) at the degree of freedom (d.f) 22. It indicated that the mean sound discrimination skills of visually impaired students differ significantly during the pre-test before providing any intervention training to them. It means that all impaired students performed well up to their level best, but totally vision loss students belong to special setup only concentrated more in the activities and scored more during the pre-test. In the light of this, the null hypothesis '*there is no significant difference in the sound discrimination skills between the visual impaired students belong to special and inclusive set up before intervention*' is rejected. Therefore, it is concluded that students studying in special setup performed some what well before providing any treatment to them.

#### 1.2 Assessment and comparison of discrimination performance score obtained by the students belong to Special Setup and Inclusive Setup after intervention

The data in respect of analysis of post-test scores of students belong to special setup and inclusive setup, were obtained before and after treatment. The data analyzed with the help of t-test and results are given in the table - 1.2 below.

**Table -1.2: Analyses of Post Discriminating Scores w.r.t Educational Setups**

Testing	Sample type	No	d.f	Mean	SD	t- value
Post-test	Special Setup	24	22	17.875	2.740	2.135*
	Inclusive Setup	24		16.292	2.386	

\* Significant at 0.05 level

It is found from the analysis of post-test performance scores obtained after intervention by the sample students studying in both educational setups are that, the calculated t-value is greater than the critical table value (1.717) at the degree of freedom (d.f) 22. It indicated that the mean sound discrimination skills of visually impaired students differ significantly during the post-test after providing intervention training to them. It means that students from special setup learned the skills more efficiently from the intervention and scored more than those studying in inclusive setup. In the light of this, the null hypothesis '*there is no significant difference in the sound discrimination skills between the visual impaired students belong to special and inclusive set up after intervention*' is rejected. Therefore, it is concluded that students studying in special setup performed well and better after intervention given to them.

From analysis of both cases it was cleared that, Students studying in special setup performed well before and after the intervention training. It means that the totally visually impaired students mostly depend on their sense of hearing and they put more importance in enhancing their listening skills.

### 2.0 Assessment and comparison of sound discrimination skills and performance scores with respect to their gender.

The data in respect of analysis of gender-wise pre-test & post-test scores of over all samples were obtained before & after intervention treatment. The data analyzed with the help of t-test.

### 2.1 Assessment and comparison of discrimination skills and performance score obtained before the intervention with respect to their gender.

The data in respect of analysis of gender-wise pre-test scores of over all samples were obtained before treatment. The data analyzed with the help of t-test and results are given in tables below.

**Table -2.1: Analyses of Pre Discriminating Scores w.r.t Gender of Students**

Testing	Sample type	No	d.f	Mean	SD	t- value
Pre-test	Girls	24	22	11.125	2.909	0.101 <sup>NS</sup>
	Boys	24		11.042	2.805	

<sup>NS</sup>: Not Significant at any level

The analysis of the pre-test scores revealed that, the calculated t-value for analyzing the existing sound discrimination skills of visually impaired girls and boys studying in both educational set ups is smaller than the critical table value at any level of significance and hence, is not significant at any level with the degree of freedom at 22. It indicated that the mean discrimination skills of vision impaired students do not differ significantly with respect to their gender. It means that, both boys and girls performed up to same level irrespective of their gender. In the light of this the null hypothesis that, 'there is no significant difference in the sound discrimination skills between visually impaired students with respect to their gender before intervention' is accepted. Therefore, it is concluded that both gender performed up to same extent and there in no significant difference in their sound discriminating performance before intervention; yet after analyzing the mean discrimination scores with respect to gender, it is found that girls performed slightly better during the assessment test.

### 2.2 Assessment and comparison of discrimination skills and performance score obtained after the intervention with respect to their gender.

The data in respect of analysis of gender-wise post-test scores of over all samples were obtained after treatment. The data analyzed with the help of t-test and results are given in tables below.

**Table -2.2: Analyses of Post Discriminating Scores w.r.t Gender of Students**

Testing	Sample type	No	d.f	Mean	SD	t- value
Post-test	Girls	24	22	17.208	2.934	0.322 <sup>NS</sup>
	Boys	24		16.958	2.422	

<sup>NS</sup>: Not Significant at any level

It is seen from the analysis of the post-test scores obtained by impaired students with respect to their gender that, the calculated t-value for analyzing the enhanced sound discrimination skill of visually impaired girls and boys studying in both inclusive and special set-ups is smaller than the critical table value at any level of significance and hence, is not significant at any level with the degree of freedom at 22. It indicated that the post intervention sound discrimination skills of vision impaired students do not differ significantly with respect to their gender. It means that, both boys and girls performed up to same level irrespective of their gender. In the light of this the null hypothesis that, 'there is no significant difference in the sound discrimination skills between visually impaired students with respect to their gender after intervention' is accepted. Therefore, it is concluded that both gender performed up to same extent and there in no significant difference in their sound discriminating performance after intervention; yet after analyzing the mean discrimination scores with respect to gender, it is found that girls performed slightly better during the assessment test.

From the section 2.1 and 2.2 it is decided that, Intervention put equal impact on both genders studying in both educational set-ups. Hence, the null hypothesis that, 'there is no significant difference in the sound discrimination skills between visually impaired students with respect to their gender before and after intervention' is accepted.

### 3.0 Assessment and comparison of sound discrimination skills and performance scores obtained by low vision boys and girls.

The data in respect of analysis of pre-test and post-test scores of low vision sample only were obtained before and after the intervention treatment. The data analyzed with the help of t-test and results are given as below.

**3.1 Assessment and comparison of discrimination skills and performance scores obtained before intervention by ‘low vision’ boys and girls.**

The data in respect of analysis of pre-test scores of low vision sample only were obtained before the treatment. The data analyzed with the help of t-test and results are given in below tables.

**Table -3.1: Analyses of Pre Discriminating Scores of Low Vision Students**

Degree of Imp.	Sample type	Testing	No	d.f	Mean	SD	t- value
Low Vision	Boys	Pre-test	12	10	10.333	2.640	0.151 <sup>NS</sup>
	Girls	Pre-test	12		10.500	2.780	

<sup>NS</sup>: Not Significant at any level

The pre-test scores of the study shown that, the calculated t-value for analyzing the existing sound discrimination skills of low vision girls and boys studying in inclusive set up is smaller than the critical table value at any level of significance and hence, is not significant at any level with the degree of freedom at 10. It indicated that the mean discrimination skills of low vision students do not differ significantly with respect to their gender. It means that, both the genders performed up to same extent. In the light of this the null hypothesis that, ‘there is no significant difference in the sound discrimination skills between the low vision students with respect to their gender before intervention’ is accepted. Therefore, it is concluded that both gender performed up to same scale and there is no significant difference in their sound discriminating performance before intervention; yet after analyzing the mean discrimination scores with respect to gender, it is found that girls performed slightly better during the assessment test.

**3.2 Assessment and comparison of discrimination skills and performance scores obtained after intervention by ‘low vision’ boys and girls.**

The data in respect of analysis of the post-test scores of low vision sample only were obtained after the treatment. The data analyzed with the help of t-test and results are given in below tables.

**Table -3.2: Analyses of Post Discriminating Scores of Low Vision Students**

Degree of Imp.	Type	Testing	No	d.f	Mean	SD	t- value
Low Vision	Boys	Post-test	12	10	16.250	2.221	0.080 <sup>NS</sup>
	Girls	Post-test	12		16.333	2.640	

<sup>NS</sup>: Not Significant at any level

The result revealed that, the calculated t-value for analyzing the enhanced sound discrimination skill of low vision girls and boys studying in inclusive set-up is smaller than the critical table value at any level of significance and hence, is not significant at any level with the degree of freedom at 10. It indicated that the post intervention sound discrimination skills of low vision students do not differ significantly with respect to their gender. It means that, both boys and girls performed up to same level irrespective of their gender. In the light of this, the null hypothesis that, ‘there is no significant difference in the sound discrimination skills between the low vision students with respect to their gender after intervention, is accepted. Therefore, it is concluded that both gender benefited equally from the intervention and performed up to same extent and there is no significant difference in their sound discriminating performance after intervention; yet after analyzing the mean discrimination scores with respect to gender, it is found that girls performed slightly better during the assessment test.

From the section 3.1 and 3.2 it is decided that, Intervention put equal impact on both genders studying in inclusive set-up. Hence, the null hypothesis that, ‘there is no significant difference in the sound discrimination skills between the low vision students with respect to their gender before and after intervention’ is accepted.

**4.0 Assessment and comparison of discrimination skills and performance scores obtained by ‘totally vision less’ boys and girl**

The data in respect of analysis of pre-test and post-test scores of totally visually impaired sample only were obtained before and after treatment. The data analyzed with the help of t-test and results are given as below.

**4.1 Assessment and comparison of discrimination skills and performance scores obtained before treatment by ‘totally vision less’ boys and girl**

The data in respect of analysis of pre-test scores of totally visually impaired sample only were obtained before treatment. The data analyzed with the help of t-test and results are given in tables 4.1 below.

**Table -4.1: Analyses of Pre Discriminating Scores of Totally Vision Loss Students**

Degree of Imp.	Type	Testing	No	d.f	Mean	SD	t- value
Total Vision Loss	Boys	Pre-test	12	10	11.75	2.896	0.000 <sup>NS</sup>
	Girls	Pre-test	12		11.75	3.019	

<sup>NS</sup>: Not Significant at any level

It is seen from the above pre assessment test scores of the totally visually impaired that, the calculated t-value for analyzing the existing sound discrimination skills of total vision loss students studying in special set up is smaller than the critical table value at any level of significance and hence, is not significant at any level with the degree of freedom at 10. It referred that the mean discrimination skills of total vision loss students do not differ significantly with respect to their gender. It means that, both the genders performed up to same extent. In the light of this, the null hypothesis 'there is no significant difference in the sound discrimination skills between the totally vision impaired students with respect to their gender before intervention' is accepted. Therefore, it is concluded that both boys and girls performed up to same measure and there in no significant difference in their sound discriminating performance before intervention.

#### 4.2 Assessment and comparison of discrimination skills and performance scores obtained after intervention by 'totally vision less' boys and girl

The data in respect of analysis of post-test scores of totally visually impaired sample only were obtained after treatment. The data analyzed with the help of t-test and results are given in tables 4.2 below.

**Table -4.2: Analyses of Post Discriminating Scores of Totally Vision Loss Students**

Degree of Imp.	Type	Testing	No	d.f	Mean	SD	t- value
Total Vision Loss	Boys	Post-test	12	10	17.667	2.498	0.365 <sup>NS</sup>
	Girls	Post-test	12		18.083	3.059	

<sup>NS</sup>: Not Significant at any level

The result shown that, the calculated t-value for analyzing the enhanced sound discrimination skill of totally visually impaired boys and girls studying in special set-up is smaller than the critical table value at any level of significance and hence, is not significant at any level with the degree of freedom at 10. It indicated that the post intervention sound discrimination skills of totally visually impaired students do not differ significantly with respect to their gender. It means that, both the gender performed well and up to same measure irrespective of their gender. In the light of this, the null hypothesis 'there is no significant difference in the sound discrimination skills between the totally vision impaired students with respect to their gender after intervention' is accepted. Therefore, it is concluded that both gender benefited equally from the intervention and performed up to same extent and there in no significant difference in their sound discriminating performance after intervention; yet after analyzing the mean discrimination scores with respect to gender, it is found that girls performed slightly better during the assessment test.

From the section 4.1 and 4.2 it is concluded that, intervention put equal impact on both genders studying in special set-up. Hence, the null hypothesis that, 'there is no significant difference in the sound discrimination skills between the totally vision impaired students with respect to their gender before and after intervention' is accepted.

#### FINDINGS OF THE STUDY

**Objective-wise findings and conclusions of the study were as below.**

- 1.0 To compare the existing and enhanced sound discriminating skills among vision less boys and girls studying in elementary level of both educational setups.
- 1.1 From analysis it was cleared that, Students studying in special setup performed well before and after the intervention training. It means that the totally visually impaired students mostly depend on their sense of hearing and they put more importance in enhancing their listening skills.
- 1.2 In the light of this, the null hypothesis that 'there is no significant difference in the sound discrimination skills between the visual impaired students belong to special and inclusive set up before and after intervention' was rejected and it was concluded that students from special setup performed well and better to discrimination of various sound than those studying in inclusive setup.
- 2.0 To compared the sound discriminating skills among totally visually disabled students with respect to their gender and impacts of intervention on them to enhance their listening skills.

- 2.1 Analyzing the out comes of the study it is seen that, Intervention put equal impact on both genders studying in both educational set-ups. Hence, the null hypothesis that, ‘there is no significant difference in the sound discriminating skills between visually impaired students with respect to their gender before and after intervention’ is accepted.
- 2.2 It is concluded that both gender performed up to same extent and there in no significant difference in their sound discriminating performance; yet after analyzing the mean discrimination scores with respect to gender, it was found that girls performed slightly better during the assessment test.
- 3.0 To compared the sound discriminating skills among low vision students with respect to their gender and impacts of intervention on them to enhance their listening skills.
- 3.1 As per the result revealed it is decided that, Intervention put equal impact on both genders studying in inclusive set-up. Hence, the null hypothesis that, ‘there is no significant difference in the sound discriminating skills between the low vision students with respect to their gender before and after intervention’ is accepted
- 3.2 It is resulted that both genders performed up to same scale and there is no significant difference in their sound discriminating skills performance; yet after analyzing the mean discrimination scores with respect to gender, it is found that girls performed slightly better during each assessment test.
- 4.0 To compared the sound discriminating skills among totally visually impaired students with respect to their gender and impacts of intervention on them to enhance such skills.
- 4.1 In the light of out comes of the study, the null hypothesis ‘there is no significant difference in the sound discriminating skills between the totally vision impaired students with respect to their gender before and after intervention’ is accepted.
- 4.2 It was concluded that both boys and girls performed up to same measure and there was no significant difference in their sound discriminating performance. Intervention put impact on each of the students equally.

### **CONCLUSION OF THE STUDY**

Special children suffer allot not only because of their physical deficit, but also their sufferings crosses the limit because of social unawareness about their deficiencies held in them. Early identification only can reduce their struggle up to some nuisance. They should not be discriminated out only because of their physical deficiencies. They should be encouraged to live an honorable and dignified social life. They expect only empathy and not sympathy from others. There is no performance difference among them with respect to gender. They should be assessed timely and accurately to identify their physical deficiencies so that appropriate assistive device can be prescribed to them. Parents and stake holder should heed on it.

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## SUBALTERN VOICES IN MAHESH DATTANI'S PLAY SEVEN STEPS AROUND THE FIRE

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## ABSTRACT

There are many writers in India who wrote in English since pre-independent India. Mahesh Dattani is one of those prominent dramatists in Indian English Drama whose name stood at the top on the list. His plays deal with modern urban society and reflect the situation of subalterns. The play is a tragedy of a beautiful hijra, Kamla who is murdered. It is not only the tragedy of Kamla but also the tragedy of all transsexuals existing in contemporary Indian Society. Mahesh Dattani presents the sufferings of eunuch community in this play. Dattani focuses on the subalterns such as Uma and Anarkali, the hijra. Uma is a subaltern by her own husband and the other is gendered subaltern. The play *Seven Steps around the Fire* talks about suppressed condition of eunuch community as well as Uma, as a woman, has no choice of her own. The current research work deals with the Subaltern Voices portrayed by Mahesh Dattani in his play *Seven Steps around the Fire*.

**Keywords:** Mahesh Dattani, *Seven Steps around the Fire*, Subaltern Voices, Woman, Hijra Community, Marriage and Murder.

## INTRODUCTION

Mahesh Dattani (b. 1958) is one of the prominent dramatists in Indian English Drama. He is a director, actor, dancer, teacher and a playwright. He presents the problems of the modern urban society and put it for open discussion. His plays deal with various themes such as gender inequalities, child sexual abuse, communal disharmony, eunuch community, gay relationship, HIV/AIDS disease, draught, earthquake etc. His plays are true reflections of his time, place and socio-economic background. He chooses social issues for his plays on which no one would like to comment. His plays deal with modern urban society and reflect the situation of subalterns. He received the prestigious Sahitya Akademi Award for the play *Final Solutions and Other Plays* in 1998.

**The Term Subaltern:** According to M. H. Abrams, the term 'subaltern' is a British word for someone of inferior rank. The word subaltern combines with two Latin terms 'under' which means sub/secondary and 'other' which means alter. It refers to any person or a group of inferior rank and station because of race, class, gender, sexual orientation, ethnicity or religion. In postcolonial theory, Subaltern is now regularly used.

Homi Bhabha emphasized the importance of social power relations in his definition of subaltern groups as oppressed and minority groups. The present research paper examines the subaltern voices in the radio play *Seven Steps around the Fire*.

**Seven Steps around the Fire- the Play by Mahesh Dattani:** The play was first broadcast as *Seven Circles around the Fire* by the BBC Radio 4 on 9th January, 1999. The play was first performed on stage at the Museum Theatre, Chennai by the MTC Production & The Madras Players on 6th August, 1999. The play is set in Bangalore. A note on the play is written by Jeremy Mortimer. He quotes in 'A Note on the Play', "Mahesh's plays often feature characters who are questioning their identity, and who feel isolated in some way. Uma certainly feels isolated in her marriage, and this sense of isolation makes her empathize with Anarkali, the hijra she befriends." (Dattani 2000: 04)

**The Plot of Seven Steps around the Fire- the Play by Mahesh Dattani** The play is a tragedy of a beautiful hijra, Kamla who is murdered. It is not only the tragedy of Kamla but also all the transsexuals. Mahesh Dattani presents the sufferings of eunuch community. Uma Rao is the protagonist of the play. She is daughter of the Vice Chancellor of Bangalore University. She is married to Suresh Rao, the Chief Superintendent. She is a teacher of Sociology and doing her Ph D on 'Class and Gender Related Violence'. The play begins with Sanskrit mantras at a wedding ceremony. Uma visits the office of the Superintendent to meet Anarkali, the hijra. Anarkali is accused of the murder of her own sister Kamla, another beautiful hijra. Uma uses the word 'she' for Anarkali. The constable Munswamy has an objection on the word and registers his protest as:

"MUNSWAMY (*chuckling*). She! Of course it will talk to you. We will beat it up if it doesn't." (Dattani 2000: 7)

He uses the word 'it' for hijra. He requests Uma that she is from reputed family so instead of Anarkali's case she should go through other cases. But Uma refuses and meets Anarkali. Anarkali addresses Uma as her sister. Uma feels empathy for her. She wants to help her. Dattani tries to explain, the anguish of Uma, about the 'hijra':

“UMA(voice-over).Case 7. A brief note on the popular myths on the origin of the hijras will be in order, before looking at the class-gender-based power implications. The term hijra, of course, is of Urdu origin, a combination of Hindi, Persian and Arabic, literally meaning ‘neither male nor female’...There are transsexuals all over the world, and India is no exception. The purpose of this case study is to show their position in society. Perceived as the lowest of the low, they yearn for family and love. The two events in mainstream Hindu culture where their presence is acceptable – marriage and birth – ironically are the very same privileges denied to them by man and nature.” (Dattani 2000: 10 -11)

**The Lowest Level to Hijra in Indian Society:** The society considers hijra as the lowest of the low. The society does not accept them. Besides, Uma accepts Anarkali as her sister. Anarkali is overwhelmed by the idea. Anarkali is caught under the suspicion of the murder of Kamla. She knows the name of the murderer but remains silent because she knew that they (murderers) will kill her:

“ANARKALI. They will kill me also if I tell the truth. If I don’t tell the truth, I will die in jail.” (Dattani 2000: 14).

Anarkali requests Uma to release her from the jail. Uma has not enough money to rescue her from the jail. She cannot spend money according to her own wishes. She is a victim of patriarchy. In such a situation, Anarkali requests her to go to Russel Market in Shivaji Nagar to meet Champa, the head hijra, for making arrangements of money for the bail. Uma plays the role of a detective in this case.

**Uma and Anarkali, the hijra as subalterns in *Seven Steps around the Fire- the Play* by Mahesh Dattani:**

Dattani focuses on the subalterns such as Uma and Anarkali, the hijra. Uma is a subaltern by her own husband and the other is gendered subaltern. She makes arrangements of Rs 50,000/- from her father for the bail of Anarkali. She lies to him. Then she decides to visit Champa. Munswamy refuses her for visiting the place but Uma takes rickshaw and goes there. Uma meets Champa and shows money to Champa for the bail of Anarkali. She tries to convince her that Anarkali is not the murderer of Kamla but someone else is the murderer of Kamla. The conversation is interrupted by a man named Salim. He is searching a photograph. Champa introduces him but he leaves the place in a hurry. Uma searches Kamla’s tin box and finds various clues. Uma understands from Champa that Salim is the bodyguard of the Minister; she decides to visit him and his wife and goes to the Minister’s residence. Uma desires to communicate with Salim’s wife but Mr Sharma interrupts. At this moment, the Minister Mr Sharma’s son, Subbu utters doubtful statements. Uma tries to investigate the matter in detail but Mr Sharma intervenes by saying that Subbu is tired because of the preparation of wedding. Subbu’s entry in the play creates a tumult. Uma guesses that there is a close connection between Subbu and Kamla’s murder.

Subsequently, Anarkali is released from the jail. Uma goes to visit her at Champa’s house and finds that someone broke her nose. During conversation, Anarkali understands that Uma and her husband Suresh are going to attend the wedding ceremony of Subbu. Anarkali recognizes the temperament of Suresh. She advises Uma to go home. Before the wedding day, Suresh asks Uma why she demanded money from her father:

“SURESH. Why did you ask your father for the money?

UMA. Oh, no particular reason. I was visiting him and ...

SURESH. You should have asked me. Have I ever refused you any money?” (Dattani 2000: 32).

Uma lies that it is for Subbu’s gift. The audience understands that Uma has no freedom to take her own decisions at her home. Her husband is unaware about the fact that she has been investigating the murder case of Kamla. Uma and Suresh reach at the wedding ceremony as invited by the Minister Mr Sharma. After some time, a group of hijras including Champa and Anarkali appear at the wedding ceremony. They start singing and dancing but Mr Sharma stops them and calls the security guards. Accordingly, Suresh approaches the security guards for throwing the hijras out. Uma tries to convince the importance of the hijras in marriage ceremonies. As the hijras start to dance and sing, it creates a crescendo. Subbu stops it. Then, Anarkali shows Subbu the photograph. The photograph is of the secret wedding of Subbu and Kamla. After glancing at the portrait, Subbu starts crying and demanding a gun. Suddenly, he grabs the gun from Suresh and shot himself by saying:

“SUBBU. Stay away! (*Backs away and begins to cry.*)You killed her!” (Dattani 2000: 40)

Finally, Uma finds the truth of the murder of Kamla. She reveals the murder mystery but unfortunately the case is repressed by using political powers. Uma feels helpless after hearing this from her husband. The play ends with Uma’s voice-over:

“UMA (*voice-over*). They knew. Anarkali, Champa and all the hijra people knew who was behind the killing of Kamla. They have no voice. The case was hushed up and was not even reported in the newspapers. Champa was right. The police made no arrests. Subbu’s suicide was written off as an accident. The photograph was destroyed. So were the lives of two young people....” (Dattani 2000: 42)

### CONCLUSION

Thus, the play *Seven Steps around the Fire* discusses miserable condition of subalterns. Dattani focuses on two subaltern voices - Anarkali and Uma. The society denies the existence of hijras. They are neglected part of the society. Actually, they are hailed on two occasions - marriage and child birth. It is a great irony of life that they are deprived of marriage and child birth. Dattani handles the social issue i.e. hijra community. He tries to put forth the agony of hijras. Similarly, Uma is subjugated by her husband. She has no voice. Dattani becomes the voice of voiceless. The play *Seven Steps around the Fire* talks about suppressed condition of eunuch community as well as Uma, as a woman, has no choice of her own. Here, Dattani intends to educate the society by presenting wretched condition of subjugated in society.

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**TOWARDS DEVELOPING AN UNDERSTANDING OF THE CONSUMER COMMENDATION OF CASHLESS PAYMENT SYSTEM - A CONCEPTUAL FRAMEWORK**

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**ABSTRACT**

*India is fostering on the pathway of a crucial innovation. The payment industry has glanced at novelty and development at a steady pace. Demonetization was gaining knowledge of the curve that reinforced the recommended market. Demonetization has indicated to amazing evolution in the payments industriousness in India.*

*Consumer transmissions made for various items purchased through the network, payment cashlessly are termed as payments without cash. Cashless modes restructured trade and facilitate consumers with a wide range of products from around the world.*

*Keywords: Cashless Payment, Conventional Payment System, Organized Retail Stores, Buying Behavior, Electronic Payment System*

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**INTRODUCTION**

Demonetization made huge development and opened a door of opportunities for payment and the cashless wallet organizations profited the opening of doors in this industry. This introduced a program for the acceptance of a new payment system in India, as a choice to cash payments for Indian consumers. Several facilitators have paved the way to the development of this new payment mechanism. This budding trend is reshaping the payment methodology.

India is going on the way to a noteworthy cashless revolution. The future economy will be driven by the cashless exchange which will be possible just through the cashless transactions of payment mechanisms in different areas, for example, smart mobile phones, Net banking, Online Transactions through Debit/Credit Cards, and so on.

Consumer behavior is splendid, so it is necessary to accelerate user adoption for virtual payment, especially when it is an impending and new manifestation that is being scrutinized in a budding nation like India. In contemporary decades, Indian consumer payment models have altered, where the majority of the public has discarded the conformist method of doing payments using cash and instead reformed to more contemporary payment keys.

The concentration of this study is to apprehend users shouldering new virtual based payments. It pinpoints impediments and defies in the espousal of this new payment model. This paper is an endeavor to examine the upcoming payment system. The present paper highlights and deals with acceptance issues of cashless payments and obstacles towards the consumer when using virtual modes of payment. The paper focusses on the procurement arrangement of users in the framework of the modern and traditional payment system.

**CASHLESS PAYMENT MODES IN INDIA**

There are a few methods of cashless modes open in India. These are:

- **Online Wallets:** This is an outlay technique with virtual mode. It requires the movement of cash in the wallet through IMPS and utilizations it progressing. One can use a wallet app. Such wallets are Paytm, PayUmoney, Oxigen, Lime, MobiKwik, and so forth.
- **Credit Cards:** Much the same as platinum plastic money however it is increasingly like a gift voucher; can be revived with Mobile, and so forth up to an endorsed point of confinement.
- **Debit Cards:** A charge card which needs to be operated while doing outlays. India had 48.9M charge cards, 824.9 platinum cards in May 2019.
- **Aadhaar Enabled Payment System:** It works on 12-digit extraordinary Aadhaar recognizable proof to enable PoS.
- **USSD:** It is based on portable banking and enables one to make outlays up to a specific limit.
- **UPI:** The user interface is rapt by the RBI and employs moving assets amid two monetary funds on a nifty stage. Eg. SBI Pay, Axis Pay UPI App.

- **E-Wallets:** It can be employed to pay for basic food items to aircraft tickets. Eg PayPal.
- **Gift Card:** This card is loaded with a sum one can use to settle with the merchant employing a gift voucher.
- **Online Transfer Using NEFT Or RTGS:** This mode works on an online exchange utilizing NEFT or RTGS.

### LITERATURE REVIEW

#### The literature review comprises of the following studies

**Clifford (2009)** in a study titled “The problem regarding fake currency in India” suggested that the country’s skirmish in contradiction of counterfeit currency is not easier and many replicas go unnoticed.

**Bansi and Amin (2012)** proposed changes in technology to be adopted, within variations in the economy virtual payment primes to some radical fluctuations.

**Jain (2006)** -“E-payments and e-banking” discussed that e- payments will be able to check black money.

**M. Taylor (2011)** have tackled the issue of modes of payment as to in what way modes of payment effect on consumer outlay behavior. These authors have also examined the inclination of users to apply existing indication that outlay for the credit card is greater as compared to cash outlay. Studies also revealed that credit cards promote an upsurge of not so required objects procurements.

**Annamalai, Muthu & Iakkuvan (2008)** in their article “Retail transaction: Future bright for plastic money” anticipated the evolution of debit and credit cards in the merchandising settlements.

**(Soman, 2003)**. Many famous models relating to consumers' adoption of technology have been suggested in the past.

**Davis (1986)** advocated one of the famous models associated with the adoption of technology is the technology acceptance model (TAM). TAM explains the theoretical epicenter of the services to designate consumer behavior, concerning the adoption of technology. TAM is envisioned as a significant addendum of (TRA) - theory of reasoned action.

**Venkatesh (2012)** in an analysis entitled "Consumer acceptance and use of information technology: expanding the unified theory of acceptance and use of technology" showed UTAUT as an influential structure. The proposition is vital for consumer behavior regarding the usage of technology in comparison with a condition that fluctuates allowing dynamics They also proposed a vital outcome on the behavior of consumers by technology usage in meeting a speckled condition that is effervescent.

**Pushpa.S.Abbigeri & Shettarin(2019)** their article titled “The changing trends in payments: An Overview” examined the various modes of payments to suggest the advantages of cashless instruments of a cashless economy, to evaluate the readiness of the Indian Government regarding the application of cashless economy and to study the online high-value payments.

**Anjali R, Suresh (2019)** in their study titled “A Study on Customer Satisfaction of Bharat Interface for Money (BHIM).” analyzed the level of contentment in the consumers of government’s latest cashless application for payment mode specifically the BHIM-App.

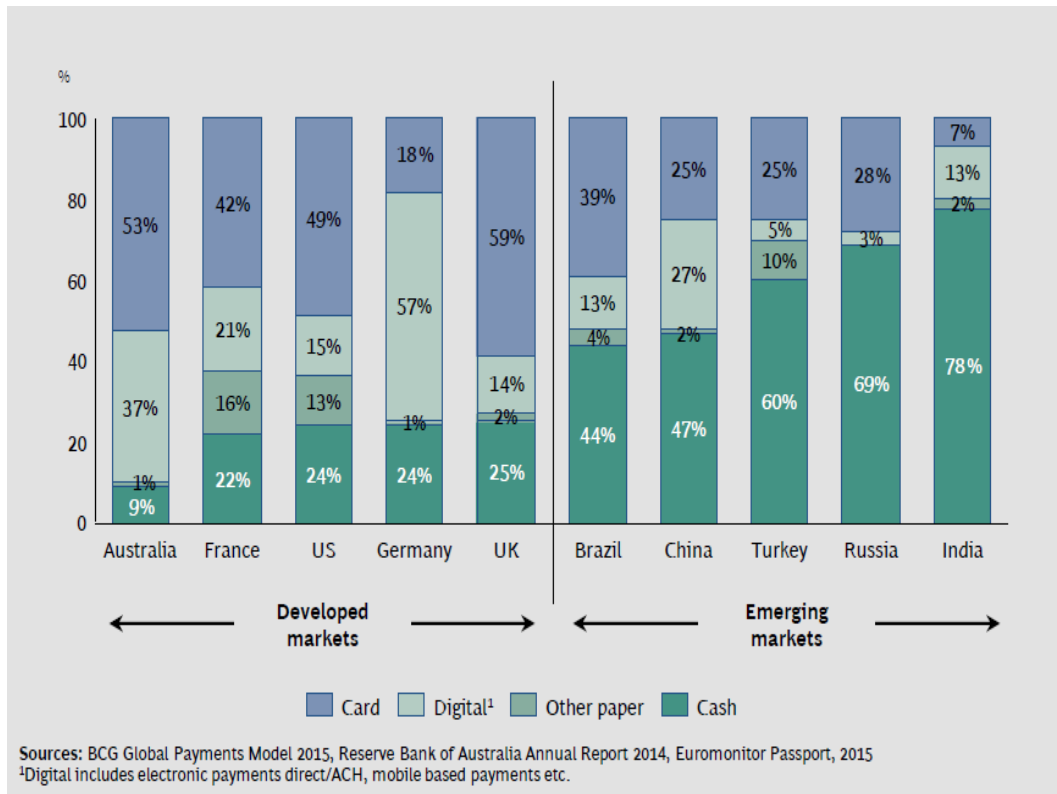
#### BENEFITS OF CASHLESS PAYMENTS:

- **Very easy usage:** Cashless wallets embrace the fund in the electronically encrypted form to enable one to pay.
- **Modernization:** This wallet is like one-click pay without plugging the user card details.
- **Protection:** cryptographic security which comes for payments that are made through online merchants
- **Electronic Storage:** It eliminates the need to carry the physical wallet and facilitates outlay with our mobile phones is very convenient.
- **Environmental Saving:** With global warming issues virtual model offers benefits to save the environment.
- **Pollution Saving:** These days the environment is a matter of concern to all and turning the economy into virtual reduces pollution.
- **Reduced Risk:** With the adoption of cashless modes, reduced risk of transferring diseases is also there.

- **Alluring Cashbacks:** Cashback and discounts are presented with providing offline wallet balance top-up by stores.

**THE FUTURE IS CASHLESS as shown in TABLE 1 :**

**TABLE 1: CASHLESS PAYMENT IN DIFFERENT COUNTRIES**



**SCOPE OF THE PAPER**

The research is conducted after having reviewed the literature, as it was felt that there is a need to examine the awareness levels of people about various cashless payment mechanisms and their preference towards the same with the adoption of cashless payment practices.

**OBJECTIVES OF THE PAPER**

After having reviewed the literature, it was felt that there is a need to examine the awareness levels of people about various cashless payment mechanisms their preference towards the same with the adoption of cashless payment practices. following objectives of this study:

- To identify the determinants influencing adoption practices of customers concerning cashless payment mechanisms.
- To investigate the benefits that develop by exercising the cashless payment.
- To study factors that encourage cashless system usage habits among consumers.
- To examine factors that discourage cashless system usage habits among consumers.

**RESEARCH METHOD**

**Research Design**

The research is designed logically to identify factors that promote the adoption of cashless mechanism and those which hamper its adoption.

**Data Collection**

Secondary data is collected from the Literature Review of scholarly articles, Websites of government, and published reports.

**FINDINGS**

The study identifies the following factors which play a significant role in the adoption of cashless modes of payment:

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**CONSUMERS' RELATED FACTORS****1. Literacy of Consumers'**

The literacy of Consumers is one of the important challenges facing cashless payment adoption. Many consumers' are illiterate and banks upon the service providers' presence for the execution of transactions. Cashless payment modes eliminate personal contacts and they need to take help from the service staff to fill out the forms, explain the requirements of the forms.

**2. Attitude towards cashless modes**

The attitude towards the usage of cashless modes by the consumers signifies a foremost barrier to the adoption of cashless modes. The barrier acting in the usage of is that customers take usage of the ATM cards/mobile payments as a threat and feel hesitant about online banking. They favor visiting personally and making payments in cash.

**3. Prior Experiences**

Some customers with an adverse experience relating to the adoption of cashless modes feel it tough to strive to take up cashless modes of payment all over again.

**4. Online Security**

It is observed that some have lost faith in cashless modes in the fear of hacking. Sometimes transactions with ATM cards raise doubts about their security online due to unauthorized transactions which creates fear.

**5. Exposure to modern facilities**

It has been seen that lack of exposure to facilities like uninterrupted internet has made some feel contented with what they have. Some people are not in favor of new technology.

**6. Culture**

The culture among consumers is a factor affecting cashless payments. Virtual payments limit facial interaction. Some customers would want to be served by humans instead of machines.

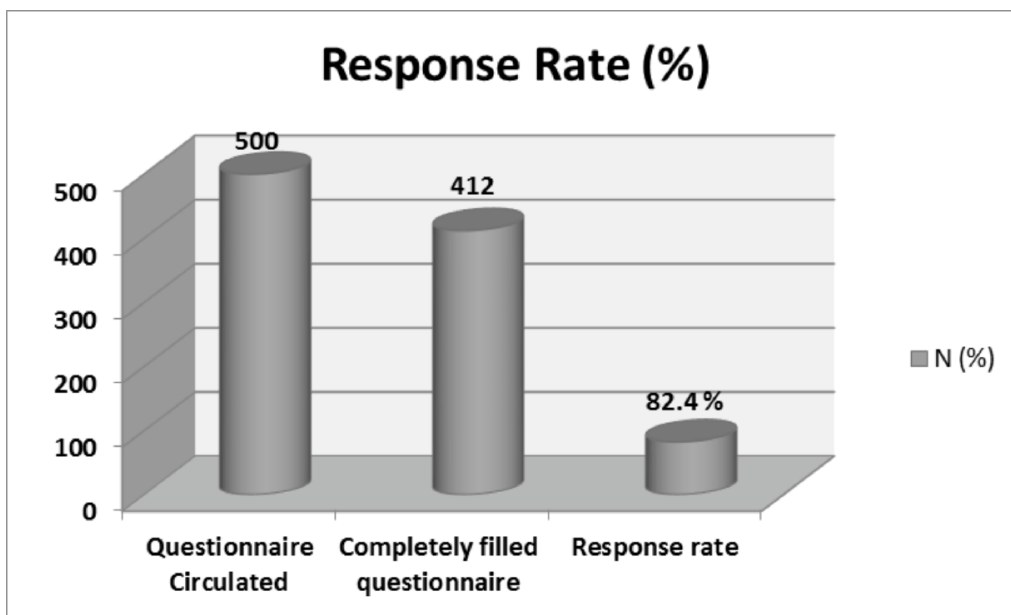
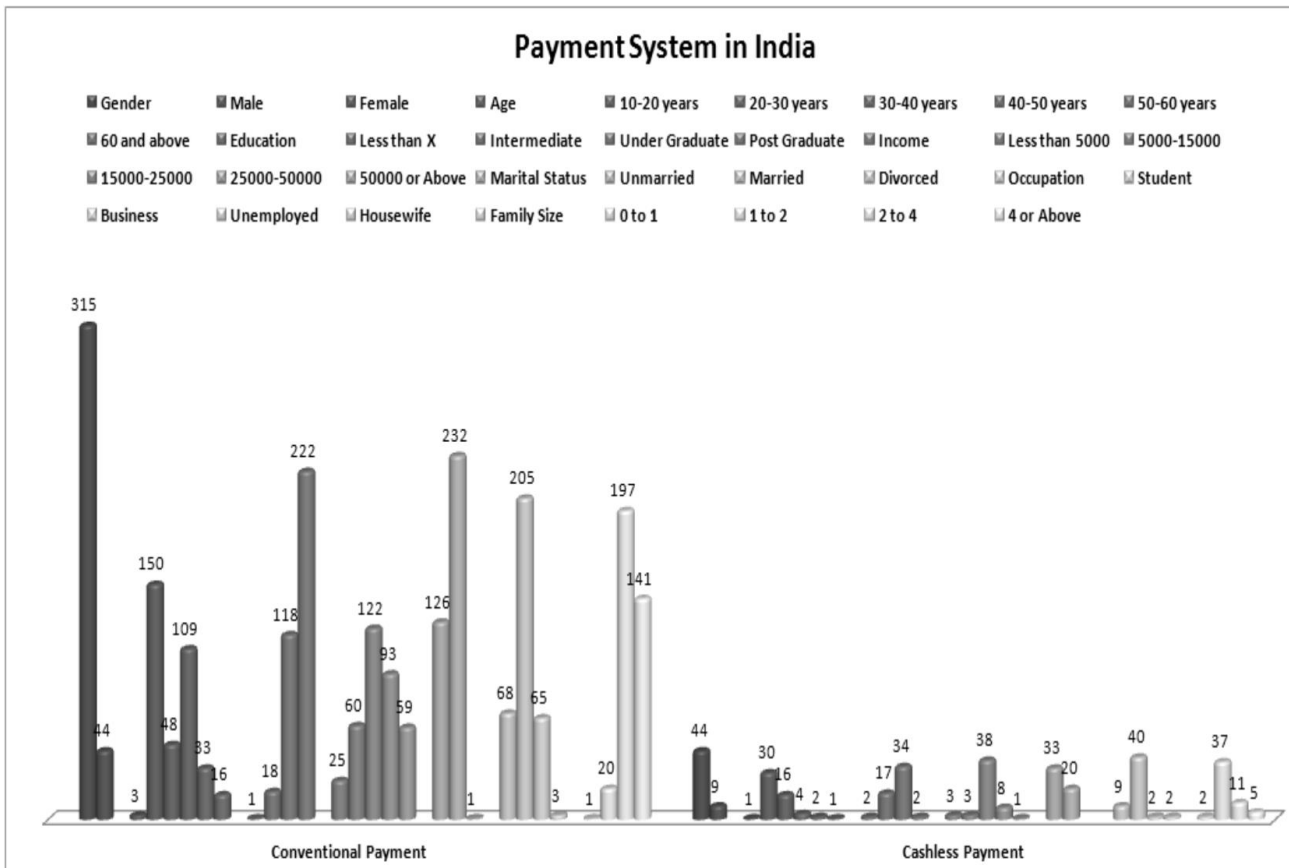
**IMPORTANCE OF CASHLESS PAYMENTS**

- Post demonetization by Honorable P.M. Shri. Narendra Modi in India studies that deal with Cashless Payments has gained great importance.
- The payment industry in India is on a cusp of a revolution. RBI and GOI are promoting the Cashless economy.
- Relevance for diverse stakeholders like consumers, businesses, Government can benefit from understanding diverse consumer preferences.
- Helps in understanding cashless payment users' demographic profile.
- Literature is available for developed economies and limited studies in emerging economies.

**PROMOTERS OF CASHLESS REVOLUTION IN INDIA**

- The majority of the population has subscribed to broadband and the internet.
- The explosive growth of smartphone users enabled the consumers to shop online on App made online shopping more convenient.
- Dual income families resulted in rising standards of living and time-starved consumers preferring online shopping a convenient option.
- Free delivery at houses, deals, and discounts propositions have assumed an enhancement to this trade.
- An upsurge in the usage of mobiles for virtual payments.
- Broader merchandise range compared to availability with traditional retailers.
- Viable prices in comparison to traditional retail-driven resulting in lower inventory costs.
- Virtualization Of retailing comes true due to the emergence Of the digitalization of the world.
- Internet users In India Could Cross 670 Million In 2020 making it the second-largest users after China.
- Digital transactions are expected to reach US\$ 100 billion by 2020.





**CONCLUSION**

This would be suggested that the usage of plastic money be encouraged considering its advantages. The outcome of the present study directs that the acquaintance and understanding of the consumer about the cashless modes have a constructive effect on their espousal of cashless modes of payment. There prevails a positive stimulus on consumer mindsets for progressing to the cashless product. This is expressly true in the instance of younger respondents.

It is convenient, easy, useful, beneficial, trustworthy, time-saving to adopt cashless modes of payments, and eco-friendly too. The present study has striven to know consumer adaptation towards cashless payment modes. If a person is a graduate or above and having Internet knowledge, he/she would be prone to employ cashless payment methods. It has also been seen that in areas/regions where education is high, the likelihood of assenting to cashless payment is much greater. The evolution of smartphone users and the dissemination of the Internet in these segments have also enabled the acceptance of cashless payment modes.

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**THE FREEDOM OF NEWSPAPER DURING EMERGENCY PERIOD OF INDIA: 1975****Mr. Dhananjay R. Jawalekar**

Assistant Professor, History, Shri sant Gajanan Mahavidyalaya Kharda

**ABSTRACT**

*On the midnight of 25<sup>th</sup> June, 1975, the emergency was declared by the Government of India. This Emergency had directly attacked the Fundamental Right of Indian Citizen. Under the MISA act, anyone can be arrested at any time without declaring any reasons. This case was worst anxiety in each and every individual's mind during this emergency period of India. It was found that during the emergency, there was a huge attack on Medias such as Newspapers, radios, televisions, even two newspaper agencies had to shut down their publication houses. Yet there were many newspapers that fought for freedom of expression. There were times when they had to shut down the newspaper publication due to government orders but they fought bravely for freedom of expression and they succeeded and their efforts were notable in the history. The current paper deals with the detailed study of the freedom fight during the emergency of 1975.*

*Keywords: Emergency, Newspaper Publication House, fundamental rights etc.*

**INTRODUCTION**

During the times of emergency, Government of India tried to take complete control of Media. The Hindi and English Newspapers entitled as 'Press Trust of India', 'United News of India', and etc. united and introduced as 'Samachar'. With this way, the Government controlled media trial effort was taken by the Ruling Government, but the editorial of Newspapers criticized Government. They accepted the arrest warrant of Government and kept the freedom Newspaper Agony.

**AIM OF THE STUDY**

1. To analyze critically the fight of newspaper against government during emergency.

**METHODOLOGY OF THE STUDY**

Descriptive historical research method is used for the current study. The written and printed material is used as the secondary source of study.

There were many conflicts during the year 1975, the period of emergency applied by Indira Gandhi Government. The Newspaper publication houses were kept away from electricity supply whole night of 25<sup>th</sup> June, 1975 to avoid the news of the implication of Emergency in India.

Yet, few newspapers were published and the News of Arresting Jaiprakash Narayan came out and reached the every common man. 'Indian Express' run by Ramnath Goyank openly accepted challenge to display the News of 'Anti corruption strike by Jaiprakash Narayan' and supported him. Indira Gandhi was ready to take action against Mr. Goyank and Indian Express. As a part of it 'Indian Express' suffered a lot as the discontinuity of electricity supply, Non-tax paid offence, the intentionally time delay to chock the matter of Newspaper by Sensor Board etc. Even, they were pressurized to sale the Newspaper to the Government of India. But Mr. Goyank was firm with his work and Principles of professions. The editorial Mr. Kuldip Ayyar was arrested of Indian Express but Government had to release him due lack of offences done by him<sup>1</sup>.

The same thing was experienced by local newspaper of Maharashtra. The Editorial of 'Dainik Marathwada', Mr. Anantrao Bhalerao was also arrested under the crime of not following rules and regulations of Government<sup>2</sup>. Yet the critical statements against the Government were continued by the Newspaper 'Dainik Marathwada' sensor was keeping eagle eyes on the Newspaper, so very few Newspapers dared to criticize the Government and their policy of Emergency<sup>3</sup>.

'The Stateman' published from Delhi-Kolkata, 'Tughlaq' (Weekly) from Madras, 'Marathwada' from Aurangabad, 'Sadhana' from Pune, 'Janwani' from Mumbai, 'Samanata' from Ratnagiri, 'Vaintey' from Sawantwadi, etc. Newspapers were working on the basis of Truth and they all had shows their faith for the democracy and Nation.

The periodical entitle 'Mainstream' by Ramesh Thapar preferred to close to publish rather than giving for the Analysis to the sensors.

The famous murder case occurred during the emergency at turkaman gate. There were many innocent who had to migrate from their place; through they were not guilty or criminal. "There were 1,50,000 humans, huts, shops,

houses and construction were destroyed by the Government<sup>4</sup> it was released in the news with detailed information by 'The Times of India'.

The Government tried to reapply 'The Prevention of Publication of Objectionable Matter Act' which was applied by the British Rules in India. They tried to ban the publication of Newspaper at any cost with updating and adding few points. Sanjay requested Indira Gandhi to prepare the list of Newspaper. Then, either that all newspaper should be banned or maximum matter should be removed.<sup>5</sup>

Up to December 1975, the strike ban was published on the assembly work- even as a part of restriction, the sensor asked blank pages for the editorial page. Few senior clerks from sensor strictly banned to publish the speech statements of Mahatma Gandhi, Rabindranath Tagore, etc.

'Therefore, few newspapers closed their publication as a part of Strike<sup>6</sup>'.

On 25<sup>th</sup> August, 1975, the editor Narshinhan wrote his title article in 'Financial Express' and requested them to sit together for the compromising between the Ruling party and Opposition party and solve the matter as early as possible.

Due to emergency law, in India the value of Indian currency is decreasing, at initial steps of emergency the price of values were decreased and now it was increased again back- this information was given by 'Hindustan Times' and 'Financial Express<sup>7</sup>'.

Those newspaper whose copies selling numbers are more than 15K, should be equally distributed between news-reporters and employees working the newspaper publication house. But the voting rights to all of them should be only 50%. The remaining 50% voters should submit their voting rights to Government via their public publication house. This rule directly could control the newspaper publication.

Mr. B.G. Vargis, the Editor of 'Hindustan Times' opposed it with his editorial writing with high intensity. He stated that the above state policy means to control the newspaper via backdoor by the Ruling Government.<sup>8</sup>

There was very high risk to oppose Government and their policy through Newspapers, so many started to write their view by their own but kept opposing it. Many bulletins were distributed secretly- few names are Satyagrah, Samachar, Janwani, Resistance, Satyabharat, Mini-motherland, Krantidut, etc. challenged people to join as Krantidut.<sup>9</sup>

The editorial board faced financial crises but didn't give rights to Government to control newspaper. Those who were writing in favor of Government received advertisement from the Government and those who were writing on the fact and truth were not able to get any advertisement from the government. Such newsletter requested common people for the financial support but 'Freedom to Write' was not a part of compromise with the Government. The name of 'Sadhana', from Maharashtra is one of those notable fortnight. The crises between Government and 'Himmat' newspaper from Mumbai was on high fight rate with sensor. But unfortunately, it was closed because of Government demanded huge amount as the par of surety.<sup>10</sup>

The newspaper writer started to use many tools and techniques for giving information to public, through they could not do it via newspaper due to government policies under emergency. The published the news of Foreign Newspaper is their newspaper under the title 'News Digest' or 'What our Present friends say?'

## CONCLUSION

Thus, though the government tried to control newspapers and their fundamental rights, the newspaper agencies fought bravely against government but spoke for truth. For some newspaper, government might succeed in their aim but maximum dared to speak on truth and provided the news to all common people.

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**ANTIMICROBIAL ACTIVITY IN EXTRACTS OF HORNWORT ANTHOCEROS ERECTUS, KASH****Wankhede T.B.**

Department of Botany, Shri Shivaji Science College, Amravati, M.S.

**ABSTRACT**

*Anthoceros erectus* Kash. a hornwort often growing on moist soil, rocks, or slopes in hills and common in Melghat forest, Amravati, Maharashtra. It found some times in exposed situations and on alluvial deposits of creek banks or near river, ponds, or water streams. Plants generally dioecious with differentiating male thalli and female thalli with dark, reticulate spores with light brown elaters. These lusty evergreen thalli investigated for potential medicinal aspects during course of work. At first instance the probable phytochemical screening of the plant material was done and results were analyzed. After the phytochemical properties, different polar and non-polar solvents were used for probable antimicrobial sensitivity test against selected gram positive and gram negative microorganisms using disc diffusion method. Promising results were obtained and further using sophisticated techniques can add new dimensions in the research work.

**Keywords:** Hornworts, Antimicrobial sensitivity, drug potential

**INTRODUCTION**

The bryophytes are the second largest group of green land plants after the flowering plants. Owing to their minute sizes, difficulties in identification, and little direct economic importance, the bryophytes have, in the past, gained only little attention worldwide. In the age of health awareness and increasing concern of using natural products in medicine, bryophytes are increasingly being investigated for their potential pharmaceutical application (Rui *et al.*, 2006). Recent research has indicated that bryophytes are one of the important sources of antibiotics and biologically active, naturally occurring compounds (Asakawa, 1998). Numerous studies during the past decade also revealed that bryophytes, particularly liverworts, possess active ingredients which have been tested to have antimicrobial and antifeedant properties (Basile *et al.*, 1998). Many bryophytes have been used as folk medicinal plants to cure cuts, burns, snakebites, external wounds, bacteriosis, scalds, tonsillitis, uropathy, cancer, etc. now intensive chemical and pharmacological research has been carried out all over world (Russell, 2010). The present work intentions was to test the antibacterial activity among the different polar and nonpolar solvents extracts of common hornwort *Anthoceros erectus* and its potential antibiotic properties against selected microorganisms.

**MATERIALS AND METHODS**

The hornwort *Anthoceros erectus* found in shady places of Melghat forest of Amravati District, M.S. India with green colour. Fresh thalli were collected in bags to avoid nitrogen content and brought to laboratory. Thalli were cleaned carefully and washed under tap water followed by shade drying to use in powder form. Using Soxhlet apparatus, the powdered samples of plants were subjected for extraction in different solvents like ethanol, methanol, petroleum ether, chloroform and acetone and later dried in rotary evaporator in controlled condition of temperature. All extract powder were stored in labelled sterile wide mouthed screw capped bottles at 4°C and used for further study (Parekh and Chanda, 2008). The standard pathogenic bacterial and fungal strain cultures were procured from Microbial Type Culture Collection and Gene Bank (IMTECH), Chandigarh, India. Disc diffusion method was used for the antibacterial sensitivity test by following the standard methods (NCCLS, 1990). Phytochemical analysis was done to trace phytoconstituents like alkaloids, flavonoids, tannins, phenolics, steroids, saponins and terpenoids to get an idea for antimicrobial the nature of constituents present in crude drug (Sadashivam and Manickam, 2005),

**OBSERVATIONS AND RESULTS**

*Anthoceros erectus* is a small, green liverwort on extraction in different solvents showed broad spectrum of antimicrobial activity (Table: 1), (Fig -1).

The aqueous extract showed positive interaction with pathogens like *E. coli*, *S. aureus* and *A. niger* while rest pathogens remained as null. However, the petroleum ether extract of the plant exhibited no significant interaction with any of the pathogens. Subsequently, the ethanol extract found much sensitive with positive results against micro organisms like *E. coli*, *P. vulgaris*, *K. pneumoniae*, *S. aureus*, *P. aeruginosa*, *A. niger* and *C. albicans*, while the other microorganisms like *S. flexneri*, *S. typhimurium* and *R. oryzae* showed no any positive effect. The greenish black coloured extract of chloroform was found sensitive to various pathogens with positive interaction like *E. coli*, *P. vulgaris*, *S. flexneri*, *S. aureus*, *S. typhimurium*, *A. niger* and *C. albicans* however, it did not show any interaction with the microorganisms like *K. pneumoniae*, *P. aeruginosa* and *R.*



*oryzae*. The methanolic extract of the plant was sensitive to microorganisms, like *E. coli*, *P. vulgaris*, *K. pneumoniae*, *S. aureus*, *P. aeruginosa*, *S. typhimurium*, *A. niger* and *C. albicans* except *S. flexneri* and *R. oryzae*. The acetic extract of the plant showed least response against microorganisms like *P. vulgaris*, *S. flexneri* and *A. niger* while non-reactive to other pathogens. The aqueous and acetone extract of the plant found less sensitive to all the pathogens as compared to the ethanol, chloroform and methanol extracts of the selected plant. The ethanolic extract showed highest zone of inhibition of 8 mm against *E. coli* and lowest zone of inhibition of 3 mm against pathogen *P. vulgaris* in acetone extract. The ethanolic extract showed consistently positive result against maximum microbial pathogens.

During antimicrobial screening of *Anthoceros* sp. the methanol extract of the plant found more active against gram-positive and gram-negative bacteria as well as fungi (Mewari and Kumar, 2008). However, the aqueous extract and acetone extracts were less reactive as compared to other extracts. It is remarkable that, the ethanol extracts of *Anthoceros* sp. also showed significant activity against both bacterial and fungal pathogens but lesser as compared to methanol extracts (Asakawa *et.al.*, 2013)

The more results in antimicrobial activity of both methanol and ethanol extract corresponds to the results obtained by Banerjee and Sen (1979) in hornworts *Anthoceros* sp. and *Notothylas* sp. During extraction process, the methanol, ethanol and chloroform extracts were very dark, grass green in colour and found much saturated than other extracts in *Anthoceros* sp. Both these extracts exhibited higher degree of activity as compared to others may be due to more active and dense chemical compounds (Asakawa, 1988). The bacterial pathogens like *E. coli*, *P. vulgaris*, *S. aureus*, *K. pneumoniae* found more active with maximum zone of inhibition as compared to *S. flexneri*. However, the fungal pathogens like *A. niger* and *C. albicans* found more active in all the extracts tested (Bodade *et al.*, 2008). In the data, the organisms like *E. coli* and *A. niger* showed consistency in their activity as compared to other organisms. However, no any action or activity was reported by fungus *Rhizopus oryzae* among all the tested extracts of *Anthoceros* sp.

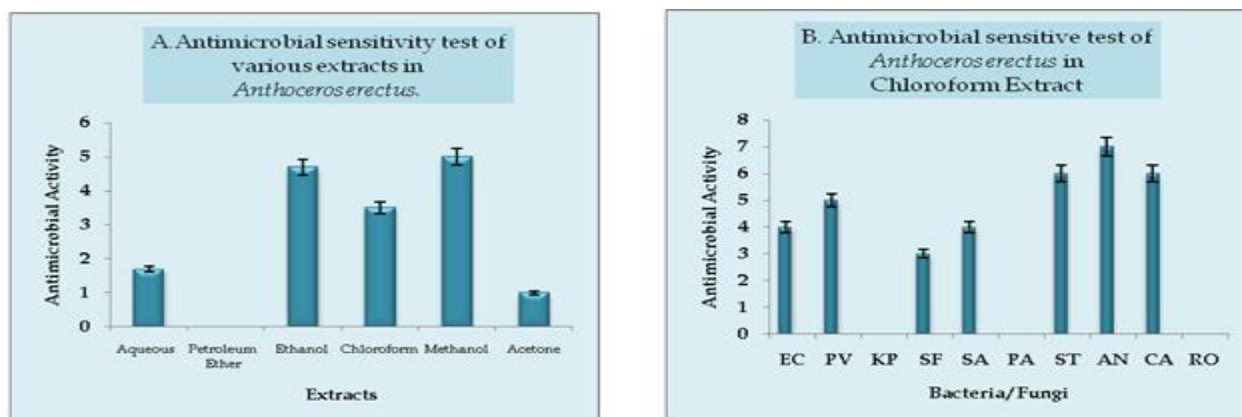
**Table: 1. Antimicrobial sensitivity test of *Anthoceros erectus***

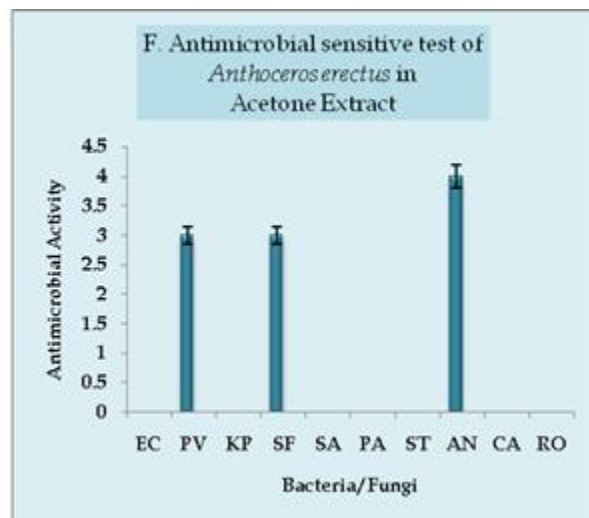
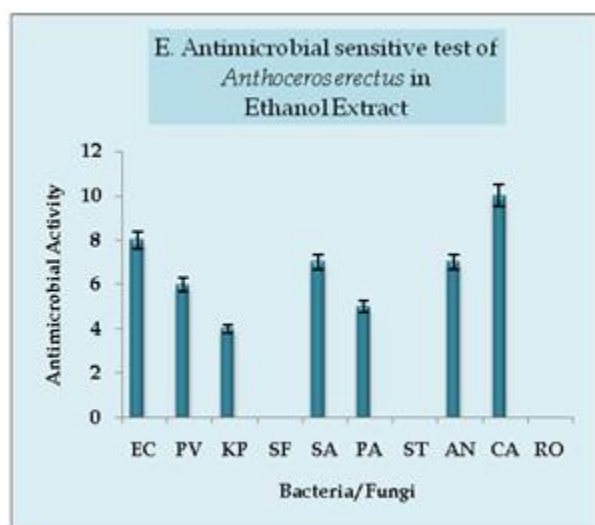
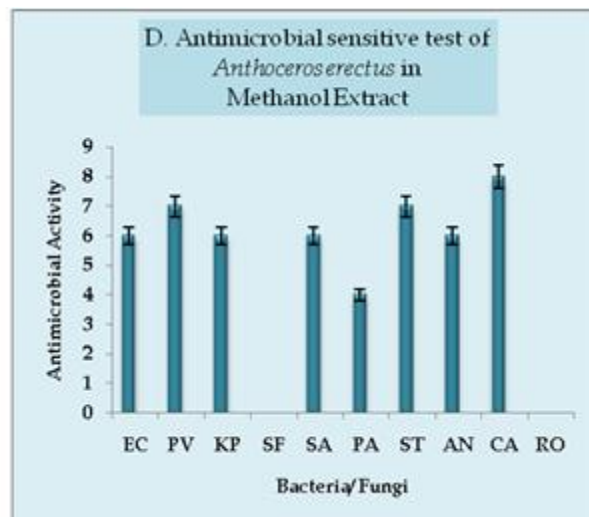
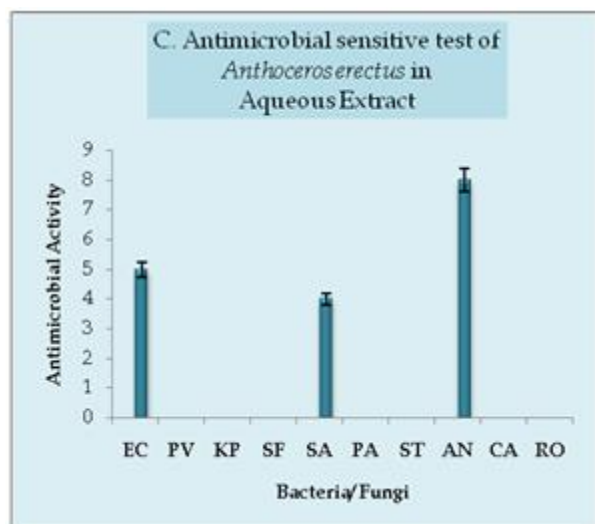
Plant Herbal Preparation	Solvent Extract	*Zone of Inhibition [mm]									
		EC	PV	KP	SF	SA	PA	ST	AN	CA	RO
<i>Anthoceros erectus</i> .	Aqueous	05	0	0	0	04	0	0	08	0	0
	Petroleum Ether	0	0	0	0	0	0	0	0	0	0
	Ethanol	08	06	04	0	07	05	0	07	10	0
	Chloroform	04	05	0	03	04	0	06	07	06	0
	Methanol	06	07	6	0	6	04	07	06	08	0
	Acetone	0	03	0	3	0	0	0	04	0	0
	Tetracycline	21	26	23	27	29	30	29	-	-	-
	Nystatin	-	-	-	-	-	-	-	27	30	34

\* Data represented in mean of three replicates.

\*EC = *Escherichia coli* [MTCC-729], PV= *Proteus vulgaris* [MTCC-744] KP = *Klebsiella pneumoniae* [MTCC-661], SF = *Shigella flexneri* [MTCC-1457], SA= *Staphylococcus aureus* [MTCC-96], PA= *Pseudomonas aeruginosa* [MTCC-424], ST = *Salmonella typhimurium* [MTCC-98], AN = *Aspergillus niger* [MTCC-281], CA= *Candida albicans* [MTCC-227], RO= *Rhizopus oryzae* [MTCC-554]

**Fig: 1 Extracts analysis of the plant *Anthoceros erectus***





EC = *Escherichia coli* [MTCC-729], PV= *Proteus vulgaris* [MTCC-744], KP = *Klebsiella pneumoniae* [MTCC-661], SF = *Shigella flexneri* [MTCC-1457], SA= *Staphylococcus aureus* [MTCC-96], PA= *Pseudomonas aeruginosa* [MTCC-424], ST = *Salmonella typhimurium* [MTCC-98], AN = *Aspergillus niger* [MTCC-281], CA= *Candida albicans* [MTCC-227], RO= *Rhizopus oryzae* [MTCC-554]

## CONCLUSION

It is also emphasized that among all the extracts, few extracts are more sensitive while others are less and they reciprocates their activity against at least one microorganisms like bacteria and fungi. It can be highlighted that the tested extracts have potential to inhibit bacteria and fungi. The results in this study suggest that the species *Anthoceros erectus* might possess a novel antimicrobial molecule, which has an effect against bacteria as well as fungi. Further research is needed in order to obtain information about the chemical composition of hornworts species as well as to reveal their mode of action on microbial cells.

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**FILIAL RELATIONSHIPS IN GLOBALIZED WORLD: GIRISH KARNAD'S WEDDING ALBUM****Dr. Subhash K. Shinde**

Assistant Professor and Head, Department of English, KKM College, Manwath, Parbhani

**ABSTRACT**

*The present research paper is an attempt to discuss Girish Karnad's play Wedding Album in the light of filial relationships in globalized World. The play unfolds changing life of contemporary Indian middle class family in modern times. The play talks about effective use of technology on the occasion of sacred ceremonies like wedding in the present era. The play also speaks about generation gap, sexual liberation and woman empowerment. The play is a comedy in the form of television serial.*

*Keywords: Family, Filial Relationships, Wedding, Globalized World, Technology, Generation Gap, Sexual Liberation and Woman Empowerment.*

Girish Karnad (1938 – 2019) was an Indian playwright, translator, actor and film director. His important plays include *Yayati* (1961), *Tughlaq* (1964), *Hayavadana* (1971), *Nagamandala* (1990), *Tale-danda* (1993), *The Fire and the Rain* (1998), *The Dreams of Tipu Sultan* (2000), *Bali: The Sacrifice* (2004), *A Heap of Broken Images* (2004), *Wedding Album* (2009) and *Boiled Beans on Toast* (2014). He was awarded the Padma Shri in 1974, the Padma Bhushan in 1992 and the Jnanpith Award in 1999 for his contributions to the arts, literature and the theatre. The play *Wedding Album*, a one act play divided into nine scenes, elucidates changing Indian Hindu marriage system and sex issues in modern times in the present era. It unfolds changing life of contemporary Indian middle class family in modern times.

The play *Wedding Album* portrays the modern, middle class, Indian urban Hindu Saraswat Brahmin joint family. The play is in the form of television serial and set in Dharwad. Mr and Mrs Nadkarni have three children. Daughter Hema lives in Australia with her husband and children. Son Rohit is a media professional. Younger daughter Vidula wishes to marry a suitable boy from the US named Ashwin. The family is well-educated, liberal and modern in thought. The family presents two different worlds – traditional and modern - technologically advanced world. The play enumerates the customary Indian wedding in a globalized and technologically advanced India.

The title of the play *Wedding Album* refers to a video made by Vidula's family for her groom in America. The play discovers the characters in their wishes, disappointments and emotional knots. The play presents insight into modern urban middle class Indian family while arranging the marriage of their daughter. It discloses familial and emotional associations, their alternatives, morals and life styles. In India, wedding is considered as a sacred union of two souls. Indian wedding brings all the relatives and friends together to celebrate wedding ceremony. Wedding concerns dowry and other financial burden while maintaining social status. The play revolves around wedding of Vidula Nadkarni. She is the protagonist of the play. The play depicts traditional arranged marriage having a tinge of modernism. In this regard, Amrit Srinivasan, Professor of Sociology, Department of Humanities and Social Sciences, Indian Institute of Technology, Delhi opines in the Foreword of the play: "The constellation of sexual, conjugal, caste, class and age-related behaviours and attitudes of selfishness and sacrifice, chastity and commerce, obedience and authority, all integral to modern Hindu marriage, forms *Wedding Album's* central narrative thread." (Karnad 2009: viii - ix) The story of the play has subplots such as Rohit and Isabel Pinto love story, Rohit and Tapasya marriage, Radhabai and Yamuna, her daughter, Pratibha Khan and her husband, story of Vivan, story of Hema, story of Ramdas Nadkarni, episode of Ashwin Panje and the secret life of Vidula at internet café.

The play opens with the central character Vidula, a modern girl, speaking in front of camera. She attempts to introduce herself, her background and interests. Rohit, her brother, is making a video film on her for marriage preparation. She introduces herself as a twenty two years old girl, Geography graduate, willing to go to USA after her marriage. Her father, Mr Nadkarni is a retired government doctor. Hema, her elder sister, is married and lives in Australia. Rohit her elder brother, is shooting the film. She also discloses that she had a mentally retarded brother who had died in childhood. The scene continues in Software Production Office where Pratibha and Rohit are editing the film:

"PRATIBHA:... They may believe it, but they won't like it. A girl from an educated middle-class family- a graduate – agrees to consider marrying a man whom she has never met. The boy turns up, all ready to jump on to the altar, without ever having seen her. In this day and age?"

ROHIT: They were not total strangers. I mean, they had exchanged video tapes. SMSed. Talked on the phone. And he belonged to our caste.” (Karnad 2009: 08)

Pratibha, a producer of television programs, does not believe in the video. She doubts a girl from an educated middle class family a graduate agrees to marry a man whom she has never met. Rohit argues that they are not total strangers. They had exchanged videotapes, smsed, talked on the telephone. Rohit reveals that his sister is an innocent girl. She did not have any relationships with boys. Rohit tells that she is marrying a boy of family choice after spending a few days together in hotel with him. Then, at home, Vidula, Hema and Mrs Nadkarni (mother) are busy selecting and purchasing sarees for relatives in wedding. Mrs Nadkarni decides to purchase a necklace for Hema. But, Hema explains not to waste money on her:

“HEMA (*as her eyes filled up*): What did I say now? I don’t want any money wasted on us, that’s all. Who will wear that necklace in Sydney? It’ll lie around in the bank vault.

MOTHER: Let it lie there, no harm done. If your husband doesn’t want it, your son may, tomorrow. A wedding means expenses – there is no getting away from that.” (Karnad 2009: 14-15)

Mr Nadkarni (father) remembers how he and his brother Ramdas grew up in poverty. Actually, it is a typical Indian joint family where all relatives are gathered for wedding and sharing their life experiences. In a sense, it is a realistic play from Indian milieu.

Hema talks Vidula about her husband’s successful life in Australia as a banker. She also reveals that Indian boys working in abroad are moved from place to place, so, they marry Indian girls. Commonly, Indian girls follow their husbands like obedient wives. Besides, Vivan, the neighbour boy, visits the room. He comes to return the borrowed books. Vidula is busy on the phone. Vivan tells Hema that he had kept a letter in the book for her. Hema is shocked by the content of letter. She hides the letter under the sofa. Vidula reads the letter but Hema grasps the same. Vidula assumes that the love letter may come from Hema’s husband. Invariably, Mrs Nadkarni and Radhabai, a cook, are quarreling in the kitchen. Radhabai is a helpless poor lady. For Mrs Nadkarni, kitchen is an isolated place to show dominance and power over Radhabai. Meanwhile, Hema scolds Vivan for writing love letters as he is younger than her son. He reveals that he loves her and wants to die kissing her. He gives her two more love letters but she keeps them into her handbag. He has gone mad for her. He is a dirty boy who becomes prematurely adult. He wants sexual relations with her who is of his mother’s age. There is lack of morality in young generation in the modern times living in a globalized village. Further, the family comes to know that Ramdas has entered his name in Vidula’s birth certificate as father. Mrs Nadkarni believes that it is not just a mistake but deliberate deed to blacken her face. She requests all the family members to hide this from her husband as he may die of disgrace. Later on, Vidula is seen in internet café, she is chatting with a secret lover. They are having sexual chat. She has a secret life as well. Two boys of Hindu organization come and start to threaten the owner of the internet café for such ongoing immoral activities. But, Vidula threatens them to lodge complaint of molestation. The scene exposes hidden inner sexual feelings of Vidula and the young generation at large.

In a similar vein, Ashwin has arrived from America. Vidula has gone to meet him. Mrs Nadkarni is not sure how Vidula will handle this matter. She thinks that Vidula is very timid and shy of nature. Mr Nadkarni replies that parents are unaware of their growing up children. Ashwin and Vidula are talking. It is disclosed that Vidula has stayed with Ashwin in the hotel for eight days before marriage to know each other. Ashwin says that he is passing through a spiritual crisis; Vidula should share his spiritual quest. He confesses that the western culture is shiny but amoral without spirituality. He is not an exception to this as he is living in the western culture. He realizes the importance of Indian culture, purity and spirituality. Actually, he has achieved everything he wanted but he feels that material gain at the cost of religion is useless. Hindu religion has power to save the world:

“ASHWIN:… That is why I have come to Dharwad to look for a life partner. I have come here because I believe that it is in places like Dharwad that belief in innocence, the very idea of purity, still survives.

Someone like you carries within you the essence of Hindu spirituality. Woman as Mother, Wife, Daughter. Womanhood as the most Sacred Ideal.” (Karnad 2009: 81)

Vidula accepts his conditions and agrees to marry him. The last scene is departing scene. Ashwin and Vidula are going to America. Hema advises Vidula that she should not hesitate to get divorce if the marriage does not go well. Rohit supports that in modern times divorce is a common thing. Vidula decides to live forever with Ashwin. Father says marriage is a gamble. Mother suggests not to waste talent. The playwright has given a chance to speak out to every character. Each character has a dual image. The play has unity of time, place and

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action. The play is a comedy. In short, the play talks about effective use of technology on the occasion of sacred ceremonies like wedding in the present era.

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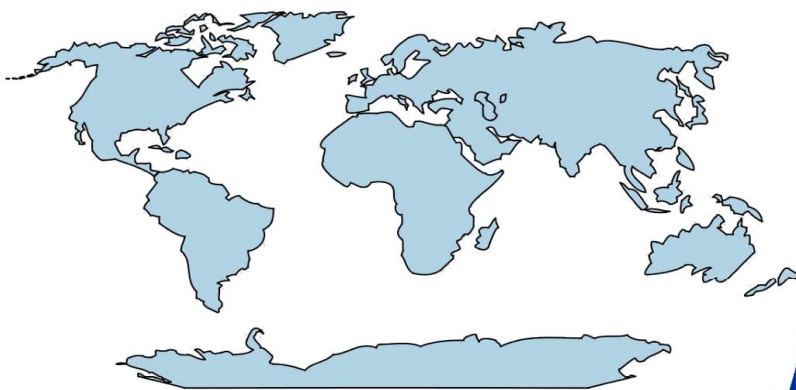


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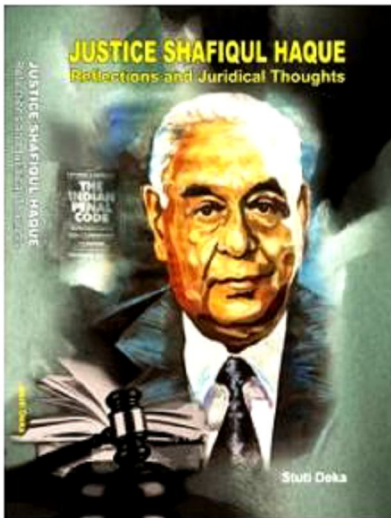


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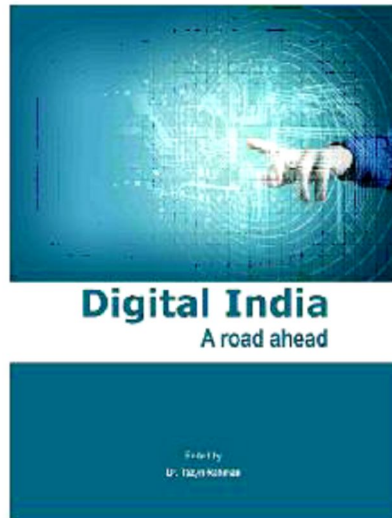
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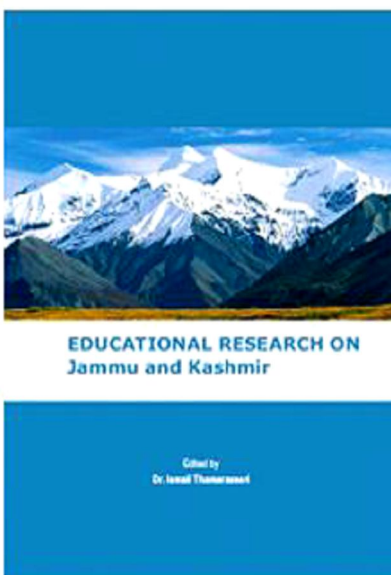
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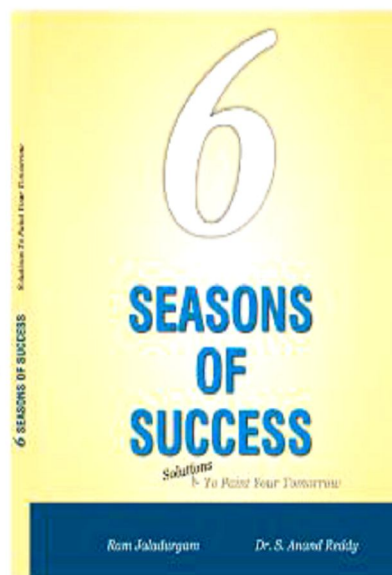
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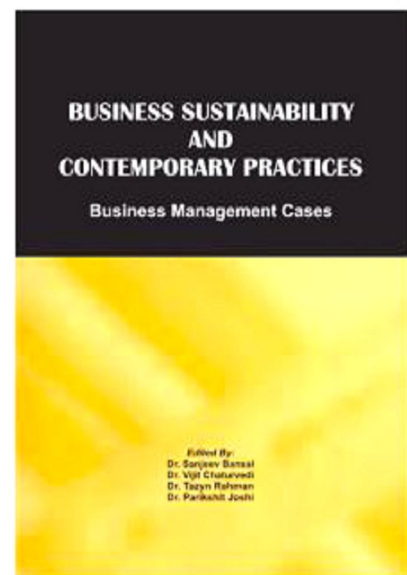
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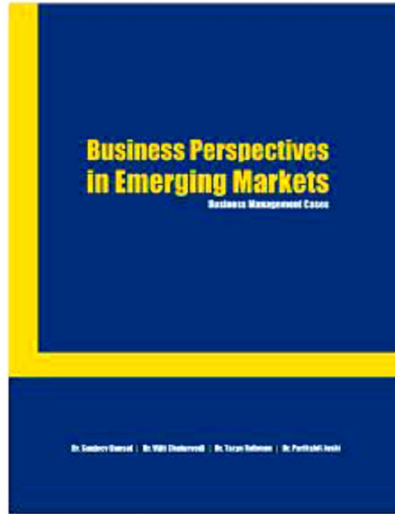
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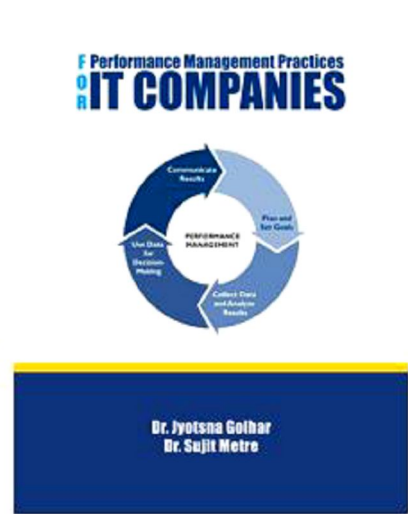
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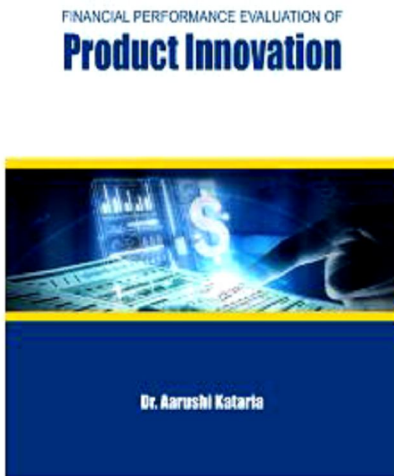
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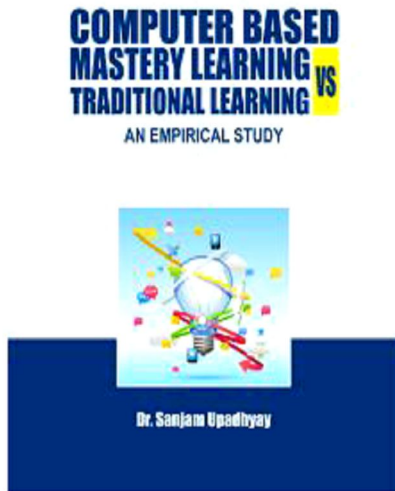
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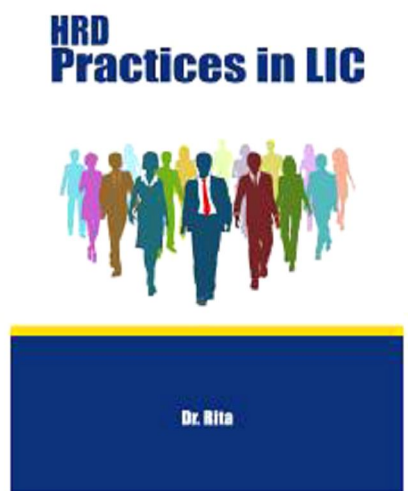
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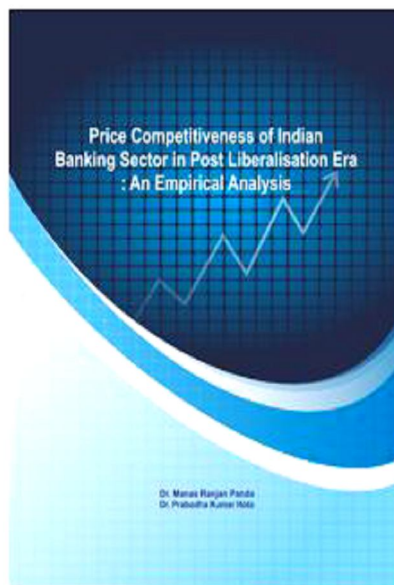
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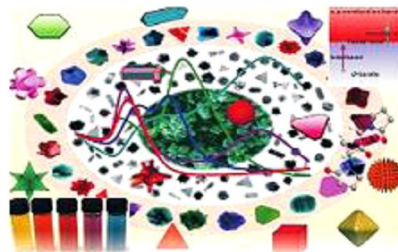


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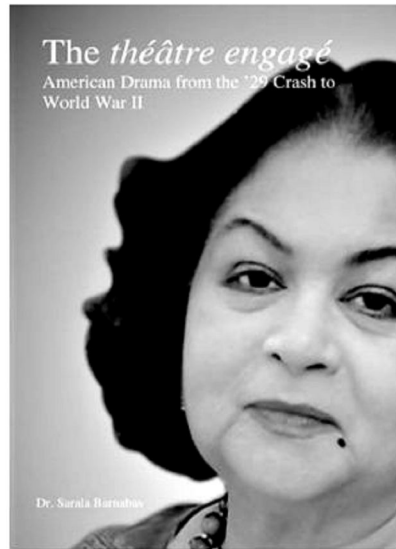
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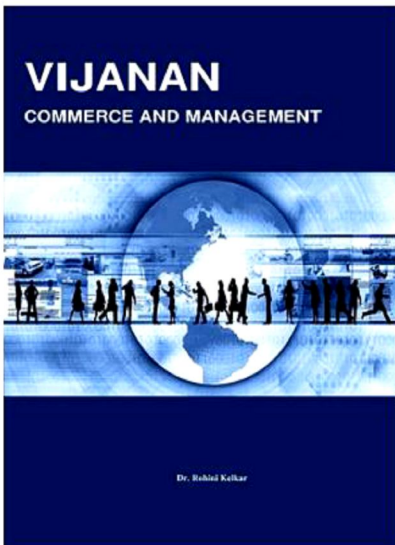
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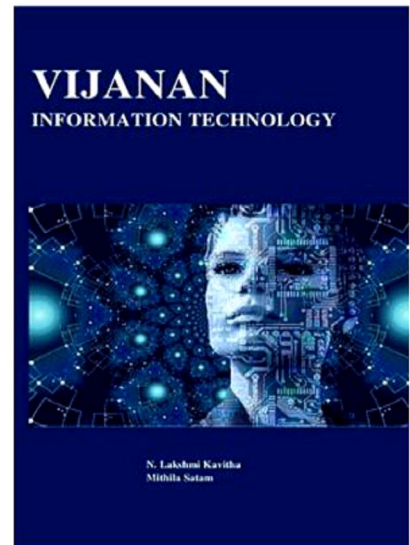
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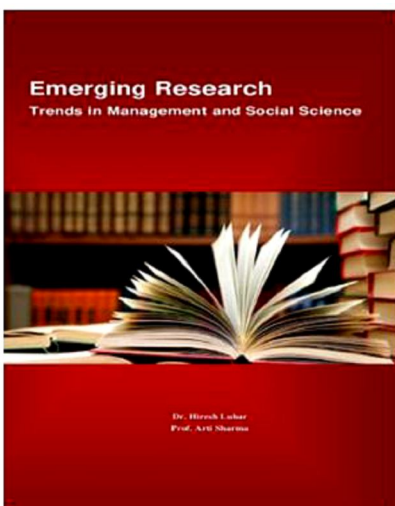
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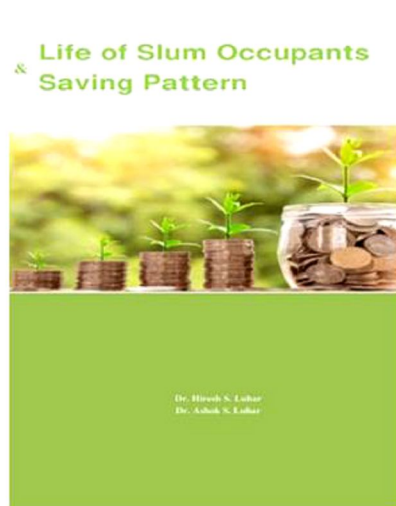
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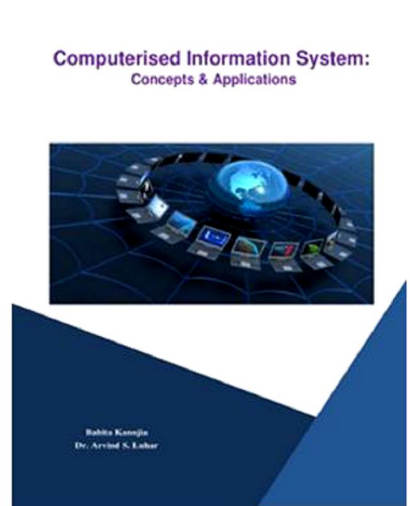
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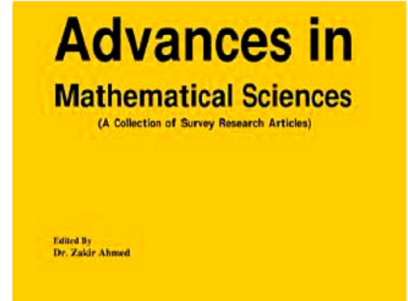
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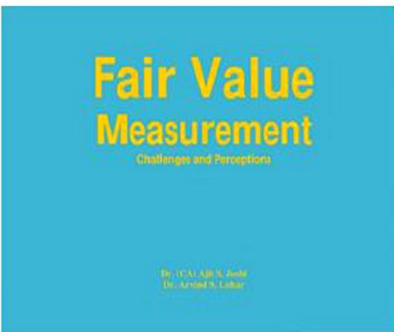
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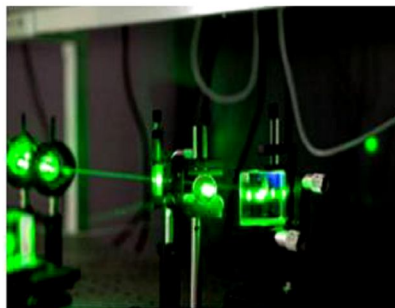
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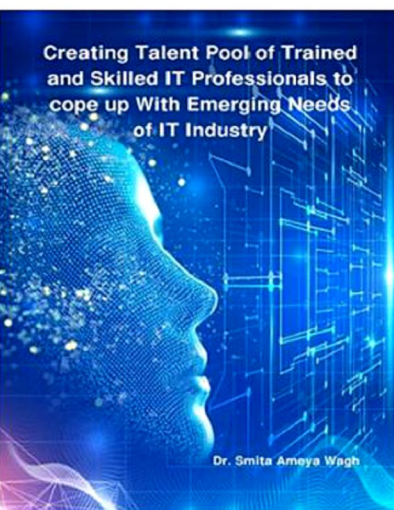


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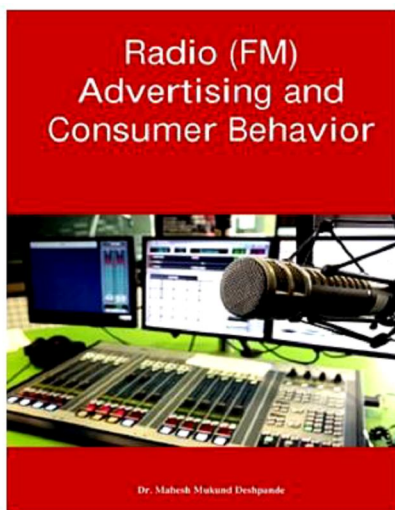
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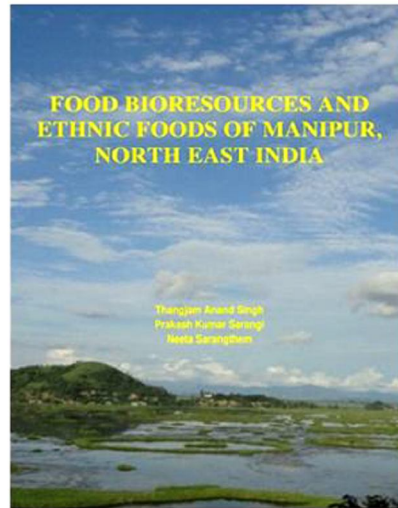
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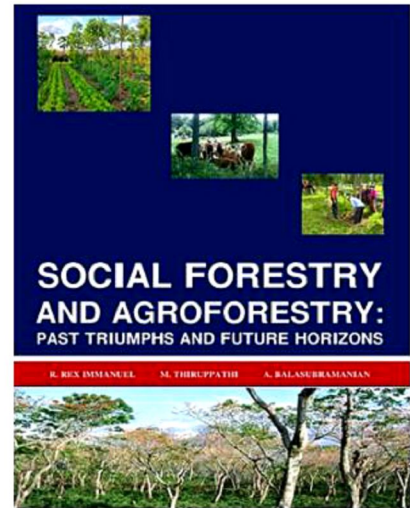
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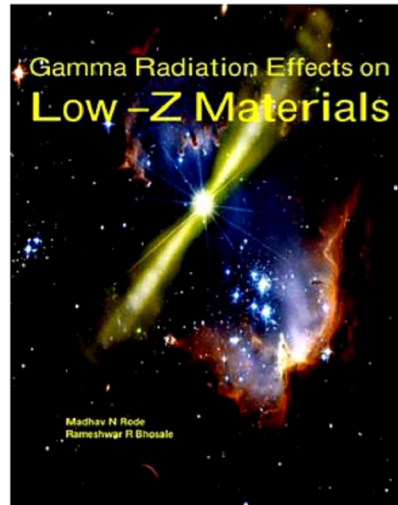
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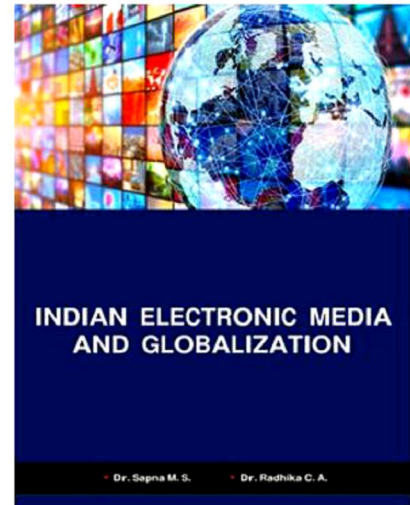
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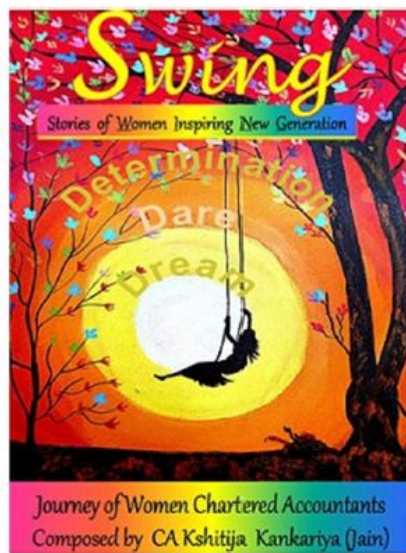
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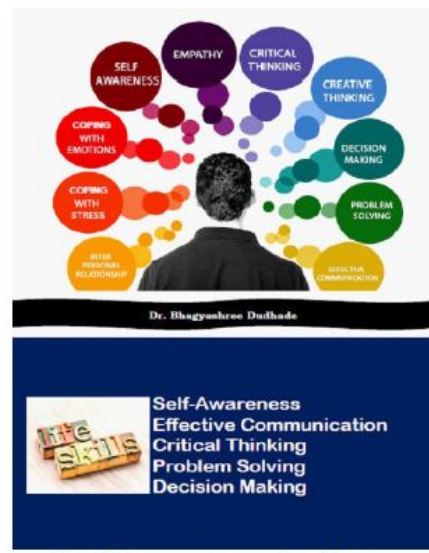


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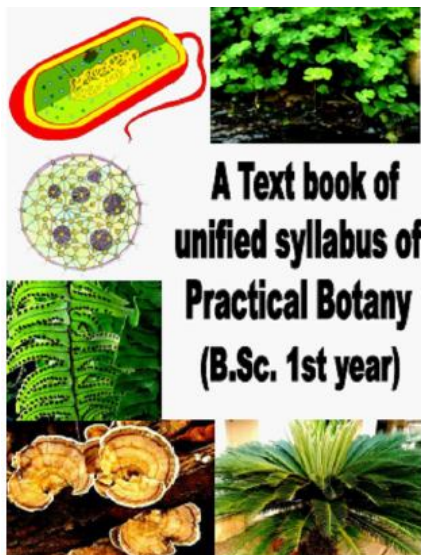


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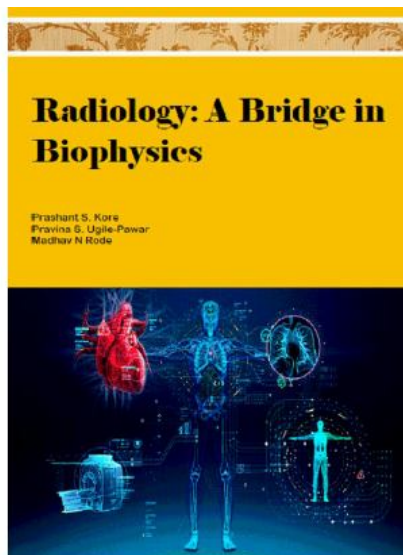
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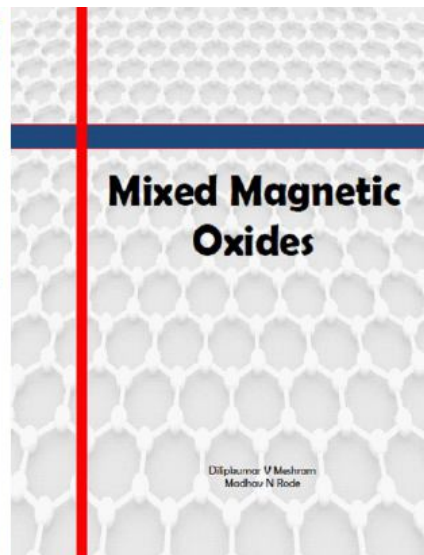
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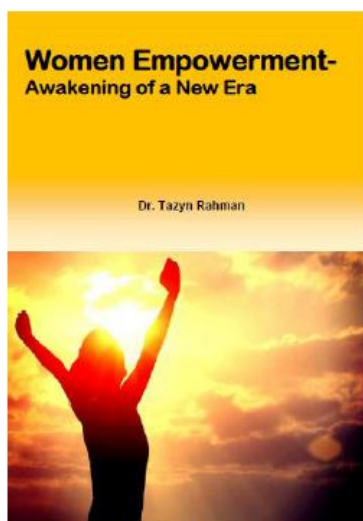
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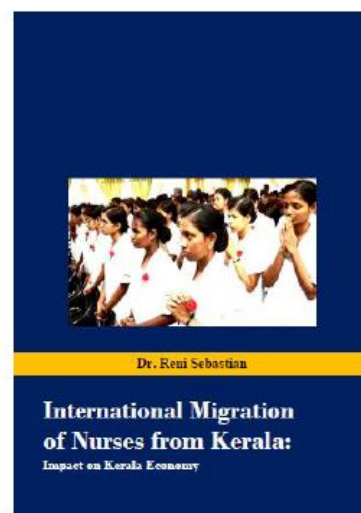
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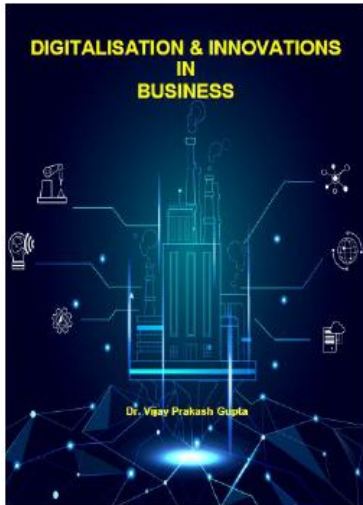
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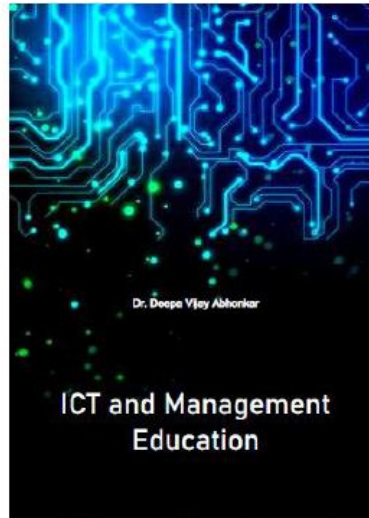
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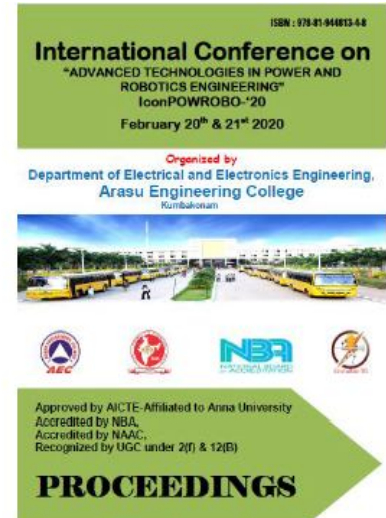
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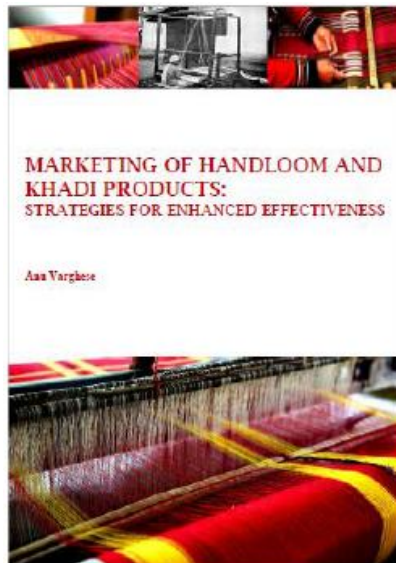
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