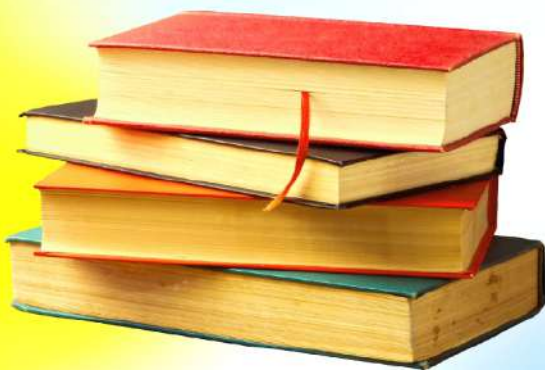


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Recreating and Redefining Identity: A Postcolonial Perspective on Romesh Gunsekera's *Reef*

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Abstract

This research explores the recreating and redefining identity in the postcolonial diasporic novel *Reef* by Romesh Gunsekera. Postcolonial writings have been redefined the identity and cultural dilution. The concept of identity and history has been merged in self constructed literary paradigms in postcolonial literature. The question of identity is the most common issue in postcolonial diasporic writings. Romesh Gunsekera is recognized as one of the postcolonial diasporic Sri Lankan contemporary writers who has exposed the conditions of postcolonial identity crises and has deeply influenced by the historiography and the environment of Sri Lanka. In *Reef* Romesh Gunsekera has tried to mirror the vital issues of postcolonial Sri Lankan society through the reminiscences of the narrator, Triton and his desire to recreate his own identity in the host land. He has passionately expressed the memory of his homeland and how its natural beauty has been devastated through the civil war. As an expatriate writer, Romesh Gunsekera has recognized the experiences of immigrants and has beautifully expressed those experiences through his novel, and also has tried to expose the sufferings of the people, especially those who have been victimized during the civil war. The research examines the value of identity and the cinch of constructing a coherent identity.

Keywords: Postcolonial diaspora, identity, historiography, cultural hybridity

Sri Lankan born British author Romesh Gunsekera's 1994 debut novel *Reef* was shortlisted for the Booker Prize. He is a member of the Advising Board of the Asia House Festival of Asian Literature. He was a judge for the number of Literary Prizes, Such as the Canoe Prize for African Writing, the David Cohen Prize for Literature, the Forward Prize for Poetry and most recently the Grant 2013 list of the Best of Young British Novelists. He chaired the board of judges of the 2015 Commonwealth Short Story Prize Competition. He has been the Guest Director at the Cheltenham Festival, an Associate Tutor at Goldsmith's College and the Board of the Aaron Foundation. For four years until 2015, he was in the Council of Royal Society Literature. He has also written *Monkfish Moon* (1992), *The Sandglass* (1998), *Heaven's Edge* (2002), *The Match* (2006), *The Prisoner of Paradise*

(2012), *Noon Tide Toll* (2013), and *The Suncatcher* (2019). The novel *Reef* describes the paradise like of natural beauty of Sri Lanka before the civil war and loss of its natural heritage after the civil war through the postcolonial culinary narrative. The novel has been recognized for the complex mapping of postcolonial experiences of the major characters, such as Mister Salgado, a marine biologist and his servant Triton. The story is sensuous and inspirational with the tones of loss and longing. It also deals with the postcolonial diasporic themes, such as memory, migrant experience, displacement and cultural transformation. Postcolonial theory addresses historical realities and contexts of colonized countries, and marginalized experiences of the people. Romesh Gunsekera's literary skill produces a kind of revitalizing energy to his readers, especially for the refugee, through the marginalized character, Triton. The aim of the research to use the concepts of Homi K Bhabha's theory on cultural hybridity due to the possibilities it provides for the thematic analyse of the novel *Reef*. In the novel, the central character Triton tries to recreate his identity in the host land without the past.

Memory is the process where information is stored and retrieved. Without it, one would be unable to speak, read, identify objects, navigate the way around the environment, or maintain personal relationships. . It can be considered as a conscious awareness, and can be enjoyable or bitter one. Through it, people go back to their past and remember the events. In *Principles of Psychology* (1890), William James mentions the intriguing aspects of memory:

Why should this absolutely God-given faculty retain so much better the events of yesterday than those of last year, and, the best of all, those of an hour ago? Why, again, in old age should its grasp of childhood's events seem firmest? Why should repeating an experience strengthen our recollection of it? Why should drugs, fevers, asphyxia, and excitement resuscitate things long since forgotten?... such peculiarities seem quite fantastic; and might, for aught we can see *a priori*, be the precise opposites of what they are. (2)

Some scholars have compared memory to history or to psychology. The eminent cognitive neuroscientist Michel Gazzaniga has stated as, "It is a key psychological process. Everything in life is memory, save for the thin edge of the present" (2). Memory brings to the mind information encountered at past. The past events have influenced someone's thoughts, feelings, or behavior.

In 1960s Atkinson and Shiffrin have proposed a three-stage model of memory. It is based on the time a memory lasts. They are: sensory memory, short term memory, and long term memory. Sensory memory is the shortest memory that lasts only milliseconds and it exits for each sensory channel. When the information passes from milliseconds to several seconds or few minutes, it becomes short term memory. When the memory lasts from an hour to lifetime, it is called long term memory.

If past events could not be remembered, it would be impossible for language, relationships, or personal identity. People recall their past because it can be associated with things that help them to understand what they are today. When they feel lonely or alienated,

they consciously or subconsciously go back to their past memories. It could happen physically or mentally through recalling the past and being nostalgic.

Postcolonial diasporic writers have concerned with the theme of memory mostly based on the long term memory. They negotiate with two different worlds, one is real and another one is imaginary as the relation of diaspora and memory contains significant potential. It emerges as a competing source of diasporic identity. Dislocation or displacement is an important notion in diaspora writings. The lives of immigrants can be affected by the cross-cultural encounters. When the people from different cultures intermingles each other, there is a possibility to rejection, confusion and tension. Those people have kept soft bond memory of their motherlands. This research paper aims to give an analysis of memory of the characters and how they recall their bitter or sweet memories in their resettled life.

Romesh Gunsekera's *Reef* perhaps is the best example of a text that explores the geographical memory of Sri Lanka. The novel is filled with the backlash of the memory of the narrator, Triton. As if to say in Salman Rushdie's words in his novel *Shame*:

All migrants leave their pasts behind although some try to pack it into bundles and boxes – but on the journey something seeps out of the treasured mementoes and old photographs, until even their owners fail to recognize them, because it is the fact of migrants to be stripped of history, to stand naked among the scorn of strangers upon whom they see the rich clothing, the brocades of continuity and the eyebrows of belonging. (63-64)

As a postcolonial diasporic writer Romesh Gunsekera is preoccupied with the elements of memory of his homeland. He has written in relation with the historiography and environment of his homeland and at the same time adapts and negotiates with the cultural space of the host land. He has tried to expose the political turmoil surrounding in Sri Lanka in 1980s. He has registered two important historical events of Sri Lanka such as political unrest of 1971 and the agitation in 1983. No one can understand the novel without knowing the political history of Sri Lanka especially the 1980s.

Even though Romesh Gunsekera is an expatriate writer, he is very conscious about the historiography of Sri Lanka and its environment. It can be seen throughout the novel. He looks at the natural heritages of his homeland through the eyes of his narrator, Triton. He has been invented Triton as his guide. In the introduction of the novel, he says, "As I looked through Triton's eyes everything became coloured by what he knew, by what he believed, and by what he felt in his heart. His politics, his history, his language...." Once again Romesh Gunsekera recalls the natural heritage of Sri Lanka before the social unrest through the eyes of Triton when he is alone in the house during the absence of Joseph:

I remembered the coconut trees of my childhood, the sound of the breeze through the fronds, simple, pure, deathless air. Most of all I missed the closeness of the tank – the reservoir. The lapping of the dark water, flapping lotus leaves.... No demons, no troubles, no carrion. An elephant swaying to a music of its own. A perfect peace

that seemed eternal.... The health of our bodies and our minds and soothed our graceless lives. (33)

The novel *Reef* revolves around the life of Triton from his boyhood to adulthood both in Sri Lanka and England. It unfolds the memory of Triton and his identity in the homeland as well as in the host land. The novel begins at a petrol station in London with an encounter between Triton and a Tamil refuge, “someone’s face peeped from behind the reinforced service window; almost a reflection of my own” (1). Triton invests his childhood memory with great emotional energy when he recalls it, “I wanted to close my eyes and imagined a warm sea and our salt in the air.... I remembered a bay-fronted house six thousand miles away” (3).

Romesh Gunsekera has captured the bitter experience of his homeland after the civil war through the eyes of Triton, “I could see a sea of pearls. Once a diver’s paradise. Now a land mark for gunrunners in a battle zone of army campus and Tigers” (2). His recognition of fellow Sri Lankan at the petrol station pays attention not only to the way a diasporic sensibility and sensitivity but also the postcolonial psychological transformation of him.

The novel slowly turns into the story of Triton who has been taken by his uncle to Mister Salgado’s house as a house boy. He feels that it is a biggest house he had ever seen. He points out the greatness of Mister Salgado’s house; “MISTER SALGADO’S house was the centre of the universe, and everything in the world took place within its enclosure. Even the sun seemed to rise of the garage and sleep behind the *del* tree at night. Red-beaked parrots and yellow-earned *salaleenus* came and sang in the garden. Bull frogs cracked by the gate” (17). Several things happen in this passage. The most obvious, is the clear rooting of memory in place. The descriptions of the house and nature are aligned with the great narrative sense. Romesh Gunsekera illustrates the perpetual nature of historical memory through the simple image.

At the Christmas dinner party, Mister Salgado and his friends have been conversed about the cars, politics, and gambling. Then they turn to history of the universe and of Sri Lanka. Listening from the beginning, Triton is attracted by Mister Salgado’s story telling of the past resurrection. Triton says that, “I was spellbound. I could see the whole of our world come to life when he spoke: the great tanks, the sea, the forests, the stars” (85). Mister Salgado reminds the guests that Sri Lanka “was also known as the Garden of Eden. It panders to anyone’s chauvinism, you know: Sinhala, Tamil, aboriginal. Choose a religion, pick your fantasy. History is flexible” (85). This ironical comment crisscrosses the stereotypical ethnic identities, the colonialism and the cultural exchange of contemporary societies. Romesh Gunsekera recalls the political tension which surrounds the world, “ALL OVER THE globe revolutions erupted, dominoes tottered and guerrilla war came of age; the world’s first woman prime minister – Mrs Bandaranaike – lost her spectacular premiership on our small island” (45).

The separation of Nili, lover of Mister Salgado, and death of Dias, Mister Salgado's intimate friend, and social disturbance during the civil war have disturbed Mister Salgado: "Mister Salgado becomes restless. He moved from room to room in the house as if looking for something. He never seemed to find it. Nobody visited us. The old crowd disappeared. After the death of Dias, all our lives appeared to have changed irrevocably" (169). Their memories and social unrest force him to leave from his homeland to abroad, "Triton we are going away. Abroad. You must pack. Pack only what we need" (169). Mister Salgado has decided to settle permanently in London. Triton has started to educate himself by reading all the books of Mister Salgado and visited nearby libraries because he wants to free himself from the past; "I went to classes and other libraries, night and day, for almost all the years we spent in London together; broke all the old taboos and slowly freed myself from the demons of our past: what is over is over forever" (176). It is very clear that Triton's past is not a glorious one, it is purely the bitter memory therefore he reconciles himself with the present.

By that time, political unrest has started to erupt in Sri Lanka in April 1971. The violence has escalated into an all-out war. Mister Salgado and Triton have watched news reports about explosions, gunfire and insurgency tearing up the country. The memory in Romesh Gunesequera has also constituted an attempt to understand the violence of civil war:

....the first of the insurgencies erupted in a frenzy of gunfire and small explosions. Bands of zealous young guerrillas roamed the villages and townships staking out their place in a crude unending cortege. Thousands were killed in the reprisals. The heart of a generation was forever cauterized. 'Our civilizations are so frail'.... The bodies would roll again and again in the surf. (172)

In 1983, a new wave of violence erupted in Colombo. They have watched on television and also received a call from Tippy, a friend of Mister Salgado. From him Mister Salgado comes to know about the situation in Sri Lanka and what happened to Nili. His memory goes back to the memories of his beloved Miss Nili, "Mister Salgado put the phone down and pressed his fingers to his temples.... I must go back" (179). Therefore he has decided to go back to Sri Lanka to take care of Nili without prospect. He returns from London to Sri Lanka, to retrace his relationship with his beloved Miss Nili because she is filled in his memory. It shows Mister Salgado's postcolonial bildungsroman. On a Sunday morning Mister Salgado leaves London and hands his spare keys to Triton in a 'far-away house of sorrow.' Romesh Gunesequera wistfully states the condition of Sri Lanka with a phrase, 'house of sorrow' (180).

Postcolonial literature is an attempt to decolonize oneself from imperial system and native subversion. The postcolonial diasporic literature inherently involves the study of identity. Postcolonial writings can be treated as a literature of transformation – cultural, psychological, social, and political. Social and political transformations are self-evident with political independence and nation – states achieve a measure of sovereignty. Psychological transformation is about the change in attitude – slave to master, from dependence to independence.

A central theme in postcolonial diasporic literature is the negotiation of new identities. The hybrid identities of diasporic individual and/or communities can be discussed under three heads: double consciousness, multiple identities and solidarities, and cultural fundamentalisms and ethnic assertion. Derek Walcott's *A Far Cry from Africa* captures the liminality and the tortured ambivalence of the hybrid state when he asks, "Divided to the vein, How choose, Between this Africa and the English tongue I love?" (17-18). Walcott speaks of a double consciousness of being African and English.

In the novel *Reef*, Romesh Gunesequera carefully deals with hybrid identities and psychological transformations of the major characters based on double consciousness. He also describes Sri Lankan history after independence and captures the ethnic and cultural diversity within Sri Lankan people.

The novel *Reef* portrays not only the reminiscences of Triton, but also the psychological maturation of him. It has been set against the backdrop of the political and social changes in Sri Lanka. In many respects, the novel focuses postcolonial diasporic scenario especially the psychological transformation of the narrator, Triton and his consciousness to create his own identity in his homeland as well as the host land. Triton has forced to migrate from his own village along with Mister Salgado as a house boy due to the crisis of civil war in Sri Lanka.

Triton's sense of identity is dependent on suppressing certain aspects of his past. When Triton first hears Mister Salgado talk, he is captivated by the melodic sound of his voice. He speaks slowly, and almost hesitantly, "Ever after when Mister Salgado spoke, I would be captivated. I could lose myself in his voice; this happened not only on that first day, but frequently over many years" (7).

Romesh Gunesequera portrays the character of Triton as a willing learner. Accordingly Triton educates himself from his master by watching him. Once Mister Salgado suggests that Triton should go to school as he is a "smart *kolla*" (42) but Triton refuses and says that all what he needs to learn is to watch Mister Salgado, "All I have to do is watch you, Sir. Watch what you do. That way I can really learn.... So I watched him, I watched him unendingly, all the time, and learned to become what I am" (43). It shows that Triton has a clear vision about his own identity in future by absorbing each and every attitude of his master, Mister Salgado.

As a postcolonial diasporic writer Romesh Gunesequera has voiced the issue of colonial exploitations and immigrant experiences in the novel. Triton's first experience with the social ills exists in the house of Mister Salgado through the character of Joseph, a head servant, who has come to work for Mister Salgado, two years earlier. Triton states that, "Even in Mister Salgado's house deceit had found a nest, especially in the head of his servant, Joseph" (8).

Joseph, like the colonizer, maltreats Triton from day one. Triton struggles to find his place in the house. At first, Triton's job is to give tea to his master and sweep the front veranda and steps. The broom which is given to him is very tall and he is afraid to break

anything. One day, Triton has an idea that to cut the handle of the broom so he can manage it. That is the start of the trouble with Joseph, “‘Stupid idiot, you chicken-head bumpkin, you pumpkin-face. Have you no respect for property? You are here to look after things, not to destroy them’” (9). Joseph complains Triton, but Mister Salgado stands for him, therefore Triton feels that he is in the right place. Joseph becomes arrogant and sadistic. He treats Triton as a slave. One day fine morning Joseph nudges Triton with his foot and says that, “Get up, you stupid bastard ‘Take tea to master. Get up, you lazy cow, take the tea!’” (12). It creates hate and resentment towards Joseph.

Triton’s sense of identity is being oppressed by Joseph, he says that, “What I disliked most about Joseph was the power he had over me, the power to make me feel powerless” (25). Therefore Triton wants to liberate himself from the imperial attitudes of Joseph. He learns to defeat the colonizer, Joseph through, “Hot dry red chillies and chilli powder” (20). He wants to breathe the air of freedom. One rainy day, Joseph leaves the house without saying where he goes.

Without the presence of Joseph, Triton feels safe and comfortable, “I felt safer than I had ever before in my life” (29). Joseph returns home after a night out drinking, hence he is terminated from his service. He feels that his, “dream was coming true” (42). Romesh Gunsekera employs humanism in his novel. According to Merriam Webster Dictionary, humanism is a “philosophy that usually rejects supernaturalism and stresses an individual’s dignity and worth and capacity for self-realization through reason”. Even though the termination of Joseph decolonizes Triton, he feels sorry for him: “I felt sorry for Joseph even though I hated him; the moment he began to fail, my feelings began to change. Like when you are pushing hard against a stubborn door which suddenly opens and gives way, and you have to pull back, just to regain your balance and not go falling headlong into nothing. I felt that with Joseph” (41). Triton’s sympathetic attitude towards Joseph shows his psychological transformation and humanitarian values.

According to Homi K. Bhabha, identities are possible only in differential relations and displacement. Identity for Bhabha constantly moves between positions, displacing others and being displaced in turn. Accordingly Triton moves from his position as a house boy to in charge of the house, and then recreates his own identity as a successful cook after the retirement of Lucy Amma.

Mister Salgado is forced to migrate to London with Triton due to the separation of his lady love and the death of his close friend Dias, and the social illness surrounding Sri Lanka. He leaves his home country with Triton and both settle in England. Triton resumes his life in an unfamiliar environment. Remembering his early days in England, Triton recalls an encounter with a woman who asks him at the pub whether he is a refugee from Africa. He replies her, “No, I am an explorer on a voyage of discovery” (174). It reveals Triton’s attitude towards his identity and history, and also he refuses to accept the identity with the refugee logo. As Triton acknowledges from the perspectives of his immigrants self, “I was learning that human history is always a story of somebody’s diaspora: a struggle between

those who expel, repel or curtail – possess, divide and rule – and those who keep the flame alive from night to night, mouth to mouth, enlarging the world with each flick of a tongue (174).

Romesh Gunasekera shows that identity is more dependent on adaptation. Mister Salgado has decided to settle permanently in London therefore Triton has been started to educate himself by reading books and often he has gone to classes and libraries. He ultimately learns to depend on himself without the past. It not only shows his interest in learning, but also his intention to create his own identity in the present. Romesh Gunasekera paints an authentic picture of learning and captures the vital role of learning in the manifestation of identity.

Triton's sense of maturation and Mister Salgado's love and concern in the life of Triton to recreate his own identity in London is evident when he thinks to open a restaurant. He asks Mister Salgado, "Let's open a restaurant here, in London. 'That's for you to do,' he said. Someday, for yourself" (177) and Mister Salgado eventually buys him an old snack-bar by investing all his savings to start him on the path to making his dream come true, "Mister Salgado said, 'Here's your chance. Make it come true'. He invested the last of his savings in it" (178).

In 1983, Mister Salgado has received the phone call from his friend Tippy, who has explained the situation of Sri Lanka and what has happened to Nili. Therefore Mister Salgado decides to leave London in order to protect Nili whereas Triton does not show any interest to go back to his own country with Mister Salgado: "I knew he was going to leave me and he would never come back. I would remain and finally have to learn to live on my own" (180). Triton plans to establish his new identity in the new environment therefore he learns to earn his livelihood in London with full of confidence, "My life would become a dream of musky hair, smoky bars and garish neon eyes. I would learn to talk and joke and entertain, to perfect the swagger of one who has found his vocation and, at last, a place to call his own. The snack shop would one day turn into a restaurant and I into a restaurateur" (180).

The past can be remembered as a bitter or a glorious thing, but one can never lives in the past and expect to survive in the future. Homi Bhabha sees disjuncture and displacement as a productive condition, and also sees borders as thresholds, in-between spaces where identities can be recast. Similarly Romesh Gunasekera describes that Triton is interested in the disjuncture, compressions and confluences of the past with the present. Triton survives in the present without claiming the past both in Sri Lanka and London. Accordingly he has opened a restaurant with the help of Mister Salgado in London and becomes a successful restaurateur, "I could succeed: without past, without name, without Ranjan Salgado standing by my side" (180).

As Romesh Gunasekera tells in the introduction of the novel that "THE REAL BEAUTY of a coral reef is in the way it renews itself and creates the strongest structures with the most delicacies of life forms. If the fragile polyps are damaged, the reef crumbles. It

is lesson we have been slow to learn.” At last Triton renews himself as a coral reef and recreates his own identity in London as a self sufficient man and becomes independent.

Gunesequera implies the role of memory in shaping the identity of Triton through his narration. He has proved his narrative talent in understanding the historicity of his own homeland. He has tackled the issue of Sri Lankan civil war with strong and metaphorical images with lucid language.

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Shades of Sorrow in Namita Waikar's *The Long march*

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Abstract

The blessing of nature is an incredible resource for mankind. It is evident right from the productivity of the land. One can never get rid of the lands, as it is a part and parcel of human life on earth, from birth to death. The enrichment of the land depends on the way of utility through agriculture. A farmer is a right person who knows about the value of land and uses it for sowing crops. Later, the harvest remains a benefit to all the people, irrespective of their class, creed, culture, nation and religion. In this process of sowing and harvesting, the farmer is burdened with different stages of suffering, even leading to his death. Namita Waikar's *The Long March* deals with the ongoing plight of farmers, pointing out the difficulties that they undergo in this era of globalisation. This paper aims to bring out the cycle of circumstances in which a farmer is pressurized to commit suicide.

Keywords: Land, agriculture, crisis, farmers, suicide.

The concept of serenity in human life is possible only through a natural environment where both the living and non-living can co-exist. As the famous ecocritic, Richard Kerridge states that "[c]Creatures produce and shape their environment, as their environment produces and shapes them"(535).It is a necessity to use the land for agricultural purposes. The land is a draft plan bestowed to mankind to nourish it. The tendency to utilize this ultimate resource for healthy living lies in the hands of men. During the early ages, the concept of nature was fresh and cherished by people. They worshiped nature and praised the craftsmanship of its creator.

The land was never seen as a matter of trade. It was the culture of mankind to behold their lands and use it for the agricultural process. By tilling the land, sowing, and reaping the harvest, mankind was blessed with good health, and the wealth gained out of farming was shared among the fellow- laborers and others in the neighboring villages. Those days people lived with contentment and fulfilled their needs with natural products. This was the picture of the world before the Industrial Revolution.

After the advent of the Industrial Revolution, the concept of manpower shifted to mechanized ways. The sense of nature was disturbed in every possible way. People were more fascinated about inventions that made their life easier. But it is the farmer, who never exchanged his identity of natural farming. But in the latter days, even their lifestyles were subjected to

change. On account of witnessing the need of the growing population, the farmers were asked to adapt to mechanized labour.

Across the world, the farmer was the soul-winner of society, feeding everyone through his labor. In one instance, with the launch of information and technology, things never remained the same. Like the Industrial Revolution, the concept of globalisation brought out drastic changes in the lifestyle of farmers. In the past, the farmers possessed lands and had their methodology of farming. They dealt with everything in a naturalized way and there was no place for insecticide or pesticides. After witnessing colonization, things changed all of a sudden. India adopted feudalism, lands were seized by the feudal lords and everything turned out to be profit-based settlements. Later, with the emergence of scientific revolutions, the farmers are introduced to Genetically Modified seeds. It is a murder of natural growth. The process of planting and harvesting those seeds is a burden to the farmers and the outcome is only beneficial to the corporate sectors, who expect fast growth and mass production through agriculture. This act of ethical change from organic to scientific farming in the lands reflect a mechanism of power and economy behind the scene. As Aldo Leopold elucidates, "Politics and economics are advanced symbioses in which the original free-for-all competition has been replaced in part, by co-operative mechanisms. The complexity of co-operative mechanisms has increased with population density and with the efficiency of tools"(202).

The increasing population of the world has made many countries across the world to implement the usage of GM seeds for plantation. India too has its roots of adapting to those scientific changes, drifting apart from the glorious outputs of the organic farming. It is surprising to note that the occurrence of the Green Revolution in 1965, has paved a pathway for the GM seeds to enter into India. The shattering of the lives of farmers began with the involvement of the scientific process that demanded a mass production for the vast human population of the country, also for the export phase. It was a major excuse to adopt to the corporate formulas, that pester Indian farmers to increase productivity. In turn, the consequences led farmers to risk their own lives, even to the extent of committing suicide.

The agrarian aggression witnessed in India results from various causes. These causes are witnessed like chain of events, that put a farmer into trouble. The different phases of suffering undergone by the Indian farmers are portrayed through Namita Waikar's *The Long March*. This novel confronts the structure of power politics that had suppressed the stream of agriculture for decades, with the need to satisfy the corporate experts. The projection of migration of the Indian Farmers from rural to urban is highlighted with a cause to showcase the pain to the society, that is engulfed in sophistication.

The Long March opens with a scene of sorrow, where the father of a young man named Vikram Sonare has committed suicide by drinking pesticide. Meanwhile, the whole responsibility to take care of the family fell on the mother, Kashibai. She was burdened with the right to take care of her family. To find the cause of cyclic events that pressured his father to commit suicide, Vikram Sonare, the youngest son in the family, graduated and worked at The Agricultural Technology Centre run by Dr. Kabir Rehman. Despite the passing years, he has the

flame of fire ignited within him to put an end to the death of farmers, by evaluating the causes and finding solutions. On the other part, a young lady named Malika Joshi, who has a zeal to do social work, was is in search of employment and finally appointed at an NGO named Care People. It was run by a doctor named Sriram Kasbekar. These three people meet on their exploratory visit to the different districts in Maharashtra, to address the grievances of the farmers. Finally, they end setting up on a political adventure, forming a democratic party, to pay attention to the problems of the farmers. Their effort turns out to be a revolutionary act. The long march of the farmers organized by their democratic party showcased the pain of the farmers to the urban settlers, who remain unaware of the origin of the food, that is on their plates. This solid message is preached to the people of India in the following lines:

'What would happen if the kitchen in our homes suddenly went missing? The idea is unimaginable. But that is what will happen if we neglect our farmers and our agriculture. Their work must be recognized and rewarded in the same way as all the other work. We need the facilities that will allow people to not just subsist on agriculture but to live a better quality of life.(224)

The above mentioned powerful address by Vikram Sonare is a reflection of the various humiliating circumstances that he has faced in his life. Especially, the death of his father has made him look deep into the problems faced by a farmer. When his father committed suicide, he leaves a death note addressed to the governing authorities, right from the village Sarpanch to the Prime Minister of India about how a farmer is subjugated, when he is unable to repay the loans, borrowed from the bank as well as the money lenders.

The subaltern perspectives relating to the farmer's life in *The Long March* come into light through the exploratory visit made by Vikram Sonare, Malika Joshi, and Sriram Kashbekar, to the villages in the districts of Maharashtra. They collect testimonies of farmers filled with pain and anguish. The demands and grievances of the farmers centered around the necessities were still denied.

The supremacy of the political system over the drought- ridden farming lands is mentioned in *The Long March* through the character of Gulabrao, the Minister of Water Resources in Maharashtra. One of the main leaders of the farmer's march, Ashok Dhawale states that, "Maharashtra has the notorious distinction of being the largest 'graveyard of farmers'(30) The suicide of farmers seem to be a common occasion in Maharashtra. The power structures in the village have discarded the government funds for the farmers. Instead, they allowed mining to be open for the corporate sectors in the land of the farmers. These business deals were set up in the name of extended families and close friends, to avoid investigation on the money earned.

Meanwhile, when the District Collector visits those affected areas of farmworkers. The local political leaders would paint a fairy tale picture showcasing the condition of the village to be witnessed by the words of the farmers. They bribe local traders to act as farmers, to tell the government officials that things were going well with the land and the crops. "Yes, Yes, we are farmers. We have got very good yields of cotton. We are also trained in the proper use of pesticide, farming techniques and management by Princess Agro Seeds and Queen Seeds

companies"(67). These two companies were owned by Gulabro's maternal cousin. In the stages of enquiry that followed, the District Collector found out that those people were not farmers, but traders.

On further investigation, the farmers portray the difficulties faced by them. The need for proper irrigation, loan waivers, relief in times of drought is their major request. Even there were no proper health facilities in the villages, people died with ailments. The rural job schemes set up by the board of government officials were of less function, at times the workers were denied wages. This imbalance in their life has made them opt for painful decisions, even to the extent of committing suicide. More than the climatic conditions that favor good harvest, the lives of the farmers were at risk with these socio-economic conditions.

The life in the villages, traced out by Namita Waikar in *The Long March* projects the vicious cycle of the agrarian crisis in India, through the voice of farmers itself. She states that the foremost event of destruction in an Indian farmer's life, began with the introduction of cotton, connecting the farmer with the trader. "But now the crop has changed to cotton and they sold the product to a trader in the town"(18). It is important to note that in the earlier days the product of the farmer's labor was distributed within themselves and the needy.

The aggressions found in the agrarian society is formulated with an economical battle, where the hard-working farmer is deprived of money, as he is to be brought under the custody of the corporate motives. Namita Waikar reveals this pathetic condition by stating,

Their troubles began when they started to grow cotton instead of sorghum. The cost of seeds went up, as did the expense of fertilizers and pesticides. And now they had to spend money to buy food. The loans from the bank and the debts began to pile up as the crops started failing year after year. One year, they were eaten by worms; the next year there was no rain. Hardships and disappointments marred those years.(18)

The idea of subjugation through colonization is still evident, through the acceptance of cotton to be grown in India. All that happens are termed to be natural under the blanket of globalization, especially denoting the development of the nation. But all things possess a hidden motive of making money. Palagummi Sainath points out that: "[t]he agrarian crisis is about the corporate hijack of Indian agriculture. That their problems were driven by conscious economic policy and not by natural calamity"(12).

To make things clear about the major cause of the agrarian crisis, the role of the money-lender tempts oneself to make an introspective study concerning the concept of debt. They symbolize the role of present-day corporate owners who act behind the scene, in this era of globalization. As the money lender is to the village, so is corporate to the country. Namita Waikar emphasizes the sad plight of farmers through the voice of Dhondiba, a local farmer as:

So the cotton caught blight and disease. We needed more pesticides. We needed to buy new seeds, hybrid seeds, then more pesticides. The expenses grew. We took loans from the banks. Then the price of cotton fell. Our savings shrank. So we took more loans from the banks. When the banks did not give, we turned to the village money lender. Money was easy to get. Difficult to return at first, and then, impossible.(116)

The overall demands of the farming community mainly include loan waivers, minimum support prices, and drought relief measures. Still the lights have never sparkled over these issues. Instead, the changes designed by the corporate are taken utmost care. The writer Josy Joseph portrays the picture of hegemonic power structures that shatter a farmers life as: "When you attempt to unmask the appalling double games of the people that run India and drive its economy, and put together evidence of their duplicity, they will deploy ingenious methods to silence you"(11). But the farmers mentioned in *The Long March* go ahead with a revolutionary idea, they march with a torch of resistance in silence, showcasing the violence done to them.

In the meantime, all the evident voices in the novel are under the shade of subaltern nature. The farmers witness colonization, even in the present day, through the scientific ideas that emerge from the developed countries. Especially, the flexibility of the land for production is tested with harmful pesticides and insecticides for the course of growing GM seeds, mainly the cotton crop. The globalised platform of the world has been aiming to shift from organic farming to the adoption of scientific ways in farming. This, in turn, disturbs the natural capacity of the land, with the artificial influence of chemicals and fertilizers that are harmful. The concept of emerging trends in scientific farming and exploitation of farmlands is predicted by the famous American historian, Lynn White as,

The distribution of land was based no longer on the needs of a family but, rather, on the capacity of a power machine to till the earth. Man's relation to the soil was profoundly changed. Formerly man had been part of nature; now he was the exploiter of nature. Nowhere else in the world did farmers develop any analogous agricultural implement. It is coincidence that modern technology, with its ruthlessness towards nature, has produced innumerable ways of destruction.(8)

In India, agriculture is the primary sector. It is a resource of utmost support to the people of the nation, as it plays an important role in food production. Farmers are the messiah in times of crisis and famine. In recent times, they struggle to protect their lands, confiscated by the corporate people for mining and other industrial purposes, with the aid of politicians. Namita Waikar emphasizes that the farmers should unite to fight against the atrocities laid upon them. "There are villages where people are fighting against the government and the powerful industrialists. They are fighting to keep their land from being taken away or sold off at cheap prices to these bigwigs"(199).

Thus the vibrant voices of the farming community represented in *The Long March*, triggers an action plan for revolution in the agriculture sector, where every citizen is called to be a source of support to the farmers. Every human being is interconnected in this cycle of causes leading to an agrarian crisis. It is our prime role to be aware, awake, and voice out the grievances and demands of the farmers. "Without their hard work there will be no food for any of us in this country"(223). The welfare of the farmers determines the progress of a nation.

Namita Waikar, as a post-colonial novelist, does not restrict her themes to any particular religion or community. Rather, her perspectives are marked with the Indian realities, covering the subaltern aspect of the farmers in a globalised world.

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Myriad Roles in the Eternal Drama of Life; a Delve Deep into the Select Works of Shakespeare and J.M.G. Le Clezio

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Literature is a wave upon wave of subtle characterizations in the cosmic sea of life. While some portrayals skim the surface of life, others go deep into the realms of consciousness creating a picture of humanity that is often repeated throughout the world. The universality of characterizations has carved out the name Shakespeare into every human mind. Contemporary literature reflects the thoughts once expressed by Shakespeare through the characterisation of Jacques in *As You Like It*. Every man is destined to enact several roles in his life that authenticates his very existence on the planet. Their entry and exit are often unexpected.

J.M.G. Le Clezio the famous French writer explores the varied stages of human existence that forms the evolutionary thread of his novel *Terra Amata*. The novel explores different stages in the life of the protagonist Chancelade. Le Clezio authenticates the words of Shakespeare who rightly pointed out that the world we inhabit is in fact a real stage that has assigned different roles assigned to us till the curtain falls for the final applause.

The developmental stages of man's growth and the roles he enacts at appropriate stages form the focus of Jean Marie Gustave Le Clezio's widely acclaimed novel *Terra Amata*. For this reason, Le Clezio can be viewed as a present day spokesman of Shakespeare. Even after several years readers find that Le Clezio's characters are predestined to walk the bard's terrain. *Terra Amata* is an excellent piece that runs along

the theme once hinted by the greatest playwright of all times. The novel reaches the inner recesses and brings upon a sense of realistic existence

Terra Amata holds a mirror to the readers allowing them to immerse themselves into the intense experience that they have gone through but never understood objectively. Following a bildungsroman style, the novel traces the developmental stages of the protagonist Chancelade right from his childhood. Chancelade's encounter with the potato bugs and his role assuming as a dictator or god works on the reader's memory. It recalls the games which every child loved to play. The crawling, tiny, colourful insects were seen with wonder. Chancelade assumes the role of a powerful God dictating the mere chances and requirements of existence. Every child like Chancelade loved these games and like Chancelade was eager "to kill them all without exception"(16).

Humans are sure about the certainty of death that is sure to pounce upon life at any moment. Human beings whether young or old fail to realize the uncertainty of life which they attain "on earth by chance" (4). Every individual feels that death is a phenomena reserved for the entire humanity with an exemption of them. However when death defeats them by taking the life of someone intimate they fail to accept the reality. In the failure to overcome the shock and unable to accept the truth most people like Chancelade put only the garb of grief until they realize that death has defeated them. When Chancelade's father died he initially felt that his father would get up from sleep to laugh at people who shower words of condolences at his family. As a token of his appreciation of those words he wets his eyes with water, which reflects his inability to apprehend the reality. Most people like Chancelade fail to understand the words of Jacques:

‘And so from hour to hour we ripe and ripe,

And then from hour to hour we rot and rot;

And thereby hangs a tale.’ (II. vii. 26-28)

From a small boy who often disliked attending schools Chancelade grows up to a vibrant teenager, a role every human aspire to reach and return to. The ruling feeling is however love; conquered and unconquered love, an age of love, lovers and loved. For

Chancelade the feeling of love is coloured by Mina, both of whom wished time and space for themselves, and the world reserved only for them. It is an age when they are completely oblivious to the world of reality. As they talk about “television cameras hidden in the lights, yes that’s really and transparent mirrors, with people on the either side watching you” (72) they remind the readers of a stage when they felt that they are the only ones who are right in their acts and deeds. They act out the roles deliberately as if they are the only realistic beings while “people are ugly when they think no one can see them” (73). Here we need to ponder over the words of Rosalind:

“Men have died from time to time, and worms have eaten them, but not for love” (IV.I.91-92).

Rosalind’s criticism of Orlando’s love is not from her denial of an existence of love but from a sense of reality. Her love is of the real world that she inhabits. It is this reality that most lovers like Chancelade fail to comprehend.

The world we inhabit is nothing more than a stage. These characters however “peopled the earth” (127) to assign the roles in life like Chancelade. As the next generation grows and poses certain relevant questions which the parents have never thought of and the answers appear enigmatic every reader like Chancelade thinks about a role they can enact to beat the situation. However every parent is contended to watch the roles the children enact as once they have trodden.

For every person as the stage of realization advances they realize how insignificant roles they have deliberately enacted in parallel to the realistic roles that were predestined. The realization which is not superficial involvesthe inner core of mind. One can never escape or deliberately forget these roles which are in fact his duties, responsibilities and liabilities. Even when they realize the certainty of death, they wish to be eternal at a stage when they are bound with energy and vigour for “They wouldn’t want eternal life at eighty years old; it’s the active part of life they want to keep. They don’t see themselves living eternally with lumbago or paralyzed” (77). Finally as they realize the vanity of the thought, they enter at a stage when the whole body with each fold and wrinkle emerges as a complete script of the play they have enacted and is being enacted.

The script further shows that death is the ultimate reality, the enemy that is born along with every life. Every thought, deed, play and act ought to succumb to death for there is no escape from it. The recordings further state that “In a thousand years, in ten thousand years, will there even be anyone alive who’ll remember you existed?” (87). The script reminds the humanity “Live every second, don’t waste any of it. You’ll never have anything else, you’ll never” (192), for life that one enjoys is just the one held by mere chance.

Shakespeare’s Jacques in *As You Like It* philosophizes on the stages of human life. A representation of the different stages of Chancelade’s life recalls the different stages of human life as presented by Jacques:

All the world’s a stage,
And all the men and women merely players;
They have their exits and their entrances,
And one man in his time plays many parts
His acts being seven ages. At first, the infant
Mewing and puking in the nurse’s arms.
Then the whining schoolboy, with his satchel
And shining morning face, creeping like snail
Unwillingly to school. And then the lover,
Sighing like furnace, with a woeful ballad
Made to his mistress’ eyebrow. Then a soldier,
Full of strange oaths and bearded like the pard,

Jealous in horror, sudden and quick in quarrel,
Seeking the bubble reputation
Even in the cannon's mouth. And then the justice,
In fair round belly with good capon lined,
With eyes severe and beard of formal cut,
Full of wise saws and modern instances;
And so he plays his part. The sixth age shifts
Into the lean and slippered pantaloon,
With spectacles on nose and pouch on side;
His youthful hose, well saved, a world too wide
For his shrunk shank, and his big manly voice,
Turning again toward childish treble, pipes
And whistles in his sound. Last scene of all.
That ends this strange eventful history,
Is second childishness and mere oblivion,

Sans teeth, sans eyes, sans taste, sans everything. (Act II, Scene VII,132-160)

Jacques tells Duke Senior in the play that life is similar to a drama. All human beings are actors and actresses with assigned roles. Their birth mark the entry and death the exit. The Forest of Arden is the stage where the story of *As You Like It* unfolds. The play authenticates in due course the parts individuals play willingly and unwillingly.

From the first childhood to the second childhood life weaves for every human being a pattern.

In *Terra Amata* Chancelade the protagonist, unfolds his own life. The initial depictions start from his memory as a small boy playing and enjoying life. The actual descriptions in *Terra Amata* start not from first stage but from Shakespeare's second stage. In the third stage like a romantic lover, Chancelade enjoys his life with his Sonia . In the following years he approaches life seriously. Chancelade grows up to a young gentleman, well regimented leading a disciplined life with his wife Mina and his son Emmanuel. Emmanuel's growth reminds Chancelade of his own phases of growth and development. Later he grows old and finds his life slowly withering away. Chancelade finally surrenders to death. Through Chancelade, Le Clezio describes the life cycle of every man. In *Terra Amata* Le Clezio takes a step further. The script reaches a full circle as the soul is pushed out of the body of Chancelade.

Each chapter in *Terra Amata* has a title that signifies the stages of human life:

On earth by chance

I was born

A living man

I grew up

Inside the drawing

The days went by

And the nights

I played all those games

Loved

Happy

I spoke all those languages

Gesticulating

Saying incomprehensible words

Or asking indiscreet questions

In a region that resembled hell

I peopled the earth

To conquer the silence

To tell the whole truth

I lived in the immensity of consciousness

I ran away
Then I grew old
I died
And was buried (209)

Thus the developmental stages forms the thread on which the entire novel is developed. This obviously links the novel to Shakespeare's different stages of life.

The seven stages of life as described by Shakespeare and similarly by Le Clezio authenticate that human beings are players in the drama of life. The script is predestined and the roles are just enacted until the final curtain draws. Le Clezio who belongs to a different space and time has given a fresh perspective to a thought that Shakespeare has dealt several centuries back.

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**Depressive and Manic episodes of Bipolar Disorder: A Psychological Study
Of Preeti Shenoy's *Life is What You Make it***

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Abstract

Bipolar disorder is a mental illness marked by extreme shifts in mood. Symptoms can include an extremely elevated mood called mania. Bipolar disorder is also known as bipolar disease or manic depression. People with bipolar disorder may have trouble managing everyday life tasks at school or work, or maintaining relationships. Many factors can be attributed to the reason a person experiences bipolar disorder. It can be due to their genetics, as in how they may have inherited from their parents the gene for bipolar disorder. Naturally, medications exist for bipolar disorder, and they have been known to help alter a person's brain chemistry so that their mood is balanced and steady. After a person is diagnosed with bipolar disorder, they are most always given medication to combat the intense symptoms. Lifestyle choices can also potentially help a person manage their mental illness or mood disorder. Some people experience horrific bipolar episodes and fear they will have to deal with the uncertainty and unpredictability of it for the rest of their lives. It affects every single aspect of one's life. This all are often tricks people into thinking they are better off committing suicide, ending their life, the pain, the depression. Sometimes they get ideas and missions, create objectives, and they get motivated to do something. This high, the manic state, can directly follow a depression so they feel the manic state they just experienced was mostly just to tease them-that they could never be happy or at least not happy for too long.

Key words: Psychache, Fantasies, Furious, Bipolar Disorder, Motivation.

This paper aims to analyse a bestselling novel of a contemporary Indian author Preeti Shenoy's *Life is What You Make it* [2011]. This novel portrays depressive and manic episodes of bipolar disorder through the character of Ankita Sharma. Shenoy used first person

narrative technique this format help to readers easy understanding. Her writing style reflect Indian culture as well as tradition. She develops the story in a simple language filled with an easygoing narrative style. Her style holds and keeps reader captive. She explores matters close to the heart. A simple writing style makes it easier for readers to understand. Shenoy write her book in a realistic style. She used thought provoking style, it stimulates readers imagination. This novel is a glorious work of art. The plot of the novel set in a very straightforward. It discusses about the little known but widespread problem bipolar disorder. It is a mental infliction which is reflect by extreme mood swing. The novel tries to spread awareness about this problem through the story of Ankita and it attempts to enlightened people about the mental illness and the cure. This novel tries to remove the problem attach with mental illness. It is a very inspirational story of a girl who suffers from a mental illness. The story revolves around Ankita's struggles, determination, her decisions and her faith in self. This novel beautifully describes how she gets suffering with her bipolar disorder, how she battles these situation all by herself. The title of the book describes the central theme of the book.

Mental pain and suffering includes things like mental anguish, emotional distress, loss of enjoyment in life, fear, anger, humiliation, anxiety and shock. Mental pain and suffering is basically any kind of negative emotions. Very significant mental pain and suffering can include anger, depression lack of energy and mood swings. More severe mental pain and suffering can ever constitute post-traumatic stress disorder. Emotional pain is an unpleasant feeling of a psychological, non-physical origin. Psychological pain is believed to be an inescapable aspect of human existence.

Chronic pain is common in bipolar depressed person. Suffering is an emotional state which is usually described as a negative basic feeling or emotional that involves a subjective character of unpleasantness, aversion,harm or threat of harm. Suffering and pleasure are respectively the negative and positive affects or valences that psychologists often identify as basic in our emotional lives. Many brain structures and psychological process are involved in suffering. A review of the evidence, published in the *Indian Journal of Psychiatry* in 2015, said that women with bipolar disorder attempted suicide more often than men with the same condition and two to three times more often than men in the general. Suicide risk is much higher when the general emotional pain reaches intolerable intensity, particularly in the context of major mood disorders.

Sigmund Freud took psychoanalytic insights and applied them across a range of human experiences and to many of the problems of human life. He examines the possibility of human happiness and satisfaction. Women face suffering more than men physically as well as mentally. If any mistakes done by both gender, people only blame women. It will affect their mental attitude. Psychological pain is a common reason for suicide. Suicide risk is much higher when the general psychological and emotional pain reaches intolerable intensity, particularly in the context of major mood disorders. Psychache is the main ingredient of suicide and reported that psychological pain may be correlated to the fact, if suffering individuals could somehow stop consciousness and still live, they could opt for that solution. Suicide occurs when the psychache is deemed by that individual to be unbearable. It is an escape from intolerable suffering. Pain threshold and pain tolerance are highly and negatively correlated with personal distress in suicidal person. In non suicidal persons, intense mental pain is associated with high sensitivity to bodily pain. Among suicidal persons, intense mental anguish is associated with low sensitivity to bodily pain.

Bipolar disorder can be so severely crippling that it can result in damaged relationships, poor job or academic performance and even suicide. The protagonist Ankita fails to maintain her relationships with others. In sometimes, she plays with human emotions. At the beginning she makes friendship with Abhishek, then it turns into love, but she is not truly in her love. These all are experiences by her in a manic state of mind. Ankita is not worry about her own self. She only gives importance to her pleasure. Human beings are required to renounce the actions and objects that would satisfy their desires. People with this disorder experience intense emotional states which alternate between a 'high episode' called manic episode and 'low episode' called a depressive episode. During the low emotional states, there is an increasing feeling of worthlessness or emptiness which is hard to describe. Ankita feels this emptiness in her life. The light goes out from her life. This 'low episode' gives only ache and pain to her which she cannot tolerate. Ankita says:

The agony of it made me want to weep and wail out my sorrow but even grief eluded me. I was numb and senseless. I ached to feel something. I ached to feel pain. I ached to cry. I ached to think. I ached to ached. The ache was a constant companion like a shadow. There was no getting rid of it. It never went away and the movement I opened my eyes, it was there, prodding me, hurting me, taunting me and mocking me. I wanted to run away from it. I wanted a respite. I wanted to escape. I just wanted to be able to feel once more. Nights and day

merged into one another. I could not bear the light and would draw the curtains of my room and shut the windows. If my parents as much as tried to open it even a tiny bit, I would scream asking them to let it be. I was beginning to develop an affinity towards anything that was dark. [143]

Ankita lost her self-worth. She cannot accept her ownself and ruined all kinds of relationships. She feels the air is dry, suffocating and oppressive. In some other situation, she feels trapped, cornered, exasperated and suddenly very tired. The pain she feels is almost physical. She feels like there is somebody inside her heart digging out little bits of it with a scalpel and throwing it away, a sense of emptiness quickly filling up the dig out bits. She cannot imagine that her grief and her pain.

Ankita was considered as a great student in her college, but now her mind filled with negative thoughts about self, world, and future. It is estimated almost half the population suffers from depression at some stage throughout their life. These people that many were jealous of many envious of were not good enough. These people engage in something, that will have positive influence on the world. This of course did not mean life will suddenly be perfect. Ankita also affected by depression in her college days. She creates her negative feelings through her selfish activity.

According to Sigmund Freud, thoughts and fantasies that seem to go underground, but then reappear at the conscious level. When she is affected by manic episode, she forgets her all unwanted incidents and her relationship with Abhishek. Then in a depressive episode, these all reappear in her mind again and again. Physical pain is far easier to bear than mental agony. She is dead from inside. She experiences a deep sense of pain. In the 'low episode' she loses the sense of self-worth. According to Sigmund Freud, "misery" or "struggle" that humans engage in with their own aggressions against each other. Human life is into a struggle of internal wishes against external demands. The human subject is caught between two forces and is pressured by both to renounce it is pleasure and the result is illness or misery. Sigmund Freud says human mind can function basic on their own wish. They can feel in a high levels and they can achieve it. Human life is a struggle between psychological and affective domains. The painful event is a necessary prelude to the pleasurable one.

The person who affected by bipolar disorder feels exhausted and has trouble concentrating or remembering things or making decisions. The victim relieves the trauma recurrently in flashbacks, in dreams and in fantasy. She wants to escape from this situation. When Ankita family moves to Bombay, her mind is full of dream and heart is full of hope.

She wants to achieve a high position in corporate management. At the beginning, she pays her full attention in her management studies. Once she was called as “Ankita the memory machine”[101] by her classmates. After affected by bipolar disorder, her life has completely destroyed. She cannot pay concentration in her management studies. Ankita says:

The blackness was now a permanent thing. It surrounded me all the time, refusing to go away. The void was a permanent feature. It was like I was dead from inside. Earlier I had been experiencing a deep sense of pain. But now it seemed to have been replaced by a bottomless pit. I was totally the opposite of what I had been a few weeks back. I did not feel any inclination to run. I felt no interest in anything. I just wanted to lie in my bed and go deeper into the vacuum which was now my mind. I looked at the poems I had written earlier. I tried to make myself feel some passion, to stir in myself some kind of feeling, to push myself to be what I used to be. But I failed. Miserably. No words came. No thoughts came. It was a horrible place to be trapped in. [132]

Suffering and pain are the beginning point of success and happiness. Suffering person becomes numb to the world and avoids stimuli that serve as reminders of the trauma. Women face intolerable labour pain before their child birth, after when she sees the child smile she forgets all pains and suffering. Ankita is also suffering by both mental and physical pain. This pain only motivates her towards the next level of life. Sometimes mental pain helps to identify people's self-worth as well as willpower. Each and every painful event can make a human as a creator. Her life is a very good example for it. Robin Sharma, a respected humanitarian says:

Feel the pain and savor the happiness. If you have never visited the valleys, the view from the mountaintop is not as breath taking. Remember, there are no real failures in life, only results. There are no true tragedies, only lessons. And there really are no problems, only opportunities waiting to be recognized as solutions by the person of wisdom. The real secret to a life of abundance is to stop spending your days searching for security.[57]

Failure is nothing more than learning how to win. Her mood fills with fear and lack of limitations which may manifest itself in her body, home life and affairs.

Ankita tends to lie herself in order to justify an action. If Ankita says about Abishek to her parents, she will not be affected by mood disorder. Through this action, she separates herself from society as well as family. She destroys the faith that her parents have on her.

Younger generation must look upon challenges as opportunities for improvement not restrictions, but Ankita is not ready to accept her challenges which come through bipolar disorder. She does not understand clearly that there is no obstacle to her healing other than her own thoughts and there is no occasion for great mental effort or mental coercion. Her disorder is an instability, an inner fear. She refuses to face life and she tries to escape from her responsibilities.

According to Sigmund Freud, something good can come out through suffering and the solution lies within the problem. The only obstacle to one's own success and achievement is their own thoughts or mental images. She lives in a psychological prison of her own making and bound by her beliefs, opinions, training and environmental influences.

The low emotional state of bipolar disorder creates a loss of interest in everything that the person once enjoyed including sex. Ankita loses her interest in studies, self belief and good relations. Interest is the basic need of all activity. When Ankita loses it, her life falls into a pit. Her life is like a dry land. A few months ago, she was an 'Art Club Secretary' of St. Agnes College, Cochin and a famous girl in love by her beauty. Most of her colleagues admire by her beauty and self-confidence. When Ankita is affected by bipolar disorder, all these things vanished from her. Ankita loses her interest in all things and self-identity.

In the manic state of mood, Ankita speaks rapidly and shows her furiousness. At the beginning stage of bipolar disorder, she is not ready to accept herself as a mentally disorder person. In the Mental Health Hospital, she makes unwanted noise and shows her furiousness. She says:

I was filled with a deep sense of rage, helplessness, frustration, anger and a sinking feeling of abandonment. How could they leave me like this? How could they agree to let me be admitted in a mental hospital? I was not crazy. I did not want to be here. At that moment I hated everything. I was filled with a loathing of dark, so deep and so impenetrable that it was hard to see anything else. All that was going on inside my head was that I was now admitted in a mental hospital and I was alone. [159]

A person affected by bipolar disorder often thinks of death and suicide attempts. There is a subtle truth that the law of human mind works for good and bad ideas alike. When this law is applied in a negative way is the cause of failure, frustration and unhappiness. When their habitual thinking is harmonious and constructive, they feel perfect in health, success and prosperity. Peace of mind and healthy body depend upon good thoughts.

According to Sigmund Freud, when a person focuses on a particular thing and thinks it again and again it becomes permanent in their life. This phrase suits to a person who has frequent thoughts of suicides. They cannot come out from these thoughts because their mind is filled with depression and fear. Physical and psychological traumas are accompanied by negative emotions. They do not believe in their self-worth. Postvention can help survivors deal with their grief and possible feelings of responsibility and guilt, and discourage them from seeing suicide as a way of dealing with personal difficulties. Psychache is the intense psychological pain associated with feelings of guilt, anguish, fear, panic, loneliness and helplessness, which is at the core of the suicidal process.

When a person is affected by bipolar disorder, there is a change in their appetite. Ankita loses her appetite. Her high ambition and relations all are ruined. Her daily life routine depends on her moods. Whenever she is affected by depressive state that time she forgets all strong desires. The fear comes in her mind. If she is affected by manic state, she feels so much of energy that she does not know what to do with it.

According to Sigmund Freud, there are two fundamental motivations for suicides. Victims see no other way to deal with intolerable emotional distress, and in death they see an end to their problems. The second motivation for suicide is manipulation of others. Ankita attempts suicide by high level of depression and hopelessness. She considers herself as a burden not only to her parents, but also to her own self. Her suicide decision is based on a desire to stop being a burden to others. Ankita thinks there is only one way out of this problem and that is to end her own life. Ankita says:

The other method I considered was pouring kerosene all over myself and getting burnt like letters. But there too what terrified me was the chance of failure. I had seen photographs of people with third degree burns. If I failed, the suffering would be unimaginable. I would get cooked from the inside. Also there was a risk of permanent disfigurement. Then I thought of hanging from the ceiling fan which was the most common method used in movies. I could easily use my mother's saree which was what they did in the movies. But I was not sure if I would be able to make the loop correctly. Besides I was not sure if I would go through with it. It involved too many parameters all of which had to work for it to be successful. Then I also contemplated on an overdose of my medication. [151]

Virginia Woolf, a highly creative writer who was affected by bipolar disorder and ultimately killed herself while depressed, described the relationship of her disorder to her creativity this way, “As an experience, madness is terrific, I was assure you, and not to be sniffed at; and in it is lava I still find most of the things I write about. It shoots out of one, everything shaped, final, not in mere driblets, as sanity does”[180]. Her husband Leonard Woolf, seemed to agree,“I am quite sure that her genius was closely connected with what manifested itself as mental instability. The creative imagination in her novels, her ability to ‘leave the ground’ in conversation and the voluble delusions of the breakdowns all came from the same place in her mind....that in itself was the crux of her life, the tragedy of her genius” [80].

In the West, most of the famous persons suffered the low emotional state which is created by bipolar disorder. Vincent Von Gogh was a famous Dutch painter and influential figures in the history of Western art who suffered from bipolar disorder and he worried about his mental stability. His depression continued and he shot himself. He died from his injuries two days later. This high, the manic state can directly follow a depression so crippling that they feel the manic states they just experience that all tease them-that they could never be happy or at least not happy for too long. Savi Sharma, a young writer says:

Live life in movements, not in days or years or your schedules. It is our misconception, most of the time that we live our lives the way we want. Every single step that we take is influenced by others. Only the part that we hide from everyone else and keep deep within our heart, is our own. I strongly urge you all to realize that hidden part of yours. Go, live that part, live your life. Do not let your dreams die within you. Trust me, your struggle, your fight will be worth the risk in opening yourself up. Get up. Inhale the air of passion. Start your journey. Grab your dreams. Enjoy your mistakes. Dance to the rhythm of your, heart beats. Smile. Laugh. Love. Live. [8]

According to Shavi Sharma, a good part is hidden in everyone’s life. Joseph Murphy, an American writer says, “When you really have an intense desire to overcome any block in your life, and you come to a clear-cut decision that there is a way out, and that is the course you wish to follow, then victory and triumph are assured”[230]. When their habitual thinking is harmonious and constructive, they feel perfect health, success and prosperity. When people lose their identity, they are forced to attempt suicide. It is the final step of low emotional state who are affected by bipolar disorder. Ankita attempts suicide three times in her low

emotional state of bipolar disorder. When Ankita's parents burns the love letter which was written by Abhishek, she watches each one and dying a slow painful death. Something inside her died that day along with those letters.

Bipolar disorder has also been associated with creativity. During a 'high emotional' called manic state, the person feels overly happy, outgoing and is bursting with high energy levels. The person is very energetic, optimistic and enthusiastic about everything. Creativity is at all time high. When her pains become unbearable, she pours out her feelings in a 42 pages love letter to Suvi about her relationship with Abhishek.

Ankita's creative power found out by her psychiatrist Dr. Madhusuden when she is admitted in the Mental Health Hospital. Dr. Madhusudan says, "Ankita you have a real talent for painting as well as writing. Do something about it. Do not waste it. Not everybody is gifted. You are indeed lucky" [194]. This creative skill helps to forget her past tragic event. At the beginning of her bipolar disorder, Ankita is not able to read and remember just a single word. She wants to achieve in the management studies, but her creative skill turns her life towards writing career. Meena Alexander, a diasporic writer finds out her writing skill in solitude state which situation gives time for thinking. Ankita also feels this environment in Mental Health Hospital. The isolation and loneliness pain bringout her creative power.

Bipolar disorder plays in two way raise and fall. Environmental factors also play an important role in the development of panic. In a manic state, Ankita feels overly joy, but her past thoughts and feelings come easily into her mind. She works like a whirlwind, spend more time with her boyfriend and excellent in her studies. In a low mood these all are completely changed. Life change takes time, effort and patience. In the beginning level of bipolar disorder, Ankita is furious, she wants to die, but there is no way out even for death. She is filled with a deep sense of rage, helplessness, frustration, anger and a sinking feeling of abandonment. She is beyond her control.

Ankita's psychiatrist Dr. Madhusudan says, "Life is a gift Ankita. We should not throw it away. You have no right to kill others. Then how can you have a right to kill yourself? his voice taking on a gentler tone"[168]. Ankita spends more time for thinking about it. She starts to see beauty in life. After recovered from this bipolar disorder she says:

I can see beauty in life. Each day, I feel, is agift to be truly cherished. If you do not laugh for a day, if you have not made someone's day happier, if you have not appreciated something good that has happened to you and if you have not felt thankful to be alive, then you have wasted that day of your life on

earth. Oh, how I wish I could shout this out from the rooftops! How I wish I can shake everybody on the road and tell them this. But I do not do that as I do not want to be labelled crazy. I have met some remarkable people over the last few months and I have made some amazing friends. I have learnt so much, Vaibhav. Such a really lot. I have realized that love and friendship do have a power. [201]

Readers come to realize that pain is a teacher and failure is the high way to success. Ankita begins to see her troubles as blessings, resolve to transform her stumbling blocks into stepping stones and vow to turn her wounds into wisdom. Ankita discovers the strength that lies within her, give up her past unwanted incidents and begins her new life.

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Parenting in Francine Rivers's *The Scarlet Thread*: A Christian Approach

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Abstract

Parenting is a hard task for every parent. For Christians, it is a challenge to bring their children in the ways of God. The Scripture has presented certain guidelines on how to bring up the children as godly persons of the society being responsible, obedient and wise. Children are to be brought up with love and care. If the younger generation is exposed to the Christian values, they would fulfill their duty and keep their Christian values alive and intact giving them an opportunity to develop spiritually.

Love is an essential driving force in growing up the children. Scripture is an encouragement, an exhortation and commandments given to the disciples who wanted to follow Jesus and who have an ear for what the Holy Spirit says to the churches. Children are to be grown with love through the guidelines of biblical doctrine. *Storge* love is a unique parental kind of love. It exclusively refers to the love of parents for their children and of children for their parents. It is the love that Mother Mary had for her Son, Jesus Christ. Parental love is also a kind of unconditional love which does not expect anything in return. *Storge* love is calm and peaceful.

Alex has a change in him as he runs to earn more money and he fails to spend time with his family. Due to his materialistic life, he has forgotten his loved ones. He does not talk or share anything with his family. Sierra wonders how a man could change so much in a space of six months. Sierra knows that Alex is ambitious and determined but has not realized that his work could become the driving force and focus of his life. The success of his first game, *Vigilantes* urged his appetite. He is consumed with his career, impassioned by it and obsessed with it. Alex is on top of the professional world but, she felt little pleasure at Alex's success. He overworks and is preoccupied and they both barely talked with each other. When she points this out to Alex, he gets angry with her:

Parents are to be responsible as heads of their children. Clanton wishes to sign up for Little League football championship and he wants Alex to coach him. But, Alex tells him that he does not have any time to coach him. Here Alex fails as a father and he could not cope up with his son's needs. When Audra suggests that Sierra should go for car pooling to drop and pick up the children from school, Sierra tells her, "Chauffeuring children to school is one of the delights of motherhood" showing her care and *storge* love for her children (65).

Parents are entirely responsible to set a good example for their children concerning a well-established and happy married life. It is the responsibility of the parents to instill the Christian values in the minds of their children. The children have to get the inspiration and positive attitude towards the marriage life from their parents.

When Alex has moved out with Elizabeth, the children are angry with him and they do not want to talk to him. Alex gives the house and BMW car to her. But, Sierra points him out for his adultery and desertion. Further, she informs him that he will never get the divorce legally wanting to take revenge on him. Due to their separation, the children are not taken care of. Clanton spends time on video games and ends up with fights in school.

Though Alex sends money for her expenses, she decides to stand on her own. She sells the house and Alex is furious with her for taking the children away from him. But, she assures that she will not take the children away from him. Carolyn spends two Saturdays a month with Alex. Sierra plays baseball with Clanton and group. After the game is over, they go out for pizza and Sierra asks Alex to join them. To this Clanton points out that he does not play baseball instead plays around with other women insulting Alex and wishes Alex and his girlfriend to be dead. Relationships matter only if it is of the right kind.

When Sierra tells Dennis that Clanton is an angry kid, Dennis points out: “he’s got reason. A lot of times it’s not in our power to forgive someone who has hurt us. We have to ask God’s help” (282). According to Clanton, Alex does not love him. If he had loved, he would not have left him and wonders how and whether Sierra loves Alex. Though it is the duty of the children to honour their parents, Alex has provoked the anger of Clanton: “Children should obey the commandments and honour their parents. First commandment which children are taught to memorize—honour parents is to obey them, to respect them and never to cause them pain—father shouldn’t provoke anger—mothers have a kind of divine patience but fathers are more liable to be carried away by wrath” (Barclay 204). She tries to make Clanton understand that it is also her fault for his leaving as she wanted things to be her way and asks him to forgive Alex for her sake if not for the sake of Alex. She assures him that Alex too loves him but, Clanton remains stubborn.

Dennis advises Clanton that he wished his father to be dead and his father died when he was twenty three. Still he regrets his mistake and does not want that to happen to Clanton. According to Clanton, Alex hurts Sierra. But Dennis advises him, “Everyone sins. No one is perfect. And no sin is greater than any other. When you believe in Jesus, you confess and repent, and He cleanses you. He puts you on the right track. What happens when you don’t have that sustaining faith? You’re cut off from love itself” (299).

Obedience is best learned at home. As parents lovingly demand, their child’s will lines up theirs and they mould and shape the child’s will to be in par with the will of the Father for the rest of their lives. Obedience is best learned when a person is a child, young in years. The adult who was taught obedience by his parents is going to find it much easier to obey the Lord than an adult who was never taught obedience as a child in the home. A parent who “does not teach their child to be obedient is doing their child a great disservice” (Jakes 11). Parents must not be unduly harsh, and never abusive. Such behaviour only provokes or prompts a child to initiate the harsh and abusive behaviour. A child who is treated with anger is a child who is going to respond with anger.

When Sierra enters the pizza parlour, she could sense the presence of Alex and could feel the pain in his eyes. She promises him that she will try to bring a change in Clanton to which he agrees. She realizes what a mess they have made of their lives and how they have dragged the children into a difficult situation. For the first time after Alex had left, she feels compassion for him. Sierra as a mother advises Clanton and makes him understand that Alex needs him as he has no one whereas she has the children, Mike's family and the Lord. To this Clanton heeds and agrees to talk to Alex, the next time he calls.

Clanton has fought with Elizabeth and Alex drops him early one particular day. Elizabeth has asked Clanton to take the garbage out. When Clanton does not obey, she speaks ill of Clanton and Sierra, calls him half-breed and slaps him. Alex assures him that he is not angry with Clanton. Audra informs Sierra that Alex has left Elizabeth and wants Steve to assign another assistant for him. Elizabeth too resigned the job. Alex's love for the children is renewed when he realizes his mistakes.

Alex visits Sierra at her house. He sees that she has not brought any new furniture and also the bed that they shared together. The condo reminded him of the Windsor house everything that he wanted to replace. He is angry with Sierra for not sending the children to private school and for not informing him about their condition. Alex wishes to lease a condo as he wants to spend time with the children and wants to share the responsibility of the children with her. He assures her that if her answer is no, he will never reveal the idea to the children. Sierra is touched by his sensitivity.

Though Sierra wanted to say no, she knows that the children need him so, she gives her consent and does not want him to prevent the children from going to church. She also tells him how loveable the church people are and how she understood the love of Jesus. Further, Alex is shocked to hear that Sierra had become friends with Audra. Teaching Christian beliefs and values is extremely important as it would govern how children will treat one another and be of help to the fellow human beings.

Clanton and Carolyn spend more time with Alex than Sierra. Though Sierra is sad with this new change, she prays to God to help her accept it: "Is it a sin Lord? You're supposed to be enough. I love You. I do. Help me to accept these changes and not be so jealous and needy. Help me to know in my heart You are sufficient. Help me rest in You" (356).

While it is common for children to place their faith on their parents that confidence and trust should not go beyond their trust in the Lord for their earthly parents. First of all, God is true to his own existence in the sense that he does not change his devotion to peace, grace, justice and compassion. Fathers have to encourage their children to believe in God by constantly encouraging them that all good things come from God. This faith and attitude will permeate our lives with other human relationships, because we are called to love all people. *Storge* love is a kind of unconditional love that expects nothing in return.

Marianna shares *storgelove* with Sierra. She advises Sierra at times of need and directs her in the right track when the latter is confused. Sierra too loves her mother. When she comes to know that Marianna is in palliative condition, Sierra is exhausted. She wishes to die with her mother.

Kathryn shares parental love with Joshua. Though he is Sally Mae's son, Kathryn grows him up with love and care. When James is dead, Kathryn does not know what to do next. She questions why God hates her so much. She curses James for driving them into such a situation where they are on a journey without any shelter and James thought only of the West. As they do not have food, Joshua leaves them alone and goes in search of food. Kathryn asks God not to help her but, her children exhibiting her love for her children. When a bear comes, Kathryn sings loudly and it goes away. She considers this to be a blessed miracle and understands the existence and presence of God. Kathryn sees God in everything and prays for more food to survive.

True love undergoes difficulties and overcomes it. True love is an experience forged in the fire of life. It is a lesson in patience and perseverance with rewards that last a lifetime. Hence, true love is the greatest of all things as expressed in the Scripture: "So faith, hope, love remain, these three; but the greatest of these is love" (1 Cor. 13.13). So, children should be brought up with love. In this way, they may refine their moral judgment in order to make better and wiser decisions. It would allow them to experience God in a more profound way becoming better followers of Christ.

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Dealing Pallar Thevar Caste Clashes: the Role Played by the State of Tamil Nadu

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Abstract

The paper covers the issues of caste clashes in South Tamil Nadu. Pallars and Thevars are the two major castes in Tamil Nadu. They are settled in South Tamil Nadu. Pallars have been subjected to social, economic and political exclusion and discrimination. Till the 1990's, the Thevers held land, water and other basis of survival of Pallars. Since the 1990's there have been notable changes in the Socio-economic relations between the Pallars and Thevers. This has resulted in assertion for Socio-Political equity. The Thevers see the assertion of Pallars as challenge to their hegemony. This has resulted in several caste wars in the recent past. The study aims to see what the politics of caste clashes in Tamil Nadu is and how state deals with the issues of caste with reference to Pallar Thevar riot. The study was conducted using the several methodologies like primary and secondary data. The conclusion has been drawn that in South Tamil Nadu dominant caste Thevar community use official state for suppressing the Pallar Community.

Key Words: caste clashes, pallar, thevar, riot, South Tamil Nadu, Social Status

INTRODUCTION

Tamil Nadu state is situated at the South Eastern extremity of the Indian Peninsula bounded on the norths by Karnataka and Andhra Pradesh on the east by Bay of Bengal, on the south by the Indian Ocean and on the west by Kerala State. Tamil Nadu is famous for caste conflict. In many time Tamil Nadu the caste conflict became change in to like caste wars. In this state caste conflict mainly between OBC groups and SCgroups. In the northern districts the conflict was by and large between the Most Backward Caste (MBC) Vanniyars and Scheduled Caste (SC) Parayars. In the South Tamil Nadu the conflict between Backward Caste (OBC)Thevers and the Scheduled Caste Pallars. In earlier conflicts, it was mostly the Pallars who lost their lives and property. But in recent cast riots, both the tally of deaths and the loss of property are more or less evenly distributed between the two castes. The local cast conflicts do not remain any longer as local. They quickly spread to other parts of the state.

In Tamil Nadu the caste system was entirely different in other parts of India. In all over India caste system is said to be Brahmanical oriented but in Tamil Nadu the story differs considerably. The composition of the Caste structure or caste system in Tamil Nadu can be divided into three broad categories. These are Brahmins, Non-Brahmins and the Adi-Dravidas (Dalits). In Tamil Nadu the caste system emerged during the Sangam Age. In the Sangam age

caste was decided on the profession. This argument was mentioned in Ettutokai and Pattupattu.(Ravikumar, :2)

Pallars and Thevers are the two major castes in Tamil Nadu. Thevars are enlisted in Other Backward Community (OBC) list and Pallars are included in Scheduled Cast (SC) list. They are mainly settled in South Tamil Nadu districts like Madhurai, Theni, Sivagangai, Virudhunagar, Ramanathapuram, Tuticorn, Thirunneveli. South Tamil Nadu appears to be in a state of great social turbulence. Thirunneveli, Tuticorn, Madhurai, Ramanathapuram and Theni have recorded several incidents of violence in the post independent India. Communities involved in these clashes are Thevars and Pallars.

In South Tamil Nadu Many village wells and temples are still out of bounds to lower caste communities and separate places of worship and deities also exist. In the same way stainless steel tumblers have replaced coconut shells or aluminium cups lower caste communities, mainly Pallars, continue to be served separately in tea stalls. In many villages Pallars have no access to Thevar streets. They are not permitted to use the cement benches in bus stop. They have not approach road to their cremation ground. Most dangerous situation is the case of panchayat unions. Depressed members of this council made to sit on the floor as a matter of routine. (K.A. Manikumar: 1997). Pallar community included in SC list and so they have faced these issues. But they did not ready to accept these discrimination and they fight against these discrimination. They have been recently empowered to at least a small extent as a consequence of access to education and government jobs so there living condition was changed. Another aspect to the ascertain of the Pallars is the emergence of political organizations among them. Krishna Swami's Devendrakula Vellalar Federation later it became changed into Puthiya Tamilagam political party, John pandian's Agilenthya Devendrakula Vellalar Sangham, Pasupathy Pandians Tamil Nadu Pallar Kootamaippu and intellectual organization Mallar Metpu Kalam led by Senthil Mallar have to great extent politicised the Pallars unlike other SC lists like Parayas and Chakkiliyars. This was changed in to caste wars between Pallars and Thevar's in South Tamil Nadu.

Thevar Community

Thevar community is a land owning caste Hindus in Tamil Nadu. They are mainly settled in South Tamil Nadu districts. They are more powerful than other OBC groups. Pasumpon U Muthuramalinga Thevar the Glorious leader of this community played a significant role in the development Thevar community. Land reforms like the Zamindari abolition; Tenancy Acts of 1950's helped the rich Thevar farmers to promote their interests. They have also been the main beneficiaries of government agricultural policies providing institutionalized agricultural inputs such as fertilizers, seeds, water electricity etc. A sizeable number of others making use of their political clout have earned quick money through illicit brewery, contract works and money lending. However, it should be remembered that a vast-number of Thevars also work as agricultural labourers and wage earners. In the last 20 years systematic efforts have been made to unite all the three clans of Thevar community, namely, Kallar , Agamudiyar and Maravar. Pasumpon U Muthurama Linga Thevar the leader of the community has been defied and used as

a symbol to bring all the groups under one single banner. These three clans collectively known as Mukkulathor or Thevar. Thevar literally means 'Aristocrats' in Sanskrit. In the Sangam age they lived in Palai region. This is a desert and parched wasteland and they were bandits. This is mentioned in Sangam literature Tolkapiyum. But Thevers are not ready to accept this argument. Thevar community argued that they were the descendent of Movenders (Chera, Chola, Pandiyas) (Interview, Lion M Paramasivam: 03/03/2015).

Pallar Community

Pallars are also known as Devendrakula Vellalar or Mallar. The members of the caste claim they have Devendrakula Vellalar name because they are descendents of Lord Indra, king of Devars. Majority of its caste are involved in agricultural activities. The people of this caste are also called by Palla, Pallan, Kudumban, Pannadi, Devendrakula Vellalar. Though people of this caste claiming superiority of their origin the caste is included in the Scheduled Caste and many of its members were held as agriculture slaves and bonded agriculture labors during the 17th century until mid 20th century. Their History is also related with Sangam age and concept of Thina. In the Sangam age they are lived in Marutham Land. Marutham land is a fertile land and suitable for agriculture. So the people of this region were farmers. This argument is mentioned in Sangam literature Silappathikaram (Interview, Senthil Mallar: 03/03/2015) Mallar, Kalamar, Ambalar, Kadambar, Thozhuvar, Azhagar, Uzhavar, Kadasiyar were the populations lived in Marutham Land. The name Mallar denotes a group of people who are warriors and Farmers. This is mentioned in the "Thivagara Nigandu" the 9th century Tamil Dictionary. Pallar are descendents of Mallars and it is mentioned in Dr. Winslow's in his English dictionary, Dr. G. Hobbart, in his work 'Dravidian the original inhabitants of India', T.K. Velupillai's 'Travancore state manual 1940', Dr.K.R.Hanumanthan's 'Untouchability, A Historical Study' and 'Kerala Cultural and Historical dictionary'(Mallar, 2012: 43,44). Pallars mainly stated that the great Pandian dynasty were the decedents of Pallars. They also give historical evidence. Senthil Mallar a writer argued in his book 'Meendezhum Pandiyar Varaladu' Pallars(Mallars) are the descendents of Pandiar. He said that in the region of Thenkasi, Kovilpetti, Kazhukumalaietc.. Many Pallars land document mentioned that 'Pandiarkula Vyavsayam'(Vyavsayam-Farming).

Causes of the Caste Clashes

Caste clashes in Southern state of Tamil Nadu have predominantly involved two communities Thevars and Pallars. Pallars in South Tamil Nadu have been suffering for long from exploitative economic relationships and have frequently been the victims of violence since they are considered as Dalits. However it changed since the early 1990's have altered the economic relationship between the Thevars and Pallars and have changed the attitude of the conflict. Having benefited from the education and form the income provide by relatives working abroad, the Pallars have become much less dependent on Thevar employment have begun to assert themselves in the political arena. The Thevars have responded to this threat to their hegemony with violence. Pallar too have begun to fight back. The Pallar strike against Thevars was violent and was aimed projecting the strength.

Many writers argued that caste riots between Thevers vs Pallars started in the Sangam age. In the Sangam age land was divided into five Thinas. These are: kurinchi - mountainous regions, Mullai - forests, Marutam - cropland, Palai - desert land and Neytal - seashore, associated with pining. In the Sangam Age Mallar the ancestors of Pallar were settled in Marutham land. It is a fertile land so the agriculture is the main occupation of Marutham peoples. The Maravar the ancestors of Thevers were lived in Palai region. This is a desert and parched wasteland. Their main occupation is bandits. In that time Palai people were attacked Marutham land for looting the food grains. Then Marutham people defended their attacks. This will change war between Palai region people Maravar and Marutham land people Mallar. (Mallar, 2012:78).

Nadar community is one of the major caste's in South Tamil Nadu was suppressed by Thevar communities in the post independent period. So Nadar community leader and former Chief Minister of Tamil Nadu Kamarajar took a step against this suppression. It was Kamarajar give congress membership for Immanuel Sekaran the Glorious Pallar leader to join the Congress Party. Then Kamarajar compelled Immanuel Sekaran to resist the Nadar community from Thevar Communities atrocities through Pallar community's Muscle power. Immanuel Sekaran fight against for Thevar communities' atrocities then Thevar community turned against Pallar community. This was the one reason of these riots (Mallar, 2012: 122,123).

The Immediate and important causes of Pallar vs Thevar riots was the murder of Pallar leader Immanuel Sekaran. Immanuel Sekaran was murdered by Maravar communities in 11/09/1957 at Paramkudi in Ramanathapuram district. This murder conspiracy led by Thevar community leader Pasumpon Muthuramalinga Thevar. This murder was the most important causes of Pallar Thevar riots in South Tamil Nadu (Interview, John Pandian: 02/03/2015).

Pallars are included in SC list so they face so many discriminations. They are not allowed to enter into public places like temples, bus stops, teashops, barbershops and public roads. Till the 1990s in every teashop have separate glass for Pallars. The Ambattayars the barbers are not ready to cutting the Pallar hair because Ambattayars are MBC group. After the 1980s Pallars fight against this type of discrimination and it will change caste war between Pallars and other OBC castes.

Dealing Caste Clashes: the role played by the state of Tamil Nadu

In Tamil Nadu state played a significant role in Caste relations different caste groups. There is a major criticism levelled against State is that it stands only in with dominant caste. State and state functions are used by dominant castes for suppressing the lower castes

In South Tamil Nadu Pallars have been subjected to social, economic and political exclusion and discrimination. Since the 1980's there have been notable changes in the socio-economic relations between the Pallars and Thevars. Pallars have been empowered as a consequence of access to education and government jobs so their living condition was changed. Another ascertain of the Pallars is the emergence of political organizations among them. This have to great extent politicized the Pallars. After the 1980's Pallar Community defended the

Thevar community direct atrocities. So Thevers see the assertion of Pallars as challenge to their hegemony. Then Thevar community use Police force for suppressing the Pallar communities.

The ThevarPeravai (Thever Front) the most active and organized of Thever organization was until early 1998 led by retired Director General of Police name as Paramaguru. During his tenure as DGP from 1972 to 1975, he recruited many Thevers into the police force. J. Jayalalitha leader of the All India Anna Dravida Munnetra Kazhagam (AIADMK) was consider a “strong Thevar community supporter” during her five year tenure as chief minister of the state from 1991 to May1996. Her support included extending influential political and police positions to members of the Thever community allowing them to further consolidate their power base. N.Sasikala, jayalalithas aid and confidante and a Thever community was also accused of promoting her caste. (Interview, SenthilMallar: 03/03/2015). Pallars allege that majority of the constabulary and the officials are drawn from the Upper Castes (Thevars). Therefore the force becomes an apparatus that suppresses Pallars.

The Kodyankulam (1995), Manjolai (1999), Paramkudi (2011) are the major three places Thevar community use the Police force for suppressing the Pallar Community.

Kodyankulam Incident (1995): Kodyankulam incident was a brutal attack of six hundred Tamil Nadu police force against Pallar Community. Kodyankulam is a village of Tuticorn district. This incident was happened on 31 august 1995. The police action at Kodyankulam was officially aimed to arrest certain suspects in a murder case and disfigurement of statue of U Muthuramalinga Thevar, a nationalist and a glorified leader of Thevar community. But observers, Writers and Pallar leaders said that Kodyankulam is Pallar dominant village. In this village there are about Four hundred families from which nearly hundred people working in abroad. The uses of foreign money the financial system were changed. In this village Pallar were finically better than Thevars. So Thevars decided to destroy this financial set up. Then the Thevar’s used police system. The police raid targeted exactly this material property of the Pallar at Kodyankulam. The conspiracy of this incident was to destroy the Economic condition of Pallar Community (Frontline Report: 20 october1995).

The villager’s wrath was blamed to be directed by district collector A.Paneer Selvam. Since his alleged presence along with the Superintend of police during the police action was proved, and he also a member of Maravar community (a clans of Thevar Caste).

Superintendent of police Sunil Kumar Singh justified the police action. He said that “*the police had to chase the suspects into the village and seize bombs and other weapons then villagers plan to attack the police and the Maravars (Thevars) of adjoining villages*”. He added that “*The Thevars are in minority in this district. It is our duty to protect the life and property of these people*” (Frontline Report,1995)

His statement is clearly states that protection of Thevar community is the main objectives of Tamil Nadu police force. But they did not worry about the Killing of Pallarsby Thevers in other districts.

Justice Gomathi Nayagam commission was appointed in September 1995 for inquiry in to police atrocities in Kodaynkulam. The commission held that the police atrocities was fully justified and that there was 'no excess' in the police action at the Kodaynkulam village

In the opinion of historian MSS.Pandian "Kodaynkulam incident had an intention to destroy the Pallars economically". This argument was mentioned his work Dalit Assertion in Tamil Nadu.

Manjolai Massacre (1999): Manjolai Massacre was a brutal police attack against a Procession. This incident was happened in the banks of Thamirabharani River at Thirunneveli Districts in July 23 1999. In a region of terror that last half an hour the Tamil Nadu police enacted a mini Jalianwalabag on the banks of the Thamirabharani River in Thirunneveli. Seventeen persons including two women and a two year old child were killed. Manjolai is a tea estate in Thirunneveli district. The procession was organized in support of the struggle of workers at a tea estate in Manjolai. The procession was on its way to the District Collectorate demanded that state government to take over the tea estate from the private company. The majority of the protesters were Pallar and the procession led by Puthiya Tamizhagam Party. It's a Pallar oriented political party led by Dr. krishnaswamy. The leaders had obtained prior police permission for give the memorandum to District Collector. Their request was rejected by police. This incident was provoked by protesters and they turn to against police. Then police team began to firing. After the police firing hundreds of people ran into the river bed. The Police continued stoning and chasing the people. People jumped into the river and tried to cross it. But the police men also jumped in to the river and struck the heads of man and women mercilessly. As result, some women, men and children were drowned. Some police man also crossed to the Opposite bank of the river and continued their attack. Volunteers who had jumped into the river were attacked by the police from both the banks. The hidden agenda of this incident was to destroy the political upraise of Pallar's.

Justice Mohan a retired Supreme Court Judge appointed to conduct inquiry on Manjolai Massacre in Thirunneveli on 23 July 1999. The commission also gave a clean chit to the police and the district administration.

Dr. Krishnaswamy (Puthiya Tamilagam) said that "*It appears that the brutal police action was carried out on instructions from the top. Perhaps they wanted to create a scene that would be to their advantage politically. Is it fair to chase people into the river and beat them repeatedly so that they cannot escape? All the victims have suffered head injuries. It appears that many people were beaten to death and thrown into the river*". He also argued that "*A person who is not able to tolerate our growth, particularly in the southern district, has been instrumental in letting this region of terror loosen innocent people. It was a premeditated and politically motivated attack*"

Paramkudi Police firing (2011): Another important incident is Paramkudi police firing. Paramkudi is a town in Ramanathapuram district. . They had all gone to Paramkudi to pay respect her leader, Immanuel Sekharan and not with any plans to create trouble or clash with the police or other caste. September 11 the 54th death anniversary of the Pallar leader Thyagi

Immanuel Sekaran day is observed to pay homage to the one who initiated the challenge against caste oppression but also has served as cultural expression of the Pallar communities aspiration to pay respect to their leader on par with what the dominant caste of the region do their revered leader, Muthurama Linga Thevar. The immediate cause for Police firing was around two hundred of them blockade the road. The protesters demanded to release their leader John Pandian (Agilenthia Devendrakula Vellalarsangham) from police custody. Then Police started firing and six among were died. According to the District collector, two thousand policemen had been mobilized in Paramkudi in that day. It is difficult to believe that those two thousand policemen could not have controlled two hundred unarmed Pallars. The aim of Parmkudi firing is Pallar will not ready to homage Immanuel Sekaran death anniversary every year. Another cause of police firing is that long demand of Pallar people is that the Government should declare Immanuel Sekarans death anniversary as a governmental festival so police deliberately planned that Pallar should not get this recognition and there acts of conspiracy resulted in gun firing.

John Pandian General secretary of Tamizhaga Makkal Munnetra Kazhagam and Agilenthia Devendrakula Vellalarsangham Said that *“Paramkudi police firing is a well planed operation of police and Thevar Community. The aim of Paramkudi firing is Pallar will not ready to homage Immanuel sekaran death anniversary every year. Another cause of police firing is that long demand of Devendrer(Pallar) people is that the Government should declare Immanuel Sekarans death anniversary as a governmental festival so police deliberately planned that the Devendras should not get this recognition and there acts of conspiracy resulted in gun firing”* The Government appointed a commission of enquiry for Paramkudi Police Firing led by K.Sampath a retired Judge of Madras High Court. The commission of enquiry amplifying the police version that alone will be put forth to it by the Government. Commissions give clean cheat to police for Paramkudi police firing

We have concluded that state and Thevar community have hidden agenda that for destroy the political and economic uprising of Pallar’s. So they planned and dispense their agenda at Kodyankulam, Manjolai and Paramkudi.

Conclusion

Caste system in academic and political discourses refers to concepts such as ‘Brahmanism’ and ‘Hinduism’. But in this case Both Pallars and Thevars are not upper caste Hindus. This is clash between two lower caste communities. The physical presence of upper caste Hindus is totally absent in the spaces of the strikes between these two communities. But Pallars who are enlisted in SC category are lesser in social and economic status. Representations in official political institutions are less for Pallars when compared with Thevars.

In Tamil Nadu state has played a significant role in caste relations among different caste groups. There is a major criticism leveled against state that it stands only in with dominant caste. Pallar leaders argued that in South Tamil Nadu dominant caste Thevar community use official state for suppressing the Pallar community. Since 1990’s the economic relationship between Thevars and Pallars has shifted notably. Most Pallar’s in rural India were traditionally employed as agriculture labours on Thevar land and were paid less than minimum wage. In the early

1990's Pallars began to enjoy minimal upward economic mobility, which reduced their dependence on Thevers. Pallars became able to own and farm their own lands. Thevers have responded to this threat to their hegemony with violence. Pallars too have begun to fight back. Then Thevar community use official state system against Pallar community. Police force is the main state system for use this atrocities against for Pallar community. In 1995 Kodyankulam, 1999 Manjolai Massacre, 2011 Parmkudi Police firing were the some of the examples for Police atrocities against Pallar community. Pallar leaders said that in every time Police force favourable to Thevar community. In every riots Police force only raid Pallars settlement and brutally attacked the Pallar peoples.

Pallar community mainly argues that they are not Dalits, Harijans and untouchables. They are the followers of Pandia kingdom. And they strictly call for remove the Pallar community from Scheduled Caste list. Pallar leaders said that Pallars did not face any type of discrimination before the creation of SC list. After the creation of SC list Pallars included in SC list and they face many type of discrimination. They also said that nowhere in India there are landowning agricultural labours were did not enlisted in SC list. A best example for this is the Vanniyar community in Tamil Nadu. The main occupation of this community is agriculture and because of that they belong to the MBC(Most Backward Community). But still the people who inhabited in Marutham land and whose occupation was agriculture that is Mallar (Pallar) are listed in scheduled caste. The main reason for being listed in scheduled caste such untouchability, financially backward status and illiteracy have not been faced by Pallar. In the year of 1935 the British government who understood that there existed some problems in the list put forward some conditions in determining the depressed communities. They were: Who eats dead cow, who cremated corpse, who is prohibited to enter into temple, who has un approachability. Even though these many conditions existed it is a surprising fact that the Pallar who did not do any of these acts were included in the Scheduled Caste. Pallars argued that they want social status. They stated that People cannot have a high social status neither being well educated nor well employed nor by having a better lifestyle but only if they are excluded from the scheduled caste.

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Cross-Dressing: The Secret Life of Afghan Girls in Nadia Hashimi's Fiction *One Half from the East*

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Abstract

Cross-dressing is a culture phenomenon which is followed by many societies in order to change their gender identity for various purposes. In Afghanistan, girls are the victims for its cultural need. Girls are somehow forced or allowed themselves in that culture for maintaining the economic need of their family. In some cases, people believe to change a girl into a boy would bring honour and good luck to the family. The result of their belief affects the girl's life both physically and psychologically. At first this seems to give pleasure and freedom for girls but later it leads them to confuse their own identity. Characters like Rahima and Obayda want to be a boy for their entire life because of the freedom they get and they search for the solution for long lasting their change. This study focuses on the opportunities and obstacles of a girl when she leads to the secret life and how the changes affect the psyche of a girl child.

Key words: Afghanistan, gender, culture, bacha posh, identity.

"I put the pants on and feel like I've stepped into another world" (25). With this quote, the article pours over the pathetic situation of Afghan girls after having the secret life. Women are created as strong but the circumstances compose her into weak gender. In order to protect women empowerment, feminists fight for women's rights. Feminism is a movement that questions the ideologies which affects women's freedom. It addresses the issue of, the inferior position of women in society and seeks the solution for the discrimination. Numerous feminist movements and ideologies have developed on different perspective for the welfare of women. Feminists are fought for different causes like gender equality, political rights, right to free from

violence, right to equal wages etc. Lisa S. Price, in *Feminist Frameworks: Building Theory on Violence against Women* says: “Feminism is also a method of analysis, a standpoint, a way of looking at the world from the perspective of women. It questions government policies, popular culture, ways of doing and being, and asks how women’s lives are affected by these ideological and institutional practices”(6).

Modern society has redefined the role of women which is vastly different from traditional concept in Afghanistan. Because of religious beliefs and cultural diversities, patriarchy and gender inequality still exist there. The construction of identity is influenced by these beliefs, cultures, ethnicities and historical differences. They consider women are lowly to men and fitting for bearing children and keeping their homes. Parents are not ready to give proper education for their daughters because they believe there is no use for them to give education for their girls because when their daughters earn money and fame in future due to their education, the credits will go only for their husbands and not to them. In some cases, women thought themselves that they are inferior to men. This mentality is largely influenced by the tradition and culture of the society. Tradition and culture lead the way of living, but it will not allow women as a ruler. When we talk about inequality, obviously religions may play the biggest role in peace; some religious practices restrict the role of women.

Nadia Hashimi is an American woman born to Afghan descendants who grew up surrounded by large community of Afghan family members. She took a trip to Afghanistan, there she saw the country was ravaged by war and it is unsafe for the people’s healthy living. She saw the plight of Afghan women and children, problem of poverty, immigration, illiteracy, domestic abuses and explains these issues in her works. This article represents the plight of an Afghan child who cross-dressed as a boy to serve her family in the absence of a son. It also explores the opportunities and obstacles of a girl child when she cross-dressed, how the changes affect the psyche of a child and difficulty she faces because of her reversed gender identity.

Cross dressing or reversing gender roles are apparently acceptable for gender identity which is exclusively associated with a particular culture of the society. Woman is allowed or forced herself as a victim for that culture in order to save her family and sometimes it affects her psychologically. Women in a lower class status are engaged in cross dressing for their economical purpose. Some women are accepted these changes to live an adventurous life outside

of their domestic sphere that is forbidden for women in some society. In some cases, people believe to change a girl into a boy would bring honour and good luck to the family and the result is a male child.

Bacha posh (a girl dressed up as a boy) is a cultural phenomenon which is followed in Afghanistan. Having a male child is a social pressure and a matter of pride in many countries including Afghanistan. A male child carries the family name forward instead daughters are often considered as a burden for the family. Families without boys are subject to pity and contempt in the patriarchal society. In the absence of a son, the family could change one of their girls into a boy for their familial purpose. They change her clothes, cut her hair in short, and give her a male name. People in her family and friends know her identity, but they will not reveal it. They act in front of her to believe that she is a boy. There is no need to do household works for a *bachaposh* girl. She can go to school, run outside, ride bicycle that is forbidden for girls and escort her girl siblings when they go out. A *bacha posh* girl can enjoy all the benefits of man that woman in Afghanistan struggle until she hits the puberty. After that she must get ready for the transition from a boy to a girl and then she has to start covering her head, soften her voice, and prepare for marriage. It is difficult to accept these changes in her after breathing the air of freedom.

Nadia Hashimi has portrayed the secret life of Afghan girls that exists in Afghanistan. In her second novel *One Half from the East*, she depicts the pleasure and pain of two cross dressed girls named Obayda (Obayd) and Rahima (Rahim) and how they accept their fate and come out as resilient girls. The novel *One Half from the East* tells about a ten-year-old girl *Obayda*, who is accidentally, disguised as a *bacha posh* and living as Obayd in Afghanistan. Obayd's family changed her for the magical hope of getting a boy child. Obayda's aunt Aziza convinces her mother by saying that if she changes her daughter as a *bacha posh*, good luck will come to her house and she will also get a boy for their family. She says:

Make Obayda into a boy. With her as a son, she will bring good luck to your home. You'll see your husband cheer up. Then you plan for another baby in the family. Having a *bacha posh* at home brings boy energy into your household. The next baby that comes will be a boy. And once you have a real son, watch what happens. Your husband will come back to life. I've seen this work in the families

around us. It's not magic – it's just how it is. And that's when Obayda can go back to being a girl. Everyone wins. (16)

Obayda wants to be a girl alone. She is frightened to face a society with the male mask. Her mother convinces her with tempting words that she can do what is forbidden for girls in centuries. Obayda says "For ten years I've been a girl. That's pretty long time. I like being a girl. I like doing girl things. My mother tells me that as a boy, I danced before I walked" (19).

Obayda find difficulties to act like a boy in school. She finds herself that she is in a weird place between two worlds. She has discomfort when she is sitting with the boys. She said, "everything else about being a boy is hard because it's so different from being a girl. Trying to act like a boy is like learning a whole new language, and I am really struggling to find the words. If I start to cry, there will be absolutely no hope for me" (50). She wants to be a girl, but she cannot. She is unable to concentrate on her studies in boy's school. She has lots of freedom, but she has fear to enjoy it. In her school, she meets another *bacha posh*, named Rahim who fortunately come to rescue Obayd and become the booster for Obayd. They both deal the same hardship, but Rahim is a little more senior for Obayd. They are started to fight against their curse and tried to chance their curse into a gift. Both of them are the medicines for their pain. Obayd thanked Rahim as, "Rahim showed me that being a *bachaposh* is a good thing, may be even the greatest thing that's ever happened to me" (145).

Rahim has trained Obayd how to behave like *bacha posh* and conquers her fear. Rahim taught Obayd to think and behave like a boy not a *bacha posh*. He says the difference between boys and girls as:

"You're a boy, not a *bacha posh*, Obayd. If you get that, there is nothing else. To know your weaknesses now, don't you? Boys aren't supposed to have weaknesses. Boys are built of rock and metal. We eat meat and show our teeth."

"And girls?"

"Girls are made of flower petals and paper bags. They eat berries and sip tea like something might jump out of the hot water and bite them." (72-73)

After all confusions and tears, Obayd started to enjoy her new life and the changes in her. They play together in school and wander outside together with other boyfriends. They fight with other boys and ride cycle on the street. They enjoy the freedom which is a longing part in Afghan girl's life. They can help their family, work and earn for them. Obayda, a girl-son who can help

her father to walk with a walking stick and she feels it is her greatest achievement. They want to be a boy till the end of their life.

Changes never change but a sudden change that turns the entire life. Rahim's mother has decided to change Rahim into Rahima after seeing her playing with older boys. Her family arranged her marriage with the tribal warlord who rules the village. Frustration and fear change Rahim's mind and force to believe the supernatural things in order to fix her new identity. She tells Obayd about a legend her mother has told, "that passing under a rainbow changes boys to girls and girls to boys. Even if a pregnant woman walks under the rainbow, the baby in her belly changes" (118). Rahim has decided to pass under the rainbow in the hope that her new identity permanently long lasting the freedom she had in her life. However, this horrifies Obayd who doesn't want to be a girl again agrees Rahim's decision. After getting all opportunities to Obayd being a boy, she believes being a girl is the worst fate. She prayed for the baby in her mother's womb. She states, "I...wonder if it's a boy or a girl. I hope, for the kid's sake, that it's a boy, even though my parents will be so happy with a son that they'll probably forget my boy name" (189). They have started their harmful journey to find out the waterfall on the hill to pass under a rainbow, but they failed. They may be dressed as boys, do what boys do, but still have fear in them that they have to reverse themselves as girls one day. But they have a hope to pass under a rainbow will change their destiny. The fear and hope lead them to a drastic decision to visit the dangerous hill. Later Obayda's mother learns the truth and tells her that the rainbow is only a legend told to children. Obayd becomes Obayda when her mother gives birth to a boy child. She has changed her identity as a girl and started her schooling again. She has shared her adventurous life as a *bacha posh* with her girlfriends. She says:

I never had to go home straight after school. I didn't do any of the chores around the house. Everyone expected me to be loud, and it was fine if I went home with dirt on my pants. Nobody in the market cared where I was going, and I could climb trees without worrying about someone seeing my underpants. (243-244)

She has concluded her words as, "I don't want to forget my adventurous as Obayd, but I am also trying to be okay with being Obayda" (247).

Thinking and behaving like opposite gender is a difficult one for both genders. Behaving like opposite gender is difficult especially for children. Sometimes it affects the psyche of that child. There is confusion which occupies their mind. The result is that they may be unable to identify

their own identity. This may affect the girls not only physically but also psychologically. This may also affect their familial structure and their future. After accepting their fate to live like a boy and gaining advantages, Obayd and Rahim refuse to be a girl again. They know this freedom will not last for them, but they want it. They put some resilient attitude for long lasting their freedom like passing under a rainbow. At first, this alteration of appearance may give freedom for girls for their education and all the other things, but later it gives pain when they enter their brutal familial life. Women do not realise their values and roles in the society. Women should realise their status in society. Women without education cannot know their rights in the society. Giving proper and equal education to women will make the country, a perfect and a non-discriminative one.

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The Hazards of Gypsy Life in Jess Smith's Autobiographical Trilogy

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Abstract

The indigenous people across the continents face innumerable challenges and hazards in order to lead a dignified life. Their culture is under increasing threat by the dominant communities that claim to be modern, powerful and scientific. Of all indigenous voiceless subalterns across the continents, the travelling communities, commonly known as gypsies, have a unique nomadic way of life. However, their life is under various kinds of threats. These excluded nomadic tribes of the subalterns need recognition and acceptance into the mainstream. The word *Gypsy* is sometimes considered derogatory because of its negative and stereotyped associations. The stigma of "Gypsy" has caused innumerable hardships, trials and tribulations to this travelling community. The gypsies are tinkers, hawkers, pipers, fortune tellers and rag pickers. Jess Smith is a popular European, indigenous, gypsy woman writer. Being born in Scotland in 1948 her works focus on the experiences of the Scottish travellers. She has published six books, including an autobiographical trilogy *Jessie's Journey: Autobiography of a Traveller Girl, Tales from the Tent and Tears for a Tinker*. The central argument of this paper is to highlight the hazards of gypsy life which they encounter in their nomadic life and their resilience.

Key words: gypsy, subaltern, hazards, culture, resilience.

Gypsies are one of the indigenous groups of people with their own specific identity, history and culture. The term "indigenous" is associated with "a group of people, rather than with a world view, a set of values, a way and a way of being in the world" (1) says Charles Royal. He argues that the discourse of recent decades has been dominated by a socio-cultural perspective based on a history of colonization. Indigenous peoples have been recognized by the United Nations. Amongst important documents is the United Nations Declaration on the Rights of Indigenous Peoples (March 18, 2008). Article 17, number 1 declares "Indigenous individuals and peoples have the right to enjoy fully all rights established under applicable international and domestic labour law." (www.un.org.wikipedia.)

Of all indigenous voiceless subalterns across the continents, the travelling communities, commonly known as gypsies, have a unique nomadic way of life. These excluded nomadic tribes of the subalterns need recognition and acceptance into the mainstream. The word *Gypsy* is sometimes considered derogatory because of its negative and stereotyped

associations. The English term *Gypsy* or *Gipsy* originates from the Middle English *gypcian*, short for *Egipcien*. This designation owes its existence to the belief that the Gypsies or Romanies were from Egypt. According to one narrative they were exiled from Egypt as punishment for allegedly harbouring the infant Jesus.

Jess Smith is a popular European, indigenous, gypsy woman writer. Being born in Scotland, her works focus on the experiences of the Scottish travellers. She has published six books, including an autobiographical trilogy *Jessie's Journey: Autobiography of a Traveller Girl*, *Tales from the Tent* and *Tears for a Tinker*. Jess Smith was born in Aberfeldy, in Scotland on March 10, in 1948. In 2014 she led a campaign to save the Tinkers' Heart, a Scottish travellers' monument in Argyll, Scotland. Jess is also involved in researching the ancestral roots of the Travelling People. She regularly appears at literary and storytelling festivals throughout Britain and across the world. ("Jess Smith," www.en.m.wikipedia.org)

Of her three autobiographical works *Jessie's Journey: Autobiography of a Traveller Girl* was written in the year 2012. It is the story of Jess as a Travelling Person and her mainly nomadic childhood on the roads of Scotland in a blue bus. This book tells of Jessie's life up to the age of fifteen as part of a travelling family in Scotland. *Tales from the Tent* was published in 2003. It contains many interesting stories along with gypsy life and the encounters they face in life. *Tears for a Tinker* was published in 2005. This autobiographical book gives an account of the process of modernization in Gypsy life and the slow erasure of their life and culture. Poverty, social ostracism, police atrocities, discriminations and vagaries of nature are e of the notable hazards of Gypsy life. All these and much more are vividly brought out ess Smith in her autobiographical Trilogy.

The gypsies have almost lost their identity and their rightful place in society. In this context what Prathama writes about the Adivasies and tribals of India is very much applicable to the Gypsies. There is "...very limited possibility of their appearing as either historical or economic or literary or even religious subjects in their own right" (2). The socio-cultural encounter of the gypsies starts right from their school days. There is an unfriendly atmosphere in schools where the gypsy children are treated like untouchables. Jess comments in *Jessie's Journey*, "Let me tell you about our nun-run school, and I promise you this, it certainly wasn't the proper way to start an education" (16). Everyone was asked to kneel down and pray. "Prayer followed prayer and finally, when we got down to lessons, prayers were said at the start and finish. If we needed to go for a pee, we had to pray. We were the ones who needed the prayers. Our wee knees were lumpy and sore. My head felt like a rain-soaked tennis ball, having hung it for so long" (17). Sister Alice never missed a chance to insult the gypsy children calling them, "dirty heathen gypsy" (18). The strictest law in the convent school was Sunday worship. "To miss the seven a.m. call was blasphemy!" (19). The punishment for being absent from Sunday worship or any violation of rule is to be put in The Jesus Box, a dreaded punishment for the gypsy children "A place where you meet a monster called Jesus!" (21). "Here was the Lord of the bloodied cross who frightened children" (23).

She confesses, "My school life became a nightmare. Nobody would be seen talking to me. One lad Derek did, and got a bleeding nose for his trouble" (207). On another occasion when Jess is invited by one of her schoolmates for a party a lad throws her bag over the gate just because she is a gypsy girl. She recalls, "Everyone else laughed, and as

I retrieved my precious satchel it didn't take long for the bubble around me to burst. The father must have told his daughter she had invited a tinker to her party, the one who lived behind a high wall in Lennie's Yard." (207)

In the same book Jess Smith talks about the hazards of the gypsies as, "The ethnic minority of my people is being cleansed from the roads of Scotland. There is just no place left for the likes of Charlie, Jeannie and their bus full of bonnie lassies!" (244). These nomadic gypsies are not given place to have their tents in the open grounds. They are chased away like animals. Jess describes the humiliation of being driven away by a man. "His eyes narrowed on seeing us. 'Where the hell are you going?' he shouted at the frightened woman. 'Get yourself back in there or it's the stick I'll give ye!, he added, before turning to us, hissing through clenched teeth, 'And you, filthy gypsies, you can go now, or else'" (214). In *Tales from the Tent* Jess Smith writes, "Being Scottish travellers in the fifties could be hard going. For a start, unless you were by local farmers to spend back-breaking days in the fields working the land, there weren't many places to pull on to. Landowners got a mite stroppy as well, and on many a night we were forced from our beds to pack up and move on" (160).

As the gypsies stay on open grounds without any protection they are stolen for body dissections. She writes, "Travellers were easy prey for body-hungry scientists needing to know the ins and outs of the human form" (95). In *Tales from the Tent* Jess says, "It was well known amongst travellers that because of their non-registered existence they were easy prey for dissection-hungry doctors willing to pay whoever brought them good healthy specimens" (185). Once the body snatchers, three Irish men try to abduct her only brother. Recalling this shocking incident she writes, "Unscrupulous men with wicked intentions of selling them to doctors for the practice of dissecting. But until then we had never believed the scattered tales. There we were, then, victims of such demons" (24). Though the boy was rescued he never got out of the shock, became depressed and killed himself.

There are atrocities committed towards the gypsies not only by the public but also by the police. The gypsies are the first suspects in any theft or social crime. In her work *Tears for a Tinkers* she recalls two incidents of police atrocities. "Mishaps of little or no criminal intent started to be used against them. If one lost something and didn't find it, then a gypsy had stolen it. If a cow took sick, or dog or goat, then a gypsy curse was to blame. Blue babies were the result of an 'evil eye'. On and on flew the accusations" (115). Once Jess's father was accused of having stolen some equipment for painting which in fact he bought it for second hand. He was put in the jail and suffered. He says, "Travellers were, and still are, looked upon as vermin. I was a travelling man who suffered regular beatings, both by fellow prisoners and guards alike. I was given the vilest chores to do" (138).

To conclude, Jess Smith is right when she observes in *Jessie's Journey* "So...the traveller's lot was indeed a fearful, dangerous one at times! (99) In the same book she poignantly says, "The harassment of travelling people begins with the breast milk" (161). The worldwide recognition of indigenous peoples and their rights in recent decades has had many positive consequences in spite of the fact that the indigenous culture and

life is under increasing threat by the dominant communities that claim to be modern, powerful and scientific.

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An Imperiled Paradise – as portrayed in Salman Rushdie’s *Shalimar the Crown*

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Abstract

Salman Rushdie is an acclaimed Anglo-Asian novelist and one of the pioneers among the present-day writers. At the heart of the story of *Shalimar the Crown* are Shalimar, Boonyi, Maximilian Ophuls and India/Kashmiri Ophuls. The novel revolves around many significant events, which take place in their lives as their paths cross. Rushdie’s main emphasis of *Shalimar the Crown* is on the destruction of one of the most beautiful places on earth – Kashmir. Nature has endowed Kashmir with implausible beauty and it is called the “Paradise on Earth”. A fascinating study of the Kashmiri conflict, the culture of the area and the growth of Radical Islam, the novel conveys both the astonishing splendour beauty as well as the senseless violence of Kashmir, which is the bone of contention between India and Pakistan for decades.

Key Words: Salman Rushdie, Shalimar, Boonyi, Maximilian Ophuls, India/Kashmiri Ophuls, Kashmir, Islam, politicians, religion, Islamic guerrillas, separate state.

About the author

The Indian-born British essayist and fiction author, Ahmed Salman Rushdie was born in Erstwhile Bombay on June 19, 1947 and he was the only son of Anis Ahmed Rushdie, a Cambridge University educated lawyer turned businessman and Negin Butt, a teacher. They had three other girl children and he is from the Shia group of Islam. During the Indo-Pak war in 1964, Rushdie’s parents reluctantly moved to Karachi, Pakistan. He was educated at Cathedral and John Cannon School in Mumbai, Rugby School in England and King’s College, Cambridge.

He received his Master's Degree in History in 1968. Before becoming a full-time writer, Rushdie has a brief career as an actor and he worked as a free-lance advertising copywriter from 1970 to 1980. He has been married four times, but each time, it ended in a divorce .

Rushdie's first published book, *Grimus* (1975) was classified as science fiction and his second book, *Midnight's Children* (1981) became very popular. The *Satanic Verses* (1989) created a great furore as the then Iranian President, Ayatollah Ruhollah Khomeini, issued a "fatwa" (religious order) calling for Rushdie's death. Rushdie went into hiding and he was given round-the-clock protection by the British security guards. In 1990, he published an essay, *In Good Faith* to appease his critics and reaffirmed his respect for Islam and apologized to those who were offended by The Satanic Verses. Still, Ayatollah Khomeini's successor, President Hashemi Rafsanjani refused to lift the death sentence and it was only in 1998 the "fatwa" was withdrawn. Some of his other famous books are *Shame* (1983), *The Jaguar Smile: A Nicaraguan Journey* (1987), *Haroun and the Sea of Stories* (1990), *The Wizard of Oz* (1992), *East West* (1994), *The Moor's Last Sigh* (1995), *The Ground Beneath Her Feet*, *Fury* (2001), *Shalimar the Clown* (2005) , *Careless Masters* (2007), *Parallelvile* (2007) and *The Enchantress of Florence* (2008).

Article

Salman Rushdie is an acclaimed Anglo-Asian novelist and one of the pioneers among the present-day writers. Much of his fiction is set in the Indian Subcontinent. His fantastic novels portray the post-colonial relationship between the cultures of the East and the West. His novels advocate free speech and an author's social responsibility. The fatwa, which followed the publication of *The Satanic Verses*, has not kept him quiet and he is always noted for his incisive criticism of the decadent approach of Islam and human life.

At the heart of the story of *Shalimar the Crown* are Shalimar, Boonyi, Maximilian Ophuls and India/Kashmiri Ophuls. The novel revolves around many significant events, which take place in their lives as their paths cross. The novel reveals the story of Maximilian Ophuls, his illegitimate daughter, India/Kashmiri Ophuls, Maximilian Ophuls' assassin, Shalimar and the fourth character, Boonyi, who links them all. The story opens with the killing of Maximilian Ophuls and it is assumed that as he is a Jew, he is a victim of a planned terrorist act. However, his assassination is an act of pure, personal revenge and not at all related to terrorist

organizations. Actually, his throat has been slashed by his chauffeur, Shalimar at the doorstep of his illegitimate daughter, India.

India, in reality, is the daughter Boonyi and Maximilian Ophuls. The tangled, startling connections come clear once the thread, connecting these main characters – Max, Shalimar, India and Boonyi – are untangled. Rushdie recreates the love story of Shalimar and Boonyi. Shalimar was the son of a Muslim theatre troupe leader and Boonyi was the daughter of a Hindu Pandit. They lived in an imaginary Kashmiri village called Pachigam, where Muslims and Hindus lived together peacefully. Shalimar and Boonyi fell in love at fourteen and the village elders agreed to their marriage and all seemed fine except that Boonyi did not want to be stuck in Pachigam.

The opportunity, which Boonyi was waiting for, came in the form of Max Ophuls. Max was appointed as US Ambassador to India, and he was entertained by the Pachigam troupe and he was enamored by Boonyi. He got for her a flat in Delhi and an affair bloomed between them. As Boonyi got pregnant, a scandal broke out and Max was forced to return to America. Boonyi named her child Kashmira, but Max's wife came to India and took her to the UK. Boonyi had no other option, but to leave for her native village and as no one wanted her, she began to lead a secluded life and had contacts with none, except her dead mother.

Shalimar, who was deeply in love with Boonyi, could not bear her betrayal and he wanted to take revenge on those who were the cause of his unhappiness. To fulfill his purpose, he joined hands with various jihad organizations and traversed across many countries and became a renowned assassin. Shalimar reached America and worked as Max's chauffeur and on the day, he got his notice from being his driver, he killed Max. Meanwhile, India came to know that her biological mother was in Kashmir and so she travelled to India, but on her arrival in Kashmir, she learnt that Shalimar was arrested and sentenced to death. However, he escaped from jail to kill India; but, before he could kill India, she avenged her parents' death.

Rushdie's main emphasis of *Shalimar the Clown* is on the destruction of one of the most beautiful places on earth – Kashmir. Nature has endowed Kashmir with implausible beauty and it is called the "Paradise on Earth". Kashmir is dotted with beautiful lakes and surrounded by magnificent valleys. "In *Shalimar the Clown* (2005), Salman Rushdie turns to the one remaining thread of his complex cultural inheritance that he has not yet given substantial novelistic treatment: the state of Kashmir" (Teverson). A fascinating study of the Kashmiri conflict, the culture of the area and the growth of Radical Islam, the novel conveys both the astonishing

splendour as well as the senseless violence of Kashmir, which is the bone of contention between India and Pakistan for decades.

Kashmir has become a disputed territory as self-centred politicians have tried to divide the region on the basis of religion. On one side, India and Pakistan vie with each other to have complete control of Kashmir. On the other hand, the problem is aggravated by the Islamic guerrillas, who have been waging a separatist war against India as they want Kashmir to be a separate state. India accuses Pakistan of arming and supporting the terrorists, but the latter denies the accusation and it says that it gives moral support to the “freedom fighters”. Though the novel mainly deals with a personal tragedy, it describes the mind of a terrorist and one of the most insolvable territorial disputes of recent times..

The story of Kashmir is fascinating and devastating. This is a complicated historical fiction covering the period during which Kashmir changed from a peaceful haven, in which Muslims and Hindus successfully co-existed to the self-destructive region of the world, it is today. Rushdie tells the story of Kashmir through the eyes of those who lived through it, but did not survive those violent years. Although the population is divided by religion at present, the Kashmiri people once existed together. “The words Hindu and Muslim had no place in their story... In the valley these words were merely description, not divisions. The frontiers between the words, their hard edges, had grown smudged and blurred. This was how things had to be. This was Kashmir” (*Shalimar* 91). At that time no one would have imagined that the kind of peace, which existed would be shattered and “that Kashmiris would attack other Kashmiris driven by such crummy motivations as envy, malice and greed” (*Shalimar* 101)..

Salman Rushdie’s new and audacious novel, *Shalimar the Clown* can be considered as an epic, which spans time and continents. Though there are references to almost all the major countries and cities in the world, the novel’s heart is in Kashmir. The novel is based mostly in a small town, in the Indian region of Kashmir. The town in itself is imaginary, but it is located in an accurate geographic location, which is not far away from Srinagar and what happens in an ordinary Kashmiri town or village now, happened in that imaginary village too.

This gripping and mesmerizing epic tale is a story of love, betrayal and revenge. Most of all, it is tragedy of Kashmir, an earthly Paradise, which is being scattered to pieces on the one

hand by Islamic militants and on the other hand by Indian military oppression. This Garden of Eden, populated with warm, humble and enchanting innocent inhabitants, is being transformed into a ravaged and desolated place by the cold-blooded, fanatic, malevolent marauders from India and Pakistan as his grandparents on his mother's side belong to Kashmir and Rushdie and his siblings used to spend their summer vacation there. Salman Rushdie has dedicated this novel to his Kashmiri grandparents. This place of staggering beauty is now a war-torn-site and contested by India, Pakistan as well as the Islamic militants.

In the imaginary village of Pachigam, as it was anywhere in Kashmir at that time, the Hindus and the Muslims were living in perfect harmony and even at times, it appeared that both religions had merged together. The Muslims adapted the Hindu gods and superstitions and on the other hand the Hindus practiced to add meat in their daily food. "Pachigam was a blessed village, and its two great families, the Nomans and Kauls, had inherited much of the natural bounty of the region. Pandit Pyarelal had the apple orchard and Abdullah Noman had the peach trees" (*Shalimar* 110 -111) and these two families had a strong bond.

One particular event proves the highest point of the Hindu-Muslim cooperation and that happened on the night on which Shalimar and Boonyi were born. Both families performed a banquet laden with tradition and magic. However, at that time news came that the Pakistani Army had crossed into Kashmir and it was involved in murderous attacks and it would signal that end of an idyll. "An army of kabailis from Pakistan has crossed the border, looting, raping, burning, killing... and it is nearing the outskirts of the city" (*Shalimar* 139). The army succeeded in driving back the kabaili marauders, but they took control of a part of the territory.

When the love affair between Shalimar and Boonyi was discovered, the parents of those two supported it fully. Abdullah said, "We are all brothers and sisters here... There is no Hindu-Muslim issue. Two Kashmiri- two Pachigami-youngsters wish to marry, that's all" (*Shalimar* 180). Pyarelal added. "To defend their love is to defend what is finest in ourselves" (*Shalimar* 180). This tranquilize oasis in olden days was considered to be a beautiful land of breathtaking lakes and gathering crocuses and snow-capped peaks surrounded by beehives, peach orchards and mountains. In such a wonderful place a Muslim boy, who was an acclaimed rope-walker was allowed to marry a bewitching Hindu girl in this secular Kashmiri society. Even when disagreements crept in regarding the form in which the wedding should take place "and long

years of communal harmony were at risk” (*Shalimar* 185), the bridegroom’s father suggested “We’ll have two wedding days... First we’ll do everything your way and then we’ll do it all again in the way we know” (*Shalimar* 186). So, the marriage took place in a ceremony that jubilantly mingled both Hindu and Muslim rites, costumes and customs.

Though there was religious and governmental carping, Abdullah Noman firmly believed the concept of Kashmiriyat, “ the belief that at the heart of Kashmiri culture there was a common bond that transcended all other difference” (*Shalimar* 180). However, the soldiers and mullahs took askance at the fameless marriage between a Muslim boy and a Hindu girl and this interface marriage was disapproved of by the Iron Mullahs who came to Kashmir and in the town disliked the couple so much that the boys even raped Boony taken advantage of external forces. When we read the novel, we get a lot of information about the activities of the Indian Army, its fight against the insurgents, reports of fidageen attacks and atrocities committed both by the militants as well as the security forces. The Islamic militants placed many restrictions on the people of Kashmir too. The terrorist outfits demanded that women should wear burqua and they should adhere to the Islamic cannons. The people were forced to live a life inside the shell and there was ban to take part in any entertainment even music was banned. So, the life of the inhabitants of Kashmir was in total disarray.

According to Rushdie Kashmir for the Kashmiris, is a moronic idea. “This tiny landlocked valley with barley five million people to its name wanted to control its own fate. Where did that kind of thinking get you? If Kashmir, why not also Assam for the Assamese, Nagaland for the Nagas?” (*Shalimar* 165). If Kashmir is given freedom as the militants wish, then won’t it be a continuous progress? Each state will ask for freedom and the liberation movement will be endless. Next it would be the turn of towns, villages, city, streets and even individual houses.

The novel is sprinkled throughout with horrific and devastating accounts of what deeds men do in the name of faith, religion or country. There was one demon called Colonel Hamirdev Suryavans Kachhwaha. “Kachhwaha had a splendid moustache, a swaggering Rajput bearing, a barking British-style military voice... The colonel had a preferred nickname for himself, too. “Hammer Kachhwaha” “(*Shalimar* 152-153). He represented the Indian Army’s unpopular and brutal presence in the valley and the other demon was the Islamic radicals. Further, in “ a

disturbed area , search warrants were not required , arrests warrants ditto, and shoot –to-kill treatments of suspects was acceptable” (*Shalimar* 474).

The legal position was that the Indian military presence in Kashmir had the full support of the population, and to say otherwise was to break the law. If someone breaks the law, he was considered to be a criminal and criminals were not to be tolerated and the military had all the right to come down heavily on them with the full panoply of the law and with hobnailed boots and lathi sticks. However, Rushdie is angry with the Indian Army who in the guise of defending the Paradise is ruining it. Salman Rushdie portrays it through the character of General Hammirdev Kachhwaha, who was the army officer responsible for counterterrorism operation in the fictional village of Pachigam.

The people of Jammu and Kashmir hate the army because of the so many atrocities done by them. There are many episodes to prove that the army uses sexual assault to demoralize the people of Kashmir, especially the Muslims. Numberless women have raped by soldiers at gun point – “Systematic violation of young boys by entire Indian army units were becoming commonplace, the girls taken to army camps, naked, and strung up from trees, their breasts cut with knives” (*Shalimar* 589). Innocent Kashmiris have been sandwiched between the militants and the military “... most places in the valley had been stricken by the twin diseases of poverty and fear that double epidemic which was wiping out the old way of life” (*Shalimar* 594). If the militants have any doubt that anyone is assisting the army, he will be found guilty, tortured and killed.

The novel also has references to the sufferings undergone by the army men. The difficulties and hardships encountered by the soldiers at the line of partition are immeasurable. “There were men up there freezing their balls off and occasionally dying, dying of the cold, dying because they intercepted a Pak sniper’s bullet, dying before they were given golden bangles by their fathers, dying to defend an idea of freedom” (*Shalimar* 158

Thus “Rushdie looks at Kashmir, his grandparents’ homeland, as a lyrical sanctuary, a place where Hindus and Muslims were once united by a belief that Kashmiri culture is a bond that transcends differences. But, conflicts ultimately prevails, and the writer chronicles the uprooting of the village life as Islam morphs form a mystical and artistic religion to a fundamentalists’ vehicle for militant terrorism and theological absolutism. That sumptuous landscape, a revelation-inspiring national temple, is shattered”. (Weisstuch par. 5).

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Violence against Women: An Exploration of Jean Sasson's *Princess and Daughters of Arabia*

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Abstract

The life of middle-eastern women has emerged as a recent trend of focus of contemporary female writers from all over the world. Jean Sasson, an American woman novelist has clearly depicted and portrayed the miserable lives of women of Arabian Peninsula whose basic rights are hidden behind the veil for centuries. Betty Mahmoody, Mukhtar Mai, Latifa, Soheir Khashoggi, Nawal El Saadwi are some of the famous Islamic women writers who have beautifully exemplified the condition of suppressed women of the Middle-East. This paper will have its base on the impacts of violent behaviour perpetrated against women who have been suppressed by the so-called patriarchy. An attempt has been made to highlight the sufferings and pains that have been endured by them throughout the ages and its worst outcome as presented by Jean Sasson. The objective of this paper is to explore and to go to the roots to analyse the depth of plight endured by the Arabian women.

Key words: Circumcision, Gender, Oppression, Male Chauvinism, Patriarchy.

Violence against women can also be known as gender-based violence where the victims are only women. This act is considered as a crime against female. Violence against women has a long history and it varies from one particular society to another. The UN Declaration on the Elimination of Violence against Women defines thus, "violence against women is a manifestation of historically unequal power relations between men and women" ("violence against women," *Wikipedia*). Violence against women can begin from the very start of a girl's life from the early childhood through marriage till old age.

Women in all societies have been victimized on the basis of their gender. The exploitation, ill-treatment and oppression of women are an ever continuing process throughout the world. There is no woman who has not at least suffered one time or another in the hands of men. A woman's life is defined by her gender whereas not every man is torturer of women but every woman is victimized because of her sex. In one of her interviews Shashi Deshpande comments, "a woman's life, they had told me, contain no choices... the women had no choices but to submit and accept". Jean Sasson has truly portrayed the sad realities of victimized women in her books. The violence against women as presented in her works varies from physical, sexual and psychological violence occurring within families, communities and outside their homes.

The strong patriarchal society keeps teaching women to be submissive and obedient to what men say and ask. Traditional gender roles are socially constructed and it serves as the reason of the violence against women. As Liss Marie Das comments:

Women writers question the dual nature of patriarchal rules that are always lenient for men but highly rigid for women. They articulate the so-called ‘unspeakable’ subjects in the society such as rape inside and outside marriage, the trauma of being addressed as a burden of the whole family, the difficulties to get educated and the pain of being sidelined in every walk of their lives. (32)

Female infanticide is one such cruel practice presented in the works of Sasson. In Arabia, female infanticide was practiced prior to the establishment of Islam. This is because women were considered as properties in societies. The agony of women is portrayed to commence from their infancy. The birth of daughter would make them feel sad while they welcome the birth of male children. Jean Sasson presented the issue of female infanticide in some parts of pre-Islamic Arabia in her *Princess: A True Story of Life behind the Veil in Saudi Arabia*. Sultana’s husband Kareem reveals, “there was a tribe in Arabia that practiced the inhuman deed of burying alive their baby daughters in much the same manner that baby girls are murdered today in other countries”(109).

Jean Sasson brings forth the puzzling project of circumcision in *Princess* through the pre-marriage dialogue between Sultana and Kareem when Kareem questioned Sultana about the completion of her circumcision. Sultana repeated the same question to him out of her innocence for which her sister, Nura taken her out to throw light on the subject of Female Genital Mutilation (FGM). Sasson takes up the issue of female circumcision in *Daughters of Arabia*, when Sultana listened to Fatma speaking about the circumcision of her granddaughter. Sasson presents Fatma thus, “...a woman who had learned from respected physicians that the mutilation of girls (circumcision) was not encouraged by our religion and nothing more than a custom that had no basis or meaning in modern life” (208). In the royal family of Princess, Sultana is spared somehow from this barbaric custom by the intervention of western physician. Jean Sasson highlights the effect of mental disturbance into the lives of women thereby picturing the agony of one of the characters, Alhaan’s grandmother. She speaks, “Tonight. Tonight they will make Al-haan into a woman. They have an appointment with barber at nine o’ clock. This ritual I do not believe is necessary... Can you help me, mistress, please...?”(198).

Apart from this there are many a number of issues presented by Sasson that succumb the lives of Arabian women. Women are expected to be in the veil system. They are segregated from every part of life. Arabian women are not supposed to meet any man other than their family members. Sultana feels irritated about the practice of veiling system. Excessive discipline is expected from women that makes Sultana to revolt against the patriarchy. Arabian women are required to wear an *abaya*, a loose fitting black cloak worn by women to cover the body from head to toe. The *abaya* is a must for all women as per Arabian law. In certain places women are not allowed to work alongside men in hospitals, universities and in other area. In many market places, strict segregation is enforced upon women. The *Abayais* a source of controversy from earlier. It is seen as a symbol of patriarchy and is also considered as a marker of the Muslim communities. Sengupta in his work *Blasphemy in the Name of God* says that, “Though the veil is considered to be synonymous with Islam, it is neither a Muslim invention nor a pan-Islamic phenomenon” (54).

Right from her childhood age princess Sultana experienced excessive discipline laid upon girls. In her first book of trilogy, Sasson narrates the incident of quarrel over an apple between

princess and her brother where her father takes the side of her brother. Sultana opines, "Ali was allowed to speak, while I was forbidden to respond...All women learn at an early age to manipulate rather than to confront" (10). This shows the level of domestic violence endured by girls at an early age. As a result of this majority of girls try to hide their feelings instead of revealing it. This would create a psychological disturbance into the young minds of children.

Forcing young girls into marriage before the onset of their menstruation is another issue presented in the works of Sasson. Girl children are not allowed to choose their right partners. The fathers are only responsible persons to point a perfect mate and innocent young girls are expected to marry that particular man without any objection or hesitation. Their fathers are least bothered to think whether their daughters are matured both physically and mentally to face the consequent crisis of marital life. They never care whether the girl is happy with her partner or not. Instead they expect their daughters to get adjusted to their new husbands because for them marriage is associated with family honour and pride and not about a young girl's feeling. This is very much evident in the life of Sultana as well as her sister, Sara. Though Sultana was born and brought up in a luxurious environment, her luxury was disproved by the oppression of women in their culture that took place all around her as Sultana grew up. Sultana has also suffered some of this oppression herself when she was forced into marriage to a man she barely knew before she was seventeen and when her husband later tells her that he intended to take a second wife because she could no longer provide him more children. By then she realised her husband Kareem's true nature.

When Sultana was entering her teenage years, her sister Sara was forced into marriage. Only three years older than Sultana, Sara dreamt of studying art. However, her dreams were shattered the day she was forced to marry a man more than twice her age and who already had several other wives. Sara was crushed emotionally by this marriage mostly because of the fact that she would not be allowed to see her mother and sisters during the first few months of marriage. Before the time limit set by the father was about to end, Sultana and her mother learned that Sara was in the hospital. When they arrived they heard that Sara had attempted suicide. Sara's husband was a sexual sadist who tortured Sara leaving her desperate. Her mother put her own well-being at risk by insisting that father arranged a divorce for Sara. Sultana describes, "Sara was free! She returned to our home. Every upheaval is a transition. My young world was transformed by Sara's wedding, attempted suicide and divorce. Fresh thoughts and ideas began to grow in my mind; I was never to think as child again" (43). Numerous factors determine the marriage eligibility of a girl in Arabian tradition," her family name, her family fortune, her lack of deformities, and her beauty" (43). If a girl is from a good background without any deformity in her body, she may enjoy a good number of marriage proposals. The pathetic situation is that even after the promise to marriage is made and the date is announced, the girl rarely does meet her future husband before her wedding. Such teenage pregnancy can affect the girls because they give birth to kids prior to their full body growth which has lifelong health impact in their lives.

Unfair treatment of sex is one of the major issues that run throughout the novel. Middle-eastern women barely have any rights, nor do they have any power to defend themselves. Most part of the middle-east, especially countries located in the Arabian Peninsula attribute their women to the position of breeding machines and house workers. They have no say in deciding whom they are to marry. They are treated as possessions of

their fathers before marriage and possessions of their husbands after marriage. Polygamy is legal for man and in certain times wives are kept in separate parts of the house even though it was stated in *Koran* that men and women are equal. Violence can affect women thereby giving various health problems. Sultana's sister Reema is one such victim. Her husband is a cruel man who raped her cruelly. As a result she was compelled to wear colostomy bag. She has also undergone an emergency surgery. Another character, Munira is the quiet and obedient child of Sultana's brother, Ali. Right from her birth, Munira had a troubled life. Her longing for the love of her father was a failure because the moment a girl is born in the Arabian land, the parents immediately begin to think of marrying off her. Munira is interested in celibacy, a state of not marrying and having sex for religious reasons. Munira told her mother that she wished to remain a celibate. But her mother was aware of the outcome of such desires. So she kept quiet but Munira on the other hand determined a different life for herself. She trained herself as a social worker with an intention to spend her life in assisting the scorned handicapped in their own land but all her dreams were shattered when her father arranged a marriage for herself with a man named Hadi, almost her father's age. Every member of Sultana's family knew about Munira's repulsion for marriage but no one could speak for her fate

Jean Sasson presents that when the women characters in the family experience violence they tend to attempt suicide. Sara is one such victim who attempts to meet her destiny. She was unhappy due to the brutal and violent behaviour of her husband. The female characters could only suffer. Abused women suffer from stress, depression, low self-esteem, taking to alcohol and the list continues. Jean Sasson throws light on physical, mental and psychological effects of violence against women in detail. Even Sultana takes up drinking alcohol. Sasson reveals how depression culminates in her creating a new bad habit of consuming over alcohol. Loneliness also haunts her because she finds no better alternative to share her feelings when Kareem was away. All the women characters are presented as a victim at one point or other where they experience trauma and stress. The women characters are left without any fulfilment of their aspirations. Psychological violence can impact women in creating unhappy progenies which can affect the succeeding generation. Violence against women has far reaching consequence. Women who experience violence suffer a range of health problems and inability to participate in normal routine. Physical violence is often accompanied by emotionally abusive behaviours such as belittling, intimidation, humiliation and prohibiting women from seeing friends and family. The impacts of physical violence range from bruises, cuts, broken bones, wounds, functional disorders, reduced physical function as well as mental health disorders. Women, who are abused, tend to suffer from anxiety, depression, low self-esteem, phobias and post-traumatic stress disorder. All women in Sasson's works suffer such experiences.

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QUANDARY OF HOMOSEXUALS: ON A MUGGY NIGHT IN MUMBAI

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Abstract

The present study is an attempt to disclose the plight of homosexuals which is not acceptable in Indian society and they are considered as obnoxious. Mahesh Dattani has taken a bold step by introducing themes based on inconspicuous issues in the play *On a Muggy Night in Mumbai* and thereby he has given a new direction to Indian theatre. The main subject of the play is unique, as it does not deal with one person but it focuses on the whole community of homosexuals and their psychological traits. It dramatizes the problems and frustrations in the isolated society of the gay. It is a play about how society creates patterns of behaviour and how it is easy for the individuals to fall victim to the expectations that society creates. It highly explore the misfortunes of this marginalized people, who are all not even considered as human beings. It reveals the psycho-pathetic conditions of homosexuals who struggle between natural instinct and social norms. Thus the paper aims at setting a platform to raise the consciousness of the readers towards this invisible issues.

Key words: Marginalization, Homosexuality, Lesbian, Gay, Untouchables

Social invisibility is the subjective experience of being unseen by others in the society. It refers to the experience of those individuals who are marginalized and considered untouchables in the society. Mahesh Dattani has taken a bold step by introducing themes based on such inconspicuous issues in his plays and thereby has given a new dimension to Indian theatre. Dattani is much attached to the unprivileged sections of the society and he portrays their picture before the audience, so that they come to know about the real condition of them.

Dattani's another significant theme is homosexuality, which he calls as one of the unnoticeable issues, and it appears in the play *On a Muggy Night in Mumbai*. The main subject of the play is unique, as it does not deal with one person but it focuses on the whole community of homosexuals and their psychological traits. It dramatizes the problems and frustrations in the isolated society of the gay. Dattani to discuss such issues which are considered as a restricted one in Indian society. These are all unthinkable in Indian stage and still it is not accepted by the society.

Dattani gives voice to the issue of homosexuality and alternate sexuality. It is a play about how society creates patterns of behaviour and how it is easy for the individuals to fall victim to the expectations that the society creates. Usually homosexuals suffer from shame and

guilt in the society. They are treated by everyone with dislike and disgust. It clearly portrays the social exclusions experienced by the gay people. The play revolves around five male characters and one female character who are either gay or lesbian. They face the discrimination of being a gay and lesbian. Kiran is the only normal character who is a heterosexual woman.

The protagonist of this play is Kamlesh, who is a fashion designer living in Mumbai. It begins with Kamlesh paying money to a guard, who had sexual relationship with Kamlesh. The guard confesses that he does it only for the sake of money. But the truth is, that the guard had enjoyed being with Kamlesh. This reveals, how they hesitate to confess their desires before the society. The gay people are showed as a silent and suppressed community. Because of the pressure faced by the society, they are forced to commit suicide. In the *Contemporary Indian Writers in English*, Asha Chaudhuri observes that,

Much of 'mainstream' society, Dattani believes, lives in a state of 'forced harmony', out of sense of helplessness, or out of a lack of alternatives. Simply for lack of choice, they conform to stereotypes like 'homosexuals' that in some sense leads to a kind of ghettoization within society, little spaces, to which the marginalized are pushed (47)

In the world of homosexuals they too have the feeling of possessiveness and jealousy. Kamlesh is a gay and he is longing for true love after his separation from Prakash. Prakash is referred as Ed [Edwin Prakash Matthew] throughout the play. In the first scene Kamlesh has arranged a get together with his friends. He confesses his inability to forget Prakash in the following dialogue:

... I came to hear to forget over a relationship. A relationship ... I suppose it was. In Bangalore. We have all been through the pain of separation ... as gay men and women, we have all been through that, I suppose ... some of us several times. I did a cruel thing ... Sharad, I hope you will find it in you to forgive me ... I did a cruel thing by loving Sharad to forget Prakash. I have not succeeded. And I have hurt someone as wonderful as Sharad. I made Sharad go through the same pain and suffering that I was trying to get over (CP 67).

The main purpose of the meeting is to share their problems and feelings and they want to help Kamlesh to get rid from the remembrance of Ed. Sharad could understand that Kamlesh still longs for the companionship of Prakash. From the following conversation between Kamlesh and Sharad, it is understood that the gay get jealous when their partner thinks about another person.

Sharad: You know I still love you

Kamlesh: Then why did you walk out on me?

Sharad: You were relieved when I did

Kamlesh: I am sorry ...

Sharad: You tried to love me, but ...

Kamlesh: I wanted to love you, I tried for a whole year (CP 56).

Gay people feel depressed when they are disappointed by their own partner. At first Prakash is a gay and he feels ashamed of himself being a gay. So he wants to lead a life like a normal man. To come out from this guilt, he meets a psychiatrist. After that he totally changes

himself like a normal man. Then he falls in love with Kiran, Kamlesh's sister. Kiran is the best supporter for gay people and she could understand their feelings and problems.

When Kamlesh comes to know about his sister's love for Prakash, he feels happy and wishes his sister to lead a happy life with Prakash. His sister had suffered a lot in the hands of her first husband and Kamlesh had only helped her to divorce him. So he thinks that his sister's second marriage with Prakash should be a happy one. Bunny is another character, who is a TV serial actor and a gay. To maintain his image as a hero he has married a girl and shows himself as leading a heterosexual life. If people come to know about his true face, then he will lose his career. So Bunny leads a double life. Ranjit does not like the way Bunny leads his life.

To escape from the society, Ranjit moves to the United States of America, where he can lead a comfortable life with his gay partner. During their conversation Deepali confesses that she is leading a happy life with her lesbian partner, Tina. Deepali and Sharad are exceptional because both of them feel proud to be homosexuals. They never feel shy and shame. Deepali is very concerned about Kamlesh. And she wishes that Kamlesh would have lead a happy life with Sharad. Bijay Kumar Das puts his view about the play "On a Muggy Night in Mumbai" in the following manner:

In this play, Dattani examines the psychology of persons who are by nature 'gay' or 'bisexuals' and the desire on the part of some of them to turn heterosexual. This may seem to be an unusual theme in the Indian context. But in the real life such characters do exist. Hence, Dattani has re-created the characters in their own situations. To see this play on stage is to feel how these characters turn their inside out (23).

Throughout the play, Kamlesh suffers a lot because of this mental conflict. The homosexual community displays strong feelings of possessiveness and jealousy. When Kamlesh reveals his love for Sharad in front of everyone, Prakash gets jealous. Then Prakash approaches Kamlesh that he is going to be Kamlesh's brother-in-law, so that they can continue their relationship once again. Bunny and Prakash have similarities as both of them are ready to lead double life and pretend as normal men in front of the society. These are all the things which shows, in what way they are considered as a marginalized community in the contemporary society because of being a gay. The characters in this play are trying to find their own identity and they are longing for love and affection.

By presenting the life of gay, lesbian and bisexual people on the stage, Dattani enlarges the understanding of gender and sexuality. It emphasizes the significance to overcome the binaries of male and female, homosexuality and heterosexuality. Through the dialogue of Bunny Singh in the play, he indicates that an attitude of acceptance is important for the gay and lesbian to live: "All I am saying is that we should all forget about categorizing people as gay or straight or bi or whatever, and let them do what they want to do!" (CP 88).

Prakash longs for his past and he realizes that he cannot pretend for so long to be normal. But when Sharad is in a dilemma to leave Kamlesh, Ed approaches Sharad to leave Kamlesh to lead a better life. They feel ashamed to tell that they are gay. The photo of Kamlesh and Ed is the only evidence to prove their relationship. It plays a major part in this play. Kamlesh's friends

decide to reveal the truth to Kiran. But Kamlesh stops them and he confesses that he wants to see his sister happy. Then Ed enquires Kamlesh, about Sharad and his love for Sharad. Then Kamlesh replies: “Yes I do love him. I can be honest with him. I don’t have to deal with lies. And he has the courage to be with me, we both do-to live openly as two men in love” (CP 103,104)

When the photo is showed to everyone, Ed tries to convince Kiran. But she does not want to marry Ed. Then Ed tries to commit suicide. It is understood that often gay literature has an unhappy endings. Gays and lesbians drag themselves towards death, loneliness and isolation. The whole story throws light on the issue of homosexuality and their non-acceptance in the Indian society. John McRae observe about the play “On a Muggy Night in Mumbai” that: ... as the characters masks fall, their emotions unravel, and their lives disintegrate. For the fault is not just the characters- it is everyone’s, in a society which not only condones but encourages hypocrisy, which demands deceit and negation, rather than allowing self-expression, responsibility and dignity (CP 46).

Dattani clearly portrays how the homosexuals are in dilemma between their desire and the society’s expectations. Dattani gives voice to this marginalized community which remains socially excluded and invisible. Throughout the play, he portrays many mental crisis of homosexuals. And the play reveals the psycho-pathetic conditions of homosexuals who struggle between natural instinct and social norms. The play *On a Muggy Night in Mumbai* explore the misfortunes of these marginalized people, who are all not even considered as human beings.

Dattani discusses the homosexual characters and throws light on different aspects of the problems of homosexuals in the traditional Indian society by presenting their views. He neither approves nor disapproves the marriage between the same sex people, he just reveals the truth shrouded under established tradition of homosexual relationship. They are neglected by the society as well as by their own family. The problems faced by those people are clearly highlighted in these plays. Analysis of this play in this manner shows how Dattani centralizes the inconspicuous issues and the problems in this play which have not been given due consideration. Dattani attempts to raise the consciousness of the readers towards these invisible issues.

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THE MINISTRY OF UTMOST HAPPINESS: A POSTSTRUCTURALIST VIEW

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ABSTRACT

In the post-modern chaotic era, Roy finds it is impossible and irrelevant to write a well-structured and organised novel abiding to rules. *The Ministry of Utmost Happiness* is the reawakening of the 'political activist' within Arundhati Roy whose work is a free play of elements with no proper centre. The characterisation, setting, as well as the structure of the novel abides to this postmodern theory. Roy's flair as a writer is explicit as she represents Indian history and politics through the eyes of the most neglected sects of the society strong enough to tamper the viewpoints of the bureaucrat cum narrator. This paper focuses on presenting a poststructuralist view of this novel where Roy's engagement with history, staunch criticism of communalism and the abiding belief in gender belief are knit together to create an enigmatic world of words. Roy, through her novel has thus deconstructed quite a number of oppositions paving the way for post-structuralism.

Keywords: structure, deconstruct, subvert

INTRODUCTION

The school of thought that succeeded structuralism during the 1970s came to be known as poststructuralism. Terry Eagleton defines it as a product of "euphoria and disillusionment, liberation and dissipation, carnival and catastrophe" (142) that emerged in 1968. Rather than seeing any piece of literary work as a closed entity, it was deciphered as an endless play of signifiers with no proper centre. The ideas such as binary oppositions were subjected to interrogation to prove the absence of a centre. The famous poststructuralists include Derrida, Barthes, Foucault etc.

Arundhati Roy rose to international fame through her Booker Prize winning debut novel *God of Small Things*. The return of this *Sahitya Academy* winner to fiction occurred after a rupture of almost two decades and that too with her second novel *The Ministry of Utmost Happiness*. The novel efficiently dismantles the concrete structures of Indian society. As Roy calls her work "a novel experiment" and "a shattered story", she tenaciously distances it from other fictions. Many stories are achronologically knitted into a novel through ample characters and settings making the work indeed a shattered one. The beginning is marked by *media res* as Anjum is left all alone in a graveyard. As the story advances the writer encompasses poetry into fiction bridging the differences between them. According to the writer it is not necessary to have a clear-cut distinction between verse and prose. Moreover, the incorporation of Indian languages such as Urdu, Hindi, Malayalam makes the work peculiar.

Alike Derrida who subverted Strauss's binary opposition, Roy disassembles the male/female opposition by presenting a world of transgenders. Through Anjum-turned Aftab, a transgender Muslim from the Old Delhi, the writer has undeniably created a niche for transgender voices. As V.S Jayaschandran rightly records from the interview with Roy, "I think all writers should be literary transgender person, who don't accept any rules about how they should be writing"(44). Such an affinity of the writer would have created a novel as deconstructed as this. Her characters, though victimised by the evils of society, manages to break it by carving out a unique place of their own in *Jannat*.

Roy subverts the gender roles not only through Anjum but also through the dark illegitimate daughter of Maryam Ipe, Tilottama. Like Rahel from Roy's *God of Small Things*, Tilo also goes to architecture school. She remains mysterious with a blatant face for everyone other than Musa. The stereotypical Indian woman ideology is splintered as Tilo unwillingly tends to her mother during her final days and is wedded to Naga only to divorce him later. Even though her love for Musa is matchless, she aborts their child out of the fear of being a worst parent like her own mother. She is unlike that faithful and sacrificial 'Bharatiya Nari' (Indian woman). Instead of looking down upon Maryam's failure in being a mother, she is hailed as a strong-willed lady fighting alone against the society.

Motherhood and family are also ideas that are Roy reconstructs differently. The smallest unity of society comprising a male, a female and their offspring is decentred through *Kwabagh*, the abode of transgenders and *Jannat*, a hodgepodge of many unrelated and 'unconsoled' (as the book's dedication indicates) people. When Anjum and Saeeda become the mothers of Zainab and later when Anjum and Tilo nurture Miss Udaya Jebeen, Roy's characters redefine family by establishing that motherhood is beyond gender roles. These transgender mothers, Anjum and Saeeda, proves to be far better than the female mothers such as Tilo, Maryam and Revathy. The significance that the writer gives for animals throughout the novel is very peculiar. She neither divides the novel into an anthropocentric nor into an animal centred one. Instead, humans and animals co-exist together as she tampers the demarcation between humans and animals when she says, "We are part of a world where animals also eat each other" (46).

The resolution with which Roy has opted Old Delhi as the setting is equally fascinating. By bringing Jantar Mantar and *Kwabagh* into picture, she has tactfully kept all the imperative government buildings at bay. Such a diplomatic move undermines the importance of these power structures that exploit commoners. Jantar Mantar is the reflection of a mini-India which is at the pinnacle of pandemonium. As the novel progresses, Anjum builds *Jannat* around a graveyard diluting the life and death opposition. As a graveyard becomes the home for both dead and the living the border between life and death is also challenged. Thus, *Jannat* represents many ostracised sections of living beings making a survival on the grounds of the dead. The neglected bunch of characters include hijras, Dalits, Maoists, Sufis, orphans, animals and animal lovers whom according to the writer are the ones "who are not with the mainstream Hindutva and [sic] are being pushed into a graveyard" (45). These characters feel "utmost happiness" at a graveyard where they will no longer be judged and discriminated for what they are. Another instance where this dichotomy between

life and death is when Tilo becomes the stenographer of her mother's hysterical dialogues at Maryam's death bed. Tilo loses her patience due to her mother's relentless utterances and breaks a chair out of fury a few hours prior to her mother's death. But later she remembers her mother saying, "Forget about the broken chairs, they are always hanging around" (Roy 253). Tilo gets the real shock when she buries her mother's ashes in *Jannat* as she wonders how her mother in her death bed knew that she would be cremated amidst eunuchs. When her mother uttered, "I feel I am surrounded by eunuchs. Am I?" (Roy 250) in her death bed, she ignored it as one of her hallucinations only to be amused later.

Another political dichotomy that Roy inconspicuously deranges is that of India and Pakistan. Ever since 1947, both the countries have been fighting tirelessly for one single reason – Kashmir. But this grey area that lies amidst two powerful nations is always neglected. As nations fight over this state, the people, their peace and their lives are constantly at stake. A better understanding of this reconstruction is comprehensible only through the history ingrained into the text. When Roy employs the term *Azadi* with all its nuances, she is unconsciously rendering to the endless play of signifiers. For Indians, *Azadi* is nothing more than freedom in Hindi. But for Kashmiris it is more or like a political chant. Meaning and connotation of the term varies from person to person. Indian has tagged this demand for freedom as anti-nationalism and terrorism, while Kashmiris have a different notion on it. Biplab Dasgupta says, "The irony was – is – that if you put four Kashmiris in a room and ask them to specify what they exactly mean by *Azadi*, what exactly are its ideological and geographical contours, they would probably end up in slitting each other's throats. And yet it would be a mistake to chalk this down to confusion" (Roy 181).

Apart from the Kashmir imbroglio, Indian political and cultural system acclaimed for its unity in diversity grumbles as Roy satirises it. She does it by tracing the long history of communal riots and dwindling secularism in the country. As the power structures, government, army and press, are brought under scrutiny, an anarchic India is presented. The independent and well-organised India fades away as the writer depicts a corrupted government, the tyrannical army and the flamboyant press.

Indian history is no longer a set of dates and facts but beyond these limits as it is subverted and presented through a set of minor characters. The best example of such a character who questioned the system is Hazrat Sarmad Shaheed whose story is also incorporated in the novel. The story of this naked fakir, who was beheaded by Aurangzeb symbolizes the dreadful consequences of questioning power structures. As the novel ends, though Saddam and Zainab get married, though Miss Udaya Jebeen gets two mothers, though Gujarat *ka Lalla* becomes the Indian Prime Minister, Tilo's love story ends abruptly. Even though Musa and Tilo spend a night together at *Jannat*, once again Musa leaves for Kashmir leaving the story an open ended one.

Conclusion

The approach that Roy employs in her novel is a bellowing attack on the structure of narratives, culture, history and language. She termed her work as "a novel experiment" (44) signifying the audacity with which decentralises everything centre to Indian society. Thus,

the paper attempts to trace how the novel *The Ministry of Utmost Happiness* assaults the concrete structures that constitute Indian society. It is noteworthy to highlight that such an approach is also an assault on foundational fictions and the idea of a single unified nation.

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On the Horns of a Dilemma: A Panoramic View of April's Life in Beatrice Culleton's *In Search of April Raintree*

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Abstract

Canada, a veritable salad bowl of different races and cultures is celebrated for its magnanimity. The domain of literature in Canada was initially the monopoly of the Whites and their writings were eulogised world over. But of late, the indigenous people of Canada have entered the literary scenario by composing the melancholic music of their marginalized lives under the British yoke. Echoing the sentiments of the famous romantic poet Keats, "Heard melodies are sweet, those unheard are sweeter," these Native writers have brought to the limelight the unheard sufferings of the sidelined community thereby proclaiming to the world "what man has made of man." Beatrice Culleton Mosionier, a promising, talented and gifted writer has unveiled the trials and tribulations of Native life through her compositions. *In Search of April Raintree* marked the dawn of her literary career. April Raintree, the protagonist of the novel takes the readers on a cruise encircled by hardships, harassment, marginalisation and racism – the ghastly realities of colonization. This paper attempts to capture the dilemma of April who is caught between her own roots and the mainstream culture.

Key Words: salad bowl, marginalized lives, unheard sufferings, April's dilemma

In the stampede of European colonization, the rich oral voice of the Aboriginals of Canada which served as the primeval form of Native Literature failed to carve out a niche for itself. The writings of the colonial powers presented an inappropriate image of the Natives. In their battle to find a place in the literary sphere, Aboriginal writers began to portray the real scenario of their marginalized lives. This outpour marked the inception of Native Canadian Literature, an off shoot of oral literature which gave a voice to the hitherto silenced invisible minority. To empower themselves and their community, Native Canadian women writers started to write avidly about themselves and their experiences as Galeno explicates that theirs is "a literature that does not lull its readers to sleep, but rather awakens them; that does not purpose to bury the dead, but to immortalize them; that refuses to stir the ashes but rather attempts to light the fire"(77). Beatrice Culleton, a powerful champion voicing the cause of the marginalized Métis provides a kaleidoscopic vision of the labyrinths of Native lives that have been befouled, desecrated, and have caused blemishes to heart, spirit and mind.

In Search of April Raintree records the heartfelt effusions of a subjugated Métis woman, April. Estranged from family and home at a very tender age, April and her sister Cheryl faced

inhumane treatment at different foster homes. The heartrending and excruciating experiences during childhood persuade the sisters to choose different walks of life. April aspires to fit into Whiteman's shoes whereas Cheryl cherishes her Native identity. Culleton in her debut novel *In Search of April Raintree* has drawn special attention to the repercussions of racism through the portrayal of the two Métis sisters April and Cheryl. Shame, humiliation, hunger, squalor, despair and promiscuity were the hallmarks of Native lives. The two sisters confronted a series of tragedies in a racist white culture that ostracized them for their Métis roots.

Racism, the brainchild of colonization is the predominant factor for the marginalization of the Métis. The Whiteman's mission of indoctrination did the trick of sidelining the Natives, denying them the opportunity to lead a life of their own. As a result the Natives evolved into all that their colonizers wanted them to be – lazy, drunken and filthy vagabonds. By silencing Native languages and severing their sacred ties with nature, the White masters pulled the strings of Native life.

According to Pillai, April, the protagonist of the novel “belongs to the category of Eliot's wastelander. Like the wastelander, she wants to be kept warm by winter where her memories like the earth could be covered in forgetful snow” (35). April is born to a father of “mixed blood, a little of this, a little of that and a whole lot of Indian . . . and . . . mother part Irish and part Ojibway” (11). Her father Henry Raintree, had been struggling with tuberculosis and in order to keep the pot boiling they had to depend on welfare. Home, the pillar of security and safety was transformed into a dirty puddle due to Whiteman's statesmanship. April had a tempestuous childhood. She was petrified by the frequent, noisy gathering of the adults in an indecent manner. April, the assiduous elder sister would barricade the bedroom door with a toy box to safeguard herself and other children from the fighting, drinking adults. She described the condition of her parents after drinking, “Mom, who was usually quiet and calm, would talk and laugh in a loud obnoxious way, and Dad, who had already talked and laughed a lot just got clumsier”(12). She was heartbroken to see her mother naked in bed with a stranger. Right from her childhood, April observed the difference in lifestyles between the Whites and the Métis. She felt envious at the Whites who had a better way of living. The seeds of dilemma about her inferior birth was sown at a very young age as she watched the children playing in the park:

There were two different groups of children that went to the park. One group was the brown skinned children who looked like Cheryl in most ways...But they were dirty looking and they dressed in real raggedy clothes. I didn't care to play with them at all. The other group was fair-skinned and I used to envy them, especially the girls with blonde hair and blue eyes. They seemed so clean and fresh, and reminded me of flowers (6)

April, already an anguished child had to face bitter experiences at different foster homes. Life in foster homes is the most pernicious of maladies that beset Native children. Foster homes, one of the policies of the Sixties scoop, was a well-designed ploy of the imperial minds to sever the sacred indigenous kinship network. This policy aimed at the mass removal of children from their home, “social workers would, quite literally scoop children from reserves on the slightest pretext” (23). The colonial powers never paid any heed to the negative impacts of this trans-

racial method of adoption. Fournier and Crey argue that “in the foster and adoptive care system, Aboriginal children typically vanished with scarcely a trace, the vast majority of them placed until they were adults in non-aboriginal homes where their cultural identity, their legal Indian status, their knowledge of their own First Nation and even their birth names were erased, often forever” (81). Owing to the poverty and alcoholic addiction of their parents, the social workers drag them out of their homes. April and Cheryl screamed frantically which would bring tears to the eyes of the onlookers, ‘Mommy please don’t make us go. Please Mommy. We want to stay with youOh! Mom Don’t!’(18). Within the confines of the orphanage, they suffer the indignity of being examined for lies and having their hair cut.

April’s life in the first foster home with the Dions seemed to be a temporary lull of consolation for her. The DeRosier household represented a typical racist White abode. Mrs. DeRosier, a racist, manipulative, hypocritical woman put on the garb of a kind-hearted samaritan before society. She made sure that April should not get a moment of peace in her house. She made use of her children to denigrate April with their open racist comments. The phrases, “I know half-breeds, you love to wallow in filth”(37), “Ape, the bitch”(48) left an indelible scar on her psyche. The social worker Mrs. Semple’s lecture on Native Girl Syndrome gashed and lacerated April’s soul and spirit leaving her identity at crossroads:

. . . and you girls are headed in that direction. It starts out with fighting, the running away, the lies. Next comes the accusation that everyone in the world is against you And when you go on your own, you get pregnant right away, or you can’t find or keep jobs. So you’ll start with alcohol and drugs. From there, you get into shoplifting and prostitution, and in and out of jails. You’ll live with men who abuse you. And on it goes. You’ll end up like your parents, living off society. Now, you’re going the same route as many other native girls. If you don’t smarten up, you’ll end up in the same place they do. Skid row! (62)

At the boarding school, April introduced herself as a White fearing that her Native identity would evoke disgust among other students. She lied to them that her parents had died in a plane crash. Kateri Damm, in her article “Says Who” says, “The resulting confusion, uncertainty, low self-esteem and/or need to assert control over identity are just some of the damaging effects of colonization” (5). April displeased with her identity wished to salvage herself from the vice-ridden Native society. She hoped to unbridle herself from her heritage and longed to attire herself as a White. She made a resolution never to go back to her roots incurring Cheryl’s displeasure, “That part of my life was now finished for good, whether Cheryl agreed with it or not. It was my only way to survive” (91). Her decision exacted a heavy toll upon her relationship with Cheryl:

I am ashamed I can't accept being Métis. That's the hardest thing that I've ever said to you, Cheryl. And I'm glad you don't feel the same way I do. I'm so proud of what you are trying to do. But to me, being Métis means that I'm one of the have-nots. And I want so much. I'm selfish. I know it, but that's the way I am. I want what white society can give me. (101)

Helen Hoy opines that “the characters’ struggle with identity can be read as a quest for the true self. In particular, April’s story can be taken as a discovery of an intrinsic selfhood

persistently denigrated by others” (159). In order to integrate herself into the White culture she married Bob Radcliff, a White businessman from Toronto. Ironically enough, her married life shattered her hopes as her mother-in-law bluntly rejects her stating she could never “be a grandmother to a bunch of little half-breeds” (115). The epiphanic realization dawns upon her when she understands the real attitude of the Whites. The events of her married life, especially the betrayal of her husband woke her up from an illusory world into the world of reality. She felt ashamed for ignoring Cheryl’s warning not to marry Bob, “I hate a lot of things about you. You are a snob. You have double standards . . . you love his money. You figured you are going to be Miss. High Society. But you figured wrong”(179).

Following her divorce settlements, April made a journey down her memory lane in search of her identity hoping to start life anew. But to her dismay she experienced the worst trauma of her life, a brutal rape committed on her by a gang of White men. She was shell-shocked to learn that she was raped in lieu of Cheryl. The word ‘sqaw’ used by the rapists made her equate herself with her real identity of being an aboriginal, “I began wondering for the hundredth time why they had kept on calling me squaw. Was it obvious? . . . except for my long black hair, I really didn’t think I could be mistaken as Native person. Mistaken? There’s that shame again. Okay, identified” (146).

Cheryl, who epitomized Native culture and heritage fell a victim to Native Girl’s Syndrome. The psychological impact of colonization had forced her to seek refuge in alcoholism and prostitution to earn her bread and butter. Having failed in her venture of bringing a better way of life for the Natives, Cheryl committed suicide by jumping off the Louise Bridge. She wanted her sister April to take care of her son Henry Lee and to fulfil her dreams, “Dream my dreams for me. Make them come true for me. Be proud of what you are, of what you and Henry Lee are” (207).

April placed on the horns of dilemma and tossed in her trishanku position finally understands her real identity. Her identification as a Métis woman is complete when she decides to nurse and nurture her nephew, Henry Liberty Lee. She feels empowered as she succeeds in her quest for identity:

As I stared at Henry Lee, I remembered that during the night I had used the words “MY PEOPLE; OUR PEOPLE” and meant them. The denial had been lifted from my spirit. It was tragic that it had taken Cheryl’s death to bring me to accept my identity. But, no, Cheryl had once said, ‘All life dies to give new life.’ Cheryl had died. But for Henry Lee and me, there would be a tomorrow. And it would be better. I would strive for it. For my sister and her son. For my parents. For my people.(207)

April begins her life afresh taking up the responsibility of her little bundle of joy and hope Henry Lee. By accepting her roots she has attained wholeness and asserts her pride in her ancestry. As Julia Emberley opines, “The ending marks a reclaiming of "identity" over difference... a new synthesis of the split narratives of subjectivity constituted in Cheryl and April . . . a new order of unification and reconciliation in which the 'Indianness' of Cheryl is absorbed into the whiteness of April” (162).

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A Study on the Ego Defence Mechanisms in Mitch Albom's *The Next Person You Meet in Heaven*

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Abstract

Defence Mechanism is a psychological strategy that unconsciously protects a person from anxieties that develop from unacceptable thoughts or feelings. Depending on the circumstances the Defence Mechanism was used, the consequences may be healthy or unhealthy. The researcher has chosen Mitch Albom's novel, *The Next Person You Meet in Heaven* and the novel has been approached psychologically. The researcher scrutinizes the idea in the novel with the select Ego Defence Mechanisms. The purpose of the ego defence mechanisms is to protect an individual's mind/ self/ ego from anxiety/ social sanctions/ to provide a shelter from the situation with which they cannot handle. The protagonist, in her whole life struggled to cope up with reality. To Annie, her life was a trash. A phase in the hospital bed, where her mind stayed associated with the people, whose life was impacted with her presence, made her recognize the worth of her own life.

Keywords: psyche, struggle, anxiety, self-realization.

Mitchell David (Mitch) Albom was born on May 23, 1958. He is an American author, journalist, screenwriter, dramatist, radio and television broadcaster and musician. Albom was a bestselling writer and all his books have been sold over 35 million copies. Accomplishing a national recognition for sports writing in the earlier part of his career, he was notorious for the motivating stories and themes that weave through his books, plays, and films. He has written nine novels excluding Sports books and live Albom collections.

Living in New York, Albom developed his curiosity in journalism. Supporting himself by working nights in the music industry, he began to write for Queens Tribune, a weekly newspaper during the day. The earning helped him to enter Columbia University Graduate School of Journalism. His best-selling novels include: *Tuesdays with Morrie*, *The*

Five People You Meet in Heaven, For One More Day, Have a Little Faith, The Time Keeper, The First Phone Call from Heaven, The Magic Strings of Frankie Presto, The Next Person You Meet in Heaven, and Finding Chika. The researcher has chosen his novel, *The Next Person You meet in Heaven* and the novel has been approached with the select Ego Defence Mechanisms.

An Overview

The novel, *The Next Person You Meet in Heaven* is a sequel to Mitch Albom's *The Five People You Meet in Heaven*. The novel tells the story of Eddie's heavenly reunion with Annie, the little girl he saved on earth in the first book. The story strongly emphasizes on how lives and losses intersect and that not only does every life matter, but that ever ending is also a new beginning. The book debuted at the top of the New York Times bestseller list.

Background to the Study

The sequel novel, *The Next Person You Meet in Heaven* was written fifteen years after his *The Five People You Meet in Heaven*. The novel narrates the story of Eddie's reunion with Annie, the little girl he saved on earth and elucidates the connection of people's lives and losses. In *The Five People You Meet in Heaven*, the protagonist, Eddie, died while saving a little girl from the falling cart. Eddie's journey to heaven taught him that every life in this world matters.

In Mitch's sequel, *The Next Person You Meet in Heaven*, Eddie reveals Annie's story in her heavenly journey. For her whole life, Annie was bullied by her peers and haunted by the accident that changed her life forever. Annie struggles to find acceptance as she grows and as a young woman, she reconnects with Paulo, her childhood love and believed she found happiness at last. Annie marries Paulo and their wedding night ends in a tragic accident; and she finds herself in a heavenly journey. Annie reunites with Eddie, one of the five people who elucidate the purpose of her life that she never imagined. The novel leaves an underlying message that every life in earth matters.

In psychoanalytic theory, defence mechanism is an unconscious psychological mechanism that reduces anxiety arising from unacceptable or hypothetically harmful incentives. Defence mechanisms are psychological strategies brought into play by the unconscious mind to manipulate, deny or distort reality in order to defend against feelings of anxiety and unacceptable impulses and to maintain one's self schema or others.

Discussions

The story begins with a countdown to Annie's death. The accident on the day of her wedding helped her to approach life in a different perspective. Hiding ourselves or running away from any problem will not be a clear-cut solution. No matter what, only a valiant person in any situation will survive the hardships. The researcher in the article pins out the ego defence mechanisms hidden in the novel through the characters and conclude with the strategies to approach life in an optimistic way, inspite of all hitches.

The first definitive book on defence mechanism, *The Ego and the Mechanisms of Defence* was published in the year 1936. Sigmund Freud posited that defence mechanisms work by distorting id impulses into acceptable forms, or by unconscious or conscious blockage of these impulses. Anna Fred considered defence mechanisms as intellectual and motor automatisms of various degrees of complexity that arose in the process of involuntary

and voluntary learning. The researcher in the article discusses about Denial, Undoing, Repression, and Displacement defence mechanisms.

Freud developed many of his early concepts with his mentor, Joseph Breuer. Besides, Freud himself noted that the philosopher Arthur Schopenhauer in 1884 had hinted a notion of repression. His psychiatry teacher Theodor Meynert used the term in 1824 in his discussion of unconscious ideas competing to get into consciousness. The theory of repression was also called as the corner stone on which the whole structure of psychoanalysis rests.

Repression is a psychological attempt to direct one's own desires and impulses towards pleasurable instincts by excluding them from one's consciousness and holding or soothing them in the unconscious. According to psychoanalytic theory, repression plays a major role in many mental illnesses and in the psyche of average people as well.

Annie as a little girl accompanied her mother to an amusement park, Ruby Pier with her mother's new boyfriend, Bob. Annie's mother Lorraine left with Bob, leaving her alone to play with all the available rides. She met an old maintenance man named Eddie, to whom she requested to make her a pipe cleaner rabbit. That day in Ruby Pier changed Annie's life that she or Lorraine never imagined. The fatal incident happened when a cart came loose from a tower drop ride called Freddy's Free fall that was two hundred feet above the ground.

The riders in Freddy's Free fall were pulled to safety and Eddie alarmed the crowd around to move back, as the falling cart may kill many people. Annie in confusion ran in a wrong direction. When the cart fell, Eddie pulled her; the incident took Eddie's life and a piece of Annie. A replacement in the hospital brought back her hand and this made people call her, "The Little Miracle of Ruby Pier". She forgot the incident completely other than the images and flashes.

To this day she recalled only images and flashed and a foggy sense of being carefree the day she went to Ruby Pier and being something else when she returned home. The doctors used words like conscious repression and traumatic disorder, not knowing that certain memories are for this world and certain ones only come through in the next. (TNPYMH 10)

The accident is deep hidden in Annie's mind and she remembers only the vague details of it. She is not ready to think of the accident as it's scary. Repression Defence Mechanism is a situation in which any feeling is hidden and it is forced from consciousness to unconsciousness. Annie uses the similar strategy and hence uses Repression as her defence mechanism.

Displacement in psychology is an unconscious defence mechanism where the mind substitutes either a new aim or a new object for goals felt in their original form to be dangerous or unacceptable. The negative feelings are transferred from the original source of emotion to a less threatening person/object. Displacement defence mechanism helps the individuals to act out their emotions in a way that reduces the chances of negative consequences.

Lorraine preserved the secret of the accident in Ruby Pier and never communicated about what Annie remembered or what Lorraine already knows of the incident. When she was sixteen, her school teacher brainstormed the class by exploring the students' family roots. As Annie was not aware of hers, she told the class the truth. When more questions rose,

she accepted the fact that she had an accident and they moved to Arizona after that. As the session terminated, the teacher gave a take home assignment to discover the world events on the day they were born.

The following day, immediately after Annie recited her birth date facts; Megan confirmed the class that, Annie had an accident and that ended in killing a man. The class stayed quiet and Annie couldn't find her breath. When she reached home, she started screaming and resaying in fury what Megan voiced in the class. She wanted to know what happened years back in Ruby Pier, whether she killed someone. Lorraine responded that, as it was an accident it was no fault from her side.

When dispute developed stronger, Annie sustained to blame herself; Furious Lorraine started accusing her school for giving them these sorts of take home assignments. Lorraine transferred her to another school and when she didn't like that, she was transferred to another. Lorraine never permitted Annie to witness this situation in her life again.

"Honestly, what kind of learning is that? Looking up your birthdays? You'd be better off homeschooled."

"I'm not doing THAT!" Annie yelled.

"We'll find someplace."

Later that week, she transferred, and when she didn't like that school, she transferred to another. The matter of the accident was not spoken about again.

But just because you have silenced a memory does not mean you are free of it. (TNPYMH 124,125)

When the accident at Ruby Pier haunted them even after years, Lorraine kept hiding herself and Annie away from the incident. In the Displacement defence mechanism, the mind substitutes either a new name or an object for goals felt in their original form to be dangerous or unacceptable. Correspondingly, Lorraine substitutes the bitter memory of the past with a new ambiance.

Denial is a defence mechanism projected by Anna Freud which involves a refusal to accept reality. Denial defence mechanism blocks external events from awareness. Unable to witness reality, the mind wanders for comfort zone.

Annie married her childhood love when she reunited with him after years. On their marriage night, Annie requested Paul to take her to a balloon ride; as they received a business card from a balloonist named, Tolbert. Paulo agreed and they took a balloon ride with Teddy, Tolbert's assistant. Teddy was a novice and he doesn't have Tolbert's permission to do the balloon ride as well. His inexperience became evident when the balloon ran into bad weather. The balloon crashed into some trees and Paulo threw Annie out before falling.

Annie awakened in a hospital bed and learns Paulo's situation was serious. Despite the risks, Annie offered one of her lungs to be implanted to Paulo. Annie regained consciousness but found her in a swirl of blue colours and sounds. Later, she understood she was in heaven, and will meet five people who will help her to understand life from an enhanced perspective.

In heaven, Annie was happy as she saved her beloved husband. By the time she was to meet her fifth person, Paulo revealed himself and she remembered the entirety of their relationship. Annie was distraught that Paulo was in heaven, realizing that she did not save

him. Paulo consoled her that; despite his death, Annie showed her true love by donating her lung to him. Annie told her that she needed to return, and as she was once saved, Annie needed to save someone else.

“No, wait-”

“You have to go now.”

“I want to be with you-”

“I’ll be right here. But for now, you have to live.”

“Live?”

“No, Paulo. Please!”

He let go of her hand. Annie saw pieces of herself disappearing, decomposing all that she had reconstructed during the afterlife. Then Annie felt two hands on her shoulder, pushing her from heaven to earth. (TNPYMH 203,204)

Annie couldn’t accept the reality that her husband is dead and she is going to live. She wanted to hold her husband with her, forever. The defence mechanism used by Annie in heaven during her last few minutes is Denial. Annie found the situation too much to handle and so she responded by refusing to perceive it or by denying that it exist.

Undoing is a defense mechanism in which a person attempts to eradicate an unhealthy, destructive or threatening thought or actions by engaging in a contrary behaviour. It is one of the several defence mechanisms proposed by the founder of Psychoanalysis, Sigmund Freud during his career and later developed by his daughter, Anna Freud. The German term, “Ungeschehenmachen” was first used to describe this defense mechanism. Transliterated it means “making un-happen”, which is essentially the core of ‘undoing’. Undoing refers to the phenomenon whereby a person tries to alter the past in some way to avoid a fake disappearance of an adversity

When Lorraine and Annie moved to Arizona, they lived in roadside motel in the beginning, goes to the nearby hospital to replace Annie’s bandages and adjust her splints. Because of her wound, she was not allowed to go out to the park alone, not allowed to walk in socks. Much of the time Annie was alone with her library books, struggling to flip the pages with her weakened left hand.

Days later, to treat her loneliness, Lorraine took her to an animal rescue shelter. Annie’s face glowed when she stepped to the dog shelter and for the first time after reaching Arizona Lorraine saw her daughter smiling. She chooses a dog named Cleo, who was similarly wounded like her. Annie feels complete with Cleo, and both turned out to be best buddies.

Despite of Lorraine’s warning Annie leaves home with Cleo. She pedals with one hand, walks downhill and reaches a school. As she has not gone school for months, she longed for school. Annie saw the students coming out for break; their voices loud and happy. Parting Cleo near the fence, she moves to watch the students busy with their lipsticks and makeup. She slips from her grip, and feels a substantial pain in her wounded hand. When she came back to the fence, Cleo was missing. Later, finds Cleo sitting against her home door. Annie realized that Cleo’s love was much better than the girl’s lipsticks and any day of the week.

It is eight months since the accident. Annie's bandages are gone. So is Cleo's plastic collar. But Annie's hand is rippled with red scars and discolored by uneven circulation. The fingers often curl involuntarily, making it look like a claw.

She is not supposed to ride without her mother. She is not supposed to take Cleo beyond trailer park. But being alone has made her resourceful. And there is something she wants to see. (TNPYMH 85)

Annie was not allowed to go out from her home because of her wounded hand. She couldn't resist herself from the urge to visit the nearby school, peep into the student's activities. But when she did the opposite, things made her learn about the reason behind her mother's saying. The defence mechanism shadowed by Annie is Undoing Defence Mechanism.

Summation

The ego defence mechanisms like Denial, Undoing, Repression, and Displacement elucidated in the article operates at the unconscious level, helps in disregarding unpleasant feelings like anxiety or make good things feel better for the individual. The researcher concludes with a positive note that life should be approached optimistically amidst all the hitches. Defencemechanisms may help a person's psyche but running away or hiding will not be a solution for the complications.

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TREATMENT OF SUBALTERN THEORY IN A. REVATHI'S "TRUTH ABOUT ME:A HIJRA LIFE STORY"

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ABSTRACT

The main aim of this paper is to show the suffering of HIJRA'S in God's own land. Through her writing, Revathy projected her and her community's problems. She considered writing as a powerful weapon to drive changes in the society. It is a travelogue of travails but the intension of the author is not to seek sympathy from society or government. She only wants the society aware of the fact that the Hijras are also human, they have the same feeling and emotions, and they want to live in the society.

Keywords: subaltern, Hijra, Suffering, Travelogue

Introduction

Literature can be interpreted in as many as approaches, and one among them is the subaltern, a critical approaches that has been gaining considerable attention recently. A. Revathi is a writer and actor. Her autobiography, "The Truth about Me: A Hijra Life Story" is the first of its kind in English from a member at the hijra community. The book is translated by V.Geetha. She is a writer, translator, social historian and activist. A Revathi's autobiography is the first autobiography from a transgender. Transgender is generally described as a person whose gender identity, gender expression or behavior does not conform to their biological sex. Transgender or Hijra in India are called different names such as Hijras in North India, Kinnar in Delhi, Aravanis in Tamil Nadu,etc

Objectives of the study

- To study the life A Revathi
- To study the culture and life style of transsexual
- To end stigma and discrimination
- To promote social, political and economic equality
- To learn subaltern theory
- To study the importance of hijras in mythology

Culture and Life of Transgenders

India is a country of different culture, tradition, religion and language. Here everything is determined by patriarchal rules. But canons have been challenged. But different minority groups do pretesting their gender, racial, sexual, caste and class base. Through writing they express their resistance to the dominate group and thus to them writing is a place for resistance. Essentially the social movements launched by tribes, dolts, and transgender are based on either of protest which has been directed against their socio economic, religion, culture and oppression and exploitation.

Revathi's autobiography is the first autobiography from a transgender. Her intension was to not seek sympathy of society or governments. But to show the Hijras do have the right to live in the society just like others. Subaltern theory take the perspective of the other as the one who has had no voice because of race, class or gender. Subaltern studies consider the bottom layer at the society not necessarily put together by capital logic alone. Transgender study is

closely related to subaltern study since subaltern theory presents the concept of other. In our world transgender is considered as another so they had no rights in the society.

Most hijras live at the margins of society with very low states. Few employment opportunities are available to hijras may get their income from performing at ceremonies, begging, or sex workers, is often brutal and occurs in public place, police stations, prisons, and their homes.as with transgender people in most of the world, they face extreme discrimination in health, housing, law, education, employment and immigration hijras are often encountered on streets, trains, and other public places demanding money from people. Hijra's perform religious ceremonies at wedding and at the birth of male babies, involving music, singing, and sexually suggestive dancing this are intended to bring good luck and fertility.

A Study about subaltern theory in A Revathi's "Truth About Me: A Hijra Life Story."

Gramsci, the Marxist thinker and theorist of Italy, adapted the term subaltern to refer to those groups in the society who are subject to the activity of the ruling class .The literal meaning of the word subaltern as given in the Oxford dictionary is "any officer in the British army who is lower in rank than a captain." subalten theory takes the perspective of the other as the one who has had no voice because of race, class or gender. A Revathi's memoir *The Truth about me: A Hijra Life Story*, explained the real subaltern life of transgender in our community. This autobiography express two fold struggle, it first involves her declaration of feminity and later her struggle to be recognized as a transgender women in her family. According to her," I was born a male and wanted to live my life as a women. "The Truth about Me is about my every day experience of discrimination. Ridicule and pain; it also about my endurance and my jos " (5).

Dalit, means "oppressed", it also known as untouchable. Dalits were excluded from the four fold Varna system and formed the unmentioned fifth Varna; they were also called panchama. "Transgender is also known as oppressed an untouchable, they are excluded from the society. She says, "If you want to know about the castes in the villages, they are the upper and lower castes. The Gounders are upper castes. The lower castes do not live inside the villages, but separately in the fringes. They come into village only to work in field owned by the gounders" (1-2)

The cast system played an important role in society as an example. One day Revathi makes a friendship with a chakkili child. He gave a murukku for me; at the same time Revathi's mother says you must not accept food from that child. It'll pollute you "again she says if you accept food from chakkili children, God will poke your eyes ou." (5). Transgender is generally described as a person whose gender identity, gender expression or behaviour does not conform to their biological sex. Transgender do not have reproduction capacity as a either man or women: they are neither man nor women and claim to be an institutional third gender. Tansgender or hijra in India are called by different name such as other, girl boy and so on A Revathi's , the society calls her different names such as, "Girl boy, Ali, Number9"(6). Hijra's trace their origins to myths Ramayana and Mahabharata. In Indian writer Kamala Suraiya's poem *The Dance if Eunuch* is included in her collection *Summer in Calcutta*. In this work she presents the pathetic condition of transgender and their struggles. The poetess begins by exclaiming that "it was hot, so hot, before the eunuchs came".

Humanism is a literary subject. The word humanism is a way of looking at the world by emphasizing the importance of human being their nature and place in the universe. Humanism means love of man with all his weakness, instincts and impulses. It may be defined as a system of thought in which human interests, values and dignity are held dominant. Transgender are human but others consider they are not in human in the world. So they struggled in the society. In chapter six Revathi explain one of the experience. Revathi says that,

I tried to find a room in some lodge near the bus stand, but no one appeared to want to let me in. I returned to the bus stand and decided to go to the women's toilet there. But the man who stood there to receive money for the pay and use toilets dismissed me as a pottai and would not let me in.(53)

Most hijras live at the margins of society with very low status. Transgender do not get proper education. They avoid from the main stream of the society. Society did not allow them to give education to them. In Revathi's life, she was failed in SSLC Examination. After her failure she went to the tuition class but he would. Not go in the tuition class because he faced many problems from there. Transgender is half male and half female, they had mixed feeling but no one understands their desire and feeling. A. Revathi is a transgender. He wants to live like a women and he decide to change his male appearance. His mother, bother and all family members were against him and locked in to the room." That's right beat and break his bones. Only they will he stay at home and not run away (55). Her middle brother beat again and again. He used harsh words not trying to understand his brother feelings. Revathi projected her and her community's problem. And because of this, she consider writing as a powerful weapon to drive changes in the society. Through the memoir we can see the socio- economic condition of Hijara, the way in which hijara are consider as subaltern in family and society transgender are consider as a subaltern they also fight for society and ask for freedom.

Portrayal of Hijra's in Mythology

In Urdu language the word Isra means wanderer. The word isra become Hijra in Arabic. The word signifies purity, holiness and consider as the beginning of the Islamic era. In the Sanskrit language in ancient India word Hijra was mentioned as pingala and a great respect was accorded to hijra community all over.

Many deities in Hinduism and Indian mythology are respected as both male and female at different times a sin different incarnation or may manifest with characteristic of both genders at once, such as Ardhanarishvara, created by the merging at the God shiva and his consort parvathi. The name Ardhanarishvara means the lord whose half is a women. This form of shiva represents the totality that lies beyond dualities. In the Bhagavata purana, Vishnu takes the form at the enchanters, Mohini, in order to trick the demons in giving up amritha, the elixir of life. Shiva later becomes attracted to mohini and spills his semen on the rocks which turn to gold. In the Brahmandapurana, Shiva's wife parvathi hangs her head in shame when she seems her husband's pursuit at mohini. In some adores shiva asks Vishnu to take on the Mohini form again so he can see the actual transformation for herself.

In later, puranic story of the orgin of God Ayyappa, Vishnu as Mohini became pregnant form Shiva, and gives birth to Ayayappa who he –she abandons in shame. Pattanaik writers that rather than Mohini become pregnant Ayyappa sprang from Shiva's semens, which he

ejaculated upon embracing Mohini, we worshipped this God's but we neglect transgender. Hindu mythology gave importance to gods like Shiva and Vishnu, they are consider as a transgender. People gave more respect to Shiva and Vishnu and neglect hijra's in our society. Hijras is also a part of Hindu mythology and Mahabharatha mention the name of hijras. In our ancient time people respect hijras, but now it lost because the influence at politics and modernization.

Conclusion

Revathi, is a member of Hijra community. She presents the life of Hijra's in our world. Hijra are generally described as a secondary person they are called different names in our world. The main aim of this paper is to present the pathetic condition of Hijra's in our world. They do not seek sympathy from society of Government. But they want equal rights to make, society aware of the fact that subaltern are also human, they also have the same feeling, emotion, pain, and agony. They want to live. While concluding, I also support Revathi and with want seeking justice in the land of Krishna, Buddha, Christ, Muhammad Nabi, Karl Marx and Gandhi. When every men is considering as equal and the replica of God.

Sufferings of Adolescent Cancer Patients: A Psychological Study of John Green's *The Fault in Our Stars*

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ABSTRACT

John Green is present writer. In *The Fault in Our Stars*, Green describes about the life of cancer patients. Green describes sufferings of patients who in teenage stage. He explains different varieties of cancer disease and how it affects the person physical. He directly explains teenager's troubles, sufferings, alienation. He portrays how the Cancer patients make separated from the society and describes how cancer patients shown as they separated. Green explains how the teenage cancer patients make their parents struggle and how the parents take care their children best. He examines how the teenage cancer patients love and how they live their life. He describes how the cancer patients try to overcome from their pain and disease. Green explores his ideas through the protagonist Hazel. Green describes two life styles both cancer patients and normal life. The novel connects two novels through the protagonist as novel within the novel. Green explains that cancer is killing disease as by this disease they lose their love, ambition, education, achievement etc., as the characters and ideas are based on the American culture. Before beginning this novel, he has analysed the cancer disease and its pain and sufferings. By getting those ideas, he began writing the novel. Keywords: sufferings, struggles, alienation.

John Green is a famous American writer. He won many awards for his published works. He won Michael L. Printz Award in 2006, Edgar Allan Poe Award in 2009, Corine Literature Prize in 2009, Indiana Authors Award in 2012, Children's Choice Books Awards in 2013, Los Angeles Times Book Prize in 2013, mtvU Fandom Awards in 2014. John Green's works portray physiological and psychological problems and conflicts encountered by adolescent stage.

The Cancer is the disease which formed by abnormal growth of the cells. It is the cell which spreads whole part of the body by blood and lymph systems. Very few percentage of the cancer patients were cure from the disease. It is not only a disease, but also a group of more than hundred and distinctive disease.

The novel *The Fault in Our Stars* has converted into a film. Hazel Grace Lancaster is the protagonist of the novel who has a boyfriend named Augustus who is a cancer patient. John Green focuses on the Cancer and how it affects the whole body, how painful cancer is, and how it gives struggles to the cancer patients' parents. In the beginning, Hazel thinks that cancer is the side effect of dying, but her mother believes that the cancer can be cured by medical treatments.

John Green describes about the parents' mentality. Even though they know that they can't cure their children from the dying disease, they try to do anything for their children. Green describes the cancer patients who are below the age of eighteen in the novel, "But my mom believed I required treatment, so she took me to see my Regular Doctor Jim, who agreed that I was veritably swimming in a paralyzing and totally clinical depression and that therefore my meds should be adjusted and also I should attend a weekly Supported Group" (4).

In *The Fault in Our Stars*, Hazel in the beginning doesn't go outside of the house, but rarely goes outside. Hazel's parents advise her to go outside of the house and mingle with teenage friends. Hazel's parents want her daughter overcome her fear and live like an ordinary person and not as a cancer patient. In this connection, they allow her to go to the weekly Support Group. Hazel was sent for two reasons, one is she can mingle with teenage persons and another one is she may be cured by the prayer to Jesus Christ. The weekly Support Group conducted by Patrick who is the leader of the group also the cancer patient once, but come up from the cancer by his prayers so for that reason he thinks that prayer can cure the cancer disease. Hazel's parents also try other ways to cure their daughter.

Hazel has interested to read the book *An Imperial Affliction* and she read it many times from the beginning. Hazel decides to meet Peter Van Haouten in Amsterdam, who is the author of *An Imperial Affliction*. For the trip, Hazel's mother makes all arrangements for her daughter because her mother thinks the trip may change her life. Hazel always breathes from oxygen tank; she takes it everywhere while in sitting or standing. Without that oxygen tank, she can't able to breathe. For the trip, her mother arranges a spare oxygen tank for her. Hazel's mother goes to Amsterdam with her daughter not to enjoy the trip, but to safeguard her daughter's life from trouble.

Augustus who has a bone cancer lost one leg and in the same way the disease affects the whole body, but he doesn't inform his parents because if they know, they will die soon by depression and sadness. When Augustus decides to make a trip in Amsterdam with Hazel, it is a risk to him, "As we approached the house, I could hear someone crying inside. I didn't think it was Gus at first, because it didn't sound anything like the low rumble of his speaking, but then I heard a voice that was definitely a twisted version of his say, 'because it is my life, mom. It belongs to me'(139). Augustus doesn't express emotion to anyone, but his mother identifies his sufferings and shouts not to make a trip because it will make him injured. After the trip, he comes to his native place; his disease makes him feel pain a lot and it spreads all over his body and ends his life.

Green describes another teenage character Issac, who is the member of weekly Support Group who is also a cancer patient; he has had a cancer on eyes, one eye is removed because of cancer and another eye is going to be removed. In Issac's home, all the things have taken care by his parents. Parents of Issac are sad that their son gets blind, but they will not express it to their son, but they take care of him the best. They do everything what they want to do his son. While Issac's friends visit him, his mother goes to arrange food for them to satisfy Issac. After the removal of both eyes, he becomes blind, but Issac's mother takes him everywhere as his wish.

Issac's parent take him in a wheel chair. Even though Issac is blind, he will not express his sufferings and pain towards others.

Green makes different attempt in the novel *The Fault in our Stars* because the novel mainly describes the life of Hazel, but the novel from the beginning to end travels in novel within the novel as *An Imperial Affliction*. Green includes the novel's title *An Imperial Affliction* can be considered as 'novel within the novel or story within the story.' The novel deals with cancer patient Anna. Hazel searches the answer for the final ending of the novel *An Imperial Affliction*. Hazel Grace considers her life as a life of the character named Anna and she expects what is the ending, but it is not completed, for searching of the ending only the novel begins. John Green ends his novel as the connecting of novel within the novel.

The cylindrical green tank only weighed a few pounds, and I had this little steel cart to wheel it around behind me. It delivered two liters of oxygen to me each minute through a cannula, a transparent tube that split just beneath my neck, wrapped behind my ears, and then reunited in my nostrils. The contraption was necessary because my lungs sucked at beings lungs. (8)

Green directly describes the sufferings and loss of past life and goal of Augustus and Hazel. For example, he includes the past life of Augustus because in his past he is a basketball player, but now because of the bone cancer he lost his one leg. In the same way because of the cancer Hazel can't able to attend the school, Issac can't able to play games and can't able to see anything. Cancer affects small child to older one. Green describes how cancer affects the teenagers' dream. It affects the dreams of parents also. Their parents dream about their children's future in a high level, but because of this disease they lose their goal and spend their whole time to save children's life from death. Through all these character, Green indirectly describes the sufferings cancer patients all over the world.

John Green includes religious ideas in cancer patients. It describes in the beginning of the story that the religious ideas spreads in assemble of cancer patients in the group which is called as Weekly Support Group. In the group, Patrick who has religious faith to cure the cancer disease and he prays for them for the cure of disease.

Lord Jesus we are gathered here in your heart, *literally in your heart*, as cancer survivors. You and You alone know us as we know ourselves. Guide us to life and the light through our times trial. We pray for Issac's eyes, for Michael's and Jamie's blood, for Augustus's bones. For Hazel's lungs, for James's throat. We pray that you might heal us and that we might feel your love, and your peace, which passes all understanding. (14)

Religious ideas are inserted in cancer patients as during the conversation of Augustus and Hazel, Augustus says that they are literally in the heart of Jesus. In the same way, while the ending of Augustus life, he speaks with his religious faith not to swear in the Literal heart of Jesus.

Green describes that cancer patients are isolated and alienated persons in the society. In the beginning stage of cancer, Hazel doesn't think that she has a deadfall disease, but after that she realizes and she does not go to school as she gets inferiority complex and rarely gets out of her house. In this way, she is isolated and alienated from the society. After that when her mother

says her to go out of her house and live freely, she can't able to come out her house. Her mother asks her to join the group, so she gets out her house and goes to the support group.

The Cancer patient's life is very short. They do not have their future. They do not have the time to enjoy their happiness; they show to others that they are happy. Their life is spent in travelling to hospital, taking medicines, and pain killers. There were very rare persons who overcome cancer. Green insists these things in the novel through the characters:

I had a surgery called *radical neck dissection*, which is about as pleasant as it sounds. Then radiation. Then they tried some chemo for my lung tumors shrank then grew. By then, I was fourteen. My lungs started to fill up with water. I was looking pretty dead my hands and feet ballooned; my skin cracked; my lips were perpetually blue. They've got this drug that makes you not feel so completely terrified about the fact that make you not can't breathe, and I had a lot of it flowing into me through a PICC line, and more than a dozen other drugs besides. (24)

In the novel, Green describes about the appearance of cancer patients. Hazel Grace always wears the oxygen tube in her nose and it is connects with oxygen tank. She carries oxygen tank in a bag wherever she goes. These things make her differ from normal people. Cancer patients do not have their identity apart from one identity that is a cancer patient. Hazel and Augustus are the lovers who have a close relationship. They meet in the weekly support group for the first time and they fall in love with each other at first sight. After that Hazel visits Augustus in his home. They both have a best friend named Issac, they both mainly meet together in Issac's house. Their love grows when both of them go to Amsterdam. But after they return to native place, Augustus dies because of bone cancer. They love each other, but their love died because of Augustus death.

When someone gets cancer that time itself they become burden to others. They live like an alienated creature in the society. Their activities are entirely different from others. They can't able to eat the food what they wish. If they like to eat what they like, their life soon comes to an end. In the society, the cancer patients are considered as physically challenged persons. Love is not permanent in their life because their life is not permanent.

The novel *The Fault in Our Stars* describes about the sufferings of Cancer patients through the characters in the novel. The novel describes different types of cancer patients through the characterization. By this novel, readers can understand the sufferings and pains of cancer patients.

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**CULTURAL PERSPECTIVES IN CHITRA BANERJEE DIVAKARUNI'S
*SISTER OF MY HEART***

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Abstract

The aim of present paper is to focus on fact the novel *Sister of My Heart* by Chitra Banerjee which exhibits discrimination on society, tradition, caste and class, gender, heritage, marriage. The major characters in the novel Anju and Sudha have their own cultural perspectives. Anju always adopts modern westernized culture and Sudha considers herself as a traditional girl and she follows traditional cultures in Bengali, India. Chitra Banerjee's *Sister of My Heart* is an illustration of a novel recollecting one's own tradition and society and recreating a culture which has got separated physically but remains at the psychological level as a reminder of one's identity. The first person narrating technique is haunting as well as challenging to the author to show the reality to the readers. Divakaruni presents an iconographic conflict between Indian and intercontinental identity, the conflict between individual inclination and etiquette. Although she grabs different traits of the cultural encounter, the ways in which identities are codified forms a common matrix in her writings.

Keywords: Culture, Tradition, Heritage, Caste and Class Discrimination, Marriage, Myth, Society

Divakaruni's *Sister of My Heart* is the story of two girls, Anju and Sudha, raised as close as sisters in a household of women. Anju and Sudha are opposites. Anju is practical, cosmopolitical girl, enjoys reading, and hopes to travel, Sudha is beautiful, romantic, and conventional and likes clothes and storytelling. The girls are raised in a period where the custom of wearing purdah was prevalent in 1980s Calcutta society. They attended an all-girls convent school, and during their few social outings, they sit among the women. Their mothers also connote to marry them off in the traditional way, despite Anju's desire to attend college. Dismally, Sudha is already in love with a young man she met in an unapproved outing to the movie theater. She plans to slip out but her plans get spoiled when Anju falls in love with the Indian-American man, Sunil, whom her mother has chosen; if Sudha were to elope, the slander might destroy Anju's awaited marriage. Sudha marries her mother's choice, Ramesh. Again adversity courts them, as during the double ceremony, Sunil reveals his fascination with the beautiful Sudha.

Neither marriage results in happiness. When Sudha finally becomes pregnant conformed that it was a girl baby, her mother-in-law insists her to feticide and her husband will not oppose his mother. Sudha, flouting convention, takes refuge with her family and is divorced for desertion. Within the different settings and ideologies, the writer brings home the similarities of

the tradition and modernity through psychological and physiological changes accompanied with the experience of pregnancy of the two cousins.

Sudha, who was patiently bearing everything, now wants to brazenly stand up to nourish and fight the life of the child inside her. She is forced to run away from her husband's house but she knows that nobody will comfort her and take the stigma she carries. Even her mother will not understand her plight as she has more to worry about her society than her daughter's plight. Withal she can never come out of the belief that a married woman should always live under the shelter of her husband. These gives a social commentary which probes relationships giving a glance into the mythical urban India and at the same time leading towards a creation of new woman who are ready to challenge the age-old practices.

Alesha Hayes says, "Cultural Perspectives refers to the way that individuals are shaped by their environments as well as social and cultural factors. It include a person's nationality, race and gender."(Alesha) Each people comes with a unique story that shapes who they are and how they see the world where they grew up, the size and makeup of the families, ethnicity, socio economic status, and educational background all contribute to world view. Two people who grew up next can have radically different cultural experiences and points of view. Biological siblings also have different cultural perspectives from having different gender identities, and being interested in different things.

Self-awareness about origins of one's beliefs gives them an understand of the origins of the beliefs of others. They learn to receive people as part of a story that has brought them to where they are and what their future potential might be, rather than a predetermined set of assumptions based on pattern from external hints.

The author has focused cultural and traditional perspectives based on the orthodox Indian culture. The novel is set in Calcutta still famous for its culture and heritage. The family lives in an old crumbling marble home. The house was their ancestors traditional home. The novel shows how an ordinary characters generally lives in and gives attention to the social setup. It shows a socio-cultural condition accepted in India. The novel illustrates the idea of home and enclosing the experiences which is not used to live but as to intimate tradition and culture. Avtar Brah has mentioned:

On the one hand, 'home' is a mythic place of desire in the diasporic imagination... on the other hand, home is also a lived experience of a locality. Its sounds and smells, its heat and dust, balmy summer evenings, somber grey skies in the middle of the day...all this, as mediated by the historically specific of everyday social relations. In other words, the varying experiences of pains and pleasures, the terrors and contentments, or the highs and humdrum of everyday lived culture.(Brah192)

The novel also discusses caste and class in Hindu society in urban India. The novel glances into the lives of characters and the way in which caste becomes a determining factor affecting their relationship and their destinies. Anju and Sudha are shown to be upper-middle class brought up in a Chatterjee family and therefore they are forced to marry into respectable Majumdar and Sanyal family. Sudha's mother, Nalini, does not even consider Ashok's proposal

because he does not belong to a Brahmin family. AnjupitiesSudha's lovethus, "My poor Sudha. Does she really believe Aunt N will allow her to marry about from a lower caste, from a family that's made its money in trade? Someone whom Sudha herself decided on, challenging Aunt's authority?"(83) The mothers forfeit their daughter's personal happiness in the name of caste and class. But still caste and class are regarded as the codes of society and followed by people.

Myth and mythology, folk tales are very much a part of Indian culture. In this novel the mythological stories and folk tales are often told by their aunt Pishi. As Inga thornell says Mythology and literature can be a useful means of determining the paradigms of a culture...myths and literature can teach us how another culture views its life events... They provide insights about the religion, customs and rituals of a civilization.They also provide models of societal expectations and demonstrate human behavior.Myths also teach us about ourselves.(Thornell)

Pishi has her own superstitious beliefs and she is enwrapped in the consciousness of the past. Her belief reflects ironic contradictions inherent within the Hindu socio-cultural situation. She is the one who had enforced caste rules and taboos strictly within youthful Sudha's mind for even such simple tasks as handling mangoes to be pickled. The young Sudha comments, " But drying mangoes is an important job, not something she can trust to a maidservant, for everyone knows that if the slices are touched by a woman who hasn't bathed, or has lain with a man that day, or is menstruating, they will turn furry with fungus" .(19)

Divakaruni says about the importance of marriage and horoscope. Though Anju and Sudha are educated they are not allowed to take decision about their marriage. Gourima promises Anju that she will marry her to a man who will let her study further, and then she consults with astrologers to match horoscopes. Sudha has to sacrifice her love in the name of Caste. The long ceremonies associated with marriage describes Hindu customs and tradition. The arrangement of marriage itself shows a cultural values of the society.The way Divakarunialso focuses the process of wedding and the colourful Indian cuisine also focuses on the tradition of India which is rich and varied.

It is the day before our weddings, and the house is filled with frenzied activity. Hordes of men are at work stringing up lights and setting up an enormous tent on the lawn. In the courtyard behind the kitchen, hired cooks bustle around huge clay ununs, constructed for the occasion, where curries and dhals are bubbling. The air is pungent with the aroma of mustard fish and tomato chutney, for many of our out-of-town relatives have arrived already and must be fed. (146)

Both Sudha and Anju confronts with their life after marriage and are caught in the anger of traditional values .Divakaruni focuses on the social structures , traditions even under the heft of cultural heritage that has tried to portray the rise of the New Woman. Sudha though thinks out on her sense of self but at last she takes a step of moving to America, the land which could at least afford her an opportunity to be independent. On the other side Anju grapples and questions the orthodoxy at every stage and tries to understand and adjust in a new environment.

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Significance of Stream of Consciousness in Kazuo Ishiguro's *The Remains of the Day*

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Abstract

This paper titled “Significance of Stream of Consciousness” in Kazuo Ishiguro's *The Remains of the Day* is an attempt to trace the elements of stream of consciousness in the novel and its importance. It is a literary style in which a character's thoughts, feelings, reactions are depicted in a continuous flow uninterrupted by objective description or conventional dialogues. The memories, flashbacks, emotions, process of thinking, and reactions to the consciousness are all contribute to the stream of consciousness technique. The novel comprises an attempt to capture the past itself rather than to pursue how an individual interprets and reconstructs his life through history. The story of the novel revolves around the actual fact of emotions and regrets through the protagonist, Stevens. At the end, Stevens realizes that no one can change the past, no one can change the fact that people act in a certain way, and no one can change the inevitable. The only thing one can do is to play on the one string that everyone has and that is one's attitude. By realising this Stevens makes his own way to search for a good life.

Key words: Stream of Consciousness, memory, Darlington, experience.

Stream of consciousness is the continuous flow of thoughts that makes up an individual's conscious experience. It is a method of narration that describes happenings in the flow of thoughts in the minds of the characters. In literary criticism, stream of consciousness is a narrative mode or method that attempts to depict the multitudinous thoughts and feelings which pass through the mind. It is a narrative device used to move the plot forward that attempts to give the written equivalent of the character's thought process, either in interior monologue or in connection to his or her actions.

Stream of consciousness is the subject-matter, while Interior monologue is the technique for presenting it. It always presents a character's thoughts 'directly' without intervention of the narrator. The term “stream of consciousness” was coined by philosopher and psychologist William James in *The Principles of Psychology*.

In an interview with Allen Vodra, Ishiguro once said:

I'm interested in memory because it's a filter through which we see our lives, and because it's foggy and obscure, the opportunities for self-deception are there. In the end, as a writer, I'm more interested in what people tell themselves happened than in what actually happened.

Ishiguro novels deal with great emotional force. He does not seem himself as Japanese writer but more of writer of general topic. His bicultural background makes him a great writer. He never belonged to any particular country or society but his writings of memories gave him the opportunity to be an International writer. As mentioned earlier, Ishiguro's novels are preoccupied with memories and reflection of past events in a situation.

The Remains of the Day is such a novel which is an attempt to capture the past itself rather pursue how individual interpret and reconstruct their life through history. Ishiguro shows the actual facts of emotions and regards in the novel through Stevens. The responsibility of choices and evolutions are huge. In addition to its plot and thematic concern, Ishiguro gives a vivid and bright view of aristocratic life and the servants who supports with pain and grief whereupon these emotions are hidden in their life.

The Remains of the Day is somewhat different from the setting that is wholly British. The unquestioning loyalty, obliterating from the life of jeopardize, the reputation, love, friendship and all normal human emotions are clearly expressed in the novel. As with his other works, Ishiguro uses the structural devices of memory and perspective within this novel. In *The Remains of the day*, past events are presented from the viewpoint of the main protagonist; the ageing butler, Stevens and the elements of the past are presented as fragments, apparently subconsciously censored by Stevens to present a description of past occurrences and to relay the fact that the information supplied is subjective. Salmon Rushdie in *The Guardian* praised *The Remains of the Day*, stating that the book was executed with

A delicacy and humour that do not obscure the tough-mindedness beneath. The real story is that of a man destroyed by the ideas upon which he has built his life. Stevens is much preoccupied by "greatness", which, for him, means something very like restraint (22).

On occasion the narrator acknowledges the potential inaccuracy of his recollections and this serves the reader by inviting him to question the pedigree of the information relayed by Stevens; the more the reader learns about the character of Stevens, the more one is able to interpret the sub-textual intention of the fragments of memory presented by him. This device serves as the total range of awareness and emotive-mental response of an individual, the assumption is that in the mind of an individual at a given moment a stream of consciousness is a mixture of all levels of awareness, an unending flow of sensations, thoughts, memories, associations and reflections.

The plot of the novel is told from a first person point of view. It is narrated in the form of diary where the story is moved from past to present and present to past. This technique is known as stream of consciousness. The novel expresses its categories and the travelogue as Stevens takes Faraday's ford and reflects upon his memory such as the political affairs with German and various European men and Darlington's dislike of Jewish girls working in house, the country

house romances, where Stevens and Kenton's affection are hidden. Stevens is a man of little formal education, narrow views and limited experience. Being an English butler he has fully dedicated himself to the loyal service of Mr. Darlington.

The novel starts with Stevens receiving a letter from a former housemaid Miss. Kenton with whom Stevens developed his romantic attraction where both have misunderstanding on the everyday household works. This leads to display later that two of them are attracted towards each other indirectly and they hid their emotions. She tells in the letter that her marriage was ended with unhappiness. Stevens' memories are often set off by random occurrences, but perhaps the most important inspiration is Miss Kenton's letter, after which he decides to go for the trip.

Cynthia F. Wong stated that "Stevens' motor trip" through the English landscape is a "journey reflecting on his repressed love for Miss Kenton which had resulted from his loyalty to Lord Darlington".(76) Actually, as Stevens travels through England's landscape and meets different people, he gets reminded of highlights in his past at Darlington Hall and flees into his memory. He remembers key episodes with Miss Kenton and the staff, the deterioration of his father's mind and body, culminating in his death, and various political events, organised by Lord Darlington, hosting important visitors. During such flashbacks the reader not only gets an insight into Stevens' version of Darlington Hall's glorious days, but also into his thoughts and the values he strives for.

"Nostalgia" is a sensitive word. People who are nostalgic think of the past as somehow ideal and long to return to it. As the novel proceeds, nostalgia becomes increasingly problematic because the past begins to seem extra ideal. "However, let me return to my original thread". (20) Stevens is often distracted by his memories, and even by memories within his memories. He also has a hard time appreciating the scenery of his own country. "The letter from Miss Kenton, containing as it did, along with its long, rather unrevealing passages, an unmistakable nostalgia for Darlington Hall". (10)

Stevens takes an opportunity to visit Kenton in Cornwall, while he recalls his earlier memories in Darlington Hall, where Mr. Stevens shows his dignity to the aristocrat people and unable to concentrate his dying father because of heavy duties. His whole life has been dedicated to attain the 'dignity' of head butler at a country house. In such a house, the butler was responsible for a large staff and for the smooth operation of what was in many ways almost the equivalent of a high class hotel.

In Steven's own view he and the staff must be totally dedicated to the ideal of perfect service, not just to his employer's comfort but to the use of the house as an instrument for the realisation of Lord Darlington's ideals. As Stevens thinks over the past he recognises that the price of total self-repression to attain an ideal professional standard has been high, including the loss of a chance of married happiness. Stevens is left to live with this recognition for the remains of his days.

Stevens is another of Ishiguro's self-deceiving narrators, telling a story which reveals far more to the readers than he thinks. Stevens has prided himself on his Professionalism as a butler and on the fact that he has served a 'great' man in Lord Darlington. His own life is vindicated by its connection with that of a man who has made a genuine impact on history. This is what Stevens continues to tell himself, but what is increasingly revealed beneath the surface of his account is Stevens missed opportunity for love through his inability to deal with his attraction to Miss Kenton, the housekeeper.

If this is a painful memory, forgive me. But I will never forget that time we both watched your father walking back and forth in front of the summerhouse, looking down at the ground as though he hoped to find some precious jewel he had dropped there (52).

This quote is from Miss Kenton. She recalls the old memories in Darlington where she and Stevens used to watch his father always walking or looking down at the ground. Sometimes an image will send Stevens down memory lane.

An important haunting memory is Mr. Steven's relationship with Miss. Kenton which is somewhat different to the reader. The novel suggests that they had a deep feeling for each other indirectly but Stevens and Kenton's relationship never progressed much. "Stevens is on his way to meet her in Cornwall, some twenty years after she had left the Darlington hall. As Stevens is haunted by the memories, households, and the superior power of Darlington". (163)

Stevens wants to relieve from the oppression given by his master. Miss. Kenton too experienced this same oppression mind in Darlington hall as, "The rest of my life stretches emptiness before me". (51) She hides her emotions in order to reveal her true affections but Ishiguro calls these emotions as "Not just failure of emotions but fear of emotions"(52).

Mr. Stevens and Kenton often argue their disagreement with the household works. She doesn't able to show her real affections, sometimes their emotions lead to misunderstandings. Steven's himself sometimes becomes oppressor towards Kenton; when she wanted to put flowers in his room, "Miss. Kenton, I appreciate your kindness. But this is not a room for entertainment. I am happy to have distractions kept to a minimum"(55). She mostly cares for Stevens' depravity and his alienated emotions due to hardships in the works but he possesses his rudeness on her. Kenton yet tries to defend her own freedom.

Kenton's emotion turns sometimes arguable with Stevens especially on his father; she displays her control and oppression on old butler who often misplace the things. Their arguments always turn into heated way. Throughout the novel, there is a mixture of tension between Stevens and Kenton. From the beginning onwards, they quarrel and disagree on the number of subjects, Miss. Kenton tries to mark her boundaries to Stevens that he is wrong. Though their masters control their life by heavy responsibilities, they both become fond and meet at quite

place where they drink cocoa. Their regular meetings also create a place for both to deliberate their own feelings inside the Darlington hall.

The reader can able to capture the both housekeeper's state of mind in the house; here, Ishiguro doesn't draw the background from the Japanese customs rather he elaborates in the novel the critical aspect of the novel. In an interview with Allan Vodra and Kim Herzinger, Ishiguro tells that "What I am trying to do in *The Remains of the Day* is to actually rework a particular myth about a certain kind of mythical English landscape..." he suggests within these two characters as English Classicism, an ability to strengthen on dignity of serving classes to their masters.

Mr. Stevens doesn't lose his fortune or his life in literal sense. However, he doesn't seem to have lost his life in Darlington hall rather he was living for Darlington's royal service. Stevens and Kenton though are not much attracted towards each other yet they are unable to show to the reader. Their relationship is day by day increasing, the reader is able to catch that they were underestimated by their masters due to loyal services. Both reveal their emotions in book scene incidence in which Stevens claims that he wasn't engaged in professional matters.

Stevens also remembers in order to try to understand how things came to be. It seems that events that seemed minor at the time—like Miss Kenton crying behind her door. "There was surely nothing to indicate at the time that such evidently small incidents would render whole dreams forever irredeemable."(188). He remembers certain events which took place after the death of Miss Kenton's aunt.

"But now, having thought further, I believe I may have been a little confused about this matter, that in fact this fragment of memory derives from events that took place on an evening at least a few months after the death of Miss Kenton's aunt." (223)

The following incidents highlights how Stevens was affected by the depressed dark room, his room itself expresses as colonized area in Darlington hall. The reader can understand, he is not only haunted by his master but also by the view of the room represents as if Stevens is living in a colonial world. When Miss. Kenton visits his gloomy room:

"Mr Stevens, your room looks even less accommodating at night than it does in the day. The electric bulb is too dim, surely, for you to be reading by. Really, Mr Stevens, this room resembles a prison cell. All one needs is a small bed in the corner and one could well imagine condemned men spending their last hours here." (174).

Kenton captures his gloomy room as resemblance of a prison cell, this scene reflects how Stevens was with his inner mind could differentiate his grey emotions with his room. His place represents the colonial world where Stevens has become a slave alienated character in the world

but he expresses his alienated mind-set in the novel clearly. Stevens believes that in order to get away from the oppressed mind-set, he used to read the romantic books privately. When Kenton interrupts, Stevens tells, "I must ask you to respect my privacy" (174). Kenton extracts the book from his hand and discovers, Stevens stresses that the reasons for reading the book only for the matter of profession. He admits that he did in fact to enjoy the romantic novel which indicates his reading wasn't only for professional purposes.

Moving further into the present scene in the novel, Stevens lies openly when an American asked if he has worked for Lord Darlington in past. He continues to deny his associations with him in several times, like when American couple asks Stevens if he did in fact work for his lordship once, but he denies it several times. He denies that he is embarrassed by Darlington and dismisses his untruthfulness as simple white lies to avoid unpleasant situation. He tries to make greatness. So, it is applicable for his profession as a butler. On another contrary, the reader perceives Stevens as someone who is bearing false witnesses.

The novel consists solely of his experience during his journey. The experiences are virtually all internal to Stevens, for whom this uneventful trip is a wholly unaccustomed break from routine. This stimulates into recollection of his life as a butler and to a degree of self-knowledge and reassessment. When Stevens finally meets Miss Kenton, he learns that her marriage has been unhappy and that she too wishes they had made their feelings known to each other's, the costs of his misguided investment in an ethos of self-abrogation are brought painfully to him, even as the realization comes too late for him to profit from it.

Miss Kenton suggests to Stevens that it is of no use living in the past rather to be grateful for what one has achieved because no one can turn the clock into past as quoted in the novel,

And I suppose that's when I get angry over some trivial little thing and leave. After all, there's no turning back the clock now. One can't be forever dwelling on what might have been. One should realize one has as good as most, perhaps better, and be grateful. (251)

Renata Salecl's suggests that: "By reading Stevens' memories with the help of this Freudian concept, it can be said that *The Remains of the day* concern primarily the memory of his relationship with Miss Kenton" (182).

As Stevens goes on the trip he also recalls the memory of his father and his activity in the house which was little strange, he is not able to do his job, sometimes he dislocate the objects in the house. There is fight between Kenton and Stevens. Darlington's reality was slightly changed when old butler fell down with his tray. It brought some unease with Darlington and his fellow companions. He requests Stevens to give minimum jobs for him, but old butler is unable to accept it.

It has been felt that Father should no longer be asked to wait at table, whether or not guests are present... Furthermore, it has been decided that Father should not carry laden trays of any sort for even the shortest distances... I have listed here the revised round of duties he will from now on be expected to perform. (68)

Darlington's observation on Steven's father brings sign of increasing disability from his employer. It appears at the same level, he understands his own mistake while showing his emotions on his father "I gazed at my father for a moment, touched his forehead slightly, and then withdrew my hands" (108).

On the conference, Stevens is captured by inability to care his ill father. The conference was a kind of cultural phenomena depicting various national parties. Stevens remained himself as a slave to the delegates in the conference. He is torn between responsibility and unwillingness to care his dying father. Ishiguro highlights how Stevens is unable to deal with his emotions in front of his masters. He maintains his dignity and professionalism. This code of honours and dignity exemplified as an essential part in his job. He remembers the weight of responsibilities which gives much depression to him. Stevens is torn between the sickness of his father and his professionalism, "Your father has become very ill, Mr Stevens" (108).

Stevens is very much depressed by his masters who came to Darlington hall, this situation is exemplified by the neo colonial politics. He looks up to his father as an example of great butler. He respects him lot when he is told by Miss. Kenton that his father has become ill. Miss. Kenton urges him to see his father but Stevens is bound by his heavy duties in the conference. He declares that he must wait for a gentleman; however, it becomes evident that Stevens' father is very ill and when doctor tells him that his father had a stroke, Stevens says "This is most distressing, I must now return to the down stairs, the conference hall" (115). It indicates that he hides his emotion to his masters.

The reader is not able to understand that whether Stevens has emotions and feelings for his dying father. He is wholly haunted by the alienated mind and fully controlled by his masters on the loyal services. Mr Cardinal asks him, "I say Stevens, are you all right?"(116). This examines that Stevens is not able to neglect all his feelings rather he hides to his masters, though he knew that his father has died because of heavy strokes, he continues his professionalism to his masters. The reader is able to recognize the political power and the domination of his masters on Stevens' emotions becomes a best example for neo colonialism.

Stevens meets his dead father after a few moments and the tears running from his eyes without his knowledge, he continues to be the great butler he is. Mr Stevens seems to put himself under restraint and doesn't allow him to display neither his emotions nor any reaction in his serving to his masters:

'Stevens, are you all right?'

‘Yes, sir. Perfectly.’

‘You look as though you’re crying.’

I laughed and taking out a handkerchief, quickly wiped my face. ‘I am very sorry, sir. The strains of a hard day.’ (110)

Another memory is Stevens’ emphasis on his decision as well as his master’s decision to dismiss the young Jewish maidens. Kenton was unable to consider this decision in her life for she strongly defends in saving her servants life. Darlington holds his decision due to the effect of the war. In the beginning part, Darlington supports the Jewish maids, later as there is a sudden political turbulence between England and Germany; he strongly opposes the Jewish maidens working in the Darlington hall. Darlington fears that German impact and their power superiorities might make them to reject.

This resembles as a neo colonial politics in the novel because there is depiction of political war between the countries where the innocent people are unnecessarily blamed for their race and culture. Mr. Darlington tells Stevens that “And I’ve reached my conclusion. We can’t have Jews on the staff here at Darlington Hall” (155).

Miss. Kenton represents the defender of the Jewish maids; she shows her true feelings towards the two girls. She often fights with Stevens to reappoint the girls. She mostly cares for the young girl’s future life and defends them:

Mr Stevens, I cannot quite believe my ears. Ruth and Sarah have been members of my staff for over six years now. I trust them absolutely and indeed they trust me. They have served in this house excellently. I am sure that is so, Miss Kenton. However, we must not allow sentiments to creep into our judgement. (156)

Stevens too has a notion of defending the young maids but it was the request of his employer. He is not able to arrive at a particular meaning in his decision. He argues with Kenton as:

I don’t have to remind you that our professional duty is not to our own foibles and sentiments, but to the wishes of our employer...let me suggest to you that you are hardly well placed to be passing judgements of such a high and mighty nature. The world of today is a very complicated and treacherous place (157).

One can see that Stevens recalls experience with Miss. Kenton when she is about to leave Darlington hall. She was excited and thereby she didn’t reveal her emotions. Miss. Kenton tells to Stevens that she is going to be married but Stevens shows his disappointment indirectly to the reader:

It concerns my acquaintance. Who I am going to meet tonight. He has asked me to marry him. I thought you had a right to know that...I'm very grateful, Miss. Kenton. I do hope you have a pleasant evening. Now if you will excuse me. (225-226)

Stevens was struck by the failure of emotions. He felt that Darlington didn't give any freedom in the house nor any other decision on his own but Steven's understanding of Darlington and Kenton is slight unusual in the novel. Ishiguro deeply concentrates on Stevens and Kenton who hid their emotions to reveal to the reader. The reader is able to capture that Stevens was much disappointed by the superior power of Darlington but on the other hand, as the story is being narrated by him from the past to present; the novel keenly observes both had true feelings for each other.

After the departure of Kenton from Darlington hall, Stevens became a dominated character. He believes that his fortune will provide better benefit to get the hands of Kenton. Here, Stevens narrates in his present, all the situations in Darlington hall is on his reflection of the events into the novel. Now, in the present Stevens is eager to meet Kenton, thinking that something better fortune will strike. They both meet in Weymouth, after six days. The purpose of the trip is merely to visit Kenton, they both exchange their own experiences and memory about Darlington hall, Stevens shows his dreadful events to Kenton.

Mr Stevens expects a good result from Kenton that his deep feelings for her, but Ishiguro deeply displays it through their emotions and reflection of memories. The whole story is search of self-discovery, how Stevens finds who had been a royal slave to his master Darlington. Stevens is an icon of Englishness, he makes six days trip in western side of England. In the end, he discovers who really he is whether colonized man or great butler. He is just an ordinary man with good and bad sites, a human who has true feelings for his expected life. After his meeting with Kenton at the end, he truly realizes that life is worth living; the reader is able to catch up the point that he hasn't yet realized his own life and he is still living in a past life.

Stevens' fortune was desperate with Kenton, when she told Stevens that she really came to meet his granddaughter and she is going to live with her husband Mr. Benn. Stevens even doesn't have a family when he is very old, because he misses her lot and he is too concentrated on his job and doesn't have enough time to think about that. Throughout the story, it cannot be sure that Stevens likes Miss. Kenton, but it is still felt that maybe Stevens likes Kenton, just like what Lord Darlington says:

God help us if she does come, Mr Farraday replied. Maybe you could keep her off our hands, Stevens. Maybe you could take her out to one of those stables around Mr Morgan's farm. Keep her entertained in all that hay. She may be your type. (15)

Overall, Stevens not only has questioned whether devoting himself to Darlington is worth it. From Steven's fate of life, one can find that there are only regards and losses and his life is far from perfect.

As a memory, the reader reflects to capture how Stevens was colonized by the imperial power that his masters in the Darlington hall. Ishiguro in an interview with Eleanor tells that "We live in a small worlds and big worlds where sometimes we surrender ourselves to our organization and become obsessed with the wretched business like a butler".

Stevens realises at the end how a butler is able to surrender himself in the hands of oppressor; he is not tortured physically in the hands of colonial power, but was controlled by his master. He experiences the inner conflict between his life and fortune and even unable to care his aging father due to heavy responsibilities. This reflects on how the masters control their own freedom and the desires.

The deep concentration of life has shown by Stevens at the end of the novel. Now, just before the journey of a life; the time has come to the end for Steven's fortune which is probably the last time in life whether to look for good for good fortune or still to be depressed in giving a service to the new master. Here, he acknowledges his own mistake of being a slave to his master, he says that 'I trusted him' which reflects his own life how much important he gave to his master in loyal service.

Finally Stevens blames his own master for destroying his own life with the limited freedom and fortune. Ishiguro represents him as colonized character in the hands of his masters for wasting his own life. So Stevens openly displays to the reader that his life is ended with meaningless what to seek, to find, and to yield.

The study has also reflected on each characters past life in the light of what was not known; and each had done something in the past which they regret or ashamed of it. Mr Stevens' wasted of his life in Darlington hall reflects his own guilt. He is ashamed of destroying his own life through dignity; he finally realizes that he wasted his entire life in Darling hall.

Ishiguro in his interview clearly tells that

We live in a small world where the figure of butler is polite and moral... we are all butlers in a ways, we fear the world of emotion it's a scary place, where we sometimes being a butler too our organization and company in some short a time.

Here, Stevens explores the intrinsic nature of memory. His characters reflect their past in terms of establishing a clear identity which they would want to have it. However, they eventually arrive at conclusion that they have failed in life.

Ishiguro maintains the concept of storytelling in a different way to his characters. It is believed that Ishiguro is strong dweller in the aspects of memory and identity in the novel. He creates awareness to the reader to recollect their past experience. His narrative becomes a self-knowledge tale comprised as much as from forgetfulness to remembrance. Although Stevens never overtly discusses what he thinks “regret” mean, it becomes clear when he breaks down and cries at the end of the novel, that he wishes he had acted differently with regard to Miss Kenton and Lord Darlington.

The tone of the novel is often nostalgic for the past; as the story goes on, the tone deepens into one of regret Stevens re-evaluates his past actions and decisions, and finds them unwise. Miss Kenton also openly says at the end of the novel that she often regrets the choices she has made in her own life.

Stevens final confrontation with himself is pathetic, for eventually, he is forced to admit that the efficiency for which he has sacrificed everything else has dimmed with age and he has nothing left which he can call his own: “ I can’t even say I made my own mistakes”, he reflects sadly. But all is not lost still, and Stevens resolves to stride forth and conquer new worlds. For Ishiguro’s every protagonist the remembering offers a catharsis, which they can solve their past and find peace in the present because their, they have an opportunity to a future.

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Anthropocentric elements in *Soul Surfer* by Bethany Hamilton

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Abstract

Ecocriticism is literary and cultural criticism from environmentalist viewpoint. It analyses and assesses various texts for their environmental implications. Direct representations of environmental crisis are obviously the core concerns of ecocritics, but so is the whole array of cultural and daily life as it reveals the implicit attitudes and notions that have environmental consequences. *Soul Surfer* is a memoir written by thirteen-year old surfer Bethany Hamilton who survived a shark attack and fought back and returned to competitive surfing. The memoir discusses Hawaiian landscape, sea, waves, flowers, etc. in the backdrop. The present paper aims at ecocritical reading of the text. It focuses on the shark attack, which is the central event of Bethany's life, as an encroachment upon the natural habitat of aquatic beings and its repercussions. The paper seeks to explore how human beings intrude into natural habitat of other beings and disrupt the harmony between themselves and nature. It highlights anthropocentrism to be the root cause of ecological imbalance. It seeks to find out that how far is it justified to refer to the shark as "actual beast" while it was just protecting its own territory from human invasion.

Key Words: Environment, nature, anthropocentrism, habitat, ecocentrism.

Ecocriticism is the study of relationship between literature and environment from an interdisciplinary perspective wherein all the sciences and other disciplines come together to arrive at some possible solutions of the current environmental issues. It emerged as a separate branch of study in mid-1990s with the publication of two seminal works: *The Ecocriticism Reader* (1996) by Cheryll Glotfelty and Harold Fromm; and *The Environmental Imagination*(1995) by Lawrence Buell. In the words of Glotfelty:

Simply put, ecocriticism is the study of relationship between literature and the physical environment as feminist criticism examines language and literature from a gender conscious perspective, and Marxist criticism brings an awareness of modes of production and economic class to its reading of texts, ecocriticism takes an earth-centered approach to literary studies (1996:xviii).

So, the core concern of ecocritics has always been the relationship between man and earth. Nonetheless, ecocriticism is not just about man and his environment or analyzing the voices of environment in literature but also an approach that advocates the ecocentric view of the world as opposed to the anthropocentric view. It is an extension of ethics, a broadening of man's concept of global community to involve non-human life forms and the physical environment. This approach includes concepts like ecocentricism, ecology, wilderness, animal studies, deep ecology, ecocide etc. William Rueckert who coined the term 'ecocriticism' in 1978 in essay "Literature and Ecology: An Experiment in Ecocriticism", wrote that Ecocriticism implied "application of ecology and ecological concepts to the study of literature, because ecology has the greatest relevance to the present and future of the world we all live" (*The Ecocriticism Reader* 1996:107).

The aim of the present paper is to analyse Bethany Hamilton's memoir *Soul Surfer* from ecocritical perspective and trace how the text is anthropocentric in nature. Using the aforementioned concepts, the text is studied and the views and values expressed in it are evaluated whether they impart ecological wisdom or emphasize anthropocentrism, thereby, consciously or unconsciously aggravating the contemporary environmental crisis. According to Lawrence Buell, there are four criteria for assessing a given text for its environmental consciousness. They are:

- i) The non- human aspect is an actual presence in the text and not just a passing reference. Thus, it should emphasize the integration of human and non- human worlds.
- ii) The human interest is not privileged over anything else.
- iii) The text shows some action that has environmental consequences or that damages the ecosystem.
- iv) Environment is a dynamic and ever-evolving process and not a static condition.

The paper evaluates the text in the light of these criteria mentioned above.

Basically, *Soul Surfer* is not a text with conscious ecocritical implications but unconsciously the writer Bethany Hamilton gives us a lot of implicit wisdom regarding how at present we are treating our environment and how it should be treated. It is about a young girl from the family of surfers in Hawaii, who wants to pursue surfing as her profession but she meets a fatal shark attack. Although, she loses her right arm yet not loses determination and adjusts her surfing style with one arm and makes her mark in the World Surfing Championships. She is a normal thirteen year old girl who never thought of writing a book but is persuaded by her family as after the shark attack, her persistence, courage and perseverance may serve as motivation for others, suffering due to various reasons, to keep fighting the battle of life. As she says in the foreword of the book: "To be honest, I never wanted to write a book" (xiii). However, how the text talks about environment tells a lot about the prevalent culture that ignores ecological balance at the

cost of human beings and their welfare. The text reveals that anthropocentrism is still preferred over ecocentrism.

Initially, the writer talks of nature in all unison. She tells us about Hawaii, particularly, about the physical environment i.e. beaches, waves, sand, weather, sunrise shells, flowers, fragrances, etc. She is all in awe of the natural beauty of Hawaii. She says: “Even though it was dark, with the windows down we could smell the beauty of Hawaii: perfumed plumeria and pikake flowers, the wet earth, grass and salty air. I took a deep breath and closed my eyes so I could picture it in my mind’s eye. Hawaii has this ability to reach out and stir all your senses. It’s truly a magical place,” (12).

There is one incident in the text, i.e. the shark attack, which is crucial from ecocritical point of view. Bethany as a surfer goes to various beaches to surf along with her co- surfers and is attacked by a shark in one such visit. The shark might have felt threatened by the presence of a non- aquatic being and the attack might be an attempt to mark its territory or to protect its own natural habitat. But, whatever may be the reason; Bethany’s brother Billy Hamilton and Ralph Young find the shark and kill it for revenge. And what is more appalling is the fact that this is mentioned in the book along with a picture of the dead shark and the picture is described as: “Yes, this is the actual beast, caught by Ralph Young and Billy Hamilton. The jaws are a perfect match”. It is quite ironic and dichotomous that the message to humans given by this book is not to give up in difficult and turbulent circumstances and also to have indefatigable faith in the Christ yet this act and picture reflect the anthropocentrism and how it is deeply embedded in modern man’s psyche. The picture is horrifying and it shows how sordid and cruel we have become as human beings, the only literary species of the planet earth. This is completely against the very first principle of ecocentrism: Everything in the biosphere of the earth is interrelated and there are no boundaries. Humans are neither better nor worse than other living creatures but simply equal to anything else. It rightly advocates that anthropocentrism has alienated us from our roots and has caused us to exploit the natural environment. Anthropocentrism is the anti-thesis to ecocentrism. It refers to the assumption that human interests are more significant than those of non- humans. What makes the situation so grave is the fact that it is the real life account and the killing of this shark is not a fictitious incident. It is a planned and deliberate move by human beings which reflect modern man’s shallow ecological thinking. Here comes in the concept of Deep Ecology propounded by Arne Naess, a Norwegian philosopher, who advocates that a true understanding of nature leads us to the appreciation and realization of the value of biological diversity and that each living being is dependent on other for its existence in the complex web of interrelationships in the natural world.

This incident of the killing of the shark is also a concern of Animal Studies. Animal studies highlight the fact that anthropocentrism has positioned the animal as an oppositional other and inferior to human beings. It advocates a shift from killing of animals at the hands of humans to natality i.e. planned breeding of animals by humans. It also shows connections, networks and

linkages across life forms, ecological systems, environments and how diverse life forms evolve together. Anthropocentrism argues that since humans can communicate and use language, therefore, they are superior to other living beings. However, this claim is refuted by the scholars of animal studies: “Animal studies scholars demonstrate how a supposedly key feature of the human – sentience or subjectivity- is common among animals as well. Tom Regan, ever since his *The Case for Animal Rights*(1983), has argued that animals are the same as human beings in being ‘subjects-of-a-life’ (his term), with personal preferences, being self-aware, with memory, the ability to initiate action in pursuit of their desires and goals, with a sense of autonomy, a sense of future and an emotional life. And because animals demonstrate subject-like traits, they should be given same moral consideration as humans” (91-92).

The killing of the shark is, thus, an anthropocentric act and it is not wrong to say that the ‘actual beast’ is not the shark but its avengers. As Walter Benjamin has aptly said, ‘The horror that stirs deep in man is an obscure awareness that in him something lives so akin to the animal that it might be recognized’ (cited in Fudge 2002:6). And this beast in the men provoked them to kill the shark which just showed a normal reaction that any biological being will show when its habitat is apparently being attacked by another species. The Utilitarian philosopher Jeremy Bentham(1748-1832), who came way before animal studies and ecocriticism, held the view that cruelty to animals is analogous to slavery and claimed that the capacity to feel pain and not the power to reason, entitled all living creatures to an equal moral consideration. He believed that every being is equal irrespective of race, nationality, species, etc. All through the book, one learns about Bethany’s faith in the Christ and her religious life. But the killing of the shark poses serious questions on faith and religion. Does God in any manifestation support killing of a living being for revenge? Can we be truly spiritual without being kind to the creation of the Divine? Is it better to be kind than being rational always? Does any religion in any form teach revenge and vengeance?

Having talked of all these issues, what remains most pertinent question is that what kind of literature are we producing these days? Literature is one of the most encompassing and comprehensive field that can actually make a lot of difference by sensitising the readers towards the ecological imbalance and the present environmental crisis. Undeniably, the memoir of Bethany is a saga of courage and faith and it has a lot of things that can be learnt but the representation of the environment reflects the lack of human civilization to feel for other living creatures and to feel one with our natural environment. William Wordsworth’s sonnet proves even more valid for our present generation which consciously or unconsciously is heading towards its own doom by interfering too much with nature and its laws, as it says:

“The World is too much with us; late and soon,
Getting and spending, we lay waste our powers:
Little we see in nature that is ours;
We have given our hearts away, a sordid boon!

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The Tension between the East and the West: A Study of Kamala Markandaya's *A Silence of Desire*

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Abstract

Kamala Markandaya is one of the most talented women writers of Indian fiction in English. She is one of the few luminaries shining brightest in the sky of Indian Diasporic literature. Her novel *A Silence of Desire* (1960), explores the theme of the clash between traditional values and modern beliefs. It also deals between faith and reason. The clash of East and West is very skillfully and brilliantly explored in *A Silence of Desire*. This paper brings out the tension between both the cultures in various aspects such as superstition, science, faith and tradition in a profound manner. It also highlights the conflict between Western modernism and Indian spiritualism.

Keywords: tradition, modernity, belief, faith.....

Kamala Markandaya, the pseudonym of Kamala Purnaiya Taylor is one of the finest and most impassionate writers of Indian Diasporic literature. *A Silence of Desire* (1960) dramatizes the conflict between reason and faith. The novel deals with most poignant issues that wrecks a marriage, ruin a friendship etc. Dandekar is a middle class clerk who is happily married to Sarojini. They have a satisfied life being that she is good with the children, an excellent cook and an efficient manager of his household. Sarojini has a strong faith in god where else he just believe god as a reason. He also gets irritated with his God-fearing and religious wife and makes fun of the tulasi plant which she worships daily. Sarojini fits well into the traditional groove and hence she is a good wife. Dandekar's family life is initially full of peace and harmony. But there comes a time when Dandekar's security is threatened through Sarojini's alleviation from him.

Dandekar is totally indifferent to the knowledge and depth of Sarojini's beliefs and convictions. He is immersed in his own beliefs and convictions. The domestic harmony is totally shattered because of Sarojini's seeking the swami's help for a faith cure of the tumor in her womb. Sarojini neglects her household because of her obsession with the faith that is represented

by the swami. Dandekar, who stands for skepticism, does the same because he questions her loyalty to him. Even when he learns about her faith trips, he places reason above intuitions. They impose some silence on themselves and fail to communicate.

Kamala Markandaya probes into the social, moral and emotional tie-ups that entrap and enslave women. According to Uma Parameswaram almost, all of Kamala Markandaya's novels give cardinal importance to human relationships, "Personal relationships are Kamala Markandaya's forte. Step by step, she builds up relationship, analyses them and dramatically makes them respect something larger than themselves" (Parameswaram 124). Kamala Markandaya presents the authentic picture of the contemporary world. Dandekar finds out lies told by his wife but never questions her in beginning which leads their relationship to get weakened. He loses respect for his wife, Sarojini after finding a photograph of a strange man, who he takes as Sarojini's paramour. "A married woman did not have men friends who were not known to the husband, the family. One of the girl's idols perhaps- a teacher, a film actor? Well, it might be, he said to himself, while his uncompromising mind withdrew into some forbidding fastness of its own...." (24). His wife's strange absences, excuses and lies turned him into a wild and distorted Personality. Thus Kamala Markandaya shows how the human relationships get worsen.

Dandekar who has British education and British culture in his work place is alien to both British and Indian cultures. He is rooted in neither. He works under an English boss, where some of the clerks are converts and they mark the difference between the worship of God, and idolatry. It is incensed Dandekar. This made him to make changes in his home and question the belief of his wife. Kamala Markandaya emphasizes on the necessity of believing in the moral superiority of women which supports in elevating the sanctity of the marriage and family. Kamala Markandaya is praised for presenting the real Indian world in her novels.

Sarojini is deeply rooted in religion and has staunch belief in the divine and miraculous power of God. The problem takes its shoots, on Sarojini coming to know about the tumor in her stomach. This is the physical ailment she has known in her mother and also her grandmother. Her belief in the healing power of Swami, messenger of God and his timely arrival into her home town pave way for unhappiness to surface. Sarojini visits the Swami but says that she has gone to the bus stop to see off her cousin Rajam. Sarojini keeps everything to herself because Dandekar never showed or expressed anything religious.

Except for the news of her visiting the Swami for healing, Sarojini has not hidden anything from his notice. It is only because of his faithlessness in God. He is not faithful either to his creator God or to his wife on whom he depends for all his needs. The patriarchal tradition has given man the license and deprived it for woman to share her thoughts, ideas, opinion, feelings etc. The intention behind this dissimulation is to protect the man, she accepts as her God and to safeguard his ego. But Dandekar fails to go beyond her visible actions to read her heart, which leads to guilt in Sarojini after their argument where Dandekar failed to hear her,

"Sarojini was doing the same — avoiding his eye, addressing him no more than was necessary, yet betraying no strain, like conspirators, in tacit accord, they Efficiently set

about shielding their children. And when the children had left for school there was the maid, before whom they must posture and play-act. I won't ! he raged in sudden indignation. Why should I ? Let her know — let the whole world know. I don't care ! But he did care when he thought of his children, and the powerful urge for honesty was killed.”(58-59)

At the end of the story, it is the faith that wins above the reason. The opposition and disbelief in Swamy leaves Dandekar in guilt when Sarojini undergoes a successful operation. Dandekar is left as a bewildered person with a corroding sense of guilt. It is the opposition between the spiritual faith and rational belief that affects the relationship between the human beings. Dandekar is actually feared with the loss of Sarojini's companionship, and when she begins giving both time and money to the Swamy, he becomes almost insane due to fretfulness. Dandekar visits the Swamy to win Sarojini back. When he is with the Swamy, his sense of identity begins to slip where all his western notions fade.

Kamala Markandaya analyses how the patriarchal culture has woven the fabric of a woman's suppressed life under the cores of religious superstitions. The ego of man does not orally confess, but in heart of hearts, every heart of man echoes, the voice of Dandekar, “My wife is part of me now..... I didn't realize it in all the years it has been happening but I know now that without her I'm not whole. Being incomplete won't kill me -I know that - but it'll take away most of everything that life means to me” (157).

Thus the novel *A Silence of Desire* offers the hope of a new realization of self, reconciling the modern and traditional belief. And in the end it is the emotion that wins over the western notions. Dandekar who is enforced with the western notions in his office with all poppycock talks. He is not ready to accept the visit of Sarojini to the Swamy. And towards the end when she is critical in hospital he goes to Swamy to get her recovered. Thus the tension between both the cultures in various aspects such as superstition, science, faith and tradition is brought out in a profound manner. It also highlights the conflict between Western modernism and Indian spiritualism.

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Intergenerational Acculturation Discrepancies: A Study of Amy Tan's *The Joy Luck Club*

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Abstract

Literature has the proclivity to protect the cultural space of various communities. All cultures are intrinsically prone to change through time. No culture is untainted and static. Cultures are not static because people are not inert. Whenever two cultures and two societies beckon, they both persuade each other. Amy Tan is a well distinguished Chinese writer settled in America. Her oeuvre of writings aspires to depict her Chinese-American experiences as well the trauma and conflicts encountered by the immigrants in the migrated land. Her novel *The Joy Luck Club* delves deeply on distinct contexts of migrations and unveils on what it means to migrate from East with different vantage point. The present paper analyses the indomitable cultural gap that prevails between the first generation and second generation expatriates and also highlights the immigrant's method of negotiating the cultural discrepancy and their eventual transition. The study also exposes the harsh truth behind acculturation and various stratagems espoused by expatriates for their amalgamation with the host country.

Key Words: Acculturation Gap, Ethnocentrism, Egalitarianism, Cultural Disparity

America has a long history of successfully engrossing people from across the globe. It is a nation, where people migrate for scores of reasons. People migrate radically because of push factors and pull factors. And the factors may be due to economic, social, political or environmental. As the immigrants migrate, they withstand with numerous issues related to adaptation and acculturation in the host land.

Amy Tan is a well renowned Chinese writer settled in America. Her oeuvre of writings aspires to depict her Chinese-American experiences as well the trauma and conflicts encountered by the immigrants in the migrated land. Her most fictitious and astonishing novel, *The Joy Luck Club* is all about the painful, tender connection that exists between immigrated mothers and daughters in mainstream America. The present paper analyses in depth the indomitable cultural gap that prevails between the first generation and second generation expatriates and also highlights the immigrant's method of negotiating the cultural differences and their eventual transition.

Acculturation is a process in which people from one culture adapts to the new cultural ambience while still hanging on to their own distinctive culture. Cross-cultural psychologist, John Berry, has identified four different methods in which people acculturate into a new culture.

They include assimilation, integration, separation and marginalization. *The Joy Luck Club* comprises of scores of immigrant characters who were physically and emotionally tainted due to acculturation factor. Almost all the characters in the novel undergo numerous traumas as they try to acculturate into the host land. The characters belong to Chinese ethnic background, however after migration, they have issues in adapting to the newly fangled ambience. Enculturation was a challenge to almost all the migrants. The most significant challenge is the disagreement which existed among parents and children owing to acculturation gap. In spite of all the challenges and obstacles, immigrants learn the different ways to straddle between ethnic identity and accumulated identity.

Acculturation gap is a major issue confronted by immigrant families. The gap between parents and children occurs when the family immigrates and assimilates into a new culture. Parent and children acculturate at different rates.

...immigrant children and their families is the acculturation gap that emerges between generations over time... Children become involved in the new culture relatively quickly, particularly if they attend school, but their parents may never acquire sufficient comfort with the new language and culture to become socially integrated into their new country. (Dina Birman)

Children adapt into new culture more quickly whereas it takes more time for their parents to acculturate. A child usually interrelates with more people from new culture. When children acculturate, they are less proud of their family and moreover consider their parents as controllers. Even after immigrating, parents still succumb to their inherited culture and value, thereby occurs delay in the process of acculturation.

The Joy Luck Club unveils the constant tensions and powerful bonds that subsist between generations and cultures. The novel focuses on the lives of four Chinese women who emigrate to San Francisco at various times and their eventual wavering and struggle with their first generation Chinese born American daughters. The mothers include Suyuan Woo, An-Mei Hsu, Lindo Jong, and Ying-Ying "Betty" St. Clair and their daughters are Jing-Mei "June" Woo, Rose Hsu Jordan, Waverly Jong, and Lena St. Clair respectively. The mothers migrate to America in order to escape from poverty, war and for their individual financial stability,

America was where all my mother's hopes lay. She had come here in 1949 after losing everything in China: her mother and father, her family home, her first husband, and two daughters, twin baby girls. But she never looked back with regret. There were so many ways for things to get better. (151)

Mothers are confined into the new ambience however issues arise when they find their daughters being completely acculturated with American customs and values more rapidly than them.

Language is the crucial facet where most Chinese immigrants fail to assimilate. After migrating to U.S, mothers wish their children to speak in perfect English. They send their kids to American schools, and as they grow up, children are able to master the language. However after assimilation, their daughters lose a sense of their inherited language, in fact they even lose the ability to comprehend their language. In the novel, Lena becomes her mother's voice and almost

interprets her mother's Chinese to others. However in many instances she fails to understand what her mother says and often ends up in a clash with her mother,

Different cultural background also leads to disparities in a family. Ethnocentrism is a belief where people consider their culture, race and nation to be far superior to others. Ludwig Gumplowicz, an Australian sociologist defines Ethnocentrism as "the reasons by virtue of which each group of people believed it had always occupied the highest point, not only among contemporaneous peoples and nations, but also in relation to all peoples of the historical past." (Sandeep Bamzai). Ethnocentrism can cause a lot of tribulations in intercultural relationships. In *The Joy Luck Club*, the parents are roving immigrants hailing from China. They are much influenced by traditional Chinese cultures whereas their children were influenced mainly by the American culture of the mid of the 20th century. Both of them view their cultures as normal, natural, and degrade others' resulting to cultural conflicts.

In Tan's *The Joy Luck Club*, mothers were born in old China and they were influenced by the ideas of Confucianism and Buddhism. Confucianism emphasizes on the pecking order between parent and children. In a family, Parents are authoritative figures and children must show absolute respect towards them. Moreover a woman is trained to be a good daughter, a good wife and a good mother. They are trained not to raise their opinions and desire instead taught to lead a passive life without much grievance and grumble.

In the case of Suyuan Woo and June, a fight broke out between mother and child, because the mother stresses her daughter to undertake piano lessons, "...she shouted in Chinese...Only one kind of daughter can live in this house. Obedient daughter!" (164). However June didn't consent to her mother's dreams and desires, " 'You want me to be someone that I'm not!' I sobbed. 'I'll never be the kind of daughter you want me to be!'"(164). The mothers always want to have power over the daughters while the daughters adhere to their own American ideal of individualism, separating themselves from the mother's supremacy and tries to find their own independence.

Equality is another significant arena that causes disparity between first generation and second generation immigrants. Equality is an important characteristic of American values, which is closely interrelated to individualism. Americans consider that all people have privileges to succeed in life. In *The Joy Luck Club* dissimilarities are explicitly evident among parents and children. Parents often have a choice to decide children's affair but the children have no privileges to interfere with their parents. Suyuan arranges everything for her daughter Jing-mei with greater difficulties. Jing-mei was given American education. The exposure to American culture even changed her behavioral pattern. She started to treat others justly and longs to be treated in the same manner at home. But the mother from the hierarchical structure finds it difficult to be equal with her children. She doesn't think that, it is courteous for children to pursue equal rights with parents. In one occasion, Jing-mei says,

'This American rules', she concluded at last. 'Everytime people come out from foreign country, must know rules. You not know, judge say, Too bad, go back. They not telling

you why so you can use their way go forward. They say, Don't know why, you find out yourself. But they knowing all the time. Better you take it, find out why yourself.' (102) It's clear from the statement of Jing mei, that she is not ready to accept and assimilate the foreign culture of giving significance to egalitarianism in family unit.

Eventually Tanhas poignantly illustrated the conflict among parent and children in terms of adapting the culture of the immigrated country. The first generation and second generation expatriates are simultaneously exposed to cultural ways of migrated country. The second generation imbibes the culture of host country more quickly, but first generation finds hard to acculturate for they stick to their own cultural beliefs and customs. However the immigrant parents realize that survival in the new land is possible only when one becomes flexible to the cultural ambiance of the adapted land.

Ultimately Tan stand apart in highlighting the struggles for survival and acculturation rather than reminiscence for native soil and sense of displacement and rootlessness. Moreover her characters are aware of the threats and problems in expatriation and at the same time believe that, in global world, assimilation is not only desirable but also inevitable.

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**INSUSCEPTIBILITY OF MATA HARI OVER MISFORTUNES IN PAULO COELHO'S
*THE SPY***

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Abstract

The love for individual freedom cannot be enjoyed in all the times, human being a social animal needs, the support and true love from their near and dear ones on certain circumstances. Mata Hari being the lover of individual freedom and desire to explore the world only through money and beauty faces betrayals and false accusations during her era of search for name and fame. Her attitude changes because of the physical and psychological bruises she undergoes during her childhood and adulthood. Whatever may be the behavior of an individual it has its roots from the environment where the individual grows up. The protagonist of Paulo Coelho's novel *The Spy*, Mata Hari presents herself as a courageous dancer but there is Margaretha Zelle in her, who is heavily wounded and carries the scars of the tragedies of her adulthood. Mata Hari goes long away from her past physically but is not able to cut its connection with her mind and soul.

The novel *The Spy* by Paulo Coelho was published in 2016. The novel is an autobiographical letter by Margaretha Geertruide Zelle, a dancer from Paris, later on named herself as Mata Hari. The novel is based on the true story of Mata Hari. Being a lover of money and independence she accepts to act as a spy during the World War I. She accepts the offers from France and Germany, but has never given any information to both the countries. Even then she pays the ultimate price: her life, for false accusations.

The memories of sufferings undergone during childhood plays vital role in the formation of one's character, goals and their attitude. Mata Hari is a victim of sexual abuse during adulthood by her principal and after marriage by her own husband. Sandra L. Bloom, in an article says "Sexual assault has immediate and long-term consequences that can be devastating for the physical, emotional and relational health of the victim".

"I have always been an optimistic woman, but time has left me bitter, alone, and sad" (11), she says when she starts her letter to her advocate named Mr. Clunet. Mata Hari's native country is Holland. She is a beautiful woman in her locality. Like all the girls she too has dreams about a happy and satisfied life after marriage. Being beautiful she is admired not only by men but also by women. This makes her adjudicate that beauty and sexuality are the tickets with which she can enjoy pleasure and money.

Mata Hari is the daughter of a merchant leads a modest life. But tragedy transpired in her family from the year 1889. Her father becomes bankrupt due to the loss in business and her

mother dies after two years, before the death of her mother she is sent to Leiden to have the finest education. After her mother's death she and her brothers are separated and lives under the care of different relatives. So she loses the parental care and the bonding with brothers. In Leiden she has no one to put barriers to enjoy the full fledged freedom she wishes the most.

Mata Hari's life and her views on love and sex become indifferent from the day, when she has been raped by her principal. She becomes confused and frightened by the incident. Her mother once taught her "intimacy" with a man should take place only when there is love, and when that love is for life" (21). After the bitter sexual abuse, "I began to associate sex with something mechanical, something that had nothing to do with love" (21). Mata Hari thinks that her mental trauma and all the problems she faces in Leiden can be stopped if she leaves the place. One day she answers an ad in the newspaper seeking bride for an army officer in Indonesia. "*Rudolf MacLeod, an officer in the Dutch army of Scottish descent, currently stationed in Indonesia, seeks young bride to get married and live abroad*" (22). Rudolf and Mata Hari meet each other and she decides to marry him during their third meeting with the family's approval. Rudolf is twenty one year senior to her. She moves to Indonesia with her husband after a few days of their marriage.

Mata Hari expected a happy and prosperous life after marriage but she gets what she has not expected. She has "a distant husband who was always surrounded by other women, the impossibility of running away and returning home, the loneliness that came from being forced to spend months indoors because I didn't speak the language, not to mention being constantly kept tabs on by other officers"(24). Mata Hari's husband starts to torture her physically when he knows that she is not a virgin. "He wanted to know the details of every man he imagined I'd once had. Sobbing, I told him the story of the principal in his office. Sometimes he'd beat me, saying I was lying," (25). Rudolf feels afraid of being betrayed by his wife. That is why he never takes her out of the house.

The sexual abuses of her husband become more violent day by day. Her only comfort is her daughter. "Gradually I lost sight of who I was. My days were spent caring my daughter, shuffling about the house with a vacant look on my face. I concealed the scratches and bruises under extra makeup," (26). In between all these troubles she gives birth to her son, and feels immense happiness on caring him but this has not lasted long. One of the nannies poisoned the little boy. After the death of the boy the other servants killed the nanny. "In the end, most said, it was deserved retaliation, as the nanny had been constantly beaten, raped, and burdened by endless working hours" (27).

The family life of Mata Hari comes to an end with the death of the wife of Andreas a fellow officer of Rudolf in front of Mata Hari. Before her death she says "Only love can give meaning to something that, on its own, has none at all. It turns out I don't have that love. So what is there to go on living?".... I'm not doing this for me, but for all those women who are prisoners in their alleged freedom" (34). With these words Mrs. Andreas "slid a small pistol from her

purse, pointed it to her own heart and fired” (34). The blood of Andreas’ wife baptized Mata Hari and through that rite she has been freed herself forever.

Mata Hari and her family come to Holland. Mata Hari cannot live in her native place in a new environment with her father’s second wife nagging and blaming her. Sandra L. Bloom states that “Parenting behavior can be profoundly affected by the impact of trauma”, as said by Sandra Mata Hari is not able to handle her daughter. She says that “... I could no longer stand the recrimination of my father’s new wife, my husband, a child who cried all the time,” (42). But she loves her daughter very much and she is mainly writing a self portrayal to make her daughter understand her happiness and sorrows.

She decides to go to Paris to escape from the trauma, with the help of a man. The man helps her with one way ticket and a letter address to his friend named Monsieur Guimet, who loves everything from the East. She introduces herself to Guimet as a classical dancer to oriental music. Monsieur Guimet arranges a suitable stage for her first performance. The first performance of Mata Hari makes her very popular.

The trauma and oppression experienced by ‘Margaratha Zelle’ transformed herself to ‘Mata Hari’. “Out of betrayed and reciprocal relationships comes the natural desire for retaliation or revenge... out of this innate desire for revenge comes out our need to achieve satisfaction for injury and eventually our unique human system of laws.”- These words of Sandra can explain the reason of Margaratha Zelle’s transformation into Mata Hari. She herself chooses her choice to become an exotic dancer. A news paper in Paris describes her dance with these words:

Slender and tall, with the lithe grace of a wild animal, Mata Hari has black hair that undulates strangely and transports us to a magical place.

The most feminine of all women, writing an unfamiliar tragedy with her body.

A thousand curves and movements combine perfectly with a thousand different rhythms.

(55)

Mata Hari says that her dance is a form of Java, without knowing the true java dance. She creates some rules and regulations for her dance herself; she always concentrates on the roses not on the thorns, Roses means the money, name and fame she earns by accepting the thorns: the false relationships and false love. “I was a prostitute—if by that you mean someone who receives favors and jewelry in exchange for affection and pleasure. Yes, I was a liar, one so compulsive and out of control that I often forgot what I’d said and had to expend great mental energy to cover my blunders.”(17)

The decisions of Mata Hari taken out of her frustration become meaningless at present. She says “I was an exotic bird traversing an earth ravaged by humanity’s poverty of spirit” (98).

She leaves her family to fulfill a mission of her own soul but in reality she tries to escape from the trauma she has in her mind from the first sexual abuse itself. Once she opens her heart to Astruc and says:

“Go far away, stone, and carry my past with you. All my shame, all my guilt, and all the mistakes I’ve made.”... “And this one is for the abuse suffered by my body and soul since my first, terrible sexual experience. And now, when I lie with rich men, performing acts that leave me drowning in tears. All this for influence, money, gowns... things that are growing old. I am tormented by self- created nightmares.”(80)

All the efforts of Mata Hari to escape from the past become meaningless and useless. She shows herself bold outwardly but the pain in her heart remains unchanged whatever she do to hide the sensitive part of her heart. She is not able to reveal her painful past and her true identity, to anybody out of the fear that her dancing career may come to an end. If she opens her heart to someone who is trust worthy to her but not really is, the respect she has in the society will also be demolished. Even she is not able to think of the past out of the fear that the horrors of her past may haunt her like a ghost and that ghost may not allow her to think anything else than itself.

Astruc guides her to behave like a rich and respectable woman in the society. The dancing career of Mata Hari goes well till the arrival of some new performers of the same dance she performs. Since Mata Hari does not follow any rules in her dance she cannot dance with the others. Whenever she dances she offers her mind and soul to god and she feels herself nothing in front of the almighty that is why she is able to undress easily during the performance. When she nears the age of forty the flexibility of her body and the grace in her face starts to fade. During that time the newspapers describes her as “The Decadent Mata Hari: Lots of Exhibitionism but Little Talent” (77). These remarks on her make her heart broken because she respects her dance as a holy one which has a message to the world. She is deeply wounded like her previous abuses. Without having the courage to carry the pains easily as before, Mata Hari reveals her past to Astruc and cried bitterly. The tears she sheds give strength to her to face the obstacles she comes across in her dancing career and the pains of her past are also partly healed. She feels as if her heart and soul become light weighted.

Mata Hari believes that those who praise her dancing talent are trust worthy. She believes Franz Olav in that way when he praises her talent. She goes to Berlin with him believing that she has got a new stage to perform and earn money abroad. But her dreams are shattered because of the sudden break out of war. She becomes a prey in the hands of French and German army as a spy. She accepts the offers from both of the countries because “I was desperate for money, with no place to sleep and debts piling up” (128) .

Mata Hari meets many men during this phase of her life one among them is Vittel, a Russian soldier who is twenty years younger than her and has blinded during the war. She loves him very much and is willing to do anything for him. She feels that he is love of her life, but he too has betrayed in the witness stand during the trial. Mata Hari in her last days of life

understands that the men, who said that they love her more than their lives has ran away when she is in need of their help.

Finally she understands that the way she chooses to erase her past gives more troubles and pains to her. She endures all the troubles and betrayals alone, and has no one by her side till the end. She is insusceptible of handling the wounds created by the separation from the family, the sexual abuses of the principal and her husband, the death of her son, the false opinions on her dance which she feels as the only solace to her trauma are the fake relationships she develops believing as real and the law which she believes will never punish her because she is innocent.

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ISOLATION OF DALIT WOMEN BY VIRTUE OF GENDER AND CASTE IN THE NOVELS OF P SHIVAKAMI AND BAMA

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Abstract

The representation of woman usually in Indian Dalit literature who has been subjected to exploitation denying freedom and equal rights from the beginning of the history, after force of legislation, modern education and particularly in a caste oriented nation like India. Castes are created to exploit lower section communities without giving freedom and equality and exploiting them personally, politically and religiously. The Dalit's follow an unwritten rule of Caste Hindus in India's public life; don't enter the local temple, don't draw water from the main tank or lake, even use a separate plate and cup for snack and coffee or tea at the joint. It also happens often in metropolitan cities. Dalit women are doubtly exploited. The sacrificial role of lower section women still continues even in this 21st Century. The mainstream Indian woman's movement continues to be led by privileged, dominant caste, upper class and urban feminists. Dalit women and urban poor are only co-opted to make numbers. When Dalit women are raped while working in the fields, it is understood within the frame of violence against women and there is no willingness among feminists to acknowledge the reality that violence faced by the middle class woman is nothing compared with the violence found by the rural Dalit women. To them, the problems of Dalit women are considered separatist. Dalit female writers like Siva kami and Bama explore these issues in work. I suggest have entered common usage and thus results in a radicalising of the common sense. It explores the issues of the resilience of Caste with reference to essence. Thus caste functioned in markedly gendered ways in public spaces.

Keywords: Freedom, Gender, Caste, separatist, Dalit women

This article is related to the works of two eminent Dalit female writers P Siva kami and Bama. P. Siva kami is one of the earliest Tamil Dalit writer and Bama Faustina is a Christian Dalit woman writer. They talk about marginalization of women. They talk about the lack of empowerment, of voice, and their subjectivity as reflected in Dalit literature. Using feminist standpoint, they transform folkloric and local-mythic language and narrative by infusing into it the language of rights and Ambedkarite philosophy. They have analyzed how Dalit women have been treated and what their roles have been in their personal, socio-historical, political and mythic context. They suffered exploitation and oppression in Indian society. This oppression is reflected to an extent in the genre of work comprehended as Dalit literature.

This article is an analysis of the works of P. Sivakami and Bama undertaken from the theoretical position articulated in the process of political unconscious and argues that the larger identity of a Dalit encompasses gender discrimination, caste discrimination and all the issues that a marginalized society faces through the feminism.

Dalit Feminism is a social theory, deeply rooted in the caste and gender oppression of Dalit women and also political practices that are critical of the past and present informed by the experience of the Dalit woman. It involves the consciousness of the Dalit women themselves, their experiences of humiliation, deprivation and isolation by virtue of gender, caste, and class. An attempt should be made to break down the fixed polarities between the upper caste / lower caste and men / women especially in Dalit context. In the Indian context caste, class and patriarchy are, of course the three hierarchal axes of social structure which are very essential for the understanding of caste Hindu, Sudra and Dalit woman. It is caste which shapes the integral part of the gender status and identity of Dalit women; for example a derogated Dalit female labourer / slave, doing a manual work is constructed as polluting and inferior.

This dualistic construction of the Dalit woman in gender ideology legitimizes the sexual subordination and subjugation, and caste exploitation. All are connected; caste uses gender to construct caste status, power relation and cultural differences and thereby oppressing lower caste woman. The two interlocking systems of caste and patriarchy create a multi-dimensional, simultaneous, and intense oppression, which is detrimental to the experience of Dalit women.

Dalit feminists believe that Dalit women have the right to be seen as subjects and not as objects. As individuals, they play an active role for the betterment of not only their family but also for their whole community. Some Dalit woman literary figures are- P Sivakami, Bhama, artist Chandru, Abimaani, Azhagiya Periyavan, Poomani, Sukirtharani, Pratibha Jayachandran, Vhanakya, Dharman, Vizhi. Pa. Idhaya Vendhan, Yazhan Adhi, etc.

P SIVAKAMI

P. Sivakami born in 1957 is an acclaimed Tamil writer. She draws attention to the dual oppression of Dalit women on account of gender and caste at the hands of upper-caste men and Dalit men. She was initially an IAS officer but gave up her job to become a fulltime writer in 2008. Her first book, "*The Grip of Change.*" (Published originally as 'Pazhaiyana Kazhithalum' in Tamil in 1989, translated into English by the author herself in 2000), were written in the wake of the Bodi caste riots in Tamil Nadu between dalits (pallars) and periyars. Dalits mobilized themselves around a Dalit leader when she for raped and killed by upper caste landlords for demanding higher wages. At a protest meeting, a Dalit political leader is reported to have said, 'What would happen if all dalit men were to marry upper caste women?' This led to a violent backlash resulting in the loss of dalit lives and property. The reasons for raping the dalit leader

lay in suppressing a dalit woman who was overstepping her subordinate status by publicly demanding higher wages. Thus caste functioned in markedly gendered ways in public spaces.

As a response to this event, Siva kami's novels focused on the body of the dalit woman as a fictional and rhetorical figure for the fraught relationship between caste, gender and sexuality. The novel centers on the exploited and supposedly violable body of the dalit woman, which is inscribed with inter-caste struggles for power even as it is constituted as a site of resistance. Over the course of the narratives, it becomes impossible to articulate caste and gender and sexuality at once. Caste turns out to be the overarching structure that regulates gender and sexuality primarily through the body of the (dalit) woman. There is no space in this structure to articulate questions of sexual violence that are clearly elided by caste violence, which subordinates the Dalit woman to the male interests of the dalit community. The second novel is the author's reflection on the possibility of re-imagining the inter-sectional ties between caste, gender and sexuality. This is an important subject of concern in Tamil Nadu Dalit literature. Her novels prepare the ground for a sustained critique of domestic violence and abuse of Dalit women at home by Dalit men - fathers, brothers, sons, fathers-in-law, brothers-in-law etc., apart from the sexual and occupational harassment faced by them outside their homes at the hands of upper caste men and the police. Her second novel "Anandhay" (1992) translated into English as *'The Taming of Woman'* in (2012), usually, the representation of women in Indian Dalit literature is weighed with double subjugation: caste and gender. But in the writings of one of the leading Indian Dalit novelist-poet-activist from Tamilnadu — Palanimuthu Siva kami, the issue of gender is even more prominent than that of the caste. To Sivakami, 'the problems of Dalit women are considered separatist. They face the worst expressions of male chauvinistic society – atrocities like raping, profiling, physical assault and murder'. This paper proposes to focus on her much acclaimed novel *The Taming of Women* (2012), [translated from the Tamil original by Pritam K. Chakravarty] and to concentrate on the representation of Dalit women in a semi-urban domestic space.

The Taming of Women also portrays the strange type of misdirected hatred women reserve for each other in the domestic space, a socio- cultural interpellation where the worst discrimination and judgment comes from 'other' women around. Instead of focusing the violent hatred towards her womanizer husband Periyannan, the protagonist Anandhayi finds the source of her hatred in the women her husband sleeps with. Her tribulations in bringing up her daughters Dhanam, Arul, and Kala is perhaps best captured in the lines, 'Having a girl in the house is like having a fire in the belly (...) I will have peace only When I hand her over to a husband'. She being a victim of domestic violence, Anandhayi still relies upon the role of the husband as protector of women. This paper would also investigate how the women in Periyannan's household just become mere 'female' bodies subject to patriarchal torment by the 'protector'. It is about assuming the larger identity of a Dalit which encompasses gender discrimination, caste discrimination and all the issues that marginalized society faces. In what was a watershed moment for Dalit narratives in

India, P Sivakami became the first Tamil Dalit woman to write a novel? *Cross Section* is another famous fictional work of Sivakami. This novel has the subtext running at the bottom of each page throughout the novel, creating a critical space in which the author examines the problems of female sensitivity, female desire, ideological control of the narrator-in short, a self-reflexive exercise articulating the theoretical issues in narration and reorientation of feminist or female experience in the post-feminist era. The novel may read like a popular representation of women's common dilemmas but at the core of the novel is, however, a search for a space for the expression of woman's free spirit.

The story is about a middle-class working woman Saro who finds herself drawn to a man Kumar, something which puts her on the horns of a dilemma between her loyalty to her husband and children and her feeling of deep love for a man outside the fold of marriage. The singular feature of this fictional work is the familiar love-triangle and its trauma.

Sexual pleasure is only for the man who is involved in that act and not to the woman who is united within especially a woman of the lower caste because this act is the beginning of a sequence of painful experiences like conception, abortion, pregnancy, delivery and nursing of children and all other works related to motherhood and family. How can a woman be happy under such circumstances? Sivakami makes the readers analyze all these through her novels.

Sivakami's novels do not subscribe to any social movement that operates in isolation. She does not endorse a one-dimensional Dalit movement. She constantly strives to point out the interpenetrative, multi-layered dimension of exploitation of Dalits. Their marginalization takes place at multiple levels. A single dominant force may not be the sole cause of their suffering in society

In a literary world that was used to comfort and pleasure, P Sivakami's novel forced the reader to face what was also real about this India we are living in; the touchy subject of caste and gender discrimination.

BAMA

Bama Faustina, born in 1958, also known as Bama Faustina Soosairaj, is a Tamil Dalit woman novelist, who draws her experiences and depictions from the Dalit movement in Tamil State. In '*Karukku*' [1992], A Dalit Christian woman in Tamil Nadu has been shown to be speaking in her own voice about the experience of being Dalit. And it is largely autobiographical. She subsequently wrote '*Sangati*' [1994], which is a cultural biography of a community, and which brings together the experiences of the Dalit woman through her work. Another novel is '*Vanmam*' (2002). This is the English translation of Bama's third novel, originally published in Tamil, focusing on the nature and function of caste in Tamil society. The novel talks about the silenced topics of relationships between inter- and intra-Dalit communities. It moves away from accounts of victimhood and deals with the animosity between two Dalit

castes. The novel shares the discourse of Dalit modernity, which addresses issues concerning contemporary society and its contradictions. She has also brought out two collections of short stories: '*Kusumbukkaran*' (1996) and '*Oru Tattvum Erumaiyam*' (2003).

In her early age she was called as Faustina Rani in Roman Catholic family from Puthupatti in the state of Madras. Then Bama's grandfather had converted from Hinduism to Christianity. Bama's ancestors were from the Dalit community and worked as agricultural labourers. Her father was employed with the Indian Army. Bama had her early education in her village. On graduation, she served as a nun for seven years. With the encouragement of a friend, she began writing about her childhood experiences. It formed the basis of her first novel '*Karukku*' published in 1992. It was critically acclaimed and won the crossword book Award in 2000. Bama followed it with *Sangati* and *Kusumbukkaran*. Bama got loan and set up a school for Dalit children in Uttiramerur.

Various critics have assessed the novels of P. Sivakami and Bama in terms of the Dalit feminism as well as a double identity, that of a woman writer and a Dalit feminist. The first of its kind in Tamil, *Karukku* was not only the first Dalit autobiography but achieved a specific identity, being written by a Dalit Christian woman. As an exponent of Dalit Feminism, Bama has found in *Karukku* the right space to articulate the travails and suffering of Dalit women. The English translation has enabled *Karukku* to cross linguistic and regional boundaries, and reach the global readers. *Karukku* is a reflection of different themes like religion, recreation and education. Through these perspectives, Bama gives a clear picture of the oppression meted out to the Dalit Christians not only by the upper caste society but more so within the catholic church itself.(Ahmad 144).

Dalit women constitute and comprise about 16% of India's total female population and 8% of the total population and most of them feel disillusioned and alienated. As she says, "This exclusion of Dalit women from the mainstream women's movement is not such a bad thing after all: it has caused them to start building their own praxis, identity, and agency" (Basu 145).

Sivanagaiah's article on "*Discourse on Caste and Sub-Caste Experiences in Bama's novel 'Vanmam'*", is about the three way oppression of Dalit Women: 1. As subject to caste oppression at the hands of the upper castes; 2. As labourers subject to the class – based oppression, also mainly at the hands of the upper and the middle castes who form the bulk of landowners; 3. As women who experience patriarchal oppression at the hands of all men, including men of their own Caste".

Dr. Aditya Raj and Pooja's article on "*women in Dalit literature; Voice, Agency, and Subjectivity*" is an account of Bama "*Sangati* (2001), suggests that along with caste, gender is another vector along which the tentacles of oppression can be comprehended: caste and class are

different social categories, but they seem to be operational together and in consonance with gender in the literature. Oppression of, and along with multiple process makes it very difficult for women to realize their being. Women don't seem to have, as reflected in the two selected texts, appropriate conditions to know and act as subject. On the contrary they are treated as object that are known and acted upon. The cultures of the community where Dalit women make meaning of their everyday experiences cajole a culture of silence and domination from people and practices higher in the social hierarchy.

Kiran Keshavamurthy's article on "*Caste, Gender and Sexuality: On the Figure of The Dalit Woman in P. Sivakami's Fiction*" talks about P. Sivakami's novel *The Grip of Change* (1989). In *The Grip of Change* the battered body of the Dalit woman frames the opening scene; her past is constituted by her widowhood that in some sense makes her a 'surplus' or 'sexually available' woman subject to exploitation by her caste Hindu landlord and harassment by her in-laws; and assault on her by caste Hindu men owing to her apparent sexual/social misdemeanor. Even her struggle for her husband's share of land is linked to her body and fertility- she does not have children and so her brothers-in-law refuse to give her a share in the family land. When she is sheltered by Kathamuthu, a dalit patriarch and ex-panchayat leader, her vulnerability is exploited; she is forced to physically yield to his desires. Her oppressed and subjugated body that she is unable to claim as her own is the only available option for her to acquire the power to gain ascendancy in Kathamuthu's house that gives her dominance over his wives.

Prasad says that the perception and understanding of one writer vastly differs from that of another. For instance, he remarks that Bama, a Dalit woman writer may have Brahmin friends, but when she writes, her identity as Dalit becomes quite distinct. Similarly, he remarks that a Brahmin writer might not be able to capture the experiences of Dalit women completely. "One has to have compassion and be empathetic in order to be able to understand the issues" (Prasad 46).

Nivedita Menon's article on "*Caste and Feminism*" gives a fine account of Dalit Women. There is a general suspicion of mainstream Indian feminism: they see it as being dominated by the privileged, dominant caste and upper class, urban feminists and their issues, and talk about Dalit intellectual Cynthia Stephen. She came up with the word "Dalit Womanism" to describe a different politics. The inspiration was from Black women in the US who coined a new term "Womanism" to describe their vantage point, from which they saw Black men less as patriarchal oppressors and more as comrades in their struggle against racism, which white feminists were as responsible for perpetrating as white men.

The present study is based on analytical method and Dalit feminist issues of the select novels of P. Sivakami and Bama. It discusses how the Dalit writers Sivakami and Bama have manifested in their works –the despair, dejection and suffering of the Dalit–the submissive servitude of the Dalit women, the carnal desire of men, the prejudice imposed on the lower caste

women, the habit of being blind to the crimes and sins of the upper caste men and women, the self-centered attitude of the leaders, the burning flame of intra-Dalit strife, the fear and torments faced by the women, their anxiety about their future, and the incurable need for a revolutionary leader. Though the novelists have explored the darker side of the marginalized society, they also have presented its gleaming brighter side. They have given possible solutions for the persisting plague of the caste-discrimination, slavery, intra-Dalit strife and poverty, which should consist of Dalit unity, good leadership and education. Both the writers have indicated the inevitability of accepting and welcoming change in the lives of the Dalits and also in the society.

Freedom or independence is not given, but achieved. It is time that the Dalit realized this with their hopes and dreams in their eyes and heart. All they have to do is to step forward without fear, welcoming the change of getting their dream fulfilled and their becoming empowered. Dalit literature serves as a lighthouse in directing the Dalits. It is not only a literature of protest but also of humaneness. The popularity and acceptance of Dalit literature itself signifies the progress of the Dalits at large.

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**Postmodern Fanaticism in Historiographic Metafiction: A Study of Tanushree Podder's
*Escape from Harem***

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Abstract

The postmodern historiography not only represents past events but also adds colours to the events and makes it as a signifying system. In this narrative, history is being rethought as a human construct. It becomes a fictional act to elaborate events through the magic of language and takes the readers to a realistic world. Historiographic metafiction is a post modern critical innovation in literature and it is characterized by intense 'self-reflexivity' and 'parodic intertextuality'. The present article attempts to validate Tanushree Podder's *Escape from Harem* with the aspects of Linda Hutcheon's theory of historiographic metafiction. It tries to portray that the novel is a historiographic metafiction rather than the traditional historical fiction. It examines the relationship between the reimagined and reconstructed historiographic metafiction. The study discusses the narrative style of the author which is in the mimetic approach. It reassesses the unknown facts of the marginalized women of the sixteenth century Mughal dynasty. It leads to the fact that marginalized groups are denied an official voice by hegemonic ideologies. Therefore, history is regarded as monologic, represented the dominant discourse.

Key Words: postmodern, historiography, historiographic metafiction, marginalized, mimetic.

The involvement of literature in history is something inevitable. The language which is used by the writers requires metaphors, phrases, and figures of speech, which are interpretative and fictitious. Writers in the postmodern era dismantle history and rewrite them to add beauty to the present literature. They simply insert their own creative ideas to makeup historical facts as White claims, "can be emplotted in a number of different ways, so as to provide different interpretations of these events and to endow them with different meanings serving different ideologies and worldviews" (224). They remake the historical facts that are sometimes forgotten and obscured. The two methods the writer can engage with historical fiction are reimagination and reconstruction. Reimagination handles the historical events that deviate from the established historical record. It often relies heavily on parody and anachronism, furthermore emphasizes the insertion of incongruous events. Reconstruction is the more nuanced postmodern literary

engagement with history. It focuses on marginal figures and historical events, bringing them to the forefront of a new historical platform.

Linda Hutcheon has coined the term 'historiographic metafiction' in *A Poetics of Postmodernism* and the term has become a subgenre, which has a connection with postmodern imitation and its self-reflexivity. She remarks "Historiographic metafiction incorporates all three of these domains: that is, its theoretical self-awareness of history and fiction as human constructs (historiographic metafiction) is made the grounds for its rethinking and reworking of the forms and contents of the past"(5). Historiographic metafiction also continues to produce silent histories of contemporary historical, political and cultural events. Reimaginative historiographic metafiction is highly fictionalized to the point of emphasizing its own lack of historical reliability. The reconstructive historiographic metafiction emphasizes the untold history and explains how it is apart from the historical mainstream. Applying the reimaginative and reconstructive to Hutcheon's concept of historiographic metafiction forms the theoretical core of the argument. The select novel, which has been taken under historiographical metafiction is equally reimaginative and reconstructive over time. Podder has taken certain events and figures from history and has developed an exciting story out of it. She has reconstructed those historical figures and events. She has reinvented the subsistence of women in the sixteenth century Mughal dynasty. From the Mughal dynasty or Mughal history, the world knows only a few women like, Nurjahan, Mumtaz, Ruqquya Begam but through the method reconstruction a mere slave, fifteen years marginalized girl is centralized in her novel. The novel pictures the central figure Zeenet's life history as an individual mode of history writing. It depends on and elevates individual experiences as opposed to the conventional scientific historiography which attempts to totalize individual experience. This consists of personal historical accounts of Zeenet which are mingled with magic realism.

Postmodernist historical novels endeavor to insert history into fiction to subvert historical facts and rewrite them from a viewpoint different from the accepted interpretation. In this kind of texts, silenced histories of marginalized groups are sometimes vanguard through the rewriting and subverting of historical material. Podder makes an attempt reconstruct Zeenet, a silenced individual as a grand narrative to speak for the group or society, her voice is now in conflict with the elite voices. As a result, the novel can be analyzed in terms of historiographic metafiction, in which 'ex-centric' voices that are pushed to the sidelines of histories are re-presented. The story develops further when Zeenat is brought to the palace to satisfy the emperor's lust. She is forced to allow her to satisfy his passion. She thinks, "This is not real; this could not be happening to me" (9). The pessimistic treatment and coercion faces by Zeenat clearly shows how women have been treated in the Mughal dynasty.

The safety of women in male dominated society is compromised. The society themselves perceive women as second-class citizens, any acts of crime against them would be considered as a norm. In addition to that, women are seen merely as sex-tools. Once the emperor tries of her, Zeenet is taken to the harem where she is forced to spend the rest of the life. This shows that men

treat women just as sexual tools and keep them in the dark once all is done. History has recorded that Jahangir had about eight hundred concubines to satisfy him. The subversion of the objective historical discourse is achieved through the intermingling of metafictional strategies and historical reality in the process of constructing the individual mode of historiography.

In Podder's narrative, the individual plays an active role and vies for the centre, and her voice is in conflict with that of the dominant. Therefore, the monolithic discourse of history can be opened to multivocality. In order to open up the unveiled voice of the peripheries, Podder embraces women and makes them the center of the story and maintains the male domination and suppression of women throughout the novel. The author points out, "The men are allowed to marry as many times as they wish as they can enlarge their kingdom" (135). The princess would merely be another member of the royal harem. The Mughal princesses are not allowed to marry any men. The great emperor Akbar inflicts the law as he is afraid that the power may be misused through the princesses. The following excerpt shows that Princesses themselves know that there is no marriage in their lives. Jahanara, the daughter of Shajahan "My dear sister, we are Mughal princesses. We are not allowed to marry, so forget about marrying an emperor", (135) teases. Such unfairness is showed in the dynasty. These clear distinctions show how the culture and society favour men compared to women.

Historians do not look into the characters and the traits of the people involved in the major incidences of history. It is the fiction writers who take the trouble to give life to the characters in the history. *Escape from Harem* describes the three generation of Mughal Dynasty from Jahangir to Aurangzeb elaborately and also highlights the silenced histories of marginalized groups such as cultural/political minorities, the colonized, and women through reconstructing historical facts, which are veiled in the records of history. It fills the vacuum made by the historians. The life style of the marginalized is depicted as "Zeenet pressed her scented handkerchief to the nose to block the stench of the open drains that are overflowing with musk. So this is where the poor people, who constructed the most amazing structure in the world lived, she thought sadly" (199). As a matter of fact, Podder looks the history from another perspective and unveils the life history of marginalized too.

Contemporary novelists declare that the function of history must be rethought in order to renegotiate its uses for the postmodern age. The investigation and reconsideration of the past are the means to look at identity and its reconstruction. The reconstruction of postmodern identity requires a critical and attentive approach to the past that questions conventional notions of truth and historical progress. Podder intends to draw attention to the cultural and moral consequences of making sense of history and reality. *Escape from Harem* invites the readers to think about the power of story-telling and its role in defeating obscurantism and intolerance. All discrimination and subordination of marginalized are presented in various levels of the society. Podder creates a world through imagination that spans centuries by converting events to fiction and makes it a reality. The plot is carefully thought out and it is full of fascinating historical references. The

novel incorporates fictional characters, along with historical figures and events set during the Mughal Empire in India. It is a dreamlike novel of flesh and thought, of story-telling, honesty and lies. The fact and fiction combine together as yoke into whitening and remake the work as Historiographic metafiction.

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**FACETS OF MULTICULTURALISM IN BHARATI MUKHERJEE'S
*DESIRABLE DAUGHTERS***

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ABSTRACT

The word 'diaspora' which is derives from the Greek language, refers 'to disperse' which means spread over a wide area. Diasporic writers are caught between two worlds which enclose the memories of past and future. They experiences the double identity which create the composite form of personality. Such forms of status vary from the essential concept of national and cultural identity. They also search for different relationship that allow people to locate them in more than one location at the similar time. Under such circumstance in the absence of a powerful code, culture is becoming an individualistic activity, in which people organise their own super-constructural and super-cultural, becoming in a method of their own cultural techie. The diaspora themes deals with the life of immigrants who struggles between the native and other cultures, traditions and customs.

The word 'diaspora' plays a duel role of denoting a refugee and an ambassador. As the nature of the two roles being poles apart, a diasporic writer strives to be fair for both sides. A refugee seeks security and protection whereas an ambassador projects his own culture and helps to get a picture of it. Diasporic literature mostly focuses on the customary experience and the struggles faced by the diasporic communities. Racism and multiculturalism are the main features that characterise diasporic literature. Apart from the above themes, a diasporic literature deals with themes such as acculturalism, hybridization, inbetweenness, identity crisis, generation gap and gender issues.

Key Word: Diaspora- Cultutal identity- immigration- multiculturalism- acculturalism- gender issues

In the latter half of the twentieth century, the writings of transplanted author such as Bharathi Mukherjee, BuchuiEmecheta, David Dabydeen, Caryl Philips, and HanifKureishi have captured the diasporic, hybridized state of migrant communities. Mukherjee views diaspora as a process of discovering oneself and developing it. Mukherjee desires to attain her own identity by herself and not by the others. Her writings dealt with Indian born women who experience the different cultural clash and loss of identity which result in her displacement. *Desirable daughters* by Mukherjee focuses the cultural hybridity in different ways and simultaneity on third space utterance which are the markers of the post-colonial status in survival.

Desirable Daughters reflects the diasporic experience and the immigrants' quest for one's own identity and the development of the women characters. It is a story about the three

girls from Bengali family, who surrendered themselves in adopted country. Padma, Parvati and Tara, as emigrants try to adopt the new culture. They all belong to the same background of India, where their displacement make them to separate. The novel describes about the sufferings of a Bengali girl who immigrated to United States to lead the life with her husband.

In India the gender oppression and child marriage is high in amount by the rules of marriage institution. Hindu society expects the women to look after their husband as God-like figure. According to Indian culture a women is nothing, without a man. But Tara being a modern girl does not approve the child marriage of her great grandmother. It can be clearly visible when she starts to tell the story as:

A Bengali girl's happiest night is about to become her lifetime imprisonment. It seems all the sorrow of history, all that is unjust in society and cruel in religion has settled on her. Even constructing it from the merest scraps of family memory fills me with rage and bitterness. (4)

Tara, the narrator blames the Indian society for punishing the poor girls for the crime which she is not responsible. Her disapproval towards the Indian tradition is understood from the beginning of the novel. By the astrologers saying the pre-wedding religious rites have been performed before the marriage to protect the husband from the snake bite. Though the family have done the worship to the snake goddess Manasha to avoid the snake bite of the groom but just before the marriage the groom died by the snake bite.

According to Indian society Daughters are expected to be submissive vital role and they cannot violate the family rules at any circumstances. This resulted Tara Lata to lack her own identity. In India, Tara Lata leads a life that she does not want to and adopts herself to the circumstances to be as desirable daughter to her family and society by sacrificing of her own desire. In other words, Desirable Daughters are obedient daughters.

Tara the narrator of the story is the third and favourite daughter of her father Bhattacharjee. She is more commendable than other two sisters Padma and Parvati. Padma, the first daughter is an attention seeking girl and Parvati, second daughter is less assertive and flexible in the family. Though Padma and Tara are beautiful and intelligent, they are less confident. Tara the youngest child, is highly commendable, relaxed and enjoys more liberty than other girls in the family. Padma, the elder daughter often called as "Didi" represents the model of an Indian elder sister through her less confident and nervous attitude. The age gap between Tara, the youngest daughter and the eldest daughter Padma, leads to the disparity of their marriage and the paths of immigration to various countries, have made them strangers. The narrator visualizes the sterotypical Indian customs and tradition which is the out sources for three sisters where their relationship portrays:

Tara was brought up in a city that had never pitied itself, a city that turn aside to have all the abuse. Tara went to Calcutta for her higher studies. The city have the largest population and all are going behind their target of ambition. Padma the first daughter of

Bhattacharjee, six years older than Tara, interested in film industry, but her father is not willing to allow her. Parvati the second daughter and three years older than Tara became the anchor in the reputed channel. The difference between Tara and Padma is that, Tara loves her family and culture but she never follows it. Padma tries to follow the Indian traditional life of Bengali cultural women, though Padma's speech has always been couched in hatred for her family and the city of Calcutta.

Tara tries to create her a new identity of her own because she was not able to get rid from the Indian remark. Tara's divorce was unknown to their parents. Her sister says "We don't even mention your divorce to friends and relatives here. I don't mean that we lie, or that we are shamed of anything, but we don't let the wrong questions come up (97)". Parvati as a traditionalist, unable to accept the relationship of Andy and Tara. Even Auro does not know about the Tara's relationship with Andy, the 'live-in-together'. According to Parvati, Tara was changed and adopted the western culture. Parvati tells her "I hope you aren't doing bad things to yourself like taking Prozac and having cosmetic surgery. Please, please, do not become that Americanised (105)".

According to Indian custom the first daughter should be married before the second so Parvati marriage was postponed as Bhattacharjee wants his first daughter Padma to get married. So he searched the groom for her in the same society to suit their traditional and cultural requirements. Parvati does not urge her father to marry the one she loves, and so her father was happy that at least her daughter was not urging him to get marriage before her elder sister. The people may condemn Bhattacharjee that he was unable to control his daughters. The rumours also spread that Parvati may be pregnant and so her father was searching groom for her first daughter in haste.

Tara's married life had a well beginning in America. She played a role of a traditional Indian wife, treating her husband as adorable personality. Her husband enjoys his supreme position and status, not considering the feeling and emotion of his wife. He represents the traditional Indian male community who wants to dominate women. In Indian society, women were always given the second place and are often treated as the 'others'. The male and female relationship is pictured by India. Simone de Beauvoir, in her book *The Second Sex*, says that "humanity is male, and man defines women, not in herself, but in relation to himself; she is not considered an autonomous being. She is determined and differentiated in relation to man, while he is not in relation to her; she is inessential in front of the essential. He is the subject; he is the Absolute. She is the other" (26).

After the marriage Tara settled in America, which is her dream. Being a Bengali girl, Tara feels the difference in culture of India and America. When Tara was in India, her desire is to settle in America. She is Indian only in blood and colour, but her taste, opinion, and behaviour belongs to English. Though Tara settled in America, her actions reflects her native culture. She tries to adopt herself to the alien land but the colour makes her to distance from other peoples of Native American. Even though colonization has ended the impact which is created among the people has intended and influenced the most of Indian population. One such is Tara who had a force towards America.

Tara hates to be a conventional and traditional Indian woman, and she used to call him by the nick name 'Bishu' (23). When she was in America she used to call her husband as "Bish" but when she was in India, it was impossible to call her husband with the name. According to Indian culture, married woman should not utter the name of her husband because it was a belief that the utterance of the name will reduce the living age. But in American culture there is no such things are taken in consideration.

Saree is a prominent cultural symbol in *Desirable Daughters*. Saree the traditional wear of Bengalis, plays an important role in Tara's life in a foreign land. In America, she used to wear saree and apply red sindur which makes her to look differently from the American women. According to Indian tradition a married woman is considered to be incomplete without vermillion on the hair parting. In traditional Hindu society, it is regarded as a woman's desire for their husband's longevity and red colour which depicts the energy of Sati and Parvati in Indian mythology. When Tara comes to America for the first time, she wears saree which shows that she is fond of Indian culture. She also follows the traditional life style.

As a diasporic writer Mukherjee migrated from her native land India and settled in host land America. Likewise, Tara the protagonist of the novel immigrated to the alien land after her marriage. Displacement of oneself from the native land to other makes them to alienate from society. When Tara was in America she used to follow the Indian tradition. She used to wear saree and red scarlet on her hair as Indian traditional woman.

Tara has become one with the American women and struck between the Indian culture and modernity, while she struggles to expose herself in the new world. After her marriage, she gets blessing from her mother-in-law by touching her feet and she is a modern woman who do all her work by herself. After their arrival to Stanford, Bish wants Tara to work in a library. Tara likes to go for a job but she thought that people will think Bish was unable to support his wife and so he is allowing his wife for a job. She feels lonely in her own house which makes her to feel alienated from the people. Tara suffers a lot within the four walls and so she decided to come out of the family and wants to understand the American culture.

Tara wants to live her life in her own way. In her first step towards the assimilation of American culture as an immigrant, Tara ceased wearing 'Red Sindur' in the partaking of her hair. Though Tara is settled in California, she continues to follow the old tradition and tries to adopt herself in the western culture. Tara does not want her life to be continued, where restrictions placed on her in paternal society. In the eastern countries, women were identified by their husband's name, but Tara wishes to have her own identity separately and she does not want her to be called as Mrs.Bish. Tara wants to create her own identity where Bish wants his wife to be a good home maker, which is the reason for their divorce and separation.

In a book *Postcolonial Literature: An Introduction* depicts: "A peasant- minded, money minded community, spiritually cut off from its roots, its religion reduced to rites without philosophy set in a materialistic colonial society (186)". These words come in the life

of Tara couple. Bish, a Indian living in abroad, was materialistic and money minded, always after luxury and riches. He was not for an affectionate familial relationship. As a traditional Indian young women set her journey in her marriage life with lot of expectations, yearning for love and passion. The indifference of Bish scattered all her dreams. Her depression and disappointment ends in frustration and isolated.

Generally for girls it takes long time to adopt them in the new life style and understand the members in the family. For Tara also it took ten years to involve her in the family and adopt the American culture. Tara does not want others to call her as Mrs.Bish and Tara feels that she has no separate identity for herself. Now she feels lonely and isolated in America with the mechanical life and desires to follow the American culture. After a decade of marriage only Tara feels that her life as an American wife is not promising and she feels bad and alienated.

In a book *Postcolonial Literature: An Introduction* by Pramod K. Nayar depicts:

Exile and displacement narratives frequently combine a sense of disquiet with their nostalgia and longing. Atwood recreates the world of Scotland to Canada in the 1830s, as a world in which the migrant is homeless and foreign. Such a migrant does not see the 'new world' as a land of opportunity. (191)

When Tara was new to America she feels lonely and alienated because all the people looks at her dissimilarly. Tara's Indian traditional way of living seems odd to American women who belongs to different culture. Tara's divorce is an example to define how she believes to be a true womanhood. In India marriages are considered stable and should not be modified without the permission of parents and elders. Divorce is considered as a taboo, and it is a sign of Americanization.

The problem with the immigrant's is that if they strictly follow their native culture, they will be the unbeliever of the host countrymen and appreciative to a hateful creature in the eyes of somber fellow countrymen. Tara is living in America with her husband and the life she was expected for can be understand from her saying that "This is the life I've been waiting for, I thought, the liberating promise of marriage and travel and the wider world" (81). Tara was deeply depressed by the shock of westernization, as it fails to give what she thought about western culture. Still she was suppressed with patriarchal domination, once with father and now continues with husband. From this it is understood that she will have no future in America, though she stays there she will be oppressed, by her family members and white neighbours Atherton. Tara's individual identity ends up with racial discrimination because of her colour in an alien land.

In a book *Postcolonial Literature: An Introduction* by Pramod K. Nayar says:

All diasporic literature is an attempt to negotiate between these two polarities. The writings of exiled/immigrant writers undertakes two moves, one temporal, and one spatial. The temporal move is a looking back at the past (analepsis)

and looking forward at the future (prolepsis). Analepsis involves a negotiation with a retreating history, tradition, and customs. Prolepsis involves a different treatment of time, where the writer looks forward at the future. (188)

Tara undergoes many oppression in America, she understands the difference of race, class and gender, than other Americans. She feels uncomfortable to express herself, when she was in Atherton leaving the Indian community. Tara's Indian identity is a changeless one that detaches her from the assimilation in American Culture. She tries to describe about how the Indian identity was, to her American friend as:

Bengali culture trains one to claim the father's birthplace, sight unseen, as his or her desh, her home. When I speak of this to my American friends-the iron-clad identifiers of religion, language, caste and subcaste- they call me "overdetermined" and of course they are right. When I tell them they should be thankful for their identity crises and feelings of alienation, I of course am right. When everyone knows your business and every name declares your identity, where no landscape fails to contain a plethora of human figures, even a damaged consciousness, even loneliness, become privileged commodities. (33-34)

Identity of Tara in America is by the influence of religion, language and caste. Tara thinks that the women emigrants are isolated from their families, culture, homes, parents and the communities in which they live. In their loneliness they feel that they are missing something related to their identities. It is that their missing something which characterize them. According to Tara, she realizes the feelings of alienation and loneliness paves way to attain true identity in her life, which is denied in India because of its communal society. She was alienated from the Indian society, where she starts a journey to search herself in the new society like America.

Tara breaks away from her husband because her life as an American wife is not fulfilled by him. Her thirst for self-identity and her husband's cultural restrictions, forced her to break the marriage bond and opt for divorce. After the divorce from her husband Bish, Tara had a relationship with Andy who is a former Biker and Hungarian Buddhist Yoga Instructor. In a book *Feminist Exploration* by Priyanka Vidya says: "Marriage is when two people decide to live together forever. Should they change their minds they go to court and get marriage cancelled. Finished. Divorced. They become strangers; sometimes they never seen each again (73)".

The protagonist, Tara an Indo- American, was ruined by cultural displacement and alienation. She lacks the identity of her paternal and maternal nativity, its religion, culture and caste. Tara, being an over determined women faces the damaged consciousness of aloofness. Chris, a handsome man from Indo-American, made a vacuum in life of Tara. Tara the protagonist, throughout the novel tries to rejuvenate her own identity by the story of Tara. Tara Lata is a symbol of the past whereas modern Tara's identity is different. Tara tries to travel herself on diasporic journey in the novel. Tara does the same in assembling her

present through the remembering of Tara Lata. Though Tara tries to assimilate herself in foreign culture, she needs her past to be combined with the present.

Tara tries to assimilate her Indianness through recreating her identity in the new life which makes her to change over and over again. She tries to make changes in the present life by adopting her in the contemporary situation. Tara in dilemma where she feels women needed self-identity to achieve their goals. The life in America taught her to be ambitious in her own self. As consequence she was recreating her fast life through her identity.

Women by nature are not self-seeking and domineering. But they are especially gentle, adjustable, adaptable, and generous. In her role as a daughter, mother and wife, every

Indian woman in general does not bother about her own comfort and happiness. They tend to sacrifice individual happiness for the sake of their family. 'Emancipation of women' has become the watch-worthy of this century. Woman commands a place of respect in Indian culture. But it does not mean that Indian woman's place and position are safe and secure.

At the end of the story Tara and Bish reconciles, forgetting about their breakup and divorce. When Tara comes back to her nativity she relates herself with her ancestral Tara Lata- tree bride. Tara's quest for her self-identity has a connection with the tree. Though she had adapted herself to American culture, she was not able to detach herself from her native roots completely. This affection between them was not shown in characters of Tara and Bish.

In America, every women prefers commitment and challenges, which lead them to live in materialistic world. This has even shown by the author through the protagonist Tara where she was attracted towards materialistic world. Tara feels splitted and dislocated in America. Though Tara does not belong to Indian culture or American culture, she is comfortable and adapted herself to both the cultures. Tara breaks out the over-determined notions of identity, cultural change and homeland. Tara was not able to restrict herself in following the Indian tradition and also not fully adopted to the American culture. Both Indian and American culture was followed by Tara.

Tara embarks on a journey to find her true identity. Her perception of her journey towards life has multiple dimensions. It starts with Indian culture, family, and tradition leads to displacement, alienation, and aloofness and ends with true introspection of self. Subsequently, she broke up with tremendous suffering of loss in life, where she failed to get ideal companion. This leads to live with search towards self-identity. She feels to restrict the Indian identity that imposed on her and adopt to the American culture. Her journey makes her finally to learn the acceptance of both the Indian and American aspect of her identity.

Tara decides to return back to her native land India after the explosion in her house, to find her own identity whether she is an Indian or American. By the return to her homeland, she declares the connection in India, and feels that the native land can help her to find her own identity. The novel revolves around the small village in East Bengal, it moves back and

front saying about the life of ancestors. The settlement of the broken family symbolizes the settlement of different culture. Culture will not conflict with one another or be combined exclusive. Tara has a process of diasporic culture which tends to give rebirth, reform and reconfigure. Tara accepts and rejected something in, native India and host America because of her hybrid identity: “a process of cultural mixing where the diasporic arrivals adopt aspects of the host culture and rework, reform and reconfigure this in production of a new hybrid culture or ‘hybrid identities’” (Chambers, 50). The protagonist Tara, accepted both the India and America culture.

Tara the protagonist in the novel finds herself, that she caught between the patriarchal history of her native home in India and in host land. Tara gives such a cultural hybridity by imaginary analysis. Tara, an Indo-American faces cultural hybridity which gives the voice of silent suffering, where Tara in *Desirable Daughters* depicts:

The rhetoric of modern San Francisco makes me invisible. I am not “Asian”,... I am all thing... yet I’m still too timid to feed my Ballygunge Park Road identity in to the kitchen garburetors. That dusty identity is as fixed as any specimen in a lepidopterist’s glass case... I feel not just invisible but heroically invisible, a border-crashing claimant of all people’s legacies...I am not the only Indian on the block. All the same, I stand out, I am convinced, I don’t belong here, despite my political leaning; worse, I don’t want to belong. (78-79)

The protagonist Tara experiences the various aspect of oppression in many ways. Tara knows the customs and the traditions of both countries of India and America. But she could not adopt herself to the diasporic culture. She was suppressed with both cultures, but she could not give up her native culture. Tara through the diasporic experience, learns to cling in the India culture, she also rejects the aspects of race, class and gender identity. According to Mukherjee, diaspora is a process of reincarnation, in the process of immigration she can make changes in her identity. Tara’s experiences the diasporic change which leads to the hybrid identity. Tara takes advantages in Multicultural American society which held to view Indian as they are varied into different classes.

A STUDY ON GENDER ISSUES IN MANJU KAPUR'S *DIFFICULT DAUGHTERS*

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Abstract

The subject matter I actually have selected for my paper is set the patriarchal systems and domination of females in Manju Kapur's novel *Difficult Daughters* (1998). This novel won the Commonwealth Writer's prize for the Eurasian vicinity. Its authentic name become Partition, it's miles approximately the existence of Virmati in opposition to a backdrop of political happenings before and after partition. The novel is set within the time of pre-partition India and years after the partition. I am specifically specializing in gender issues together with the subject matter of rebellion, and the role of training, independence and reputation of one's own sexuality.

Keywords: 'Evolving a Feminist Tradition: The Novels of Manju Kapur' and Shashi Deshpande, Feminine Identity in India

Manju Kapur's novel *Difficult Daughters* is the tale of a daughter seeking to piece collectively her useless mother's beyond in order to apprehend why their relationship become usually so stricken. The novel starts off evolved with Ida's declaration. The one issue I had wanted turned into not to be like my mother and ends with "Do not haunt me anymore" (P 259). The daughter herself doesn't approve of her mother's way of existence although aware about her sorrow, ache and pain and now having written approximately it she has cleansed her memory. Ida, characters of the mother is critiquing her narrative. This novel is depressing intended for Virmati because she grows up powerless to rise over her sexuality. The starting of the text introduces a poor version, and image of young women attention which the textual content will try to triumph over. In *Difficult Daughters* one reveals that it is largely Virmati's tale all through the 1930's however the landscape of the emotional and sexual lifestyles of the three women's dwelling at special times in history disrupts the linear term. In short, the time period shift is inside the textual content- the narrative movements from Virmati to Kasturi to Ida. Virmati, like such a lot of other sub continental woman's, is requested to simply accept a typical arranged marriage. She rebels towards that destiny, to the lasting disgrace of her own family, especially of her mother. Insisting on her proper to be knowledgeable, she manages to leave domestic to examine in Lahore.

However, she fall within love through an Amritsar teacher referred toward as 'the professor', an already married man who primary seem inside her survival because her parents' occupant. After

a number of vicissitudes, such as a length as a college predominant in a small Himalayan kingdom, she subsequently marries the man she loves and returns to Amritsar to stay with him. Nevertheless, he refuses in the direction of go away his first wife, as well as the penalty intended for Virmati be insensitive surely: she lastly split ends awake marginalized through by her own family with reviled through using her husband's. Virmati's tale is informed, from a modern attitude, by way of Ida, her handiest daughter, who seeks to reconstruct her past due mother's lifestyles-story, in opposition to the background of the Independence motion of the Forties and the subsequent trauma of partition. Virmati's mother Kasturi, eighth-elegance pass from an Arya Samaj faculty, spending the whole day both cooking within the kitchen or performing ritualistic havan or sandhya, ought to envisage no destiny for Virmati other than being a wife and a mom like herself. No surprise Virmati's education in this place starts off evolved on the early age of ten. She, life form the eldest inside the family of eleven kids be complete in the direction of engage in recreation a second mother near her siblings.

Virmati is introduced as much as are a spouse and a mother, at the consciously inculcated concept of the Indian woman's position. On being engaged to an engineer of her determines choice, she accepts it passively as an everyday event in woman's wife. Tired of the day-long drudgery and child-care, the attention of the professor makes her sense wanted, cherished, and this transports her right into an international of romance. Discussions of Keats's poetry, Wordsworth's descriptions of Nature and above all of the Professor's intensely passionate letters are a brand new revel in for Virmati. It is an escape from the mundane. Love changes her lifestyles, imbuing it with newness, freshness and excitement. The married Professor then again is definitely self-centered parent. At what time Virmati be in Lahore, he first implore her using idealistic and romantic writing letters and earlier or later on win more than her resolve at the present not to for each him. The love making sessions in his pal's residence and finally her being pregnant makes Virmati attain a factor of no return. Though Virmati is in no way unfastened from the qualms of conscience, she however enjoys the organic consummation of her love. Sudhir Kakar in his article "Feminine Identity in India" while elaborating upon Hindu myths and the way they play at the female psyche writes that the myths of female's like Damyanti, Savitiri however maximum of all Sita "leave indelible traces in the identity formation of every Hindu woman" (P 44-68). But in this example Virmati does now not assume at the traces of 'Sita' and is ambitious enough to expose her defiance and anger while the Professor continues to ignore her needs regarding their marriage. On behalf of Virmati feel affection for the Professor who isn't for all time her husband, be neither a substance of pride nor do it involve protection and wholeness. It is embarrassment. It gives her a sense of insecurity and rootlessness.

The happiest and maximum creative duration in Virmati's life is that which she spends in Nahan, the capital of Sirmaur, the small Himalayan state run by means of an enlightened maharaja which gives her safe haven for a while because the headmistress of a woman's college. It is there that she achieves the greatest degree of control over her lifestyles: there are rules she has to obey, but she is able to teach internal an ordered framework and her overall performance

wins her a deserved appreciate. For the primary and most effective time, she has her very own place to stay and yet she falls. She believes she wishes a person, and she or he makes the incorrect choice, returning to a dating that had already added her not anything but struggling.

Virmati becomes furious while the Professor dispose of marrying her, most effective wishing to extend her period of study so that he can continue to fulfill her periodically, without the concern of being visible by way of his own family and pals. Her irritation is rather usual because it is she who is put her respect at risk. It is she who's gaming the place of black sheep. The Professor enjoys his marital life and social repute but it's miles Virmati who lands nowhere: she neither has an awesome social popularity nor is she capable of save her task. The repeated clandestine visits of the fatally attractive Professor lose Virmati her business enterprise's confidence and she or he is forced to cease her faculty, house and employment. The woman marriage, a social and public announcement, is ought to for her. It is that this so one can set up her identification even supposing its miles as the professor's second partner. Marriage as a result for her manner deliverance from the concern of being socially condemned, a possibility which will possibly convey her returned into the fold and relieve her from the sense of lack of confidence and uncertainty. The earlier era of her mother noticed no purpose to rebel in opposition to patriarchal structures. There changed into entire reputation in lifestyles. Kasturi is an instance of the typical feminine mindset to procreate that allows you to bring about life and pleasure. Like Kasturi, for Ganga, the Professor's spouse, marriage is a non secular and social institution, in which love isn't the basis of marriage. Like a meek being, she accepts regardless of the Professor does and does now not even think of going against the injustice carried out to her.

Likewise Ganga too makes each effort to make her marriage a hit. Her cooking is enjoyed with the aid of her educated husband who, anglicized to some extent, is in any other case very aloof. There is not any recognition of her family talents, the pains she takes in dusting his books, re-arranging his records, retaining them and the whole lot and the entirety else that she does to make the residence a home. She had idea that she turned into organized for marriage however had no concept that she turned into prone to Assault and harm from a weak hyperlink in her amour- her illiterate state. Having tried and given up learning, Ganga displays that her husband seemed to be a man who didn't care for her family talents at all. And yet, 'he was impatient and angry when the food was badly cooked, and the house carelessly managed' (P 37). Even whilst her husband remarries, she accepts it patiently as part of her destiny. Just living with him and bearing his children is sufficient for her. However, in Virmati, there may be a conflict between head and coronary heart, the physical and the ethical, wherein Virmati offers way to her heart and frame.

At the centre of the narrative, we're confronted with a female who fights but falls by means of the wayside; but at its edges, as no question much less representative however still symbolic figures, we come upon other woman's, whose relative achievement points the way to the destiny. Virmati's daughter Ida, who belongs to the submit independence generation, is powerful and clearheaded. She breaks up her marriage as she is denied motherhood by means of

using her husband. The pressure abortion is in addition the extinction of her wedding. Ida, by severs the marriage union, frees herself beginning male domination and control along with also as of the conservative social structure which unite woman. She has the strength that Virmati lacks. So, her rising be over a positive one. Ida, an knowledgeable woman, divorced and childless, reputedly leads a freer existence than her mother in outside terms; yet inner her she feels, even if no longer pretty so acutely, a number of the same anxieties as had plagued her mom, single woman echo unhappily. It is clear from the book's pages that Ida, the narrator via whose voice Kapur speaks, has executed greater than her mother and that that is so even during the easy imaginative fact of writing her own family history.

There is, then, a qualitative jump between the lifestyles-histories of (narrated) mother and (narrating) daughter. In addition, as any other of Kapur's commentaries, Gur Pyari Jandial, successfully points out, it might be a mistake to devalue Virmati's warfare due to the fact she failed, intended for could you repeat that? Matter be alive close to contain finished the effort, what be important is toward fracture sour the patriarchal pattern, and future for Virmati to have try near do this surrounded by the forties became a wonderful success. It is genuine that Virmati does make a daring try through selecting education over an organized marriage. Virmati does a professional course but isn't always career orientated. She does no longer assume in terms of schooling and profession as a method to attaining man or woman freedom. Unlike Virmati, her cousin Shakuntala, from the equal heritage chalks out her personal lifestyles. She makes the exceptional use of her schooling and firmly resists the stress for marriage. In this way, she rebels in opposition to patriarchal society. She is clear approximately what she wants to do and the way, and in a manner wins her independence.

A different hard daughter is Ganga during this novel; the professor's opening other half who's a sharp difference toward the woman who fights designed for his or her possess self. Unlike Virmati who as a minimum speaks for herself, Ganga is submissive and does now not rebellion at all in opposition to the injustice being carried out to her. She is simply too traditional to oppose something that her husband does. She is absolutely passive and whilst her husband remarries, it is as though her life is over but revolt or opposition is not a choice that is open to her. Though, she is best in her family skills, she is but unable to return up to the knowledgeable tastes of her husband. The professor doesn't care about her and she doesn't get any recognition for the pains she takes to rear the circle of relatives. It is something taken for granted as a woman's responsibility and which is likewise visible as her salvation. Virmati's married life with the Professor in Amritsar turns out to be a disaster. She wilts beneath the implacable and adverse gaze of Ganga, her husband's first spouse, with whom she has to stay. In the Professor's house, Virmati, the second wife, occupies the dressing room and the formal seating vicinity is used by the visitors while the first spouse and kids occupy the centrally placed bedroom. During the summer, the family sleeps on the roof whilst Professor and Virmati sleep within the lawn.

This division of area is similarly highlighted while we are told that Ganga looks after the wishes of her husband like food and apparel and Virmati stocks his mattress. It is ironical that

Ganga accepts the whole lot as a part of her future. Her anger and disgust is simplest for Virmati and now not for her husband. He is socially regularly occurring and appreciated for the devotion closer to his own family and the stigma must be born by means of Virmati alone. This as a result reflects the double standards present in our society where there are exceptional legal guidelines of appreciation and condemnation for men and women, where women's are continually seen as the downtrodden magnificence, meek gadgets who have no identity in their personal without men and for all the wrongs completed by means of either men or women, simplest women's are taken into consideration culprits.

After the Professor marries Virmati and brings her home, his mother is angry for she knows that Ganga had been an accurate wife. Her valuable son can however not be blamed and somehow the fault lies with Virmati. It appears very ironical that during this example additionally the wrongs of the man are familiar in a very plain and simple way and his every movement is further justified via his mother. It is most effective the woman in every case who has to mellow, trade and in the long run adjust as consistent with the twin requirements of society. The so known as respectable 'he' has full rights to stay lifestyles in step with his goals and desires but in the case of women's, it is only responsibilities, responsibilities and commitments and the moment she speaks of her rights, she is labeled as a rise up. Marriage is meant to be mutual bond of believe, faith, love and commitment however nevertheless, in our society, the real legal responsibility with the female. It is she who has to make adjustments and reframe her life in line with the likes and dislikes of her husband and in-legal guidelines. Kasturi, Ganga and Virmati to undergo the stages of adjustment. When the professor remarries Virmati, she is predicted to evolve to his tastes and dreams. She is used to consuming milk in the mornings however because the Professor prefers tea, she too is predicted to have tea. In spite of being especially educated and sensible, she doesn't get her due in the Professor's circle of relatives. It is once more an instance of the double standards of the society where women's wishes and dreams are set apart whilst she enters into marriage. She is predicted to be best in every sense in her new role of being a 'daughter-in-law' of the house.

Virmati later comes to realize that she has lost the entirety in her mad pursuit of marrying the Professor. She has misplaced her individuality and her experience of identification. She doesn't get something from this wedding. In the quit, her character records disappears and turns into all however irrelevant, swallowed up in the more and more resonant collective tragedy of Partition.

Maybe to be what Virmati do and in the dilemma of stay single, neutral, most important her survival on her phrase or receiving wedded toward the Professor since his second wife, she chooses the latter and reveals her own identity absolutely shattered and lost. Thus, her rise up cannot be known as an optimistic one. She ruins her lifestyles, her training and her profession for the love of the Professor. Her daughter Ida seems a great deal greater practical than her and her rebel is again a optimistic one where she refuses to live with the person that isn't always capable of recognize her feelings and sentiments.

In my end, I would love to tell that that is a work this is engaged in transforming a felt ache that's bornout of the social perceptions of women and their fame, and soreness which seeks to interrupt the conventionally normal roles assigned to women and legitimize the emotions associated with wifehood and womanhood inside someone to individual courting. So, this novel lines the adventure of the women characters, the methods and modes in their protest in opposition to gender discrimination and highlights the struggle for assertiveness in society.

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Humiliation to Humanity: A Study on Racism in Adichie's *Americanah*

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Abstract

Racism is one of the ugliest entities in this universe like caste in our society. People are very much fascinated about being racist though, they know well the ill of it. What makes them go after such vices is vanity in life. The society is programmed this way. The 'whites' are thought to be superior and the 'blacks', 'browns' and 'yellows' are lower or inferior to them. Colonization also has a hand in it. Such thinking crept into the mind of the 'whites' or the westerners after their invasion into other countries. Now racism is widespread and has caused major problems, even though no scientific proof supports racist claims. Adichie, the third generation writer of Nigeria does not hesitate to question the ills of the society. She speaks of the throbbing sufferings in her country and of the blacks outside the country as well through her writings. In this novel *Americanah*, Adichie offers a wide approach to the intricate relation between blacks and whites. Through her protagonist Ifemelu she shows a great resentment to the society of the whites that, the Blacks are also human beings who deserve dignity.

Key words: Racism, Supremacy, Humiliation, Humanity, Dignity

Humiliation to Humanity: A Study on Racism in Adichie's *Americanah*

Racism is the belief that race is the primary determinant of human traits and capacities and that racial differences produce an inherent superiority of a particular race (Merriam-Webster). They claim that members of their own race are mentally, physically, morally, or culturally superior and they believe they deserve special rights and privileges. Social scientists emphasize that no two groups have exactly the same environment. As a result, many group differences are largely the result of different environments. Racism is widespread and has caused major problems, even though no scientific proof supports racist claims. Claims of racial superiority and inferiority have been used to justify discrimination, segregation, colonialism, slavery, and sometimes even genocide. Racism is a form of prejudice. Many people tend to consider their

own appearance and behaviour as normal and therefore desirable. They may distrust or fear people who look or act differently. When differences are obvious – such as skin colour or religious worships – the distrust becomes greater. Such attitudes can lead to the belief that people who look or act differently are inferior.

Racism in countries where whites form a majority is directed mainly by the white majority against ethnic minority groups. Such groups include blacks, American Indians, Mexican Americans, Australian aborigines and Asians. These minorities have been discriminated against such areas as housing, education and employment. Forms of racism have existed since the beginning of history. Between the 1700's and early 1900's, Europeans gained control of large parts of Asia and Africa. Throughout the British Empire, white supremacy was assumed in most areas of life. In colonial India, for example, there was little social intermixing between native Indians and white officials. By the mid- 1900's, most colonialism had ended. But its effects on the world are still felt today.

Adichie belongs to the third generation of Nigerian writers. The term third generation refers more to an emerging literary trend since the authors belonging to this generation are relatively young and their works have already received international acclaim. Adichie is one of Nigeria's most prominent new generation female writers. Adichie is perhaps the best known of the new voices from Nigeria. She has published numerous short stories, essays and poems. Her Igbo parents are Grace Ifeoma and James Nwoye Adichie. Adichie acknowledges her literary success to Chinua Achebe, author of *Things Fall Apart*. She had once lived in Achebe's house and believed that his radiance surrounded her.

Adichie tries to change the image of Africans as portrayed by western media. By the time she was 21, Adichie had already published a collection of poems, *Decisions* (1997), and a play, *For Love of Biafra* (1998). She also explored in several short stories, including *That Harmattan Morning* (2002), *Half of a Yellow Sun* (2002) and *Ghosts* (2004). Since the early stages of her career, Adichie has displayed a keen awareness of the importance of ethnicity in Nigeria, but she also paid much attention to the hardship often endured by Nigerian immigrants in the United States and England.

Adichie's first novel, *Purple Hibiscus* (2003) received a wide critical acclaim. The second novel of Adichie, *Half of a Yellow Sun* is set before and during the Biafra War. It was published in August 2006 in the United Kingdom and in September 2006 in the United States. The third novel of Adichie, *Americanah* (2013) is the story of the Americanization of a young Nigerian-American and American-African. The book was selected as one of the ten best books of 2013 by the editors of the New York Times Book Review. It tells the story of a young Nigerian woman who immigrates to America for a University education. It is the story of love and race centered on a young man and woman from Nigeria who face difficult choices and challenges in the countries they come to call home. *Americanah* is a richly told story set in

today's globalized world. It is considered to be the most powerful and astonishing novel of Chimamanda Ngozi Adichie.

Ifemelu's blog, *Raceteenth* plays an important role throughout the novel. The blog quickly becomes successful, receiving comments and even donations. Ifemelu is invited to address at various events and being paid for it. The blog helps her to make a living, to become successful. Ifemelu's racial awareness is the main subject of the blog. The blog functions as a way of giving direct critique to matters of race, without being disguised as fiction. Ifemelu is able to write her blog because she is an outsider.

Dear Non-American Black, when you make the choice to come to America, you become black. Stop arguing ...So what if you weren't "black" in your country? You're in America now. We all have our moments of initiation into the Society of Former Negroes... Admit it –you say "I'm not black" only because you know black is at the bottom of America's race ladder. (220)

This is Ifemelu's first post on her blog where she shows her anger at the fact that she becomes black in America. She explains that "watermelon" "racist slur" and "tar baby" are labels that are used to offend black people (220). She is African, not African American, which gives her a certain privilege. Ifemelu arrives in the United States without a concept of race. Immediately, she becomes black. Ifemelu's blackening occurs as a result of the covert and overt racism she witnesses and experiences.

The novel also depicts a certain tension between Africans and African Americans. Before Ifemelu came to America, race never existed for her. It had never been a barrier in Nigeria, and only when it became a barrier, she noticed its existence. She grows to be very conscious of race and makes a living writing about it, but she is not burdened by America's racial history in the same manner as African Americans. Ifemelu is seen by her African American friends as "not sufficiently furious because she is African, not African American" (345). Much like Ifemelu is able to write about race because of her origin, Adichie is able to write *Americanah*. She is able to observe and write about race because she knows what it is like to be treated differently because of her skin colour without it being complicated by her being African American. Adichie herself says: "[T]here is a certain privilege in my position as somebody who is not an American, who is looking in from the outside. When I came to the U.S., I became fascinated by the many permutations of race, especially of blackness, the identity I was assigned in America. I still am fascinated" ("Life across Borders," *www.Transition* 99). Her outside perspective unravels race as a social construct, not a universal truth. The blog posts not only invite the reader to join the conversation about race, but they also open that same conversation. The novel sheds a new light on the way race is treated in America, because it often remains ignored in American society.

Ifemelu's first job in America is babysitting the two children of Kimberley, a rich white woman. When she first meets her, Kimberley says: "What a beautiful name . . . Does it mean anything? I love multicultural names because they have such wonderful meanings, from wonderful rich cultures" (146). She is implying here that she associates culture with foreignness, and she does not consider white culture to be a culture. Culture, then, is always associated with race. As Richard Dyer argues: "At the level of racial presentation, in other words, whites are not of a certain race, they're just the human race" (3). However, he also argues that race can be applied to white people as well, and that white people will always function as a human norm if they are not racially recognised (1). Kimberley treats black people differently than white people. She calls every black woman beautiful, until Ifemelu points out: "No, she isn't . . . You know, you can just say 'black'. Not every black person is beautiful" (147). Kimberley feels the need to constantly assure black people that they matter or to apologise for the thoughtless comments about race from her sister Laura, because she believes "that she could, with apologies, smooth all the scalloped surfaces of the world" (163).

The problem is that the whites think Africa is in need of saving by the West, an Oriental and imperial assumption; Kimberley's friends do not see that they are part of the problem as well. Robert Jensen attributes this blindness to white privilege in his book *The Heart of Whiteness*: "That's part of white privilege – the privilege to ignore the reality of a white-supremacist society . . ., to deny one's own role in it. It is the privilege of remaining ignorant because that ignorance is protected" (10). He also argues that, because of this ignorance, white people may become upset or angry when they are called out at racist remarks, something of which they are unaware. This is shown when Ifemelu calls out Laura, who says that the African doctor that she knows is more professional than the African American doctors. Ifemelu replies: "I just think it's a simplistic comparison to make. You need to understand a bit more history" (168). Laura storms off and ignores Ifemelu at the party the next day, not wanting to face the fact that perhaps race is a more complicated issue than she thinks.

Curt, the white lover, disapproves of Ifemelu straightening her hair because she thinks it will improve her chances of getting a job. He says: "Why do you have to do this? Your hair was gorgeous braided. And when you took out the braids the last time and just kind of let it be? It was even more gorgeous, so full and cool" (204). Adichie herself says: "Africa has for the past two years or so been very fashionable in the United States and Europe, and this new 'afro fashion' is based in part on the stereotype of the poor starving African in need of salvation by the West" ("African 'Authenticity' and the Biafran Experience" 44). Curt also wants to save Ifemelu in some way. Ifemelu has been looking for a job but is unable to find one, until Curt surprises her with the news that he has arranged an interview at an office in Baltimore for her. Curt is able to arrange and achieve things that would have taken Ifemelu more time and effort, because he is white privileged.

Ifemelu, like all Africans, has been excited about having Obama as a president. An old African woman expresses her happiness for having a black man as a candidate: "I didn't think this would happen even in my grandbaby's lifetime" (355). However, white Americans have been totally against having a black president and they post insults on the Internet: "*How can a monkey be president? Somebody do us a favour and put a bullet in this guy. Send him back to the African jungle. A black man will never be in the white house, dude, it's called the white house for a reason*" (353-54).

All blacks supported Barack Obama, he let them down through his speech when he equated black grievance with white fear of blacks. That is why when Ifemelu, like all black people, was disappointed in Obama, she invites black people to pour their anger through her blog: "This is for the Zipped-Up Negroes, the upwardly mobile American and Non-American Blacks who don't talk about life Experiences That Have to Do Exclusively with Being Black. Because they want to keep everyone comfortable. Tell your story here. Unzip yourself. This is a safe space" (307).

In the United States, the term 'black' encompasses all of those with darker skin, irrespective of origin or nationality. It is a catch-all term, an inherently racist term that categorizes people based solely on their position on the light-to-dark scale. And thus, Ifemelu exposes the ridiculousness of the concept, which has no meaning apart from that which is assigned to it socially. In another one of her posts, Ifemelu asserts: "But race is not biology; race is sociology. Race is not genotype; race is phenotype. Race matters because of racism. And racism is absurd because it's about how you look. Not about the blood you have. It's about the shade of your skin and the shape of your nose and the kink of your hair." (337). In case of Blaine's story shows how race colours in perception of the outsider, "A white library employee, watching them, assumed that the two black men were dealing drugs and called a supervisor. The supervisor called the police" (343). *Americanah* indicates this story of discrimination as a way to observe differences in the arena of racial ethics.

Through the exploration of *Americanah* from the very beginning of the novel we encounter a number of situations when the protagonist is exposed to various types of discrimination, including factors such as cultural background, gender, ethnicity or racial group and economic position. The significance of these diverse discriminatory layers are, profoundly harming and unjust to black women as they are dragged to the bottom of the social ladder.

Through Adichie's writing we are able to see the various challenges that the female characters in the novel have to endure. Gender and race are decidedly interconnected and, therefore, black women undoubtedly suffer the consequences of this inseparable relationship. Ifemelu is then a clear example of African immigrants who have to put up with different

situations they are discriminated against. Thus, *Americanah* convincingly illustrates the struggle that many African women have to endure in order to adapt to a new culture in order to succeed.

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EDUCATION AS FORTUNATE LAMP IN CHITRA BANERJEE DIVAKARUNI'S *BEFORE WE VISIT THE GODDESS*

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ABSTRACT

Chitra Banerjee Divakaruni's *Before we visit the Goddess* focuses the trials of three generation determined Bengali woman: Sabitri. The novel explores the protagonist Sabitri who is ambitious and resilient undergone love and longing, exile and loneliness. Primarily, the study focuses about the Education which uplifts the woman (Sabatri) in the form of motherhood. Durga is the mother of Sabitri who stands as a driven force in all her obstacles. The novel further evolves with ache of separation with the thrills of Independence and self-discovery. In addition it takes another dimension as unconditional love, infantile love and familial love which shows a form of multi dimensional love. These love relationships is shown with the dimensions of overweening love that manifest their love in the form of passion, secrets, regrets and mysteries.

Keywords: complexity of choices – connection – self- reliant – indispensable- ideology of motherhood- love dimensions

INTRODUCTION

Chitra Banerjee's *Before We Visit the Goddess* gives many valuable moral ideas to the younger generation. Apart from the usual theme of Diaspora, she states the importance of women's education and their various roles. The novel also highlights the value of our Indian culture. The major analyse is on education. Education is indispensable for women. It is considered as milestone for women's empowerment. Further, it promotes rights, dignity and security for the entire women community. It is the key for women to unlock the freedom of development. When a woman is literate it removes the image of inequality and gives the ability to become economically independent and self- reliant. The main obstacles to acquire empowerment are the lack of education. Women have to break such stereotype and fight against the socially constructed gender bias and discrimination. In times of Vedic period, women lost their rights to access the education. During the reign of British, national leaders like Gandhi, Raja Ram Mohan Roy, Nehru, Is war Chandra Vida Sager etc. support for the revival of educational interest in women. Such legends considered women for education are an essential tool to change society and country. When women are educated, they can expose with new thoughts and ideas to lead their liberal life. In the novel, the protagonist Sabitri states "Without education, a woman has little chance of standing on her own feet. She will be forced to watch the side lines while others enjoy the life, she has dreamed about" (4). In ancient times, prohibition of education to female, and early marriages created lack

of awareness among female. In the present scenario, Indian culture believes in gender equality where women deserve better part in society. A woman with intellectual capability is considered as respectable person. To achieve self-reliance, self-confidence and self-respect women have to strive hard to change negative perception of image. At present India accounts the largest number of female literacy rates, where the growth of female literacy is higher than the male literacy rates. In the year 2011, female literacy ratio was about 65% while male literacy ratio was 82%. At present in 2018 female literacy rate is about 93.91%. Thus, novel gives the importance about the education of women.

On par with the importance of education, the author in her fiction focuses the value of motherhood in its various forms which essentially explores the different aspects of mother / daughter binding. Women cross different phases of journey in life. Among all motherhood is the stage of attaining wholeness. Until 18th century, motherhood stood only for reproductive, nurturing children, involving dedicated role in domestic life while on the other side, men were only for developing public work. Such problems created awareness among educated women. In 20th century, women obliterated the traditional stereotype feminist movements, and they made themselves to involve in voicing for women empowerment and fighting legally for women's rights and justice. The representation of motherhood in 21st century reflects the multiple roles of women. They involve in their work with much patience. The career place, home and society are given extra care and fulfilled the gaps with women's caring and dutiful soul. In the novel, *Before We Visit the Goddess* the author features the difficulties of 21st century mothers who deal with multiple facets.

Mother is the reflection of unconditional love in society. The word mother represents goddess, life-giver, nurturer, and an individual. The ideology of motherhood naturally comes out with women's primary destination and its responsibility. The duty of a mother is to shower love and pamper their young ones, whereas the duty of father is to give them only education. However, in fiction of the past, while fathers were represented as subjugate mothers played the central part as caretaker for children. Parenting is not an easy task when it comes to single parenthood. It is a great challenge. To be cited Durga was a single parent of Sabitri brings up her daughter from the traditional family background. She dreams and desires her daughter to become a successful woman. So, she works hard to be the best sweet maker in Bengal but she does not get any recognition. At the outset she understands education allies with hard work can take one to a renowned position. At this situation the author states the importance of education. The education stands as fortunate lamp in one's life especially in case of women empowerment. In a fatherless life a woman plays the dual role of both the father and mother. Further, she also plays a presiding role in the fundamental life of a child. Durga stands as a breadwinner of her family. She is the strong pillar for Sabitri in all aspects of her life. She strives hard to make Sabitri as literate. She burdens voluntarily her life in order to give relief to the burden of Sabitri. Among all other benefits one has acquired, the acquisition of intelligent children is the ultimate. So Durga decides to enhance life of Sabitri through education. She accompanies with her daughter to Leelamoyi's house, the wealthiest family in Kolkata. Naturally Sabitri is a resilient and ambitious woman. She exclaims that she deserves to get education in Leelamoyi's mansion. She sees Leelamoyi as the goddess. When she dreams of pursuing her undergraduate studies she feels "The pure chill of marble against her forehead. Her thoughts whirling like a flock of startled birds. The drab dead-

end wall of her future had just become a golden door”(7). Similarly, to the feelings of Sabitri in Charles Dicken’s *David Copperfield*, the flying kite of Dick shows his cherishing moments and whenever the kite fell in the ground he becomes sad. Likewise, here the startled birds reflect the happy mood of Sabitri and it shows her thirst towards the education. The predictable “Summerfield” (7) enters in her life, where the season symbolizes the summer brightness, the birth of the day. When she steps into the mansion, she experiences the birth of a new life. Durga mentioning Sabitri that “Good daughters are fortunate lamps brightening the family name”(11). In educating Sabitri’s life, Durga educates a generation to survive out of ignorance. Thus, Durga’s unconditional love towards her daughter Sabitri has been fulfilled by giving her a proper education. Priyanka Vaidya in her book *Feminist Explorations* states about woman empowerment. She says:

It is important to understand what an empowered woman is? An empowered woman has self-esteem and self-confidence to break the age-old shackles. She respects herself and invites others to treat her with dignity and respect. She is capable of being self-sufficient, whether she works outside the home or not. Empowered women provide tremendous help and support to men; they do not overpower them. (11)

In order to achieve self-identity, Sabitri undergoes complicated position in Leelamoyi’s house like “Neither servant nor master”(10). It is apt to point that she is not deserved to the place which she opted to reside for her education. She has accustomed with lower self-esteem people, where the servants made decisions for Sabitri, where to eat, bathe and set clothes to dry. Such pathetic situation continued in her college also where the professors addressed the men in most of the classes. Thus, Sabitri was predominantly ignored. Even the monthly stipend which she receives from the manager is inadequate for her. She passes her days in a melancholic state. In her room she sat on the windowsill all day staring at the sky and pacifying herself by gazing the night rain, wet earth and darkness. It is the nature which soothes her wounded mind. As in reality, in all literary works, nature stands for the solace of the bruised mind and body. To epitomize, In Amulya Malladi’s *The Breath of Fresh Air* Amar son of the protagonist Anjali feels physically sick finds solace in nature. In Charles Dickens’s *Oliver Twist*, psychologically wounded Oliver finds solace in the Mother’s lap which is considered to be as nature. On the other hand, darkness of nature symbolizes the dejected and isolated state of a person. For example, in Charles Dicken’s *The Great Expectations* reveals the isolated life of Miss Havisham through the symbol dark room. Likewise, in *Farewell to Arms*, the heavy rain symbolises the loss of hope in Frederic’s life. The protagonist Frederic Henry’s wife Catherine is dead in the heavy rain. Similarly, in Sabitri’s life the night rain symbolises her loss of hope towards her education. Thus, nature is a great medicine for both physical and psychological wounds. The absence of her mother’s love gives her a sense of isolation and lack of companionship. It creates an emotional numbness and hopelessness about future in the mindset of Sabitri. Further, she feels internal solace when she compares the absence of her mother with moon and stars. “She looked at the stars and imagined them shining on her family. She finger-traced words onto the twinkling vastness of the sky, the things she would have written to her mother had Durga been able to read”(11). Her mother’s desolation creates longingness within her. And she yearns for pure and strong love which is void inside her interior soul but that can never be filled.

In the state of deprivation with her mother's love her alienated life is balanced by Rajiv's love, Leelamoyi's son. Here the author reveals one of the dimensions of love, i.e. infantile love between Rajiv and Sabitri. Infantile love is a personal experience and common trope in literature in which a person, character or speaker feels a sudden and ultimately lasting attraction for someone at the first sight of them. This is well reflected in Shakespeare's *As you like It* where the dramatist talks about the infantile love that there is no greater love than that of love at first sight. Sabitri admires Rajiv, the professional doctor for he is young and handsome nature. She adores him by saying "...a young man emerged from Leelamoyi's mansion.His shirt blazed in the sun, blinding her. She has never seen anything so white"(8). His modesty, tenderness, compassion and integrity towards Sabitri are the reasons for their communal relationship. Rajiv loves her as she is his hearing confession. Rajiv narrates "...how in the operating theatre he felt he was drowning in the blood, horrifyingly bright, that sometimes pulsed out over his hands. She shuddered and held him close, her lips in his hair"(17). She wishes their love should last forever in their life. But she thinks "... a moment cannot become a whole life" (17). Before her dreams fulfilled she is thrown out as an object in the house when Leelamoyi comes to know their love. She loses her self-confidence. As a consequence, this bitter incident uprooted her life and drags her to the extreme situation where she drops her education. The love between Rajiv and Sabitri demonstrate that the lovers should have mutual understandings to uplift their life.

In contrast to Rajiv's unreal love, the author exposes another dimension of love i.e., familial love through the character Bijan, Sabitri's husband. It is melancholic to learn Rajiv's disappearance in Sabitri's life. After the incident she troubles with grief stricken and disconsolate mindset. She weeps too hard to get rid of the stress. Sabitri recollects Bijan's love and affection as:

When she felt a hand on her shoulder, she flinched and cried out, throwing up her arms to protect herself. But it wasn't the night watchman, as she had feared. It was her Maths professor Bijan. ...He was shocked to see her in such a state. What had happened? She hid her face. She made a vague gesture- please go away. But he lowered himself to the floor beside her, his lanky knees drawn up. The unexpectedness of it made her look up. His eyes were distressed. His Adam's apple bobbed up and down. Clearly, he had never been in such a situation before. ...His hand—tentative, nervous—touched her shoulder. "Don't cry like that, please. May I can help—". (21)

The couple love represents the feeling of desirability, personal attachment, combined with human emotions. She was blessed with love, joy and blissfulness. Relationships are not something one decides on. A successful relationship deals with sharing mutual interest, concern and support towards each other. Sabitri says, "He came by each evening to help with my studies, for I was dreadfully behind. ...he had love enough for the both of us" (22). This means that Bijan's love is irrational, where Sabitri is adored by inner personality of Bijan rather than physical appearance. This life of Sabitri attains the position of authority and relishes in eternal bliss. She said: "Certainly I loved our life in the capital, a flat in a wealthy colony, a motorcar, respectful servants who believed that I had been born into affluence. I took classes in English conversation. I put a reputation for hosting the best parties. I created desserts that became the talk of the town"(24). For every successful woman, there is a man behind and supports her. In case of Sabitri, her goal in her life also reaches with the help of her better half. In majority of society women is subordinated by men. Probably women have given less space in exposing their individual identity. All patriarchal

systems are against of feminist theories. In such case, Bijan stands as an exceptional one in uplifting Sabitri, and encourages her to pursue her studies in the area of interest. This unexpectedness inclined a ray of light to Sabitri for her education. He is her encouraging force to make her dream exist true. He is a ray of hope for her to see the light in despite of all darkness. Women are the real architects of society. Bijan's true love determines success in every aspect of Sabitri's life and he stands as a stepping stone where he worked for Sabitri to become literate. From Bijan's guidance she passes her classes, obtains degree and becomes a graduate. Thus, psychologically bruised and isolated mind of Sabitri springs up fruitful by Bijan's competence. Similar to Bijan, in Bharati Mukerjee's *Jasmine*, the protagonist Prakash educates his poorwife Jasmine, instils dreams and hopes within her and stands as an inspirator to achieve her self-identity. In marital love identifying oneself is the key of true love.

The fantasy life once Sabitri imagined with Rajiv comes true through Bijan. He proves only as better half, but also as a perfect father. He plays his role in a successful manner with Bela, his daughter. In addition, to the dimensional love, the author expresses resolute and reliable love through Bijan's fatherhood characterization. In this self-centric world no one can love a girl more than her father. Fatherhood is one of the main relationships to consider in every daughter's life. Father is the one who develops positive self-esteem, self-image and shapes confidence in his daughter's life. However, it laid the strong foundation for decades that fathers are more influential in each vital stage of their daughter's psychological development. In Harper Lee's *To kill a mocking Bird* the protagonist Atticus Fitch is distinguished as an ideal father. His character in the novel stands unique. He makes his daughter feel safe and lovable by granting financial, social, moral and emotional support to his daughter. Bijan was one such father.

CONCLUSION

In the life journey of Sabitri, as like Durga, Bipin equally plays a major role in Sabitri's upliftment, either as a father, life partner, brother or as a friend. It takes almost a life time to learn that self-actualisation is the only key to success and happiness. In order to get that actualization, one needs someone to support the life.

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Historicity in the Text: A Study of Pat Barker's *The Eye in the Door*

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Abstract

The paper entitled “History in the Text: A Study of Pat Barker’s *The Eye in the Door*” is the study of the second novel of Regeneration trilogy. This paper intends to investigate the several important incidents that happened during the First World War. The historicity of the text includes the real life characters who help to revive the influence of historical background. History is an extended text, and text, the condensed history. Therefore, the literary texts present history, and the other sources disclose the events of the same era. Although the trilogy appears to be written in the realistic style of the traditional historical novel, Barker approaches the past with certain concerns. She rewrites the past as seen through contemporary lenses. In other words, this paper tries to study the several important historical events, their tribulations and the politics of the past.

Key words: History, fiction, politics, conspiracy, trial.

Patricia Barker is most remembered in the history discipline of England for her critique of naïve historical realism. Her ideology of the historical profession which significances to discover and objectively relay on historical events “as they really happened”. *The Eye in the Door* is the second novel of the Regeneration Trilogy published in 1993, won *The Guardian* Fiction Prize for the year. Pat Barker is one of the contemporary novelists and historicists. The novel *The Eye in the Door* is one of her remarkable works in the description of the First World War. This subtle powerful story begins in 1917, where *Regeneration* (the first book in the Trilogy) left off, all the main characters in the novel are leading double lives, some consciously, others as a result of traumatic experiences.

The historicity in the text, is preserved in the influence of the historical background and the writer’s perspectives in the novel and the reader’s response to the novel. Historicity of text is the way of analysing the traditional history in the margin of literary context. Barker tries to revive the historical past through her fictional character, Billy Prior. Having been released from Craiglockhart War Hospital (where shell-shock victims are sent to recover), Lt. Billy Prior is still concealing his working-class origins. Assigned to the Intelligence Unit, at the Ministry of Munitions under the guidance of Major Lode, Prior is offered the job for the only reason that he is familiar with the people who have been accused of “Poison Plot” an unlikely plan to poison the British PM – David Lloyd George.

“The Poison Dart” is reported in *The Sydney Morning Herald* on April 20, 2013 by Dr Robert N Moles, as follows: the tale of Alice Wheeldon and the infamous "poison plot" is one of secret agents, intercepted mail, men on the run and vials of strychnine and curare. It's a tale of a nation reeling from the carnage of war and an outspoken woman taking huge risks to defend her beliefs and her son. Alice, a train-driver's daughter, was a suffragist, socialist and *the* pacifist who ran a clothes shop in the English city of Derby. She also ran a safe house for men avoiding the call-up. In December 1916, a government secret agent turned up, posing as a conscientious objector. After befriending Alice, he claimed that she, her schoolteacher daughters Hettie and Winnie, and Winnie's husband Alf Mason, had conspired in a plot to poison the PM.

The Wheeldons insisted the agent, Alex Gordon, had proposed the plan, which was merely to poison dogs guarding an internment camp for "conchies". He had, they said, promised to help "conchies" (including Alice's son, Willie) flee the country. But the trial was a golden chance for the UK government to intimidate the anti-war movement. Britain's attorney-general personally prosecuted the case, which became headlines across the world, and the jury reached a verdict in just half an hour. Alice, 52, was sentenced to 10 years' hard labour for conspiracy to murder Lloyd George. Hettie was acquitted. Winnie, 23, and Alf, 24, who had helped to obtain the poison, were jailed for five and seven years respectively.

In *Metahistory*, Hayden White declares the historical text is, “a verbal structure in the form of narrative prose discourse”, and “generally poetic, and specifically linguistic in nature.” White affirms that the historical texts have a surface structure present in their plot and argument, as well as a deep structure formed when the historian foreshadows a historical field. In the mentioned novel, *The Eye in the Door*, Barker has selected “The Poison Dart by Alice Wheeldon” as a surface structure and has probed into the possibilities of the trial as a golden chance for the UK government to intimidate the anti-war movement. Britain's attorney-general personally prosecuted the case, which became headlines across the world, and the jury reached a verdict in just half an hour. *The Sunday Morning Herald* also mentions about Pat Barker's employment of “The Poison Dart” in her novel, “In the decades since, the Wheeldon case has inspired plays, poems and non-fiction books. Alice was also brought to life as the doughty, emaciated hunger striker Beattie Roper in Pat Barker's touching 1993 war novel *The Eye in the Door*.”

Barker has employed the literary device called “Prefiguration” in the novel to explore the mentioned historical event, “The Poison Dart” whereby the author delves deep into the study of the historical agents, their locations and occurrences. John J. White in his book *Mythology in the Modern Novel: A Study of Prefigurative Techniques* makes a detailed discussion on the use of myth as a prefigurative device in fiction. He introduces the term thus:

Mythological motifs will be related to the more general technique of prefiguration, a literary device which embraces both this and other kinds of

patterning in the presentation of character and plot. A myth introduced by a modern novelist into his work can prefigure and hence anticipate the plot in a number of ways. (11)

Just like the use of myth, making a symbolic comment on the events in the plot of a novel, the naming of characters and places along with the operation of a different sense of time act as literary prefigurations in the formulation of a fictional language, whereby the real life character Alice Wheeldon is fictionalised by the author as Mrs. Beatrice Roper.

When Major Lode handed the case of Mrs. Beattie Roper to Billy Prior, Major Lode might have assured himself that he will be getting Patrick MacDowell, who was the mastermind behind the Sheffield strike. Being an official in the Intelligence Unit, Prior himself knows the Quakers, socialists, anarchists, suffragettes, syndicalist, Seventh Day Adventists are merely an elaborate disguise, and behind which loitered the real anti-war movement and the state as simply and as surely of Major Lode is dedicated to its preservation. Mac is certainly a more effective opponent of the war than most, only because he loves the suffering, “And on the opposite side of the board, at the head of the opposing army, elusive, tenacious, dangerous: the Black King himself, Patrick MacDowell” (Barker 43).

Even before *Metahistory*, in an essay titled “The Burden of History(1966)”, Hayden White writes, “The contemporary historian has to establish the value of the study of the past, not as an end in itself, but as a way of providing perspectives on the present that contribute to the solution of problems peculiar to our own time.” From the above lines, a reader can infer that White believes that the aim of historicity is to be factual, which demands a conscious subject with a determination, and enable a contemporary historian to create a new meaning for the historical events. In one of her interviews for *The Guardian* on August 2015, Barker says about her early life, “After school, she journeyed south to read international history at the LSE, and then returned north to Durham, where she gained a diploma in education, and thereafter became a teacher of history and politics.” As a history teacher, who has learned International history and Politics, Barker has showed her efficiency in establishing the history of the past, and her perspective in providing a solution for the problem, which becomes her conscious determination, through her fictional character, Billy Prior.

Prior goes to prison to meet Beattie Roper because Prior has the instincts that the total trial is conspiracy and he needs to know the truth. Prior introduces himself to Beattie, she identifies him as one of the child from her neighbourhood. When asked about her plan to kill Lloyd George, she declines. She says,

‘Course I bloody didn’t.’ She stared at him. Did I try to kill Lloyd George by sticking a curare-tipped blowdart in his arse? No. I .did. not. Now if you’re asking, “Suppose you had a curare-tipped blowdart and Lloyd George’s arse

was just here, would you stick it in?" 'Course I bloody would, because there'll be no peace while that bugger's in power' (Barker 32).

Beattie also notifies about Spragge, the secret government agent who had successfully deceived her to believe that he was amoral objector and the letter he had from *Mac* was very genuine, "And he said he had a letter from Mac, so of course I asked him to come in. I've had time to think since then. It was *Mac* he was after. He was the big fish, we just got caught in the net" (Barker 34). On hearing the name, Prior get images of his school friend, Mac, "...Paddy MacDowell.' 'The man who organised the Sheffield strike?' (Barker 74).

Spragge, offered her drinks which he himself bought from the scullery and two bloody great big jugs, she told Spragge about her son William in the detention centre. She is very concerned about William because he was sent to the detention centre in Wandsworth and it was very rough, "He was stripped and put in a cell with a stone floor and no glass in the window – this is January, mind – and then, he says, they just put a uniform beside you and they wait to see how long it'll take you to give in" (Barker 36). In her drunken state, Spragge was able to smuggle a letter from her which was the evidence for getting curare from her son-in-law, Alf. But in the return letter from Alf, which indicates that curare for the dogs was not produced in the court for trial.

Beattie also informs that she was convicted to kill Lloyd George. During the trial in the court, she was asked, doesn't she tried to kill Lloyd George when she was in suffragettes. And she answers to Prior, it was a convincing lie from Spragge ignorance who doesn't know the suffragettes never threatened human life, suffragettes was a point of honour: property, not life, but his convincing lie convinced the Jury. She waited for the post from Alf and the parcel for a long time, but unbeknownst to them, the letters were being opened. The parcel was opened. And then when it was finally delivered, the police were on the doorstep in a matter of minutes and she was charged with the conspiracy to kill Lloyd George and others. And in the trial, all she could say was, 'the poison was for the dogs, but she couldn't prove it'. But it was Spragge's made up words against hers proved to be true and he is working for the bloody Ministry of Munitions. While returning, Prior promises, 'He'll see what he can do'. But Beattie question startles him, "I'm not going to ask whose side are you on because you mightn't tell me the truth, and if you did, I wouldn't believe you. But just tell me this. Do you know whose side you're on? He looked at her and smiled, but didn't reply" (Barker 40). Barker has solid awareness about the history and politics from her academics and social circumstances, which equipped her literary creation as a defence for the hidden history and condemn the reality. Barker has been reading the English voicing of history as a sign, to some degree history cannot stop giving itself away through its very means of artistic ruling, but proved through her historicity how history can be reconstructed with altered perspectives and how the altered history manages to convey the inadequate to extremes in the representation of human life.

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Exploration towards Identity: A Feminist Reading of Manju Kapur's *Home* and *The Immigrant*

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Abstract

The paper aims to focus on the portrayal of the protagonists in Manju Kapur's *Home* and *The Immigrant*. It depicts the unending struggle of Nisha and Nina to establish their place in the society by raising their voices in their own way. It highlights how Nisha and Nina are caught in between the traditional and modern, their personal desires as well as the traditional norms. It also deals with the distinction of man and woman in the Indian context and the struggle of the protagonists to get equal status like men. It unveils the inner and outer upheavals of these two characters who search for their identity and try to emancipate themselves courageously in the society.

Key words: Identity, Modernity, Tradition, Alienation and Frustration

Manju Kapur is one of the most admired contemporary novelists of Indian writing in English. In her novels, she has depicted the middle class characters who are often caught in awkward situation in their life. She highlights the female-centric issues and how the protagonists of her novels try to unfold everything to the society through their manner of living. They endeavor to emancipate themselves both emotionally and physically without any hesitation. They project themselves as new women in Indian context and boldly compete with men by breaking the traditional restrictions. Nisha and Nina are best examples for this kind who do not easily surrender to the circumstances prevailing around them. Kapur has well projected the voice of Nisha and Nina, their rebellion against loss of identity, loneliness and patriarchal setup of the Indian middle class society.

Home is a story of a middle class family living in Delhi. The plot of the novel narrates the story of three generations. Banwari Lal, a patriarch who blindly believes in joint family system and traditional ideas. He has two sons- Yashpal and Pyarelal and a daughter Sunitha who is married. Yashpal falls in love with Sona and marries her. But the family hardly accepts the marriage because the bride was not chosen by them. Sona's infertility in the beginning becomes a reason for her mother-in-law to express her disgust towards her. Though she performs her duty

as a daughter-in-law, she is subjected to the criticism of others in the family. After severe fastings and prayer, she is blessed with a girl baby named Nisha. Within a year, Sona gives a birth of a son who is welcomed more in the family than the first. The remaining story deals with the struggle of Nisha in all phases of her life in the Indian middle class society.

Nisha's mother Sona is a strict follower of the cultural constructs of India. Sona's love marriage and barrenness create a wide space between her and the family members. Since the concept of womanhood is inseparable from motherhood in Indian society, Sona's only choice to establish her place in the family is motherhood. She patiently bears her Mother-in-law's confrontation and anger with a hope of attaining fertility through prayer. According to her, the real image of a woman must be reflected through her role as wife, daughter-in-law and mother. She utters, "This is the life of a woman to look after her home, her husband, her children and give them food she has cooked with her own hands" (127).

Nisha, the daughter of Sona never wishes to follow the same patriarchal norms like her mother. Instead, she creates her own path to be independent in the society. Unlike her mother, she tries to transcend the social norms through her modernity within the traditional surroundings. She does not hesitate to fall in love with Suresh though she is aware of the social bondages. She has been actualizing herself the way men do and attempting to redefine social stereotypes in order to create a space for her own. She is fully dissatisfied with the inequality that prevalent in her home. After the demise of Banwari Lal, Yashpal becomes a patriarch of the family. But the position of Sona remains unchanged which makes Nisha to realize the destructive limitations and confinement of women within the family. She does not want to accept these limitations but raises questions against anything that ruins her freedom. "The first time Nisha was told she had to fast for her future husband. She protested. 'Why should I? That's for older women'" (92). Sona rolled her eyes. Only ten and girl was beginning to argue. She had never questioned anything for her mother asked her to do"(92).

Nisha's struggle extends to assert individuality by escaping the shadows of the elders who have more rights in the family. She hates the idea of being traditional like other women in the family. She feels "... adventurous, daring and modern" (145). She has been investigated by her mother when she tries to transcend her identity from tradition to modern. Sona asks "Who gave you permission to cut your hair, suddenly you have become so independent, you decide things on your own...where did you find all these things"(150). Though the family strikes with the idea that a woman's fulfillment lies in her marriage, Nisha denies the idea and tries to be independent on her own. She commences a new business and gains profit out of it. But her intelligence is not welcomed and appreciated by anyone. When she repays half of the twenty-five thousand loan which she got from her father, Yashpal hardly accepts the achievement of his daughter in her own business. "Sometimes it occurred to him that she was more intelligent,

methodical, and independent than Raju. Still, it was his duty to see that she married. Her fulfillment lay there, No matter how successful her business was” (295).

Through this novel, Manju Kapur depicts the protagonist Nisha as a new modern woman who dares to cross the patriarchal threshold. The protest of Nisha against the marginalization of women shows Kapur’s aspiration towards women’s self-reliance and freedom. She portrays Nisha as a voice among the voiceless who has been questioning the age old conservative trends and traditions followed in the family. Through the character of Nisha, Kapur has emphasized the fact that women are still striving to establish themselves in their own family and society.

The Immigrant is the fourth novel of Manju Kapur. The novel begins with Nina’s thirtieth birthday by delving the issue of her being unmarried at thirty. Nina has many opportunities where her mother has tried to find best suitors to marry her, but to no avail. She is led to believe by the astrologer that the next suitor will turn into a husband for her daughter and will take her far away to another land. The wish immediately comes true. Ananda, an immigrant from Canada agrees to meet Nina, and after a short courtship, eventually ask her to marry him.

The marriage takes place within the year while Ananda makes two trips back to India from Canada for the process. Soon after, Nina leaves India to join Ananda in Halifax and thus begins her life as an immigrant and a wife in Canada. Within the year she learns about her husband’s problem with premature ejaculation. She also learns that they are unable to conceive a child right away. Although she spends her time at her will, she finds herself lonely and bored and eventually looks for work to keep occupied. Her romantic expectations of the arranged marriage eventually fade and a gradual misunderstanding is born between the couple. Arguments, blame, guilt and indifference all arise to create a much different atmosphere within their marriage than that of the beginning.

In marrying an immigrant, Nina thinks that she will acquire a new identity. She resigns her job in a reputed institution and leaves her mother, friends and all that is familiar to her. With a hope of starting a new life with Ananda, she enters into the new world. But her entry into that world seems difficult more than what she could have thought. Her migration to Halifax changes her entire life. The humiliation and embarrassment which she experiences at the Toronto airport make her feel alienated for the first time. She feels, “... I am the wrong colour, I come from the wrong place. See me in this airport, of all the passengers the only one not allowed to sail through immigration, made to feel like an illegal alien” (107). She also has much trouble in adjusting with Ananda who never tries to understand her feelings. As a result, she is doubly alienated by her race and gender and caught in the situation to assimilate and adopt to the new culture.

Nina’s journey through the story lies in finding her individual identity as a woman and immigrant in Canada. She has been suffering mentally in a new unknown land and trying to

overcome the frustrations. Though Ananda establishes his identity as a dentist, Nina's teaching degree becomes useless in Canada. Her habit of reading fails to keep her comfortable and she feels isolated in the western world. Kapur says, "There will come a day when even books are powerless to distract. When the house and its conveniences can no longer completely charm or compensate. Then she realizes she is an immigrant for life" (122). So she begins to go for a part time job in a library with the intention of getting mental freedom outside.

Nina's sexual surrender before the white man is not the result of free living like westerners. Since she is emotionally broken and her husband Ananda is not willing to support her sexually, she is easily trapped in the arms of Anton. It highlights the fact that she is in extreme dilemma. On the one hand, she has to protect her marriage with Ananda while on the other hand, she does not want to give up her sexual independence and emotional freedom. Eventhough she gets happiness and pleasure in the company of Anton, she knows the cultural heritage of India where it is quite unimaginable for her to think about such things which have occurred in her life. She finds herself in the state of dissolution. She quits her relationship with Anton but never feels guilty for her post marital affair. It shows her longing for contentment from the excruciated life in a new world with an unsympathetic husband.

The story ends with Nina finding her new identity through her journey as an immigrant in Canada. Nina eventually finds out about Ananda's infidelity and chooses to leave the marriage life and start a new life in the province of New Brunswick. Both Nina and Ananda are not true to each other. Both of them have trapped in post-marital relationship. Even they do not hesitate to fulfill their sexual needs in the arms of different people. Nina realizes that nothing is permanent and a woman can live alone without a help of man. At the end of the novel, Kapur states, "The continent was full of people escaping unhappy parts. She too was heading towards fresh territories, a different set of circumstances, a floating resident of the Western world" (330).

According to Indian tradition, a woman must be dependent on her father, husband or son. She has to be passive by accepting the allotted roles. She is expected to be an ideal wife, a mother, a daughter-in law or a home –maker to fulfill the needs of men in the family. But the protagonists of Manju kapur violate these expectations and project themselves as skilled, talented and one who indulges in self analysis and introspection. The characters Nisha and Nina explore a new field of feminism by boldly showing their presence against men. Through their life, one can lucidly understand an idea that they dare to react against social pressures and refuse to accept the image created for them by the male dominated society.

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Ruth Praver Jhabvala's Novels: Women's Activist Perspective

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Abstract

Ruth Praver Jhabvala is one of the noticeable women novelists in Indian English writing. She gives her liking with the supporters of women's liberation. She presents the urban white-collar class life in and around Delhi. Her women characters speak loudly against the male-centric powers that deny opportunity to women as delighted in by men. They additionally take a stab at their character in the male ruled society. The current research paper dissects Jhabvala's tale *Get Ready for Battle* (1962) from the women's activist perspective. Mrs. Sarala Devi is the spouse of Gulzari Lal, a rich Punjabi representative. She strongly raises her voice against male strength and abuse of women by men. Throughout this battle she restricts straightforwardly the corrupt propensities for her better half and her sibling. She restricts her significant other's endeavor to purchase the place that is known for Bundi Busti and remove the occupants for his monetary gain. She lashes out at her sibling Brij Mohan who leads corrupt life and keeps connection with housemaids. Jhabvala advocates for opportunities for women. It is additionally observed on account of Sumi, a youthful eligible young woman of the novel.

Keywords: Feminism, Society, Freedom, Willpower, Maledomination.

Ruth Praver Jhabvala is a famous women novelist, story essayist, and content author for films. She has a long and recognized composing profession. K. R. Srinivasan Iyengar apropos remarks on the imaginative virtuoso of Jhabvala: "It is, nonetheless, simply after the Second World War that women novelist of value has started enhancing Indian fiction in English. Of these authors, Kamala Markandaya and Ruth Praver Jhabvala are irrefutably the most extraordinary." (Iyengar 438) Booker Prize-winning author and multiple times Academy Award-winning screen essayist, Jhabvala was conceived on seventh May 1927 out of an agreeable white-collar class German-Jewish family in Germany. She came to England in 1939 when she was twelve and took an M.A. degree at the London College. She wedded Cyrus H. Jhabvala, an Indian Parsi planner in 1951 and settled in Delhi and lived there with her family till 1975. She settled in New York, USA in 1975. In 1986 she took American citizenship. Khushwant Singh rightly calls her "the adopted daughter of India" (Shahane 23). Her prominent novels are – *To Whom She Will* (1955), *The Nature of Passion* (1956), *The*

Householder (1960), *Get Ready for Battle* (1962), *Esmond in India* (1958), *A Backward Place* (1965), *A New Dominion*(1973), *Heat and Dust* (1975), *In Search of Love and Beauty* (1983), and *Three Continents* (1987). *Heat and Dust* won Booker's Prize for fiction in 1975. Ruth Praver Jhabvala has a female contemporary urban reasonableness. With her intensity of close perception, she presents her encounters with taught urban center class of Delhi in the post-independence India. Like Jane Austen, she presents minuscule investigations of an ordinary India. She has a close perception of a restricted class of taught white-collar class Indians in and around Delhi and is frequently ironical while introducing the Indian family life and the battle of the urban white-collar class to adjust to new social portability. She contemplates female issues and communicates her anxiety and compassion toward the female people. She likewise portrays conjugal disunity in Indian culture, whose reasons lie in the inflexibility of the male conduct. M. A. Waheed suitably says: "Conjugal disharmony is certainly a reality, a difficult upsetting truth of marital life, however its causes are established in the inflexibility of male conduct and thus in apparently irregular relations of ladies" (Waheed 176). As a women's activist, she advocates for ladies opportunity and uniformity. She has encountered that in this man-centric culture ladies are given optional treatment. They need to follow the directs of their dads and spouses. Her women characters speak more loudly against male mastery. Jhabvala's women's activist concern is found in her novel *Get Ready for Battle*, and it causes us to apply the term woman's rights in an expansive sense to this work.

While depicting ladies in Indian culture, Jhabvala does not just present the 'Sati-Savitri' picture of Indian lady, she additionally presents a lady who needs to change the deep-rooted shows. This is clear in her *Get Ready for Battle*. In this novel, Sarla Devi is the spouse of Gulzari Lal, a rich Punjabi businessperson. She comes into direct clash with her better half who needs to purchase land at Bundi Busti for his monetary additions. Gulzari Lal additionally drives an indecent life and lives with his special lady, Kusum, a widow of a military official, Major Mehra. Kusum has two little girls as of now offered and has grandkids also. Also, Gulzari Lal has a child Bishnu and a granddaughter Pritti. Sarla Devi is a social laborer, a visionary, and Gandhian in demeanor. She can't keep the indecent quest for her better half. She has been carrying on with a solitary life for a long time in her sibling, Brij Mohan's home, giving her time and vitality in serving poor people. She isn't apprehensive about separation if Gulzari Lal plans to do as such. Indeed, Gulzari Lal examines to separate from her so he can live with his fancy woman, Kusum, unreservedly, and legitimize his connection with her. At the point when he proposes to begin legitimate procedure for separate, she serenely tells Gulzari Lal that she will sign all papers prompting divorce: 'If you like, she said meekly. 'I am ready to sign anything you want.' (39)She declares her aim while talking to Mrs. Bhatnager and Mrs. Das: "People of Bundi Busti are my duty and responsibility and I have never yet shirked my duty and responsibility." (128) Mrs. Bhatnagar is the widow of a rich industrialist and President of the All India Society for Bringing Hygiene to the Depressed Classes. She too wishes that the ghetto tenants of Bundi Busti be moved to a spot mile from the current site. Sarla Devi contends that after removal the destitute individuals should walk ten miles for work and return each day. Truth is that the rich

individuals will make fortune out of removal of the ghettos. Indeed, even Kusum has compassion toward the ghetto tenants. She uncovers her emotions in these words: "There is nothing worse than to make your profit out of the suffering of the poor people. When I hear of such behaviour, I ask myself how is it possible for man's heart to be so full of greed that he has no feelings for others?" (128)

As a social laborer, Sarla Devi needs to hold up under a great deal of hardships. She carries on a very basic life in her sibling's home. She does her all family unit works. Her lone concern is poor people and the powerless. She strolls miles on pathway throughout the day; sits back among ghetto inhabitants attempting to take care of their issues and sharing their great and terrible days. She couldn't care less the snide remarks and analysis agreed to her by the rich. Indeed, even her kin, for example, Brij Mohan, her sibling, Bishnu, her child, and Mala, her girl in-law have no kindness for her. Frequently her sibling Brij Mohan becomes irate to see her commitment for poor people and the dejected. Her strength, free reasoning, and altruistic nature are all around refreshing by all. Kusum reveals her appreciation for Sarla Devi: "I have heard how independent she is, what a fine freespirit! I admire her so much and often I think of her and love her also." (93) Brij Mohan calls Sarla Devi a saint:

She is a saint! 'Brij Mohan cried.' For herself she wants nothing, only for others, always for others. If someone comes to her and says give me your jewels, give me your clothes, your food, the house you live in, she would give without one thought, she would strip herself of all (91).

Jhabvala communicates her disappointment at the misuse of ladies in male ruled society. Brij Mohan, Sarla Devi's sibling additionally drives a profane, vulgar, and improper life. He even maltreatment his maidservants to satisfy his desire. This is the explanation why Sarla Devi censures him. One morning Brij Mohan tosses out Tara, his young house cleaner worker alongside her elderly person, charging that she needs to an ever-increasing extent presents and blessings. This demonstration of her sibling maddens Sarla Devi. She demands him to permit her to remain once more. Be that as it may, her request has no impact on him. She is especially irate with him at his improper propensities and indecencies. She doesn't spare a moment to remind his sibling of his improper demonstration. She strikingly reveals to her sibling how he abuses the maidservants:

But what do you want from her? She is ready for all your pleasures. She will sing for you. When you want her, she pours your drinks for you, she serves you. She lies on her back for you..... What more is there you want? (137)

Sarla Devi has profound compassion for the poor young lady/lady like Tara and her old lady. The elderly person additionally blames Brij Mohan for mishandling Tara: "Such a beautiful girl, and see how he has taken her youth and innocence" (143).

Brij Mohan utilizes ladies like Tara to satisfy his physical wants. He even admits before Kusum: "I have had to make do with the company of lowwomen...What pleasure could there be for me with such people?" (145) Here the author uncovers her anxiety about how ladies are misused by men in man-centric culture.

In the finishing up some portion of the novel, we find that Sarla Devi's endeavors to stop the removal of the Bundi Busti go squander as the rich individuals like her significant

other prevail in their plan of removal the equivalent by paying off Ramchander, a pioneer of the Busti. Ramchander is an individual whom she has trusted yet he turns his side to the rich for cash: All different occupants of the Busti are convinced to abandon that place. Regardless of this disappointment, her assurance to support the reason for the poor is least influenced. On the opposite, she recharges her spirits after each disappointment and with retribution plunges concerning the treatment given to the young women in custom bound Indian culture. Sumi is a youthful unmarried young woman and the sister of Mrs. Shankar. Sumi lives with her sister; however, her folks live in Mathura. Mr. Shankar is a white-collar class man holding an administration work in New Delhi. Sumi wishes to lead an existence of opportunity. She reviles Mala's issue with her free moving with Vishnu, Mala's better half and Gautam in solid words:

Sumi began to pout. She decided that Mala had no right to talk to her in this way and it was time to stand on one's dignity. 'I am not a child.' She said. What is wrong? We are not in purdah, we are free like western women. I can go where I like with my friends. (77)

Then again, Mala maintains preservationist estimations of Indian culture and she admonishes Sumi for her free reasoning and transparently moving with young men – Vishnu and Gautam. Mala values conventional view with respect to conceding opportunity to ladies, particularly unmarried young ladies. She says: "Sumi, do you think it is right for young unmarried girl to go into the bazaar and sit in a shop with two men?" (77)

Again she declares:

And if I were your sister, I would not allow you to run here and there wherever you please and whomever you please, oh no... How do you ever expect to be married if you behave like this? What family will take you? (78)

When Sumi is brought to Mrs. Shankar's home by Bishnu in his vehicle she becomes irate with Sumi and Bishnu. She is additionally against giving opportunity to young ladies. She treasures a similar traditionalist view that an unmarried young woman should walk with a kid. She tells Bishnu in irate voice: "She is a girl from a respectable family... A girl like that can't sit in a young man's car and be taken where he pleases. "Then she shouts: 'Please remember her marriage is still to be made! What decent family will take her if she is seen sitting in cars with young men like you' (89). Bishnu feels furious and mortified. His affections for Sumi are unadulterated. He has no sister of his own what's more, he regards her as his sister. Mrs. Shankar's response and outrage make Vishnu to contemplate over the traditionalist society: "His feelings for Sumi were so pure, yet everyone – his wife, his father, and her sister – suspected them. Such, he reflected, is the society we live in; and it seemed to him sad and deplorable that he could not feel brotherly affection for a girl without interference from relatives" (90).

Jhabvala likewise calls attention to how the endowment framework, a social malevolence, is as yet pervasive in Indian culture. It despite everything chooses the fortune of a young woman not her quality. Sumi's folks who live in Mathura are not in a position to mastermind share for her marriage, thus her marriage couldn't be solemnized. Here Jhabvala presents the idea of preservationist male-centric Indian culture where a young woman needs to have a confined existence. A young woman's closeness with a kid is constantly looked

with doubt. Sumi's kinship with Vishnu is unadulterated, yet her sister doesn't care for that their kinship should proceed. Comparative is the situation with Amrita in Jhabvala's other novel, *To Whom She Will*. Amrita additionally makes progress toward opportunity however it isn't endured by the society. Individuals think it terrible when she takes breakfast with Hari and Vaidya in an eatery. Her mom Radha is additionally against conceding opportunity to young women. Amrita maintains the assessment of Ram Nath communicated in her notable novel *Esmond in India*: "Noperson has a right to treat another person in any fashion he likes. Please remember you are an individual being first and a wife second." (133)

Amrita attempts to safeguard her pine for the opportunity and legitimize her conduct previously Krishna Sen Gupta, who has got instruction in England and is by and by working in College of Delhi and living with Radha's family as a paying visitor. She grumbles: "Everybody is always telling us to be emancipated, to be like European women, but when we try to be, they are shocked and say we are behaving badly." (*To Whom She Will* 49)

Jhabvala presents the circumstance of Indian culture where taught little youngsters request opportunity and need to cross the constraints of conventional society however they are most certainly not permitted. For instance, falling affection for a young woman with a kid outside her position, network and economic wellbeing is intensely restricted. As D. C. Agrawal in his article entitled "To Whom She Will: Exploration in Modern English Fiction" expounds on the circumstance: The traditionalists achieve much by hypothecating their individuality and freedom. They achieve a sense of security and belonging. The no traditionalists, on the contrary have to pay the price to their identity and 'Lassaizfaire', even so it is questionable whether they will succeed in the bargains. (Agrawal 125).

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Scrutinizing the Short Story, *The Thing Around Your Neck* With Reference to Adichie's Ideas on "The Danger of A Single Story" and Feminism

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Abstract

Chimamanda Ngozi Adichie, popular feminist author has penned down a number of short stories that has diverse themes to interpret on. This research article takes on, one of her short stories from the collection, *The Thing Around Your Neck* in which she articulates the controversies that her characters face in US. All the stories in the collection take a shift between the Nigerian and American culture. This research article probes into the short story titled, “The Thing Around Your Neck” and to bring in the application of Adichie’s idea in the “The Danger of a Single story” into it. The TedX talk, “The Danger of a Single Story” focusing more on cultural stigmatization is used to correlate with instances of the story due to which there is cultural disparity between the Americans and the Nigerians. The research also touches on the feministic attitude of Adichie with reference to the short story. The article also aims to cut straight the diverse characteristics that the character shows; being feminine and the feminist. The psychological analysis of the character is also dealt within the research. With a dive into the female perspective, the research also flares light on the depressed state into which women fell.

Keywords: Feminism, Single story, Identity loss, cultural disparity.

Chimamanda Ngozi Adichie

Chimamanda Ngozi Adichie, a Nigerian writer has gained more fame with the world considering her as, “... one of the anglophone authors [who] is succeeding in attracting a new generation of readers to African Literature”. Her stride into feminism made her popular with the TedX talk, “We should all be Feminists”. Adichie states that all her works were the result of the inspiration that she received from Chinua Achebe, who was yet another important figure in Feminism. Having penned down a number of novels on the misrepresentation of cultures, she takes high the culture of Nigeria. Most of her works focus on the loss of dignity due to culture.

Overview of the story and her TedX talk, “The Danger of a Single Story”

The story narrated by Adichie takes psycho-narration where the character/ protagonist is found talking to herself about the events that happen around her. The story begins with the character departing to America fooled by the conventional American Dream. With a view to support her family as the bread-winner, she enters America. She is disappointed with the policy that America follows for years; *give and take*. The character faces discrimination, physical violence but all these seconds to the mental torture and identity cramping that she is subjected, due to cultural stereotyping. Planning to live her life on own terms, she moves away from the only acquaintance, she has in a foreign land. Her stay makes her more independent in terms of life but as a woman who seeks for a man companion, (which was to be considered conventional overtime) she falls down when she hastily accepts the man’s offer of spending time with him, thinking that he would never ask again. Though she feels safe in her relationship, she is not happy. The man being more interested in her Nigerian background and the life she lives makes her more insecure and at one point makes herself stoop down in dignity. His flaw of being aware of only a single story of the Nigerian people makes him

categorize and judge her with his views, which Akunna finds uncomfortable. While brooding over this, she writes a letter to her home and gets to know that her father had died five months ago. She decides to go back home leaving the American dream that fascinated her then and the relationship that was never true and fair. A voracious reader of Adichie would also say that she has infused her elements of feminism along with the illusioned American dream in the story.

The Stereotypical “Single Story”

The storyline not only shows the stereotypical ‘single story’ that the outsider/foreigner creates but also brings in the guilt of the Nigerians themselves for having subjecting themselves into a single story, which Adichie herself is guilty of (“TedX” 00:03:16-00:04:20). The family members of Akunna consider them as people who are lower in strata. They consider the American Visa Lottery as a prized possession in the career of their daughter. The family also expects more of foreign goods as something good other than the Nigerian goods which subtly shows the people’s aversion towards their goods thereby creating a ‘single story’ that English goods are far better than theirs (par. 2). This shows that the people in Nigeria only knew one part of a single story. This is what Adichie considers as guilt. The first paragraph of the short story and the turn Akunna’s life takes, shows the danger of the single story that the Nigerians have presumed for themselves about America and the American Dream. The utterances of how Akunna will soon own a car and a house as soon as she enters America shatters. Her family was not aware of the other side that America possessed, the discrimination and the vile face (par. 1). Adichie clearly states, in her talk, ‘how impressionable and vulnerable we are in the face of a story’ (“The Danger” 00:01:48-52). Akunna feels the same with the relationship she carries with her boyfriend. Akunna’s first meet with him makes her understand that he is more interested in Nigeria than her. He sort of gives her a feeling that he is into experimentation of the people in Nigeria just to prove the story he has formulated for himself. In the third visit of her with him, he expresses interest on the way how ‘real people’ lived in Lagos. As the readers move on with the story, he/she finds that he (Akunna’s boyfriend) is more interested in her way of life and fails to express love to her. His relationship with her seems to be utilitarian with his view of learning more about the histories of Africa. When Akunna wishes to go back to her country on account of her father’s death, he shows interest to join her but she refuses. She did not want him to add Nigeria to the list of countries, he would visit and look down on the lives of the people. He is found more sympathetic towards her only when she leaves. In other instances, he does not exhibit any kind of solace and comfort to her; for example, when she intensely tells the story of her father’s dignity reduced down and the scene where the waiter makes a comment on the type of girlfriend, the man would possess. Moreover, he has also categorized poor Indians as the real Indians, which Akunna refutes. This is another formulation of his single story on the Indians. In paragraph 4, the character Akunna is questioned about her style of life in Nigeria. They question the existence of real houses and whether she has seen a car in her lifetime. These questions are evident enough to conclude that the American students had been narrated stories that talked only about the poverty, course style of living life and helplessness of the Nigerians (“The Danger” 00:03:16- 00:04:10). In the course of her stay at America, Akunna becomes familiar with stories concerning America thereby not letting herself fall prey to the danger of a single story (par. 10).

Feministic Approach

Being the Feminine: Emerging from a family where there were more conventions and constrictions, she was brought up as a typical woman who should be in need of a man to assist her in all the endeavors she come across. The character's exhibition of coyness and rejection to a man whom she has just met in the shop also reveals the feminine kind of nature that was prevalent earlier. She also considers her submissive to all the deeds he does. Metaphorically, she is in the clutches of her boyfriend. Though it was never a fruitful relationship, it consumes her and makes her forget her family. It is only towards the end of the story she recalls her family and writes down a letter. A relationship that resorts to such detachment from family can be considered suspicious and toxic. But the protagonist Akunna does not come to this mature understanding for a long while. Adichie reveals all these feminine aspects of a woman in her story because, her attitude sticks onto the fact that, one can possess both femininity and feminist ideology ("The Daily" 00:04:24-26). She is of the view that a woman should never shun her femininity. In her short story, she picturizes woman with high thighs and red nail polish. This description of woman which she gives maybe considered as phallogocentric writing but she seems to differ from that with all her views on woman, having the right to possess femininity unless it is forced (par. 4). Adichie also brings in feminine characterization in her character by letting her give a thorough a description of the boyfriend, extra-virgin olive oil with greenish gold eyes (par. 16) and it more or less conventional that such extreme descriptions of a man by a woman comes only when she feels inclined and addicted to him.

Being the Feminist

Apart from the feminine character that Adichie puts on her character, there is another mask that Adichie makes her character wear which comprises of the feminist notions in her. The first instance in the short story where Akunna's feminist roar takes place is during the violence she faces, by her uncle. Her desire to be treated as a respected woman makes her flee the uncle's house. The denial of respect and equality brings in the feminist ideology with which Adichie builds her character. The second instance in the story where Akunna picks up her feminist self, is when she shares with him, an incident concerning her father that affected her much. On hearing the story, he tries to comfort her which she refutes from him. But Adichie builds her character with so much strength and resentment towards the American boyfriend, that she never expects sympathy from them. Adichie's feministic ideas revolve around a core point that women are not frailty beings. In one of her videos, she strongly condemns the idea of women being weaker so that they are allowed to have some beneficiaries; when it comes to survival, though ironically ceasing the beneficiaries that are quite needed for women. All the tough situations and his eyeing to gawk at the Nigerians lifestyle makes her deny the sympathy he gives her so that he could not create one more story of them (par. 23). She also feels pain when her boyfriend does not defend the waiter's comment made on her. His smile and a silent nod makes her feel dejected towards love and the Americans. Though he apologized, she knew that he did not understand the pain she felt and also never wanted him to feel hers (par. 26). This explicitly shows Adichie's views on feminism.

Title relevance

The relevance of the short story title is understood by the readers only when he/she

moves through two to three pages of the story. Her life drenched in loneliness along with discrimination, responsibility to take care of the family and voices that wrote her life which she considered gruesome, made her feel uneasiness for life. All these made her suffocate. At one moment, Akunna feels that the thing around her neck has loosened. Any reader could consider that her boyfriend and his love was the reason behind it but when closely read with analysis of all the incidents taken place between them, one would understand that the boyfriend is what adds up to her pain. It is evident through the conversations, both exchange. He does not show affection towards her when she needed the most rather stays dumb as a person who judges her. There is only a change of heart when she leaves for Nigeria which is again a beneficiary sympathy created by him. Every time, her meet up with him is something odd and gloomy. This makes him her burden, apart from the rest of the worries she has. Towards the end of the story, the character relieves herself and the thing which choked around her neck with her act of leaving behind him and the stupid American dream. This shows that Akunna has moved into a phase of self- realization, thereby letting her live an independent life even though it pushes her into loneliness.

Conclusion

“The Thing Around Your Neck”, a short story though written by Adichie to expose the hardships that Nigerian women faced, back in America, subtly involves her idea of “The Danger of a Single Story” with which Adichie is more concerned of. Her way of psycho-narration revealing the twisted knots of a woman’s psyche and her feminist attitude, has served the purpose of proclaiming to the world about the need of feminism. The application of her ideology ‘single story’ taking up the higher hand is well justified through this short story. Adichie’s feministic thoughts always have paved the way for more of an engagement feminism rather than that of an extreme feminist. Adichie states in one of her interviews released by the Hay festival, “I think feminism has to make a lot more room for the engagement with men, of men, about men...” (“Hay Festival” 00:02:02-07). This ideology of hers and the short story might seem contradictive but then she has spun the story as such to make way for men to take up the initiation to engagement feminism. Adichie always resorted to a positive change and held it high with this short story. This research sheds light on one change as such and calls forward to other researchers to take up other ideas that could bring about a massive change.

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DECLINE IN READING CULTURE AMONG THE COLLEGE STUDENTS.

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Abstract

The importance of reading is known since antiquity. However reading habit has to be regular and systematic as it sharpens the intellect, refines the emotions, elevates tastes and provides perspectives for one's living. It thereby prepares a person for an effective participation in the social, religious, cultural and political life. Socrates says, "The unexamined life is not worth living" (www.brainyquotes.com) and reading propels continuous examination and re-examination of life. In fact it is an essential tool for lifelong learning. Yet the scene of the reading culture is not very encouraging. Reading habits seem to be fast depleting. Hence the present paper attempts to examine the causes of decline in the reading culture among the students of degree colleges of traditional courses. The present study is based on the college library records, interviews of college librarians and online surveys available. The researcher aspires to investigate how far do the college environment and access to good libraries and bookshops help to arouse interest and pleasure in reading so as to make it a habit, what influence do peers have in the formation of reading habit etc. The present study also seeks to analyse the factors affecting reading habits, the role of Electronic media and the changing tastes of the youth. As a remedy, the paper proposes to explore some of the innovative practices to enhance reading culture among the youths.

Keywords: Reading Culture, Youths, Innovative Practices, Degree College, Technology.

1. INTRODUCTION

"A child who reads becomes an adult who thinks" is a well-known dictum and the importance of reading is known since antiquity. However reading has to be regular and systematic as it sharpens the intellect, refines the emotions, elevates tastes and provides perspectives for one's living. It thereby prepares a person for an effective participation in the social, religious, cultural and political life. A good reader develops a good sense of the imagination. It adds new sight to eyes and new wisdom to mind. *"A dumb person becomes a*

communicator and a lame climbs mountains of knowledge through reading" thus goes the old saying. Socrates says "The unexamined life is not worth living" (www.brainyquotes.com) and reading propels continuous examination and re examination of life. In fact it is an essential tool for lifelong learning. Yet the scene of the reading culture is not very encouraging. Reading habits seem to be fast depleting due to varied reasons.

2. BASICS OF RESEARCH

2.1 NEED FOR THE STUDY

The diminishing number of the students visiting different public and college libraries and dwindling business of leading booksellers and publishers in the country confirm the growing apathy of the intelligentsia towards books. Relatively little is known about the development of reading interests among the youth, its causes and primary influences. What is the role of parents and teachers in the promotion of reading readiness and awakening interest in reading books? How far do the college environment and access to good libraries and bookshops help to arouse interest and pleasure in reading so as to make it a habit? What influence do peers have in the formation of reading habit? What are the activities that promote reading interest among the children? To what extent do factors such as education level of self, parents' occupation and education level and socio-economic characteristics of the household influence reading and reading interests? There is a dire need to examine these specific questions.

2.2 AIMS AND OBJECTIVES OF THE STUDY

The main aim of the present research paper is to explore the innovative practices to enhance / propagate the reading culture among the college youths.

Accordingly the objectives of the present paper are as follows:

1. To investigate the causes of declining reading culture.
2. To estimate the influence of electronic media on reading habits.
3. To explore innovative practices to restore the habit of reading.
4. To highlight the advantages and limitations of e-books.

2.3 HYPOTHESIS

The reading culture among the youths today is rapidly declining and some of the innovative ways could restore the habit of reading.

2.4 METHODOLOGY OF THE STUDY

The present research paper is a kind of research based on various library records of book issue of the students, interviews of librarians of degree colleges, varied surveys and data analysis done by different agencies online and the conclusions drawn based on the critical analysis of these sources with respect to the hypothesis of the research problem. The desk

work primarily included the collection of literature/reference materials in the form of hard and soft copies. The hard copies included the books, reprint of published research papers, etc whereas the soft copies included web pages, pdf files (e-reprints) downloaded from the internet.

3 Is the culture of reading totally lost?

If one wants to find out the recent trend of readers in India one must visit Jaipur Literary Fest and World Book Fair. Along with book sellers and publishers, NGOs in publishing companies arrange more than 2000 stalls in this fair. It is observed that the taste of young minds is changing rapidly but that doesn't mean that young generation has lost the interest in reading although serious reading is definitely not in vogue. The survey of National Book Trust suggests that readers' first choice goes to English and Hindi language. Every year all in all ten lakh people visit this fair. This fact speaks volume. Hence although reading culture is not totally lost, there is sharp decline in it.

Young readers can be divided into two categories - ones who read the content that is not meant for them. It is primarily due to free and open access to multiple choices available to them without any control over it. Second category is the students who love to read but have not developed that sense due to lack of time management or peer pressure. It is not considered to be "cool" if you are voracious reader. They are termed as book worm. Hence although such students are willing to do so they are afraid that they will be mocked at. However it has also been observed that students nowadays spend more time reading information online than reading offline every day.

4 Effects of digital technology on reading culture:

There has been a number of studies conducted on reading habits and researchers are still searching for changes in reading patterns concerning the broad usage of various reading resources particularly ICT tools and hypertexts (Liu, 2005). In the view of emergence of the new digital world people, especially adolescents are devoting much more time to reading electronic resources. They spend their time on skimming, downloading and browsing information on the Internet (Liu, 2005). Following data from the study of Graham & Kingsley (2005), establishes the fact that the young people spend a lot of time with digital devices -

3.51 hours a day watching TV and videos,

1.44 hours listening to music,

1.02 hours using computers (0.48 online, 0.14 offline),

0.49 hours playing video games,

0.43 hours reading,

0.25 hours watching movies.

Students turn to internet as reading a hard copy of a book is very demanding. We need to sit still, be quiet and concentrate hard enough to decode a system of symbols and follow extended arguments. This is an injunction that increasingly is falling on earphone-plugged ears. Television and its electronic brethren are much less strict. We can be cleaning, daydreaming or half-doing; they don't seem to care. All that a television demands is our gaze. Dazzling collages of imagery and rhythm are assembled just to get us to open our eyelids a bit wider.

Loss of reading results into decline in writing skills. Written language demands stricter rules of syntax and grammar than spoken language, and these are the rules, first codified in printed dictionaries and grammar books, that we learn (or now fail to learn) in school. The sentences of the electronic age, because they are supplemented by images, can get away with rules of grammar. It is not surprising, therefore, that students who watch and listen more and read less are losing command over writing. College students today often have considerable difficulty writing letters with clear and exact sentences.

The advent of social media and technology which is pro- videos and cinema is in fact killing reading a lot. The younger generation is more in the visuals that the technology offers, so click a picture, record a video and off you go. The visuals say more than the words could. This is majorly influencing the communication of the younger generation as here without words they can express their feelings. There are applications like Snapchat, Instagram etc. where you chat with people through pictures and videos devoid of written words. Social networks like that of Twitter, has a limit of the number of words you can say per post i.e.147characters only.

On other hand internet and technology is wholly a cloud of information which one can utilize maximum only by reading. But sadly only a few have realized the potential of it and have been seen taking advantage of the same to the fullest. All the information and the data is majorly a reading data. Also the technology like androids in phones has made it possible to download text format books on your device and read it on the go. Devices like that of Kindle is a primarily a reading device. The practices of blogging and a number of platforms like 'Reddit' and Tumbler give readers as well as writers an audience they could wish for their writing. So if internet seems to have been killing reading habits of individuals, it also seems to be developing a generation of bloggers, who write, quote, and read for living, though the number is immensely small.

5 CONCLUSIONS

A decade ago if someone said that he or she had not read literary giants like Tagore and Tolstoy that person was looked down upon by others. There was a strong sense of accountability and responsibility among the youth. But with the gradual advent of globalization and nuclear family structures, life has become mechanical and materialistic. Also students are under pressure of performance in this cut-throat competitive world and the concept of intrinsic value addition is now a long lost idea. In an age, when browsing the internet, playing with cell phones and sending SMSs seem to be the order of the day, reading a book in a peaceful corner of a library has become an archaic idea for most of the people. Yet it is not a lost idea. It is replaced by technology to a certain extent and it can be revived with the help of the measures suggested. Ultimately it's the motivation and positive attitude will go long way in engaging readers in reading.

6 Recommendations:

Shokeen (2005) opines parents and librarians play vital role in promoting a love for reading among students. However, all parties concerned- parents, teachers and librarians should work together to infuse a habit of reading in children at the young age when the mind is most impressionable. However following practices should prove to be beneficial for college students-

- 1) Organization of literary Fests to connect authors with their young readers such as recently held a two day Literati Fest at Chembur, Mumbai on 8-9 January, 2016, Jaipur Literary Fest etc.
- 2) Book sellers and librarians should be book lovers and try to keep ambience of library not only reader friendly but also try to lure readers to reading.
- 3) The system of New York Times Best Sellers to exhibit every week's best seller book can be incorporated by college libraries to exhibit the "Most Read Book" of the week.
- 4) State Marathi Vikas Competition and its "Vachan Prerana Din" to commemorate fond memories of former President APJ Abdul Kalam, if implemented seriously should go a long way.
- 5) Book bank offers only texts books hence book club should be founded to make available non-textual books.
- 6) Group and collective reading activities should be arranged.
- 7) 'Granth Tumchya Daree' of Kusumagraj Pratishstan of Nasik facilitates easy access of books to the students.
- 8) Book review competitions will compel and encourage students to read.

- 9) Reading movement/campaign, reading week and even reading day should be celebrated along with the rose day, Valentine' Day etc.
- 10) Parents should as a matter of fact encourage reading by buying the books as gifts to their wards for their birthdays and when they pass examinations.
- 11) Reading should be promoted through partnership and collaboration between the public and private sectors such as publishers, booksellers, librarians, teachers and parents to promote readership campaign.
- 12) Weekly news paper, "The New Yorker" contributes substantially in this regard. Remnik David, editor proudly states that the major share of his weekly comes from the subscriber's contributions and not advertisements. It underscores role of readers and their passion for reading. Efforts can be made on these lines at college level.
- 13) Cover-page competition will propel them to read books
- 14) Creative Writing Workshops can be arranged to motivate to write and read.
- 15) VachanKatta (Readers' Corner) in college campus too motivates reading.
- 16) Reduce the price of the books so that the poorest of the poor can afford, e.g. Ajab Publication Company makes any book available only for fifty rupees.

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Projection of Psychological Perspectives in Kazuo Ishiguro's *When we were Orphans*

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Abstract

Every human is interested in remembering their past. The art of memory has its own effect on mankind. Only human beings have the power to recollect their past. To the Roman rhetoricians, Memory is an indispensable asset. The writers of various genres have tried to explore the emotional and psychological trauma of people with different perspectives. In his novels, Kazuo Ishiguro mainly focuses on the human mind and its function of recollecting the past. His voice is formal and polite in exploring the traumatic condition of his characters. In *When we were Orphans*, the author represents the extreme efforts and experiences of Christopher Banks. His unsolved and traumatic crime continues to torment him. His experience in Shanghai, the Sino-Japanese war and life in England are in contrast. This state of imbalance troubles his mental state. His identity is completely determined by his memory. The protagonist has the power to revive his own ideas and that becomes the imprint of his search. This paper aims to present the path of psychological conflict, undergone by Christopher Banks as a son, citizen and detective.

Keywords: trauma, psychology, identity, memory, detective.

Literature has always been a reflection of contemporary interests and mentalities. The act of remembering or recollecting events by a human is reflected in the literary works, in the form of narratives. In general, trauma theory often leads to over generalization. The same can be witnessed in the fiction of Kazuo Ishiguro, who pays much attention to trauma. Matthews opines, "an event, an occasion to rush to the book store to buy a copy and then to set aside all distractions in order to read it" (1).

The modern Japanese society has a remarkable past. Ishiguro's novels deliver characters which explore the inner world with humour and insight. Every human has desires. A child desires of its parents, but a grown up man desires for his better living, leaving the past behind.

Weston argues that “ In *When we were Orphans*, Kazuo Ishiguro creates narrative representations of states of mind such as nostalgia and melancholy that often follow traumatic losses in a person’s life” (337). The author brings out the real desires of the protagonist as a child and a man. His desire for understanding life carries a bundle of psychological insight that boosts him up in his findings, apart from worries.

Christopher Banks is a young English detective, who comes back to Shanghai in 1937 in search of his parents. He opts to be a detective, only to investigate his parents who have gone missing for thirty years, “The great detective has a secret criminal past” (67). Being orphaned, he feels traumatized and psychologically ill. He takes up education in his hands and believes that only a detective can break up the secrets of a suspicious past. This specific psychological emotion in him brings a notion of unravelling the truth. The self-relevant information within him is rich and it dominates the act of search, rather than the feeling.

Christopher Banks longs for parental love. Once, when he meets his childhood friend Akira, their conversation turns towards describing parental love and that breaks Christopher's heart. He feels, “One has parents, uncles, family and friends. I don’t know what there is to be so puzzled about. Then quickly realising what he had said, he had turned and touched my arm. ‘Dreadfully sorry, old fellow’. That was awfully tactless of me” (6).

Ishiguro never allows his characters to depend on others in their search, whereas he makes his protagonists, to handle it by themselves. Christopher Banks becomes a detective and acts vigorous in finding his missing parents. Ishiguro brings up the cultural conflicts, instability in family life, witnessed in the life of every convict who faces the world wars. The social, cultural and psychological displacement makes the characters carry up their memories, unable to hide it. They make it a key to find out their present. Christopher Banks’ psychological displacement gives him a strange outlook to the new environment in London. His earlier surroundings become a milestone in his future search.

Ishiguro also highlights some political issues that cause Christopher banks to continue his search. He brilliantly represents the addiction of opium among people, especially in Shanghai. He reconnects it with the events in the life of Christopher Banks, especially his parents’ disappearance during the Opium wars. The story unfolds with Christopher Banks’ meandering thoughts of the opium trade and its impacts on the life of his missing parents. The power and effect of this has certain suspicious mysteries that Banks try to recover as a detective. Even the tiny events in his life trigger a stream of memories. The disappearance of his father at first hovers the abyss in him, followed by his mothers' missing. His concrete living comes to pause, and the urge to find begins. He tries to soothe his life with much ease and comfort in the eyes of surroundings, but fails in retrieving it.

When he attempts to find out his missing parents, he comes across a political and cultural crisis due to opium trade and World War II. Banks’ father works for Morgan brook and Byatt

Company that imports opium from India to China. But Mrs. Banks leaves the company when she comes to know its trade nature and joins the Anti-Opium campaign. Hanke perceives:

Atrocities committed during WW 2 and the Sino-Japanese war in East-Asia by Japan is less familiar to Westerners, but is salient and has an unresolved legacy. That is, Japan's neighbours are less confident of Japan's genuine contrition for her misdeeds in WW 2 and less confident that a decisive break with the past has been made. (288-289)

People, particularly in Shantung are fully addicted to the pipe and they are restricted from working at common places. Opium addiction in Shantung, "has now advanced to such deplorable levels that entire villages are to be found enslaved to the pipe" (59).

Mrs. Banks once burst out with anger towards an English man who comes in to visit for a regular check of the house hygiene. He does not admit Mei li, Mrs Banks' maid, to continue working there as she is from Shantung. She shouts at him, "Are you not ashamed, sir? As a Christian, as an Englishman, as a man with scruples? Are you not ashamed to be in the service of such a company? How can your conscience rest while you owe your existence to such ungodly wealth?" (70).

Christopher Banks dares to speak to his mother about opium. According to her, the British companies are responsible for the opium problem because, "a higher value captures greater anger towards Germans or Japanese due to their government handling of the past misdeeds" (Hanke 292). When Banks' father starts working against the trade of opium, it becomes good news for the family. His mother teaches him to feel proud of his father rather than feeling for his disappearance. He feels the loss of his father only when he plays with his friend Akira as detectives, who create scenes of going in search of and rescuing his father.

The traumatic experiences faced by Christopher Banks like physical, political, ideological are related to family. Supported by his uncle's encouragement, Banks forgets all his familial worries. Christopher Banks describes his relationship with his uncle as "How fond I was of Uncle Philip" (77). Hence, the disappearance of his father does not create impact in his life. But when he faces the disappearance of his mother he gets traumatized to an extent that he becomes more silent from a naughty and a sunny one. Christopher Banks constantly replays the scenarios, as a detective, which helps him remember his parents' disappearance.

Christopher Banks after an education at Oxford becomes a detective like Holmes or Poirot. He attends cases. But never fails to remember the disappearance of his parents. His investigation about his parents remains in full stream. His deep analysis about the Opium wars and the Second World War carries out numerous questions, but could not find answers. His mind relies upon the psychological and physical violence of war. The instinct of trauma within

him, always pressures to collect information about his parents. After getting relevant details, he returns back to his childhood home in Shanghai, when the Second World War is at peak.

The live environment of Banks centres on his parents, friend and his uncle. Once when he lost them all, he set up a favourable environment to comfort himself. As a Japanese born British author, Kazuo Ishiguro too has overcome all the cultural and psychological displacement and that is reflected in the character of Banks too. His characters are moreover rationalized, denied and repressed. Christopher Banks is overwhelmed by the psychological insight of rescuing his parents. Alongside, two women enter Christopher Banks' life; Sarah Hemmings, a beautiful social climber and a young orphan Jennifer, who has been adopted by Christopher. He wanders simultaneously in two war zones: the trauma of his childhood and the insanity of war.

Christopher Banks sprouts out when Jennifer attempts suicide. He is responsible for all her psychological traumas, as her guardian. Christopher Banks randomly recollects the stories of his life, because he cannot let go of it. Apart from memories and desires, Christopher holds his ideal of retrieving the past. He has been put out of place, put out of family and of joy hood. He is forced to witness isolation, suppression, dislocation, agony and longing to be cared for. He worries about his state of being orphaned. Orphans here does not mean the usual one; whereas, it stands for homelessness. Christopher spends his life in an unprotected way. But the female characters Sarah and Jennifer are orphans by nature. All the three have to confront the rural land. Even though they live together, the three have different mental and social set up. Christopher, even after years, believes that his parents are still prisoners somewhere, and he could find them for sure. Sarah Hemmings carries out a lifestyle, where she gradually breaks out with society and the people all around. But it is different in the case of Jennifer, who does not even care about the mental and social agony of Banks, who is her guard.

The three characters survive a crucial lifestyle, particularly in Shanghai. Being orphans, they shift to different places; Shanghai, London, and China. Not like any Orphans who lose their hope once they lose their family, these three survive with ethnicity and they risk their lives in places where all they move on. They predispose to any physical or psychological risk. The characters try to create a bond with their caregivers. They realize what love, compassion and affection can do.

As a despicable child, Christopher, dislocates to England from Shanghai. But later as, a successful detective, he relocates to Shanghai with vogue and trajectories. He shifts his world between realism and fantasy. What he has been offered in his childhood days in realism and what he is about to offer his parents as a grown up, is of fantasy. To be free from all the clutches, he turns over to the unsatisfactory memories and tries to carry up a normal life, covered with happy thoughts. He imports and manipulates his ideas in a more effective way, in order to get back his parents.

The uncovering secrets of childhood memories shape and reshape Christopher Banks' present. It unravels the truth and history of himself and of his family. Banks tries to interpret his present with his past. Christopher Banks' memories move to the past and present which is related to reality and imagination. This indistinct in Christopher Bank's psychology is under "non-chronological sequence" (Finney 148). He remembers his play with Akira, his childhood friend, and he removes the parts which he does not like in the game. Through their play, the investigation about his lost family starts up. The game of his parent's disappearance thus helps him in taking over the search. As he loses his family in his earlier childhood days, he only remembers the Sino- Japanese war and his friend Akira. He now relates his life with history and fiction. Ishiguro thus interrelates the experience of Banks between his childhood memories and being a detective. Ishiguro creates a ground in reshaping Christopher's life through remembrance. He tries to frame Christopher's present within his own past. Even though Christopher is under the care of his uncle, to whom he obeys in all means, at some point he refuses to accept what his uncle Philip states about his father's missing. He says that, "Your father ran off one day with his mistress. He lived with her in Hong-Kong for a year, a woman called Elizabeth Cornwallis" (336).

He also claims that, even Mrs. Banks knew this through the letters sent by Mr. Banks. On account of genuine affection towards his parents, he refuses to accept what Uncle Philip says and gets eager to find out his mother. He finally finds his mother, known as Diana Roberts, "had been living in an institution for mentally ill in Chunking, since the end of war" (354). As years passed by, she could not even remember Christopher Banks, "Years' enslavement, humiliation and concubinage afflicted mother's mind so much that she cannot recognize Banks at all"(Guo 2515).

Traumatic memories are impossible to be expressed in verbal forms. In order to overcome this, the protagonist turns memory into narratives. Christopher Banks' act of remembering his past in varied alteration is related to Greenblatt's definition of resonance, "resonance is a sound's quality of being deep, clear and echoing" (228). Banks tries to put an end to the flow of his memories, by narrating the incidents that take place, when he finally finds out his mother is in a mental institution. The novel thus depicts the nature of problems from a psychological perspective.

When questions are aimed at the author, about his treatment of memory in his novels, he reveals the fact that his own fading memory of his childhood in Japan is the initial reason why he uses the same technique in his writings. Unravelling the layers in the novel, Christopher Banks reminds about his life before the disappearance of his parents. The psychological trauma is reflected in the present state in the form of memories. At times, it reflects when the protagonist passes by it. He feels helpless leaning back to the past and longs for the moment that clears his burden of being unloved or alone.

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Sacrificial Service of Dr. Henri Hekking: An Analysis of Robert Charles' *Last Man Out: Surviving the Burma Railroad*

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Abstract

War is a state of open, armed, often prolonged conflict carried on between nations, states, or parties. War causes untold miseries, destructions and traumatic experiences. During World War II, huge quantities of military staff in South-East Asia became prisoners of war to the Japanese. During their confinement, they endured under-nutrition, tropical diseases, and were overloaded with work. The harshest POW's experience was the development of the railroad between Thailand and Burma. This paper investigates American author H. Robert Charles's *Last Man Out* and attempts to explicate the selflessness of Dr. Henri Hekking and his attempt to cure the POWs and the Celebes tribes. Dr. Henri Hekking was a Netherland Doctor in the British Army positioned in Java when Tjamplong was overrun and was detained by the Japanese. Henri escaped being shot by taking care of the sick Japanese Kempeitai Official. Henri had a focal job in keeping up the spirits and the health of the Americans, Australians, British and different POWs in the camp who were exposed to brutal treatment, and was legitimately responsible for rescuing several lives.

Keywords: prisoner, confinement, disease, railroad, health, brutality, rescue, companions.

War is a state of open, armed, often prolonged conflict carried on between nations, states, or parties. War, as defined by Webster's Dictionary, is a state of open and declared hostile armed conflict between states or nations, or a period of such conflict. Rousseau arguing this position in his book *The Social Contract* says, "War is constituted by a relation between things, and not between persons... War then is a relation, not between man and man, but between State and State..." (4). An alternative definition of war is that it is an all-pervasive phenomenon of the universe. Interestingly, even Voltaire in his work *Political Writings*, followed this line, "Famine, plague, and war are the three most famous ingredients of this wretched world... All animals are perpetually at war with each other... Air, earth and water are arenas of destruction." (7).

In late 1941 the Imperial Japanese Army cleared over the terrains of South-East Asia and the Pacific Islands. Huge quantities of unified soldiers were caught in different areas

including Singapore, Hong Kong, Java and Sumatra, and nationalities like British, Dutch, Australian, and American. A military battalion of nearly Hundred-thousand men became POWs and was taken to Changi POW Camp on the eastern side of Singapore Island. Enormous quantities of POWs were moved to Thailand and Burma for the development of the Thai-Burma Railway. Conditions were essentially more regrettable than at Changi, with constrained hard work and seriously deficient supplies of nourishment and drugs. Twenty percent of them died before finishing, generally from infections, for example, malaria, dysentery, cholera, beriberi, and tropical ulcer.

The famous Burma-Siam railroad POWs confronted various clinical difficulties and the doctors struggled to beat them with little medications or clinical tools provided by the Japanese. One of the few who survived was an American, Marine H. Robert Charles, who depicts the experience in striking and frightening point of interest in *Last Man Out*. The story blends the impossible fierceness of the camps with the motivating boldness of the men, including a Dutch Colonial Army doctor whose ability and information on the medicinal value of wild jungle herbs saved the lives of hundreds of his fellow POWs, including the author. H. Robert Charles was born in Pitcher, Oklahoma. Charles grew up on a wheat farm and cattle ranch near Hutchinson, Kansas, and enlisted in the Marine Corps in June 1940. He was a machine gunner aboard the USS Houston at the time it was sunk by the Japanese in Sunda Strait, March 1, 1942. He swam nine hours, was picked up off the coast of Java by the Japanese, and held forty-three months in slave labor camps in Burma, Thailand, and Saigon. Repatriated at the end of the war by British paratroopers and the Office of Strategic Services personnel, Charles spent time at a hospital in Calcutta before returning home.

The author recounts his experiences as a Japanese prisoner of war and explains how Dr. Henri Hekking helped him and the other POWs survive the ordeal and he describes the impact of the war on his life. Dr. Henri Hekking was born in Surabaya to Dutch parents, but Java was his birthplace. His grandmother Oma is in Java and she is a herbalist. His Grandmother taught him tropical medication through herbs. He went to Holland when he was sixteen. His Dad worked in East Indies for a Dutch Organization. He marked an agreement to serve ten years with pioneer armed forces as an end-result of his clinical instruction.

Henri married Mary the next day he became lieutenant and sailed to East Indies to serve in the Dutch East Indies. He was sent to Celebes Island as punishment duty. There he heard about the wild Towana locals of the mountain territory. They required urgent clinical assistance and he was resolved to go to them. Hekking had very few patients as the locals were not ready to take medicine from a white doctor. He was determined to change that.

A German minister, Pastor Riedell, was the person who had told him regarding the Towana, portraying the dreadful injuries they had on their bodies. The mountains where they lived were north of the Gulf of Tomori in the most limited of the four mountains of Celebes Island. Henri would require an usher for assist him with discovering them and to assist him with their language. Dr. Henri with the help of Radja finds a guide named Abdul. At first, he did not agree but they gave him only two choices. He must take him to the Towana and became a free man afterward, or the Radja will keep him in jail. With no other choice, Abdul

agreed to guide him. It took two hours for Dr.Hekking, a helper named Lapakiri, and Abdul to reach the edge of the mountain.

A crowd of black people approached them. Through Abdul, Henri educated the crowd that he had come to support them and requested anybody needing clinical assistance. Henri was taking a glance at the red rash around one of the ladies' bosoms. Huge numbers of the ladies had injuries around the areolas that resembled red strawberries. Some were nursing babies and the infants had the indistinguishable sorts of wounds around their mouths. It was Framboesia. Dr. Henri went near a lady and took her baby to check up. To ensure his reliability, he did everything very gently. After the checkup, he found out the baby was quite well except for the framboesia bruises around the mouth. Even though medication for this disease was not yet found Dr. Henri utilized salicylic corrosive to treat them. There were various skin infections, especially among the grown-ups. Some had dried skin like elephant cover-up. Many were of a growth assortment. What was something different that worried Henri was men squatting and sitting on the ground keeping their eyes open.

Dr. Henri's medicine did work on them and the Celebes were happy. Henri now did not need Abdul to clarify anything because the group currently accepts the doctor totally and they permit him to treat them. The clans were glad to get a dependable doctor and the report about Henri spread like woods fire and the entire Island called him "Bapak" or father. Even though Dr. Henri was sent to Celebes Island as a punishment he did his best to treat the sick people. He even persuaded the people who were not ready to come to the clinic. He approached them personally without any fear of what he heard about them.

The camp was not a perfect building but several shelves made by bamboo, no screen, no doors. When Dr. Henri went to look at the kitchen, he only found just filthy rice and some vegetables. Henri argued to the Japanese commander Yamada to provide some meat and fruits. He even went to the degree to caution the commander which drove the commander mad and slapped him.

Minutes after the act, Yamada announced a move call. His discourse goes this way,

Prisoners were worthless driftwood washed ashore on the tide.... one who surrendered to the enemy was worse than worthless: he was dead, for all practical purposes. he could never go home again, members of his family were disgraced, his offspring would suffer for many generations. But we were lucky: the railroad gave us the opportunity to redeem ourselves. if we worked hard and completed the railroad on schedule, we might even deserve to die.
(79)

The Japanese treated the POWs as mere slaves. The POWs were not given any kind of freedom. They were beaten and tortured if they did not follow the rules of the Japanese. During the discourse, an American called Quick sang a melody ridiculing the officer's speech. The camp authority Yamada, irritated by the tune, ordered guards to tie him from the back and tortured. Dr. Henri ran in to help to approach the guards to stop for he would die of

this. He was struck from behind using a rifle knob, and the American was whipped until he was unconscious.

The POWs were hopeless that they would not return to their home but Dr. Henri was the only one who believed in freedom. Everybody in the camp was miserable after what happened to Quick and they thought that they would die as a slave. Dr. Henri believed "Surely there is order in the universe, some purpose n all this, ... It is in the nature of things that without despair there can be no hope, without darkness no daylight, ... There has to be meaning. Even if we can't see it" (83).

The POWs were not provided with enough nutrition resulting in various diseases. The Japanese thought that the slaves were not worth treating well and that is why they were not provided with good food as well as medicine. Despite doctor's exertion in dealing with the POW, they became sick and many starved in the camp and did not go to work. This made Yamada angry because this might have adverse influence on the development of the railroad. So, Yamada gave a final proposal that solitary ten percent of men can be kept in a camp in the name of sickness. Dr. Henri was slapped again by the commander for contending with the authority that men do not become ill in quota.

Dr. Henri was very strong in his words and he kept twenty-five sick POWs from work. He was beaten by the bamboo post. The following day Yamada's order came as such "for each man above the ten percent quota, Doc would be stuck one blow"(150). Following three days doctor's back was black, and still, at the end of the day doctor would not yield to Yamada. Various officials, Australians, and Americans attempted to persuade the doctor to surrender before the camp authority would slaughter him. The Doctor's answer was "If I give in, the sick will be the ones to die. And there will be many more sick when rainy season comes. They must not be allowed to get in the habit of sending everyone to the railroad"(151).

Dr. Henri medicated the POWs by the herbs he found in the jungle. He used the knowledge he gained from his grandmother Oma. The Stormy season had gotten serious, and nearly everybody in the camp was sick. Five men had already died and Jimmy Gee one of the POWs and friends of the author, became ill. Dr. Henri injected him with the medication he had and even though there was just fifty percent of chance he was successful. Not long after that Doctor found a medication that he was scanning for right when he went to the camp. Finally, he found a 'mold' in a Pomelo tree which is called 'pipijan' by the Javanese. This is the sort of mold his grandma has utilized successfully. This mold can be utilized to fix scratches, cuts, diphtheria, meningitis, and tetanus.

Dr. Henri did all he could to keep the sick from work. He did not worry about what punishment he got but all that he wanted was to treat the sick by all means. He could not be persuaded by anyone in this matter and some went to work to spare Doctor when everything they could do was lie on the ground adjacent to the track and hurl rock between the ties. Men began to think about each other, washing excrement and vomit from bamboo beds, taking drinking water to somebody, washing a man's brow with a moist fabric, doing whatever could be possible to bring solace and expectation.

Though everyone in the camp lost hope Dr. Henri was the only one kept up his spirits and also cheered the POWs. One day Doctor called everybody in the camp saying that he had something to let them know. He told them that they would be returning home soon and cautioned them that they should not eat like others, because their stomach had gone little because of the rare nourishment given to them in the camp. No one knew how the doctor got the updates on returning home however they were appreciative of his concern. Lattimore acknowledged Doctor that "We'll never forget what you did, ... Without you, we wouldn't be here" (172). He could have stood with the Japanese and sent the debilitated to work, however, he put all his might to spare them even though he was tormented. He never stressed what might befall him and did everything he could to spare the POWs through medication and his caring words.

The POWs remembered the doctor significantly after they got back and reached him by composing letters. They even welcomed him to the gathering they had after numerous long periods of their getting back. One of the POWs, Slug goes to the extent of reaching The Netherland Embassy, presenting his rendition of the realities about Doctor's accomplishment in sparing the Americans' lives. He added that the Queen of Netherlands must honor him as he had risked his life for fourteen months to spare the lives of his Dutchmen, just as Britishers, Australians, and Americans on the Burma-Thailand Railroad. The aftereffect of the letter to the Embassy granted Dr. Henri Hekking with the William of Orange Award.

There is good in all awful things. Similarly, though the POW's are in the slave camp which is the cruelest spot to live, Dr. Henri Hekking came to them as a bright moon. At whatever point there is a deconstruction, philanthropy discovers its direction. Dr. Henri Hekking was the blessing that happened to the POWs in their cruelest period of fourteen months. Though Dr. Henri was evenly tortured by the Japanese, he did not worry about anything but this work as a doctor was what he wanted to accomplish.

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Reclaiming the Lost Identity in Francine Rivers' *Redeeming Love*

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ABSTRACT

Identity crisis and quest for identity are much debated terms in contemporary literature. Identity is the distinctive character or personality of an individual. The historical, cultural and ideological circumstances have a say on an individual's identity. One's preoccupation in life can only be a perpetual search for meaning, value, and truth – the true identity of oneself. Francine Rivers' characters live under patriarchal pressure and control and seem to lose their identity in the oppressive mechanism of a closed society. The socio-cultural situation traps them and labels them as immoral. Though their struggle for existence lands them in society's most averted places like brothel houses, they try to reclaim their lost identity through self-realization and the unconditional love of the Supreme Power. This paper attempts to trace the thorny path Mae and Angel tread, and the emotional struggle, the mental trauma and the psychological ordeal that these women experience as circumstances force them to face an identity crisis. It also focuses on the redemptive powers that work on Angel that help her to accept her original identity as "Sarah" and thereby win the pure love of Michael Hosea.

Key words: Identity Crisis, Loss of Identity, Trauma, Unconditional Love, Redemptive Powers

Every individual is created in the image of God and is gifted with rich personality. A child is vibrant, positive, lively, cheerful and innocent when it is born. Human life is planted on earth with a purpose of leading a happy and contented life, bearing fruits in abundance. But the ugly world defiles the beauty of life with its cruel claws of infidelity, dearth, duplicitousness, lust, homelessness, ostracism, poverty and addiction. These inflict chronic pain in vulnerable people which in turn scrub away the treasure of identity in an individual.

Identity is "the image of who one is" (242), says Oxford Dictionary of Critical Theory. Identity is the idiosyncratic things - beliefs, qualities, temperament, appearances and expressions - that make a person unique. It is "the characteristics, feelings or beliefs that distinguish people from others" (770), defines Oxford Advanced Learner's Dictionary. Everyone on earth has the

right to uniqueness and identity. It relates to self-image, self-esteem and individuality. Identity gives an individual meaning and value in life.

Francine Sandra Rivers is a contemporary American inspirational writer. She has written fourteen Christian-inspirational romance novels, among which four are series, and nine romance novels among which one is a series. Rivers has been honored with many awards. *Redeeming Love* is her first novel on Christian theme, published in 1991. This historical romance novel, set in the 1850s Gold Rush is inspired by the Book of Hosea from the Bible. Faith in God and faith in oneself is the main theme of the novel. It tells the story of a prostitute named Angel, who eventually regains her lost identity through varied factors. This comforting and enlightening fiction focuses on rising up from the dust of despair and finding oneself worthy.

People tend to lose their identity in everyday life situations. Family, society and the economic conditions affect a person's personality or identity. Sarah, Rivers' protagonist in *Redeeming Love*, is a charming child whose identity is gradually erased by the circumstances surrounding her from her childhood. Alder suggested that children who were neglected or rejected by their parents developed feelings of worthlessness (Schultz and Sarbajit 142). Sarah feels rejected and ignored by her own father. Being neglected by her father initiates identity crisis in her. She awaits the return of her father, and as she draws closer to him tugging on his coat and calling him, 'Papa', "he explodes, "Don't call me that" (12). She is confused and frightened by his manner and blinks at him, because, "He was her papa. Mama said so" (13). The sense of unwantedness has crept in her mind when she listens to her father shouting, "I have enough children by my wife. Legitimate children... she should never have been born" (15). Sarah is under utter confusion whether her father loves her or not. Her self-esteem is stripped away when other children mock at her and call her mother names.

Poverty pushes helpless women to the verge of obscenity. They engage themselves in the world's cruelest and most shameful trade, which completely robs their identity. They are labeled 'immoral' by the society. Most of the women characters in *Redeeming Love* are victims of this inhuman trade. Sarah too is trapped in this shameful trade for survival. Her only possessions – her name, beauty and innocence – are stolen and she becomes a mere phantom. She cannot even have claim over her own body. At the tender age of twelve she is purchased by the Duke to serve his carnal desires. Further her escape from the Duke in search of freedom lands her in a ship where she is tight cornered by two hard-eyed prostitutes and 120 vigorous young men. The little bit of identity that she has vanishes as she is robbed off by the people in the ship. Further her humanity is striped off as she ends up in Pair-a-Dice, a brothel house at California, where the Duchess offers to meet her daily needs. "I'll see you have the best clothing, food, and lodging available" (49).

Name is something a person is emotionally tied up with. It comes first when speaking about a person's personality or identity. The Duke who adopts her not only erases her name Sarah but also strips her off her freshness and identity. He calls her Angel. Michael Hosea, at Pair-a-Dice repeatedly asks her for her name. Angel tells him casually, "Call me whatever you want, mister. It doesn't matter" (64). After studying her he calls her Mara, which means bitter. In

the course of time she is given other names like Tirzah and Amanda. She introduces herself to Virgil Harper as Mrs. Hosea. The root of Sarah's identity is shaken every time her name changes. "What am I? her mind cried out. Who am I? I don't even have a name of my own anymore. Is there even a piece of Sarah left?" (202).

"The loss of identity is alienation... it leads to powerlessness, the lack of control over various aspects of existence" (qtd. in Swain and Das 89). Angel has not experienced the happiness of a family life. This is why she alienates herself from the rest of the people when she and Michael are invited to spend time with John's family. She is awed to see for the first time in life the members of the family bubbling with joy and happiness. Immediately the familiar dark voice screams, "I don't belong here" (150) and drags her into the valley of alienation and loneliness. Her world is dominated by hopelessness, fear, and insecurity. Tormented by intense suffering, she lives a life of misery with no hope of recovery. Repeated blows in life make her numb. She becomes passive and submits to her fate. She believes that she is beyond redemption.

There is an inner struggle in every turn of her life. The dark inner voice that haunts her keeps her away from light. It dominates her good conscience and hinders her from pleasing Michael and staying with him. It makes her introvert and leaves her confused. The dark side of her conscience is so strong that she leaves Michael. She keeps running away from Michael not because of her carnal pleasure as Paul thinks, but she feels inadequate and thinks she does not belong to such place. "Run away from him, Angel. Run away now" (153). The final reason why she runs away is that she thinks she does not deserve Michael and cannot give him children. "I understood from the earliest time I can remember that I was never going to be good enough to deserve a decent life" (317). She suffers the excruciating pain of the Duke's inhuman act of removing her capacity for procreation. "I can't have children. I got pregnant twice. Both times Duke had a doctor take the baby. The second time he told the doctor to make sure I could never get pregnant again" (282). All her bitter experiences are responsible for her stubbornness, distrust in human being and disbelief in God.

"Horney suggested that women should seek their own identity, ..., by developing their ability and pursuing careers" (Schultz and Sarbajit 165). Sarah is unaware of the redemptive powers operating around her. Michael Hosea, Miriam, Susanna, Jonathan are some of the people, whom God has predestined to redeem Angel and help her reclaim her lost identity. Michael Hosea perseveres in his pursuit of winning Angel's heart, despite her repeated rejection. He loses all his earnings at Pair-a-Dice to meet Angel. He willingly carries her home when she is bruised by Magowan and nurses her back to health. He goes in search of her each time she runs away from him. Angel, being brought up in a hostile atmosphere, is unable to fathom the pure love of Michael Hosea. But his tremendous patience changes her entirely. His pure love is the manifestation of God's unconditional love.

Angel finds a constant friend, hope and companion in Susanna, a young widow. She initiates internal changes in Angel. The isolated self of Angel gradually progresses from the sphere of hopelessness to the world of resilience, from a sense of isolation to that of identity formation. Being redeemed by various redemptive factors, Angel works as a redeemer herself.

They establish a rehabilitation centre, House of Magdalena, for the young women saved from the mires of prostitution. She finds a job for the dejected and hopeless Torie, her companion in Pair-a-Dice.

Angel becomes a rounded personality. The unsolicited, agonizing circumstances and experiences break her hard exterior shell. She humbles herself in complete repentance and utter self-denial. She sheds all the barriers that had kept her from Michael Hosea. She also wants to discard the painful memories of her childhood and the guilt of her youth. As a sign of shedding off her old way of life she removes her garments one by one as she walks towards Michael Hosea. "With each garment she removed and dropped, she cast away anger, fear, and her blindness to the multitudes of joy in life, her own desperate pride. ... she peeled away the layers of pride one by one until she was humbled by her own nakedness" (460).

Angel reclaims her lost identity towards the end of the novel. When Michael calls her 'Amanda', in his tender embrace she confesses, "Sarah, Michael. My name is Sarah" (462). She regains all her lost identity with her name. The name Sarah fits her so well. It stands for the Sarah of the Old Testament, a barren woman who became the mother of a nation. Sarah and Michael are blessed with Stephen, Luke, Lydia and Esther. Sarah lives out her repentance as a witnessing Christian doing good to people and making occasional visits to the House of Magdalena, telling, "I never want to forget where I came from and all God has done for me" (463).

Her inner strength and the positive forces around help her achieve her final victory in gaining her identity. Her journey is an evolution from denial to assertion, from reticence to confidence, from self-alienation to self-identification. She is finally lavished with all the blessings that were denied to her from childhood.

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MENTAL ACCOUNTING AND TAX REFUND: EVIDENCE FROM EMPLOYEES

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Abstract

In the day to day life, people receive different kinds of windfalls such as coupons, premiums, cash back offers, etc. such windfalls have noticeable effect on purchase decisions and are influenced by the mental accounting practices. Tax refund is a kind of windfall among tax payers, which they receive unexpectedly on account of inaccurate assessment, amended policies, filing o incomplete records etc. But, how this refund effects purchase decisions is an unanswered question. A number of studies had conducted to determine the influence different types of windfalls except tax refund. Hence this study has conducted among taxpaying employees to determine the influence of mental accounting in purchase decisions, to identify whether employees are concerned about the basic elements of mental accounting and to analyse the purchase behavior on account of tax refund. The study also tries to determine whether the proportion of tax refund is associated with the income of employees.

Key words: mental accounting, windfalls and tax refund.

INTRODUCTION

In the present competitive world, marketers try to attract their customers by offering coupons, cash back, bonus, etc. These kinds of small windfalls may have influence on purchasing decisions of customers. According to life cycle theory of consumption or to the theory of standard permanent income (Friedman, 1957; Modigliani and Brumberg, 1954) these kinds of small windfalls have no significant effect on purchase decision as such kinds of windfalls do not bring changes in life time wealth. However the persons receiving these kinds of windfalls put this unexpected cash to buy items might not have otherwise purchased. This kind of behavior can be interpreted as the basis for mental accounting (Thaler and Shefrin, 1981)

According to Richard H Thaler, the first to describe the phenomenon, mental accounting is the set of cognitive operations used by individuals and households to organize, evaluate, and keep track of financial activities. And the theory states that, rather than grouping all decisions together and optimizing consumptionchoices by the people over a life-long horizon, they categorize their activities into “mental accounts” and make decisions within the context of these limited spending and saving categories.

An implication of the theory that individuals create mental accounts to manage their purchase decisions is that they will respond to small, unexpected windfalls by spending them immediately and buying items that they would not buy without expanding their budget significantly. Consumers whoengage in mental accounting will behave just like they have received a

meaningful wealth shock when they receive a small windfall because that is indeed the case within the relevant, narrowly framed mental account.

The psychological phenomenon of mental accounting has enormous consequences in everyday life. It affects how people spend and how they save. It influences how they deal with losses and windfall gains. The unexpected receipts of windfalls triggers happiness and might cause people to spend money more freely. It has been demonstrated in the laboratory that people spend more out of unexpected income than out of anticipated income (Arkes et al., 1994).

Generally speaking, human beings are more likely to be reckless or impulsive with unexpected money as it was never factored in their serious financial plans to begin with. Tax refunds are an example. How a financial windfall from tax refund will be considered is a question unanswered. Income tax is a composite tax payable on all incomes received by or accruing or arising to a taxpayer during a year. As the tax rate is high and because of the revision in the provisions of income tax, Tax planning play a vital role, which reduce the tax liability. However the cases of tax refund are common due to amendments in tax code or procedures, computation errors on the tax return, filing of incomplete tax return, etc... How these kinds of tax refund is consumed and whether it is influenced by mental accounting is studied through this study. To determine the influence of mental accounting purchase decision making and to analyse the consumption pattern out of tax refund, conducted a study among taxpaying employees in Malappuram district containing individual level information about the purchase decisions made on account of tax refund.

Objectives of the Study

- To determine the influence of mental accounting in purchase decision making.
- To analyse the consumption pattern on account of tax refund.
- To determine whether tax refund is consumed on marginal goods.

Significance of the study

A number of studies have conducted to determine the influence of small windfalls in consumer purchase decision. But no study had conducted to understand the influence of tax refund, as a windfall, in purchase decision. And the previous studies revealed that the windfalls are utilized to buy marginal goods or discretionary items that they otherwise would not purchase. Hence this study has conducted to test whether the tax refund is used to buy discretionary items.

Methodology of the Study

This study is based on both the primary and secondary data. The researcher selected the individual assesses who are taxpaying employees and residing in Malappuram district of Kerala. The sample selected on the basis of purposive sampling. The primary data is collected by mailing questionnaire. Secondary data were collected from books, Journals and various websites. And the collected data analysed using percentage analysis.

Mental Accounting-A Theoretical overview

Richard H Thaler defined mental accounting as “the system of recording and summarizing business and financial transactions in books, and analyzing, verifying, and reporting the results.”

Individuals and households also record, summarize, analyse and report their transactions and financial events, to keep track of where their money is going and to keep a control over the spending. Mental accounting is the description of these kinds of activities.

Components of mental accounting:

- How outcomes are perceived and how decisions are made and evaluated
- Identification of sources and uses of funds and categorization to mental accounts.
- Evaluation and control of mental accounts periodically.

Mental accounts can be defined as an outcome frame which specifies the set of elementary outcomes that are evaluated jointly and the manner in which they are combined, and a reference outcome that is considered neutral or normal (Tversky and Kahneman). In short mental accounts are frame for evaluation. A mental account may be minimal, topical or a comprehensive account. A minimal mental account only examines the differences of choices. While, the consequences of choices are also considered in a topical account. At the same time a comprehensive account consider all the factors such as current wealth, future returns, and possible outcomes of other holdings. Thaler points the principles of hedonic framing when one wants to choose among equal choices. As per hedonic framing, utility from joint outcomes can be maximized by segregating gains, integrating losses, integrating smaller losses with larger gains or segregating smaller gains from larger losses. As per mental accounting decision making are made by focusing on two kinds of utilities namely, acquisition utility and transaction utility. Acquisition utility is the measure of the value of the good obtained relative to its price or the value derived by subtracting the price paid from the value that the consumer would charge on receiving the good as a gift. Transaction utility is the price paid in excess of the regular price that the customer expects to pay for the product. A budget is a financial plan by which individuals, companies, or institutions classify present and future funds to various uses such as expenses, savings, investments, and debt repayment. More generally, budgeting is the process used to separating and track the allocation and use of funds against different accounts with implicit or explicit spending limits or “budgets” (Galperti 2016). In the case of individuals or households, mental accounting guides this process. Budgets can play an important role in the management of a household’s financial life, both for the short-term (e.g., prioritizing spending across different categories) and for longer-term financial planning (e.g., determining how much money to set aside for the future).

Analysis and interpretations

Table 1 Budget for purchase decision

Follows budget	Frequency	percentage
For all decisions	11	31
For complex decisions only	16	46
Sometimes	8	23
Never	0	00

Total	35	100
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From the above table it can be interpreted that only 31% of employees follow a budget for all decisions. At the same time 46% of respondents are following a budget only for complex purchase decisions. For 23% of employees budget is not a serious concern.

This implies that the composition of income or wealth is relevant for consumption. Employees have seriously considered labeling and categorization of funds so as to control financial transactions even though it is personal.

Table 2 Evaluation of purchase decisions

Evaluating decisions after purchase	Frequency	percentage
Never	0	0
Rarely	5	15
Sometimes	12	34
often	6	17
Always	12	34
Total	35	100

From the above table it can be concluded that, even though employees are concerned about the budgeting many of them are not evaluating their decisions after purchase.

Table 3 Effect of small windfalls

Coupons and offers promote to spend more	Frequency	percentage
Never	2	6
Rarely	8	23
Sometimes	14	40
often	10	28
Always	1	3
Total	35	100

From the above table it can be analysed that the receipt of small windfalls such as coupons, premiums, cash back and other offers promote majority of employees to spend more.

Table 4 Deliberate payment of excess tax

Make excess payment of tax over what assessed to avoid shortages and further procedures	Frequency	percentage
Never	18	51
Rarely	10	29
Sometimes	6	17
often	0	0
Always	1	3
Total	35	100

From the study it was identified that the majority of employees make self assessment of tax. And majority of them do not make excess payment of tax deliberately to avoid further proceedings due to shortage. But at the same time some of them make excess payment over what assessed.

Table 5 Plan for the spending of tax refund

Make any plan for the spending of your refund	Frequency	percentage
Never mind it as the amount is negligible	24	69
Spend freely without any plan	7	20
Yes, well planned for the spending	4	11
Total	35	100

It was discovered from the study that, majority of the employees (69%) do not plan for the tax refund as the amount is negligible. And many of them are not even remembering the refund. Whereas, 20% of employees spend the refunded amount freely without any plan. Only 11% of respondents are well planned for the spending of tax refund.

Table 6 Proportion of spending of tax refund

The extend of spending of tax refund	Frequency	percentage
Below 25 %	11	31
25% to 50%	14	40
50% to 75%	3	9
Above 75%	7	20
Total	35	100

While asked the employees about the proportion of tax refund, if any, 40% of them will spend in between 25% to 50%. And 31% of them will send below 25%. At the same time 20% of them will spend more than 75% of refund.

Table 7 Pattern of spending tax refund

Pattern of spending of a significant amount of tax refund, if any.	Frequency	percentage
Spend on discretionary items	5	14
Make investments	9	26
Donate for charity	3	9
Depends on needs or urgency	18	51
Total	35	100

From the study it has identified that majority of employees (51%) will spend the refunded amount depending on the need or urgency at the time of receipt. 26% of employees would like to invest such unexpectedly received amount. Only 14% of employees would spend the amount for discretionary items that otherwise would not buy.

Findings

- Majority of employees follows budget for making purchase decisions. But a few of them are evaluating their decisions after purchase.
- The receipt of small windfalls such as coupons, premiums, cash back offers, etc. promotes employees to spend more.
- Majority of employees are making assessment of tax self and they are not making excess payment of tax what assessed to avoid further complications.
- Majority of employees are not considering their refund as the amount is negligible in almost all cases. And some of them are not even remembering the receipt of such refund during their service.
- Most of the employees will spend refunded tax in between 25% and 50%.
- Majority of the employees will spend the refunded amount based on need or urgency at the time of receipt. And many of them would like to invest the unexpectedly received refund. Only 14% of employees use refunded amount on buying discretionary items that they otherwise would not buy.

Conclusion

This paper present evidence indicating that the receipt of small windfalls increases employees' spending as predicted by the theory of mental accounting. And almost all employees are following budgets to get a control over their expenditures and to know where their money is going. This indicates that mental accounting influences employees very well. Whereas employees are not much concerned about the receipt of financial windfall of tax refund as the amount is small. And majority of them are not ready to spend the refunded amount on discretionary items that they would not buy otherwise. It repudiates the mental accounting principle that the small windfalls are consumed on marginal goods.

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A STUDY TO UNDERSTAND THE OPINION OF TEACHERS AND STUDENTSTOWARDSINTRODUCING BASIC LIFE SUPPORT TRAINING IN HIGHER EDUCATION INSTITUTIONS

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ABSTRACT

Being healthy is one thing that we all struggle in today's time and age as we are burdened by our busy lifestyles. Health is a state of being free from injuries and diseases. Every now and then we are brought down by a sickness of some sort, and we recuperate from it just as quickly. But there are far worse health related issues that may arise, aside from the common cold or fever. It is here that first aid comes into play. Serious health issues such as strokes, seizures, heart attacks, fits, anxiety attacks etc can affect anyone of any age at any time. First aid is the act of providing proper help to the sick or injured before proper medical assistance can arrive. First aid is one of the many things that the younger generation has to know and has to be taught by the right professionals. Because this little knowledge can help identify the symptoms or signs of an impending sickness or medical emergency and help save a life or prevent further damage to the sick/injured person. An insurmountable number of people lose their lives every year, but a large portion of them would've had a chance at life if they had received the right medical aid. Hence, a course on Basic Life Support should be made a compulsory part of the curriculum in higher education institutions. This paper is going to delve into the need for introducing Basic Life Support training into the curriculum of higher education institutions and how it can be achieved. And to come to this conclusion the researchers will be collecting first hand primary data and providing analysis on the data collected.

Key words: Health, first aid, youth, education, basic life support, first responders.

INTRODUCTION

First aid is the assistance/ treatment/ emergency care given to an injured or ill person before proper medical assistance arrives. Practising first aid will help preserve life, promote recovery, or prevent the injury or sickness from worsening. First aid can range from performing CPR (cardiopulmonary resuscitation) to something as simple as tending to a cut. It should only be performed by those who are trained to prevent the situation from worsening. First aid cannot be compared to medical treatment that is provided by a trained health care professional. It is the act of thinking clearly and it involves the use of common sense while making decisions which are in the best interest of the sick/ injured person.

The curriculum of schools and colleges often focus on traditional knowledge acquirement which will only help the students in their career advancement. Courses such as Basic Life Support training and Disaster Management have to be taught to young adults and should be made a part of the curriculum. These are additional skills that not just add value to them but will someday help save and protect lives. The UGC has guidelines on Safety of students on and off campuses of higher educational institutions. But it does not emphasize on the need for first aid assistance. Countries such as the UK and Australia have come up with policies that has mandated that first aid has to be taught at school levels and that teachers have to be adequately trained on the same. The CBSE recently has taken the initiative of writing to all schools to provide training on first aid to all its students. And various schools in India have realized its importance and has introduced it into their curriculum through various means. Sanskaar English Medium School, KLE English Medium School, Rotary English medium school are some of the examples for schools that have taken an initiative to ensure that their students are well equipped to handle an emergency medical situation. (Reddy, 2013)

Making quick and informed decisions relating to First aid can make a huge difference between a life saved and a life lost. A research as per St John Ambulance shows that 7 out of 10 students don't know what to do if someone was hurt and that the majority says that they would like to learn first aid. St John Ambulance is UK's leading first aid charity and they believe that every youngster should get the opportunity to learn vital life saving skills.

It is important that students are trained in administering first aid as it will demonstrate that the institutions have given importance to the fundamental rights of its students. It will also equip the students with the skills and confidence to help those in need be it within the college, outside or even in workplaces.

STATEMENT OF THE PROBLEM

Accidents and illnesses can befall upon a student at any moment. Increasing stress among the students has led to them falling prey to various ailments, some of which might occur during class hours. The curriculum in higher education institutions does not provide its students with the skills to handle situations like this. Having a course on Basic Life Support introduced into the system will not only help save lives within the campus but also outside. Hence, it is the duty of every educational institution to equip its students with skills that they can use when faced with an emergency medical requirement.

OBJECTIVES

- To understand the opinion of teachers, students and doctors towards the introduction of basic life support training in higher education institutions.
- To understand the necessity of integrating basic life support training in higher education curriculum.

HYPOTHESIS

Assumption:

- Null Hypothesis: Introducing Basic Life Support training in higher education curriculum does not have an impact on students' skills.
- Alternate Hypothesis: Introducing Basic Life Support training in higher education curriculum has an impact on students' skills.

Statement: Introduction of Basic life support training courses into the curriculum of higher education institutions will add more value to the knowledge/ skills that a student gains from that institution.

REVIEW OF LITERATURE

(Health & safety, 2013) in its article about teaching first aid in schools says that as per a survey conducted by St John Ambulance in the UK, 1 out of 10 people would administer CPR or provide basic life support to a person when in need, but the majority would rather wait for emergency services to arrive for help. Due to this, every year lots of people die from injuries and sudden illnesses. In order to overcome this problem, first aid should be taught to children in school. In countries like Scotland and England, first aid is compulsory and has become a part of the curriculum. With help of such lifesaving skills, children can help their family, friends, and others when in need.

(Arora, 2018) In her article about CPR says that in India, majority are unaware about CPR. Many a times CPR is made fun of in Indian movies, where one among the leading actors is being saved by the other from drowning. The importance and the actual method of performing CPR is neglected. CPR is a very important life saving technique which can save a person from drowning and can also help a person who is suffering a cardiac arrest. At times people hesitate to administer CPR and in India women are less likely to receive CPR than men due to the bias in gender. Awareness about CPR has to be spread among the people and also educate people that caste, age, sex and creed should be set aside while administering CPR.

(Morris, 2018) In his article about importance of first aid says that a person is never too young to learn first aid skills. Neglecting the importance of these skills could have negative impact on the society because a person won't be able recognise the health risk an individual is going through. First aid classes were urged to be compulsorily taught in schools and this was supported by the public health supporters and American Academy of Paediatrics. But there was also a counter argument stating that it would be a waste of time and money as children would easily forget what they were taught in school. The American Red Cross proposed first aid training in schools and said neglecting this would hinder the welfare of the society. Children should be given basic life skills training which will help build their confidence and also enhance their communication skills.

(Cprlouisville, 2016) In its article about the advantages of basic life support says that due the increase in the number of victims of cardiac arrest, it has become important to learn some life saving skills. Immediate help is required to save the victim until the medical services arrive. But sadly due the lack of knowledge of life support skills, victims are deprived from help. Some basic knowledge of life support skills is required for a person so that he or she is well prepared to save a person who is at risk. Such skills also boost the level of confidence and makes sure a person is ready for any serious circumstance.

(Khattar, 2009) In her article about first aid in schools says that the lack of medical facilities in schools in India has led to loss of lives. Students are affected by physical ailments due to increase in their stress levels. A workshop conducted by Expressions India in which teachers from 65 schools in Delhi had participated, dealt with the schools' approach towards first aid and medical emergencies. Safety of the child is the most important responsibility which the

school has to take care of but, the teachers feel that it is not possible to remember the medical history of all the students. Students may face severe accidents; hence it is important to provide first aid instead of waiting for the medical services to arrive.

(Bhatia, 2009) In her article about first aid facilities in schools says that most of the schools in India lack the equipment and the skills or knowledge to face medical emergencies. Due to this, students do not receive basic health care on time and face death. Dr. Panna Choudhary, who was the president of Indian Academy of paediatrics, said that the schools do not have guidelines to deal with medical issues relating to children emergency and also lack in medical personnel's. It is necessary for all the schools to have basic medical facilities such as first aid supplies and an oxygen cylinder. And these facilities should be checked on a regular basis.

(Emma, 2018) In her article about first aid training in schools says that personal, Social, Health, and Economic education was to be made compulsory in schools by the UK government from 2019 as it very essential for a student to get trained in all these aspects. Training the children with such skills would empower them to face emergency situations. People lose their lives due to cardiac arrests as not many individuals are confident enough to perform CPR and also due to their lack of skills. In places like Norway and Seattle basic life support skills are taught in schools on a routine basis. Due to this survival rates is close to 20% in US. Only 7% of the people in UK have this skill set and are confident to perform basic first aid in case of an emergency.

(Busby, 2018) In her article about first aid classes' being a part of educational curriculum says that in England the government has decided to make first aid skills and CPR training compulsory in schools. The secondary school students would be trained to administer CPR and also would be taught to treat common injuries where as the primary school students would be taught basic first aid. 'Every Child a life saver', a coalition was started by the British Heart Foundation, St John Ambulance and British Red Cross to spread the aware of CPR in schools. One in four people who face cardiac arrests could be saved if young people are trained in administering CPR, this will lead to a rise in the survival rates.

SCOPE OF THE STUDY

This study was conducted within the campus of St. Joseph's College of Commerce (Autonomous). It was focused on gauging the perception of teachers and students towards introduction of basic life support training courses in the college as well as other higher education institutions. Parties that are benefitted from a course like this are the students who obtain an additional life skill, the society that will benefit from well informed and trained students who can help save lives and the institution itself who churns out young adults who can act in times of medical adversities.

RESEARCH METHODOLOGY

This study is a pure research conducted by collecting first hand primary data. This data was collected by circulating questionnaires which had both closed and open ended questions to students and teachers of St. Joseph's College of Commerce (Autonomous). Structured personal and telephonic interviews with doctors were also conducted. The sample size for this paper included 100 students, 10 teachers and 5 doctors. The researchers will be analyzing and interpreting the data obtained through simple graphs and tables.

DATA ANALYSIS AND INTERPRETATION

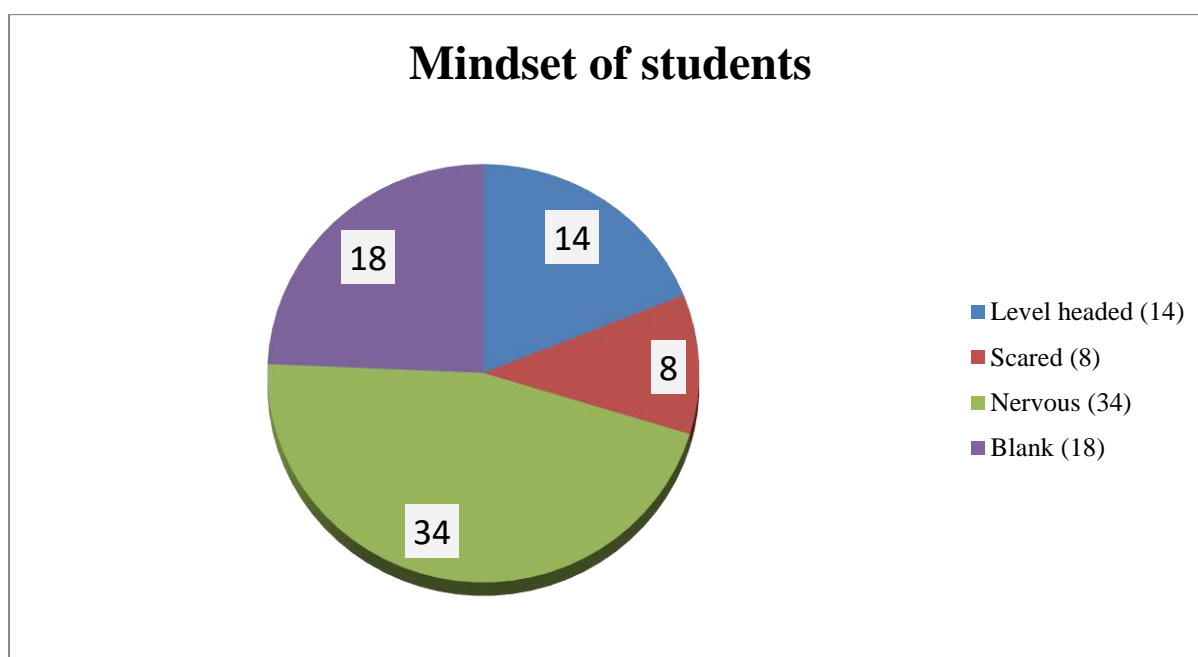
This study was intended to spread awareness about Basic Life Support skills and also to understand the mindset and viewpoints of students, teachers and doctors towards making Basic Life Support training a part of the curriculum. And to get this information, two questionnaires were prepared for students and teachers respectively and 100 students and 8 teachers responded to these questionnaires.

STUDENT RESPONSES

Table 1: Mindset of the students when they had to medically assist someone in need

Mindset	No. of Responses	Percentage
Level headed	14	18.90%
Scared	8	10.80%
Nervous	34	45.90%
Blank	18	24.30%
Grand total	74	

74 out of the 100 students who took the survey answered that they were able to medically assist a person who was in need. Table 1 shows the various emotions that they went through when they were faced with such a situation.



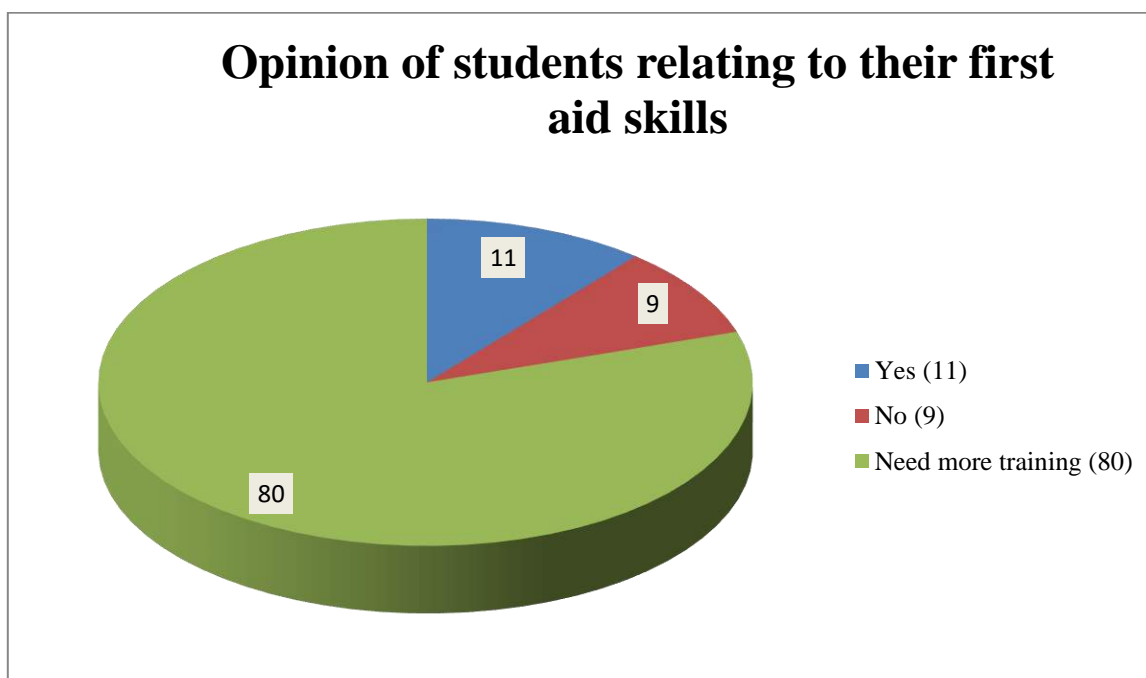
Source: Computed from primary data

Table 2: Students opinion about their ability to medically assist someone with the first aid knowledge that they already possessed.

Opinion	No of Reponses	Percentage
Yes	11	11.00%
No	9	9.00%
Need more training	80	80.00%
Grand total	100	

Source: Computed from primary data

80% of the respondents believe that they need more in-depth training in order to confidently assist someone if the need arises. As per table 2, only a very low percentage (11%) of the respondents are confident that they can truly help someone.



Source: Computed from primary data

Table 3: Opinion of students regarding medically assisting the opposite sex

Response	No of Responses	Percentage
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Yes	94	94.00%
No	6	6.00%
Grand total	100	

Source: Computed from primary data

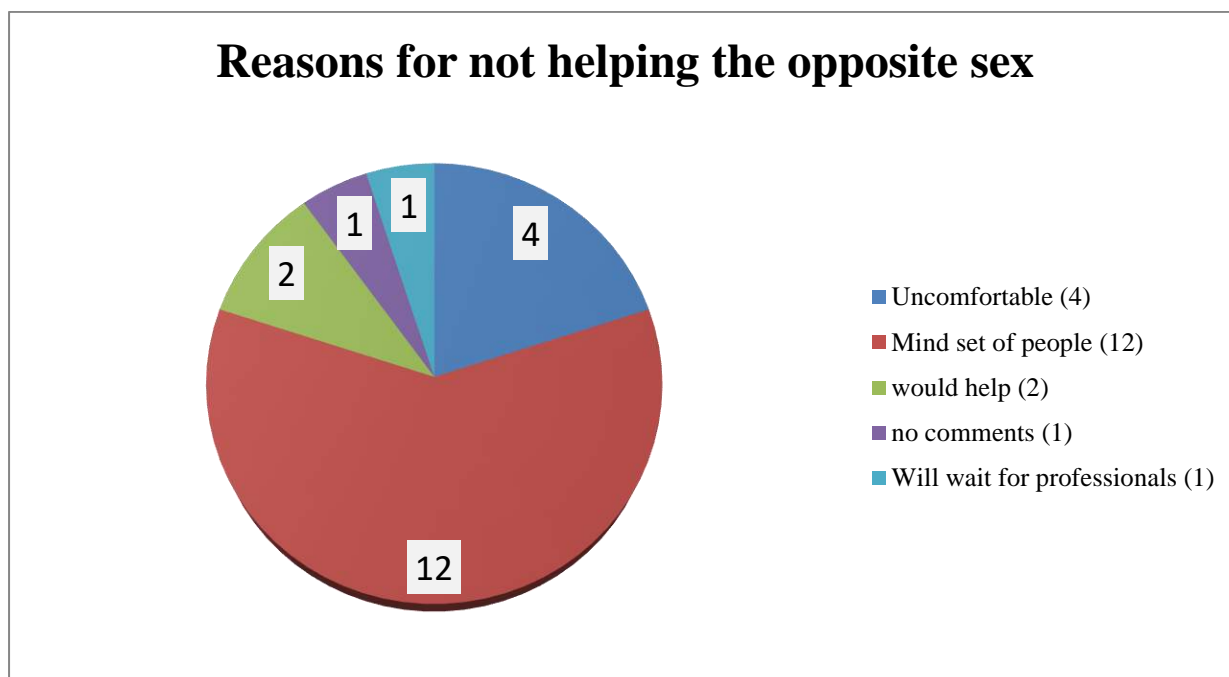
When asked if the students would assist someone from the opposite sex, 94% responded with yes. This is a good sign showing that they wouldn't deny medical help to someone on the basis of their gender.

Table 4: Reasons why students won't help the opposite sex

Reasons	No. of Responses	Percentage
Uncomfortable	4	20.00%
Mindset of people	12	60.00%
Would help	2	10.00%
No comments	1	5.00%
Will wait for professionals	1	5.00%
Grand total	20	

Source: Computed from primary data

When the students were asked if they would help the opposite sex some replied with no (refer to table 3). One of the main reasons they said they would refrain from helping is because they believed that the people around them would not take it in the right sense and that they might object to man/ woman providing medical assistance to the other sex (mainly CPR).



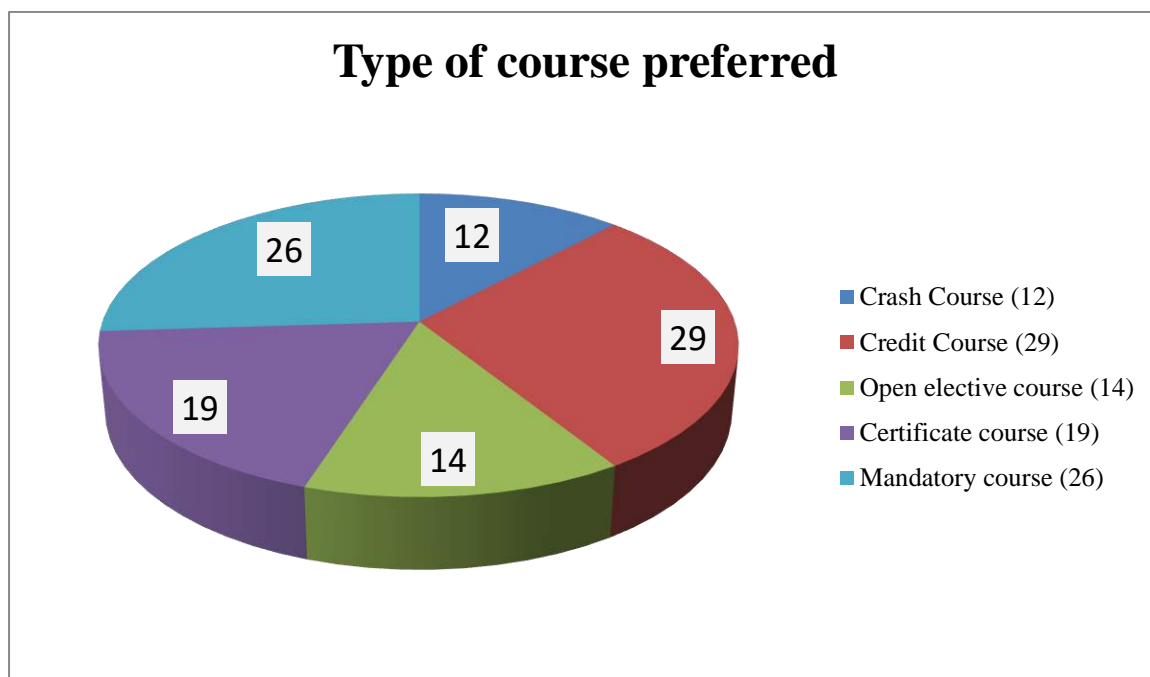
Source: Computed from primary data

Table 5: Opinion of the students towards integrating first aid course into educational curriculum

Course	No. of Responses	Percentage
Crash course	12	12.00%
Credit course	29	29.00%
Open elective course	14	14.00%
Certificate Course	19	19.00%
Mandatory course	26	26.00%
Grand total	100	100.00%

Source: Computed from primary data

When asked how the student respondents wanted the course to be introduced into their curriculum, a majority (29%) opted for credit based course and the least preference was given to crash courses which came up to just 12% of the responses.



Source: Computed from Primary Data

TEACHERS RESPONSE

Table 1: Teachers who have encountered a situation where they had to help someone in medical need

Situation	No. of Responses	Percentage
Encountered	7	87.50%
Not Encountered	1	12.50%
Grand total	8	100.00%

Source: Computed from primary data

Out of the 8 teachers that were surveyed, 7 responded that they had previously encountered a situation wherein they had to medically assist someone in need.

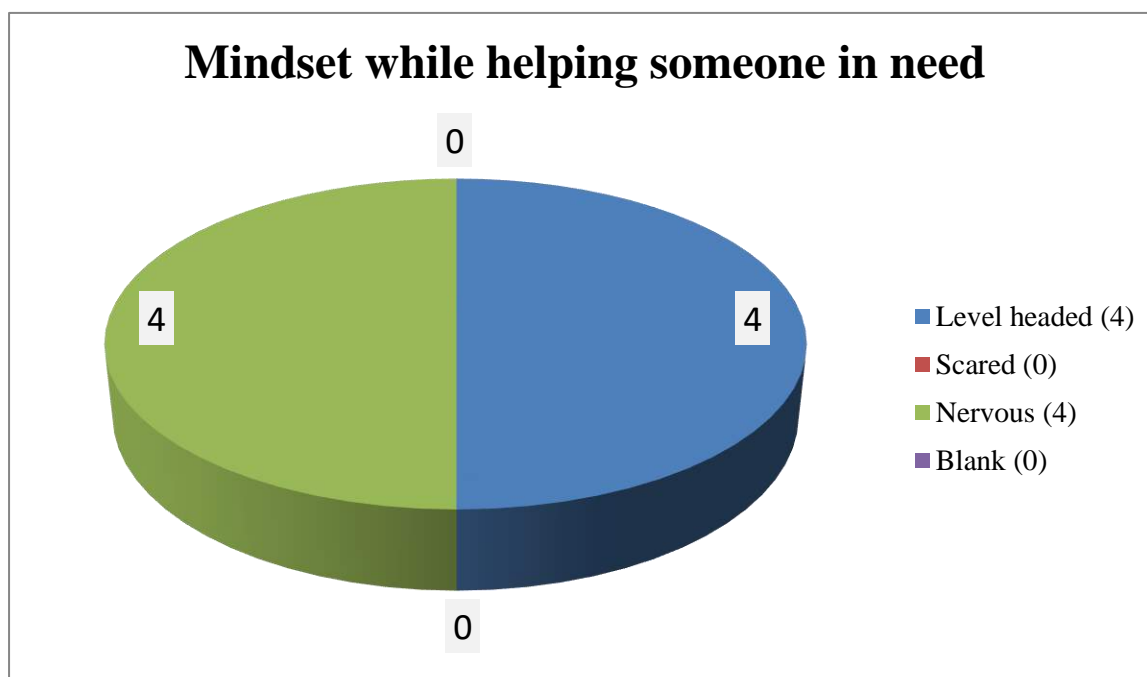
Table 2: Mindset of the teachers when faced with helping someone in medical need

Mindset	No. of responses	Percentage
Level headed	4	50.00%

Scared	0	0.00%
Nervous	4	50.00%
Blank	0	0.00%
Grand total	8	

Source: Computed from primary data

The above question was asked with reference to table 1 where the teachers were asked about their encounter. 50% responded that they were in a good state of mind when faced with such a situation which shows that they were able to think clearly and provide the right kind of support.



Source: Computed from Primary Data

Table 3: Opinion about the right age to be taught Basic Life support Skills

Level	No. of Responses	Percentage
School level	7	87.50%
Graduates	1	12.50%
Working professional	0	0.00%

Grand total	8	
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Source: Computed from primary data

The teachers were also asked about what they thought was the right age to be taught Basic Life Support skills and as per Table 3 it is clear that a majority of them (87.5%) think that school level is the best, while none of them think working professionals is the right choice.

Table 4: Opinion about how a course on Basic Life support training has to be implemented into the educational curriculum

Course	No. of responses	Percentage
Mandatory Course	7	87.50%
Choice based credit course	1	12.50%
Grand total	8	

Source: Computed from primary data

Just like the students, the teachers also believe that Basic Life Support training has to be incorporated into higher education curriculum as a mandatory course.

DISCUSSION AND FINDINGS

Based on the response of students

Out of the 100 student respondents 54 (54%) were female respondents and 46 (46%) were male respondents. The questionnaires were circulated to both undergraduates and postgraduates, and out of the total respondents, 62 (62%) respondents were under-graduate students and 38 (38%) respondents were post-graduate students. One of the main intentions for preparing this questionnaire survey was to find out whether the students were aware of basic first aid measures and from the responses received, it was found that 73 (73%) students are infactaware of basic first aid measures and the remaining 27 (27%) students are not.

Among the responses received,68 (68%) students had previously been taught first aid while they were in school and the remaining 32 (32%) students were not. When asked if they ever encountered a situation where they had to medically assist someone, 57 (57%) students said they did and 43 (43%) students said they did not. Out of the students who had to assist someone in medical need, only 32(56.14%) students were able to give right treatment and 25(43.86%) students were unable to.Among 57 students, 26(45.9%) students were level headed i.e. they were able to treat the person in medical need without any mental distractions, 14 (24.3%) students said they were scared. This might be due to the fear that they might worsen the situation. 11 (18.9%) students were nervous because they were not sure whether they were administering first aid in the right way and 6 (10.8%) were blank which could be

because of their inadequate knowledge on first aid. When asked if they can medically assist someone in need, 80 out of the 100 students feel that they require more training to medically assist a person and they believe that the knowledge of first aid which they have is not sufficient. 11(11%) students feel that they surely can medically assist a person in need with the knowledge and skill they have and 9 (9%) students feel that they will not be able to help them.

The students were also asked if it is wise to wait for medical assistance instead of administering first aid, and 72(72%) students felt that it is not right to wait and first aid should be administered as soon as possible to prevent the person's condition from worsening and 28 (28%) students feel that it is wise to wait for medical assistance because a wrong move might make it worse.

At times there are instances where a male might encounter a female who requires medical assistance and vice-versa and when the students were asked whether they would help the opposite sex in case of a medical need 94 (94%) students answered that they would help the opposite sex and 6(6%) answered that they would not help as they find it uncomfortable.

The remaining set of questions is related to Basic Life Support (BLS) training. 74(74%) of the students are ready to take up BLS training and 26 (26%) students do not want to take it up. When the respondents were asked if young adults should be taught first aid, 98(98%) students felt that young adults should learn first aid, the remaining 2(2%) students felt that it is not required, also, 96 (96%) students felt learning first aid adds value to person's skill set and 4(4%) students felt it does not add any value.92(92%) out of 100 students feel that a course on first aid should be introduced in the college and the other 8(8%) do not share the same opinion. When the students were asked how they want the course to be introduced, the majority (29%) preferred a credit based course as it can be added as a credit to their degree or diploma, 26% (26) students wants it to be a mandatory course because they think that it is a skill that everyone has to be taught and not just a selected few. 19(19%) students want it to be a certificate course so that at the end of this training they can get a certificate which adds to their qualification, 14(14%) students wants it to be an open elective because they get to choose based on their interest and 12(12%) students wants it to be a crash course where they can be taught in a short period of time.

In India BLS or first aid is not added as a compulsory part of educational curriculum and when students were asked as to why it is not added as a part of the curriculum, 94(94%) students felt that the Indian Education System has not given due importance to this subject and the remaining 6(6%) students felt that it might be expensive to introduce such a course. Finally, the students were asked to share their view points on BLS and they said that it is important that every student be taught how to handle a medical need. They suggested having practical classes and sessions instead of just theoretical learning. This will increase their confidence when it comes to handling a real life situation.

Based on the response of teachers

The responses from teachers were collected through questionnaires. When the teachers were asked if they had been taught basic first aid skills during their course of education, 3 out of 8 said that they had been taught. 7 out of 8 teachers also responded saying that they had previously encountered a situation where they had to assist someone in medical need and

only 5 were able to provide the right first aid assistance. Out of the teachers who have been in that situation, 4 said they were level headed and were sure that they were administering first aid in the right way and the other 4 teachers were nervous because of the person's condition.

When the teachers were asked if they would like to take up a course on Basic Life Support training, 6 out of 8 agreed that if given an opportunity they will surely take up the course. 6 out of 8 teachers are confident that they will be able to assist a student who is in need of medical assistance. Also, all of the teachers strongly feel that young adults should be trained in BLS. When the teachers were asked as to what is the right age to undergo Basic Life Support training, 7 teachers feel school level is the right age to be taught. 7 of them feel that having practical first aid knowledge adds value to one's skill set and when they were asked to share their opinion on adding a Basic Life Support training course to the college curriculum they said that it will help in self-motivation and self-development of a student and in turn it will have a good impact on the society.

When the teachers were asked as to how they want this course to be added into the curriculum of higher education institutions, 7 teachers responded saying that it should be made a mandatory course and 1 felt that it should be a credit course. All the teachers also feel that it is necessary to administer basic first aid to a person in need instead of waiting for medical assistance to arrive so that further damage can be avoided. The teachers further suggested that awareness about first aid has to be spread to the students and that a first aid training course has to be introduced into the curriculum under the guidance of experienced professionals.

Based on the response from doctors

Personal interviews as well as telephonic interviews were conducted with 5 doctors to get their opinions with respect to BLS and also to understand what they think about having a course like that introduced into the curriculum of higher education institutions. They said, Basic Life Support training is something that every person should go through. Even though the government has not made this course as a compulsion in the educational curriculum, schools or colleges should take up steps to implement such a course in their institutions and should contact a medical institution and hire a medical professional with sound knowledge on Basic Life Support skills to give this training. They suggested that a minimum of 8 hours is more than enough to learn most of the important techniques of life support. Some of the health issues they stressed on were strokes, fits, treating blood loss, fractures and greater importance was given to CPR (cardiopulmonary resuscitation) and Heimlich manoeuvre. The doctors think it is wise to train college students when compared to school students because the older students will be more capable of handling a serious situation. They suggested that school students must be made aware of various first aid methods and suggested that practical knowledge of those methods can be imparted to them once they get into college. Teaching or giving training on basic life support will surely reduce the number of casualties as further worsening of their condition is prevented until proper medical assistance arrives.

SUGGESTIONS AND RECOMMENDATIONS

Based on the analysis of the data and discussions with the doctors, here are some of the suggestions and recommendation that the researchers have:

SUGGESTIONS:

- Seminars and workshops should be conducted for both teachers and students to make sure that they are aware of the importance of first aid or Basic life support.
- When it comes to first aid, gender, religion, caste, race, social status etc should be put aside. A life is more important than personal biases.

RECOMMENDATIONS:

- Students who have undergone and passed the training should be provided with certificates that will show that they are certified in evaluating and treating a medical requirement.
- The training should be conducted by medical professionals, nurses, or people who have undergone BLS training and possesses a valid certificate.
- All students have to be taught the importance and duties of first responders.
- Based on the discussions had with the doctors, the researchers were informed that the college has to provide the trainers with a mannequin for practical sessions.

LIMITATIONS OF THE STUDY

- The researchers were unable to conduct a real time evaluation of the practical skills and knowledge that the students and teachers possessed with regards to first aid administration.
- Uncontrolled factors and time constraint prevented the researchers from interviewing a lot more doctors and teachers.

CONCLUSION

This study helped us understand that both teachers and students think that a course like basic life support training has to be introduced into the college curriculum. All the participants of the research think its an important life skill that has to be taught and is of the opinion that this knowledge might help save lives one day. At present, there is little to no importance given to educating students with an important life skill like first aid. Young adults are taught lifesaving skills which can be carried on into their adulthood. It instills in them a purpose and sense of responsibility towards the society. It is up to the college to turn its millennials into lifesavers. Training should be given to each and every person so he/she is well prepared to face an unforeseen circumstance. Administering first aid on time can reduce the suffering of the person in need and can also prevent long term disabilities. And this can be done only if students are taught how to handle and recognize the medical situation. It is not just acquiring technical basic first aid knowledge but being taught more practical and advanced first aid measures such as trauma to the airway, cardiopulmonary resuscitation (CPR), automated external defibrillator (AED) etc.

Every college aims at ensuring that they send their students out into the world with the skills and knowledge that can help them survive. Hence it is the duty of these colleges to ensure that they also equip their students with knowledge on how to save and protect a life as well.

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A STUDY ON IMPACT OF CRM PRACTICES TOWARDS BUSINESS TO BUSINESS MARKETING WITH REFERENCE TO INDIA MART IN COIMBATORE CITY

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Abstract

In the present finicky market, clients will make do with nothing less. The client has come to acknowledge fairly belatedly that he is the lord. The client's decision of one element over another as his central bank is dictated by contemplations of service quality as opposed to some other factor. The subject of service quality has excited extensive ongoing enthusiasm among agents and scholastics. Obviously, purchasers have dependably been worried about quality, however the expanding, aggressive market for some, services has driven shoppers to end up more specific in the services they pick. Conceptualizing the quality of services is more intricate than for products. In view of the nonappearance of substantial appearances, estimating service quality can be troublesome, however there are conceivable research approaches. Extensive models of service quality and their impediments can be contemplated. Seeing exactly what measurements of quality are of significance to clients isn't generally simple in their assessment procedure. It isn't adequate for organizations to set quality models as per misinformed suspicions of clients' desires. A further issue in characterizing service quality lies in the significance which clients frequently connect with the quality if the service supplier is particularly from its service offers - the two can't be isolated as promptly as on account of merchandise. At last, issues, identifying with the setting of quality gauges and usage of quality administration ought to be considered.

Keywords : CRM, Quality of Service, Review

1.1 INTRODUCTION TO THE STUDY

Service quality is an engaged assessment that mirrors the client's impression of particular measurements of service: unwavering quality, responsiveness, confirmation, Empathy, physical assets. Fulfillment, on the other hand, is more comprehensive: it is impacted by view of service quality, item quality, and cost and also situational elements and individual elements Service quality influence consumer loyalty by giving execution (genuine advantages). For instance, if buyers trust they have entered the McDonald's eatery, they will get nourishment, service, excellent wherever the same, regardless of the area of the eatery, set forward The formation of consumer loyalty can give a few advantages, including the connection amongst organizations and shoppers are agreeable, giving a decent premise to the buy and re-production of client unwaveringness, and shape a proposal by listening in on others' conversations that can profit the organization.

1.2 THEORITICAL BACKGROUND

Quality of service is a wide term that is utilized as a part of both client mind assessments and in innovative assessments. In the two applications, the quality of service needs to run with estimating the frequency of blunders inside a procedure that outcome in the production of issues for an end client. The objective of any quality of service assessment is to limit the occurrence of transmission issues and the blunder rates that may come about.

❖ **Service Quality Dimensions**

❖ **Reliability**

❖ **Responsiveness**

❖ **Assurance**

❖ **Empathy**

❖ **Tangibles**

❖ **Measuring Service Quality**

1.3 STATEMENT OF THE PROBLEM

Even though the company has established in the customers minds as India mart, they regularly measure their quality of service rendered by them to their customers. But at present few more competitors have entered into the service industry. Under this circumstance India mart is much interested in knowing about their quality of service towards customer satisfaction. Hence the study is conducted by the researcher.

1.4 OBJECTIVES OF THE STUDY

The objective of the study is as follows:

- To study the essential service quality dimensions of India mart and its effect on customer's satisfaction.
- To find out the perception of consumers about the quality of service provided with various aspects of the company. .
- To know which quality dimension of the firm is performing well.
- To identify which dimension of service quality needs improvement so that the quality of service of India mart will be enhanced.

1.4 NEED OF THE STUDY

The study is about analyzing the quality of service in India mart. And based on the research the need of the study is to analyse the quality after selling their product in the market and making the clients satisfied about the product and service rendered by the company.

1.5 SCOPE OF THE STUDY

- ❖ The scope of this research is to identify the service quality of India mart.
- ❖ This research is based on primary data and secondary data.
- ❖ This study only focuses on the dimensions of service quality i.e. Rater. It aims to understand the skill of the company in the area of service quality that are performing well and shows those areas which require improvement.

1.6 LIMITATIONS OF THE STUDY

- ❖ This project is based on last 6weeks service strategy of India mart. Conclusions and recommendations are based on such limited data.

- ❖ Respondent's biases may be one of the factors which limit the study.
- ❖ Time acts as one of the constraint limits the study

1.7 RESEARCH METHODOLOGY

Research methodology is a way to systematically solve the research problem. It may be understood as a science of studying new research is done scientifically. Research is never ending process. In most instances, a research project designed to answer one series of questions produces a new set of questions no one thought of before.

Sources of data

The researcher makes use of both Primary data and Secondary data for research analysis. The primary data, is gathered through sample survey, observation and personal interview methods. Secondary data is available in the form of published information and company reports and internet. These data are combined for purpose of research analysis and test of hypothesis.

Research design

The plan and structure of research enquiry has been formulated by the researcher to obtain answers to research objectives. This research plan constitutes the overall program of the research process. The planning process includes the framework of the entire research process, starting from developing the hypothesis to the final evaluation of collected data. Before designing a research, it is very important to select an appropriate and specific research design approach. This research is designed by using the approach of 'Exploratory studies' as it carries out to make problem suited to more precise investigation and/or to frame a working hypothesis from an operational perspective.

Sampling technique

As large population size is taken for the study convenience sampling technique is chosen as sampling method for the study.

Sample size:

As the population size of the district is large a total of 157 was chosen as sample size for the data collected towards the study.

Statistical tools used

- Percentage analysis
- Chi-Square Test
- Oneway Anova

II. REVIEW OF LITERATURE

C Dharmaraj and J Clement Sudhahar(2016)led an investigation on "Brand inclination Factors of bicycle an observational evaluation" and analyzes This paper completes an exhaustive report on distinguishing the fundamental variables of brand inclination for traveler bicycle and refines the components that impact the brand inclination in India deliberate exertion at concentrate the shoppers mark inclination bicycle in India and tended to the primer issues identified with the area of a brand .the item execution elements of the bicycle brands overwhelm the inclination of clients in view of their financial status

R. Saravanan et.al., (2015) in their examination analyzed that Total Quality Management is an incorporated way to deal with administration that constantly enhances the quality of items and services to accomplish consumer loyalty. Despite the fact that scientists all through the world have created different models to gauge service quality.

III.PROFILE OF THE COMPANY

Built up in 1995, India mart has secured a firm a dependable balance in the real bequest showcase. In the present situation of a swarmed real home market, it takes a ton, as far as market information, ability, and certainty to think of a spearheading idea, for example, India mart's Bungalow Apartment. In building homes to satisfy your fantasies, India mart is driven by its feeling of style, tender loving care, and the enthusiasm to imbue your home with positive vitality. Having effectively observed through various undertakings over the span of two decade's activities that bear declaration to such capacities, India mart can unhesitatingly guarantee the forthcoming homebuyer, "enduring bliss."

India mart is acutely mindful that satisfying its "straight street to enduring bliss" guarantee isn't just a colossal duty yet in addition involves carrying an intense obligation. Given India mart's profundity of learning and aptitude in each region of property improvement, it is a guarantee India mart can satisfy with sureness. At India mart, quality at each progression is the watchword. Starting with site determination, it covers each stage and each part of a venture—building design and particulars, basic steadiness, and material; blend of condo composes; vastu consistence; money related dealings (please allude our "Say No to Cash" area); careful documentation; directly through to on-time conveyance. With India mart the client is genuinely on "the straight street to enduring joy." Worked to last; worked for "enduring satisfaction" over the span of 20 astounding years, India mart Properties Pvt. Ltd. has, during the time spent building 2.5 million Sq. ft. of space, earned for itself an incomparable notoriety—that of charming itself to its clients by giving condos that are worked to last, worked for "enduring joy." It is the climax of clinging resolutely to an arrangement of reasonable business rehearses and a zero-trade off mentality toward quality, be it area, material, complete, or style.

IV.DATA ANALYSIS AND INTERPRETATION

CHI SQUARE TEST

1. Demographic profiles and courtesy of servicing

The hypothesis framed for analyzing the relationship between demographic profiles and courtesy of servicing.

H0: There is no significant relationship between demographic profiles and courtesy of servicing.

H1: There is significant relationship between demographic profiles and courtesy of servicing.

		Courtesy in servicing					
		Excellent	Very good	Good	Average	Poor	Total
Gender	Male	40	43	17	11	6	117

	Female	9	14	5	5	7	40
Total		49	57	22	16	13	157

		Courtesy in servicing					Total
		Excellent	Very good	Good	Average	Poor	
Age	Below 25	11	16	3	6	4	40
	25-30	5	5	2	2	0	14
	31-35	30	28	13	7	6	84
	35 and above	3	8	4	1	3	19
Total		49	57	22	16	13	157

		Courtesy in servicing					Total
		Excellent	Very good	Good	Average	Poor	
Occupation	Businessman	43	51	21	14	12	141
	Employee	6	6	1	2	1	16
Total		49	57	22	16	13	157

		Courtesy in servicing					Total
		Excellent	Very good	Good	Average	Poor	
Annual income	Less than 100000	6	8	2	1	2	19
	100000-200000	21	25	11	3	4	64
	200000-300000	9	14	8	5	5	41
	300000 and above	13	10	1	7	2	33
Total		49	57	22	16	13	157

Demographic Profile	P value	Chi square value	Result
Gender	7.209	0.125	Accept
Age	9.408	0.668	Accept
Education	1.181	0.881	Accept
Income	14.768	0.254	Accept

INTERPRETATION

The above table shows the chi square value of demographic profile and courtesy of servicing. Here if the significance level is above (0.05) then null hypothesis is been accepted. In age, gender, education, and income the significance level is above .05, so there is no significance relationship between demographic profile and courtesy of servicing. So there is no need of accepting the variables in the decision making process of the company.

ONEWAY ANOVA

Comparison between frequency of making supply and dimensions used for the study

H0: There is no significant relationship between frequency of making supply and dimensions used for the study

H1: There is a significant relationship between frequency of making supply and dimensions used for the study

Descriptives		N	Mean		
Basic supplier development	Weekly	4	2.6700	1.002	.394
	Monthly	4	3.0000		
	Quarterly	84	2.7507		
	Per annum	58	2.8945		
	Total	150	2.8108		
Supplier performance of the company	Weekly	4	3.2500	1.834	.144
	Monthly	4	3.2500		
	Quarterly	84	2.7708		
	Per annum	58	2.6767		
	Total	150	2.7600		
Supplier management orientation.	Weekly	4	3.2500	.661	.578
	Monthly	4	2.7500		
	Quarterly	84	2.9196		
	Per annum	58	2.8319		
	Total	150	2.8900		
Level of satisfaction towards tangibility	Weekly	4	2.7500	3.101	.029
	Monthly	4	4.2500		
	Quarterly	84	3.2411		
	Per annum	58	3.2716		
	Total	150	3.2667		
Level of satisfaction	Weekly	4	3.1300	2.896	.037

towards reliability	Monthly	4	2.1300		
	Quarterly	84	3.1048		
	Per annum	58	3.1197		
	Total	150	3.0852		
Level of satisfaction towards responsiveness	Weekly	4	3.5000	.792	.500
	Monthly	4	3.2500		
	Quarterly	84	3.0030		
	Per annum	58	3.0776		
	Total	150	3.0517		
Level of satisfaction towards empathy	Weekly	4	2.0000	2.968	.034
	Monthly	4	3.2500		
	Quarterly	84	3.0982		
	Per annum	58	2.8750		
	Total	150	2.9867		

Interpretation

The above table shows about the significant relationship between frequency of making supply and dimensions used for the study were the mean value was high with persons who are making supply weekly with the dimensions supplier performance of the company (3.25), Supplier management orientation (3.25), level of satisfaction towards responsiveness (3.50). The mean value was high with persons who are making supply monthly with the dimensions supplier performance of the company (3.25) and level of satisfaction towards empathy. The mean value was high with persons who are making supply per annum with the dimension level of satisfaction towards tangibility. It shows that there is a significant relationship between frequency of making supply and level of satisfaction towards tangibility (0.029), level of satisfaction towards reliability and level of satisfaction towards empathy. It reveals that while taking decision on these dimensions the factor frequency of making supply should be taken for decision making process of the study.

V. FINDINGS, SUGGESTION AND CONCLUSION

5.1 FINDINGS

- Highest number of people is male in this serve.
- Maximum of people are in the age group of 31-35 in this serve.
- Maximum number of people income is 100000-200000 in this serve.
- Most of the people says they own rotor/blade unit in this serve.
- Maximum of the people says they referred India mart through website.

- Maximum of the people says they customer of India mart for past 3-4 years.
- Most of the respondents says good to the appearance of the website.
- Maximum of the people says excellent to the availability of pamphlets regarding service specification.
- Highest number of people says excellent to the professional appearance of the sales persons/service persons.

5.2 SUGGESTIONS

- Maximum of the customers quit their position from the company in a short span and the company has to take some remedy measure for controlling the turnover of clients from the company.
- Maximum of the client said that they get know about the company through website so if the company tries to promote the website further then the client base can be increased.
- Using 360-degree videos or photos like below are a good way to change up your post types. Maybe there's a balcony that has an excellent view or a wide open floor plan that would benefit from a 360-degree photo.
- As a real estate agent, the company need to build trust with your clients. If you share blog posts, write articles, publish info graphics and offer free information to help your clients, they'll begin to trust your expertise. Offering free advice without pushing your services is an easy tactic for building trust.

CONCLUSION

Quality of service is a broad term that is used in both customer care evaluations and in technological evaluations. In both applications, the quality of service has to go with measuring the incidence of errors within a process that result in the creation of issues for an end user. The goal of any quality of service evaluation is to minimize the incidence of transmission issues and the error rates that may result. The conclusion is that the company is performing well as a whole but employee training is needed for the development of the company and also for reducing the client turnover ratio due to after sales service

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PHASES OF AGILE IMPLEMENTATION IN SOFTWARE DEVELOPMENT ORGANIZATIONS

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Abstract

The major challenge in the process of software development is to build and maintain the quality of the software. To build the quality software, the software organizations are following different methods/process. As per recent trend, most of the software organizations are started using new process or project management methodologies instead of traditional methodologies to manage their project. Mostly people those who found difficulties in waterfall methodology for past decades, they are moving faster towards AGILE methodologies. Comparatively AGILE methods had tremendous growth rate since 2010 than other methodologies. According to the recent survey shows that even 90 percentage of smaller and medium-sized software organizations are started implementing AGILE methodology in their projects. All are Facing some unique and common issues while adopting agile in their organizations. Especially Indian software development organizations are facing lot of Issues and challenges while adopting AGILE in their organization. This paper aims to provide the detailed data on level of AGILE implementation in software development organizations in India.

Keywords: *AGILE, Software Development Methodology, Process, Project management*

INTRODUCTION

Now-a-days each and every work is done by digital devices in the name of technology development like Cloud computing, Internet Of Things, Big Data, Block Chain, Artificial Intelligence, Machine Learning and more. An ultimate aim of the organizations is satisfy the customer though to provide the product with expected quality. To achieve the project activities in software organizations are using different approaches. AGILE method is one among them which is widely used in software organizations.

AGILE SOFTWARE DEVELOPMENT

Agile Software development has set of principles. It comprises iterative and incremental software development method and focus on collaboration between cross-functional and self-organizing team. Instead of process AGILE focus interactions and collaboration to avoid unnecessary process. Unlike traditional software development method, AGILE methodology accepts the changes at any stage of the project. The project cycle is split in to two to four weeks. Frequent delivery, incremental and iterative approach, less defects, continuous testing and integration, collaborative approach and maximum return on investment (ROI) are the key characteristics of the Agile Methodology. AGILE proposes different techniques like Kanban, Scrum, Adaptive Software Development (ASD), Feature Driven Development (FDD), Extreme Programming (XP), Agile Modeling (AM), Crystal, Agile Unified Process (AUP), Lean Software Development (LSD), Dynamic System Development Method (DSDM).

NEED FOR THE STUDY

AGILE methodology is widely used by software development organizations in all over the world and suggested to other organizations to implement in their organizations by customers for faster delivery and increase the openness of the product outcome. This study is required to find the level of AGILE implementation in an Indian software development organizations,

PROPOSED OBJECTIVE OF THE STUDY

The important objectives of the study are,

- To explore the organizations which are adopting AGILE.
- To explore the level of AGILE implementation in software organizations.

METHODOLOGY

The area of study will be software development organizations which is located in major cities of India. The respondent for the current study will be software developers who are working for different projects in different software development organizations. The primary data will be collected by means of structured questionnaire from people those who are working in different software development organizations.

ANALYSIS AND INTERPREATION

Table 1 Frequency Distribution of Organization category

Organization category	Frequency	Percent
Tier 1	47	30.7
Tier 2	76	49.7
Tier 3	23	15
Others	7	4.6
Total	153	100

The above table shows that 30.7percent of the organization falls under Tier 1 category, 49.7percent under Tier 2, 15.0 percent under Tier 3 and 4.0 percent under others. Compared to all, organization that falls under Tier 2 category are higher in representation.

Table 2Frequency Distribution of People involved in project.

People involved in project	Frequency	Percent
<3	2	1.3
3-9	117	76.5
10-20	35	22.9
>20	3	2
Total	153	100

The above table shows that 1.3 percent of less than 3 employees are involved in project, 76.5 percent of 3 to 9 employees, 22.9 percent of 10 to 20 employees and 2.0 percent of more than 20 employees. Compared to all, the number of employees involved in the project for 3 to 9 is higher in representation.

Table 3Frequency Distribution of Organization type

Organization type	Positive response		Negative response		Total
	Frequency	Percent	Frequency	Percent	
Management information systems	47	30.7	106	69.3	153
Transaction processing systems	5	3.3	148	96.7	153
Real time applications	58	37.9	95	62.1	153
E-commerce/web-based systems/web applications	115	75.2	38	24.8	153
Embedded systems	82	53.6	71	46.4	153
Systems software	3	2	150	98	153
Multimedia systems	-	-	-	-	-
Others	-	-	-	-	-

Source: Primary data

The above table shows that 30.7 percent employees develop Management information systems, 3.3 percent develop Transaction processing systems, 37.9 percent develop Real time applications, 38.0 percent develop E-commerce/web-based systems/web applications, 75.2 percent develop Embedded systems, 2.0 percent develop Systems software and none of them develop Multimedia systems and other kind of applications. Compared to all, most of the organizations developing E-commerce/web-based systems/web applications and Embedded systems / Real time applications are higher in representation.

Table 4 Frequency Distribution of usage of Agile practices

Usage of Agile practices	Frequency	Percent
No where	0	0
In initial projects only	3	2
In mostly small projects, but not in large projects	12	7.8
In a mixture of small and large projects	0	0
In mostly large projects, but not in small projects	7	4.6
Completely routine (in all projects)	131	85.6
Total	100	100

Source: Primary data

The above table shows that 2.0 percent of employees have used agile methods/practices mainly in initial projects only, 7.8 percent in mostly small projects, but not in large projects, 4.6 percent in mostly large projects, but not in small projects, 85.0 percent Completely routine (in all projects). None of employees have used agile methods/practices mainly, in a mixture of small and large projects. Compared to all, employees using agile methods/practices in Completely routine (in all projects) are higher in representation.

Table 5 Frequency Distribution of Phases of AGILE usage

Phases of AGILE usage	Positive response		Negative response		Total
	Frequency	Percent	Frequency	Percent	
Requirements specification	132	86.3	21	13.7	153
Software/System Analysis	36	23.5	117	76.5	153
Software/System Design	43	28.1	110	71.9	153
Development	142	92.8	11	7.2	153
Testing	147	96.1	6	3.9	153
Other	-	-	-	-	-

Source: Primary data

The above table shows that 86.3 percent employees use agile methods/practices in Requirements specification, 23.5 percent in Software/System Analysis, 28.1 percent in Software/System Design, 92.8 percent in Development, 96.1 percent in Testing, and none of them use other kind of methods/practices. Compared to all, most of the organizations using agile methods/practices for Development are higher in representation.

FINDINGS

The following are the important findings of the study

- This study reveals that almost all category of organizations following AGILE methods.
- Comparatively most of the organizations are started using AGILE methods for complete routine of the project. It shows that software development organizations are really understand the importance of AGILE methodology.
- This study shows that few organizations are involved more than 9 employees per project.
- Comparatively most of the Tier3 and other less Tier category organizations has very less usage of AGILE methodologies.
- Management Information Systems, system software and Transaction Process Systems development organizations are using very less percentage of AGILE methods.

SUGGESTIONS

- Maintain the number of employees per project less than 9 includes Product owner, Scrum master and Team members.
- Comparatively most of the organizations are not using AGILE methods for analysis and design phase. Insist organizations to practice agile methods/practices for all phases of project from start to end.
- Encourage Tier 3 and small-scale organization employees to follow AGILE methods.
- Insist all the organizations to use AGILE, Ir-respective of type of the organizations like Management Information Systems, system software.

CONCLUSION

This paper is aimed to investigate the level of AGILE usage in software development organizations. We have discussed the type of software development organization and different phases of software development which was followed by most of the software organizations. The study was conducted with people those who are working for software development and those who are already aware and user of AGILE. And from the study it is clearly shows that most of the software development organizations are practicing AGILE development methodology to faster delivery of quality software.

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EFFECTIVENESS OF DIGITALMARKETING AMONG YOUTH'S BUYINGBEHAVIOUR

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Abstract

In today's society consumers are overloaded with all sorts of communication and as a consequence, it becomes challenging for companies to break through this clutter of information and reach their intended audience. The appearance of Web 2.0 has brought many new social media platforms, where consumers are engaging and interacting incessantly, hence, they become available for this extreme amount of information, which results in a misty sight of the consumers; they drown in this overload of communication. Digital marketing's development since the 1990s and 2000s has changed the way brands and businesses utilize technology for marketing. As digital platforms are increasingly incorporated into marketing plans and everyday life, and as people use digital devices instead of visiting physical shops, digital marketing campaigns are becoming more prevalent and efficient. The study assessed the effectiveness of digital marketing among youth's buying behaviour. The findings and conclusions from the study based on the response of youth. For this study, 50 respondents are selected from Iritty Taluk from Kannur District.

Keywords: Digital Marketing, Consumer buying behaviour

1. INTRODUCTION

Even though social media platforms have brought a wealth of possibilities and opportunities for companies, products become more and more similar, thus there is a need for identity, image, and uniqueness. In recent years a new trend has emerged; digital marketing, which focuses on concentrated information delivered to the consumers to provide them with something valuable. This marketing strategy is not focused on selling like traditional/old marketing, but merely to create brand loyalty and thus hopefully enhance purchases in the long-term. Our society is starting to shift from focusing on material value to gratifying information value; thus there is a need for great content. The consumers of today are increasingly more interested in the brand and the brand values that follows, which appeal to them, fascinates and even repulse them, rather than the actual product itself. Gradually, it is all about what the brand can do for the individual, personally.

Digital marketing (also known as data-driven marketing) is an umbrella term for the marketing of products or services using digital technologies mainly on the internet, but also including mobile phones, display advertising, any other digital medium. Digital marketing techniques such as Search Engine Optimization (SEO), search engine marketing (SEM), content marketing, influencer marketing, content automation, campaign marketing, data-driven marketing and e-commerce marketing, social media marketing, social media optimization, email direct marketing, display marketing, e-books, and optical disks and games are becoming more common in our advancing technology. Digital marketing now extends to non- internet channels that provide digital media, such as mobile phones (SMS and MMS), call back, and on-hold mobile ringtones.

1.2 SIGNIFICANCE OF THE STUDY

Digital marketing is one of the important marketing techniques that influence the buying behaviour of consumers. Digital marketing offers a lot of comforts, ease, versatility, and most importantly is faster than anything else. So youth are more interested in digital marketing than any other. Hence the present study makes an investigation about the effectiveness of digital marketing among youth. Various studies are conducted about digital marketing but none of them focused on the effectiveness of digital marketing among youth buying behaviour. Hence it is believed that this study will be useful for youth.

1.3 SCOPE OF THE STUDY

The study is conducted to evaluate the effectiveness of digital marketing among youth's buying behaviour. The findings and conclusions from the study based on the response of youth. For this study, 50 respondents are selected from Iritty Taluk.

1.4 OBJECTIVES OF THE STUDY

- To evaluate the effectiveness of digital marketing among youth's buying behaviour
- To identify the various services utilized by the people using digital marketing
- To identify the most preferred service in digital marketing
- To understand the impact of digital marketing over traditional marketing

1.5 HYPOTHESIS

H₀: Educational qualification and digital media for buying the product are independent

H₁: Educational qualification and digital media for buying the product are dependent

1.6 RESEARCH METHODOLOGY

1.6.1 RESEARCH DESIGN

The research design refers to the preplanning of what the researcher does this study. The study is conducted among youth in Kerala so the researcher used descriptive research design for the study.

1.6.2 SAMPLE SIZE

The sample size is the number of persons chosen for data collection. Here 50 samples are selected for the study.

1.6.3 SAMPLING TECHNIQUE

For data collection, the convenience sampling technique was used. Convenience sampling is one in which a sample is obtained by selecting such units of the universe which may be conveniently located and contacted.

1.6.4 SOURCES OF DATA

Primary data: Questionnaire was used

Secondary data: these are collected from journals, books, related to the topic and websites, etc.

1.6.5 TOOLS FOR DATA ANALYSIS

Percentage method, Ranking method, χ^2 - Test (Chi-Square Test)

1.7 ANALYSIS OF DATA

Tabular forms of statements were used for the presentation of data. For the interpretation of data, statistical tools like percentage, ranking, and chi-square test were used.

1.8 LIMITATIONS OF THE STUDY

- ❖ A complete study includes the respondents from only a particular area.
- ❖ The period of the study is very short. To get an accurate result the entire population should be studied, but the researcher took a sample of 50 respondents due to lack of time.
- ❖ The reliability of the data depends on the information given by the respondents.
- ❖ The analysis is purely based on the research topic, so that other area may get neglected.

2. ANALYSIS AND INTERPRETATION

Table 2.1 Social status of Respondent (n=50)

Variables	Frequency	Percentage
Gender		
Male	30	60
Female	20	40
Total	50	100
Age		
18-24	25	50
25-29	15	30
29-35	10	20
Total	50	100
Education		
Below plus two	5	10
Degree	20	40
Post-graduation	10	20
Others	15	30
Total	50	100

Table 2.1 demonstrates that the majority of the respondents belong to the age of 18-24(50%). The majority of the respondents completed their graduation.

Table 2.2 Most frequent used service

Services	Rank					Total	Average
	1st	2nd	3rd	4th	5th		

Online purchase	9	22	9	8	2	178	3.56
E-payment	4	13	17	12	4	151	3.02
Usage of social media	24	9	7	7	3	194	3.88
Watching movies and videos	11	3	15	16	5	149	2.98
Others	2	3	2	7	36	78	1.56

Table 2.2 shows that the respondent prefer the usage of social media as their most frequently used service of digital marketing.

Table 2.3 Most appreciated benefit of digital marketing

Benefits	Rank					Total	Average
	1	2	3	4	5		
Identification of branded products	10	13	10	8	9	157	3.14
Price benefits	17	10	5	10	9	168	3.36
Quality benefits	4	9	10	15	12	128	2.56
Availability of variety products	17	8	12	10	3	176	3.52
After sale services	2	10	13	7	18	121	2.42

Table 2.3 shows that the most appreciated benefit arising from digital marketing is the availability of various products

Table 2.4 Benefits of digital marketing as compared to traditional marketing.

Particulars	Rank					Total	Average
	1	2	3	4	5		

Wide range of information	6	13	10	19	2	152	3.04
Low cost	13	12	16	6	3	176	3.52
Ease shopping/High speed	26	12	8	3	1	209	4.18
Time saving	4	11	14	19	2	146	2.92
Interactive medium	1	2	2	3	42	67	1.34

Table 2.4 reveals that ease shopping and high speed are the most appreciated of digital marketing as compared to traditional marketing.

Table 2.5 Relationship between educational qualification and digital media for buying the product

Particulars	Educational Qualification					Chi-square	Degree of freedom
	Below +2	Degree	PG	Others	Total		
Website	1	5	5	4	15	6.7222	12
Mobile apps	2	8	5	5	20		
Email	1	2	0	2	5		
Social media	1	4	0	3	8		
Search engines	0	1	0	1	2		
Total	5	20	10	15	50		

Table 2.4 reveals that $\chi^2 = 6.7222$. Degree of freedom = $(r-1)(c-1) = (5-1)(4-1) = 12$. Level of significant = 0.05. Table value = 21.026. The calculated value is less than table value so we accept the null hypothesis and reject the alternative hypothesis. So educational qualification and digital media for buying the product are independent.

FINDINGS

- Most of the respondent is male.

- The majority of the respondent are graduates.
- The study reveals that most of the respondents are students.
- It found that most of the respondents are using social media as an important service in digital marketing.
- Most of the respondents give priority to the availability of various products as the most available benefits arising from digital marketing.
- Most of the respondents agreed that ease shopping and high speed are the special advantages of digital marketing as compared to traditional marketing.
- The study reveals that the relationship between educational qualification and digital media for buying the product are independent.

CONCLUSION

The present study which based on “effectiveness of digital marketing among youth’s buying behaviour” evaluated the buying behaviour of the youth on digital marketing and its effectiveness. In this digital era companies always tries to market their products through digital devices and consumers are also interested to buy products through digital devices. Thus digital marketing gains much relevance in the minds of both consumers and companies. With the advent of internet technology, consumers’ preference for traditional marketing tools has decreased. The most popular traditional marketing tools are television & print media. The major benefits of digital marketing are its capability of interaction between consumers and advertisers followed by the availability of a wide range of information & ease of shopping. These benefits make digital marketing superior to traditional marketing.

Present study “The effectiveness of digital marketing among youth’s buying behaviour” would like to conclude on a note that digital marketing tools are very effective among youth.in Iritty taluk.Respondents are using digital marketing for online purchases, E-payment, watching movies and videos, and also for social media purpose Among this most preferred usage is online purchases. It is because of ease shopping and high speed in digital marketing transactions.

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TOURIST SATISFACTION – A STUDY WITH SPECIAL REFERENCE TO ARALAM WILDLIFE SANCTUARY

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Abstract

Tourism is one of the world's fastest-growing industries as well as the major source of foreign exchange earnings and employment for many developing countries, and it is increasingly focusing on natural environments. However, tourism is a double-edged activity. It has the potential to contribute positively to socio-economic achievements but, at the same time, its fast and sometimes uncontrolled growth can be the major cause of degradation of the environment and loss of local identity and traditional cultures. Biological and physical resources are assets that attract tourists. However, the very success of tourism may lead to the degradation of the natural environment: by depleting natural resources tourism reduces site attractiveness to tourists. The primary concern of this study is to determine the overall satisfaction level of visitors in Aralam Wildlife Sanctuary and determine specific attributes that contribute to their level of satisfaction. It will also examine the major causes of tourist dissatisfaction and tourist satisfaction consequences such as the tourists' intention to return and recommend the destination. Data were collected from 100 respondents.

Keywords: Tourism, Aralam Wildlife Sanctuary, Tourist satisfaction, Problems.

1. INTRODUCTION

Tourism is a complex industry that involves a broad range of businesses, organizations, and government agencies working together at different levels to deliver a complete tourism experience. Each party in the chain contributes to the overall holiday experience of the customer - from initial destination marketing through to the ground level experience. As far as economic benefits are concerned, tourism certainly constitutes an opportunity for economic development, economic diversification, and the growth of related activities, in developing countries especially, contributing around 1.5 percent of world gross national product. Tourism is also a major source of income and employment. Tourism based on the natural environment (ecotourism) is a vital growing segment of the tourism industry and, despite the negative impacts, and given the fact that tourism generates a large proportion of income and that a growing percentage of the activities are nature-based, tourism does present a significant potential for realizing benefits in terms of the conservation of biological diversity and the sustainable use of its components.

Aralam wildlife sanctuary is the northernmost protected area of Kerala state, situated in the southeast part of Kannur District. It lies between 11° 54 and 11° 59 North latitude and 75° 47 and 75° 57 East longitude. The sanctuary area falls in Aralam, Kelakam, and Kottiyoor revenue villages and is located in the Northwest slopes of the Western Ghats contiguous with the forests of Coorg (Kodagu) district of Karnataka state. The PA (Protected Area) is comprised of Aralam Range, the only Range of Aralam wildlife division, which is part of Northern Wildlife Circle (Northern Region) Palakkad. The extent of the sanctuary is 55 km. The sanctuary was constituted in the year 1984 as per GO (P) 300/84/AD dated 15-10-84. It was formed by carving out areas from the Odanthode Malavaram of Thalassery special division which was an erstwhile private forest, subsequently taken over by Govt. as per the provisions of the Kerala Private Forests (Vesting and Assignment) Act 1971 and from the Kottiyoor RF of Wayanad Forest Division. The Vested Forest portion of the sanctuary is 32.64 km and the 22.36 km is part of Kottiyoor RF (Reserved Forest). Till 30.6.98 this sanctuary was a Range in Wayanad Wildlife Division. It started functioning as an independent wildlife division since 1.7.98 as per GO (MS) 36/98 dated 27.5.98. In the First Management Plan the entire area was divided into two zones viz: the Core Zone and the Buffer Zone.



1.2 STATEMENT OF THE PROBLEM

Tourism has more important in the present-day economy. It is very well addressed that Aralam Wildlife Sanctuary, with its distinct and tremendous wealth of tourism resources, has a huge potential of earning many benefits out of its tourism development activities. But the place has to deal with several key challenges to strategically and sustainably develop the tourism sector. The importance of promotion is very crucial to a certain tourist destination. To rebuild the region's poor image, Aralam has been engaged in various promotional efforts such as advertising, trade fairs, printed materials, and internet-based campaigns. The major goal of promotion in the tourism industry indeed is to impact and attract as many kinds of tourists as possible. Therefore, in as much as they need to increase the number of visitors, there arises a great deal of concern about whether or not the destinations meet consumers' expectation levels. Understanding tourist satisfaction is, therefore, of utmost importance for the tourism industry, especially because of its effect on the future economy. Assessing and measuring tourist satisfaction is very important since it is significantly related to customer loyalty, repeat visitation, and positive social communication.

1.3 SCOPE AND SIGNIFICANCE

The immediate and obvious answer to the question 'Why is it important to study tourism?' is that it is a global activity of major proportions and huge economic significance. The study of tourism, especially in its

international form, also directs our attention to major processes such as globalization and transnational's. And we can also assert with some confidence that, through an examination of tourism, we can learn a good deal about ourselves and the times in which we live.

1.4 OBJECTIVES

- To measure the satisfaction of tourist arrival in Aralam Wildlife Sanctuary.
- To identify the problems faced by the tourist and Aralam Wildlife Sanctuary.
- To get the perception, experience, and expectations of tourists about the destination and facilities.
- To suggest suitable measures to improve the satisfaction of tourists in Aralam Wildlife Sanctuary.

1.5 HYPOTHESIS OF THE STUDY

H₀: Educational qualification and overall opinion about Aralam Wildlife Sanctuary are independent.

H₁: Educational qualification and overall opinion about Aralam Wildlife Sanctuary are not independent.

1.6 REVIEW OF LITERATURE

A literature survey involves a comprehensive review of published and unpublished work from the secondary sources of data available in the relevant area of study. It helps the researcher in specifying his research problem in a meaningful research context, and would also provide him with an insight into the methods and techniques adopted for handling such problems. The present study is an attempt to study the satisfaction of tourists with special reference to Aralam Wildlife Sanctuary. The investigator carefully reviewed journals, reports, magazines, and also browsed through various websites. The studies related to the present study have been cited below.

Sudeer (1991), investigated on "Tourism in Kerala – Problems and Potentials". The study aimed to assess the potential of natural resources in Kerala to promote tourist visits and to ascertain the facilities available to tourists. The study evaluated the working of the government machinery for ascertaining professionalism in this field and the economic benefits obtained by the business community in the tourist center. The study results conclude that most of the districts in Kerala have the potential for tourism promotion.

Muraleedharan (1991), studied "Tourism Management and Administrative Problems in Kerala". The investigator attempted to bring out the basic issues involved in the field of tourism management and the administrative hurdles in the process. The major findings of the study were that the management system is not to cater to the demand of the tourists. It is not efficient in performing their duties. The state government has not taken many roles in the development of tourism management in the state. He suggests, the government should take necessary steps to improve the efficiency of managerial personnel in the field by providing training in using modern technologies in tourism.

Shelly (1991), in his study "Tourism Development in India- A Study of Hospitality Industry" attempted to present a broad profile of the hospitality industry. The study concludes that the present situation of the hotel industry is not sufficient to meet the requirements of tourists. It is further reported that the hospitality industry should be increased to cope with the demand for it in the world.

Poornima (2008), investigated "Scope of Tourism in Kasaragod District", and the study aimed to find out the attractive tourist centers and to identify the recent development in the tourism sector of Kasaragod district. As per the study, tourist flows to Kasaragod have been increased manifold and Kasaragod has all set to become an international tourist destination. Bekal Fort is one of the main tourist centers in the district.

Naik (2013), in his study titled “Opportunities and Challenges of Tourism in Kannur district of Kerala” aimed to study tourism product and tourism opportunities in Kannur and to analyze the major challenges faced by Kannur tourism industry. The study also reveals the accommodation facilities are not enough to satisfy the tourist demand; tourism in Kannur does not create job opportunities to the local people on large scale and most highlighting features of Kannur in beaches, temples, and the local traditional festivals like Theyyam related with the culture.

The above studies revealed that tourism has great scope for research. Researches were also undertaken on analyzing the various dimensions of tourism. So far researches were very few in analyzing the promotional strategies of the tourism department as well as their supporting agencies including service providers. This study throws focus on the satisfaction of tourists and to understand the impact and significance of tourism with special reference to Aralam Wildlife Sanctuary and to suggest suitable measures to improve the satisfaction of tourists.

1.7 RESEARCH METHODOLOGY

1.7.1 Research Design

The study is conducted among tourists in Aralam Wildlife Sanctuary. The study is designed as an empirical one based on the survey method.

1.7.2 Sampling Technique

The study used a convenient sampling technique.

1.7.3 Sample Size

The tourists who visit Aralam Wild Life Sanctuary constitute the population for the study. Out of the population, 100 samples were chosen.

1.7.4 Statistical Tool

Percentage method, Chi-square analysis, Ranking method, Likert scale analysis

1.7.5 Sources of Data

Both primary and secondary data are used for the study. Primary data were collected from Aralam Wildlife Sanctuary with the help of a well-structured questionnaire containing open and close-ended questions. Apart from these discussions were also made with the Authorities. Secondary data were collected from Company profiles and brochures, Annual reports, Journals, Websites, etc.

1.8 ANALYSIS OF DATA

Tabular forms of statements were used for the presentation of data. For the interpretation of data statistical tools like Percentage analysis, Bar diagrams, Pie diagrams, Chi-square analysis, Ranking method, and Likert scale analysis are adopted by the researcher.

1.9 LIMITATIONS OF THE STUDY

- Tourists are not willing to spend time providing data.
- The tourist availability is limited because the data collection period is not a tourist season.
- Sampling fluctuation may also be expected.

2. ANALYSIS AND INTERPRETATION

TableNo 2.1 Socio-economic status of respondents

Variable	No. of respondents	Percentage
Age		
20 and below	20	20
21-30 years	50	50
31-40 years	20	20
Above 40 years	10	10
Total	100	100
Gender		
Male	60	60
Female	40	40
Total	100	100
Educational qualification		
SSLC	4	4
Plus two	44	44
Degree	40	40
PG	6	6
Others	6	6
Total	100	100
Employment status		
Student	44	44

Government Employee	20	20
Self-employee	16	16
Businessperson	0	0
Others	20	20
Total	100	100

Table No 2.1 shows that majority of the respondents are male and belong to the age of 21-30years (50%). 44% of the respondents are students and qualified higher secondary education.

Figure No 2.1 Type of tourists

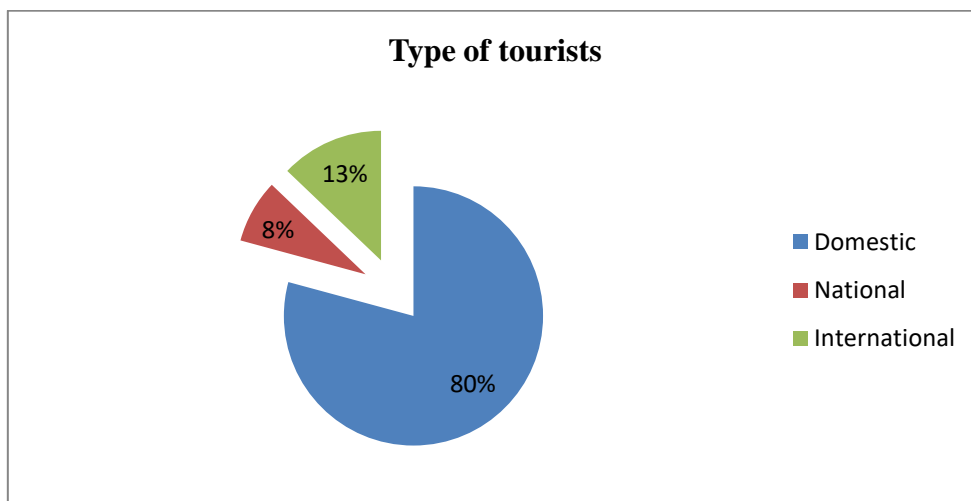


Figure No2.1 shows that 80% of the tourists are domestic. Foreign tourists are not commonly visited here. Only 12% of respondents are foreign tourists.

Table No 2.2 Purpose of visit

Particulars	No of respondents	% of respondents
Leisure	40	40
Study	60	60

Recreation	0	0
Research	0	0
Total	100	100

Table No 2.2 shows that most of the respondents(60%) are visited Aralam Wildlife Sanctuary for study purposes. There are no respondents in the category of recreation and research.

Table No. 2.3 Chi-square test for independence attribute between educational qualification and overall opinion about Aralam Wildlife Sanctuary

Satisfaction level						Total	χ^2	dof
	SSLC	Plus two	Degree	PG	Others			
Satisfied	2	22	25	3	3	55	3.0042	8
Neutral	1	12	10	2	1	26		
Dissatisfied	1	10	5	1	2	19		
Total	4	44	40	6	6	100		

Table No 2.3 shows that the calculated value of the Chi-square is 3.0042, which is less than the table value 15.507 at a 5% level of significance with 8 degrees of freedom. Hence the null hypothesis is accepted. That means there is a significant relationship between the level of education and overall opinion about Aralam Wildlife Sanctuary.

Table No 2.3 Opinion about Aralam Wildlife Sanctuary

Factors	Level of satisfaction					Total	Mean score
	Highly satisfied	Satisfied	Neutral	Dissatisfied	Highly dissatisfied		
Destination	180	112	48	20	10	370	3.71
Safety and security	200	144	48	8	4	404	4.04

Local people cooperation	50	80	150	20	10	310	3.10
Local transportation facility	0	16	60	40	56	172	1.72

Table 2.3 shows the opinion about the Aralam Wildlife Sanctuary. Most of the respondent's opinion is that they are satisfied with safety and security, i.e. mean score 4.04. Tourists are dissatisfied with the local transportation facility and the corresponding mean score is 1.72.

Figure No 2.2 Problems faced by the tourists

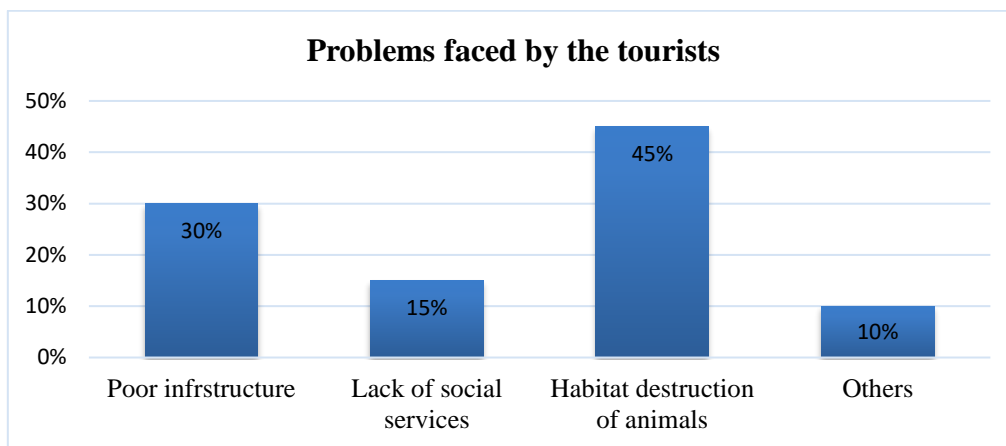


Figure No 2.2 shows that the main problem faced by the tourist in Aralam Wildlife Sanctuary is habitat destruction of animals (45%) and poor infrastructure (30%). 15% of respondents says that there is lack of social services such as hospitals, other recreational facilities, etc...

Figure No 2.3 Problems faced by the Aralam Wildlife Sanctuary

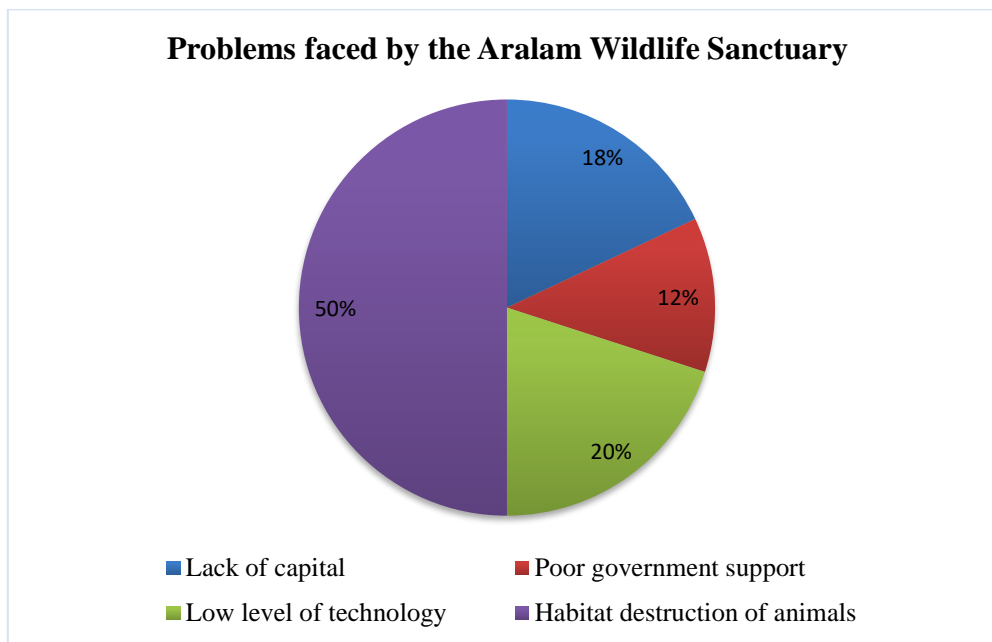


Figure No 2.3 shows that the main problem faced by the Aralam Wildlife Sanctuary is also habitat destruction of animals (50%) and low level of technology (30%).

Table No 2.4 Element wise tourist satisfactions at the destination

Elements	Rank					Total	Weighted average	Rank
	1	2	3	4	5			
The quality of the accommodation (hotel,motel,apartment)	40	32	96	56	24	248	2.48	6
The destination can be easily reached	30	32	168	52	4	286	2.86	4
Overall cleanliness of the destination	110	224	36	12	4	386	3.86	3
Unspoiled nature	160	144	90	4	0	398	3.98	2
Climate conditions	190	160	48	12	0	410	4.10	1
Possibilities for shopping	0	36	114	80	13	243	2.43	8
Night life and entertainment	30	40	90	64	22	246	2.46	7
Opportunity for rest	10	48	54	96	20	228	2.28	10

Friendliness of the local people	20	16	150	32	26	244	2.44	9
Diversity of cultural/historical attractions (architecture, tradition and customs...)	50	64	78	80	12	284	2.84	5

Table No 2.4 shows the element-wise tourist satisfaction at the destination. From the analysis, it reveals that tourists are highly satisfied with climate conditions (weighted average 4.10), following unspoiled nature (weighted average 3.98), and cleanliness (weighted average 3.86) consecutively. The respondents have dissatisfied with, an opportunity to rest, nightlife and entertainment, possibilities for shopping, and diversity of cultural-historical attraction.

Table No2.5 Facilities available in Aralam Wildlife Sanctuary

Facilities	Level of satisfaction					Total	Average	Rank
	1	2	3	4	5			
Nature in general	140	200	36	20	0	396	3.96	1
Local life and safety	80	144	144	0	0	368	3.68	2
Accommodation and hospitality	0	48	120	76	10	254	2.54	3
Shopping	0	0	48	120	24	192	1.92	4
Quality of medical services	0	0	0	80	60	140	1.40	5
Money withdrawal facilities(e.g.ATM)	0	0	30	110	35	120	1.20	6

Table No 2.5 shows that the respondents are dissatisfied with the availability of various facilities in the Aralam wildlife sanctuary. There are no shopping facilities, medical services, and money withdrawal facilities but all are satisfied with safety and security and nature in general.

FINDINGS

- Aralam Wildlife Sanctuary requires government promotional activity, more facilities like shopping, ATM facility....etc for increasing satisfaction of the tourist.
- The main attraction of the visitors to visit this destination is a natural beauty and climate condition.

- Most of the tourists are visited Aralam Wildlife Sanctuary for study purposes. Foreign tourists are not commonly visited here. The tourist can visit this destination by using four-wheelers only.
- The tourist is highly satisfied with the safety and security and friendless of staff. The local transportation facility is very poor.
- The main problem faced by the tourist and Aralam Wildlife Sanctuary is habitat destruction of animals. Poor infrastructure facility, lack of social services, low level of technology is some other problems.

SUGGESTIONS

- The government should adopt the promotional activities, Improve the transportation facility, involvement of local people co-operation and other facilities like ATM shopping.....etc for tourist satisfaction.
- Take necessary measures and steps to overcome the problems faced by the tourist and Aralam Wildlife Sanctuary. Authority should take the step to prevent the attack from wildlife animals.
- Conduct a tourism trade fair, adopt more entertainment programme like trucking, nightlife entertainment...etc.
- There should be more awareness about Aralam Wildlife Sanctuary by the tourism department through brochures, media advertisements ...etc. More websites should be commenced to give more information about these destinations.
- Visit-information centers must be established to provide every kind of information such as giving proper direction on safe traveling, secure lodging, and arrange proper guidance, saving from exploitation and legal assistance.

CONCLUSION

Tourism is serving as the single largest article of export for many countries, developed and developing. Because of immense growth prospects and its multifarious benefits, there is increasing competition among the nation for enlarging their share in the international market for tourism. The project was designed to study the level of satisfaction of the tourist in Aralam Wildlife Sanctuary. Aralam Wildlife Sanctuary is the most important tourist spot in Kannur. It is the most protected area of Kerala state. The study conducted to evaluate the satisfaction of tourists in Aralam Wildlife Sanctuary. This study reveals that the majority of tourists are satisfied and prefer to visit again. The main attraction of Aralam Wildlife Sanctuary is natural beauty and climate. But the main reason for dissatisfaction among tourists is the insufficient facilities. The researcher feels that if the authorities pay their attention to improving the facilities like transportation, ATM, shopping, etc, the Aralam Wildlife Sanctuary will rise to one among the most popular tourist destination.

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LIVE TO WORK -WORKLIFE BALANCE OF WOMEN ENTREPRENEURS

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Abstract

In the traditional era, the women were considered as home makers. But now the story is different. Apart from home maker role, they also have a significant role to engage even outside the home. With the increase in cost of living, improved education and employment opportunities women were started working. Life is like riding a bicycle. While riding a bicycle if there is imbalance and if the rider is unable to control she may fall down. This is true in the case of all the women entrepreneurs who are struggling with work-life balance issues in their livelihood. The present study focus on the work life balance of women entrepreneurs who are working as beauticians.

Keywords: Women, Entrepreneur, Work life balance, Family

INTRODUCTION

Due to changing environment, changing technology, improved social and economic conditions, and man's income is not sufficient to the family. Women also need to work and earn income. Thus women resources are also to be exploited. Women need not seek job from others but also she can create one for herself. Indian Government encourages women to go for self employment. By becoming an entrepreneur, woman can be self employed and provide employment to others also. If a successful entrepreneur also want to success in her personal life. She had to balance her life. They have to be committed to their work and at the same time they have their commitment to their homes, spouses, children, relatives and friends. So she wants to balance her work and family.

STATEMENT OF THE PROBLEM

Work-life balance is a broad and complex phenomenon. In general work life balance refers to the effective management of multiple responsibilities at work, at home and in the other aspects of life. Hence one has to integrate both work and family concerns for the quality life, since work and family are the two important areas in a person's life. Work life balance is not merely

allocating equal amount of time to both work and personal life but it is the quality of time that one spent for both aspects.

SCOPE OF THE STUDY

The concept work life balance has been abstracted from the job satisfaction level , which is an extrinsic factor of job satisfaction. It aimed to provide quality of life for an women entrepreneur at the same time retaining the productivity levels of an employee at the work place .

OBJECTIVES

- To identify the factors affecting work life balance of women entrepreneur who are working as beauticians.
- To find out present factors followed by the beauticians for work life balance.

REVIEW OF LITERATURE

1. Vijaya and Hemamalini (2012)explored how role ambiguity, role conflict and work role balance influenced organizational commitment and turnover intention. In the study, only two role stressors were taken into consideration. Role ambiguity and Role conflict. The findings of the study revealed that role ambiguity and role conflict were negatively correlated.
2. R.Raja Rajeswari(2017) in her study on Women Entrepreneurs Challenges and Achievements, she says that women entrepreneurs can pursue independent livelihood and an increase self-esteem and happiness. A shrewd lady can get a vocation quickly, yet in the event that she turns into a business person she can give a work to 10 additional ladies in any event. Profoundly taught, in fact sound and expertly qualified women ought to be energized for dealing with their own business, instead of subject to wage work outlets. The unexplored gifts of young ladies can be distinguished, prepared and utilized for different sorts of businesses to build the efficiency in the mechanical division.
3. Mathialagan R(2002) in his study on Women Entrepreneur in Tamilnadu ,he told that women entrepreneurs represents a group of women who have broken away from the beaten track and exploring new aveneues of economic participation.
4. Meenakshi Sundaram and Panchanathan (2012) in their study “Work life Balance in of Employees “have been focus that the organization is showing more interest in employees life career and work load has been kept reasonableby sharing the duties and responsibilities among the employees. Employees are comfortable at work place and giving an equal importance to both family and work. From this study, it was found that most of the employees are able to their work-life and personal life.

RESEARCH METHODOLOGY

The study has utilized both primary and secondary data. The secondary data. The data can be collected from internet sources, articles, newspapers etc.

TOOLS OF DATA COLLECTION

Questionnaire is used for data collection of the study.

SAMPLE DESIGN

From this a sample of 45 women entrepreneurs who are beauticians were conveniently selected.

WORK LIFE BALANCE OF WOMEN ENTREPRENEUR-AN OVER VIEW

The power of work-family struggle on institutional result is more noteworthy than the family-work struggle. Simultaneously, the family work strife influence the profitability. In this way, both these obstructions are influencing the work and family lives, which is regularly found in working women entrepreneur. Work Life Balance requests balance between individual's activity and individual life. Work-life balance is an idea that underpins the endeavors of representatives to part their time and vitality among work and the other significant parts of their lives. It is an every day exertion to set aside the effort for family, companions, the cooperation of the Network, otherworldliness, self-awareness, self-care, and other individual exercises, notwithstanding the prerequisites of the work environment. It incorporates the execution of approaches and of joint effort understandings, which will help the laborers in consolidating work with other parts of their life. The key to work-life equalization will contrast contingent upon the work, family structure and funds. Be that as it may, some work-life balance standards are all inclusive: saying no, organizing, and banishing blame. Work life irregularity additionally accompanies an alternate social viewpoint How to address the work - life unevenness in the lives of the women entrepreneur. The general public throughout the years has perceived women have to legitimate and money related freedom. Work-life balance is a worry for women, yet in addition for men who are burnt out on passing up the remainder of life. Work life balance alludes to the successful administration of numerous duties at work, at home, and in the different parts of life.

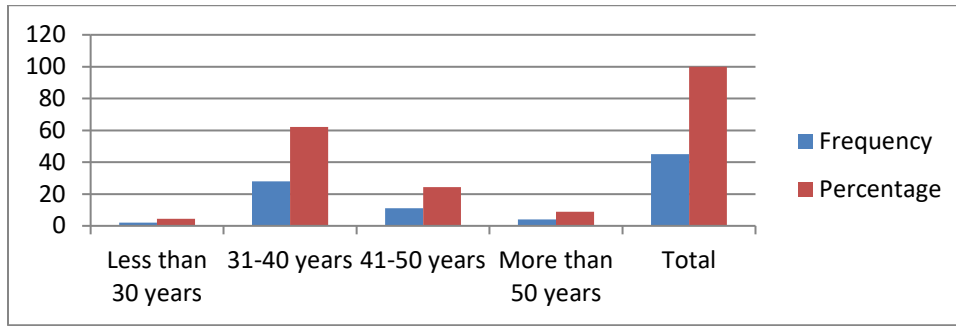
DATA ANALYSIS AND INTERPRETATIONS

Table

No 1. Age wise classification of respondents

Age	Frequency	Percentage
Less than 30 years	2	4.4
31-40 years	28	62.2
41-50 years	11	24.4
More than 50 years	4	8.9
Total	45	100

Figure No 1.Age wise classification of respondents

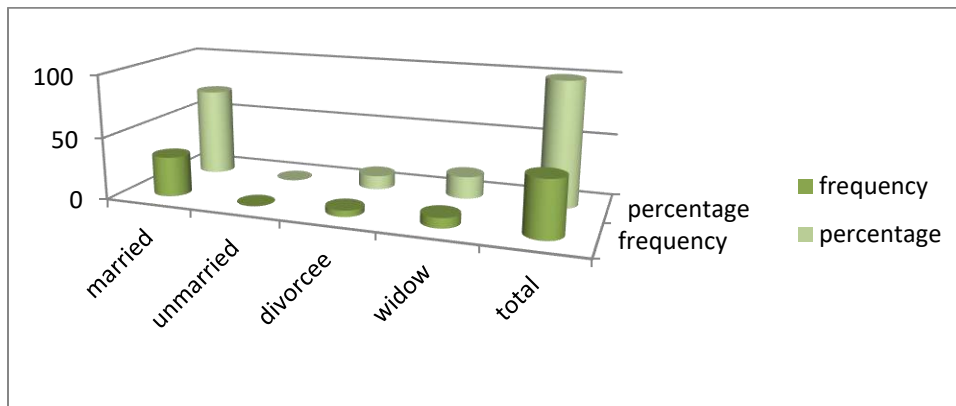


From the above table it can be seen that 62% of the respondents are between 31-40 years. 24.4% respondents are between 41-50 years. Only 4.4% respondents are less than 30 years. This indicates that majority of the respondents are between 31-40 years.

Table No 2. Marital status wise classification

Status	Frequency	Percentage
Married	32	71.1
Unmarried	0	0.0
Divorcee	5	11.1
Widow	8	17.8
Total	45	100

Figure No 2. Marital status wise classification



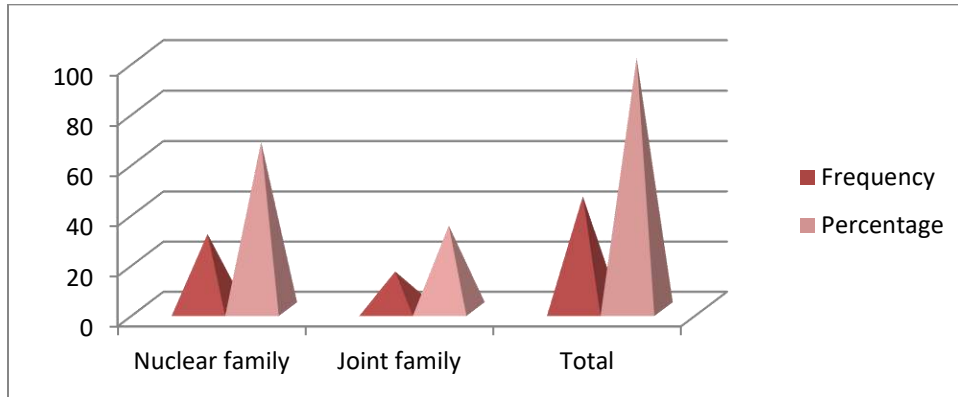
From the above table shows that majority of the respondents are married women. 17.8% of the respondents are widow.

Table 3. Type of family wise classification

Type of family	Frequency	Percentage
Nuclear family	30	66.7
Joint family	15	33.3

Total	45	100.0
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Figure No 3



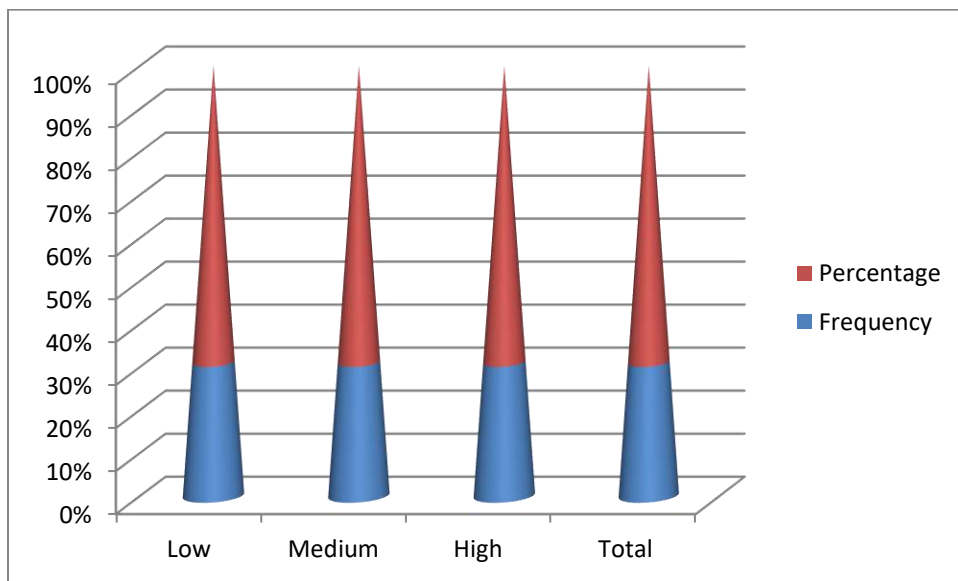
From the above 66.67% of the respondents are come from nuclear family.

Table No 4.Level of work load wise classification

Level of work load	Frequency	Percentage
Low	9	20
Medium	17	37.8
High	19	42.2
Total	45	100

Figure 4

Level of work load wise classification

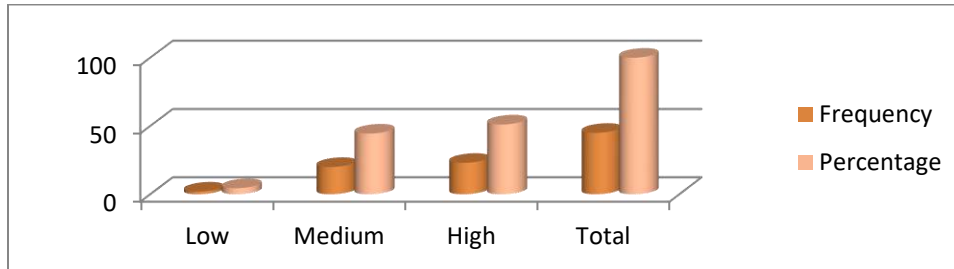


From the above 42.2% of respondents have high work load.37.8% have medium level of work load. This indicate that majority of the respondents have high work load.

Table No 5.Level of role conflict wise classification

Level of role conflict	Frequency	Percentage
Low	2	4.4
Medium	20	44.4
High	23	51.1
Total	45	100.0

Figure No 5.Level of role conflict wise classification



This indicate that majority of the respondents have high level of role conflict. Only 4.4% respondents have low level of role conflict.

SUGGESTIONS

Based on the analysis and findings of the study, the following suggestions have been made for improvement of the women entrepreneurs.

- Work out what is important and block time in your calendar for those things
- Compartmentalize life so you can balance seeing your kids with making business a success.
- Set aside quality time for your children. Plan your business commitments so that you can give them the full attention they need.
- Create a support system. Have family and friends to help out when needed. Establish the right financial, emotional and practical support to give yourself a chance of success.
- Ambition is fine but it must also be realistic or you will crash and burn.

CONCLUSION

It is clear from the current study that married women entrepreneurs are struggling for their life for balancing their work and family life. Entrepreneurship among the women stimulates the wealth of a nation. In the present scenario with the unbounded talents, modernization and development of education, women entrepreneurs are seeking gainful participation in several fields. The entrepreneurship among women will help them in earning money and economically independent.

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Effectiveness of Just in Time (JIT) manufacturing in Inventory Management

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Abstract

Cost management is the process of planning and controlling the budget of the business. It predicts the expenditure and reduce the project from going over budget and thereby being an integral part of business management. To be successful in the business, managers implement certain cost management techniques such as Just in Time (JIT) model, TQM, ERP, Lean manufacturing etc. This study is about one of the technique in cost management called Just in Time model. The JIT inventory system is a management strategy that aligns raw materials orders from supplier directly with production. And the theme of this paper is aims, objectives, features and impact of JIT. Then the paper extended to the benefits of JIT.

Keywords: Just in Time, TQM, ERP, Lean manufacturing

INTRODUCTION

Just in Time is a Japanese management philosophy applied in practice since 1970's in Japanese manufacturing organisations. It was first developed by Toyota Motor company. It is an inventory management strategy for meeting consumer demands with minimum delays. Taiichi Ohno is the father of JIT. It is also called zero inventory system. By implementing this system, an organisation can increase revenue through better service and quality. It also enhances savings because less storage space is needed for this approach. Through this inventory is reduced and volume of work produced is also significantly increased. JIT concept strives for perfection. It requires the production of precisely the necessary quantities at the necessary time with the objective of eliminating waste and consistent improvement of productivity. According to this concept, producing one extra piece is just bad as being one piece short.

REVIEW OF LITRETURE

Damodar Y Golhar, Carol Lee Stamm(1991) examined the significance of JIT implementation and global productivity comparison are being summarized and also examined the research comparison of JIT, MRP and OPT. Eleven critical variables have been developed for the elimination of wastage of resources

Suresh K Goyal, SG Deshmukh(1992) suggested some relevant literature classification scheme and offers critical comments. And also identified the possible research portfolios after an

explanation of the existing gap between theory and practice.

AS Sohal,AZ Keller,RH Fouad(1989) conducted a study on general Just in Time philosophy and found that its supply bases and on the formalised and mathematical models. It becomes a subject with much interest and little controversy. It has attracted many manufacturing organisations in the west as well as in Japan.

OBJECTIVES OF THE STUDY

The objective of the study is:

- To study the concepts of JIT
- To understand the effectiveness of JIT in inventory management

METHODOLOGY

This study is based on secondary data. The information has been collected from published sources such as articles, journals, books and reports on the subject as well the internet.

Meaning of JIT

It is a mechanism for reducing non- value added cost and long term costs. This approach is a continuous commitment to pursue excellence in all the stages of manufacturing system, designs and operations.

Main aim of JIT is:

- Zero inventory
- Elimination of non-value added activities
- Zero defects
- Zero breakdown
- 100% on time delivery services

Definition

Monden defined JIT as “a production system to produce the kind of units needed at the time needed and in quantities needed”.

According to Hoeffler the JIT system,” is a combination of purchasing, inventory control and production management functions”.

Objectives

- Produces products only based on consumer needs
- Produce with perfect quality
- Produce at minimum time
- Produce products with no wastage of labour, material, or equipments
- Products are produced based on the taste and preferences of the consumer
- To minimize inventory and cost in manufacturing process
- Products are produced at the rate consumer needs
- To bring level of rejects to zero

Features of JIT system

JIT eliminates anything that slows or disrupts its planned activity, but refuses to plan more activity than is necessary. Main aim is to eradicate all problems to smoothen the flow of

production through the facility. The problem are like:

- Machine breakdown
- Poor quality
- High scrap
- Substandard raw materials
- Absence of workers
- Late delivery of parts
- Unavailability of equipments
- Long setup time due to lack of set up person

Basic features to smoothen the problem are:

- Low setup time by arranging the equipments in compact configuration
- Controls quality at the source
- Eliminates machine breakdown by preventive maintenance
- Eliminate material handling and stocking by arranging equipments according to product flow and thereby reducing space between operations. lot size should be as small as possible.
- JIT requires multifunctional employees who are trained to perform all operations including minor repairs and routine maintenance of equipments.
- JIT operates as a “pull” system, producing or demand. ie, making to order.

Benefits of JIT

JIT helps to minimize all the costs that do not add value to a product. Activities like machining, assembling, finishing and packaging add value to product .but activities such as moving, sorting, storing, counting and scheduling adds cost to the product but not value. By bringing down defects, setup time, handling, breakdowns, queues and lead times, all the cost associated can be brought down. Continuous efforts in this results in sustained production and quality improvement with efficiency and responsiveness.

- Lower inventories
- Greater transparency of the production process
- High quality production
- Lower manufacturing lead time
- Lesser machine breakdowns

Drawbacks of JIT

- Danger of disrupted production due to non-arrival of supplies
- Danger of lost sales
- High dependence on supplies
- Lose bulk buying discount

Effects on costing system : Reduction in inventories, inventory investment, carrying costs, material handling costs, warehousing and inspection costs are reduced and thus reduces the overhead

costs. In traditional system of costing, overhead cost or indirect costs such as cost of setup, maintenance and quality inspection are treated as direct costs. So only few costs are charged as overhead. In this system, around 75% of cost are classified as overheads whereas in JIT system, it reduced to less than 25% of total cost. This helps the managers in ascertaining the true cost of each manufactured product.

Impact on product price: Main aim of JIT is to meet the customer demand in time with high quality products. If the customer is assured about these two aspects, he may be ready to make payment for products with higher price. There is a positive impact for industries where quality and delivery reliability are maintained. But on the same time, this may result in decline in cost because of greater operational efficiency and continuous production, therefore, this lowers the prices of the product.

Impact on overhead costs

- Reduces material handling, facilities and quality inspection costs.
- Reduction in inventory leads to lowering the storage costs
- Cost shifts from overhead cost to direct cost when machine cells are introduced.

JIT eliminates wastage of resources

There are seven types of wastes:

1. Waste from overproduction
2. Waste of waiting time
3. Transportation waste
4. Processing waste
5. Inventory waste
6. Waste of motion
7. Waste from product defects

JIT helps in reducing wastage of limit. Thereby the entire production process is concentrated on the time spent in production. That is, all inspection time is eliminated by clustering machines together in a logical grouping. Storage/inventory waste is eliminated by clearing out excess stock of inventory and having supplier deliver parts only as when needed.

CONCLUSION: This study shows that the implementation of Just in Time inventory system in an organization brings out benefits like; quality improvement, increase in profitability, time-based response, employees flexibility and inventory reduction etc. Some of the companies who implemented JIT are: Toyota, Dell, Chrysler, hp, GM, Westinghouse, Johndecre etc. Hence the JIT helps in maintaining closer relationship with supplier, reduction in deterioration, stockholding costs, increase in cash flow etc.

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A study on Products of Non-life Insurance Companies in India -Premium (Within India) Underwritten By Non-Life Insurers - Segment Wise

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Abstract

Actually there are two mainly sectors in insurance in India that is life and non life. Non Life Insurance is considered as general insurance too.. Here in this study researcher include the study of various non life insurance of few companies. The business of life insurance in India started in the year 1818 with the establishment of the Oriental Life Insurance Company in Calcutta. Various phases and important milestone have been described in the history of insurance sector. Insurance sector reforms had taken place in 1993 from the recommendations of Malhotra committee headed by former finance secretary and RBI governor and objective was: Health insurance covers hospitalization, medical bill, operation treatment, maternity cover, and its premium also saves tax. Fire insurance compensates for the damages caused to a property and goods due to fire. It also covers damages caused to third party property due to fire. There are various types of fire insurance like valued policy, floating policy, comprehensive policy and specific policy. Motor insurance is for car or bike which covers the loss due to accidents, damage, theft, fire or natural calamities. Marine insurance covers loss or damage of ships, cargo, terminals and transport of cargo by which property is transferred. While marine insurance is of two types: Ocean marine insurance and Inland marine insurance.

Key Words: Non Life Insurance, Policy

INTRODUCTION

Insurance is not the sale of the product but servicing customers. It is a system by which the losses suffered by a few are spread over many, exposed to similar risks. Insurance is a protection against financial loss arising on the happening of an unexpected event. Insurance companies collect premium to provide for this protection. A loss is paid out of the premium collected from the insuring public and the insurance companies act as trustees to the amount collected. The very fundamental principle of spreading of the risk is actually practiced by the insurance companies by reinsuring the risks that they have insured. The opening up of the insurance sector to private companies, has made available more products and world class service to Indian customer. This project has been made with an objective to give various facts about general insurance companies in India. The business of life insurance in India started in the year 1818 with the establishment of the Oriental Life Insurance Company in Calcutta. Various phases and important milestone have been described in the history of insurance sector. Insurance sector reforms had taken place in

1993 from the recommendations of Malhotra committee headed by former finance secretary and RBI governor and objective was:

- Competition between private and public insurance sector
- Insurance regulatory body should be set up
- Investment in LIC fund to be reduced
- Technology should be updated and all the process should be made computerized

And the committee felt to provide greater autonomy to insurance companies in order to improve. IRDA is the regulatory top most authority of insurance companies in India headed by the chairman who is the controller of insurance. And other members of IRDA are appointed by central government. Insurance is classified into two broad categories i.e. life insurance and non-life insurance. Life insurance provides protection to health and life of a person, while non-life insurance provides protection against travel, fire, motor, marine etc. where individual has to pay premium regularly and insurance company assures to pay lump sum amount on the occurrence of an unanticipated event.

Role of insurance in financial institution is to:

- To accept risk from people
- To collect small amount of premium
- To cover life of people from insurance
- To settle claim arising from losses
- To follow principle of Indian contract act

In 1957 there was a formation of general insurance council association of India. By passing act of general insurance business was nationalized in 1973 and many insurance companies were amalgamated. And then general Insurance Corporation was incorporated as a company in 1971. now there are total 31 general insurance companies including the ECGC and agriculture insurance corporations of India. In India marine insurance was first started in 17th century. and general insurance corporation was first set up in 1973 as a holding company with four subsidiaries companies. GIC functions worldwide around 4100 offices operate so the customer interface is made easy through a network of agents, officers, employees.

General Insurance Products

- Health insurance covers hospitalization, medical bill, operation treatment, maternity cover, and its premium also saves tax.
- Fire insurance compensates for the damages caused to a property and goods due to fire. It also covers damages caused to third party property due to fire. There are various types of fire insurance like valued policy, floating policy, comprehensive policy and specific policy.

- Motor insurance is for car or bike which covers the loss due to accidents, damage, theft, fire or natural calamities.
- Marine insurance covers loss or damage of ships, cargo, terminals and transport of cargo by which property is transferred. while marine insurance is of two types:
 - Ocean marine insurance
 - Inland marine insurance

Importance of Study

1. It Covers the study of Non Life Insurance products.
2. It include the performance of all private and public players in last ten years of Non Life Insurance in India.

Literature Review

1. **Article “J. care medical insurance” by khan in the year 2017-18 published in health insurance book** says that main objective of this study was to establish the contribution of J- care medical insurance insured at jubilee insurance company in Kenya. Researcher adopted both primary and secondary data and findings indicated that J–care medical insurance cover significantly on the performance of medical insurance business at jubilee insurance company in Kenya. And study concludes that efficiency in the administration of medical insurance products, re-packaging of product and improving standard of product impact the performance of product in the market.
2. **“Impact of E-insurance in rural areas” by Mary T.L. published in international journal of trend in scientific research and development in the year December 2017.** E- Insurance provides a new gateway of income and provides additional market segment data was calculated through questionnaire both public and private insurance companies was covered under the study and after analyzing data finding and conclusions under recorded.
3. **“An empirical note on general insurance products” by C. sankar PhD in June 2016 published by small enterprise development, management and extension.” Journal has researched about various products of general insurance”** and explains that insurance companies should enough qualitative products by reducing cost. On the report of accident company officially send surveyors for the loss occurred, and several insurance providers are international companies which reflects the experience which is gained by them across the globe and findings can be generalized to a great extent.
4. **Title of the book “ financial markets and financial services” editor of the book is Vasantdesai published by Himalaya publishing house in the year 2016’s edition , he**

“has researched about insurance services which includes financial and non-financial services” and has also described about G/c established in 1973 which its four subsidiaries national insurance company, new India insurance oriental fire insurance company and united India insurance company which operates number of insurance scheme.

5. **Research paper “on Insurance Trends” published by money life on 2015** highlights that policy holder are more comfortable buying insurance from banks after under studying product features and they consider life insurance as a key investment to accumulate saving for the future needs, child’s marriage and higher studies.
6. **Article titled “analysis of various contribution channels in life insurance industry in India” by Aditya Nath Jha in the year 2014** analyzed that before privatization only individual insurance agent were allowed to sale life insurance that nowadays distribution channel has been expanded.
7. **Title “analysis of financial stability of Indian non-life insurance companies” by basherahmadJoo in the year 2013** reports that world war after liberalization insurance sector has undergone significant transformation and after the entry of many new players has resulted into heavy loss for Indian public and private insurers. and further study briefly describes about relationship between various factors and solvency of non-life insurance by using multiple regression analysis and shown that claim ratio and firm size have greater impact on solvency position of insurance companies.

OBJECTIVES OF THE STUDY

- Research Objective
 - To know about the financial performance of non-life insurance companies in India.
 - Premium (Within India) Underwritten By Non-Life Insurers - Segment Wise
- Common Objective
 - To know about different products offered by private sector’s non-life insurance companies

RESEARCH PROBLEM

First phase of the research about different products of general insurance companies

The scope of the study will be able to reveal the different products of non-life insurance private companies, its underwritten premium, commission expenses, incurred claim ratio, net retained premium on Indian business, total investment of non-life insurers.

Second research about private non-life insurance companies

This study will reveal about gross direct premium income in India, company shares in Indian market.

RESEARCH METHODOLOGY

SAMPLING METHOD	Non probability convenience sampling
TOOL USED	MS excel data analysis package
TYPES OF RESEARCH	Comparative
SOURCE OF DATA	Secondary
POPULATION OF THE STUDY	Life Insurance
THE PERIOD OF THE STUDY	5 years (2014-15 to 2018-19)
STATISTICAL TOOLS & TECHNIQUES	One-way ANOVA, T-test, chi-square, mean, SD, Cov.
DATA COLLECTION METHOD	Secondary

Hypothesis:

H₀:

There is no significant difference in the study on products on non-life insurance companies in India- Premium (Within India) Underwritten By Non-Life Insurers - Segment Wise

H₁:

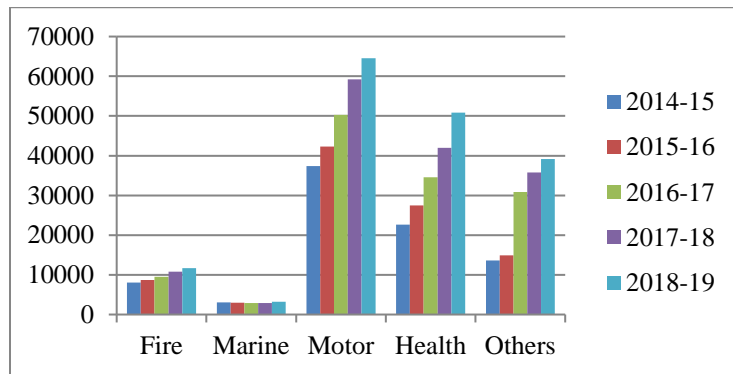
There is significant difference in the study on products on non-life insurance companies in India- Premium (Within India) Underwritten By Non-Life Insurers - Segment Wise

Data Analysis and Interpretation

**Table-1.1.Premium (Within India) Underwritten By Non-Life Insurers -
Segment Wise(In Cr.)**

Products	2014-15	2015-16	2016-17	2017-18	2018-19	Mean	S.d	covariance
Fire	8057(9.49)	8731(9.06)	9538(7.44)	10780.70(7 .16)	11667.64(6 .89)	9754.868	1473.865 765	69553.8 05
Marine	3020 (3.57)	2984(3.10)	2917.47(2.28)	2894.66(1. 92)	3238.14(1. 91)	3010.854	136.6430 839	458871. 123
Motor	37379(44. 14)	42301(43. 98)	50250(39.22)	59246.11(3 9.32)	64522.35(3 8.08)	50739.692	11316.80 41	1013353 70
Health	22636(26. 73)	27457(28. 49)	34526.61(26. 95)	41980.56(2 7.86)	50833(30)	35486.634	11271.83 977	1019181 19
Others	13592(16. 05)	14905(15. 47)	30895(24.11)	35760.09(2 3.74)	39186.78(2 3.13)	26867.774	11899.62 057	7.85111
Total premium	84684	96379	128128.34	150662.13	169448.46	9754.868	1473.865 765	69553.8 05
Mean	16936.8	19275.6	25625.4	30132.4	33889.6			
S. D	13546.95 8	15754.45 4	19286.2	23108.7	25917.3			
Covariance	17045938 5.5	23127360 4.2	356372666.1	477460240	265788684			

Interpretation



The pick of premium underwritten of companies within India of the products are of MOTOR, HEALTH and OTHERS. So, the premium is 64522.45 cr., 50833 cr., 39186.78 in the year 2018-19. Lowest premium underwritten within India of the company's product are of fire and marine which were 11667.64 cr., 3238.14 in the year 2018-19. The highest mean is of FIRE which is 9754.868 cr. The lowest standard deviation is of MARAINE which is 136.64. And the highest covariance of the product of FIRE that is 69553.805.

ANOVA: Two-Factor Without Replication

SUMMARY	Count	Sum	Average	Variance
Row 1	5	48774.34	9754.868	2172280.293
Row 2	5	15054.21	3010.842	18674.81892
Row 3	5	253698.5	50739.692	128070055.1
Row 4	5	177433.2	35486.632	127054376.5
Row 5	5	134338.9	26867.774	141600969.8
Column 1	5	84684	16936.8	183520069.7
Column 2	5	96378	19275.6	248202828.8
Column 3	5	128127.1	25625.414	371956373.6
Column 4	5	150662.1	30132.412	534010985.5
Column 5	5	169447.9	33889.582	671707949.6

ANOVA:

Source of Variation	SS	d.f.	MS	F	P-value	F critical
Rows	7458895200	4	1864723800	51.55642	6.08E+00	3.006917
Columns	1016967797	4	254241949	7.029355	0.00182521	3.006917

Error	578697628.9	16	36168601.8			
Total	9054560626	24				

Decision:

$F_{cal} = 51.55642$ and $F_{tab} = 3.006917$

Therefore, $F_{cal} > F_{tab}$

Hence, H_0 is rejected.

Hence, H_1 is accepted.

Therefore, we can say that there is a significant difference in the (premium underwritten) of the various products of non-life insurance companies in India.

Limitation of the Study

- We have selected only 5 products of general insurance out of around 13 products offered by different general insurance companies in India, which are taken as a common product from all the companies of private sector.
- Another limitation of this study is that only private sector's general insurance companies are taken for research purpose.
- Since the data taken from the report kept on fluctuating every year so it was difficult to common on exact judgment.

Findings , Suggestion & Conclusion

- Premium underwritten within India of the motor insurance is increasing year by year
- Commission expenses of motor insurance were highest in the year 2018-2019.
- Incurred claim ratio of motor insurance is also high among all the products.
- Net retained premium of motor insurance is highest till the years.
- Suggestion
 - Operating expenses for the products of general insurance should be reduced by private sectors companies.
 - Public sector should increase efficiency in their performance as compared to private sector so that claim ratios by clients are automatically reduced.
 - Dividend payment to the investors by public sectors companies should be increased year by year because data shows that it is decreasing every year.

Conclusion

Insurance is now a day's very necessary for everyone to have it because it gives absurdity of money at the time of occurrence of an uncertainty. There are various schemes offered by various insurance companies as per the need of clients. And also offers insurance for various property and assets. Many people also take insurance as an investment tool too. From the study we can

conclude that private sectors general insurance company's performance in the various products is effective as compared to public sectors general insurance companies. But the expenses related to transaction of insurance are highest of private sector as compared to public sector.

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A study on Perception and Attitude of Consumer towards the effectiveness of Consumer Rights in India with special reference to teenagers

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Abstract

Human beings are consumers of a variety of products ever since birth and till the last day of our existence on earth. Human survival without the basic goods and services is a tough one. Many products and services that we use adds convenience thereby resulting in satisfaction of the consumer's needs. Markets are doing a great job, in finding their target groups and flourishing with brilliant ideas that are successfully executed. It all goes down to mapping the consumer and what he needs, when and where. All business activities take form only around the consumer. In the words of Mahatma Gandhi (1890) says "a consumer is the most important visitor in our premises, he is not dependent on us, we are dependent on him, he makes favor to us, not we favor on him". There is a complete in the focus, from profit centric to now being consumer centric. It is more or less, that the consumer is now 'king'. Over the years the governments have observed how consumers have been exploited by the sellers, so they realized how important it is to have a system in place or a governing cell to ensure consumers are enjoying their basic right and are not crushed by the clever and wrong tactics of sellers. But it all depends on how aware a consumer is of these basic rights to get back at the wrongs done to them(Mandal, 2009). In this empirical research study an attempt is made to understand the perception and attitude of consumer towards the effectiveness of Consumer Rights in India with special reference to teenagers.

Keywords: Consumer Rights, Consumer Attitude, Consumer Perception, Teenagers

1. INTRODUCTION

Human beings are consumers of a variety of products ever since birth and till the last day of our existence on earth. Human survival without the basic goods and services is a tough one. Many products and services that we use adds convenience thereby resulting in satisfaction of the consumer's needs. Markets are doing a great job, in finding their target groups and flourishing with brilliant ideas that are successfully executed. It all goes down to mapping the consumer and what he needs, when and where. All business activities take form only around the consumer. In the words of Mahatma Gandhi (1890) says "a consumer is the most

important visitor in our premises, he is not dependent on us, we are dependent on him, he makes favor to us, not we favor on him". There is a complete in the focus, from profit centric to now being consumer centric. It is more or less, that the consumer is now 'king'.

Consumer Rights, as such did not exist before the 1960. Consumers back then had no means of legal protection, or ways to help them stand up for any form of exploitation. Then in the year 1962 the President Kennedy of the United States specified on the importance of protecting the consumers and ensuring their basic rights and pushed for the Consumer Bill of Rights. It had the four-basic back then that included, right to safety, right to information, right to choose and right to be heard. This indeed set the base, and in the following years added more Consumer Rights to the list of four. This indeed was news for the other countries who then saw its importance, and thereby adopted such rights on similar basis.

The history behind the Consumer Protection Act of 1986, goes back to when India started indulging in imports and exports, initially everything was fine, slowly many substandard goods began to enter the territory and Indian traders themselves indulged into many unfair trade practices thus under the leadership of former Prime Minister Rajiv Gandhi the act was passed. Thus, in the year 1986 in the month of January many representatives of the different state governments and other important personnel got together for a seminar and discussed the importance of safeguarding consumers, they also looked into the different laws of other countries and designed the framework of the act to ensure all details are covered. The bill was finally placed at Lok Sabha on 9th December 1986. The bill therefore enshrines the basic rights of consumers that could be effectively monitored by the consumer courts and its concrete redressal machinery at the center, state and district levels.

Consumerism is at its infancy level in our country. Consumer awareness is extremely low due to apathy and lack of information and education among the common masses. No concrete steps have been taken to keep consumers informed about product or service price, protection against unsafe goods, competitive prices, consumer education, price control mechanism, testing facilities and very few are aware of the redressal agencies existence (Sinha, R., & Mittal, 2015). This shows how many of the consumers are not being informed nor are they willing to take that extra step to find out what could be done when they are deprived of basic rights.

Consumer protection in today's scenario is of great importance and relevance. Consumerism has now evolved out to be a recent and universal phenomenon. It is now considered as a social movement. It in its true sense means protection of the interests of the consumers, it keeps an eye wherever there is a transactional relationship between seller and buyer. It is present and associates to the different activity undertaken by the government, business and independent organizations and keeps a tab on their design to protect consumers. Consumerism is also a process to allow consumers to seek redress and solutions to the injustice done to them.

Consumerism has many components to it, of which the main component is about having self-protection of the consumers. It is also the duty of the consumers to identify their basic rights and be aware of what is happening around and take special concern while purchasing goods and services. Now due to a slight circulation that there are agencies who taken into consideration the grievances of consumer, business now having a red alert alarming them that

they are being watched by the law and they now have adopted a code of conduct to ensure they do not enter into any act that will go against the law. The Consumer Protection Act has been instilled in many organization, business and manufacturers little fear that there is no escape if a consumer is cheated and hence there is more transparency and methods adopted for good seller-buyer relationship.

2. STATEMENT OF THE PROBLEM:

A consumer's satisfaction will eventually decide the success of the business. From business being profit centric, there is now a drastic shift in it being consumer centric. A consumer remains as a focal point to any business. A business is required to always be upgraded to the trends that will match a consumer requirement. Ample amount of time, money and skill is spent in research and development to be in line with innovation and technology.

Manufacturers produce different kinds of goods and services. In today's scenario picturing India as a developing nation, and due to the advent of globalization and liberalization, a massive variety of products are sold to consumers. Now the question arises as such, are the consumers being able to exercise their basic Consumer Rights on the purchase of such products, focusing on the FMCG processed food, which is inclusive breakfast cereals, cheese, tinned food items, bread, snacks and other meat products to broadly classify it. Teenager seem to be more attracted to this segment as it falls under the convenience category, ready to use and of a reasonable cost, but the teens seem to be falling prey due to lack of consumer awareness and do nothing about it due to lack of information regarding Consumer Protection Act, (Arora, Chawla, & Sachdeva, 2014), emphasise that for a country like India where the population consists of mostly young teens, there is massive illiteracy and excessive ignorance of what is going on around. The country hopes a lot on the young minds to take the generations forward, but to do, there is a requirement of good information and knowledge. Teens need to ensure they always stand for what is right, know sufficient information on consumer knowledge and consumer redressal agencies and they need to take in the further initiative to passing on this vital information to members of their household, neighbourhood friends and through social media. Its education and awareness that will make sure that they are self-confident and stand up for the best. They need to make sure and check if the products are worth the money, are they of good quality, rightly weighed, is it over priced, and is it subjected to adulteration. In reality, many consumers are being exploited mainly the teenage segment as they consume different variety of processed food and thereby the quality of it is always to be questioned.

3. Objectives of the study:

- To study the perception of teenage consumers towards effectiveness of Consumer Rights in the FMCG sector with special reference to processed food.
- To evaluate the attitude of teenage consumers towards effectiveness of Consumer Rights in FMCG sector with special reference to processed food.

4. Hypothesis:

India a developing nation, standing as the second most populated country in the world is fortunately blessed with a young population crowd. Ranging in from young teens to late teens, they do play a significant part in spreading consumer awareness (Arora, Chawla, &

Sachdeva, 2014), emphasise that for a country like India where the population consists of mostly young teens, there is massive illiteracy and excessive ignorance of what is going on around. The country hopes a lot on the young minds to take the generations forward, but to do, there is a requirement of good information and knowledge. Teens need to ensure they always stand for what is right, know sufficient information on consumer knowledge and consumer redressal agencies and they need to take in the further initiative to passing on this vital information to members of their household, neighbourhood friends and through social media. Its education and awareness that will make sure that they are self-confident and stand up for the best. Young teens seem to have consumer education in their text books but do not practise it or spread word. Late teen does feel betrayed if they are betrayed of their basic rights and tend to showcase frustration.

H1- There is a significant difference between early teenage respondents and late teenage respondents with regard to their awareness about Consumer Protection Act of 1986.

Consumer education is extremely vital irrespective of gender, as a consumer one is accountable of knowing and being aware of their basic Consumer Rights and duties. Kishtwaria, Sharma, Vyas (2004) highlight how the Consumer Act in India is still at its infancy stage. Though so many provisions over the years has been implemented, it has not effectively reached to the masses. Many still are unaware of the consumer courts that are in play to fight for crimes done against the consumers. Consumers prefer to be ignorant and remain silent because they feel they can do nothing about it. Rampant illiteracy is the main cause for which, consumers are being deceived. Consumer education needs to be incorporated in schools itself, so that the kids learn and are aware of the provisions under the Act and where they can run to in case of any unfair practice. In their paper, it is gaged that men know more and are aware of the consumer courts whereas the percentage of women being aware of consumer courts is less. This again is a major loophole in terms of severe illiteracy and India a developing nation shouldn't trend this way.

H2- There is a significant difference between male and female teenage consumers with regard to awareness of the Consumer Protection Act of 1986

5. Review of Literature:

Consumers use a variety of goods and services, but fail to understand their true worth in terms of money, value, quality and actual satisfaction. Very few people question the justice done by a product or a service for the consideration used(Singh & Grewal, 2013). Here comes consumerism, it is the organized efforts taken by an individuals, groups and government to help protect consumers from policies and practices that infringe Consumer Rights to fair business practices. And to this came in the existence of the Consumer Protection Act of 1986, its main objective is to protect the interest and safeguard the rights of the consumers which are as follows(Sivakumar & Marimuthu, 2018). The six consumer rights include: right to safety, right to information, right to choose, right to be heard, right to redress, right to consumer education.

Muralidharan. (2003) mentioned how consumer do need to enjoy their basic Consumer Rights. Individuals do not have the authority to hamper or exploit them, consumers deserve to

be given the best of products and services. But the only problem is that the Consumer Protection Acts of 1986 has not been implemented effectively, it does not have any charges for penal or exemplary damages. It lacks a proper enforcement mechanism. There is good access to the websites and forums, but it is easier accessed by the technically versed crowd and the rest fall back to a category of not being able to proceed further with the charges and hence prefer to be victims of exploitation as they are not aware of how to proceed further.

The research conducted by Neetu Sharma (2013) lays emphasis on how there is now a great need for every consumer to be aware of what they buy, and how much do they pay for a good or service. In the current financial age, all payment is made online using net banking, consumers must have an industrious and drilling awareness. Consumers need to be vigilant and aware of potential issues and not give a chance for exploitation. Consumers these days are becoming puppets, dancing in to the tune of advertisements that are not realistic. Consumers are failing in analyzing the goods, potential tricks behind the sale of goods, what is the right price to pay and what to expect. consumers must have vast knowledge on the quality of a product whether it is good for health or not, they need to have education about the various hazardous and problems associated with the advertisement of a product and also a good knowledge about their rights, if any consumer feels exploited they can feel free to approach a consumer court for justice. All consumers to beware of their basic responsibility as well to reduce wasteful and unnecessary consumption.

6. Methodology:

This research is done majorly to identify the perception and attitude of teenage consumers towards the application and information they have on the Consumer Rights in line with the Consumer Protection Act of 1986. Both primary and secondary data is collected and analysis is done. Primary data is collected using questionnaire. To examine the hypotheses, data was gathered from a self- administered questionnaire conducted among teenage consumers and their participation in this study was on a voluntary basis. The questionnaire comprised of 23 close ended questions. The questionnaire was distributed to teenagers in schools, colleges, shopping areas, through email, WhatsApp, social media and messaging services. 5 Point Likert scale was used to analyse the level of attitude of teenagers. Sample size chosen for the research study was 200 teenage respondents in the age group of 13-17. Consent was taken from parents as part of ethical consideration before reaching the respondents for data collection.

Secondary data was gathered from various documents, scholarly articles, literature from published books, journals and the internet. The sampling technique selected for the study was simple random sampling, the respondents were randomly selected teens from a total population within Bangalore.

7. Scope of the research:

Consumer awareness is currently a necessity. Consumer Rights and its duties is required to be known by each and every consumer. Teenagers now form a very important target market

segment, and require a lot of attention from the marketing perspective. Parents now allow and encourage their children especially teenagers to check details before purchase of any product. Teenagers are most often attracted to the FMCG segment of processed food, quite a few situations they have become victims of exploitation. Thus, the dissertation is carried out among teens in Bangalore to find out their general awareness of Consumer Protection Act of 1986, and their perception and attitude towards effectiveness of Consumer Rights in FMCG sector with special reference to processed food.

8. Conceptual Framework:

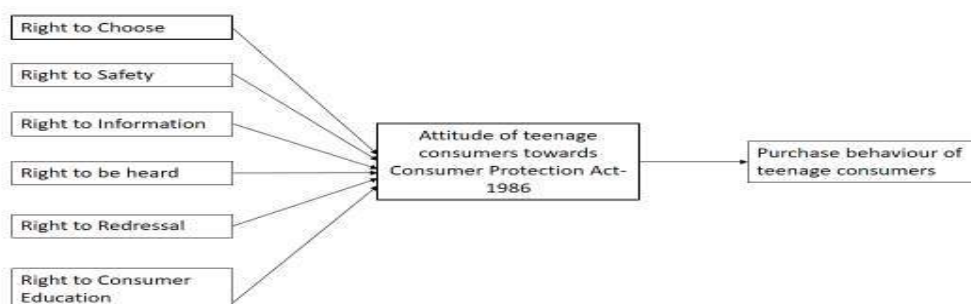


Fig.1: Research Framework

9. Analysis and Discussion:

9.1. Results

Statement	SA (%)	A (%)	N (%)	D (%)	SD (%)
Teenage consumers' knowledge and information about the basic Consumer Rights in India.	12.5	31.5	21.5	33	1.5
Teen consumers keep in mind the basic rights of a consumer while making purchases of a FMCG product.	15	31	20	31.5	2.5
Teen consumers are free to express their opinion against any form of exploitation without any fear.	17	34	21.5	21	6.5
Teen consumers are well versed with the procedure to file a complaint at the consumer courts.	24.5	30.5	14.5	24	6.5
Teen consumers dont make use of any online portals to file a complaint against any form of exploitation.	20	33	18	22	07
Teen consumers are aware of the importance of the right to redress.	24.5	25.5	20.5	27	2.5
Teen consumers have very little knowledge about the consumer	15.5	44	16	18.5	06

courts that are available for grievance redressal.					
Teenage consumers opinion on the fact that redressal agencies have always given immediate and justifiable response to the complaints made.	13.5	31.5	26	22.5	6.5
Consumer education is widely available to each and every teenage consumer.	19.5	36	18.5	23	03
Teenager is sufficiently educated and well aware of their basic rights as a consumer.	10	34	20.5	21	5.5

Source: Primary Data. SA(Strongly Agree), A(Agree), N(Neutral), D(Disagree), SD(Strongly Disagree)

The table 9.1 shows that 31.5% of the respondents agree and 12.5% strongly agree that they do have basic knowledge and information about the basic Consumer Rights in India. 21.5% of the respondents were neutral and 33% disagree and 1.5% of the respondents strongly disagree to the statement and do not have sufficient knowledge about Consumer Rights in India.

Table also shows that 31% of the respondents agree and 15% strongly agree that they do keep in mind the basic rights of a consumer while making purchase of FMCG product. 20% of the respondents were neutral and 31.5% disagree and 2.5% of the respondents strongly disagree to the statement and do not keep in mind the basic rights of a consumer while making purchase of a FMCG product

The table 9.1 shows that 34%of the respondents agree and 17% strongly agree that they are free to express their opinion against any form of exploitation without any fear. 21.5% of respondents were neutral and 21% disagree and 6.5% of the respondents strongly disagree and depict that they are not free to express their opinion in case of any form of exploitation. They are worried about their safety.

The table also shows that 30.5% of the respondents agree and 24.5% strongly agree that they are well versed with the procedure to file a complaint at the consumer courts. 14.5% of respondents were neutral and 24% disagree and 6.5% of the respondents strongly disagree and depict that they are not well versed with the procedure to file a complaint at the consumer courts.

Thirty three percentage of the respondents agree and 20% strongly agree that they do not make use of any online portals to file a complaint against any form of exploitation. 18% of

respondents were neutral, 22% disagree and 7% of the respondents strongly disagree and depict that do make use of online portals to file a complaint against any form of exploitation.

20.5% of respondents were neutral and 27% disagree and 2.5% of the respondents strongly disagree and depict that they are not aware of the importance of the right to redress.

The table 9.1 also shows that 44% of the respondents agree and 15.5% strongly agree that they have very little knowledge about the consumer courts that are available for grievance redressal. 16% of respondents were neutral and 18.5% disagree and 6% of the respondents strongly disagree and depict that they do have sufficient knowledge about the consumer courts that are available for grievance redressal.

Twenty six percentage of respondents were neutral and 22.5% disagree and 6.5% of the respondents strongly disagree and depict that they feel the redressal agencies have not always given immediate and justifiable response to the complaints made.

The research shows that 36% of the respondents agree and 19.5% strongly agree that consumer education is widely available to each and every teenage consumer. 18.5% of respondents were neutral and 23% disagree and 3% of the respondents strongly disagree and depict that they feel consumer education is not available to every teenage consumer.

The table 9.1 shows that 34% of the respondents agree and 19% strongly agree that every teenage consumer is sufficiently educated and well aware of their basic rights as a consumer. 20.5% of respondents were neutral and 21% disagree and 5.5% of the respondents strongly disagree and depict that not every teenage consumer is sufficiently educated and well aware of their basic rights as a consumer.

H1- There is a significant difference between early teenage respondents and late teenage respondents with regard to their awareness about Consumer Protection Act of 1986.

Table9.2 Chi square test results of the hypothesis H1

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	48.206 ^a	8	.000
Likelihood Ratio	50.076	8	.000
Linear-by-Linear Association	38.350	1	.000
N of Valid Cases	200		

3 cells (20.0%) have expected count less than 5. The minimum expected count is .86.

Significance level < 0.05 : H1 rejected. Therefore, there is no significant difference between early teenage respondents and late teenage respondents with regard to their awareness about Consumer Protection Act of 1986 depicting that teenagers are sufficiently aware of the Consumer Protection Act and its importance.

H2 There is a significant difference between early male and female teenage consumers with regard to awareness of the Consumer Protection Act of 1986.

Table 9.3: Chi-square results of the hypotheses H2

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.288 ^a	4	.863
Likelihood Ratio	1.296	4	.862
Linear-by-Linear Association	.004	1	.948
N of Valid Cases	200		

a. 2 cells (20.0%) have expected count less than 5. The minimum expected count is 1.50.

Table 9.4: Influence of gender on the awareness of Consumer Protection Act of 1986

Count

		Q1					Total
		1.0	2.0	3.0	4.0	5.0	
Gender	female	1	35	20	30	14	100
	male	2	31	23	33	11	100
Total		3	66	43	63	25	200

Significance level > 0.05 : therefore, H2 accepted as the data from the table 4.3 represents that more female respondents are relatively unaware of the Consumer Protection Act of 1986 in comparison to the male respondents. More programs need to be implemented by the government for consumer awareness.

9.2. Practical Implementation

Teenagers do not keep a check on the price, weight, quantity and expiry of a product, it is a very important act done while making purchases, teenagers should be doing it along with educating their parents and friends. Teenagers are not aware of the different platforms available to them for grievance redressal which implies severe lack of consumer education, as there are platforms available at the state, district and central level. Teenagers are not afraid to

stand up against any form of exploitation, they are ready to fight for their basic rights nevertheless they do notice an exploitation being done to them due to carelessness during purchase. Teenagers are sufficiently aware of the procedure to file a complaint at the consumer courts, but many times they feel they wouldn't get a proper solution and neglect the exploitation done to them. Teenagers though they are tech savvies they do not take up those few minutes to visit online consumer help forums like 'Jago Grahak Jago' see what they offer and not take the time to make a complaint when required. Consumer education is very essential topic, it has to be made mandatory at schools and colleges and spread to general masses both in urban and rural areas so that consumers are well aware of their basic rights and do away with exploitation

9.3 Limitations and Implications for Future Research

The study focused only on teenage consumers between the age of 13 to 17 thereby it is restricted to a small number of respondents. The responses obtained may be biased which can be a problem to get the accurate analysis of the data. Many teenager's due to lack of concept knowledge would have carelessly filled the questionnaire thereby difficulty in obtaining the clear true picture.

Further study could be conducted on the different age groups apart from just teenagers. A study could be conducted on an exclusive basis of all the six Consumer Rights in India. A study could also be conducted on the responsibilities of consumers.

10. Conclusion

Consumer Rights has now become a topic of prime importance in this generation where there is increase in purchasing power. Every single consumer either young or old have the basic right to purchase products and service at the best quality and the best price. Not being aware of the basic Consumer Rights will lead to increase in the consumer exploitation cases. Manufactures also need to move away from the motive of only making profits and concentrate more on the safety and satisfaction of consumers. Consumer courts should also be able to deliver right judgements keeping in mind that customer is king. Consumer Rights are available but lack of knowledge and awareness regarding the same will make it of no use, consumers need to put in those extra efforts to find out about the laws available and the best way to bring out a solution and curb exploitation.

Be an alert consumer! And also, be a responsible consumer!

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FACTORS INFLUENCING TO WORK AS SERVANT MAIDS – A STUDY AMONG SERVANT MAIDS IN PALAYAMKOTTAI TALUK OF TIRUNELVELI DISTRICT

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ABSTRACT

As a part of the unorganised sector, servant maids play a major role in performing every household chore in other people's house. Most of them are from poorer sections of the society and this work involves a significant proportion of the work force worldwide. In some of the families, servant maids are the main income earners of their family. Especially, women who migrated to some other places, due to social reasons, like marriage and livelihood for their improvement and to upgrade the standard of living of their families does this work. In some cases, while mother is a domestic worker, she keeps her daughter or daughter-in-law with herself for helping in her domestic work and making a way to create another domestic worker. This paper aims to highlight certain factors which influence the women to work as servant maids in the unorganised sector.

Key words: servant maids, house hold chore, work force, migration

INTRODUCTION

One of the low-ranking occupations assigned to the poorest class of society is "Domestic Service". Employment of servants has become very common in the urban areas; and in many cities there are a large number of housewives going out for jobs. The employment of servants saves much of the time and energy for the working housewives of modern cities. Domestic servants have proved to be a necessity for non-working housewives in cities. In urban areas, they commonly engage domestic servants for carrying out household chores, partly due to physical inability, and partly due to lack of time. Moreover, in nuclear families there is no stand-by in the family, if the house wife falls ill. Also we can argue that the new middle classes have developed a life style which has increased the demand for domestic servants. The general socio-economic condition of maid servants is rather sad and deplorable. In most of the cases the husbands of these maid servants are either unemployed or underemployed and Some push factors like due to communal background, social dependence and lack of confidence in securing other productive jobs. Especially in case of being unskilled and having no formal education influence and make them to end up with being a servant maid. Probably these factors lead the women to search for financial stability.

REVIEW OF LITERATURE

Shurlee Swain (2005) article revealed the complex relationship between domestic service and illegitimacy. While it argues the overrepresentation is more apparent than real, a product of the situation of the domestic servants whose workplace was her home and whose continued employment was often dependent on maintaining high moral standards, it will also contest the viability of domestic service as a solution for the mother compelled to work to support her child

Oludayotade and Adeyinka a. Aderinto (2012) their study investigated factors that propel demand for domestic servants in Oyo State, Nigeria. Where vulnerable children are internally trafficked to work as domestic servants in affluent urban households. The results show three categories of employers: newly married women, married women with grown-up children, and isolated widows and grandparents. The demand is driven by role dualism, workload, and the need for companionship. The incipient decline in the extended family structure of social exchange system (fostering) and preference for “outsiders” rather than family members justify the demand for and use of domestic servants. The study recommended welfare programs targeted at demanding households and an intervention strategy for the trafficked children

Dr.Minakshkumawat (2015) concludes that women works in the most difficult way, they earn the least in life. The additional social responsibilities are shouldered by them. Their subordinate status in society, male dominated family set up, socioeconomic backwardness, proneness for occupation in the unorganized sector with low productivity and marginalization in employment opportunities account for their poor or low earning capacity.

Bhagyashree S.Vadageri and Dr. M. Hilariasoundari (2016) stated that the reasons for women entering into the informal sector are such as poverty and unemployment. These women are exploited by their employers, as the placement agencies are yet to find out strategies for the protection of these women. Lack of proper legislations and legal support has put these women domestic labourers into still more vulnerable condition. Even though the women domestic labourers work for more hours, they are paid very less. It affects their personal and social life.

OBJECTIVES

- To identify the factors influencing them to work as maids in the study area
- To offer suitable suggestions for the betterment of the maids.

RESEARCH METHODOLOGY

Research type: Empirical research

Type of data/ data source used: The present study is based on both primary data and secondary data. Primary data collected with the help of the interview schedule in Palayamkottai Taluk of Tirunelveli district with the simple random sampling method. A sample size of 50 respondents was taken for the study. One way anova were used for analysing the data.Secondary data were collected with help of the journals and websites.

DATA ANALYSIS AND INTERPRETATION

TABLE NO 1.FACTORS INFLUENCING TO WORK AS SERVANT MAIDS

ONE WAY ANOVA

Ho: There is no significant relationship between age of the respondents and factors influencing them to work as servant maids

ANOVA

VARIABLES		SUM OF SQUARES	DF	MEAN SQUARE	F	SIG.
Unemployment/sickness of husband	Between Groups	12.480	3	4.160	2.781	.051
	Within Groups	68.800	46	1.496		
	Total	81.280	49			
Social Dependence	Between Groups	4.170	3	1.390	1.172	.331
	Within Groups	54.550	46	1.186		
	Total	58.720	49			
Conflict in family	Between Groups	6.653	3	2.218	2.652	.060
	Within Groups	38.467	46	.836		
	Total	45.120	49			
family disorganisation	Between Groups	1.813	3	.604	.468	.706
	Within Groups	59.467	46	1.293		
	Total	61.280	49			
failure in education	Between Groups	5.053	3	1.684	1.325	.278
	Within Groups	58.467	46	1.271		
	Total	63.520	49			
Absence of better job	Between Groups	2.303	3	.768	.891	.453
	Within Groups	39.617	46	.861		
	Total	41.920	49			
Insufficient income	Between Groups	4.463	3	1.488	2.311	.089
	Within Groups					

	Within Groups	29.617	46	.644		
	Total	34.080	49			
lack of skill & knowledge on other work	Between Groups	10.453	3	3.484	2.732	.054
	Within Groups	58.667	46	1.275		
	Total	69.120	49			
Due to their communal background	Between Groups	11.370	3	3.790	2.390	.081
	Within Groups	72.950	46	1.586		
	Total	84.320	49			
Due to debt	Between Groups	1.013	3	.338	.494	.688
	Within Groups	31.467	46	.684		
	Total	32.480	49			
To meet out their children's education expenses	Between Groups	2.063	3	.688	.682	.568
	Within Groups	46.417	46	1.009		
	Total	48.480	49			

Significance at 5% level

Source: Primary data

Since P value is greater than 0.05, null hypothesis is accepted at 5% level with respect to these factors which includes Unemployment/ sickness of husband, social dependence, conflict in family, family disorganization, failure in education, absence of better job, insufficient income, insufficient skill & knowledge on other work, due to their communal background, due to debt and to meet out children's education expenses. Hence there is no significant relationship between age of the respondents and factors influencing them.

SUGGESTIONS

- Most of them borrow money for their children's education expenses and functions in the family, though there are some benefits available to them to meet out such needs, they are unaware about the schemes. So necessary steps have to be taken to create awareness.

- Most of the maids lack skill and knowledge on other productive works. Though they earn a livelihood by being a servant maid, in order to improve their economic background, necessary measures have to be taken to improve their skills.

CONCLUSION

The researcher concludes that most of the respondents are forced to do this work to feed their family. According to them there is no other way to earn money with their little education and technical skill. Majority of the maids are working for their children's education expenses, although they are in poor situations they are very much determined in educating their children's. Most of the Maids started working after marriage when they realized that their husband's income is not enough to meet their basic needs and when they become unemployed person maids become the bread winners of the family. The other important factor is that, due to debt and having no formal education many of them are forced to take up this job. Due to these reasons, domestic work is easy to sustain their livelihood. It is observed that Maidservants from all the social category is recorded that among them majority are migrated and engaged in domestic work for their livelihood.

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A COMPARATIVE STUDY ON SERVICE QUALITY PERCEPTION OF CUSTOMERS OF SBI AND ICICI BANK WITH SPECIAL REFERENCE TO TRIVANDRUM CITY

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Abstract

Service quality is an important tool and has been widely practiced in almost all industries. Customer satisfaction has become the buzz word for any organization whether it is public or private sector. The concept of customer satisfaction and service quality is interrelated. Both the concept play an important role in banking sector, since it is the back bone of any economy. Thus, superior service quality enables the banks to differentiate itself from its competitors, gain a sustainable competitive advantage and enhance efficiency. The present study is intended to throw light on importance of customer acceptance towards service quality of banking. The objective of the study is to understand the customers knowledge on banking products and services, to assess the factors affecting service quality perception and to ascertain the level of satisfaction. The study is confined to Trivandrum city and simple random sampling technique is adopted over 100 respondents, 50 clients of SBI and 50 clients of ICICI bank. The analysis highlights that SBI customers are highly satisfied with the overall services offered in the bank when compared with ICICI customers.

Key words: service quality, customer satisfaction, economy, competitors

INTRODUCTION

In the present competitive environment, consumers are increasingly aware of alternatives in relation to services and organizations providing services. Consequently, expectations rise and consumers become more critical of the quality of service. With a view to ensure efficient financial services, India has deregulated and liberalized the financial sector in general and the banking sector in particular. The banking sector is the backbone of any financial system and economy. Commercial banks play an important role in the development of under developed and developing economies by mobilization of resources and their better allocation. The RBI is the primary regulator for the banking sector and the central government exercises direct and indirect control over the banks through RBI to protect the depositors and to stabilize the banking system. Indian banks have now realized that it no longer pays to have transaction based operating. This has shifted their focus from operational services to customer centric services. Today they are looking at newer ways to make a customer's banking experience more convenient and effective. This can be done by using new technology and techniques to identify customer needs and

then offering products to match them. In the financial world, product superiority does not last long. So the real strength comes from operational excellence and understanding the customer and developing rapport with them. Customer satisfaction is the most important factor since it influences the customer's choice of the bank. The success of banks generally depends on the customer satisfaction relating to new technological services rendered by the banks. The banking industries are mostly customer driven and their survival in competitive environment largely depends on new technological services provided by them. The concept of customer satisfaction and service quality is interrelated with each other. Moreover satisfaction of customers depend upon service quality and service quality is increasingly offered as a market place.

BANKING SERVICES

Indian economy is witnessing path breaking reforms. The financial sector, of which the banking industry is the largest player has also been undergoing major changes. Today, the banking industry is stronger and capable of withstanding the pressures of competition. During the past few years, tremendous changes have been witnessing in banking industry. The banks have shed their traditional functions and have been innovating, improving and coming out with new types of services. In modern banking, there are many ways for the customers to interact with a bank, including online and mobile banking, at an ATM, and over the phone. Today without the use of Information Technology, the banking sector may become paralyzed. The various customer service oriented products like internet banking, ATM services, telebanking, electronic payment system, cheque processing system etc. have declined the workload of the customers. Debit and credit cards are other beneficial products which have made the life of the customers much easier. Thus to provide a great customer experience, bank need to deliver on the expectations their customers have in all channels.

CONCEPT OF SERVICE QUALITY

Quality in services is an elusive concept and as such there is no generic definition of service quality. Service quality is considered as "a measure of how well the service is delivered and matches customers' expectations" or "providing the customer with what he wants, when he wants it, and at acceptable cost within the operating constraints of business "or "providing a better service than what the customers expect". Thus service quality is the conformance of services to the customers' specifications and expectations. The quality of service therefore depends on the ability of the server to meet the expectations of the customers. The five dimensions of service quality are:

- Tangibility
- Reliability
- Responsiveness
- Assurance
- Empathy

STATEMENT OF THE PROBLEM : In the competitive era, financial sector reforms have deregulated the markets to a great extent. It has become necessary to design and execute the best customer oriented practices and to internalize them for providing enhanced satisfaction to customers through the employees. The customers are able to choose their banker from a number of banks offering wide range of services and delivering quality services. The private sector banks in India are now becoming more market oriented and customer friendly than public sector banks. Superior service quality enables the banks to differentiate itself from its competitors. In this study, an attempt has been taken to study the services provided by SBI and ICICI bank to its customers, the service quality perceptions and level of satisfaction. The study aims to gain deeper understanding that to what extent the customers are satisfied with the service quality aspects and with the banking facilities.

OBJECTIVES OF THE STUDY

- ❖ To study the customers knowledge on various products and services offered by SBI and ICICI banks.
- ❖ To assess the factors affecting the service quality perception among customers .
- ❖ To ascertain the level of satisfaction towards services offered by SBI and ICICI banks.

SCOPE OF THE STUDY

The present study highlight the extent of utilization of the banking services offered by SBI and ICICI bank by the selected sample respondents. An approach to the study has been made from the point of view of customers who have various accounts in the selected banks. The scope of the study is restricted to customers of SBI and ICICI bank, in Trivandrum city. The study conducted on a sample of 100 customers, with 50 customers of SBI and 50 customers of ICICI bank. The period of study is six months.

RESEARCH METHODOLOGY

The study is conducted by using both primary and secondary data. The primary data has been collected through a structured questionnaire from a sample of 100 respondents. The secondary data was collected from articles, journals, magazines and newspapers, books, websites and other publications. Mathematical and statistical tools like averages, percentages, weighted score, mean and composite average are used for analysis.

LIMITATIONS OF THE STUDY

- The area of study is limited to Trivandrum City.
- The study is confined to SBI and ICICI bank customers.
- The sample size had to be limited to 100 because of time constraint.

REVIEW OF LITERATURE

Pooja Mengi (2008) in “Customer satisfaction with service quality-An empirical study of public and private sector banks”. The study compares customers’ perceptions

of service quality of public and private banks of Jammu. It was found that customers of public sector banks are more satisfied with the service quality, than those of private sector banks. The results of the study indicate that tangibility and reliability provides Maximum satisfaction to customers of private as well as public sector banks.. Superior SERVQUAL performance will ensure maximum customer satisfaction and also help in attaining customer's loyalty. Improved customer satisfaction through SERVQUAL would result in a positive word-of-mouth and consequently better customer acquisition and retention.

Navinkumar Mishra and VijaykumarPandey (2013) in their paper entitled “**customer satisfaction –A comparison of public and private sector banks of India**” in which research is done to compare public and private sector banks of India by evaluating their customer satisfaction. This research is mainly based on primary data which has been collected through a well-structured questionnaire (adapted from three different studies). The questionnaire has been distributed to 350 different respondents on different chosen locations. This paper makes a useful contribution as there are very low number of studies has been conducted in India on such areas like price, technology, reliability, customer service, location and infrastructure. Their findings says that most of people prefer to deal with public sector banks due to safety and reliability factors.

Parasuraman, Leonard L. Berry, and Valarie A. Zeityaml, (1988) in their study titled “**SERVQUAL: a multiple-item scale for measuring consumer perceptions of service quality**” described about development of 22 – item instrument in the assessment of service quality perceptions of customers in service and retail firms, which was called as “SERVQUAL”. The initial study based on the focus groups yielded 10 dimensions of service quality that included access, competence, courtesy, credibility, security, tangibles, reliability, responsiveness, communication, and understanding the customer. In concluding remarks, authors proposed that SERVQUAL scale can help a vast range of service and retail firms to assess the customer expectations and perceptions of service quality as it had a variety of potential applications.

Pandit C. Bilamge (2011) conducted a comparative study titled), “**A Comparative Study of Customer Perception Towards Services Rendered by Public Sector and Private Sector Banks**”on customer satisfaction in ICICI bank and State Bank of India and found that the behavior of the ICICI Bank staff is more cordial than the staff of SBI. The maintenance of ATMs and token system in ICICI bank was much appreciated by all the customers where as it was not up to the expected level of customers in SBI and the basic facilities are lacking in both the banks.

Debasish (2003) published), “**Service Quality in Commercial Banks: A Comparative Analysis of Selected Banks in Delhi**” had used Rust and Oliver model to study the

service quality in banks. The study revealed that the ICICI bank and State Bank of India provide better quality service. However, on the whole the public sector banks have failed to satisfy their customers in five dimensions namely tangibility, reliability, responsiveness, assurance and empathy.

ANALYSIS AND INTERPRETATION

Table 1.1

PARAMETERS		SBI (50)		ICICI (50)	
		frequency	percentage(%)	frequency	percentage(%)
Gender	Male	38	76%	36	72%
	Female	12	24%	14	28%
Age	Below 25	8	16%	12	24%
	25-40	12	24%	18	36%
	40-55	16	32%	10	20%
	Above 55	14	28%	10	20%
Education	12 th pass	16	32%	12	24%
	Graduation	20	40%	15	30%
	PG	14	28%	23	46%
Occupation	Service	12	24%	15	30%
	Self employed	15	30%	19	38%
	Student	4	8%	6	12%
	Homemaker	8	16%	4	8%
	Retired	11	22%	6	12%
Monthly income	5000-20000	18	36%	15	30%

	20000-35000	18	36%	20	40%
	35000-50000	8	16%	10	20%
	Above 50000	6	12%	5	10%
Frequency of using banking services	Daily	4	8%	2	4%
	Once in a week	6	12%	8	16%
	Twice a month	6	12%	12	24%
	Once in a month	15	30%	15	30%
	Quite often	19	38%	18	36%

Table 1.2.CLASSIFICATION BASED ON KNOWLEDGE

Basis	Mean score	
	SBI	ICICI
ATM	3.83	3.3
Online services	4.26	4.33
Locker	4.23	3.73
Loan facilities	4.46	3.43
Card services	3.73	3.43
Composite average	4.10	3.60

**Table 1.3.CLASSIFICATION BASED ON SERVICE QUALITY
DIMENSIONS**

DIMENSIONS	MEAN SCORE	
	SBI	ICICI
TANGIBILITY		
Upto date equipment	3.93	3.7
Employees approach	3.37	3.06
Visually appealing material	3.76	3.36
Visually appealing physical facilities	3.4	3
Composite average	3.61	3.28
RELIABILITY		
Error free records	3.8	3.7
Competitive pricing	2.67	3.36
Timely and efficient services	2.67	3.16
Satisfy customer request	3.36	3.7
Composite average	3.12	3.48
RESPONSIVENESS		
Prompt in responding to queries	3.53	3.16

Advises on services	3.7	3.63
Willing to help	3.73	3.06
Customer support services	2.93	3.66
Composite average	3.47	3.37
ASSURANCE		
Knowledge and competence to solve problem	3.73	4.23
Behavior of employees	3.33	2.93
Offers best products and services	3.93	3.96
Safe and secured	3.46	3.4
Composite average	3.61	3.61
EMPATHY		
Individual attention	3.53	4.03
Service hour	4.53	3.73
Concern for customer problem	3.17	3.4
Good experience	3.83	3.6
Composite average	3.76	3.69

FINDINGS

- The study shows that customers of SBI are having very well knowledge about the banking products and services with a composite average of 4.10 than ICICI

customers, with composite score 3.60. It has also been identified that some are even unknown about the details of locker and loan facilities in ICICI bank, which shows the need of improvement of communication among customers.

- In measuring the satisfaction of banking products, the customers of SBI are more satisfied with a composite average of 3.84 than the customers of ICICI, with a composite average of 3.79.
- While considering the tangibility parameters, SBI customers are highly satisfied with a composite average of 3.61 than ICICI customers with 3.28. In ICICI bank, customers are dissatisfied on the physical facilities and employees approach.
- According to the study, ICICI customers are highly satisfied with the reliability dimensions of bank than SBI customers. The reason for dissatisfaction among SBI customers are lack of competitive pricing of the products and services, and timely and efficient services.
- The composite average of 3.47 for SBI clearly reveals how well customers are perceived with the responsiveness parameters. It also shows, the area such as staffs promptness in responding to queries, willingness to help, were customers need improvement in ICICI bank.
- The study reveals that, there is no significance difference between customers perception towards assurance parameters of SBI and ICICI. Both the banks have a composite average of 3.61. Both the banks customers have a good perception on the competence of staff to solve problems, products and services and safety.
- The customers of SBI are satisfied with empathy parameters such as individual attention, friendly service hour, concern for customer problem and good experience with banker than ICICI customers.

SUGGESTIONS

- There is a need to provide detailed knowledge to the ICICI customers regarding their various services and products.
- It is suggested that both the banks have to pay more attention on computerized banking and wide branch network. Technology based interventions and digitalization help them excel more in the competitive world.
- Majority of the respondents suggested in reducing the pricing of SBI banks products and services. They have to be more careful in charging the customers, otherwise it can lead to dissatisfaction among them.
- The shortcomings from the employees side have to be corrected by providing adequate training.
- It has been suggested to develop a more customer centric complaints and grievance handling mechanisms in order to avoid dissatisfaction among customers.

- SBI and ICICI banks have to be more careful in providing quality services to their customers, in order to improve their satisfaction level.

CONCLUSION

The banking sector is the backbone of any financial system and economy. Customer satisfaction is the most important factor since it influence the customer's choice of the bank. The concept of customer satisfaction and service quality is interrelated with each other. Based on the comparison of the service quality parameters and overall satisfaction among customers, it can be clearly observed that service quality perception among SBI customers are more satisfied than that of ICICI customers. To conclude the customers of SBI are more satisfied with the qualities of various services provided by bank. From the study it is revealed that customers service quality perception and satisfaction are satisfyingly met by SBI than ICICI bank. In present financial systems, excellence in customer service is most important tool for sustained business growth. The study enable to gain a deeper understanding into customers perception on service quality of both banks and provide suitable suggestions for improving the quality of services.

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Doubling farmer's income by 2022 – Role of Nationalized Banks in its achievement

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Abstrac

Agriculture and its allied activities, is unquestionably the primary sector responsible for employment and the largest livelihood of the majority of rural population in India. This sector contributes significantly in poverty alleviation in rural areas and as well in contribution to overall economic growth. The deficient rainfall and reduced volume of profit, alarming farmers suicide have been a cause of worry for the policy makers. In the recent fiscal year, policy objective of doubling farmer income by the year 2022-23 was announced by the GoI through Dalwai Committee. This paper analyzes necessary road map in financing to the needy in Agriculture sector in such a way that the outcome of the same will yield in higher volumes of profits to the Farmer which will partake in long Cherished dream and objective of DFI -of The Government of India. This paper reviews the strategies that should be adopted by the Public Sector Banks to successfully double the farmer's income.

Keywords: Doubling of farmer's income, Dalwai Committee, Govt policy in agriculture sector

INTRODUCTION

Agriculture is the backbone of our Indian economy. For any developed or under developed nation, agriculture and its allied activities play a major role in generating employment opportunity, alleviating poverty, significant contribution to national income and nourishing malnutrition. Nature play a critical role in its significant contribution to the nation's economy. The recent deficit in rainfall and climatic changes has reduced the profit volume, which has resulted in alarming increase in farmers' suicide. This has caused worry for policy makers and during the budget year 2016-17. The GoI introduced Doubling of farmers' income by forming a committee under the chairmanship of Dr Ashok Dalwai. There were many debates on the mention objectives, on what is to be doubled – whether the output or income earned; whether the targeted income include only income derived from agri activities or would it also include income from other allied sources. Thus GoI and Dalwai Committee derived strategies, national programmes for achieving the doubling farmers' income. This paper discusses about the strategies that should be adopted by the Public Sector Bank in financing to the needy farmers which will partake in dreaming big for farmers' income.

Objectives

The objective of this topic is to make necessary road map in financing to the needy in Agriculture sector in such a way that the outcome of the same will yield in higher volumes of

profits to the Farmer which will partake in long Cherished dream and objective of DFI -of The Government of India.

Focused areas:

The focus is majorly divided into two parts which constitutes:

- Government Initiatives in meeting the objective of DFI by 2022
- Our Bank's role of finance in each scheme and product started by the GOI.

Target Group: The target group for study is customers of Nationalized Bank branches in Erode District. Points focused in survey covers the types of loan facilities required by farmers apt to boost their income. Suggestible alternative mechanisms also have been sought for, in this regard. Also visited various websites like NITI Aayog, agcensus.nic.in in connection for gathering information regarding various schemes coming of NABARD for Agriculture sector.

Methodology

Research & Study:

In order to get information from Primary data, a sample survey has been conducted to find out as to what a farmer expects from the PSBs in respect of doubling his income which is an initiative by the Government of India.

Sample size is as per the following details. This is micro level survey which will be an indicator for further study on the subject.

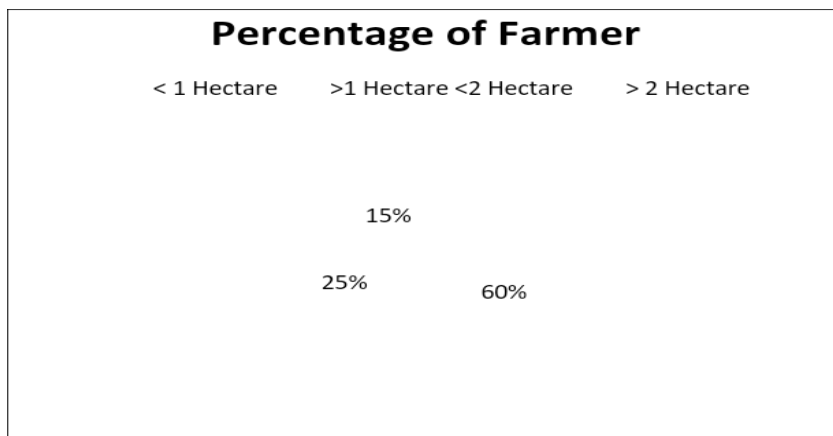
No. of Branches= 5

No. of customers= 15 customers from each Branch, totaling 75 samples

We have also collected information from secondary data pertaining to present agriculture scenario and the growth happening on account of DFI initiative by GOI.

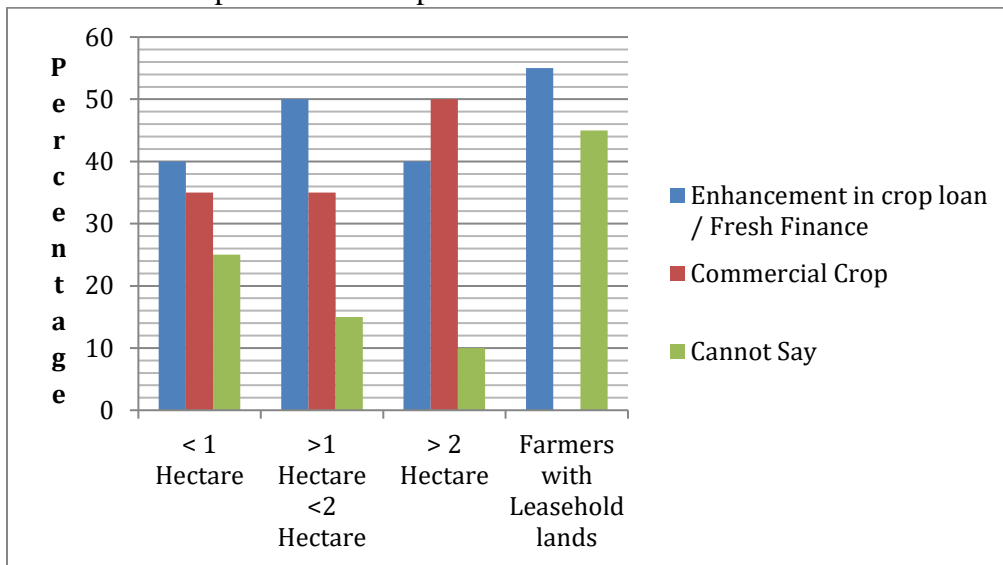
Results:

From the primary data, i.e. Survey forms, the following have been inferred:



From the chart it has is inferred that majority portion of farmers is below 2 acres of land. This shows that, predominantly a high number of farmers having lesser land holding sizes are seeking finance from the Bank.

As regards the breakup of the above is concerned, the following chart shows the intention of farmers with respect to their crop loans / KCC limits:



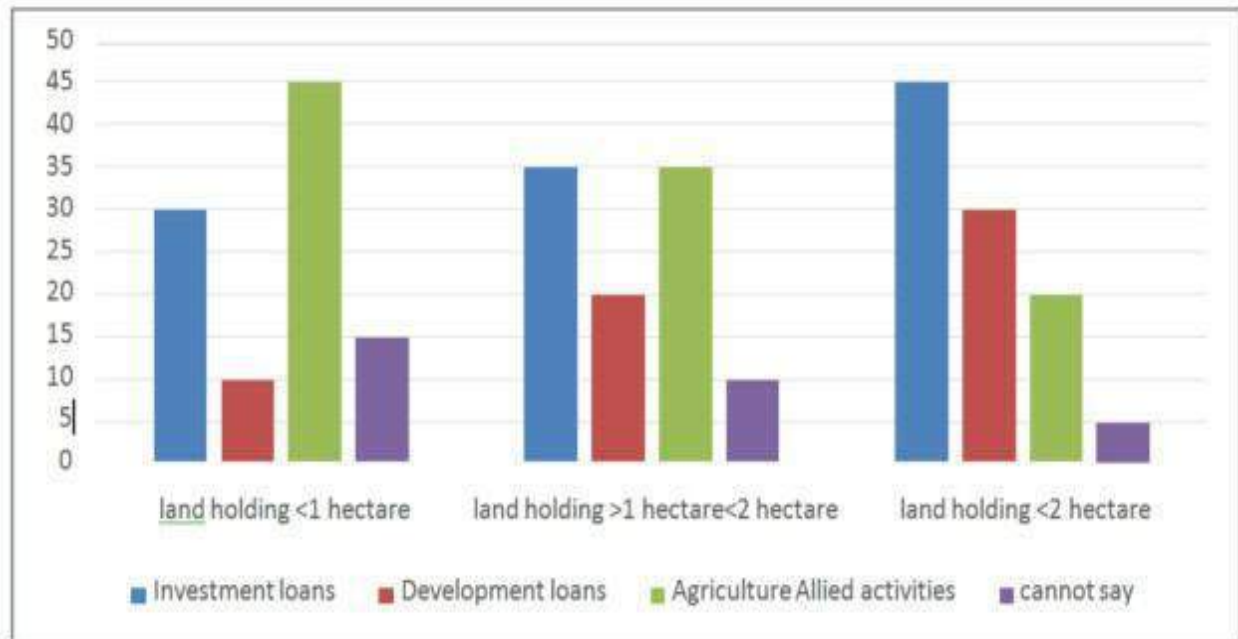
Further, from the above more than 40% of farmers under each segment, sought for enhancement in existing KCC limit for their loans. It is observed that the existing loan quantum as per KCC 5th year limit is not matching the latest requirement of farmer as per their present scale of finance.

More than 1/3rd of the farmers in the segment of >1hectare land holding have expressed that the finance for commercial crops will be a value addition for increase of their income. This suggests that, the farmers as per above land holding levels have sufficient risk appetite to absorb losses in case of crop failure in case of commercial crops.

There is lack of awareness / education amongst some sections of farmers holding less than 1 hectare land as regards Bank loans are concerned which will be benefiting them in long run, due to which it is becoming evident that literacy camps needs to be arranged for farmers.

Even farmers doing cultivation through lease hold lands are majorly demanding for sanctioning crop loans which is not regularly happening.

In addition to the above, survey in connection with Farmers' inclination towards investment loans, development loans and allied activities the following information is revealed.



From the above, it is apparent that, farmers with land holdings <2 hectares are more interested in investment loans rather than allied activities as the perceived risk appetite can be absorbed in case of big farmers. However, SF/MF are more interested in agriculture and allied activities as the same will be yielded into more results and income to farmers. From the above primary source of information, it is becoming clear that majority of the farmers with comparatively lesser land holdings are more interested in agriculture allied activities and as regards crop loans are concerned, they requested for merely enhancement of limit / sanctioning of limit.

Secondary data:

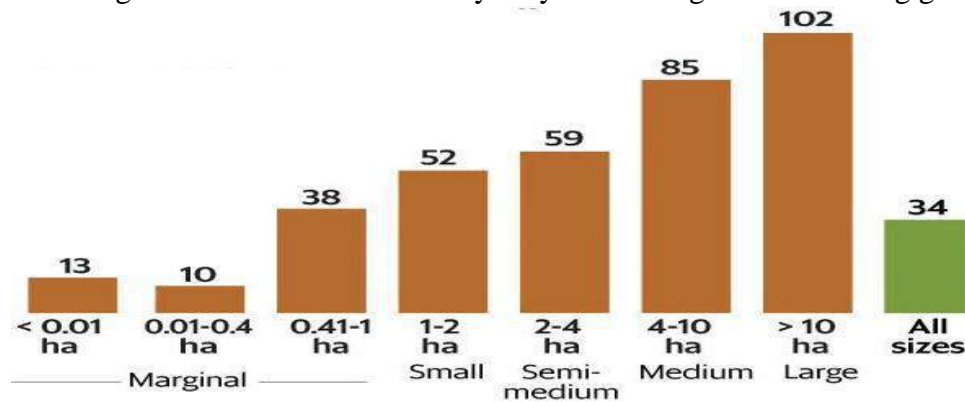
Other information includes the data gathered from available sources and the interpretation is as follows:

The total number of operational holdings in the country has increased from 71 million in 1970-71 to 146.45 million in 2015-16 showing an increase of 106.27%. Whereas the average farm size has more than halved from 2.28 hectares (ha) to 1.08ha. In a total of 146.45 million operational holdings in the country, the highest number of operational holders belonged to Uttar Pradesh (23.82 million) followed by Bihar (16.41 million), Maharashtra (15.29 million), Madhya Pradesh (10.00 million), Karnataka (8.68 million), Andhra Pradesh (8.52 million), Tamil Nadu (7.94 million), Rajasthan (7.66 million), Kerala (7.58 million) etc. As regards operated area, out of a total of 157.82 million ha., the highest operated area was contributed by Rajasthan (20.87 million ha), followed by Maharashtra (20.51 million ha.), Uttar Pradesh (17.45 million ha.), Madhya Pradesh (15.67 million ha.), Karnataka (11.81 million ha.) etc.

Given household sizes in rural India, small farms struggle to generate enough income for everyone in a household and often lack alternative sources of income. A 2016 paper by Sanjoy Chakravorty of Temple University, and others, uses the National Sample Survey Office's (NSSO) 2003 and 2013 surveys of farmers to show how farm size is an important determinant of income and, consequently, income inequality.

They find that in 2013, for marginal farmers (less than a hectare of land), household consumption exceeded net monthly income of less than ₹ 5,500 from both farming and non-farming activities. Using the 2015-16 census data, this would mean nearly 100 million farming households would struggle to make ends meet. Examining farmer incomes between 2003 and 2013, they find that incomes grew the least for marginal farmers and growth of incomes was proportional to the size of a farm.

Doubling of farm incomes is a reality only for the largest land-owning group.



Source: Agriculture Census, Census of India, Indira Gandhi Institute of Development Research

As compared to average growth of farmers, more growth is visible in farmers holding >4 hectares of land. Hence, it is the imperative need that a small farmer should be focused upon rather than the big farmers as regards the doubling of farmers' income is concerned.

Low risk taking ability → Low investment → Low productivity → Weak market orientation → Low value addition → Low margin → Low risk taking ability This situation makes the farmer and the Indian agriculture globally uncompetitive despite abundant natural resources.

Impact of low level of farmer's income:

Agrarian distress and sharp increase in number of farmers suicides due to

- Losses from farming
- Shocks in farm income
- Low farm income
- Increasing debts

Changes in strategy / focus in agriculture productivity: Backdrop

Past Strategy	Strategy Involved
Focus primarily on raising agricultural output	Increase in productivity through better technology and varieties

Improving food and nutrition security	Increased use of quality seeds, fertilizer, irrigation and agro chemicals
Did not explicitly recognize the need to raise the farmer's income and	Incentive structure in the form of remunerative prices for some crops
Did not men on any direct measure to promote farmer's welfare.	Subsidies on farm inputs: Public investments in and for agriculture; and facilitating institutions

Taking such observations into account, Government had set up Dalwai committee for submitting recommendations about “Doubling Farmer's Income by 2022”, the details of which are briefly deliberated upon.

Dalwai Committee

The government announced to double farm incomes by 2022 in its Union Budget 2016-17. In line with this it appointed an 8-member inter-ministerial committee headed by Mr Ashok Dalwai, to consider major reforms in agriculture sector. It was tasked to prepare a blueprint for transition of farm policies from being production oriented to based on incomes or value addition. The Dalwai committee draft report as regards doubling of farmer income concerned recommended the following

Agricultural Marketing - The committee has called for placing agricultural marketing in the Concurrent list. This would facilitate the One-India market concept.

Also, while cultivation is geographically limited, marketing has no boundaries which necessitate a Pan-India level operation to meet the demand across the country. It has also recommended greater private sector participation in Agri marketing and logistics.

State Level Measures -

1. Creation of better physical infrastructure.
2. Improved price information dissemination campaigns.
3. Reforming regulations that force farmers to sell their produce to local monopolies.

Producer Organizations - It suggested increasing the number of Farmer Producer and Village producer organizations (FPO/VPO). FPOs and VPOs could play a critical role in integrating the small and marginal farmers into the agricultural market system.

FPO/VPO

A Farmer Producer Organization is a kind of a hybrid company between cooperative societies and private limited companies. The objective of the concept is to organize farmers into a collective to improve their bargaining strength in the market. They are owned and governed by shareholder farmers and administered by professional managers.

Each FPO/VPO would cover 1,000 farmers and/or 1,000 hectares. It also called for amending the Companies Act to facilitate private sector shareholding in FPOs up to 26 %.

Also, incentivizing them by treating them at par with cooperative societies would be of help.

Marketing system - Wholesale - The current agricultural marketing system comprises of Agricultural Produce Marketing Committees (APMCs) which operate principal markets and their extended sub-market yards. It is suggested that State Governments may convert these principal and submarket yards into full-fledged and independent markets.

Private - While this will help improve the number of wholesale markets, the remaining requirement has to be met by promoting private markets. This could be done under the provisions of the proposed Agricultural Produce and Livestock Marketing, (Promotion and Facilitation) Act, 2017 (APLM).

The committee has also urged the Union Agriculture Ministry to roll out the Model APLM Rules so that States can make the act operational.

Rural - It suggested upgrading the existing rural periodical markets as Primary Rural Agricultural Markets for meeting the rural retail markets demand.

It also highlighted the need for both the Centre and the States/UTs constituting special purpose vehicles to own and operate the National Agriculture Market.

These suggestions are in line with achieving the desired market density (wholesale and rural retail markets) to build a Pan-India system.

Other recommendations - The committee has opined that small and marginal farmers would benefit from an efficient marketing system only if they have the withholding capacity. For this, the committee has suggested offering pledge finance i.e. post-harvest loan against produce as collateral.

Upgrading storage godowns, including cold storages is a prerequisite to make available Negotiable Warehouse Receipts for these loans. The Ministry has to develop comprehensive guidelines to promote warehouse-based post-harvest loans and e-NWR (Negotiable Warehouse Receipts) based trading. There is also a need to orient financial institutions to participate in the pledge loan system.

The initiatives including the above committee recommendations had emphasized on the following:

- Annual growth rate of 10.40% is required under farmer income
- Growth sources include

- Productivity improvement
- Usage of resources efficiently in order to save cost of production
- Increasing cropping intensity
- Diversification towards high value crops
- Growth sources outside Agriculture include
- Shifting of cultivators from farm to non-farm occupations
- Improvement in terms of trade for farmers or real prices received by farmers

The strategy of DFI-2022 includes following:

Sl. No.	Strategy	Method adopted
1	Growth in production and productivity	Irrigation and water delivery system
2	Effective use of Inputs	Delivery of adequate HYV seeds and fertilizers
3	Reducing Post-Harvest Losses	Setting up of warehouse and storage infrastructure
4	Value Addition and Agro Processing	Investment and food processing for value addition
5	Reforms in Agriculture and Marketing and e-NAM	Investment in Marketing
6	Allied and Ancillary Activities	Diversification for Food Security and raising income
7	Risk, Security and Assistance	De risking through crop insurance

Discussion:

Now, given the above strategies and methods to be adopted, we as one of the biggest Nationalized Bank has already adopted many strategies and further, we may give emphasis with regard to the following activities for developing of agri-sector in India.

Strategies:

Govt strategies include the following:

- Focus on irrigation with per drop- more crop: (Pradhan Mantri Krishi Sanchay Yojna)

The then Indian Finance Minister Arun Jaitley said that the cabinet has “decided that in 5 years, INR 50,000 crore from the central budget would be utilised for the Pradhan Mantri Krishi Sinchai Yojana. States' share will be over and above this”. The money shall be spent entirely towards improving farm yields and productivity, he said. The spending target, under the scheme, for the current financial year is about INR 5300 crore. This is almost twice the corpus set aside

for any agricultural irrigation scheme in earlier budgets. Over and above the central government's allocation, states shall add their funds to the scheme.

What PSBs can do:

In view of the above initiatives by Government, Bank branches need to open / operate accounts to the beneficiaries and link their Aadhar under Direct Benefit Transfer scheme to ensure that the subsidies reach to the beneficiary in time. In this regard, FI branches and related Business Correspondents in the interior villages play prominent role in ensuring the same. Also, branches may do need based finance to the small and Marginal farmers who are in need of pump sets and other irrigation requirements.

Also, Paramparagat Krishi Vikas Yojna (PKVY), which has been initiated by the GOI for promoting Organic Farming and neem-coated urea will be able to bring sea change in the farming style for which bank can support by way of crop loans for such farming activities. As this result in a chain of organic farming till marketing of the outputs, the same may be aptly put to use by Bank even by Agri Value channel financing methods.

Quality Seed and soil health:

In February 2015, the Narendra Modi government had launched the Soil Health Card Scheme. Under this programme, the government plans to issue soil card to farmers to help them get a good harvest by studying the quality of soil. According to the scheme, the objective is to issue the soil cards to about 14 crore farmers spread all over India. The card is a printed report. It will be given to farmers once in three years for his farm or land holding.

The soil health card studies and reviews the health of soil or rather we can say a complete evaluation of the quality of soil right from its functional characteristics, to water and nutrients content and other biological properties. It will also contain corrective measures that a farmer should adopt to obtain a better yield.

- With the issue of the card, the farmers will get a well-monitored report of the soil which is chosen for cultivation of crops. The monitoring will be done on a regular basis.
- The farmers will be guided by experts to come up with solutions to improve the quality of the soil. Regular monitoring will help the farmers to get a long-term soil health record and accordingly can study and evaluate the results of different soil management practices.
- This card can become most helpful and effective when filled out regularly by the same person over a period of time.
- The idea is not to compare the varied soil types but to find out methods to improve soil fertility, to access the different types of soil and their ability to support crop production in spite of their limitations and as per their abilities.
- The soil card will help the farmers to get an idea on the crop-wise recommendations of nutrients and fertilizers required in each type of soil. This can help in increasing the crop yield.

The Process: The various soil testing laboratories in the country will carry out the testing of the soil samples, the results of which will be analysed by the experts. The results are related to the strength and weaknesses of the soil. The experts also suggest methods to improve the soil quality. These results and suggestions are displayed in the soil health cards.

What PSBs can do: Land development loans can be given to the aspirant and needy farmers proposing to possess soil health cards, which will be ensuring the change in soil nature, which involves process of converting barren land to fertile land by scheduled processes. This will definitely ensure end use to the Bank as well to the tune that the farmer has been benefitted under the scheme.

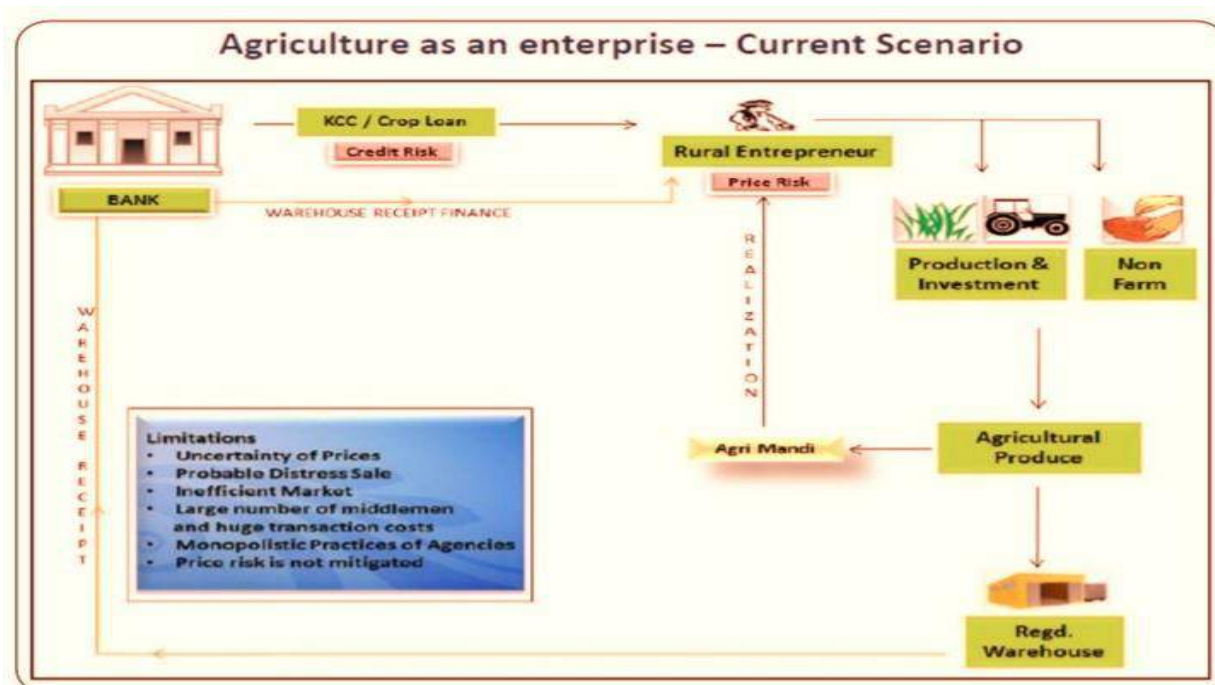
Further, for purchase of quality seeds, timely KCC is to be given to the Farmers with Rupay card facility and cover the crop loan scheme under Pradhan Mantri Fasal Bhima Yojna, as a risk mitigation measure against crop loss.

Investments in warehousing and cold chains & Value addition through food processing

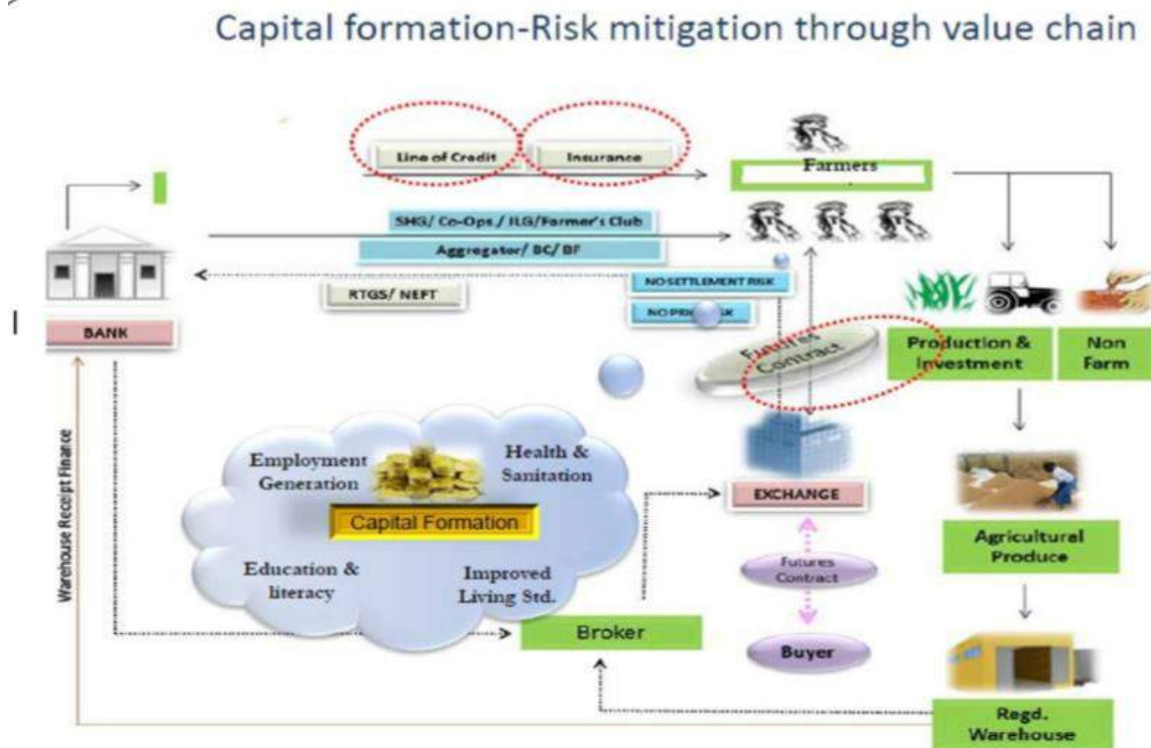
Government has already initiated Kisan Sampada Yojana scheme, implemented by Ministry of Food Processing Industries, to provide comprehensive package which will result in creation of modern infrastructure with efficient supply chain management from farm gate to retail outlet. The scheme includes various sub schemes which have been discussed in following pages.

What PSBs can do:

Presently, the farmer is having the price risk as regards agri produce is concerned post harvest conditions, which is depriving the farmers from the opportunity of getting desired benefit for his efforts. A pictorial representation of the same is shown herebelow:



The picture depicts various limitations viz involvement of middlemen and transaction costs, monopolistic practices of agencies etc which are hindering factors for price risk of farmer in realization of proceeds. However, the warehousing and cold chain process where Bank is involved in finance, will definitely yield farmer as well as Bank, a desired result, the pictorial representation of which is shown here below:



Bank need to participate in value chain as the following benefits can also be perceived

- Growth in Agri lending: All financial transactions will be routed through Bank
- De-Risking Agri lending: Buy back arrangements for enhancing farmers income
Scientific supervision and quality inputs to ensure proper output
Payment for produce will be made via bank and not directly to the farmer
- Reduction in transaction cost because of bulk business in clusters

Now that, Kisan Sampada Yojana Scheme is in existence, which includes the following schemes, viz.

1. Mega Food Parks (ongoing)
2. Integrated Cold Chain and Value Addition Infrastructure (ongoing)
3. Creation/Expansion of Food Processing & Preservation Capacities
4. Infrastructure for Agro-Processing Clusters
5. Creation of Backward and Forward Linkages
6. Food Safety and Quality Assurance Infrastructure (ongoing)
7. Human Resources and Institutions (ongoing)
8. Bank finance in the above areas to the beneficiaries may result in getting desired result.

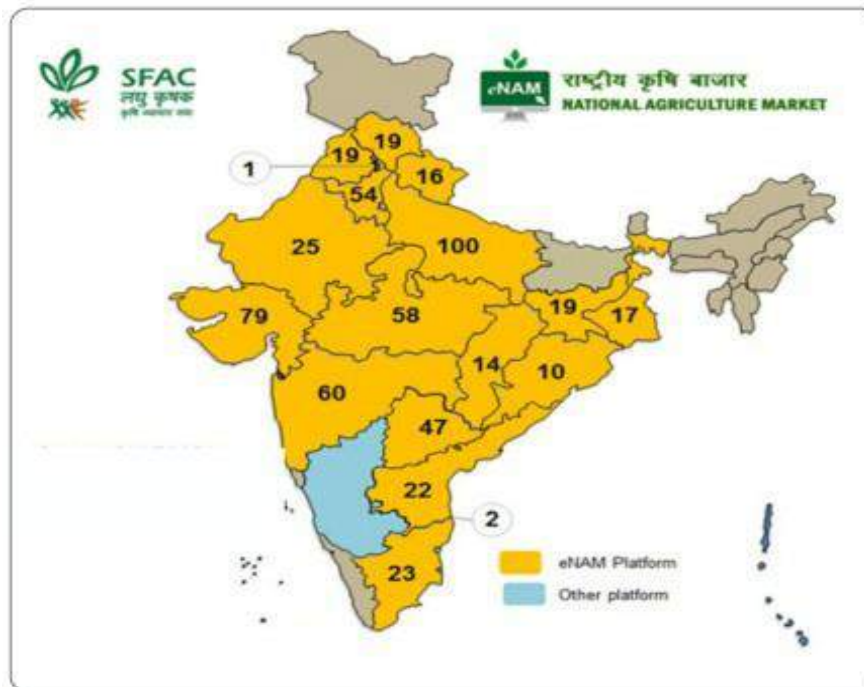
Also, as Sampada scheme involves various farmers, Farmer Produce Organisations, SHG, finances made to them in the supply chain will result in individual development of each and every member of the FPO / SHGs. The following chain depicts the process of sales of commodities in the market both export / domestic, produced at various levels



Creation of national farm market

A farmer getting desired results of increased production in agriculture farming, needs also to get reasonable / profitable market to his product and hence e-NAM (E-National Agriculture Market) came into existence which has essence of improving the farmer's Income.

The following pictures depicts the process of e-NAM:



The agenda that “Consumer should not become the king over farmers' welfare” proves to be a game changer.

Presently states and APMC's integrated on e-NAM are: 585 Markets, 16 states & 2 UTs The following is a pictorial representation of e-NAM.

The advent of e-NAM is bringing about a fair change in the prices of post harvest produce of farmers and he is able to get desired results in this regard.

What PSBs can do:

The farmer who had already got financed from Bank, for crop loan would immediately be able to rotate his working capital cycle by paying back the amount to his loan account. This would provide a leeway for the banker to give additional need to farmers as per scale of finance. On the other side, the buyer from e-NAM can get loan against the agriculture produce under specified schemes of Bank, which will be indirectly helping the farmers for realization of proceeds immediately.

New revolution of crop insurance scheme to mitigate risks at affordable cost

Government initiated the risk mitigation insurance scheme viz. Pradhan Mantri Fasal Bhima Yojna to farmers against risk of loss of crop and other related reasons.

What PSBs can do:

As both loanee & non loanee farmers can be covered under the scheme, it becomes the duty and responsibility of branches to necessarily cover the non- loanee farmer approaching the branch for coverage of his crop under the scheme. This will help the farmer to mitigate the risk of crop loss.

Promotion of ancillary activities like poultry, bee- keeping and fisheries.

The Government through various subsidy schemes has been promoting agriculture ancillary activities which can yield better results to farmers. Various NABARD subsidy schemes w.r.t. sheep / ruminant rearing, etc., Dairy subsidy schemes from Animal Husbandry department etc are available at the disposal of farmer's needs.

What PSBs can do:

There has been a continuous thrust on the agri-ancillary activities, where returns witnessed a promising growth rate in yester years. Keeping in view the steadfast growth in the ancillary activity areas, the Bank branches needs to focus upon various key activities viz Dairy, Poultry, fisheries etc which are majorly subsidy driven schemes and help farmers in reducing their capital costs. As regards schemes viz. Dairy & Poultry are concerned, the focus has been on tie up arrangement which has been successful and needs to be continued.

KCC: Green fodder crop can be financed for farmer taking up Dairy unit and vermi compost for the same can be blended with it. Sowing plants will be useful for green fodder for dairy. Azola also can be grown in pond, is a raw material for dairy unit with which Input cost for dairy can be drastically reduced. Apart from the above, branches may finance for commercial crops to the farmers for improving his wealth as per the area's needs. Hitech financing, poly houses / Green

houses etc where investment activities are more of nature requires more attention on by bank branches as they are lucrative business for farmers and earn reasonably higher profits in longer run. The existing area wise specific schemes for which concessions in rates of interest is granted by the Bank, needs to be focused upon by the branches in improving the portfolio which will concentrate on the strengths of the area thereby paving way for better results. Further as regards recovery party in financing of agriculture activity is concerned, co-origination of loans is a concept brought down by RBI needs to be addressed to, which may ensure recovery as well as income for farmers in the longer run.

Conclusions and suggestions

Our country's nationalized bank has the prominent role in addressing to the strategy initiated by the Government of India viz. "Doubling of Farmer's Income by 2022". A positive outlook by the banks personnel in approach to the farmers as per the above discussions under "what PSBs can do" will definitely enable our PSBs in partaking a major chunk of growth in farmer's income as desired by The GOI.

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TOURISM MANAGEMENT AT THE GLOBAL LEVEL

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ABSTRACT

As tourism is the fastest growing industries today, thus within the tourism industry events are getting more and more important. This paper is based on secondary data. People have become more interested in events of all kinds, and will travel far away to participate in events that they find interesting. Events can offer various economical and social benefits for destinations, and therefore destination managers can and should employ events effectively in a tourism role. It has become widely accepted that every community and destination needs to adopt a long-term, strategic approach to event tourism thereby planning and development in order to realize the full tourism potential of events. The main findings of the study indicate that although tourism organizations have increasingly realised the potential and importance of events, the extent to which events are used strategically in tourism organizations varies. Some tourism organizations have integrated events deep into their overall tourism strategies, and events form their own business area and have their own business strategy.

INTRODUCTION

Tourism is travel for pleasure; also the theory and practice of touring, the business of attracting, accommodating, and entertaining tourists, and the business of operating tours. Tourism may be international, or within the traveler's country. The World Tourism Organization defines tourism more generally, in terms which go "beyond the common perception of tourism as being limited to holiday activity only ", as people "traveling to and staying in places outside their usual environment for not more than one consecutive year for leisure, business and other purposes". Tourism is the act of travel for predominantly recreational or leisure purposes, and also refers to the provision of services in support of this act. According to the World Tourism Organization, tourists are people who "travel and stay in places outside their usual environment for not more than one consecutive year for leisure, business and other purposes not related to the exercise of an activity remunerated from within the place visited".

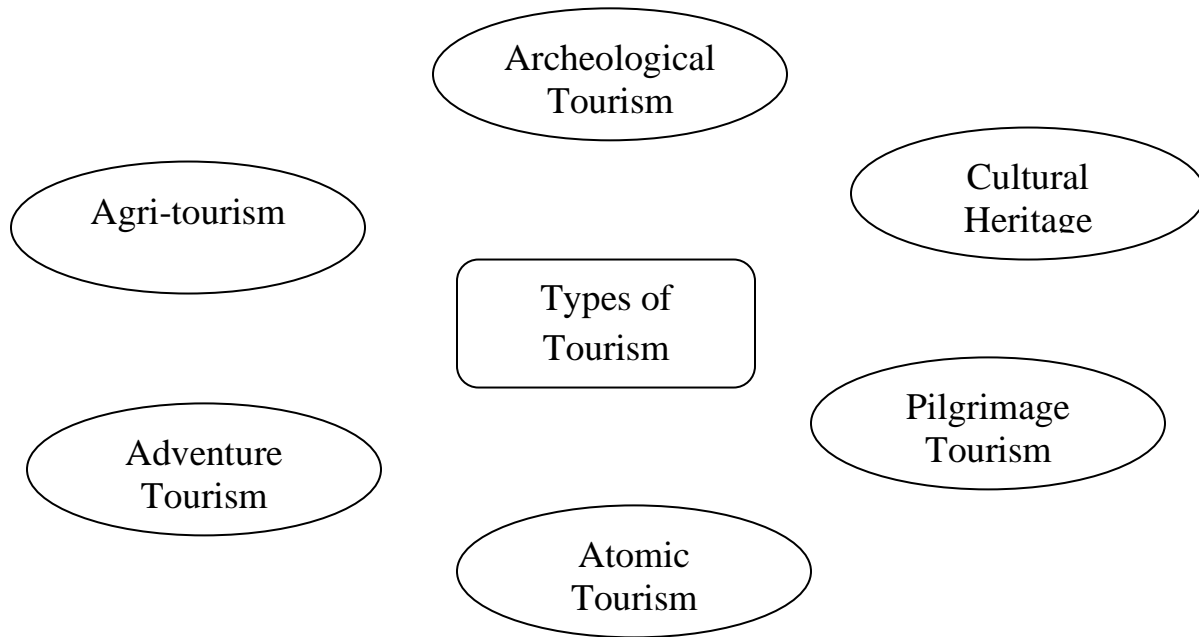
OBJECTIVES OF THE STUDY

1. To identify how tourism influences the economic development of the countries globally.
2. To analyze the challenges in the tourism industries.

TYPES OF TOURISM

Every person on this world has his own likes and dislikes. Human thinking varies from person to person. Human thinking is diverse, human wishes, desires People in the world have

reason to travel. Some travel for business purposes, some for medical purposes in order to get good medical facility, some travel in order to visit a holy place while some travel to see the natural diversity. The main purpose of travel determines the form of travel and tourism, so tourism could be classified as follows:



ARCHEOLOGICAL TOURISM:

It is an alternative form of cultural tourism, which aims to promote the passion for historical-archaeology and the conservation of historical sites. Like Ecological tourism (or Ecotourism), it is promoted to encourage the development of cultural associations, companies and cooperatives can be found that dedicate themselves to offer this type of service. Archaeological tourism can include all products associated with public archaeological promotion, including visits to archaeological sites, museums, interpretation centers, reenactment of historical occurrences, and the rediscovery of native products, festivals, or theatre. Although archaeological tourism is quite recent, many international institutions and governments have already begun to contemplate viable alternative activity for the sustainable economic-social development. Several countries have involved for years in programs resembling the main points of Archaeological tourism for economic income, including Egypt, Mexico, and Peru.

CULTURAL HERITAGE TOURISM:

Cultural heritage tourism (or just heritage tourism) is a branch of tourism oriented towards the cultural heritage of the location where tourism is occurring. Culture has always been a major object of travel, as the development of the Grand Tour from the 16th century onwards attests. In the 20th century, some people claimed, culture ceased to be the objective of tourism: tourism is now culture. Cultural attractions play an important role in tourism at all levels; from the global highlights of world culture to attractions that underpin local identities. Heritage tourism involves visiting historical or industrial sites that may include old canals railways, battlegrounds etc. The overall purpose is to gain an appreciation of the past. It also refers to the marketing of a location to members of a Diaspora who has distant family roots there. Decolonization and immigration form the major background of much contemporary heritage tourism. Falling travel costs have also made heritage tourism possible for more people. Another possible form involves religious travel or pilgrimages. Many Catholics from around the world come to the Vatican City and other sites such as Lourdes or Fatima. Large numbers of Jews have both visited Israel and emigrated there. Many have also gone to Holocaust sites and memorials. Islam commands its followers to take the Hajj to Mecca, thus differentiating it somewhat from tourism in the usual sense, though the trip can also be a culturally important event for the pilgrim. Heritage Tourism can also be attributed to historical events that have been dramatized to make them more entertaining.

PILGRIMAGE TOURISM:

In religion and spirituality, a pilgrimage is a long journey or search of great moral significance. Sometimes, it is a journey to a sacred place or shrine of importance to a person's beliefs and faith. Members of every major religion participate in pilgrimages. A person who makes such a journey is called a pilgrim. Buddhism offers four sites of pilgrimage: the Buddha's birthplace at Kapilavastu the site where he attained Enlightenment Bodh Gaya, where he first preached at Banaras and where he achieved Parinirvana at Kusinagara. The Holy Land acts as a focal point for the pilgrimages of many religions such as Judaism, Christianity, Islam and the Baha'i Faith. Pilgrims contributed an important element to long-distance trade before the modern era, and brought prosperity to successful pilgrimage sites, an economic phenomenon unequalled until the tourist trade of the 20th century. Encouraging pilgrims was a motivation for assembling (and sometimes fabricating) relics and for writing hagiographies of local saints, filled with

inspiring accounts of miracle cures. Lourdes and other modern pilgrimage sites keep this spirit alive. The pilgrimage to Mecca- the Hajj-is one of the Five Pillars of Islam. It should be attempted at least once in the lifetime of all able-bodied Muslims who can afford to do so. It is the most important of all Muslim Pilgrimages.

ADVENTURE TOURISM:

Adventure tourism is a type of tourism involving exploration or travel to remote, exotic and possibly hostile areas, where the traveler should 'expect the unexpected'. Adventure tourism is rapidly growing in popularity as tourists seek different kinds of vacations. According to the (USA-based) global Adventure Travel Trade Association, 'adventure travel' may be any tourist activity including two of the following three components: a physical activity, a cultural exchange or interaction and engagement with nature. Adventure tourism gains much of its excitement by allowing its participants to step outside of their comfort zone. This may be from experiencing culture shock, or through the performance of acts that require significant effort and involve some degree of risk (real or perceived). This may include activities such as mountaineering, trekking, bungee jumping, mountain biking, rafting and rock climbing.

AGRI-TOURISM:

Agri-tourism is a style of vacation which is normally on farms. This may include the chance to help with farming tasks during the visit. Agri-tourism is often practiced in wine growing regions in Italy and Spain. In America, Agri-tourism is widespread and includes any farm open to the public at least part of the year. Tourists can pick fruits and vegetables, ride horses, taste honey, learn about wine, shop in farm gift shops and farm stands for local and regional produce or hand-crafted gifts, and much more. Agri-tourism is developing into a large part of the tourism industry and will soon be one of the largest sectors of tourism. People are more interested in how their food is produced and want to meet the producers and talk with them about what goes into food production. Children who visit the farms often have not seen a live duck, or pig, and have not picked an apple right off the tree. This form of expanded Agri-tourism has given birth to what are often called 'entertainment farms'. These farms cater to the pick-your-own crowd, offering not only regular farm products, but also food, mazes, open-pen animals, train rides, picnic facilities and pick-your-own produce.

ATOMIC TOURISM:

Atomic tourism is a relatively new style of tourism in which the tourists travel to significant sites in atomic history. These sites are typically those involved with either atomic explosions or the vehicles (planes, missiles, and rockets) that transport them.

GLOBAL TOURISM

Mention has been made of the globalization of tourism. This term is frequently used, but has ambiguous interpretations. It should be used to refer not only to the scale of tourism activity, but also to include the distribution of tourism activity. Tourists are not only travelling to the traditional destination countries, but also new tourism destinations and generating countries are represented on the global tourism maps. Within Asia, intraregional tourism is particularly important, and 'new' destination countries such as Vietnam, Laos and Cambodia are emerging. Within Africa, the political changes in South Africa have stimulated tourist arrivals within the Southern African region; with the cessation of the civil wars, countries such as Mozambique and Angola can become significant tourist destinations in the future. The globalization trend does not simply replicate past trends. There are different groups of people travelling and travelling longer distances. As people become more sophisticated travellers, the travel trade has adapted to meet their needs. Safety, comfort and reassurance are still travel prerequisites. In Europe, the European Union's Package Tour Directive attempted to improve conditions on travel and holiday contracts which aimed to ensure the provision of quality standard promised in the tourist receiving countries. The worldwide concern for environmental quality and protection is beginning to influence the travel trade in the way it selects its partners, and also in the conditions which tourists expect to find at the destination. Destination management is becoming an increasingly important issue in the tourism industry. In Europe, the ageing population has provided a reservoir of mature tourists with both the leisure time and disposable income to travel. This so called third age tourist has become an important, and will remain an important, segment of international tourism demand. As many of these tourists are retired and therefore have the choice of when to travel, they can help to overcome seasonality problems in some destinations. Although there is a trend towards more independent travel, the inclusive tour has not lost its vitality or importance. The inclusive tour, which is a package of travel, accommodation and service arrangements sold at a single price, has become more flexible. No longer is it necessary for all the tour group members to stay at the same hotel, or even at the same resort; standards of

accommodation can vary for different prices. So an inclusive tour may still depart by chartered flight, but at the destination might offer a range of serviced accommodation choices, or self-catering operations, rooms in private houses or self-drive arrangements. The choice permutations are varied, but the volume of tourists attracted by these arrangements still generate the economies of scale which keep prices low and permit more people to become international tourists. The inclusive tour has not only encouraged travel through price reductions, but has diminished much of the risk and uncertainty associated with foreign travel. This has been particularly important in the development of long-haul tourism to developing countries. Long-haul tourism was principally the business of a group of specialist companies catering for small-volume but high per trip spend tourists. In the UK, Kuoni, Bales Tours and Cox and Kings are three examples. On the international market, American Express is another example. However, as more experienced tourists are seeking 'faraway places', many of the very large tour operators such as Thomson Holidays and Airtours, are now offering long-haul destinations in the Caribbean, Africa, New Zealand and Australia.

ACCOMMODATION

The accommodation sector comprises different forms of hospitality facilities which can be conveniently categorized as service (where catering is included) or self-catering establishments. Service accommodation may consist of hotels, bed and breakfasts (B&B's), travel inns, and the like. Whereas self-catering accommodation may include; campsites, caravans and holiday rentals of villas, apartments and chalets, among others. Half-board accommodation will usually include breakfast and dinner, whilst the full-board service will involve the provision of lunch, as well. Hotels are the most significant and widely recognized service providers of overnight accommodation for tourists and business travellers. They may also form one of the key elements of package holidays. Historically, accommodation was established along major transport routes, particularly where there are cross-roads. Subsequently, hotels were developed close to railways and airports. The accommodation which is situated close to major transport routes is designed to serve the transit market (i.e. people who are on their way to somewhere else). On the other hand, those tourists on vacation will generally want to stay as close as possible to the major countries of tourist activity. If the major attraction is the sea, tourists will want to stay as close to the sea as possible. Whilst location is generally considered

the most critical factor with regard to the profitability of an accommodation unit, other factors, such as price and facilities are also deemed important in the hospitality sector could be a limiting factor for many leisure travellers. At times, it may also place restrictions on the choice of accommodation. Many tourists travel on a budget. Therefore, they may only consider accommodation that is affordable to them. The size of the hotel establishment can also be considered as a crucial aspect of the hospitality product. Some individuals consider large hotels to be impersonal and cold. Therefore, they may opt for smaller units. Others may perceive that the larger hotels are more likely to provide a guaranteed minimum level of service. The hotel amenities can also prove to be a very important criterion for tourists, particularly to the business travellers who may require certain specialized services.

TOURISM PRODUCT

The tourism product is composite in nature. It includes everything tourists purchase, see, experience and feel from the time they leave home until the time they return. Thus, it is the sum of all services, including; the provision of transportation, accommodation, attractions and activities, financial services, tourist publication and tour guides, among other things. While it is important to identify different aspects of the tourism product, the emphasis must be on the fact that the whole is greater than the sum of its parts. In effect, this means that tourism products and sub-products are dependent on each other. The provision of one sub-product (transportation) may not be worthwhile if other sub-products are unavailable (for example accommodation). Basic facilities are of no use if attractions are not available and vice-versa. Moreover, a bad experience with one sub-product (accommodation) may affect a tourist's impression of another sub-product (a sight-seeing tour). In conclusion, destinations should consistently provide high standards in the provision of their tourist services. It is extremely important that tourism service providers identify their travellers' needs and wants to ensure their satisfaction, at all times.

FINDINGS

1. The tourism industry contributes a lot to the economy of the country.
2. The royal heritage and diversified culture attracts more and more tourists to visit the various destinations of TCGL.

3. TCGL facilitates the beautiful tourist spots by lodging, boarding, transportation and creates interests by organizing exhibitions.
4. TCGL is divided into four circuits tourism, pilgrim, vintage, classic cars and railway circuit. Each circuit balances the entire organization and provides novel ways of entertainment to tourists.
5. The monuments famous for its architecture are renovated from time to time and maintained to protect our heritage.

SUGGESTIONS:

1. Measures should be taken by TCGL to satisfy the tourists by providing good services, maintaining cleanliness, providing hygienic food and proper accommodation to the tourists.
2. The pre-service and in-service training programs should be started for better results.
3. Advertisements and publicity should be done to create awareness amongst the tourists.
4. Government should give exemption in luxury rate, electricity rate and entertainment tax.

CONCLUSION

Tourism creates employment - direct and indirect, it increases foreign currency earnings, it increases visitor numbers and visitor spending within the local economy, it increasing income for commercial operators, and it develops the economy and regeneration.

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Appetite of Retail Investors for Investment in Initial Public Offerings (IPOs)

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Abstract

An initial public offering (IPO) is a significant landmark in the history of a company. Retail investors are the unsung warriors of the stock market. After demonetisation capital markets especially, IPOs became an attractive source for investment among retail investors. There are several factors which lure the investors towards making investment in initial public offerings. The present study focuses on the appetite of retail investors towards IPO investments. The factors influencing them while investing in IPOs and the push and pull factors which determine retail investment in IPOs are studied. The findings reveal that push factors have a significant influence on the retail investment in IPOs. Stock brokers informing retail investors about good quality IPOs through phone calls and email encourages retail investors to invest in initial public offerings. Financial performance is the most strongly considered factor before making IPO investment.

Keywords: *Initial public offerings (IPOs), push factors, pull factors, retail investors*

Introduction

An initial public offering is a significant landmark in the history of a company. It involves the first-time issue of shares to the public. Retail investors are the unsung warriors of the stock market. Financial savings of households particularly retail investors play an important role in financing the development and growth of an economy. The IPO market hit a road bump when some issues failed to draw investors suggesting poor investor appetite for such issues. Retail investors who seek listing day gains ignored unreasonably valued issues which resulted in weak listing day gains (Amit, Mudgill, 2018). Post the demonetization on November 8, 2016 several public sector banks reduced deposit rates by 15-25 basis points. Thus, bank fixed deposits and other fixed income instruments became less attractive. Real estate sector lost its charm and households turned to the capital market to invest its savings. Mutual funds, stocks and even IPOs became an attractive source of investment (Joel Rebelló, 2017). There are several push and pull factors which determine the retail investment in IPOs. In the context of the study, push factors are the factors which externally influence the retail investors towards IPO investment. Here the factors are pushed towards the retail investors. It includes advertisements relating to IPOs, stock brokers passing information to clients through telephones and emails. Whereas pull factors are those factors which attract retail investors towards IPO investment without the external

influence of any other factors. Retail investors consider various factors such as company information, management aspects, financial performance, legal facts and future prospects about the company before investing in the IPO of a company (Saravanan.P,2017). These factors help to understand the various aspects that are analysed before investing in initial public offerings. The study focuses on the appetite of retail investors towards IPO investments. The factors influencing them while investing in IPOs and the push and pull factors which determine retail investment in IPOs are analysed.

Review of Literature

Several studies have been carried out regarding initial public offerings. Shyam, Ashutosh (2017) observed that there was renewed interest among retail investors to invest in IPOs. The factors that prompted them to make investment in IPOs are grey market premiums and a decent listing day return. Investors like to invest for long term as IPO will give better return in future rather than in short period of time. Supekar Yogesh., & Bhojwani, Karan (2017) analysed that retail investors mainly followed three main trends while investing in equities i.e. mutual fund investment, IPO investment and small cap investment. Often retail investors took keen interest in IPO investment and went online to seek advice. Ndirangu, Antony Wahome., Ouma, Barrack Otieno., & Munyaka, Felix Gad (2015) studied the factors influencing individual investor behaviour during initial public offers (IPOs) in Kenya. The study revealed that investors preferred investments according to their risk preference. Neupane, Suman., & Poshakwale, Sunil.S (2012) examined the retail investors' participation, their influence on IPO pricing and the returns they make on IPO investment. Analysis showed that the participation of institutional investors significantly influenced participation of retail investors. Retail investors strongly demanded IPOs even when they were highly controlled by the institutional investors. Laskar, Anirudh., & Subramanian, N. Sundaresha (2009) described in detail that retail investors were unwilling to invest in primary markets because they were still recovering from the market crash of 2008 and also they found it profitable to invest in secondary market where they could buy the stock at a cheaper price. Mudgill, Amit (2018) stated that retail investors are particularly not fond of premium seeking IPOs and deliberately refrain from investing in them. Parimi, Sashikala., & Girish, G.P (2015) explored the factors which influence and affect retail investors' trading behaviour in Indian equity market. The results of the study suggested that factors like broker's advice, personal analysis, current price of the equity stock, financial analyst's recommendations, inclination towards online trading; investor's confidence in advice given by his/her financial advisor played a major role in influencing and affecting trading behaviour of retail investors. The present study aims to understand push and pull factors which determine retail investment in IPOs and the factors which are considered before IPO investment.

Data and Methodology

The study is descriptive in nature. Survey method is used as the research approach. The present study was carried out among retail investors of Kollam city who invested

in IPOs within a limit of Rs.2 lakhs. Universe of population considered for the study are the retail investors of Kerala.

As no official numbers are known population is considered to be unknown. Sample size for the study is 120 retail investors who have invested in IPOs. The sampling procedure used in the study is snowball sampling.

The criteria used to select the respondents are:

- i. Retail investors should have invested in IPOs.
- ii. The maximum limit for investment is Rs.2 lakhs.

Reliability and Normality of Data

Cronbach's alpha determines the internal consistency or average correlation of items in a survey instrument to gauge its reliability. Nunnally (1978) has indicated 0.7 to be an acceptable reliability coefficient. Cronbach's Alpha ascertained a reliability value of 0.897 for the items in the questionnaire. This assures the internal consistency of the questionnaire.

Table 1.1 Reliability statistics of the data

Cronbach's Alpha	No of items
0.897	35

Source: *Primary Data*

Normality of the data was calculated using the Kolmogorov Smirnov test. As the p values were below 0.05, the data is concluded to be not normal. Thus non-parametric tests were used to analyse the data. The Z value of skewness and kurtosis were also calculated to know the normality for each of the variables. According to George and Mallory (2010) values for skewness and kurtosis between -2 and +2 are considered acceptable to prove normal univariate distribution.

Non-parametric tests are used for analysis as the data is not normal. Inferential statistics is carried out using Wilcoxon Signed Rank test, Mann Whitney U test, Kruskal Wallis test and Binary Logistic Regression. Descriptive statistics such as mean, median, standard deviation and co-efficient of variation was also calculated.

Table 1.2 Variables of the study

Dependent Variables	Independent Variables
Pull Factors	Process of applying for an IPO is simple and easy.
	IPOs give higher returns than shares in secondary market.
	Listing day gains are a reason to invest in IPOs.
	IPOs with high grey market premium give better return.
	IPOs have been an attractive investment avenue since demonetization.
Push	Stock brokers inform about good quality IPOs through phone calls and

Factors	email.
	IPO grading has a significant role in boosting retail demand for IPOs.
	Media publicity influences decisions to invest in IPOs.
	Publishing past records and other important information of the promoters will motivate the decision to invest in IPOs.
	Recommendations by experts
Factors considered before IPO investment	Financial performance of the company.
	Company philosophy
	Goodwill
	Market share of the company
	Media news about the company
	Strong business models
	Past profit trends
	Future prospects of the company
	Promoter's stake in the company
	Issue price of the IPO
	Information in prospectus
	IPO grading
	Issue size
	Risk preference
Familiarity with the company	

Hypotheses

The following hypotheses are formed based on the objectives of the study:

- H₁: There is significant difference in the push and pull factors which determine retail investment in IPOs.
- H₂: Retail investor's level of activity in IPO investment is influenced by push and pull factors.
- H₃: The consideration of factors before IPO investment differs among different age groups.

Findings and Discussion

The analysis of the study gave the following results:

H₁: There is significant difference in the push and pull factors which determine retail investment in IPOs.

Table 1.3 Mean rank of push and pull factors

Category	N	Mean rank	Sum of ranks
Push factors	120	139.41	16729.50
Pull factors	120	101.59	12190.50
Total	240		

Source: Primary Data

Table 1.4 Hypothesis results

Test Statistics	
Mann-Whitney U	4930.500
Z	-4.257
P value	< 0.001

Source: Primary Data

As the data is not normal, a non-parametric test namely, Mann Whitney U test is used to test the hypothesis. The null hypothesis is rejected as the significance level is less than 0.05. Thus, there is a significant difference in the push and pull factors which determine retail investment in IPOs. Table 1.3 shows that push factors have a higher mean rank of 139.41 whereas pull factors have a mean rank of 101.59.

Therefore, it is obvious that push factors have a higher influence on retail investors. Thus, retail investors will be more inclined to invest in IPOs when they are informed about the latest news about IPOs through brokers, media publicity and expert recommendations.

H₂: Retail investor's level of activity in IPO investment is influenced by push and pull factors.

Table 1.5 Model summary of Binary Logistic Regression

Model Summary			
Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	95.969	0.443	0.591

Source: Primary Data

From the above table it is evident that the model is fit as the Cox & Snell R Square for the regression model is 0.443 which indicated that 44.3 per cent of the variation in the retail investor's level of activity in IPO investment was influenced by push and pull factors.

Table 1.6 Coefficients of Binary Logistic Regression

Variables	B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I. for EXP(B)	
							Lower	Upper

Process of applying for an IPO is simple and easy.	-0.659	0.444	2.204	1	0.138	0.518	0.217	1.235
IPOs give higher returns than shares in secondary market.	0.288	0.476	0.367	1	0.545	1.334	0.525	3.393
Listing day gains are a reason to invest in IPOs.	-0.106	0.270	0.155	1	0.694	0.899	0.529	1.527
IPOs with high grey market premium give better return.	-1.313	0.417	9.915	1	0.002	00.269	0.119	0.609
IPOs have been an attractive investment avenue since demonetization.	0.018	0.430	0.002	1	0.966	1.019	0.438	2.366
Recommendations by experts	0.223	0.313	0.508	1	0.476	1.249	0.677	2.306
Stock brokers inform about good quality IPOs through phone calls and email.	0.881	0.422	4.361	1	0.037	2.414	1.056	5.519
IPO grading has a significant role in boosting retail demand for IPOs.	-0.841	0.434	3.745	1	0.053	0.431	0.184	1.011
Media publicity encourages decisions to invest in IPOs.	-0.994	0.371	7.175	1	0.007	0.370	0.179	0.766
Publishing past records and other important information of the promoters will motivate the decision to invest in IPOs.	-0.127	0.316	0.161	1	0.689	0.881	0.474	1.636
Constant	9.893	2.598	14.50	1	0.000	19782.2		

Source: Primary Data

The Wald test determines statistical significance for each of the independent variables. The logistic regression model is fit with a chi-square value of 15.638 and p value of 0.992. According to Park, Hyeoun-Ae (2013) logistic regression does not require many of the principle assumptions of linear regression models that are based on ordinary least squares method—particularly regarding linearity of relationship between the dependent and independent variables, normality of the error distribution,

homoscedasticity of the errors. The regression was carried out to study the influence of push and pull factors on retail investors' level of activity in IPO investment.

From table 1.6 it can be understood that IPOs with high grey market premium giving high return (p value =0.002), stock brokers informing retail investors about IPOs through phone calls and email (p value =0.037), media publicity encouraging decision to invest in IPOs (p value =0.007) are significant as the p values are less than 0.05. Therefore, the null hypothesis is rejected in these cases. The model explained 44.3 per cent (Nagelkerke R Square) of the variance in investor's level of activity in IPO investment.

Two of the pull factors which increased the likelihood of investors being active in the IPO investment are IPOs giving higher returns than shares in the secondary market (B = 0.288) and IPOs being an attractive investment avenue since demonetization (B = 0.018). The push factors which increased the likelihood of investors being active in IPO investment are recommendations by experts (B = 0.223) and stock brokers informing investors about good quality IPOs through phone calls and email (B = 0.881).

The prediction equation is given below:

$$\log(p/1-p) = 9.893 - 0.659 * \text{IPO simple process} + 0.288 * \text{Higher returns in IPO} - 0.106 * \text{listing day gains} - 1.313 * \text{IPO with grey market premium} + 0.018 * \text{IPO an attractive investment since demonetisation} + 0.223 * \text{expert recommendation} + 0.881 * \text{IPO information through phone and e-mail} - 0.841 * \text{IPO grading} - 0.994 * \text{media publicity} - 0.127 * \text{publishing past records}.$$

Where p = probability that investor will be active in IPO investment

1- p = probability that investor will not be active in IPO investment

H₃: The consideration of factors before IPO investment differs among different age groups.

No.	Variables	Chi-square	Degree of freedom	P value
1.	Financial performance of the company	37.40	5	< 0.001
2.	Company philosophy	22.86	5	< 0.001
3.	Goodwill	19.99	5	< 0.001
4.	Market share of the company	31.16	5	<

				0.001
5.	Media news about the company	30.89	5	< 0.001
6.	Strong business models	9.27	5	< 0.001
7.	Past profit trends	21.75	5	< 0.001
8.	Future prospects of the company	31.37	5	< 0.001
9.	Promoter's stake in the company	35.45	5	< 0.001
10.	Issue price of the IPO	19.17	5	< 0.001
11.	Information in prospectus	33.13	5	< 0.001
12.	IPO grading	43.05	5	< 0.001
13.	Issue size	43.33	5	< 0.001
14.	Risk preference	16.44	5	< 0.001
15.	Familiarity with the company	28.99	5	< 0.001

Table 1.7 Difference in consideration of factors among different age groups

Source: *Primary Data*

Kruskal Wallis test has been applied to test the hypothesis. The null hypothesis is rejected in all the cases as it is less than 0.05. Thus, there is significant difference in the consideration of factors before IPO investment among different age groups.

Table 1.8 shows the factor which is considered the most based on the age group of the respondents. Investors belonging to 51-60 years age group consider financial performance and company philosophy before investing in an IPO. Goodwill is a factor which is considered most among the 31-40 years age group of investors. The market share of the company, future prospects of the company and promoter's stake in the company are considered more among senior most investors aged above 60. Investors pertaining to 31-40 years age group consider media news about the company, past profit trends, information in prospectus, issue size and familiarity with the company before investing in IPOs. In the case of strong business models and issue price of the IPO, investors belonging to 51-60 years age group consider it more as they have the highest mean rank of 81.96 and 87.62 respectively.

Table 1.8 Mean ranks of factors considered before IPO investment among age groups

No	Variables	Age wise mean rank					
		Below 20 years	21-30 years	31-40 years	41-50 years	51-60 years	Above 60 years
1	Financial performance of the company.	67.14	50.18	68.57	36.88	81.50	76.31
2	Company philosophy	30.50	58.16	63.04	23.96	84.15	64.76
3	Goodwill	38.86	51.62	76.39	41.92	69.46	69.02
4	Market share of company	35.21	60.07	45.50	41.79	69.62	84.37
5	Media news about company	48.00	72.93	81.63	36.42	48.00	44.96
6	Strong business models	38.43	57.04	62.48	62.13	81.96	58.35
7	Past profit trends	22.07	53.05	78.72	53.25	67.96	65.06
8	Future prospects of company	27.50	50.58	55.46	51.63	71.85	85.80

9	Promoter's stake in company	34.43	44.50	77.41	48.42	53.50	84.11
10	Issue price of IPO	34.71	56.93	65.35	39.04	87.62	64.56
11	Information in prospectus	31.64	61.41	87.80	70.00	62.77	38.13
12	IPO grading	9.43	63.67	75.91	87.50	67.38	40.83
13	Issue size	31.36	44.61	92.50	61.42	81.27	52.76
14	Risk preference	17.79	65.28	63.65	69.33	54.27	61.24
15	Familiarity with company	18.14	56.34	85.30	47.21	51.73	66.33

Source: *Primary Data*

Recommendations

Some recommendations to enhance retail investment in IPOs are as follows:

1. Stock brokers may contact retail investors through emails and phone calls to promote investment in IPOs as it is evident from the findings that push factors have a higher influence on retail investors.
2. Stock brokers may pass on information about expert recommendations about good quality IPOs to the retail investors to help them make investment.
3. Information about IPOs with high IPO grading could be communicated to retail investors by stock brokers. This helps investors to invest in companies with strong financial fundamentals.
4. Upcoming IPOs may be frequently advertised on television to attract young investors towards IPO investment.

Conclusion

Initial public offering (IPO) is a milestone in the lifetime of the company. Companies raise money from IPOs to fund its future projects and get listed to a stock exchange. Initial Public Offerings can be considered as avenues for both short term and long-term investment. Retail investors consider investment in initial public offerings as an attractive investment avenue since demonetization. Push factors have a significant influence on the retail investment in IPOs. Stock brokers informing retail investors about good quality IPOs through phone calls and email encourages retail investors to invest in initial public offerings. Financial performance is the most strongly considered factor before making IPO investment. Senior investors within the age bracket of 51-60 and above 60 years give primary importance to the financial aspects of the company during IPO investment whereas young investors who belong to 21-30 years

age group are influenced by media publicity. Retail investors of 31-40 years depend on IPO related information to make further investment. Retail investors can be communicated through timely newsletters, emails, SMS and phone calls about investment opportunities to promote retail participation. Thus, the study shows that retail investors have a fairly good appetite for investment in IPOs.

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THE EFFECT OF THE INTRODUCTION OF GST AND THE ESTABLISHMENT OF GST COUNCIL ON INDIA'S FISCAL FEDERALISM

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ABSTRACT

The Government of India Act 1919 heralded a new era of federalism in our country. India's diversity and most importantly, her unity has undoubtedly contributed to the leaders, choosing a system, where the power is shared between the Central Government with the Local Governments in the form of State Governments. The Indian Constitution has been acclaimed by experts as a brilliant example of constructive and co-operative federalism. Federations give rise to two important issues, i.e. Horizontal fiscal imbalances and Vertical fiscal imbalances. Horizontal fiscal imbalances are due to the different levels of economic development and endowment of resources and vertical imbalances are due to the difference in taxation powers for raising resources. In India, the Government provides certain mechanisms to address this issue. The rise of fiscal imbalances mean that the situation demands financial assistance to the states from the centre and the Finance Commission is the constitutional machinery that, has been entrusted with this duty. The assistance required by each state would be different, depending upon the level and degree of imbalances. Into this uncertain scenario of imbalances, the Government introduced the 101st Constitutional Amendment Act in the year 2017, which brought forward a national, uniform Goods & Service Tax in India. It replaces all indirect taxes levied on goods & Services by the Central and State Governments and then, the revenue from the same is divided between the Centre and the States. This division is to be done by another constitutional body called the 'GST Council'. There should be greater symmetry and synchronisation in the working of GST Council and the Finance Commission. The paper mainly focuses on the issue of the effect of the introduction of GST and the establishment of GST Council on the activities of the Finance Commission and the federal framework existing in our country. The study is based on secondary data that has been collected from various sources i.e. published research papers, official reports, journals, magazines and various websites.

KEY WORDS: GST, GST Council, Fiscal Federalism, Vertical Fiscal imbalance, Horizontal fiscal imbalance

INTRODUCTION

India's diversity and most importantly, her unity has undoubtedly contributed to the leaders, choosing a system, where the power is shared between the Central Government and the Local Governments, in the form of State Governments. The Indian Constitution has been acclaimed by experts as a brilliant example of constructive and co-operative federalism.

One of the most evident hurdles that all the federations face, is the equitable division & distribution of the funds between the centre and the states and also among the states. The imbalances can be either vertical or horizontal fiscal imbalances. Vertical imbalances arise due to the differences in the taxation powers of the centre and the constituent units. Horizontal Fiscal imbalances are due to the different levels of economic development and endowment of resources. In India, the constitution provides several measures to address and rectify this issue. The rise of fiscal imbalances lead to the rise in the need to provide financial assistance to the state from the centre and the finance commission is the mechanism that has been entrusted with the work of division and distribution of funds. An imbalance arises in the process, that is, the Union Government is assigned most of the revenue raising power while the state governments are expected to carry out most of the development and welfare-oriented expenditure. Hence, the constitution provides the devolution of part of the centre's revenue to the states (www.fincomindia.nic.in). The emergence of vertical imbalances leads to the development of horizontal imbalances and each state government experience different levels and degrees of imbalances and this difference leads to the varied requirements of financial assistance by each state. The Finance Commission studies this concept, in order to develop a suitable criterion to meet all the needs of the centre and all the states. Into this uncertain scenario of imbalances, the Government introduced the 101st Amendment Act in the year 2017, which brought forward a national, uniform Goods & Service Tax in India. It replaces all indirect taxes levied on goods & services levied on goods and services by the centre and state and then, the revenue from the same is divided among both these parties. This division and distribution process is done by another constitutional machinery called the 'GST Council'. The need for a greater symmetric and synchronised working of the GST Council and the Finance Commission is definitely the need of the hour, especially when the Indian economy is witnessing a major slump.

Literature Review

In the review of literature section, the researcher tries to examine India's fiscal federalism, with more emphasis on the relationship between the GST Council & Finance Commission.

- Drabu (2019) flagged three questions. One, the need for new model of fiscal federalism, and the seeds of that thought came from the 14th FC that India will exclusively focus on "revenue sharing", and not do the "expenditure underwriting". Two, the need "resource sharing" instead of "revenue sharing" as India is a raw-material deficit economy. He explained that a fiscal architecture to be designed for "resource sharing" than "revenue sharing". Three, the institutional relationship between the GST Council and the Finance Commission. He asked, is there a need for both co-ordination and a conflict resolution mechanism between these institutions. Post GST-compensation, is there any need for revenue deficit grant?
- Jha, Raghbendra (2013) observed that, in a society as complex and varied as India, fiscal federalism is an essential element of the economic landscape. Already it is becoming clear that states are the new engines of India's economic growth.
- Pandey, Santosh Kumar (2018) states that, 'Federalism' is not a static but a dynamic concept. it is always in the process of evolution and constant adjustment from time to time in light of contemporary needs and the demands being made on it.

The Indian federalism is unique because of its mode of formation i.e. from union to states [creation of autonomous units and then combining them into a federation], and not vice versa.

- Ganesh, M. Jai, Gandhi , M. (2016) observed that, On the whole, it can be said that the mechanism of Finance Commission has helped and strengthens the Centre State financial relationship which the critical element in federalism, by providing the scheme for tax sharing in the divisible pool and as well through fiscal grants to the needy States. The role of Finance Commission has a greater significance by increasing economic position or status of the weaker States on par with richer States.

Objectives of the study

- To study the effect of the introduction of GST and the establishment of the GST Council on the activities of the Finance Commission.
- To study the effect of the implementation of GST on the federal framework existing in our country
- To study the level of synchronisation in the working of GST Council and the Finance Commission

Sources of data

The study is based on secondary data that has been collected from various sources i.e., published research papers, official reports, journals, magazines and various websites.

GST – Goods and Service Tax- An Overview

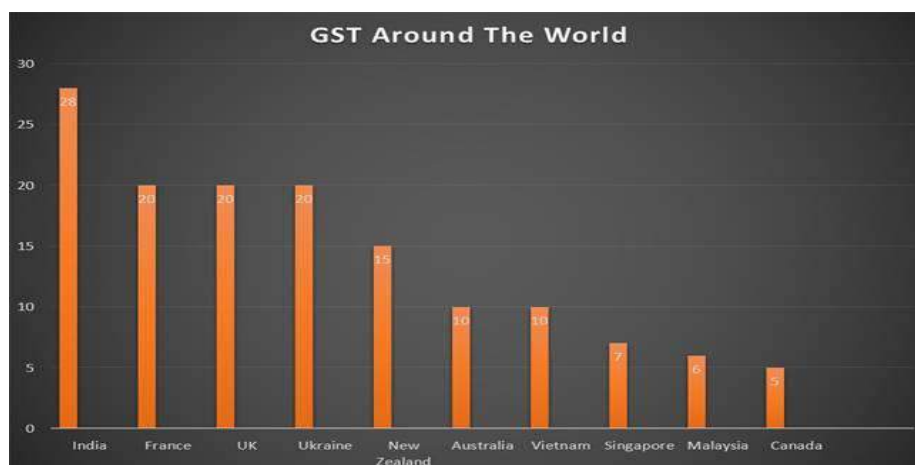
GST, a destination-based tax, which is levied on every value addition made to the goods, has replaced many indirect taxes in India. The GST Act in India was passed in the parliament in March 2017 and came into effect from July 2017. The very aim of the introduction of GST is to simplify the vast complexities that existed in the indirect tax system of India. The GST system works to establish a single, united and undivided Indian market.

‘One nation, One tax system, One market’ was the agenda behind the introduction of GST. The GST system works in three stages – CGST (Central GST), SGST (State GST) and IGST (Integrated GST).

GST structures around the world(www.indiatoday.in):

- France
 - 4 rates of VAT
 - Implemented in the year 1954
- Ukraine
 - 2 VAT slabs
 - 20 % & 7%
- UK
 - VAT – 20%
 - Implemented in the year 2011
- New Zealand
 - Introduced in the year 1986
 - Increased to 15 % in 2010
- Australia

- Introduced in the year 2000
- 10 %
- Canada
 - Normally, GST is set at 5 %
 - In some parts of Canada, a Harmonised Sales Tax of 15 % is also charged
- Singapore
 - Implemented in the year 1994
 - GST was increased to 7 % in the year 2007
- Malaysia
 - Introduced in the year 2015
 - Set at 6 %
- Vietnam
 - Usually 3 VAT rates are applied to the goods and services in Vietnam-0 %,5% & 10 %



(Source: www.indiatoday.in)

The above diagram shows the GST rates around the globe. It is evident from the graph, that India has the highest tax rate out of the 9 countries examined. France's GST model consists of 4 rates, making it similar to the Indian GST Structure.

GST Council

It is a constitutional Body for making suggestions or recommendations to the Union and State Governments on matters related to the Goods and Service Tax. The Council consists of the following members:

- The Chairperson (The Union Finance Minister)
- The Union Minister of State, in-charge of Revenue, Min. of Finance would be a member of the GST Council
- A nominated minister for each state Government, to act as a member of the GST Council

The main aim of establishing such a council was to ensure that the rules and procedures of GST would be implemented in all parts of India and that every eligible establishment would follow the same. (www.tax2win.in)

The GST Council and the Union-State Relations

The implementation of GST and the GST Council actually accelerates the reconfiguration of the Centre-State fiscal relations already underway (www.livemint.com). The introduction of GST required a number of amendments in the constitution in order to improve the Centre and State to levy and collect tax. In order to ensure harmony, synchronisation and symmetry between the Centre and the States, a unique and efficient constitutional mechanism would be required.

Hence, one of the most important aspects of 101st Amendment is setting up of a GST Council, which will act as the institutional mechanism to determine and define the division of tax between the Centre & the States.

The Finance Commission – An Overview

The Finance Commission was established by the President of India in the year 1951 under the Article 280 of the Indian Constitution. The Finance Commission is a constitutionally mandated body that is at the centre of fiscal federalism (www.fincomindia.nic.in)

Under the federal structure envisaged in the constitution, most of the taxation powers are with the Centre, but the bulk of spending is done by the states (www.economictimes.com). Such a structure requires transfer of funds from the Centre, which collects both, the direct taxes and indirect taxes, to the states.

Article 270 of the Indian Constitution mentions the taxes, which are to be collected by the Union and distributed between the Centre and the States. The Finance Commission is one of the top-most mechanisms that deals with the apportionment of the taxes collected.

The Federal Framework existing in our Country

Article 1 of the Constitution of India states that, ‘India that is Bharat; shall be a union of states.’ The Indian model of federalism was not a result of coming together of states to form the Federal Union of India. It was rather the reverse action, which involved the conversion of a single or uniform system into a Federal system.

Federalism is the most important factor of modern constitutionalism. India is a land of wide-spread diversity in every sphere and from every angle. Federalism helps the state to ensure the concept of ‘common welfare’, amidst these differences.

The Symmetry between the GST Council and the Finance Commission

Both the GST Council and the Finance Commission are constitutional bodies and hence, their synchronized working and efficient functioning of their activities is of paramount importance. There are several similarities and differences in the structure and working of the Finance Commission and the GST Council:

- The GST Council consists of the people’s representatives, whereas the finance Commission has experts or learned persons as members. Here, the Finance Commission is not affected by political interests and is able to think, act and observe efficiently and the body would also give recommendations to the Union Government, which are beneficial to both the Centre and the States.

- The GST Council has a wider scale of operations, when compared to the Finance Commission. The Finance Commission merely decides the division of the already existing Central taxes between the Centre and the states. Whereas, the GST Council has a broader area to cover. It decides the rates of taxes, the taxes that are to be included into the concept of GST, items that are exempted from GST etc.
- The Finance Commission and the GST Council are very different in composition. Moreover, the decision-making process in the Finance Commission is quite different from the GST Council. Here, there are no provisions for voting, whereas in case of the GST Council, it has a democratic process of voting for making decisions. The GST Council and the Finance Commission must work together in monitoring, scrutinizing and optimising revenue outcomes and the coordination mechanism between the two bodies is a necessity to yield efficient results.

CONCLUSION

GST has emerged as an example of how a federal structure or a system can function. It is one of the remarkable legislations, that has risen as a game-changer, not only in the arena of the finance system but also for the country as a whole. Both the GST council and the finance Commission performs a wide range of activities. For the GST Council, the major function is to apportion the GST collected. Meanwhile, the function of the Finance Commission is to divide between the centre and the states, the taxes that the Union collects. Both their functions may seem similar, but each of their activities is distinct and relevant. They will have to work in close coordination, to ensure that the vertical and the horizontal fiscal balance of the federal structure are maintained. India's fiscal federalism must be reshaped to accommodate to the growing global needs of the environment. Efficient decentralisation, transparent and quick GST System, an independent & strong Finance Commission, can definitely strengthen India's fiscal federalism. In a nutshell, both these bodies complement and aid each other in their activities and the existence of harmony in their functioning is highly imperative to ensure that there are no or less fiscal imbalances and the Indian Federal System remains efficient, resilient and strong.

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FACTORS INFLUENCING COGNITIVE DISSONANCE – SPECIAL REFERENCE TO TOPCO ZAMZAM JEWELRY, KANNUR

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Abstract

Post purchase regret is a particular behavior one shows after purchasing, evaluating, whether he is satisfied or dissatisfied with a purchase. PPD is when the customer experiences feelings of post purchase psychological tension/ anxiety. Every consumer shows inclination towards particular product or service. There are several factors that influence the buying desire of a consumer ranging from psychological, social, economic and so on .the consumer has the ability to compare with the different level of satisfaction level of various products which can buy with his income. Some companies take an effect to influence their feelings about their purchase& future purchase. The customer might feel compelled to question whether he has made the right decisions .They may also exposed to advertising for a competitive product / Brand what could put in to question the product that they have chosen. Customers will have certain expectations prior to the purchase that may be about the nature & performance of the product / service or the cost and effort to be expended before obtaining the product or service benefits. Evaluate of the post purchase dissonance of a customer by companies is very important why because it is helpful in identifying consumer's emotional experiences in connection with the product & usages of the product. The positive PPD s need to be stimulated by companies /marketers in the PPD period so that customer will be satisfied & motivated& possibly favorable word of mouth communication we can expect. As a result of customer satisfaction we can observe, higher intention to purchase again & brand loyalty.

Keywords: *consumer, cognitivedissonance, marketing, post purchase dissonance*

1.1 Introduction

The term marketing is not limited only to needs, sale and purchase of goods and services. It is a process of satisfying the needs of consumers and to make them delighted. Today the customer is on driver's seat .This is because there is huge change in the demand supply equation. Beause of intense competition each marketer wants to retain and satisfy the customer. The want satisfying power of a commodity or service is called utility, which is a concept within economics that is

relate to marketing .Utility is the measure of relative satisfaction from consumption of various goods and services .

1.2 The concept of value

Value is a multi-dimensional attribute for customers value is the ratio of perceived benefits to price paid .Customer will experience value from a product /service when the perceived benefits exceed the price of the product. The crucial factor in this is the value of the firm's product must exceed that of competitors. There are two ways through which an organization can increase value .One is by increasing perceived benefits .The other is by lowering price. Rather than engaging in price competition it's suitable to go for perceived benefits. Creating and delivering better customer value is the essence of marketing .In this scenario of tight competition in the business field customer satisfaction is an essence of success.it is a key influence in the formation of future purchase intentions. A satisfied customer is likely to share his experiences with others, thereby engaging in positive word of mouth advertising. Similarly a dissatisfied customer is very likely to switch brands or complain, thereby engaging in negative word of mouth advertising.

1.3 Relationship marketing

It is an effort to identify ,maintain and build a network with individual customers and to strengthen the network continuously for the benefit of both the side through interactive ,individualized and value added contacts over a period of time. Relationship marketing is a win win transaction between marketers and key parties (suppliers ,customers ,distributors)the ultimate outcome of relationship marketing is a unique asset for the organization called marketing network. Marketers need to build long term relationships with valued customers, distributors, dealers .and supplier's .The focus is to build life time loyal customers knowing customers and delivering high customer value builds relationships. Today the competitions are between marketing networks, not between companies.An organization cannot afford to have similar marketing strategies amongst all individuals. Not every individual has the same requirements and demand. Also a product cannot satisfy the need of all consumer groups. Thus companies develop different marketing strategies to satisfy different consumer segment needs. Marketing strategy helps to develop efficient ways to reach customers and encourage their future loyalty to a business, product or services.

1.4 Significance of the study

The relationship of post purchase dissonance with the consumer behavior is an interesting issue and there are not much studies being done on the topic is huge literature gap that needs to be filled .Modern era is giving more emphasis to online purchase of commodities. So this study can give some insights for future studies on cognitive dissonance .The main aim of this study is to find out the impact of cognitive dissonance and customer loyalty with special reference to TopcoZamZamJewelry, Kannur. Also it tried to understand the various methods adopted by the marketer to reduce the cognitive issonance among their customers.

1.5 Review of literature

Consumption Value Perceived value can be regarded as the evaluation consumers make to the utility that product or service provided. Consumers make entire utility evaluation between the sacrifice of perception and benefits (Zeithaml, 1988). Monroe and Krishnan (1985) propose that consumers can obtain perceived value by comparing perceived quality and perceived sacrifice. If perceived quality is greater than perceived sacrifice, consumers will have more positive perceived value to the product or service, as well as further consumer's purchase intention. Babin, Darden & Griffin (1994) divide perceived value into utilitarian values and hedonic values. Utilitarian values refer to the direct benefits consumers obtain from the product, it is more functional; however, hedonic values indicate the emotional satisfaction from product attributes or usage, it is more experiential. Juhl et al. (2002) mention that consumer's expectation and perceived quality would have positive effect on perceived value, and positively affect consumer satisfaction by raising their perceived value. Recent studies of service industry support that perceived value have positive effect on satisfaction (Park et al., 2004; Cronin et al., 2000; Hallowell, 1996).

Anticipated Satisfaction Kotler (1999) indicates that satisfaction is the degree of happy or disappoint, it comes from the result of perception of product function, and expectation of product. Spreng & Olshavsky (1996) conclude the satisfying feeling comes from the comparison of perceived performance with consumer's internal desire and expectation to the service or product. Several studies indicate that consumer satisfaction is not only the evaluation of post purchasing, but also accompanying consumer's behavioral intention, such as customer loyalty, word of mouth communication (Kumar, et al., 1997 ; Chebt et al., 1995 ; Fornell, 1992) . The anticipated satisfaction used in current study is adopted the concept that consumers will evaluate the expectation of product or service according to their consumption experience. The degree of satisfaction or dissatisfaction will also affect the post-purchase behavior intention of consumers (Cronin & Taylor, 1994).

Word of Mouth Communication Zeithmal et al.(1996) thought behavioral intention can be divided into positive and negative. Word of mouth communication indicate an interpersonal communication about some brand, product and service between disseminators and recipients (Swanson et al., 2003). It is also a kind of exchange process of thought, ideal, conception or suggestion between two or more consumers. Some research indicate that word of mouth communication has powerful effects toward purchasing decision process of consumers (Babin et al., 2005; Brown et al., 2005; Wirtz & Chew, 2002). Herr et al. (1991) indicate that the message of word of mouth communication is delivered by face to face communication condition. When the feeling of this message increases, consumers will probably believe this message in purchasing decision process (Swanson et al., 2003).

1.6 Objectives of the study

To find out the impact of cognitive dissonance on purchasing behavior

To find out the customer loyalty and its relationship with cognitive dissonance

1.7 Research Methodology

Dissonance theory:

Leon Festinger introduced the theory of cognitive dissonance in 1957. His ideas were tested extensively in the following years & this led to modification in the form of the theory & in its predictions. Over this period competitive theories rose & feel but it is not try purpose to spend too long on the more abstract arguments that were generated. The reader is fettered to Rajceki or Eiseefree careful reviews of the main issues. Festingers original statement described a condition of arousal, called cognitive dissonance that arose in people when their beliefs did not fit together this condition led them to change their thought, feeling or action in such a way that the fit was improved.

Brahmin & cilen suggested that dissonance was felt when people committed themselves to an action which was inconsistent with other behavior or beliefs or which take turned out to have undesirable consequences that might have been foreseen. Another method of putting this point is to say that dissonance is aroused when there is insufficient justification for an action His this version of the theory that made it attractive to consumer researcher since it implied that people may experience dissonance when they commit themselves to a high involvement purchase if purchase does gives rise to dissonance it will be followed by behavior that bolster the purchase choice, eg: attitude change in favorer of the brand selected, recommendation that justifies the purchase. Such effect shift interest from before to after the point of purchase & suggest that advertisements may have most impact after purchase in consolidating the reputation of a brand.

Much of the research on dissonance theory was conducted with a design that was called 'forced compliance' in which subject, usually students, were persuaded to do something that they did not approve at. The classic study in this mould was done by Festinger & Carl Smith. They persuaded the student subjects, who had just completed a boring. They were to tell the new subject they were to tell the new subject that the task was interesting free this they were paid one dollar in one condition & 20 in the other. The researcher argued that. 20 dollars was sufficient justification. Far lying & would cause little dissonance whereas the one dollar payment was insufficient. This meant that the researchers predicted that the less payment the more the dissonance & supporting this, they were able to show that there was more attitude change in the low payment conditions.

Nuttin suggested that the highest arousal could sometimes occurs with no reward, & sometimes with high reward. In a series of experiments Nuttin was able to corroborate this argument & shows that high dissonance could not always be expected under low reward. The dominant counter theory of dissonance was proposed by Bern called at self-perception theory. Bern argued that attitudes were verbal reports based on observed behaviour. Just as we identify the attitude of another person by nothing what they do & say, according to Bern, we inter our own attitudes from observations of own behaviour is we say we like it because we know we did it. Dissonance research helps us to understand how to produce effective persuasion. He suggest that we must create a disturbance in the recipient by using the issues on which change is desired. Very often the commercial will create a disturbance by using ideas that are extraneous to the issue & when this occurs it is unlikely that any attitude or behaviour change will be found based on the advertisement

1.8 Analysis

The research instrument that was used to carry out the research was questionnaire .A survey was conducted among 150 respondents. The respondents were given adequate time to fill the questionnaire and any confusions pertaining to questions were resolved on the spot for them. The sample was selected by using judgment sampling. Samples were selected from Kannur wherein the research was conducted. The data collected from respondents was checked twice in order to discard any incomplete forms

Demographic Details of the Customers

Table No: 1 Age of Respondent

SL.NO	AGE OF RESPONDENT	NO OF RESPONDENTS	PERCENTAGE
1	20-30	20	13%
2	30-40	40	27%
3	40-50	70	47%
4	50-60	20	13%
TOTAL		150	100%

From the above table it is inferred that 47% of the respondents are from the age group of 40-50, 27% are at the age of 30-40,13% from 20-30 and the rest of the 13% from 50-60

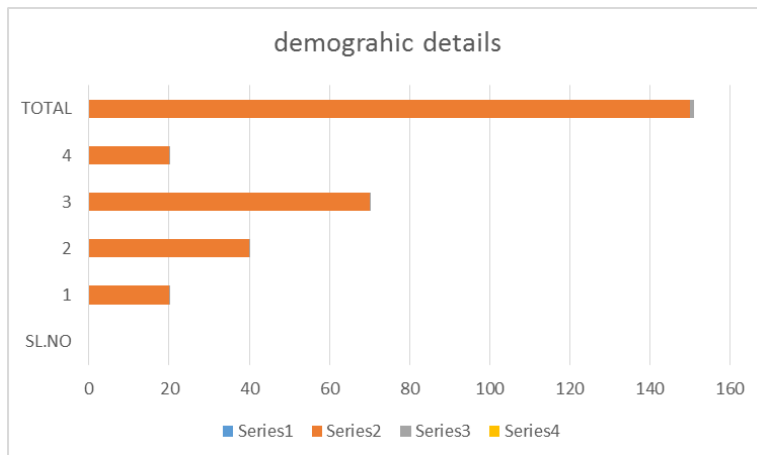


Table No: 2 Gender of the Respondent

SL.NO	GENDER	NO OF RESPONDENTS	PERCENTAGE
1	MALE	70	47%
2	FEALE	80	53%
		150	100%

From the above table that is inferred that 47% of the respondents are male, the rest of the 53% are female

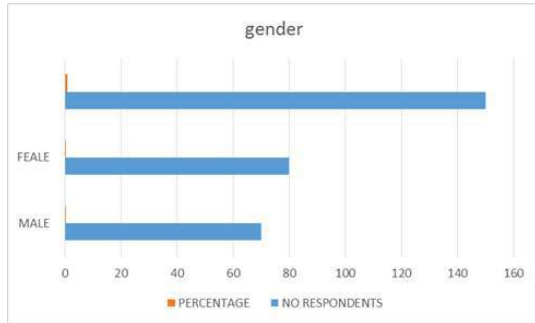
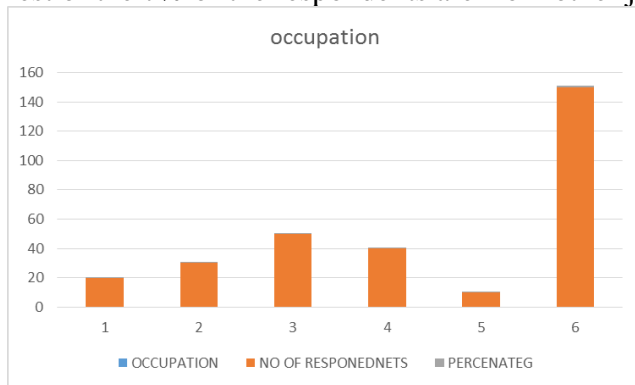


Table No: 3 Occupation of the Respondent

SL.NO	OCCUPATION	NO OF RESPONDENTS	PERCENTAGE
1	HOUSE WIFE	20	13%
2	PRIVATE	30	20%
3	BUSINESS	50	33%
4	GOVERNMENT	40	27%
5	OTHER JOBS	10	7%
TOTAL		150	100%

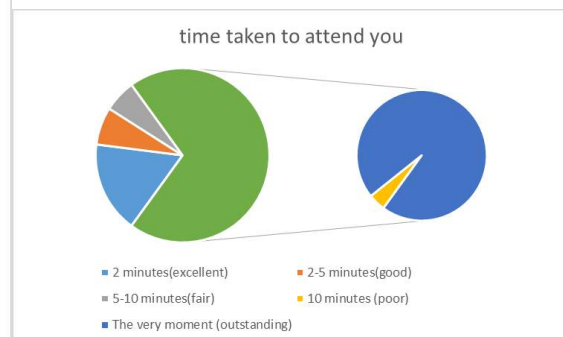
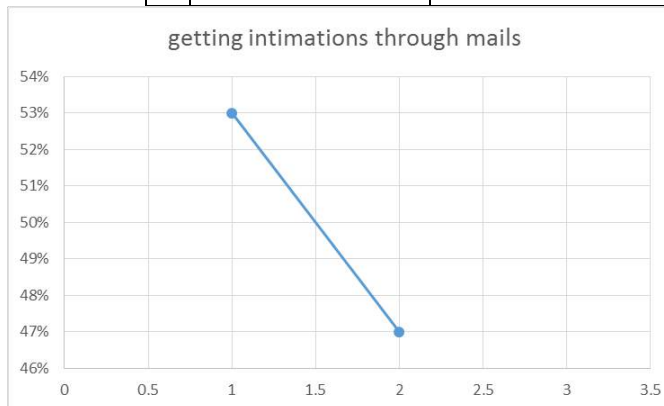
From the above table that is inferred that 20% of the respondents are private employees, 33% are doing business, and 27% of the respondents are government employees and house wife 13%, and rest of the 7% of the respondents are from other job category

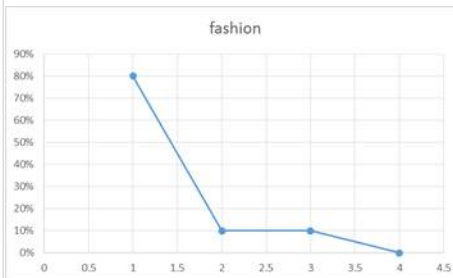
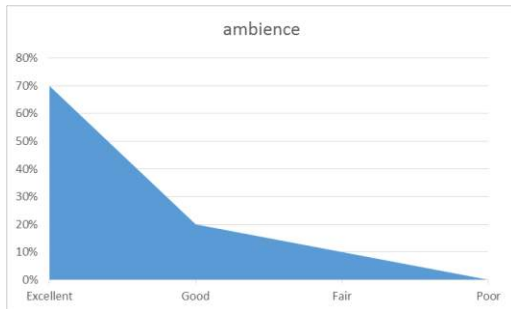


Comfortness with shopping

	Questions asked	Options given	% of respondents
1	Getting intimations through mails	Yes no	53% 47%
2	time taken to attend you in the shop	2 minutes(excellent) 2-5 minutes(good) 5-10 minutes(fair) 10 minutes (poor) The very moment	17% 7% 6% 3% 67%

		(outstanding)	
3	Cleanliness, comfort, services	Excellent Good Fair Poor	75% 15% 10% 0%
4	Sales person can resolve all your queries	Excellent Good Fair Poor	80% 10% 5% 5%
5	Ambience	Excellent Good Fair Poor	70% 20% 10% 0%
6	Fashion and selection	Excellent Good Fair Poor	80% 10% 10% 0%
7	Do you refer this shop to friends or relatives	Yes No Never	90% 5% 5%

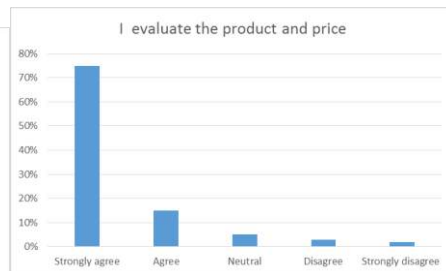
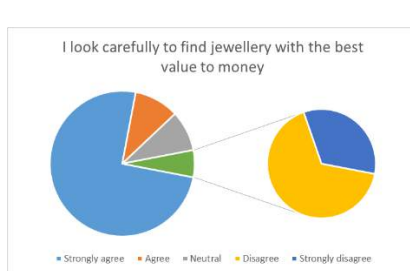
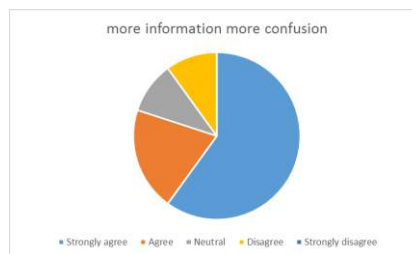
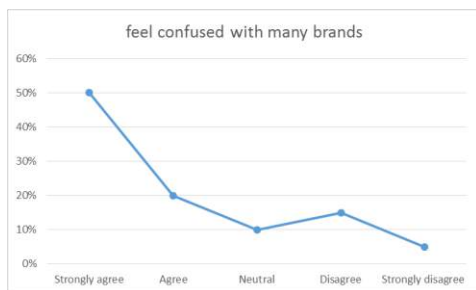




Purchase decision

	Questions asked	Options given	% of respondents
1	Often feel confused with many brands to choose	Strongly agree Agree Neutral Disagree Strongly disagree	50% 20% 10% 15% 5%
2	The more information the more confusion	Strongly agree Agree Neutral Disagree Strongly disagree	60% 20% 10% 10% 0%

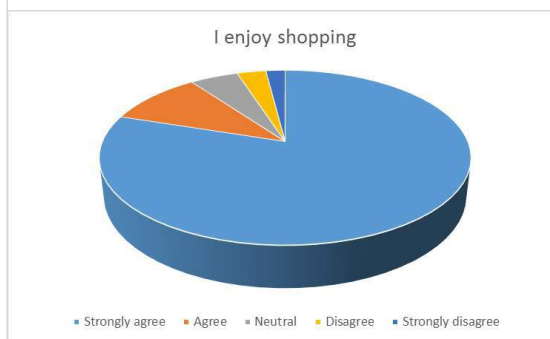
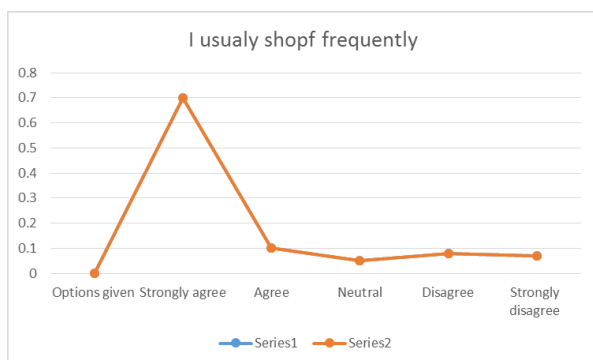
3	I look carefully to find jewelry with the best value for money	Strongly agree Agree Neutral Disagree Strongly disagree	75% 10% 9% 4% 2 %
4	Carefully calculate how much I spent for shopping	Strongly agree Agree Neutral Disagree Strongly disagree	70% 15% 5% 8% 2%
5	I always evaluate the product and proportionate price	Strongly agree Agree Neutral Disagree Strongly disagree	75% 15% 5% 3% 2%

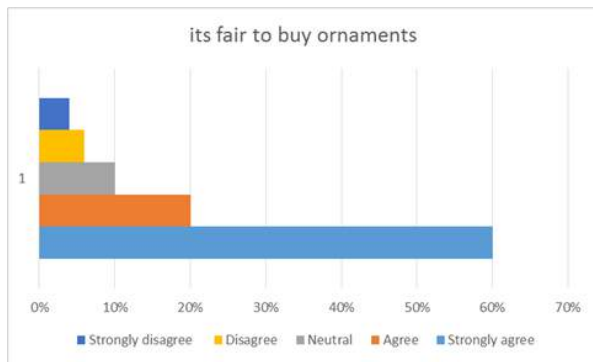
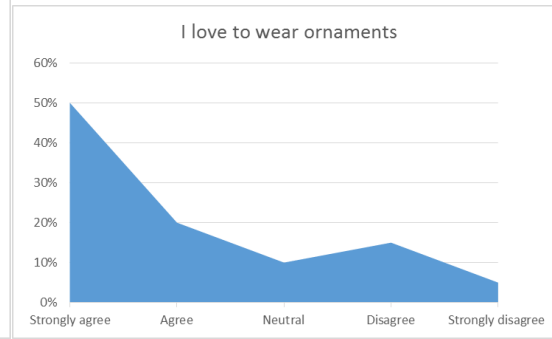
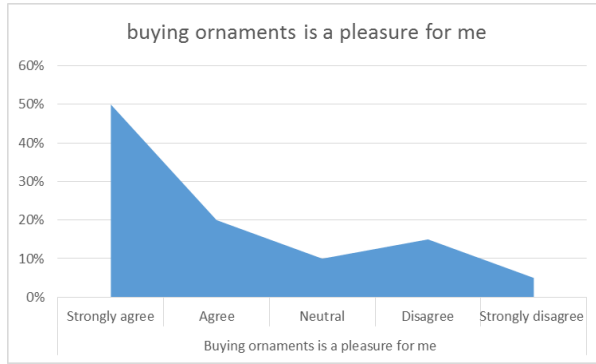


Shopping behavior

Questions asked	Options given	% of respondents
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1	I usually shop frequently	Strongly agree Agree Neutral Disagree Strongly disagree	70% 10% 5% 8% 7%
2	Buying ornaments is a pleasure for me	Strongly agree Agree Neutral Disagree Strongly disagree	50% 20% 10% 15% 5%
3	I enjoy shopping	Strongly agree Agree Neutral Disagree Strongly disagree	80% 10% 5% 3% 2%
4	I love to wear ornaments	Strongly agree Agree Neutral Disagree Strongly disagree	50% 20% 10% 15% 5%
5	It's fair to buy new jewelry	Strongly agree Agree Neutral Disagree Strongly disagree	60% 20% 10% 6% 4%

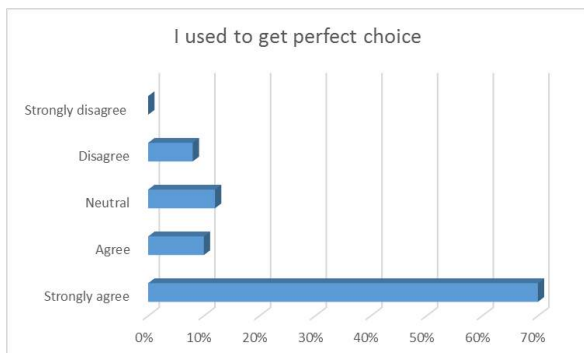
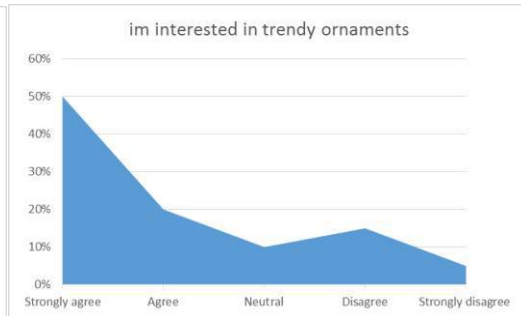
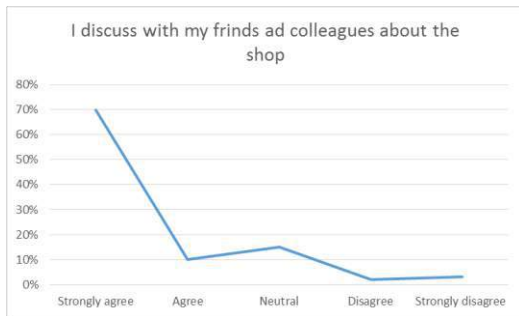
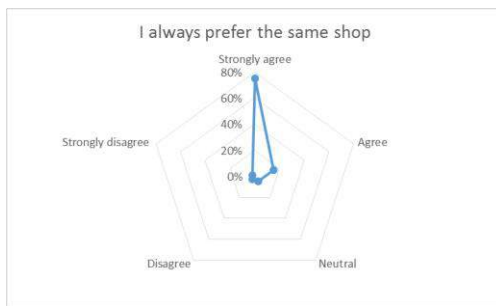




Customer loyalty

	Questions asked	Options given	% of respondents
1	I always stick to the same shop	Strongly agree Agree Neutral Disagree Strongly disagree	75% 15% 5% 3% 2%
2	I discuss with my friends and colleagues about the quality of ornaments	Strongly agree Agree Neutral Disagree Strongly disagree	70% 10% 15% 2% 3%
3	I'm interested in trendy ornaments	Strongly agree Agree Neutral Disagree Strongly disagree	50% 20% 10% 15% 5%
4	I used to get perfect choice	Strongly agree Agree Neutral	70% 10% 12%

		Disagree Strongly disagree	8% 0%
5	collect information about price at different shops	Strongly agree Agree Neutral Disagree Strongly disagree	50% 10% 10% 20% 10%



1.9 Findings

- Majority of the customers belongs to business category.

- Almost fifty percentage are getting information through mails.in this era of technology it's better to use social media for communicating with customers.
- Majority are of the opinion that they are attended at the very moment of their entry. It's a very positive response because an un attended customer or a delay in attending customer may affect their dissonance.
- The cleanliness, comfort and ambience of the shop is excellent according to the opinion.
- Sales persons are well trained to meet the requirements of the customers. Sales man is the ambassador of the shop and its very effective in this shop
- Fashion and selection in the shop is good so that they are ready to refer the shop to their near and dear ones. It's better to intimate the customers through social media about the new trends and collections.
- Customers sometimes gets confused with the information. The flow of information from different sources makes them confused.
- Most of the customers are comparing the jewelry with the best value in the market and also they are conscious about their spending habits.
- Majority of the customers loving shopping and they finds joy in shopping with the particular shop.
- Majority of the customers always prefer the same shop and they are happy to discuss with their colleagues about the quality of the ornaments the shop possess
- Some people are trendier in the selection and they prefer the shop for the perfect choice. Also some customers use to compare with the other shops.

1.10 Conclusions

Cognitive dissonance occurs when consumers feel inconsistencies between different level of perception and actual circumstances. Their inconsistencies would be a key factor to affect the full structural model such as emotional reaction after purchasing decision depressed ,angry, irritable ,doubt to purchase the product ,doubt something wrong doing transaction process. Word of mouth communication was affected by cognitive dissonance and anticipated satisfaction .they have direct effect on dissonance .customers degree of perceived consumption value would also be affected by cognitive dissonance .when dealing with cognitive dissonance marketers should first manage the discrepancy from consumers anticipated selection and also marketers must take dimensions of consumption value in to considerations .

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COMMODITY FUTURES TRADING IN INDIA: A CONCEPTUAL REVIEW

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Abstract

Future contracts are deals for purchasing or selling an underlying asset at a fixed cost in the future. The terms of these contracts are structured and exchanged on coordinated exchanges. The futures contracts are divided into five major classes depending on the assets on which the contracts are based. The underlying assets that include physical commodities, foreign currencies, interest-earning securities, stocks, and stock indices. It is referred to as commodity futures contracts whose underlying assets are physical commodities such as sugar, wheat, rubber, gold, etc. There is a wide variety of commodities exchanged in different countries and among different countries. Many factors influence the demand and availability of the commodities. The disparity in commodity demand and supply causes fluctuations in commodity prices. Exporting and importing goods through different countries affects global commodity prices. Fluctuations in the prices of various goods are a matter of grave concern to product manufacturers, buyers and traders. Frequent changes in commodity prices are a source of potential loss for individuals engaged in the production, trading and use of various commodity types. In other words, commodity dealers are exposed to price risk, i.e., the probability of a loss due to changes in commodity prices.

Commodity futures contracts are financial instruments that can be used to hedge the market risk involved in the trade-in commodities. There are three national multi-commodity exchanges: NMCE, MCX AND NCDEX. Besides these, there are 22 other regional exchanges based in various parts of the world, which are specialized in trading particular commodity futures. The Forward Markets Commission is the regulatory body which oversees the operation of the futures market for commodities. Markets of the future play a vital role within society. The futures market for commodities exercises three important functions. It offers a means of price discovery, a risk management mechanism (hedging) and adequate market liquidity by speculation. Commodity market is a major financial market segment in which precious metals, base metals, coal, crude oil and Agri commodities are traded. Developing a vibrant, competitive and liquid market is important. This will help investors hedge their commodity risks, take risky commodity positions, and take advantage of business arbitration opportunities.

Keywords: Price fluctuation, Price risk, Hedging, Speculation.

Introduction

During the period 2007-2008, food prices increased sharply worldwide, food protests broke out in many developing countries, and there were concerns of high market instability and inflation in the developed countries. The increase in food prices has engendered a global

food crisis. Concerns about the social turmoil and economic uncertainty prompted policymakers to look at the reasons behind worldwide food price rises. In addition to evaluating trends in the spot markets, policymakers also based their attention on the markets for commodity derivatives, which had undergone significant changes since 2000. In India, too, the role of futures trading in aggravating the price hike was hotly debated when the government in 2008 banned futures trading to monitor food inflation in several agricultural commodities. Commodity trading is not a recent trend in food and other agricultural products, metals and energy products. It is undoubtedly one of the most ancient economic practices and hence it would not be incorrect to say that commodity trading is as ancient as human civilization. Commodity trading has experienced enormous changes over the decades, from the barter system to spot markets to futures markets. Trading in commodity futures has also changed over the last few decades from "open-outcry" methods (which included trading through a combination of hand signals and verbal commands in trading pits) to computer-powered electronic trading. Big traders often use advanced technologies like algorithmic trading (which requires no human intervention) for commodity futures trading and individuals also use cell phones to position orders. As a result, commodity futures trading across the globe has now become more advanced, more accessible and quicker than in the past. While organized commodity derivatives began in India in the 19th century, commodity futures markets flourished in recent years as reforms to liberalize the economy began in the 1990s. The major steps towards allowing futures trading in commodities were taken in 2004 with the elimination of the ban on futures trading in all approved commodities and the establishment of commodity exchanges at the national level. After then, the futures markets for commodities have seen a dramatic rise in trading rates, investor size and the amount of commodities traded. Initially the commodity futures were permitted to trade in agricultural products but nowadays bullion, metals and energy products dominate the amount of trade.

India and other developing countries including China, Brazil and South Africa have significant markets for commodity derivatives. Indian commodity exchanges have a monthly turnover next only to the US and China. Commodity futures trading in India is pretty successful. There are three national multi-commodity exchanges: NMCE, MCX AND NCDEX. Besides these, there are 22 other regional exchanges based in various parts of the world, which are specialized in trading particular commodity futures. The Forward Markets Commission is the regulatory body which oversees the operation of the futures market for commodities. Markets of the future play a vital role within society. The futures market for commodities exercises three important functions. It offers a means of price discovery, a risk management mechanism (hedging) and adequate market liquidity by speculation. Commodity market is a major financial market segment in which precious metals, base metals, coal, crude oil and Agri commodities are traded. Developing a vibrant, competitive and liquid market is important. This will help investors hedge their commodity risks, take risky commodity positions, and take advantage of business arbitration opportunities.

Commodity

Commodities are goods which can be purchased, sold or traded in different types of markets. Commodities are the raw materials used to manufacture goods that are used around the world

in daily life, from food products in India to building new homes in Europe or driving cars in the USA.

There are two major commodity types:

soft commodities-agricultural products such as corn, wheat, coffee, cocoa, sugar and soybean; and livestock.

Hard commodities – natural resources such as crude oil, gold, silver and rubber that need to be extracted or processed.

Any product which can be used for trade or a trade item exchanged on an accepted exchange of commodities is known as commodity. Anything that is purchased or sold and that is created or used as the subject of barter or sale should be mobile with value. All kinds of commodities contain in short product. Indian Forward Contracts (Regulation) Act (FCRA), 1952 describes "goods" as "any form of movable property other than shareable claims, money and securities" In the present situation, all agricultural goods and products (including plantation), mineral and fossil origin are allowed for FCRA-recognized commodity trading. National exchanges of commodities, recognised by the Central Government, for commodities including precious (gold and silver) and non-ferrous metals, cereals and pulses, ginned and unginned cotton, oils and oilcake, raw jute and jute products, sugar and gur, potatoes and onions, coffee and tea, rubber and spices. U.S.

Importance of Commodities

According to UNCTAD statistics, 27 LDCs are commodity exporters. Commodities accounted for almost 80 percent of LDCs' goods export. Given the LDCs' heavy dependence of commodities, any development strategy aimed at economic growth, poverty reduction and food security needs to recognize the crucial role played by commodities and natural resources in these economies. As witnessed during the recent triple crises – food, financial and fuel – the economies of LDCs remain vulnerable due to their over-reliance on a few primary commodities, and price volatility. Commodities play a significant role in all countries' economic growth – developed, emerging and least developed (LDCs). In the case of LDCs, currently numbering 48, over two-thirds of labour-power depends on agriculture. More than 60 per cent of the population in India, too, depends on agriculture for livelihood.

Commodity Market

Trading of different commodities is enabled by a commodity market. It can be a derivatives market or a spot. Commodities are purchased and sold in the spot market for immediate delivery, while various commodity-based financial instruments are exchanged in the derivatives market. These financial instruments are exchanged in exchanges, including 'futures.'

Commodity markets are of two types:

1. Spot market (physical)
2. Derivatives market (such as futures, options and swaps).

A physical product is sold or bought in a spot market at a price agreed between buyer and seller. The spot market includes the buying and selling of the product in cash with immediate delivery. Individual customers (retail market) and the business-to-business (wholesale market) sector have spot markets. Spot markets also include urban, fruit and vegetable markets such as Delhi's Azadpur Mandi.

On the other hand, a product may also be sold or bought via a derivatives contract. A futures contract is a pre-determined and structured contract for the future purchase or selling of goods at a certain price and a certain date. If one wants to buy 10 tons of rice today, for example, one can buy it on the spot market. So if at a future date one decides to buy or sell 10 tons of rice (say, after two months), at a commodity futures exchange one can buy or sell rice futures contracts. The futures contracts shall provide for the delivery or receipt at some future date of a given quantity of a specific commodity. In the physically agreed deal, the customer pays the entire purchase price, and the seller delivers the actual product. Yet the final execution takes place later on in a futures contract. A farmer, for example, signs a futures contract to sell 10 tons of rice to a miller on a future date at \$100 per tonne. The miller will pay the farmer the full purchase price (\$1,000) on that day, and receive the 10 ton of rice in return. Under the cash-settled futures contract, however, the farmer and the miller will simply exchange the difference between the spot price of rice on the settlement date and the agreed-upon price as specified in the futures contract and no actual delivery of rice will occur. In the example above, if on the settlement date the price of rice was \$80 per tonne, while the agreed-upon price of the futures contract was \$100 per tonne, the miller will pay the farmer \$200 in cash and the miller will not be shipped the rice. If, on the date of payment, the price of rice was \$120 per tonne, the farmer will pay the miller \$200 in cash and there will be no supply of rice. For fact, most futures contracts do not require actual product distribution because contracts are settled for cash through an exchange. Despite of no interest in purchasing or selling the underlying asset, the financial creditors prefer cash settlement, and lower transaction costs. Nowadays, the whole process of futures commodity trading is carried out electronically across the globe.

Commodity Futures

Commodity futures are predetermined arrangements for buying or selling specified amounts of physical goods on a defined future date at a price already decided upon at the time of contract. For instance, at a stated future date at Rs.1250/gm two parties can enter into a contract to buy and sell 10 grams of gold, respectively. Such a contract must be transacted through a regulated exchange, since futures contracts are exchanged in structured futures markets set up to facilitate future trading. It is the auction that decides the requirements of the futures contracts, such as the size of the contracts (the amount to be exchanged per contract), the price of the goods, the date of delivery, the time and style, etc. Each organized exchange has a clearinghouse/corporation that acts as the intermediary between buyers and sellers of futures contracts and ensures contract fulfilment by arranging the distribution of commodities and receiving/paying money. Trading of tangible goods takes place on a full cash payment basis or terms of credit. On the contrary, trading in commodity futures is focused on margin payments. The clearinghouse implements a margin payment system which includes initial margin, maintenance margin, and margin of variation. Both the buyer and the seller of a futures contract must make margin payments to the exchange's clearinghouse. Commodity

futures contracts are distinguished by the facility for concluding the contracts before maturity, in line with all futures contracts. For example, a commodity futures contract on gold is supposed to result in physical gold being delivered upon the contract's maturity. However, the buyer who has a long standing before maturity by entering a reverse trade to close off his original business. It results in the futures contract being settled in cash; the benefit or loss resulting from the deal is settled in cash.

Evolution & History of commodity futures trading

The history of organized commodity derivatives in India goes back to the nineteenth century when the Cotton Trade Association started trading futures in 1875, around a decade after they began trading at Chicago. Over time the derivatives market has grown in India in many commodities. Following Cotton, the trading of derivatives began in Bombay (1900), in Calcutta (1912), in Wheat in Hapur (1913) and Bullion in Bombay (1920), in oilseeds. The history of organized commodity derivatives in India goes back to the nineteenth century when the Cotton Trade Association started trading futures in 1875, around a decade after they began trading at Chicago. Over time the derivatives market has grown in India in many commodities. Following Cotton, the trading of derivatives began in Bombay (1900), in Calcutta (1912), in Wheat in Hapur (1913) and Bullion in Bombay (1920), in oilseeds. Under the Act, only those associations/exchanges that are granted government reorganization are allowed to organize forward trading in regulated commodities. The Act provides for three tier regulations: (i) Exchange that organizes forward trading in commodities can control regular trading; (ii) Forward Markets Commission offers regulatory oversight under delegated powers; (iii) The sole regulatory authority shall be the Central Government-Department of Consumer Affairs, Ministry of Consumer Affairs, Food and Public Distribution.

The futures market for commodities remained abolished and dormant for about four decades until the new millennium when the government began aggressively promoting the commodity market in a total change of policy. The Government set up a committee (1993) after liberalization and globalization in 1990 to investigate the role of futures trading. The Committee (headed by Prof. K.N. Kabra) recommended that futures trading be permitted into 17 commodity classes. It also proposed strengthening the Forward Markets Commission and other changes to the 1952 Forward Contracts (Regulation) Act, expressly providing for free trade in products and broker registration with the Forward Markets Commission. Most of these recommendations were adopted by the Government and futures trading was permitted in all recommended commodities. It is a timely decision as the commodity cycle is on an upswing globally and the next decade is being influenced as the Commodities Decade.

Commodity exchange in India plays an important role where the prices of any commodity are not fixed, in an organized way. Earlier only the buyer of products and its seller in the market judged upon the prices. Others never had a say. Today, commodity exchanges are purely speculative. They reach out to the manufacturers, end-users, and even retail investors at a grassroots level before discovering the quality. This brings in the critical market price transparency and risk management. A major difference between a traditional auction, where the bids are announced by a single auctioneer and the Exchange is that people not only try to buy but also sell. No one can bid under a higher bid by rules of trade and by statute, and no one can offer to sell higher than the lower offer from anyone else. That keeps the market as competitive as possible, and keeps the traders on their toes to make sure no one gets buying or selling before they do. Since 2002, India's commodity futures market has experienced an unprecedented boom in terms of new exchanges, the number of commodities permitted derivatives trading, as well as the volume of futures commodity trading, which crossed \$1

trillion mark in 2006. The demand for commodity derivatives was practically non-existent from 1952 till 2002, except for some marginal OTC-based operations.

There are 25 licensed futures exchanges in India, three of which are multi-commodity exchanges at the national level. After a gap of nearly three decades, the Government of India has allowed forward commodity transactions via Online Commodity Exchanges, a modification of the conventional company known as Adhat and Vayda Vyapar to encourage better risk coverage and commodity delivery. The three exchanges are: Mumbai, Multi Commodity Exchange of India Limited (MCX) Mumbai, and India Limited's Regional Multi-Commodity Exchange (NMCEIL) Ahmedabad. Certain national merchandise exchanges are based in various parts of India.

Functions of commodity futures trading

A commodity futures trading's two main economic functions are price risk management and market discovery. A futures exchange serves those twin roles by offering a trading venue that brings together buyers and sellers. The hedgers, in principle, buy futures contracts for protection against rising commodity prices and sell futures for protection against falling prices or to get a guaranteed price in the future. Hedgers use the futures market to protect themselves against price adverse changes and are often interested in taking or making physical delivery of the underlying commodity at a specified price.

In theory, the hedgers buy futures contracts to shield themselves from rising commodity prices and sell futures to shield against falling prices or to get a guaranteed price in the future. Hedgers use the futures market to shield themselves from price adverse shifts and are also involved in taking or making physical delivery at a specified price of the underlying commodity. Price risk management (also called hedging) is considered to be the most critical aspect of a commodity futures market. Uncertainties regarding prices are managed through the hedging. This makes the price premium transfer to other customers who can bear those risks.

At the other hand, by betting at market fluctuations, the speculators, gamblers and other non-commercial players trade futures contracts solely to make money. Such players have little interest in taking care of the asset that underlies them. Commodity futures markets were initially developed for hedgers (i.e. producers or consumers of the underlying commodity) who wish to receive guaranteed prices for their product. The commodity futures market can theoretically help producers and commodity users (including farmers, retailers, bulk consumers, brokers, exporters and importers) who can pass the price risk on a planned purchase or selling of physical commodities to other agents (speculators) who operate in those markets without any physical support. The hedging principle is the main justification for commodity futures markets to exist. It has greater significance in a country like India where over 60 per cent of the population depends on agriculture and farmers face various kinds of uncertainties and risks like price risk. The original aim behind re-introducing futures trading in India was to help farmers hedge against possible risks arising from price fluctuations in agricultural commodities. Farmers should be able to engage in the futures market to mitigate price risk arising from potential declines and increases in commodity spot prices. For example, a guar farmer faces the possibility of incurring a loss at harvest time because of the fall in guar seed prices. The guar farmer can minimize or eliminate his risk at the time of sowing by entering into a futures contract to sell guar seed at a certain fixed price at the Bikaner exchange (Rajasthan). The farmer has therefore hedged his exposure to changes in guar prices; he is no longer affected by adverse price shifts in guar prices, as he is guaranteed

to get the quoted price in the futures contract. That strategy is called a short hedge. However, in India, such form of direct farmers involvement is rarely seen because farmers have little knowledge of futures markets.

Trading in futures markets is often tedious, as it requires following various membership requirements, banking transaction norms, regular margin payments, etc. Yet major farmers and agribusiness companies are investing in the futures markets in the US. On the other hand, a guar-gum manufacturer plans to buy guar seeds in the future due to an increase in guar seed prices may suffer a loss. To mitigate or eliminate the risk, the manufacturer may conclude a futures contract to purchase the guar seed at a fixed price. That strategy is called a long hedge. Like a guar farmer, an airline can also hedge its operating costs by using a futures contract to lock future delivery of jet fuel into the market, which alone could account for 30-50 per cent of its operating costs. It's important to note that the commodity futures price, the price agreed by the parties for the future transaction, is a market estimate of the underlying commodity's future price. This represents both buyers and sellers' demand preferences for a future date of delivery. It may be higher or lower in the futures market than the futures price of the product. Therefore, the futures price will be used at the future date as an indicator of a commodity's spot price. Future prices, however, tend to adjust until the final date of the futures contract, subject to additional demand and supply details. The continuous flow of information makes the process of price discovery dynamic in a commodity futures market. For instance, the price of March futures contract of guar seed will reflect the opinions of buyers and sellers about the value of the guar seed when the contract expires in March. The March futures prices may go up or down with the availability of new information. The constant flow of knowledge is making the price discovery process competitive in a futures market for commodities. For example, when the contract expires in March, the price of the March futures guar seed contract will represent the views of buyers and sellers about the value of the guar seed. The March futures prices will go up or down as new information becomes available.

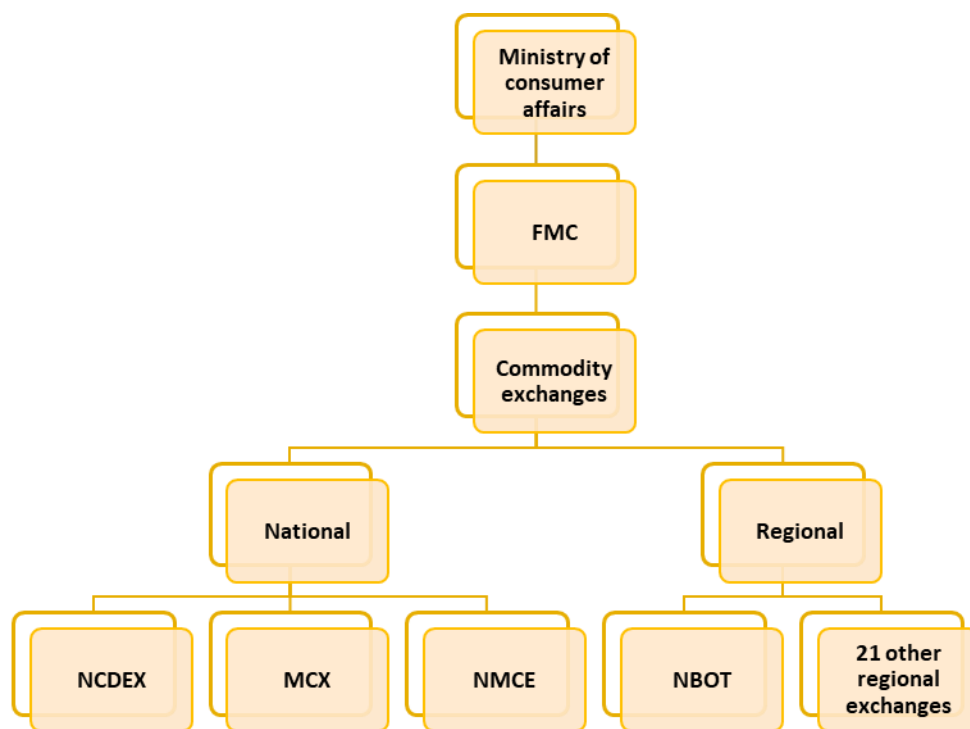
Some of the necessary pre-conditions required for futures trading in a commodity include:

- i. There should be a large demand for and supply of the physical commodity and no individual or group of persons acting in concert should be in a position to influence the demand or supply, and consequently the price substantially;
- ii. There should be fluctuations in the prices of that commodity. If the prices of a particular commodity are relatively stable, there is very less price risk involved in that commodity, and therefore, trading in that commodity is less meaningful;
- iii. The market for the physical commodity should be free from substantial government control. The commodities where prices are determined by government policies should not be traded on the exchanges;
- iv. The commodity should be capable of standardization and gradation. Since the contracts traded on the exchange are standardized, the commodities to be traded should be capable of standardization as well as of a standard quality (grading);
- v. The regulatory authorities should have powers and willingness to enforce new regulations and laws and exercise appropriate oversight of trading on the futures exchange with powers to curb market abusive practices;
- vi. The delivery points where farmers need to physically deliver the underlying commodity should not be too far away from the harvest place.

INDIAN COMMODITY FUTURES MARKET

India has a long history of the futures markets for commodities, which stretch for 125 years. Such trade was, however, abruptly disrupted after the mid-1970s in the fond hope of ushering in an elusive socialist pattern of society. As the country embarked on economic liberalization policies and signed the GATT agreement in the early 1990s, the government recognized the need for futures trading to improve Indian agriculture's competitiveness and commodity trade and industry. Trade in some commodities started to be allowed in the future, and the beginning of the 21st century saw the introduction of modern 'Global Commodity Exchanges' with countrywide potential for trade in virtually all primary commodities and their products. Over 20 commodity exchanges have existed across the world. Such exchanges, however, are commodity-specific, and have a wide regional focus. The government approved the establishment of multi-commodity exchanges at the national level to make the commodity market more open and efficient. Accordingly, two broadest markets are dealing with a wide variety of commodities and allowing for national trading. They are:

- 1) National Commodity & Derivatives Exchange (NCDEX)
- 2) Multi Commodity Exchange of India (MCX)
- 3) National Multi Commodity Exchange (NMCE)



Role of an Exchange in futures trading

Modern electronic commodity exchanges provide fast, safe, clear, and controlled transaction platforms along with public price and trading displays. The exchange designs the uniform trading contract that is not modifiable by either party. The exchange then offers a transparent trading and competitive trading network, as well as clearing, settlement, and arbitration facilities. Above all, the exchange guarantees a financially stable risk management system and assured contract results.

National Commodity & Derivatives Exchange Ltd. (NCDEX)



National Commodity & Derivatives Exchange Limited (NCDEX) is a multi-commodity electronic exchange operated by profession. NCDEX shareholders consist of major institutions at the national level, large public sector banks, and businesses.

Promoter shareholders: ICICI Bank Limited (ICICI)*, Life Insurance Corporation of India (LIC), National Bank for Agriculture and Rural Development (NABARD) and National Stock Exchange of India Limited (NSE).

Other shareholders: Canara Bank, Punjab National Bank (PNB), CRISIL Limited, Indian Farmers Fertilizer Cooperative Limited (IFFCO), Goldman Sachs, Intercontinental Exchange (ICE), Shree Renuka Sugars Limited, Jaypee Capital Services Limited and Build India Capital Advisors LLP, Oman India Joint Investment Fund, IDFC Private Equity Fund III.

NCDEX is the country's only commodity exchange sponsored by the institutions at national level. Its unusual parentage helps it to deliver a bouquet of advantages, which in commodity markets are already in short supply. NCDEX institutional promoters and shareholders are leading players in their respective fields and carry with them expertise in institutional development, trust, nationwide scope, technology and risk management.

Multi Commodity Exchange of India Ltd. (MCX)

The Multi Commodity Exchange of India Limited (MCX), India's first listed exchange, is a state-of-the-art, commodity futures exchange that facilitates electronic trading, and the clearing and settlement of commodity futures transactions, thereby providing a risk management platform. The Exchange, which began operations in November 2003, operates under the 1952 Forward Contracts (Regulation) Act regulatory framework. MCX provides trade-in various commodity futures contracts across segments including bullion, ferrous and non-ferrous metals, oil, agri-based commodities, and industrial commodities. The Exchange focuses on providing neutral, stable and open trading channels for the product value chain participants, and formulating quality standards and trade regulations in compliance with the regulatory framework. The Exchange has a wide national presence, with more than 2100 members operating across more than 400,000 trading terminals (including CTCL), spanning over 1900 cities and cities across India. MCX is India's leading commodity futures exchange with a market share of about 86 per cent of commodity futures contracts traded in FY 2013-14. To facilitate participation, the Exchange provides facilities such as calendar-spread facilities, as well as EFP (Exchange of Futures for Physical) transactions that allow participants to swap their positions on the futures / physical markets. The flagship index of the Exchange, the MCXCOMDEX, is an index of prices for real-time composite commodity futures which gives information about market movements in key commodities. Exchange-developed commodity indices include MCXAgri, MCXEnergy, and MCXMetal. MCX has been accredited to three ISO standards including the quality management standard ISO 9001:2008, the information security compliance standard ISO 27001:2005 and the environmental protection standard ISO 14001:2004.

MCX has formed strategic partnerships with leading foreign exchanges such as CME Group, London Metal Exchange (LME), The Baltic Exchange, Dalian Commodity Exchange (DCE) and Taiwan Futures Exchange (TAIFEX), to integrate seamlessly with the global commodity ecosystem. The Exchange also has country-wide ties with various trade bodies, corporate, educational institutions, and R&D centres. These alliances enable the Exchange to strengthen trading practices, increase transparency and promote the overall growth of the futures market for commodity products.

The ability of MCX to use and implement technology effectively is a key factor in its business growth. The infrastructure architecture of the exchange is designed to provide high availability for all essential components, thereby ensuring the continuous availability of trading facilities. The exchange's robust technology infrastructure, along with its rapid configuration and delivery capabilities, enables it to function efficiently with fast order routing, immediate transaction execution, transaction monitoring, real-time risk management, market surveillance and market data dissemination.

The Exchange is committed to fostering communities which are essential to its business growth. We are working with diversified partners to achieve our aim of inclusive development. Garmin Suvidha Kendra, our programmer for social inclusion in collaboration with India Post, aims to increase the awareness of the interest of farmers from agricultural activities. MCX has gradually raised the bar through successful research and product creation, strategic use of knowledge and technology, creativity, leadership of thinking and responsible business actions.

National Multi Commodity Exchange of India Ltd. (NMCE)



In response to the Press Note issued by the Government of India during May'1999, first state-of-the-art demutualised multi-commodity Exchange, National Multi Commodity Exchange of India Ltd. (NMCE) was promoted by commodity-relevant public institutions, viz., Central Warehousing Corporation (CWC), National Agricultural Cooperative Marketing Federation of India (NAFED), Gujarat Agro-Industries Corporation Limited (GAICL), Gujarat State Agricultural Marketing Board (GSAMB), National Institute of Agricultural Marketing (NIAM), and Neptune Overseas Limited (NOL). While various integral aspects of commodity economy, viz., warehousing, cooperatives, private and public sector marketing of agricultural commodities, research and training were adequately addressed in structuring the Exchange, finance was still a vital missing link. Punjab National Bank (PNB) took equity of the Exchange to establish that linkage. Still today, NMCE is India's only exchange to have such investment and technical support from commodity-related institutions. These institutions are represented on

the Exchange's board of directors and also on various committees formed by the Exchange to ensure good corporate governance. Some of them have lent their staff to the Exchange management to provide technical support. The Exchange's day to day activities are handled with impeccable integrity and competence by seasoned and trained professionals. Neither of them has any commercial interest. In India, the NMCE structure is impossible to replicate.

In many other respects the NMCE is special. It is a zero-debt company; adopting prudent accounting and auditing standards generally accepted; It has a robust distribution mechanism which makes it the most suitable for the physical commodity market participants. The exchange will not compromise for attracting speculative volume on its distribution provisions. The functioning of the Exchange is driven by public interest rather than by commercial interest. It also developed fair and consistent rules-based procedures and showed complete commitment to avoid any conflicts of interest. On 26 November 2002, NMCE started futures trading on 24 commodities on a national scale and the commodity basket has since expanded significantly to include cash crops, food grains, plantations, spices, oilseeds, metals & bullion among others. NMCE's Research Desk is actively in the process of defining the commodity economy's hedging needs and the product portfolio will likely expand much more.

NMCE has also made an important contribution to raising awareness and catalyzing the implementation of the commodity sector policy reforms. NMCE was the first Exchange to address the problem of speculative loss differential treatment. It was also the first Exchange to recruit high net worth corporate securities broker involvement in the commodity derivatives market. It was the Exchange which showed a way to implement the receipt system for warehouses within the current legal and regulatory structure. It was the first Transaction to complete the contractual groundwork for the warehouse receipts being dematerialised. At NMCE, creativity is the way of life.

Forward Markets Commission (FMC)

The commodity futures market is governed under the provisions of the 1952 Forward Contracts (Regulation) Act. Formed in 1953 under the provisions of the Forward Contracts (Regulation) Act 1952, the Forward Markets Commission (FMC) is the regulatory body responsible for overseeing the operation of the commodity futures market. It operates under the Government of India's Ministry of Consumer Affairs, Milk, and Public Distribution. "The Act provides that the Commission shall consist of not less than two but not more than four members appointed by the Central Government from which the Central Government shall be appointed as its Chairman. The Commission currently consists of three members, including Dr Kewal Ram, IES, as Chairman and Smt. Padma Swami Nathan, CSS and Dr. (Smt.) Jayashree Gupta, CSS.

The functions of the Forward Markets Commission are as follows:

- i. To advise the Central Government in respect of the recognition or the withdrawal of recognition from any association or in respect of any other matter arising out of the administration of the Forward Contracts (Regulation) Act 1952.
- ii. To keep forward markets under observation and to take such action concerning them, as it may consider necessary, in exercise of the powers assigned to it by or under the Act.
- iii. To collect and whenever the Commission thinks it necessary, to publish information regarding the trading conditions in respect of goods to which any of the provisions of the act is made applicable, including information regarding supply, demand and

- prices, and to submit to the Central Government, periodical reports on the working of forward markets relating to such goods;
- iv. To make recommendations generally to improve the organization and working of forward markets;
 - v. To undertake the inspection of the accounts and other documents of any recognized association or registered association or any member of such association whenever it considers it necessary.

Conclusion

India is an important producer of a variety of commodities. Being still a largely agricultural nation, agriculture forms a large part of the production and consumption of commodities. India is also a major producer and/or consumer of many other resources, including crude oil, iron ore, electricity and so on. India's foreign trade was mainly focused on commodities (principally exports) until a few years ago. Commodities contribute about 25% of India's GDP. Agriculture contributes about 16%, metal ores contribute about 2.3%, energy sources contribute about 5%, precious metal balance, etc. Commodities even today contribute about 30 per cent of total exports and about 55 per cent of total imports. Commodity contribution to India's overall GDP has declined over the period; however, its absolute value has increased. Only agriculture provides livelihood for around 55 per cent of the population. Energy and commodity markets thus directly influence the health of the majority of the population.

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A Study on Human Capital Management With Special Reference To Potential Enhancement Among Teachers In Trivandrum District.

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ABSTRACT

Every organisation is trying to achieve a competitive edge than its competitors. In the ever-changing scenario conventional techniques are no longer able to hit the competition. To gain competitive edge in this scenario Human potential can be explored and enhanced. Now a days Human potential and talent are sculptured by information technology and communication technologies. Even Changes occurred in educational system as the challenger-paroa-19 hit the world. The whole world inculcated information technology as an aid to students especially Gen Y who are born in technological era. The study is conducted during the outbreak of Covid-19 where traditional methods of learning trashed. The study is an attempt to understand the extend of faculty engagement in skill acquisition trainings, online faculty development programs, online workshops and webinars to provide quality education to Gen Y. on the outbreak of Covid-19

Key words: human capital potential, Gen Y, competitive edge, Covid-19

INTRODUCTION

Managing human capital has been a quest for decades. Educational institutions always procure the best talents to sculpture future generation. Intellectual capital becomes a crucial resource for institutions which in turn are transformed to creative ideas to gain competitive. Marcel van Marrewijk and Joanna Timmers model identified HCM as a combination of human asset management, human culture management and human potential management. This age is marked by dynamic changes in knowledge and technology. In order to keep pace with the change, people are inclined to develop their potential. Human potential can be enhanced through personal growth and by having a positive work environment. Alfioni observed that a workforce with competitive advantage can be created by instilling knowledge, motivation, engagement which are difficult for competitors to imitate. The study is an attempt to throw light into the strategies adopted by educational institutions to bring out best from teaching community with the help of information technology.

REVIEW OF LITERATURE

S Pavlovna, L. Ivanovana, O. Viktorovna (2015), in the study Human potential as an element of innovative – investment attraction of the regions observed that investment potential is based on the regions level of development and expediency of innovative projects. The study highlights that the macro economic development as a reflection of human

potential. The study holds that the economies that lack clear strategic orientation towards capital creation cannot generate and maintain success in competitive struggle.

A Kalfagianni (2013) in the study “Addressing the global sustainability challenge: the potential and pitfalls of private governance from the perspective of human capabilities” the study tries to examine and classify the distributive outcomes of private governance on agri food. The study concludes that private stands tend to proliferate to contribute to more equitable form of governance worldwide and gains increasing significance

G Marcela (2015) in the study “human capital and potential to increase its creativity” highlights the contribution of human capital to become creative. The paper throws light into the creative thinking which include ability to communicate in different languages and right balance in personal and professional life.

C.Vogt (2005) in the study “Maximizing human potential : capabilities theory and the professional work environment”. The study proposes to that the use of human capabilities theory can be expanded to assess whether a company organized the work environment to develop variety of human capabilities. The study concludes that the capabilities theory makes it clear that encouraging the growth and human flourishing of employees entails more than providing an optimal work environment it requires affordable opportunities for employees to flourish away from work place .

P wagner (1997) in the study “total quality management : a plan for optimizing Human potential” the study enquires whether total quality management tries to bring out the optimal potential of employees. The learning outcomes of the study was that apart from human potential , universal respect, self discipline, critical thinking and deliberation establish limits that cannot be ignored.

M. Ali, A. Mohammad, A. Hashmi et al. in the study”human capital management in the United Arab Emirates: a study in aviation sector” the study was intended to understand the relationship between leadership practice, talent management and employee engagement on human capital management. The study highlights that leadership practices and talent management are not related whereas employee engagement affects human capital management .

Suresh L (2019)in his study “A study on level of job commitment between IT sector workers in Chennai “in the journal ‘Think India’ analyses the factors that influence employee engagement. A descriptive study was undertaken and analysed using chi square test. It is observed that in early stages of career employees are attracted by the income, in midcareer by recognition and reward. Employee’s commitment is greater where companies values and beliefs are in conformity with their own. The factor of trust, respect and emotional intelligence.

STATEMENT OF THE PROBLEM

Educational system is facing a lot of challenges due to the outbreak of covid-19. Before switching on the online mode of teaching and learning, the entire teaching community was facing difficulties to connect to their students especially during social distancing. Digital illiteracy among teaching community and students also worsened the situation. Thousands of programmes were designed to provide digital literacy to both the teachers and students. Collaborating education with technology has opened a horizon of opportunities for the entire community. In this study we are collaborating on the elements that impacts teachers to adopt online teaching methodology along with the difference in skill acquisition strategies of teachers.

SCOPE OF THE STUDY

Talent and potential of employees play a major role in any profession. It becomes more crucial when the potential is vested in training the future generation. The study is conducted in the light of providing quality education to Gen Y on the outbreak of covid-19. Teaching community was exploring unique ways to reach out to students and extend their skills to impart quality education. The study attempts to highlight various measures adopted by teaching community to unlock their potential and act as per the demand of the situation.

OBJECTIVES

- To study the practices adopted by Educational institutions to enhance Human potential
- To find out the difference in engagement by employees for skill acquisition programs after the outbreak of covid-19
- To find out the difference in hours spend on online classes by faculties after the outbreak of Covid-19

RESEARCH METHODOLOGY

The research design is descriptive in nature. Both primary and secondary data is used for the study. Data is extensively collected using structured questionnaires issued to a sample of 85 respondents serving in Trivandrum district. Secondary data is collected from books and research journals. Samples are drawn at random and analysed using t – test and percentage analysis

LIMITATION OF THE STUDY

- The results are based on views expressed by teachers which can be considered as a limitation
- The tools prepared may have their own limitations. However it should be made clear that all steps were taken to follow the conventional procedures in developing the tools
- Some of the information is kept confidential by the teaching community
- A detailed study about the area under study was not possible due to time limit

HYPOTHESIS: There is a significant difference in skill acquisition by teachers after the outbreak of Covid-19.

ANALYSIS AND INTERPRETATION

Table 1. Practices adopted by educational institutions to enhance human potential.

	Yes	%
Yes	44	52
No	41	48
Total	85	100

Inference: from the above table it is inferred that majority of the educational institutions are providing workshops, fdps and webinars to enhance the potential of teachers. Some of the institutions are even providing tuition reimbursements on skill enhancement by faculties.

Table 2. Paired Samples Statistics

	Mean	N	Std. Deviation	Std. Error Mean
Pair 1 time spend on online classes before Covid-19	2.34	85	1.918	.208
time spent on online classes after the out break of Covid-19	3.24	85	1.716	.186

Paired Samples Test

	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Pair 1 time spend on online classes before Covid - 19 - time spent on online classes after the out break of Covid-19	-.894	2.498	.271	-1.433	-.355	-3.300	84	.001

$P \leq 0.05$ the hours spend for online classes before Covid-19 differs significantly from the hours spend after Covid-19.

Hours spend on online classes after Covid-19 is significantly more than the hours spend before the outbreak of Covid-19. $t(84) = -3.30$, $p = 0.01$

Table 3. Paired Samples Statistics

	Mean	N	Std. Deviation	Std. Error
Pair 1 skill acquired before the outbreak Covid-19	3.32	85	2.564	.278
skill acquired after the outbreak Covid -19	4.39	85	3.736	.405

Paired Samples Test

	Paired Differences					t	Df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error	95% Confidence Interval of the Difference				
				Lower	Upper			
Pair 1 skill acquired before the outbreak Covid-19 - skill acquired after the outbreak Covid -19	-1.071	3.948	.428	-1.922	-.219	-2.500	84	.014

Number of skills acquired by teachers after the outbreak of Covid-19 is significantly more than the skills acquired before the outbreak of Covid – 19. $T(84) = -2.50$ $p = 0.014$.

FINDINGS

The study was an attempt to understand the extend of faculty engagement in skill acquisition trainings, online FDPs, workshops and webinars to provide a quality education to Gen Y. during of the pandemic Covid-19, greater efforts are inculcated by educational institutions and academic community like research associations to sharpen the faculties to provide online based lectures. Educational institutions and research associations has taken a lead in narrowing the gap between educators and students by offering thousands of programs to battle digital illiteracy and opened the horizon of opportunities. It was evident from the study that faculties were facing non interactive and difficult in getting post class feedback especially from students who have learning disability. The study also examined various platforms used by faculties for providing online classes. It was understood that majority of

the faculties are using zoom cloud, zoho and google classrooms to deliver liveclasses whereas few of the respondents are using the same platforms to disseminate recorded videos lectures.

CONCLUSION

Skill gap continues to widen with the improvements in technology. But human potential is far beyond our imagination. Human potential is expressed as the ability to perform the duties assigned to the worker with utmost creativity along with balancing personal life. The concept assumes the ability to bring out preferred behaviour of employees through employee commitment and engagement. By the broke out of Covid-19, it becomes evident that human potential can bring about drastic changes in any field. Educational institutions adopted a good deal of opportunities to unleash the potential of teaching community

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Attainment of Sustainable Development Goals in the present day scenario of Covid-19-An analysis within Indian Context

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Abstract

Sustainable development, very frequently discussing topic recently, is an important development concept giving importance not only to the present generations but for the future too. It has socio-economic and environmental components and all these components have its own objectives. The simultaneous attainment of the objectives of these components require a combined effort from all parts of the government such as Centre, state and local self-governments. Any socio-economic activities should be sustainable we should give a considerable level of concentration and importance to the future generations. For that we should utilize the environmental resources effectively and efficiently. To attain rapid economic growth and development, we should attain some goals which should be sustainable in nature and it is an agenda to achieve during the year 2030. Present study is the analysis of some of the goals of sustainable development on behalf of the outbreak of Covid -19 pandemic. COVID-19 spread in the World has devastating impacts, especially upon the vulnerable sections of the communities. In the globally connected world, we should need a feel of responsibility to care for each other. Regardless of where in the world you live, a shared sense of caring too is needed in the indiscriminate nature of the pandemic.

Key Words: Sustainable development, future generation, economic growth and development, environmental resources, Covi-19 Pandemic.

INTRODUCTION

Sustainable development means, ‘the development that meets the needs of the present generation without compromising the ability of future generations to meet their own needs’. The Sustainable Development Goals are a bunch of seventeen goals which designed globally and it act as a “blueprint to achieve a better and more sustainable future for all”. In September 2015, the United Nations General Assembly adopted the 2030 Agenda for sustainable development by including the above mentioned goals. The new Agenda emphasizes a holistic approach to achieving sustainable development for all with the principle of ‘leaving no one behind’. This blueprint of sustainable development goals include seventeen concepts to transform our world. They are; a) No Poverty, b) Zero Hunger, c) Good Health and Well-being, d) Quality Education, e) Gender Equality, f) Clean Water and Sanitation, g) Affordable and Clean Energy, h) Decent Work and Economic Growth, i) Industry, Innovation and Infrastructure, j) Reduced Inequality, k) Sustainable Cities and Communities, l) Responsible Consumption and Production, m) Climate Action, n) Life Below Water, o) Life on Land, p) Peace and Justice Strong Institutions, and q) Partnerships to achieve the Goal.

Thus it is a universal call to action to end poverty, protect the planet and ensure that all people enjoy peace and prosperity by 2030. The 17 SDGs are integrated- that is, they recognize that action in one area will affect outcomes in others, and that development must balance social, economic and environmental sustainability.

Objectives of the study:

1. To describe about the goals of sustainable development.
2. To analyze the immediate impact of Covid-19 upon some selected sustainable development goals.

Methodology

For the present study, the researcher used secondary data and it is collected from various government sites. Due to this lockdown collection of data from the field is a difficult task. Therefore, solely depends on secondary data available in the web sites. For the present work, 6 goals of sustainable development are chosen and tried to connect those goals with the covid-19 pandemic.

Immediate effects of Covid-19 upon some goals of sustainable development

The main feature of these sustainable development goals is that it explicitly include all types of disability and persons with disabilities. Disability discussed in seven or more goals of sustainable development like education, growth and employment, inequality, accessibility of human settlements, as well as data collection and the monitoring of the SDGs. A brief description of seventeen goals are given below:

1. No Poverty

One of the greatest challenges facing by the humanity is the eradication of poverty in full sense. Still in 2020, too many are struggling hard for the want of basic requirements of human life. As per the data of 2015, around 736 million people have less than US \$1.90 per capital income per day, lot of people suffering from unavailability of food, clean drinking water and sanitation. Fast growing countries like China and India achieved a lot for its reduction even though, their progress is totally uneven. Because of less property ownership, low education and low paid work women are more likely to be poor. Different world regions also lack progress especially in South Asia, and Saharan Africa. Climate change, food insecurity are some other threats brought on these regions.

The immediate impact of Covid-19 upon the goal of poverty is very severe. As per the present calculation, due to this covid-19 pandemic crisis, about 40 crore workers in the informal economy are at risk. That is in India, around 90 per cent of working population are belong to informal and it constitute around 400 million workers and they are facing serious risks and forcing them to return to rural areas, then automatically poverty will increase further due to the lockdown announced in response to the outbreak of Covid-19. Moreover, as per the data from International Labour Organisation, around 2.7 billion workers are affecting due to the lockdown carried out by the world economies.

2. Zero Hunger

Zero Hunger is the second goal of sustainable development. Because of rapid economic growth and increased agricultural productivity the number of undernourished people has dropped by almost half in the past two decades. Many third world countries can now meet their basic nutritional needs and majority of them made huge progress in eradicating extreme hunger. because of rapid economic growth and increased agricultural productivity. But still many countries are facing extreme hunger and malnutrition and it is estimated that around 821 million people are undernourished due to the natural calamities and loss of biodiversity. Around 90 million children below the age of five are seriously underweight. The SDGs aim to end all forms of hunger and malnutrition by the year 2030 and for that there is global level promotion of agricultural activities, support to small scale farmers, equal access to land, availability of technology and ensuring the market.

On the present day scenario of Covid-19, if proper care is not given to the above said goal of zero under, we may face a hunger pandemic. According to the UN World Food Programme, there is a possibility to raise the number of people suffering from acute hunger this year to 265 million. And according to them, this crisis is a call to action that is aid is urgently needed. According to the WFP, the immediate impact of the corona virus may be don't have enough food to millions of people. Another major concern is about the disrupt of global supply chain and it may cause panic buying.

India is the home of around 25 per cent of hungry population of the world. A holistic food security approach is needed to ensure availability of food and nutrition to the people of India. For the hunger elimination proper care and investment should be given to the fields like agriculture, employment, equal opportunity etc. A price –support-backed stockholding programme is implemented by India to safeguard the interest of both its consumer and farmers. As per this programme, the government procures food grains from farmers at minimum support price and distribute it among the consumers at a subsidized price.

But during this covid-19 lockdown, hungry people are crying to get food from different parts of India. State like Kerala succeeded to overcome this problem by providing community kitchen and all necessary requirements not only to the Keralaites but to the guest workers came over here from different parts of India.

3. Good Health and Wellbeing

Good health and wellbeing is another important goal of sustainable development. Great progress was made against several leading causes of death and diseases. There is a dramatic increase in life expectancy, declined infant mortality and the HIV and Malaria deaths have halved. Universal health coverage will be integral to achieving this goal. We have made great progress against several leading causes of death and disease. Life expectancy has increased dramatically; infant and maternal mortality rates have declined, we've turned the tide on HIV and malaria deaths have halved.

By the outbreak of corona virus covid-19, it is seen that it is very difficult to maintain a healthy lifestyle. Due to its outbreak, we have full of uncertainties and worries relating to

finance, childcare, aged people, job security and our mental health. Stress and strain disturbs our sleeping and eating patterns leads to emotional outbursts, low motivation. The Kerala state take several measures of safety and health even to the informal migrant workers. With India on lockdown, it can be seen that the socio-economic impact of the covid-19 on the health sector is very huge and this is especially true in the case of informal migrant workers. They are literally dying of hunger. In Kerala, 4,603 relief camps are functioning with migrant laborers of around 1,44,145. The state government took stringent measures to take care this migrant guest workers since the outbreak of this pandemic. Senior IAS officers have to responsibility to ensure food and basic amenities including food kits to the needy people. In Kerala, the primary health centers are well equipped to meet all such pandemic with good healthcare foundation in general and Aardram Mission in particular.

4. Safe water and Sanitation:

This is another goal of sustainable development and it gets important during this outbreak of corona virus. To attain this goal in 2030, we require investment in adequate infrastructure, provide sanitation facilities, and encourage hygiene. Protecting and restoring water-related ecosystems is essential. Globally, around 800 million people who lacks safe drinking water facilities.

Due to the outbreak of covid-19, we introduced one campaign of handwashing to fight against this virus. Water is central to both containing infections as well as treating regimen of those infected. Regular hand washing is one of the best method of defense against the further spread of the virus. In the Covid-19 response plan, access to safe sanitation and rapid de-densification of settlement and slums are key steps.

5. Decent Work and Economic Growth:

Decent work and economic growth is another major goal of sustainable development. To attain this goal, encouraging entrepreneurship and job creation are essential then only rapid and sustained economic growth is possible and it is essential to eradicate forced labour, slavery and human trafficking. With these targets in mind, the goal is to achieve full and productive employment, and decent work, for all women and men by 2030.

Due to this covid-19 lakhs of people lost employment and it may be a herculean task to re-initiate work opportunities.

6. Climate Action

One of the important goal of sustainable development is that climate action. At present there is no country that is not experiencing the drastic effects of climate change. Comparing with the greenhouse gas emission during the year 1990, now it can see that its emission are more than 50 per cent. Hundreds of billions of dollars of economic losses are happening due to climate related disasters. This is not to mention the human impact of geo-physical disasters, which are 91 percent climate-related, and which between 1998 and 2017 killed 1.3 million people, and left 4.4 billion injured.

Definitely the outbreak of today's pandemic covid-19 has very close relations with the climate change. This year's Earth Day's slogan is Climate Action, and from the opinion of

geologists, it is seen that if the glaciers are melt further, lot of pandemic virus may spread it will create lot of losses to this planet. But because of lockdown, greenhouse gas emissions reduced a lot and the whole air and water become more or less pure. COVID-19 spread in a matter of months across the world and has had devastating impacts, particularly on vulnerable communities. On this occasion we feel a sense of responsibility to care for each other. The indiscriminate nature of the pandemic has resulted not only in a shared sense of suffering, but in a shared sense of caring too, regardless of where in the world you live.

Findings and Conclusion

The present study intended to connect some of the goals of sustainable development to the present crisis of Covid-19. For that six goals are selected among seventeen goals. They are no poverty, zero hunger, good health and wellbeing, safe water and sanitation, decent work and economic growth, and climate action. From the ongoing analysis it is understood that almost all selected goals are directly and indirectly affected seriously because of the outbreak of this pandemic. To attain all these goals, we should work hard and proper co-operation from all parts including government at the Centre, state and local self-governments should go hand in hand then only we can attain all goals of sustainable development during 2030.

Let me conclude that one of the many risks associated with this pandemic is slowdown in achieving development targets, including the Sustainable Development Goals (SDG). Depending upon the global recovery from this pandemic, we can expect a better future. “With the right mix of economic policies and fiscal stimulus, investments in healthcare and social protections, we can move to recovery pathways that do not take us back to the same levels of waste and pollution, inequality and joblessness, but ensure greater economic, environmental and social sustainability”

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Investment Decision of an Individual Investing Behavior

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ABSTRACT

Finance concept has been in a process of rapid development during the decades. Investment is the employment of funds with the aim of getting return on it. Investment means the use of money in the hope of making more money. In finance, investment means the purchase of a financial product or other items of value with an expectation of favorable future returns. Investment of hard earned money is a crucial activity of every human being. The subsequent financial models that emerged to play an important role in this rapid development. Theories aim to bring an objective perspective to finance in the traditional sense and express the investment preferences of the individual in mathematical terms. The study shown that investors across financial markets do not act in purely rational manner, rather their investment decisions are influenced by a number of factors which also include psychological biases, heuristics, social affiliation, demographic factors and so on. The purpose of the present study is to show the impact of several behavioral and contextual factors on Indian individual investors' decision making in short and long term investment, Tax benefit, Risk and return, mutual funds and savings in financial markets.

Key words: Short and long term investment, Tax benefit, Mutual Funds and Savings, Risk and Return

INTRODUCTION

Finance concept has been in a process of rapid development during the last century. Particularly, the Modern Portfolio Theories that was developed in mid 1950s and the subsequent financial models that emerged to play an important role in this rapid development. It is aim to bring an objective perspective to finance in the traditional sense and express the investment preferences of the individual in mathematical terms. The models and techniques covered by the traditional finance literature and cited above assist the individuals in their preferences and each individual is expected to make rational preferences as a standard. This principal of rationality that is one the assumptions required to be able to standardize investment preferences attracts attention as the most important assumption of modern finance. Assumption of traditional finance has been under criticism by people since the first day and the issue of whether or not humans make rational preferences has been a matter of investigation. As we know, humans are social creatures that have unique values and that tend to make decisions in accordance with their emotions and behavior.

Investment

Investment means is to allocate money in the expectation of some benefit in the future – for example, investment in durable goods, in real estate by the service industry, in factories for manufacturing, in product development, and in research and development. However, this article focuses specifically on investment in financial assets.

In finance, the benefit from investment is called a return. The return may consist of capital gains or investment income, including dividends, interest, rental income etc., or a combination of the two. The projected economic return is the appropriately discounted value of the future returns. The historic return comprises the actual capital gain (or loss) or income (or both) over a period of time. Generally investors expect higher returns from risk investments. Financial assets range from low-risk, low-return investments, such as high-grade government bonds, to those with higher risk and higher expected rewards, such as emerging markets stock investments. Investors, are often advised to adopt a particular investment strategy and diversify their portfolio. Diversification has the statistical effect of reducing overall risk.

Investment Decisions

Capital investments are funds invested in a firm, enterprise or any organization for the purposes of furthering its business objectives. Capital investment may also refer to a firm's acquisition of capital assets or fixed assets such as manufacturing plants and machinery that are expected to be productive over many years. Sources of capital investment are manifold and can include equity investors, banks, financial institutions, venture capital and angel investors. While capital investment is usually earmarked for capital or long-life assets, a portion may also be used for working capital purposes.

REVIEW OF LITERATURE

Kartasova J (1976), aimed at identifying the factors that frame irrational individual investors' behaviour in the Lithuanian stock market. To analyze those factors, author employed the methods of literature survey, comparison of theoretical insights, networking, benchmarking analogy and generalization.

Somil (2007), observed that the proponent of the theory of rational investor assume that an individual makes a decision on the basis of the principles of maximization, self-interest and consistent choice. According to him, rationality also assumes that an investor has perfect information of his surroundings and makes the decisions with the sole objective of profit maximization.

Kaleem, Wajid and Hussain (2009), in a study of factors affecting financial advisors perception in portfolio management in Pakistan, found that age, income, language and orientation of education have a significant role in determining the investment style of an investor.

Azam and Kumar (2011), examined the factors influencing Pakistan investors' behavior on the Karachi Stock Exchange and found that the earning per share, foreign direct investment and gross domestic product growth rate have a significant impact on stock prices.

Geetha and Ramesh (2012), studied the relevance of demographic factors in investment decisions in Tamilnadu, India, and claimed that the demographic factors have a significant influence over some of the investment decision elements, while insignificant influence was found on some other elements.

Sarkar and Sahu (2018), the study is an analysis of investment behaviour of individual investors of stock market to enquire whether there is any impact of three independent variables namely Demographic Factors, Awareness and Perceived Risk Attitude on only one dependent variable Investment Behaviour

STATEMENT OF PROBLEM

The investors faced many problems taking the investment decisions and how behavior affecting the decision making individually and finding solution of investment decision taking individual investors.

NEED OF THE STUDY

The study refers to how the investor's behavior in the investment decision and provide various investors behaviors' and investors is very essential to the organization. Because of the inflow of company capital to run a business, need of the study is to find out the actual reasons of investment and factor affecting individual investor behavior.

OBJECTIVES OF THE STUDY

1. To study the investment behavior of individual investor towards the investment decisions.
2. To examine the investment decision of individual investor.
3. To identify the reasons of investment in different areas.

RESEARCH METHODOLOGY:

The study is conducted using both analytical and descriptive type of methodology. The study depends on primary and secondary data. The study conducted through structured questionnaire.

SAMPLE SIZE:

Random Sampling is used through survey method for generating data. The respondents are population of individuals selected from Mandya city. The information collected through set of well formulated questionnaires from 50 respondents.

SOURCES OF DATA

PRIMARY DATA

The questionnaire used in statements wise. The responses of these sections are obtained from the individual investors.

SECONDARY DATA

The sources of secondary data for the study were collected from the theoretical issues in relation to Journals, Articles, published data, Reports, Books, Periodicals, Research Papers, Websites, Manuals and published papers/ data.

SCOPE OF THE STUDY

The research will cover mainly study on the behavior of Indian retail investors with respect to Mandya city. The study is based on the factors which are affecting the investor's behavior.

Data Analysis Tool:

$$\text{Simple percentage} = \frac{\text{Number of respondent}}{\text{Total number of respondents}} * 100$$

DATA ANALYSIS AND INTRETATION

TABLE-1

PERSONAL INFORMATION				
SL.NO.	PARTICULARS	CLASSIFICATION	F	%
1.	GENDER	Male	35	70%
		Female	15	30%
2.	AGE	20-30	12	24%
		30-40	12	24%
		40-50	13	26%
		50-Above	13	26%
3.	EDUCATION	Under graduate	30	50%
		Graduate	8	16%
		Post Graduate	12	24%
4.	PROFESSION	Private	23	46%
		Government	7	14%
		Business	11	22%
		Others	9	18%
5.	INCOME	Below 50000	4	8%
		50000 to 100000	12	24%
		100000 to 300000	26	52%
		Above 300000	8	16%

(Source: Field Survey Data)

(F=Frequency, %= percentage)

Discussion: The survey samples represent in table-1, 70% of the respondents are male investors and 30% are female investors, which 24% of the respondents fall under the age category of between 20-30years, where 24% fall within 30-40 years, 26% of them between the age of 40-50 years and again 26% were above 50 years of age. 46% of respondents from private sector profession shown more interest, 14% of government sector respondents, 22% are business personalities and other respondents are 18%. The respondents belongs to income level of 1 to 3 lakh makes more investments.

Inference: Male investors are more in number, above 40years of age group population interest in savings, private sector and middle class population makes more security through investments.

TABLE -2

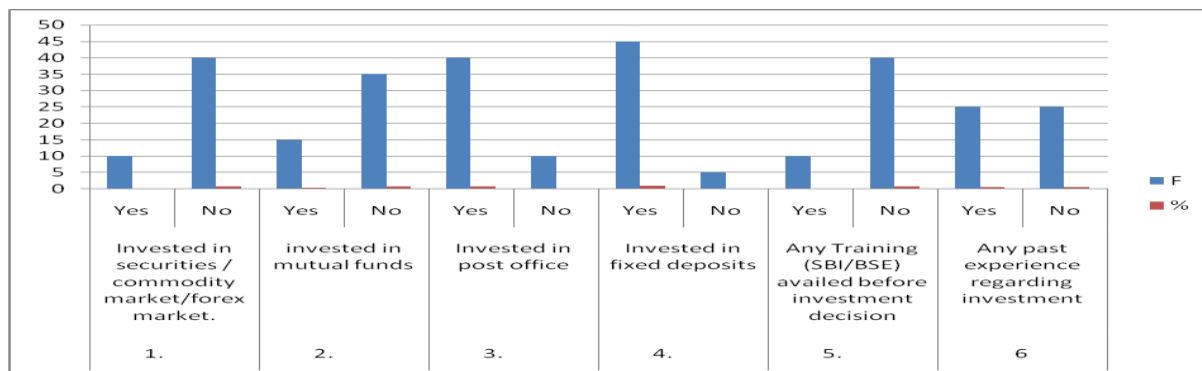
SL No.	Statements	Response	F	%
1.	Invested in securities / commodity market/forex market.	Yes	10	20%
		No	40	80%
2.	invested in mutual funds	Yes	15	30%
		No	35	70%
3.	Invested in post office	Yes	40	80%
		No	10	20%
4.	Invested in fixed deposits	Yes	45	90%
		No	5	10%
5.	Any Training (SBI/BSE) availed before investment decision	Yes	10	20%
		No	40	80%

6.	Any past experience regarding investment	Yes	25	50%
		No	25	50%

(Source: Field Survey Data)

(F=Frequency, %= percentage)

Figure-2



Discussion: Table and figure-2 represents, only 20% of the respondents are interested making investment in security markets, 30% of respondents are interested in mutual funds, 80% of them are interested in post office, and 90% of them are more interested in fixed deposits. Only 20% availed training (SBI/BSE) before making investment, 50% of them have past experience.

Inference: Respondents believe to invest their savings more in post office and fixed deposits.

RISK AND RETURN OF THE INVESTMENT PORTFOLIO BASED ON AGE WISE

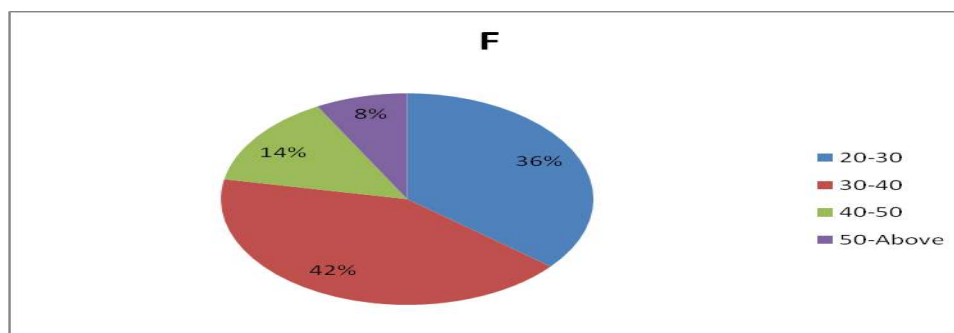
Table-3

Age of the Respondents	F	%
20-30	18	36%
30-40	21	42%
40-50	7	14%
50-Above	4	8%

(Source: Field Survey Data)

(F=Frequency, %= percentage)

Figure-3



Discussion: The survey samples represent in table and figure-3 shows the risk and return of investment portfolio reacts based on the age wise, 36% of respondents between age of 20-30

years, 42% of them between 30-40 years, 14% are 40-50 years and 50 and above age reacts only 8%.

Inference: The respondents between the age of 30-40 years are fearless of risk and returns, whereas, above the age of 50 years are fear of risk on their investments.

TABLE -3

SL No.	Statements		A	SA	N	DA	SDA
1.	Enjoy exploring investment opportunities.	F	22	14	8	3	3
		%	44%	28%	16%	6%	6%
2.	Investment enables you to achieve higher financial goals.	F	20	19	9	2	0
		%	40%	19%	18%	4%	0
3.	Investment after making savings	F	10	10	20	7	3
		%	40%	20%	20%	14%	6%
4.	Government policies affect investment positively.	F	15	18	7	4	6
		%	30%	36%	14%	8%	12%
5.	preference for long term investment	F	11	21	3	5	10
		%	22%	42%	6%	10%	20%
6.	preference for short term investment	F	15	30	5	0	0
		%	30%	60%	10%	0%	0%
7.	Preference investment for availing tax benefit	F	7	28	9	5	1
		%	14%	56%	18%	10%	2%
8.	Agent/brokers help need for investment decision	F	5	45	0	0	0
		%	10%	90%	0%	0%	0%

(Source: Field Survey Data)

(F=Frequency, %= percentage)

Discussion: Table-3, gives picture about the perception, where more than 70% of the respondents enjoy exploring investment opportunities, achieving higher financial goals and making savings 59% showed their responses. 60% of them makes saving through investments, 66% of them agreed and strongly agreed that government policies affect investment positively, 64% of them agreed and strongly agreed about long term investment, 90% of them agreed and strongly agreed about short term investment and 70% of the respondents invest their saving to avail tax benefits and 100% of investors takes help from the brokers before making investment decision.

Results and findings: As per the perception of the respondents, it found that they are more interested in short term investments and prefer to invest for availing tax benefits.

CONCLUSION:The study tested the tenets of the behavioral finance theory on the factors that influence investment decisions under conditions of uncertainty. The analysis performed on the data collected appears to give a fairly accurate view of the average equity investors. Experienced

and knowledgeable investors would readily admit that the structure and relative weights of the chosen categories reflect on the average, a still unsophisticated and immature investor profile. The results revealed by the sample of 50 respondents confirm that there seems to be a certain degree of correlation between the factors that behavioral finance theory and previous empirical evidence identify as the influencing factors for the average equity investor, and the individual behavior of active investors influenced by investing more in post offices, fixed deposits, interested in short term investments and prefer to invest for availing tax benefits and the age of 30-40 years are fearless of risk and returns, whereas, age of 50 and above years are fear of risk on their investments.

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CUSTOMERS PERCEPTION ON DIGITAL PAYMENT METHODS

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Abstract

Digital payment system is a system where the customers make their transactions using electronic means. It is an alternative for conventional payment system that enables the customers to make payments anywhere at any time. India is moving towards cashless economy and the government is implementing various programmes and measures to encourage people to use digital mode for the transactions. More people have slowly started to use digital payment system after the demonetization move taken by the government. People have various reasons and purposes for using digital payment system. There are certain factors which prevent people from using digital payment methods Usage of digital payment system by the customers highly depends on their perception towards this system. The present study analyses the perception of customers towards different digital payment methods in Thiruvananthapuram district.

Keywords: Digital payment methods, reasons, purpose, problems

Introduction

The technological advancements have made a drastic change in the life of people. The internet penetration and increased use of mobile phone resulted in the development of digital payment. Digital payment system is a system where the customers make their transactions using electronic means. It is an alternative for conventional payment system that enables the customers to make payments anywhere at any time. India is moving towards cashless economy and the government is implementing various programmes and measures to encourage people to use digital mode for the transactions. The different digital payment methods taken for the study include banking cards, UPI, USSD, AEPS, internet banking, mobile banking, banks prepaid cards, mobile wallets, point of sale and micro ATMs. More people have slowly started to use digital payment system after the demonetization move taken by the government. People have various reasons and purposes for using digital payment system. Transparency and accountability is ensured in digital transactions. Digital payment system helps the government to reduce the black money, corruption and helps to increase revenue. Besides the advantages, there are certain factors which prevent people from using digital payment methods. India being a cash based economy has to overcome these barriers to assure complete adoption of digital payment methods among people. Usage of digital payment system by the customers highly depends on their perception towards this system. The present study analyses the perception of customers towards different digital payment methods.

Objectives

The broad objective of the study is to analyze the perception of customers on digital payment methods in Thiruvananthapuram district. The specific objectives include

1. To study the usage of different digital payment methods
2. To analyze the reasons for using digital payment methods
3. To study the purposes for which digital payment system are used
4. To analyze the problems in using different digital payment methods

Research Methodology

Method adopted

The present study is an attempt to study the perception of customers on digital payment methods in Thiruvananthapuram district. The study is analytical in nature.

Primary and secondary data are used for the study. Primary data is collected from customers in Thiruvananthapuram district. A schedule is used to collect primary data from the customers. Besides primary data, secondary data is collected from various banks, published and unpublished reports.

Sample for the study

The population constitutes customers in Thiruvananthapuram district. The method used for selecting samples for the study is convenient sampling. The number of samples selected for the study is 120.

Variables identified

- Usage of digital payment methods
- Reasons for using digital payment methods
- Purpose for which digital payment methods are used
- Problems in using digital payment methods

Tools for analysis

The primary data collected from the customers is tabulated, analyzed and interpreted using SPSS. The tools used for the study include percentage, Friedman Test and Multiple response test.

Review of Literature

Akhila Pai(2018) in her study on consumers perception towards digital wallets stated that people were more depending on digital mode for payments to make things convenient. The main factor that prevents the customers from using online payment was the security issues. The study concluded that providers of digital wallets must consider customers' needs and expectations.

Kamatchi Eswaran (2019) in his study consumer perception towards digital payment mode with special reference to digital wallets pointed out that demographic factor except education of the respondents does not have an influence on the adoption of digital payment. The study found out

that area where individuals having high education have greater acceptance to digital payment system. As there is scope for expansion in digital payment industry in India, many foreign investors were attracted to invest in same.

Rajanna(2018) in the study perception and awareness of customer towards cashless transactions: a case study stated that cashless transactions would help in the development of Indian economy and customers were agreeing with the decisions of the government. The main problems in cashless transactions were cybercrime and illiteracy. The study concluded that government should conduct financial literacy programmes for making the people aware of cashless transactions and to improve internet security.

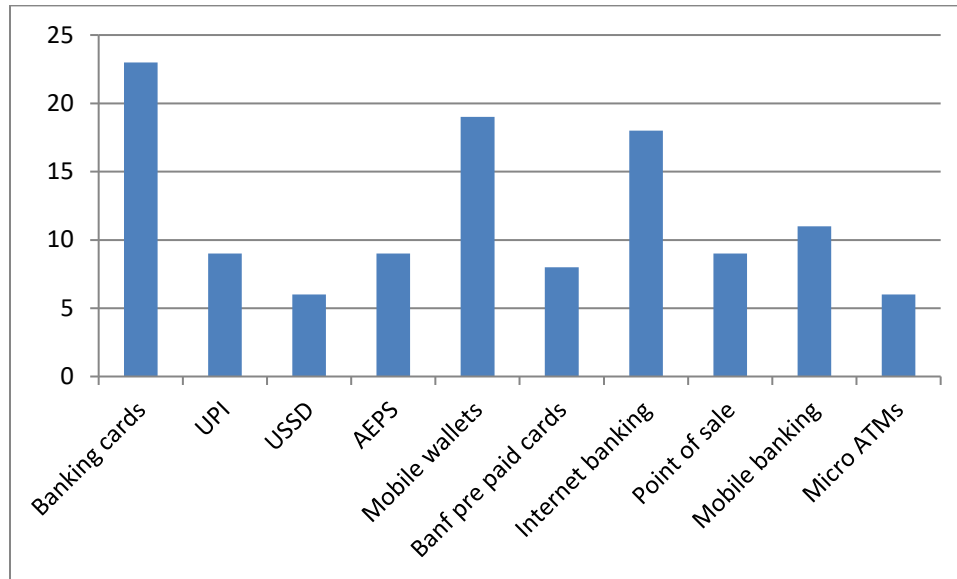
Taruna Makhija (2019) has made an attempt to study the consumer adoption of digital payment modes. The study stated that digital payment methods were convenient to use, easy to access, saves time and secure. The government should take efforts to improve technological literacy and infrastructure to make the digital payment system more acceptable among the people.

Analysis and Interpretation

Objective 1

Usage of digital payment methods

In digital payment system, there is no physical use of cash and payment for the purchase of goods and services were made through electronic means. The different digital payment methods taken for the study include banking cards, UPI, USSD, AEPS, internet banking, mobile banking, banks prepaid cards, mobile wallets, point of sale and micro ATMs. Banking cards are plastic cards issued by the bank to its customers which offers convenience, security and control and it can be used at ATMs, online purchase, point of sale machine. Unified payment interface is a digital payment developed by National Payments Corporation of India which provides instant real time payments that helps in interbank transactions using mobile platform. Unstructured supplementary service data is a service which allows mobile banking without having a smart phone and internet connection. Aadhar enable payment system is a secure and simple payment method which allows the customers to make payment at point of sale using Aadhar number and by giving Aadhar verification. Using Aeps customers can transfer funds, make deposits, withdrawals and payments. Mobile wallet is a convenient digital payment method where people can exchange cash using mobile phones where card information is stored. Bank prepaid cards is a card which is not attached to bank account and allows to spend the money only upto the amount pre loaded in the card. Internet banking is another digital payment method that enables the customers of a financial institution to perform financial transactions through the website of financial institutions. Mobile banking allows the customers to conduct financial transactions through mobile phones. Point of sale means the place where the customer makes the payment at the shop or store.. Micro ATMs is used to deliver basic banking facilities where bank can be connected to their core banking system.



Usage of digital payment methods

Figure 1

Figure 1 shows that banking cards which includes debit card, credit cards and other cards were the mostly used digital payment method among the customers followed by mobile wallets and internet banking. The least used digital payment method includes USSD and micro ATMs, this might because of unawareness among the customers regarding these methods.

Objective 2.Reasons for using digital payment methods

A large number of people have started to use digital payment methods after the demonetization. In a country like India, it is important to encourage this payment method as it would be able to provide financial services at reduced cost to common people. The present study analyses the reasons for using digital payment method by the customers.

Table 1.Reasons for using digital payment methods

Reasons	Responses		Percent of cases
	No	Percent	
Offers and discount	39	10.1	55.7
Convenience	56	14.5	80.0

Payments at single click	28	7.2	40.0
Reduction of black money and corruption	28	7.2	40.0
Accountability	45	11.6	64.3
Immediate settlement of payment	45	11.6	64.3
Transparency	47	12.1	67.1
Financial inclusion	42	10.9	60.0
No need to carry cash	12	3.1	17.1
Tracking of expenses	45	11.6	64.3

Source: Primary data

Table 1 represents the reasons for using digital payment methods by the customers. Digital payment methods could be made anywhere at anytime. This might be the reason for stating convenience(56 percent) as the main reason for using digital payment method by the customers out of which 80 percent were considered this as the only factor for adopting digital payment system. As cash transactions existed in the economy, carrying cash was not a burden for the customers. So no need to carry cash was the least considered reason for using digital payment methods.

Objective 3.Purposes for which digital payment methods are used

Customers are using digital payment methods for various purposes. The identified reasons for the study includes bill payment, money transfer, online shopping, booking of movie or transportation tickets, mobile recharge and for financial guidance.

Table 2.Purposes for which digital payment methods were used

Purposes	No	Percent
----------	----	---------

Bill payment	21	18
Money transfer	24	20
Online purchase	34	28
Booking of movie/ transportation tickets	17	14
Mobile recharge	18	15
Financial guidance	6	5
Total	120	100

Source: Primary data

Table 2 shows the purposes for which digital payment methods were used. The growth of online shopping has increased the online payments. Majority of the respondents (28 percent) were using digital payment methods for making online purchases as it was very convenient to make purchase and payment by sitting at the home. Many digital payment methods like mobile wallets provide financial guidance and planning for their customers, but only 5 percent of them were using for this purpose.

Objective 4. Problems in using digital payment methods

Digital revolution has already started in India and government is undertaking various initiatives to expand digital payment system. But there are customers who are not yet to adopt digital payment system. The identified problems include security issues, lack of personal relationship and adequate infrastructure, poor internet connectivity, hidden charges, habit of using cash and digital illiteracy. The Friedman test is used to analyse whether there is any difference in the problems in using digital payment methods by the customers.

Table 3. Problems in using digital payment methods

Problems	Mean score	Rank
Security issues	1.45	1

Lack of personal relationship	4.80	6
Lack of adequate infrastructure	4.28	4
Poor internet connectivity	3.95	3
Habit of using cash	4.34	5
Digital illiteracy	3.71	2
Hidden charges	5.46	7

Source: Primary data

Table 4. Friedman Test showing problems in using digital payment methods

Chi square	246.509
Df	6
Sig.	0.000

Source: Computed data

Table 3 represents problems faced while using digital payment methods. Many issues regarding hacking of personal information, cybercrime has created hesitation in the mind of the customers in using digital payment methods. So security issues were considered as the main problem in using digital payment methods. The first rank is allotted to security issues. No customer could be able to made payment through online without operational knowledge or digital literacy. So digital illiteracy was also considered as a problem. Customers were not at all bothered of charges in online transactions as the digital payment was very easy and convenient. Therefore the least considered problem was hidden charges.

Table 4 depicts that as the level of significance is less than 0.05 there is significant difference in the problems in using digital payment methods by the customers.

Findings

1. Banking cards which includes debit card, credit cards and other cards were the mostly used digital payment method among the customers
2. The least used digital payment include USSD and Micro ATMs.
3. Convenience was the main reason for using digital payment method by the customers

4. Majority of the respondents were using digital payment methods for making online purchase
5. Security issues were considered as the main problem in using digital payment methods.
6. There is significant difference in the problems in using digital payment methods by the customers.

Suggestions

1. Eventhough there are different digital payment methods, most of the customers were concentrated to very few methods. This might because of unawareness about other payment methods. So government and financial institutions must take efforts to make the customers aware of all digital payment methods available and its advantages.
2. By providing attractive offers and incentives, more customers can be brought into digital payment system.
3. Security issues were most important concern of the customers in using digital payment system. So the authorities must strengthen the internet security to safeguard the interest of the customers.
4. Digital illiteracy was another concern for the customers. So many customers does not know how to conduct transactions electronically. This lack of operational knowledge could be removed by providing various programs by the financial institutions so that many of the customers could be included in the main stream of digital payment system.

Conclusion

The most used digital payment method by the customers was banking cards and least used methods include USSD and micro ATMs. The main reason for using this method was because of the convenience, easiness it provides. The main problem in using digital payment method was security issues.

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Factors Determining Job Satisfaction of Employees of Mutual Fund Industry in Rajkot Region

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ABSTRACT

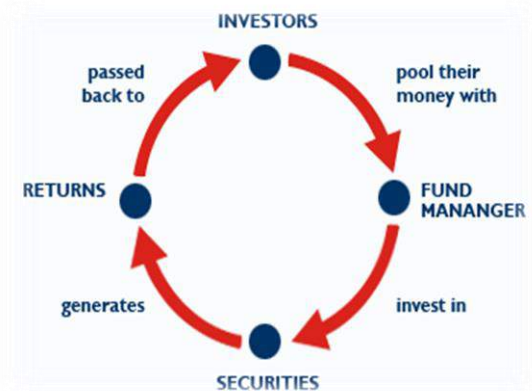
“Job satisfaction is a result of employees’ perception of how well their job provides those things which are viewed as important.” Job satisfaction depends on several different factors such as satisfaction with pay, promotion opportunities, fringe benefits, job security, relationship with co-workers and supervisors, etc. Job satisfaction may lead to cost reduction by reducing absences, task errors, conflicts at work and turnover. Moreover, job satisfaction has its impact on the general life of the employees also, because a satisfied employee is a contented and happy human being. A highly satisfied worker has better physical and mental well-being. Management’s role in enhancing employees job satisfaction is to make sure the work environment is positive, morale is high and employees have the resources they need to accomplish the task they have been assigned.

Key words :- Job Satisfaction, Factors of Satisfaction, Employee Satisfaction

INTRODUCTION OF MUTUAL FUND INDUSTRY

A mutual fund is a trust that pools the savings of a number of investors who share a common investment objective. The money thus collected is invested in capital market instruments such as shares, debentures, and other securities. The combined holdings the mutual fund owns are known as its portfolio. Each unit represents an investor’s proportionate ownership of the fund’s holdings and the income those holdings generate. The income earned through these investments is shared by its unit holders in proportion to the number of units owned by them. Thus a Mutual Fund is the most suitable investment for the common man as it offers an opportunity to invest in a diversified, professionally managed basket of securities at a relatively low cost.

History of Mutual Funds in India



Industry

Phase – I (1964-87): Growth of UTI

Phase – II (1987-93): Entry of Public Sector Funds

Phase – III (1993-96): Emergence of Private Funds

Phase – IV (1996-99): Growth and SEBI Regulation

Phase – V (1999-2004) : Emergence of a Large & Uniform

Phase – VI (from 2004 Onwards):Consolidation and Growth

LITERATURE REVIEW

Sudha and Joice (2017)

They identified in their study that “Work environment, Co-worker relationship, Salary, Career planning, Rewards have a positive association with job satisfaction.”

Munira and Rahman (2016)

They identified that “benefits and salary, organization social support including co-workers and managerial support, and working conditions which support employees’ career development, enhance the job satisfaction of the nurses”

Raziqa and Maulabakhsha (2015)

They concluded that “working environment has a positive impact on job satisfaction. If the working conditions are not proper then it will restrict employees to portray their capabilities and attain full potential, so the businesses need to realize the importance of good working environment for maximizing the level of job satisfaction”.

Rashid Saeed et al., (2014)

In his study found promotion, pay, and fairness and working condition to be the key factors that contribute to employee job satisfaction. The study was conducted on 200 telecom sector employees of Pakistan. It was concluded that money and compensation play an important role in the job satisfaction of the telecom employees of Pakistan.

Gurusamy&Mahendran (2013)

In their study found that Salary occupies the First Rank for determining job satisfaction compared with other major determinants. The study was conducted on 300 respondents and was limited to the automobile industries of India.

OBJECTIVES OF THE STUDY

- To find out that what the main factors are that easily determine the job satisfaction of the employees of the organization.
- To study the level of engagement and satisfaction of all employees.
- To understand and rank the drivers of engagement, satisfaction and team effectiveness.
- To know how employees opinion about work place, pay and benefits.

Research Methodology

Research Design	Exploratory Research Design
Source Of Data	Primary Data + Secondary Data
Sample	Employees of Mutual fund Industryof Rajkot City
Sampling Method	Simple Random Sampling
Questionnaire	Structured Questionnaire

HYPOTHESIS TESTING

- **Null hypothesis**

H₀: The factors determining job satisfaction and gender are not dependent.

- **Alternative hypothesis.**

H₁: The factors determining job satisfaction and gender are dependent.

CHI-SQUARE)Test of IndependenceResult

$$X^2_{cal} \leq X^2_{tab}$$

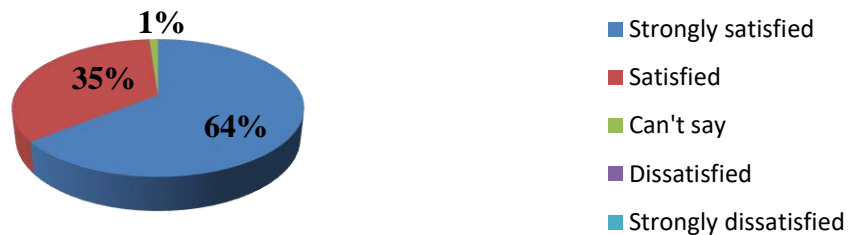
$$2.39 \leq 16.919$$

So, that we **accepted** the **Null hypothesis** (H₀).

H₀: The factors determining job satisfaction and gender are independent.

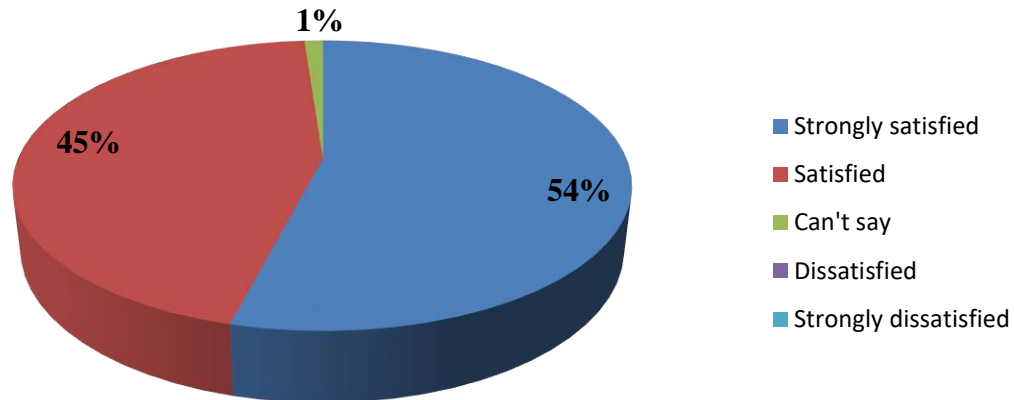
DATA INTERPRETATION AND ANALYSIS

WORKING CONDITION



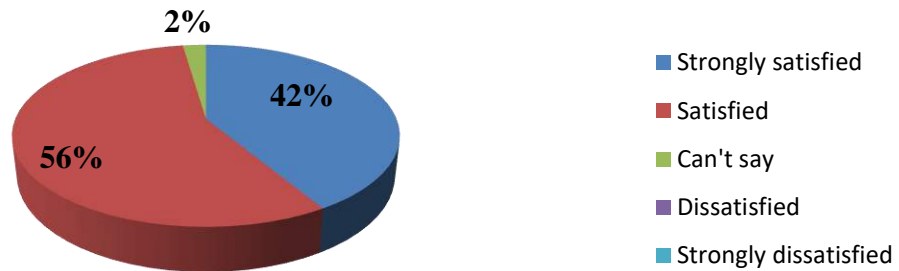
More than 50 employees are responding in they are strongly satisfied in working condition at workplace. and 30 are satisfied with it. But the 1 has no idea that working condition is good or bad so we can examine that may be they are the fresher's who has working for the few months only.

SALARY AND WAGES



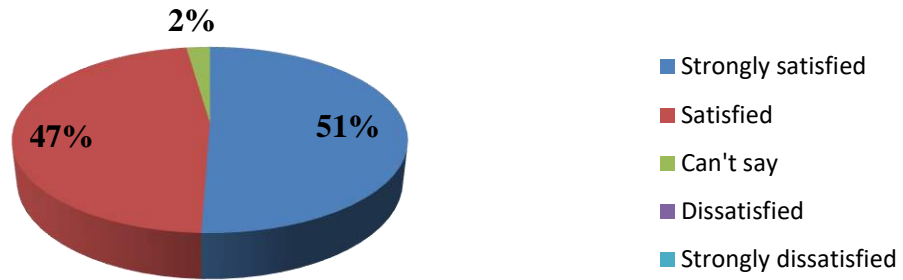
More than 45of respondents are having strongly satisfaction in salary and wages and 39 having the satisfaction in this near to 1 has no views on salary and wages but as per the my observation during the training the salary up gradation done on the base of the hard and smart work and with its result these is the reason of satisfaction in salary and wages.

RESPECT FROM CO-WORKERS



Above than 45 of respondents are satisfied and 36 is strongly satisfied with the respect for the co-workers. But 2 respondents have nothing to say on that. As per training, the respect is given to the superior in a very good manner.

FINANCIAL REWARDS



More than 40 of respondents are strongly satisfied and 41 are satisfied with financial reward. But 2 respondents have not having any idea about the same. The financial rewards is given on the base of the impressive work not on the base of experience.

PROMOTIONAL CHANCES AND TRANSFER POLICY



More than 40 of respondents are strongly satisfied and 40 of respondents are satisfied in promotional chances and transfer policy. But we can't forget the 3 of the respondents have no idea about it.

SUGGESTIONS

- **LookInward** :Reasons for dissatisfaction at the workplace could be manifold, so take a good look at your company policies and practices.
- **TakeFeedback** :It is crucial for an organization to have ears to the ground when it comes to analysing employees' level of happiness.
- **EngageWithEmployees** : An open-door & two-way communication channels make it easier to gauge and address employee needs.
- **Communicate&AddFun**: Consciouslycreates a fun workplace, where employees have the freedom to be their real self.

CONCLUSION

This study contributes to the literature on job satisfaction in important ways, identifying those factors accounting for the greatest amount of variability in levels of job satisfaction across finance related Mutual fund industry employees. By identifying new ways to give employees responsibility for their work, it creates opportunities to create interest in the work itself. It is also important to make the employees feel that their contribution is very important & valuable to their

company. This will make them feel that they are truly an unconditioned part & asset for the organization & will motivate them to work harder to accomplish the ultimate goal & objective of the company.

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Impact of RUSA in Jammu and Kashmir

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Abstract

The paper surveys the extent to which the higher education system of Jammu and Kashmir has improved after a new Centrally Sponsored Scheme created in 2013 for funding state higher educational institutions called Rashtriya Uchchar Shiksha Abhiyan (RUSA) was introduced in the state. The findings are based on increase in Gross Enrolment Ratio, expansion of infrastructure and better human resources, curriculum reform, quality research, skill training, accreditation of higher educational institutes and above all focus on performance through audio visual documentation like MIS(Management Information System) and AISHE(All India Survey on Higher Education). Further the study takes the stock of the Government's initiatives that have been taken in this regard and makes inquiries into scope of their implementation. Also, the impact of the scheme RUSA in Jammu and Kashmir has been studied by finding achievements in pedagogy, curriculum reform, skilled human capital, youth employability, audio-visual learning, accreditations, access, GER, and equity.

Key Words: GER, State Higher Education Council, State Project Directorate, Higher Education, RUSA

INTRODUCTION

Public institutions of higher education are a challenging responsibility. It requires creativity, medium-term vision, communication excellence, financial management skills and knowledge of how to increase economic efficiency. For teachers to impart knowledge to students they must have a broad knowledge of their subject matter, the curriculum and educational standards as well as enthusiasm and a desire for learning throughout the course of their career. Most importantly, the coming generations will need jobs and to be educated, skilled and prepared for productive lives and careers. Thus, reforming higher education is important and urgent.

There is a trend that scarce percent of higher education institutions are considered to have faculty of high standing. Mostly, teachers work on a non-permanent, ad-hoc basis and are designated variously as temporary, contractual, ad hoc and guest faculty. This is a serious problem as people with a good academic record do not want to take such positions as these are less attractive than a permanent one. The appointment of vice-chancellors, the heads of universities and the most visible symbols of the university system, who are supposed to

provide academic leadership as well as administrative skills are these days appointed not because they are distinguished academicians, but because they have the right political connections. Present challenges are for the efficient management of resources, including cash assets, any wastage should be eliminated and assets with financial returns should be invested in.

The research in higher education institutions is to be planned and topics identified based on the experimental studies and applications. Research findings need encouragement for being debated before being disseminated. At the institutional level, there is a need to link teaching with research as it is easier to carry forward the legacy of basic research at the level of classical science. Science is a system for exploring, and for innovation. It can fuel our nation's economic growth. It can form a path for our young people in a competitive global marketplace, while also adding a spark to their imagination.

There was a need for concerted efforts which would improve the quality and relevance of higher education and result in an educated and productive workforce. In lieu of above, a new overarching Centrally Sponsored Scheme for funding state level institutions was created in 2013 called Rashtriya Uchchar Shiksha Abhiyan (RUSA). The scheme is implemented through a set of bodies with clearly defined roles and functions at the National, State and Institutional level. The objectives of RUSA are to encourage research, enhance teacher quality, enable student learning, periodic curriculum revision, project work, field work, awards for achievers, student counseling by experts, academic, administrative, governance, affiliation reforms, high confidentiality in examination and evaluation, autonomy of institutions, accreditation of institutes for quality and excellence. Since its inception, RUSA has been committed in building the capacities of the state higher education systems and nurturing the institutions.

Transformational reforms in higher education sector have acquired great momentum since Rashtriya Uchchar Shiksha Abhiyan (RUSA) was flagged off by the Ministry of Human Resource Development, Government of India in 2013 with a vision to transform the state higher education institutions in India into repositories of excellence and to strengthen higher education policies & its implementation in India through research, for better attainment of the goals of excellence, access, and equity.

Greater access requires an enhancement of the education institutional capacity of the higher education sector to provide opportunities to all those who deserve and desire higher education. Equity involves fair access by the poor and socially disadvantaged groups to higher education. Quality and excellence involve provision of education in accordance with accepted standards so that students receive available knowledge of the highest standard that helps them to enhance their human resource capabilities. Relevance involves promotion of education so as to develop human resources keeping pace with the changing economic, social and cultural development of the country; and Value Based Education involves inculcating basic moral values among the youth.

REVIEW

Governance reforms in shape of institutional autonomy in form of cluster universities, autonomous colleges with composition of governing bodies having members from industry, civil society, alumni, academicians etc. which played the role in governance and management, academic programmes, staff appointments, student admission, administration,

cluster universities act for better academic programmes and evaluations, skills for job opportunities and better decision making. Implementation of regular revisions to curricula, choice-based credit system, the introduction of continuous and comprehensive student evaluations, semester system. A framework to make all institutes accountable is must.

The impact of some best practices like introducing new courses benefitted in flexibility in diversity of programs, in its structure, in its curricula, in its delivery system. For academic reforms, courses for post-graduation, research programmes, 5-year integrated courses, honors courses, integrated B.Ed-M.Ed, multi-disciplinary courses, academia-industry and academia-society interactions, autonomous colleges have been started which helped the students to choose the discipline of one's interest for becoming professionals in their chosen subject and also getting job opportunities.

International collaborations, pooling of resources, reduction in work load of universities due to affiliations, had also great impact on beneficiaries. Autonomous institutions are administered by its senior functionaries under the guidance of its statutory bodies such as the University/Governing council, executive committee, syndicates, etc. (members from academic background). Reforms in examination and evaluation system have been introduced by continuous assessment, class evaluation and problem solving and for skill based courses field work reports and presentations are introduced.

ANALYSIS & FINDINGS

It is time that the **impact created by RUSA** is assessed to keep it hitting greater milestones in the years to come so that higher education mechanism makes the country economically self-sufficient and self-reliant by imparting education and training to citizens of the country who can take part in nation building by providing solutions to different socio-economic problems keeping in view the cost – benefit balance and are competitive globally. The reforms initiated under RUSA aim to build a self-sustaining momentum for greater accountability and autonomy of state institutions and impress upon these the need to improve the quality of education.

NITI (National Institution for Transforming India) Aayog's vision is to transform India into prosperous, highly educated, healthy, secure, corruption free, energy abundant, environmentally clean, and globally influential nation. Both NITI Aayog and RUSA together have made a visible impact among stakeholders and have reflected that the committed professionals can play a critical role in helping speed-up the work of missions like implementation and monitoring of reforms through measuring and tracking progress.

The online centralized database has been started as MIS (Management Information System) which captures all information and development plans for RUSA and Non – RUSA funded Institutes as well as states. On the basis of data captured by NHERC- MIS, evidence based analytic reports can be created to monitor the performance of the higher education system and all institutions are linked through MIS. Best practices of RUSA have been started like audio-visual documentation; data through MIS will serve as the basis for rigorous analysis on higher education policies and its implementations. Institute Development plans (IDPs) are being uploaded by every higher education institute as per RUSA guidelines.

RUSA's mission is to create new universities and clusters through up-gradation of existing colleges, new model degree colleges, new professional colleges, and provide infrastructural support to universities and colleges, faculty recruitment support, faculty improvement

programmes, leadership development of educational administrators, skill trainings and vocational education to students approved by the State Higher Education Council (SHEC) as per RUSA guidelines for the overall development of the higher education system of the country.

It is obvious that the next few years are mission critical for RUSA as it has to allow only quality higher education institutions to be established in the country, having NAAC accreditation with a minimum score of 2.5, minimum 90% faculty has to be on permanent basis, promotion of research in collaboration with international universities through National research foundation(NRF), improving India's global ranking in higher education to first top 100 world rankings, industry interactions with faculty and students internships, upgrading library and laboratory facilities like incubation centers, innovation hubs, summer camps for promoting critical thinking, produce papers on best practices in higher education, procure high quality e-resources, and providing facilities that support research hubs/parks .

The administrative reforms for accountable governance, affiliation reforms to create autonomous individual institutes with board of governors, examination reforms includes curriculum reform, semester systems, CBCS, accreditation reforms for the quality of the institutes are to be implemented rigorously. Steps are being taken for the policy changes required that will facilitate the skill training to meet the industry requirements, to achieve technology based learning, training of teachers, soft skill training to students, exam reforms in terms of concept and application based, merit based transparent appointments to key university leadership positions i.e. the appointment of vice-chancellors, the heads of universities and the most visible symbols of the university system, who are supposed to provide academic leadership as well as administrative skills. There is a need to improve resource allocation for universities to enable good quality research & innovation. Criteria such as the number of research publications, impact factors of journals in which papers are published, citations, the amount of research funding attracted, research projects etc. We have to ensure that the spending on Higher Education as a percentage of GSDP is at least 2% of GSDP and increased to 4% in later stage.

Filling up faculty vacancies and ensuring that faculty positions in institutions are not less than 85% of sanctioned faculty strength is the key. The State is required to fill all the vacant sanctioned posts and claim funds under RUSA for additional posts to enable them to achieve the student-teacher ratio of 20:1 so that teachers can improve their pedagogy. It is essential to hire highly motivated and academically skilled faculty in higher educational institutions and student feedback to promote quality teaching. Student feedback in higher educational institutions is to be taken as faculty performance appraisals. Present challenges are for the efficient management of resources, including cash assets, any wastage should be eliminated and assets with financial returns should be invested in.

With these features RUSA scheme looks promising in the draft form. However, its effectiveness will depend on its successful implementation. RUSA scheme gives a concrete

shape to our vision of development of higher education in India. This realization will definitely follow after its successful implementation. For now, it is indeed commendable that Rashtriya Uchchar Shiksha Abhiyan (RUSA) has already started taking initiatives for the improvement of higher education in the country by designing its objectives on quality education and creating an enabling atmosphere so that the institutions can devote themselves to further innovations and research, and thus accelerate the growth story of India.

Over the years, since the allocation to State Higher Education System was not enough, these meager funds were thinly spread amongst many institutions, impacting the overall quality of infrastructure and teaching. Hence, there was a need to establish a new institutional mechanism, which would make every stakeholder a partner in the process of higher education transformation. The strategic intervention came through this centrally sponsored scheme called RUSA, which has a completely new approach towards funding state higher education Institutions. The allocation of funds under RUSA is based on well-defined norms & parameters and linked to academic, administrative and governance reforms, while future grants are performance-based in accreditations and outcome dependent. The reforms initiated under RUSA aim to build a self-sustaining momentum for greater accountability and autonomy of state institutions and impress upon them the need to improve the quality of education. The new paradigm is important in reforming the curriculum and pedagogy if globalization, localization, individualization are all taken into consideration for better teaching, learning and growth. It also includes expansion of infrastructure, better human resources, curriculum reform, quality research and above all focus on performance.

The two autonomous colleges and three cluster universities of J&K state have been constituted autonomous status by UGC and State Government act respectively to enhance what is best in their heritage and relive them creatively in the present context of higher education in India and the world and create greater job opportunities. However, there are certain challenges like improving the examination system, innovations in pedagogy, the committee system to be constantly monitored and evaluated to provide the best results, greater participation of the faculty in the administration of the colleges and evaluation process and the credibility in strictly following the criteria of merit and transparency in appointments, admissions and examinations. Framing of transfer policy, creation of posts, adequate funding for the facility of transport, hostels, residential, medical, sports etc are also the requirements of the autonomous institutions. State/ RUSA still have a significant role to play as funding source and also in monitoring and evaluating the academic standards and new initiatives of autonomous institutions and increase the number of autonomous institutions/clusters.

The impact of some best practices like introducing new courses benefitted in flexibility in diversity of programs, in its structure, in its curricula, in its delivery system. For academic reforms, courses for post-graduation, research programmes, 5-year integrated courses, honors courses, integrated B.Ed-M.Ed, multi-disciplinary courses, academia-industry and academia-society interactions, autonomous colleges have been started which helped the students to choose the discipline of one's interest for becoming professionals in their chosen subject and also getting job opportunities. International collaborations, pooling of resources,

reduction in work load of universities due to affiliations, had also great impact on beneficiaries. Autonomous institutions are administered by its senior functionaries under the guidance of its statutory bodies such as the University/Governing council, executive committee, syndicates, etc. (members from academic background). Reforms in examination and evaluation system have been introduced by continuous assessment, class evaluation and problem solving and for skill based courses field work reports and presentations are introduced. Projects amounting to Rs 218.00 crore have been approved during 12th, 13th & 15th Project Approval Board (PAB) MHRD, GoI,

Governance reforms in shape of institutional autonomy in form of cluster universities, autonomous colleges with composition of governing bodies having members from industry, civil society, alumni, academicians etc. which played the role in governance and management, academic programmes, staff appointments, student admission, administration, cluster universities act for better academic programmes and evaluations, skills for job opportunities and better decision making. Implementation of regular revisions to curricula, choice-based credit system, the introduction of continuous and comprehensive student evaluations, semester system. Employment programs models and the best practices are highly dependent on the individual needs of the participants. The training on vocational skills and add on courses, career development, job attainment, job survival, basic competencies, leadership and self-development, personal skills, life survival skills, and workplace competencies have been started.

To achieve the target of GER of 32% rationally in urban and rural areas, infrastructures are being upgraded in order to achieve high enrolment targets, new institutions are being established in rural and un-served areas with low GER. This objective will reduce brain drain from semi-urban and rural areas. In order to improve the Gross Enrolment Ratio (GER) in the Higher Education sector in the state, to keep pace with the national average, there has been a tremendous leap forward in the recent years by way of establishing of degree colleges in almost every nook and corner. Focus of the state should be on equip and train the teachers and administrators the new skills of teaching and performance. To improve the selection, transfers, performance evaluation of teachers, student feedback.

CONCLUSION

To achieve the target of GER of 32% rationally in urban and rural areas, infrastructures are being upgraded in order to achieve high enrolment targets, new institutions are being established in rural and un-served areas with low GER. This objective will reduce brain drain from semi-urban and rural areas. In order to improve the Gross Enrolment Ratio (GER) in the Higher Education sector in the state, to keep pace with the national average, there has been a tremendous leap forward in the recent years by way of establishing of degree colleges in almost every nook and corner of the state. The expansion process is still on and establishing more colleges is on the anvil. Besides the degree Colleges, the state has taken steps to increase the reach of students to higher and technical education by facilitating the establishment of a number of universities and national institutes including the central universities at Jammu as well as Kashmir, IIT Jammu, IIM Jammu, IIMC Jammu, state

engineering colleges apart from facilitating the opening of some universities and a mathematical institute.

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A STUDY ON THE EFFECTIVENESS OF SOCIAL MEDIA MARKETING AS AN EMERGING MARKETING TOOL AMONG YOUNGSTERS

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ABSTRACT:

Internet and its allied services are finding new ways to transform human life. Social media is considered as the most commonly used internet service among youngsters. Youngsters and teenagers around the world use social media to connect with friends and families. Unlike other communication mediums, social media has a universal reach and a large audience. Marketing on social media is considered cost effective than conventional marketing strategies. Various recent studies show that average time spent by youngsters on social media is increasing. Social media is not restricted to geographical boundaries or time. There are over 2.2 billion people all over the globe using internet and its allied service. India is far progressing in the communication technologies. Recent studies reveal that introduction of 4G LTE has changed the way Indians do social networking. The average time spent on internet and social media by Indians, especially youth are much similar to that of developed countries. More advanced Smartphone's, and coming 5th generation mobile phone network all will make more people especially youth use to internet and social media. Growing trends of social media proves that the scope of social media is also increasing. There for social media marketing is considered as an effective marketing strategy to reach young potential customers. Youngsters being the majority of social media users, this particular study cover the youth. The study will examine the social media as an emerging marketing tool among them.

Keywords: Social Media ,Social Networking, Social Media Marketing , Information and Communication Technologies

I. INTRODUCTION

Today, virtually every aspect of our culture has an Internet counterpart; people work online, bank online, check mail online, even make friends online, So it only makes sense that, online shopping has become an increasingly integral part of our society, exceeding \$200 billion in sales are expanding by leaps and bounds at a rate of 20% to 80 25% growth each year, indicating a momentous shift in consumer spending habits. Those who don't change with the time will become obsolete. Shoppers are turning to the internet rather that phone directories for convenience, product reviews, and up-to-the-date information. A business owner simply cannot rely on an advertisement in a phone book. In fact, customers are fifteen times more likely to look on the Internet that they are to flip through a phone book to call a company. Research consistently shows that, consumers place less credibility in t business that does not have a web site as opposed to one that does. The more personal the service (haircut, tattoo, financial, counseling, legal etc.), the more research customers want to do to ensure they are

comfortable with the service provider. The more potentially expensive the service (legal, medical, automotive, travel, construction, real estate, etc.), the more comparisons customers want to make sure they get the best value for their dollar. In order for a business to stay successful it is imperative that, selling habits are adjusted to match the change in consumer buying habits. More simply expressed business must sell the way their customers shop or they will buy elsewhere. Even some of the more elaborate websites that allow customers to make purchases online can cost less annually than a typical monthly phonebook ad; therefore, making perfect sense for businesses to evolve with the times. Every business is different, but each is going to require the power of the Internet to stay competitive. 81 In the long run, the net operating costs of a website become insignificant compared to the return on the investment that the advertisement delivers. No other form of marketing compounds value and spreads like an effective Website. Social media marketing is commercial promotion conducted through social media websites. Many companies promote their products by posting frequent updates and providing special offers through their social media profiles. Social media marketing is the use of social media platforms and websites to promote a product or service. Although the terms e-marketing and digital marketing are still dominant in academia, social media marketing is becoming more popular for both practitioners and researchers. Most social media platforms have built-in data analytics tools, which enable companies to track the progress, success, and engagement of ad campaigns. Companies address a range of stakeholders through social media marketing, including current and potential customers, current and potential employees, journalists, bloggers, and the general public. On a strategic level, social media marketing includes the management of a marketing campaign, governance, setting the scope (e.g. more active or passive use) and the establishment of a firm's desired social media "culture" and "tone." When using social media marketing, firms can allow customers and Internet users to post user-generated content (e.g. online comments, product reviews etc.) also known as "earned media," rather than use marketer-prepared advertising copy. As of 2016 there has been a shift from regular companies being the predominant users of social media marketing, now a range of not-for-profit organizations and government organizations are engaging in social media marketing as well.

II. STATEMENT OF PROBLEM

Internet has revolutionized human life. The internet revolution has transformed all areas of human life. It has changed the way we do shopping, banking, study, entertainment, governance and even war being fought between countries. Marketing strategies opted by the companies are finding new ways in recent years with the help of internet and social media marketing is the most recent addition of internet marketing. Social media is generally considered as a medium to socialize and to connect with friends and families online. It is most commonly used communication platform among youngsters. But it is not just limited with friendly chats and socializing. Social networking has crept into the boardrooms of organization just like the way internet has transformed the modern business. Various organizations are writing success stories with help of social media while some are struggling to find a way on web. Various companies are using social media to advertise about their products and services. This study is intended to know about impact of social media marketing among youngsters. The study examines social media as an emerging marketing tool. An in depth study is intended to examine the various factors which influence customers while purchasing on social media. If there is any

problem related to social media marketing, it is supposed to be provided with necessary suggestion to improve its effectiveness.

III. NEED AND SIGNIFICANCE OF THE STUDY

Developed countries are far ahead in social networking due to lifestyle of people and well developed communication networks. India being a developing country is likely to achieve more progress in the area of social networking in recent coming years. The country is witnessing a fast progress in communication technology. It is expected that in the coming years India will overcome the developed countries in number of social media users. Corporate world is also preparing themselves with this scenario. Companies find it easier to reach customers through social media platforms. Social media marketing is recognized as an emerging marketing tool. Unlike the conventional marketing tools, social media provides a two way communication. The customers can interact with the company through personal messages, comments, likes, posts etc. Social media marketing can achieve more audience than conventional marketing tools. Social media marketing does not have limitation of boundaries or regulations. It can reach universally within a short time. Therefore social media is important for today's corporate world. A new era of marketing is being opened by social media marketing. It is the most important and excellent way to reach young customers and therefore it is important to study the influence of social media marketing among customers especially the youth.

IV. OBJECTIVES OF STUDY

1. To study the impact of social media marketing on the youth
2. To identify the product or service that is most suitable to be marketed on social media
3. To identify mostly used social media platform

V. RESEARCH METHODOLOGY

5.1 RESEARCH DESIGN

The present project is a sample study and is descriptive and analytical in nature.

5.2 SAMPLE DESIGN

The population of the study consists of students of Kotarakkara Municipality. Sample sizes of 54 respondents were selected for the purpose of conducting the study.

5.3 SAMPLE TECHNIQUE

The technique used here is Convenient Sampling.

5.4 DATA COLLECTION

Both primary and secondary data have been collected for the purpose of study. The primary data has been collected from the simple respondents selected by using structured questionnaire. The secondary data have been collected from various publications including newspaper, reports, magazine and journals.

5.5 PERIOD OF THE STUDY

The data used for the purpose of the study were collected during the period from 2017-2018.

5.6 TOOLS FOR ANALYSIS

The tools used in this project are mathematical and statistical such as percentages and ranking method. For analyzing and interpreting the collected data, statistical tools such as percentage analysis, scaling with mean scores, bar diagrams, pie charts, graphs, table, etc. were used.

6. Review of Literature

Kaplan and Haenlein (2010) define social media as “a group of Internet based applications that build on the ideological and technological foundations of Web 2.0, and allow the creation and exchange of user generated content.” According to Kaplan and Haenlein (2010) web 2.0 is a platform where content is continuously altered by all operators in a sharing and collaborative way. Web 2.0 is a web based technology which helps to create highly interactive platforms through which individuals and communities share, co-create, discuss and modify user –generated content. Social media are the websites which are built upon the technological foundations of web 2.0 that help a user to create user generated contents that can be shared. This technology allows a user to create and publish the content on the social media networks. This information can be shared with other members of the social media website, who are connected with the user. This process is interactive where other members can also respond in different ways.

Mangold and Faulds (2009) describe —social media as the set of online word of mouth forums which includes blogs, discussion boards, forums or social networks to name a few. Using all mobile and web-based technologies, social media creates highly interactive platforms by bringing together individuals and creating communities. Internet has a lot of websites; each of them has different functional attributes and caters to different sections of society. Websites like Facebook are for general masses but LinkedIn is focused on professional networking. Media sharing sites (i.e. YouTube, Picasa and Flickr) or blogging platforms (i.e. BlogSpot, Word Press) are also members of this ecosystem called social media (Kietzmann , 2011). Social media has equipped the organization to establish a direct relationship with the consumers. Both of the organizations and consumers are free to generate content on the web pages, which further leads to conversations and discussion. Organization on one end are provided with an opportunity to share their information with a large base of customers and on the other end consumers are also free to publish any content whether positive or negative regarding the information.

Ateş Bayazit Hayta (2013) studied that social media is one of the most important tools of communication channels. Consumers do access to information about goods and services to be purchased as per need by means of social media to a great extent. He also studied social media which affects our life in recent years that brings a new dimension to Internet and its effects on the purchasing behaviors of consumers.

Priyanka P. (2015) studied that social media can be used for increasing customer loyalty. With the help of continuous customer support services leads to improvement in customer retention. New applications and social platforms will flourish and allow even greater personalization and real-time, location-based engagements in media.

R.A.Gbadeyan (2010) study examined that there are opportunities for businesses in the market. Businesses can grow with the help of social media marketing. Uses of SNS explored that organization can do direct marketing for online social network there are people who spend more time on SNS. Study also finds the reasons for people were using social networking sites due to safety concerned reason, technically inexperience due to lack of confidence in using internet, intellectual rejecters who feel waste of time.

Russell S. Winer (2008) described the different kinds of new media which was used by companies to engage customers that is social networking sites like Facebook, MySpace, Second Life, and You Tube etc. have generated perhaps the most publicity and also describe challenges that these media were present from the perspectives of the marketing manager where Marketers have been cautious in using this new medium because of the risk that members of a community will become offended from an over-commercialization of the site. Study also shows that the growth of these sites has led to the notion. Importance of Web 2.0 era where user generated content and discussions can create powerful communities that facilitate the interactions of people with common interests.

Mehmood Rehmani (2011) studied because of social media it was easier for ecommerce marketers to communicate directly with their target audiences. This is due to people can take complete information of product also make comparison with different brands which results to buying of product as per choice which leads to brand commitment. Study explored due to increasing number of mobile phone users and internet users, people tend to get influence for purchasing of products. The study intends to explore the impact of social media on purchase intention of mobile phone customers in Pakistan.

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Tesfaye Nekatibeb (May 2012), Studied social media provides benefits of long-term engagement between brands and consumers also provided an opportunity for everyone to communicate effectively and efficiently in a way unprecedented by any other media it can be considered as the communication tool of modern era.

Priti S. et al (2013) studied the effectiveness of placing brand communication on social networking sites which shows that there is effect of online comments and reviews of products/brands on the buying behavior of consumers. Study revealed that people do come across various advertisements on social networking sites also prefer to go through the online comments and reviews regarding the brand/products before buying the products for them brand communication on social networking sites plays important role to influence buying behavior of the customers.

Amrita Pani & Mahesh Sharma (2011) study revealed that Social networking sites like MySpace, Orkut & Facebook were widely used. To get influenced by Gen-next consumers in India, there should be changes in their brand choices, shopping behavior and lifestyle pattern.

7. ANALYSIS AND INTERPRETATION

Social media marketing is the use of social media platforms and websites to promote a product or service. Although the terms e-marketing and digital marketing are still dominant in academia, social media marketing is becoming more popular for both practitioners and researchers. Most social media platforms have built-in data analytics tools, which enable companies to track the progress, success, and engagement of ad campaigns. Companies address a range of stakeholders through social media marketing, including current and potential customers, current and potential employees, journalists, bloggers, and the general public. On a strategic level, social media marketing includes the management of a marketing campaign, governance, setting the scope (e.g. more active or passive use) and the establishment of a firm's desired social media "culture" and "tone." When using social media marketing, firms can allow customers and Internet users to post user-generated content (e.g. online comments, product reviews etc.) also known as "earned media," rather than use marketer-prepared advertising copy. As of 2016 there has been a shift from regular companies being the predominant users of social media marketing, now a range of not-for-profit organizations and government organizations are engaging in social media marketing as well. For the purpose of study 54 samples were selected from students of St Gregorios College, Kottarakara, Kollam dist., Kerala. The samples were selected at random as one male and one female from each class so that there will be equal representation of both male and female from all courses of studies.

This chapter shows the analysis about various responses collected on the basis of questionnaire. For the purpose of analysis, various mathematical tools, diagrams and charts are used.

- **Internet Access**

The invention of the World Wide Web created a new way to reach out to people—and for business to reach its customers. The table below classifies respondents on the basis of whether they have direct access to internet or not.

Table 7.1. Classification on the basis of internet access

Particulars	Number of respondents	Percentages
Respondents with internet access	53	98.14%
Respondents without internet access	1	1.85%

Total	54	100
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Source: Primary Data

Out of total respondents 98% respondents (53) have access to internet through their own phone or computer. Only 1.85% (1) of the respondent have no direct access to internet. Internet access is the ability of individuals and organization to connect to the world. Majority of the respondents have access to internet. It can be assumed that respondents without direct internet access can access internet through friends, family or internet café.

- **Social Media Users**

The table below classifies the respondents on the basis of whether they have access to any social media platform or not.

Table 7.2
Classification on the basis of social media access

Particulars	Number of respondents	Percentages
Social media access	54	100
No social media access	0	0
Total	54	100

Source: Primary Data

All the respondents have access to or use various social media platforms for learning, marketing, shopping etc, Social media has gained absolute worldwide growth and popularity among youngsters. The study reveals that majority of young adults use social media.

- **Popular Medium of Social Networking**

The table below identifies the most popular social media websites used by the respondents.

Table 7.3
Classification of Social media websites used by the Respondents

Particulars	Number of respondents	Percentages
-------------	-----------------------	-------------

Facebook	28	51.85
Twitter	4	7.40
LinkedIn	4	7.40
Google plus	0	0
Instagram	18	33.33
Total	54	100

Source: Primary Data

It is observed that out of the total respondents, 51% respondents use Facebook (28) , nearly 33% of respondents uses instagram (18), Twitter and LinkedIn is accessed by nearly 7%(4) of the respondents.

The present study reveals that majority of the youngsters uses Facebook followed by Instagram and then twitter. LinkedIn and Google plus is not so popular among the respondents.

- **Social media as an important tool of marketing**

The table below shows various response of the respondents to the question do they think that social media is an important tool of marketing.

Table 1.4
Importance of social media as an emerging marketing tool

Responses	Number of respondents	Percentages
Always	41	75.92
Sometimes	10	18.51

Never	3	5.55
Total	54	100

Source: Primary Data

Social media is a new trend of marketing. Majority of the respondents(76%) are of the opinion that social media is an emerging marketing tool. Social media is an effective and cost effective tool for marketing.

- **Impact of Social Media Advertisement on the Buying behavior**

The table below shows the response of respondents to the question whether there advertisement through social media influences the buying behavior.

Table 7.5
Influence of Social media Advertising on Buying behavior

Responses	Number of respondents	Percentages
Always	16	33.33
Sometimes	25	52.08
Never	7	14.58
Total	54	100

Source: Primary Data

Out of the total respondents , 33% of them (16) are of the opinion that social media advertisement influence their online buying behavior.

Social media has provided advertisements with a new opportunity to infibulate and display their message to a vast online audience. Majority of respondents were influenced by social media advertisements to buy online.

- **Product or service that is most suitable to be marketed on social media**

The table below shows the products or services most frequently purchased /availed by the respondents.

Table 7.6
Product or service most suitable for social media marketing

Products	Number of respondents	Percentages
Tangible	40	74.05
Intangible	3	5.5
Both	11	20.37
Total	54	100

Source: Primary Data

Out of total respondents 74% (40) of them believe that tangible products are most suitable for marketing through social media. 20% (11) respondents believe both tangible and intangible products are suitable for marketing through social media. Only 6% (3) respondents believe intangible products or services are more suitable to be marketed through social media.

- **Most suitable tangible product to be marketed through social medias**

The table below shows the ranking given by respondents on the basis of most frequently purchased tangible product.

Table 7.7
Suitable tangible product for marketing through social media

Products	Number of respondents	Percentages
Electronics	312	II
Clothing	270	III

Accessories	218	IV
Jewelers	200	V
Cosmetics	346	I
Consumer goods	180	VI
Others	120	VII

Source: Primary Data

It is clear from the table that the most suitable tangible product to be marketed through social media is cosmetics (RANK I) followed by electronics (RANK II) and then clothing (RANK III). RANK IV, RANK V and RANK VI and RANK VII is given to accessories, jewelers, consumer goods and others respectively. Cosmetics followed by electronics and clothing are the most suitable tangible product to be marketed through social media.

- **Intangible product suitable for marketing through social media**

The table below shows the ranking given by respondents on the basis of most frequently purchased tangible product.

Table 7.7
Suitable tangible product for marketing through social media

Products	Number of respondents	Percentages
Online Videos	195	IV
Music	167	V
Travel and Leisure	311	II
Tickets Online	336	I

Financial service	252	III
Others	84	VI

Source: Primary Data

The Above table depicts various intangible products marketed on social media. It is clear from the table that the most frequently purchased intangible product as a result of social media marketing is Movie Tickets -Ticket booking (RANK I) followed by travel and leisure (RANK II) and then financial service (RANK III).

FINDINGS

1. Majority of respondents have direct access to internet. It can be assumed that even the small minority of 2% with no direct access to internet can access it through friends, family members or internet café
2. Majority of respondents (89%) use social media
3. Facebook is most widely used social media platform followed by Instagram and twitter.
4. Majority of respondents thinks that social media is powerful marketing tool
5. Social media advertisements can influence the buying behavior of people more than that of traditional tools of marketing
6. Social media can influence young buyers to a large extent
9. Tangible products are more ideal to be marketed through social media.
10. Cosmetics, electronics clothing and apparel are the ideal tangible products to be marketed on social media
11. Tickets online followed by Travel and Leisure are the most suitable intangible product to be marketed through social media.

5.2 SUGGESTIONS

- Create customer personas - Create social media campaigns that are aligned with what customers really want.
- Use social media analytical platform - like owl metrics in Instagram. This set of data can help marketing team understand if their strategy is producing meaningful results that impact key metrics like revenue/ brand awareness.
- Develop an influence marketing strategy - Develops an influence marketing strategy to gain access to skeptical audiences who have become weary of traditional marketing and advertising techniques.
- Be updated with the latest trends as the social media landscape is constantly changing.
- Majority of customers don't trust social media whole heartedly due to privacy issues and other security related issues. Consumers are susceptible about the user-safety side of internet. They

feel that online marketing is unsafe as it may lead to increase in frauds & privacy issue there for a controlling authority must be set up in order to regulate and control social media.

- Offer rewards for sharing social media advertisements by individual customers.

CONCLUSION

The study reveals that main reason for growing importance of online marketing is the increasing literacy about internet among people. They have identified that internet is truly advantageous through which they can serve their various purposes mainly social networking, online shopping & media sharing (photo, music, video). This efficacy of internet has intensified their tendency of being online. Today's consumers strongly feel that every company must use this efficacy to strengthen its marketing efforts. So that they will get motivated to use online marketing with the intent of getting access to exclusive content about the brand and getting discount and sharing their feedback about brand with the advertiser. With the advent of internet technology, consumers' preference towards traditional marketing tools has decreased. The major benefits of online marketing are its capability of interaction between consumers and advertisers followed by availability of wide range of information & ease of shopping. These benefits make online marketing superior than traditional marketing. But at the same time consumers are susceptible about the user-safety side of internet. They feel that online marketing is unsafe as it may lead to increase in frauds & privacy issue. Social media marketing is truly an emerging marketing tool and if properly used it can gain more audience than traditional marketing.

E-Filing of Income Tax Returns: Contentment Index of Individual Tax Payers in Kollam District

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ABSTRACT

New technologies are emerging day by day with improved and fast speed in all the fields. Internet has changed the present scenario of working by reducing the work load from manual to sitting on chair. Even the Income Tax Department is not an exception to this new technology. E-filing of income tax is understood as successful filing of income tax return through the internet. E-filing is the powerful tool that can deliver significant social and economic benefits. It can provide a strong support to the government for good governance and large population to pay their liabilities to the government effectively. Present study is an empirical study about the income tax payer's perceptions toward electronic filing. The study is based on primary data collection with the help of structured questionnaire being filled by 120 tax payers.

Key words:*Tax-Payers, E-Filing, Awareness Level, Satisfaction Level*

INTRODUCTION

Tax professionals play an important role in the implementation of income tax law of the country. They help the taxpayers in efficient management of tax affairs and discharging their tax obligations. They are well aware of the weakness of tax law, tax administration and problems faced by taxpayers. So, they can be helpful in understanding the various aspects of income tax system. In the present world day by day new technologies are introduced and improved very fast in all fields. Internet has changed the present scenario of working by reducing the work load from manual to sitting on chair. Now new technology gifted to tax payers for filing their income tax return through online is E-filing. The E-filing is the new effective method of filing income tax return through online and make E-payment tax. It saves our golden time, energy, cost and also reduces our tension. So the tax payers are required to use E-filing facilities. The Income Tax Department has established a system for centralized processing of returns and one prominent type of e - government is the introduction of the e-filing system for income tax. The department desired a system that would make the process of filing of Income Tax Returns (ITR s) easier for tax payer as well as reduce the time required for data entry at their end on receipt of ITR s. The biggest impediment to the proper functioning of the IT department is the severe shortage of officers and staff. It is widely accepted that a significant portion of potential tax revenue is not collected because of poor tax administration and high tax evasion in India. The e-filing is the

new effective method of filing income tax return through online and make e-payment tax. Despite many benefits associated with e-filing, tax authorities face some major challenges towards the implementation of the e-filing system. One such challenge is the public perception of the e-filing system. After using an e-service over the Internet, the public may find that whether the e-service system is easy and useful or otherwise. E-filing provides many aspects of 'convenience' to tax payers. Hence it is time to file, place to conduct the filing, ease of use, information searching and online transactions at a degree that is not available through traditional channels. E-filing also offers flexibility of time and reduces the calculation error on the tax return form to tax payers. But with emerging technologies in new era one thing that is lacking is awareness and use of these technologies. Thus this paper deals with the awareness and satisfaction level of salaried employees towards e-filing. The present study has discussed on awareness and satisfaction level of a sample of 120 salaried employees towards e-filing of income tax returns.

OBJECTIVES:

- To measure the level of satisfaction of the respondent towards e-filing
- To measure the problems of the respondents towards e-filing
- To know about the awareness level of tax payers
- To know the merit and demerit of e-filing of income tax implantation on tax professionals
- To provide suggestion to make the e-filing pattern of salaried employees in more attractive way

Statement Of Problem:

It is compulsory for everyone to furnish Income Tax Return on their income; whose total income exceed the maximum amount which is not chargeable to Income Tax in any previous year ending 31st march is liable to file the Income Tax Return. According to Income Tax Act, 1961, an assessee has to pay Income Tax on basis of his income. Thus higher the income, higher will be the tax. Mostly the assesses file their Income Tax Return through auditor or tax advisor. Even though they file return with the help of auditors and tax advisors, the assesses' awareness on e-filing aspects were analyzed.

REVIEW OF LITERATURE

Hite and McGill(1992) in their study state that tax practitioners must be a credible source of information for tax payers they are to offer tax advice and have it receipted. As tax system become more complex tax payers turn to tax practitioners for expert advice.

Kennedy and Henry A(1992) in their study state that, the Income Tax Act may appear as though it is difficult to comprehend but once a methodical approach is employed in reading and using it, understanding the income tax law becomes easier. The reader should find out who is liable to pay the tax, based upon which the tax will be levied, the tax rates to be applied to the tax base and how or when the tax is to be paid. These are the four requirements of a tax law which

can be found in the divisions of each part of the act. When these are identified, understanding of the other structural elements will not be difficult.

Wang(2002) in his study discussed about adoption of electronic tax filing systems. This paper discusses the factors affecting the adoption of electronic tax-filing systems. Using the technology acceptance model (TAM) as a theoretical framework, the study introduced “perceived credibility” as a new factor that reflects the user’s intrinsic belief in the electronic tax-filing systems. The findings of the study provided important implications for developing effective electronic government services in general and effective electronic tax-filing systems in particular.

RESEARCH METHODOLOGY

RESEARCH DESIGN

The project is a sample study and is descriptive and analytical in nature. The study is based on both primary and secondary data. When compared with secondary sources, primary sources form the major part that is collected through questionnaire. Secondary sources are collected from manuals, journals and websites.

Sample Design:

The population of the study consists of Kollam district. A sample size of 120 respondents was selected for the purpose of conducting this study.

Sample Techniques:

The technique used here is Simple Random Sampling.

Data Collection:

Both primary and secondary data have been collected for the purpose of the study. The primary data have been collected from the sample respondents using structured questionnaire. The secondary data has been collected from various publications including reports, magazines, Newspapers, journals and Websites.

Regular tax payer

Table 1 Regular tax payers of respondents are given below.

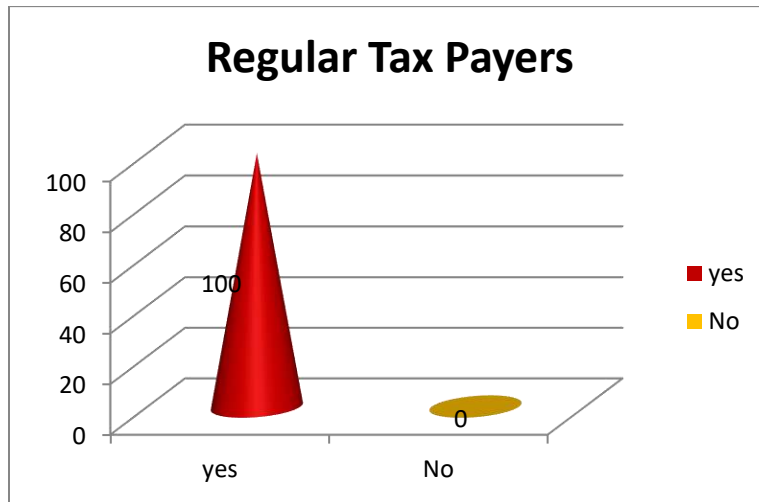
Table 1.Regular tax payers

Regular tax payer	Respondent	Percentage
Yes	120	100
No	0	0
Total	120	100

Source data: primary data

From above table 1 shows that out of 120 respondent samples, 100 % of the respondent are regular tax payers

Figure 1.Regular Tax Payers



Methods adopted to filing return

Table 2 of Method of adapted to filing return respondents are given below.

Tables 2 .Methods adopted to filing return

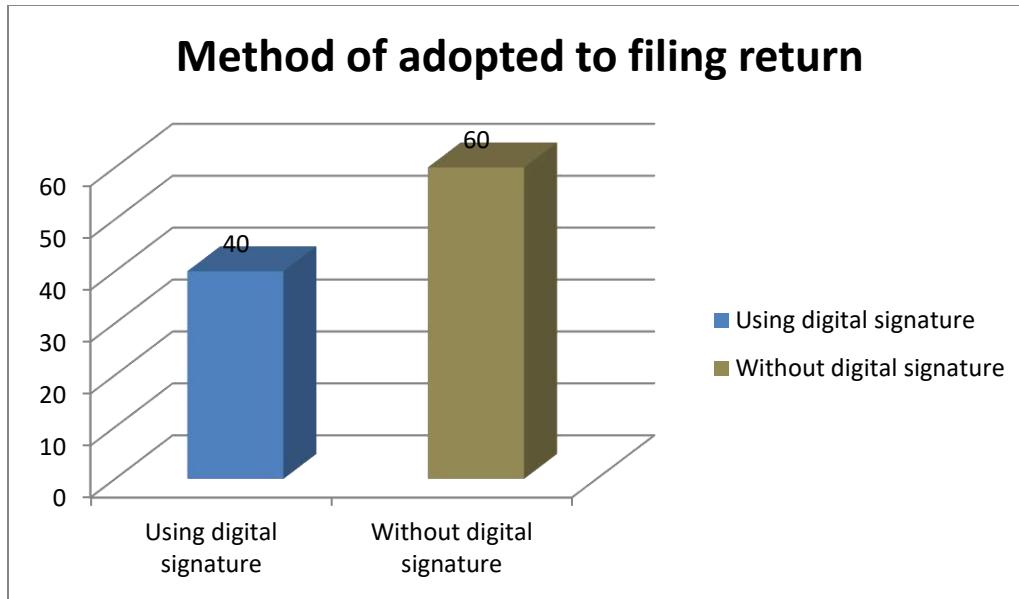
	Respondent	Percentage
Using digital signature	48	40
Without digital signature	72	60
Total	120	100

Source data: primary data

From above table 2 shows that out of 120 respondent samples, 40% Of the respondents are using digital signature for e-filing the income tax return and the majority of the respondent are using without digital signature i.e. 60 per cent of respondent are does not using digital signature for e-filing the income tax.

Figure 2

Methods adopted to filing return



Convenience of paying tax through e-filing

Table 3 Convenience of paying tax through e-filing respondents are given below

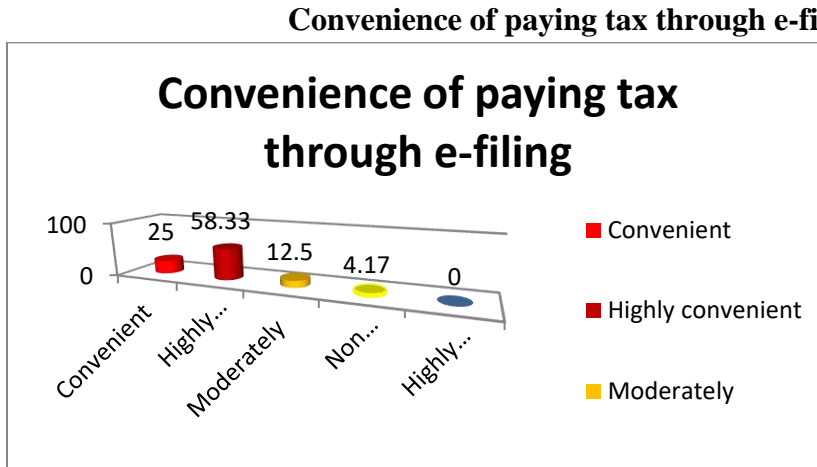
Tables 3 .Convenience of paying tax through e-filing

	Respondent	Percentage
Convenient	30	25
Highly convenient	70	58.33
Moderately	15	12.5
Non convenient	5	4.17
Highly non convenient	0	0
Total	120	100

Source data: primary data

Table 3 shows that 58.33% respondent's opinion that they were highly convenient of paying tax through e-filing and 4.17% opinion that they was non convenient. 25% of respondents opinion were convenient and 12.5 % respondent are moderately.

Figure 3



Satisfied with e-filing procedures

Table 4 Satisfied with e-filing procedures respondents are given below

Table 4.Satisfied with e-filing procedures

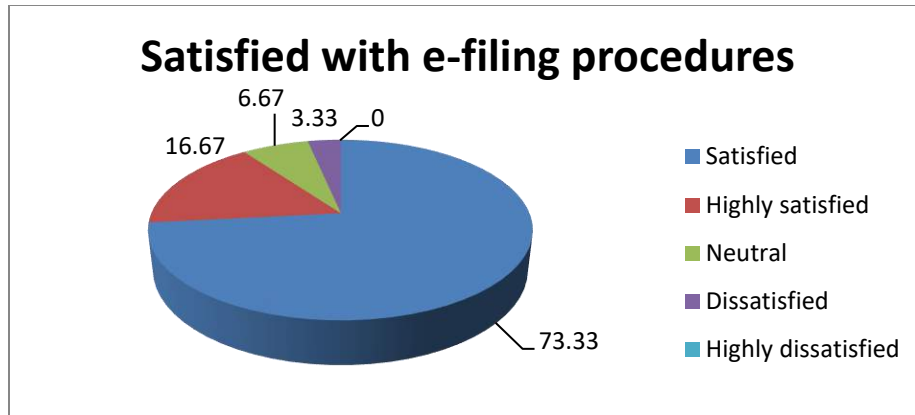
Opinion	Respondent	Percentage
Satisfied	88	73.33
Highly satisfied	20	16.67
Neutral	8	6.67
Dissatisfied	4	3.33
Highly dissatisfied	0	0
Total	120	100

Source date: primary data

Table 4 shows that 73.33% respondent’s opinion that they were satisfied with e-filing procedures and 3.33% opinion that they were dissatisfied. 16.66% of respondents opinion were highly satisfied and 6.67 % respondent are neutral.

Figure 4

Satisfied with e-filing procedures



CONCLUSION

In the present world day by day new technologies are introduced and improved very fast in all fields. Now new technology gifted to tax payers for filing their income tax returns through online is e-filing. The e-filing is the new effective method of filing income tax return through online and make e-payment tax. It saves our golden time, energy and cost and also reduces our tension. So the tax – payers are requested to use e-filing and e-payment facilities. This study reveals that the existing users are satisfied with the e-filing facilities but most of the individual tax payers are not awareness of the e-filing and e-payment procedures so sufficient steps are required to create more awareness in the minds of tax payers regarding e-filing of income tax.

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CORPORATE SOCIAL RESPONSIBILITY (CSR) PRACTICES OF SELECTED PRIVATE SECTOR BANKS IN KERALA

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Abstract

The banking sector in India has practicing CSR as per the regulation of RBI. The bank is committed to develop community at the grass root level who are unequally endowed. The bank's CSR strategy is to contribute towards the social and economic development of the community. A separate department ie, CSR department has been functioning with the responsibility of executing CSR mission of the bank. The bank is committed to develop community at the grass root level who are unequally endowed. The bank's CSR strategy is to contribute towards the social and economic development of the community. A separate department ie, CSR department has been functioning with the responsibility of executing CSR mission of the bank. In the present study an attempt is made to analyze the CSR disclosure practices of private sector banks in Kerala.

Key words: CSR, Private Sector Banks, Perception

INTRODUCTION

Corporate Social Responsibility (CSR) has wider implications for development of the any country. It reduces dependency on the government for social expenditure and helps for speedy inclusive growth. The relevance of CSR emerged significantly in the last decade in India. The banking sector in India has practicing CSR as per the regulation of RBI. The Defensible development of every banking institution depends on how strategies benefit the company towards the development and requirements of the society. If the bank is generally responsive to the community, it can strengthen its business and the brand image. Usually this can be achieved through the CSR; which creates an atmosphere of passionate oath with consumers. CSR activities encourage positive attitudes and feelings towards the banking business, as the banks are in constant touch with the changing needs of the community. The CSR initiatives help the banking institutions to attain brand image and reputed status. Moreover the customers are progressively expecting banking institutions to make an extensive support to society which results in their sustainable development. The leading private sector banks have undertaken CSR as an organizational approach to develop fair relationship with stakeholders, by adopting suitable strategies. The bank is committed to develop community at the grass root level who are unequally endowed. The bank's CSR strategy is to contribute towards the social and economic development of the community. A separate department ie, CSR department has been functioning with the responsibility of executing CSR mission of the bank. This department formed a committee to formulate CSR strategy, monitor and review CSR and to ensure legal compliance. The bank pursues CSR projects with the aim of sustainable development.

Objectives of the Study

1. To understand the CSR initiatives of private sector Banks in Kerala

2. To analyze CSR disclosure practices of private sector banks in Kerala
3. To examine the perception of managers towards CSR initiatives of the private sector banks in Kerala.

Need and significance of the study

A banking institution is engaged in the business of accepting deposits from the public and utilizing such deposits either for the purpose of lending or the purpose of investment (Banking Regulation Act 1949). With increasing demand of the innovative banking products and services, the banking sector has become competitive. In recent years, the Reserve Bank has endeavored to improve the efficiency of the banking system by ensuring the presence of a safe, secure and effective payment and settlement system. Since the banking institutions correspond to a huge public, there is a concern on its effect on the community. With such a large effect on the community, it is important to see how these organizations view their social responsibility. The present study tries to analyze the CSR disclosure practices of private sector banks in Kerala. The five leading private sector banks operating in Kerala namely HDFC bank, ICICI bank, Axis bank, Kotak Mahindra bank, and Yes bank are taken for the present study.

Methodology of the Study:

The study is a descriptive one which looks in to the requirements of the present study. All the available secondary data was broadly used for the study. The secondary data was collected from various websites, annual reports of the banks. The method of sampling used for the present study is convenient sampling. The employees of the HDFC banks constitute the respondents of the present study and the sample size is determined as 100.

CSR initiatives of private sector banks in India

The private limited banks are implementing CSR projects in Kerala. They are quoted below.

1. Women empowerment

One of the main CSR initiatives of HDFC bank is empowering women in the rural and backward areas. The CSR initiatives of HDFC banks in all over India are designed in such a way to empower women in backward areas. As a part of CSR initiative, the bank identifies the unbanked segment of the society as well as helping many people especially women from the poor back ground by providing them with livelihood finance. The bank constantly supports the

women who are financially excluded by providing training on occupational skills, developing saving habits and so on.

2. Financial Literacy and Inclusion

The Bank considers that the main reason for poor financial decisions is the absence of financial knowledge which will negatively result on the financial health of an individual. The Bank tries to make acquaintance with the risk return aspects of various financial products. The Bank organizes financial literacy awareness programs to promote financial literacy among the different segments of the society like students, women, senior citizens etc. so that the people get ability to make proper financial decision at the right time. They are also providing awareness on innovative financial instruments that helps the people to take the best investment decision. They are keeping collaboration with schools and colleges for conducting awareness programs.

3. Primary Education

Providing primary education to different segments of the community is the main building block of any nation. Through the CSR initiatives, HDFC bank is providing educational scholarships to students who belong to socially and economically backward communities. The bank also facilitates the primary education by conducting training programs to teachers, providing infrastructural facilities, expanding libraries etc. The bank tries to create an advantageous learning environment to promote primary education.

4. Training and development

The bank undertakes training and development programs to the weaker sections of the society. Training is provided on various soft skills, particularly to the vernacular sectors of the economy. For them to keep improving, it is important to have training and development programs on development of soft skills. Through training, people can absorb new information, new practice and revitalize their prevailing knowledge and skills. The skill training initiatives of HDFC Bank includes training and capacity building of youth and women who belongs to socially and economically weaker sections of society, to endow them to attain access to prospects for sustainable growth.

5. Poverty eradication

The Bank identifies the need to stretch out an arm to touch out to the grass root level by providing them with physiological support. The employees are also encouraged to donate a part of their salary to projects on poverty eradication. The pay roll giving program is designed in such

a way to encourage employees to donate their salary. The bank also contribute on providing medical care, nutrition and health education.

8. Rural development

The bank undertakes projects with the aim of empowering the rural people and ensuring the improvement of their socio economic condition. The programs initiated by the bank for the rural development include providing financial services, bringing the people with banking fold, and making them aware of innovative financial instruments to match their requirements.

Disclosure of CSR activities by private sector banks in Kerala

Private sector banks in India have been practicing disclosure of CSR activities. The method of reporting may vary depend on the policy of the bank concerned. The banks disclose their CSR activities through websites, annual reports, director’s address in annual general meeting, and through CSR reports. The results of the present study are summarized in the table given below.

Table no. 1

CSR disclosure by Private sector Banks

Companies CSR disclosures	Website (%)	Annual reports(%)	General manager’s address(%)	CSR (%)
yes	30	80	10	40
No	70	20	90	60

Source: primary data

From table no:1, it is clear that 30% of the banks are disclosing CSR activities through their official websites and 70% of them are not following reporting through websites. Majority of the private sector banks in India are not quoting their CSR initiatives in the annual general meeting. Only 10% of the general managers mention CSR initiatives of the bank in the annual general meeting. It was found that 80% of the private sector banks in India mention their CSR initiatives in their annual report. But 20% of them are not practicing CSR disclosure in annual reports. It also found that 40% of the companies have maintained CSR reports exclusively for reporting their CSR activities.

Table no: 2
Brown-Forsythe Test - Perception of managers towards CSR initiatives

Particulars	N	Mean	Std. Deviation	Std. Error
Bank focus on the preservation of human values	150	3.673***	1.0222	.0645
Bank maintains reserves for helping people	150	3.625***	.7818	.0493
Bank keeps ethical responsibility	150	3.590**	.8408	.0531
Bank considers CSR as a tool for wealth maximization	150	3.629**	1.627	.039
Bank can meet CSR expenditure out of business profit	150	3.390*	.6848	.0559
CSR programs help the bank for crating brand image	150	3.871***	.8408	.0493
Social programs help the bank for sustainable development	150	3.625***	1.7818	.0531
Economic products and financial services provided by the bank determine its success.	150	3.290*	1.8408	.0645
CSR initiatives of the bank help in bringing social equality.	150	3.871***	1.627	.0493
Bank encourages its employees to participate in local community activities.	150	3.775***	.8627	.0531
CSR helps the employees to improve their commitment to the society.	150	3.676***	.8848	.039
Robust Tests of Equality of Means				

		Statistic ^a	df1	df2	Sig.
Women entrepreneurs take business as a profession	Brown-Forsythe	.423	2	496.212	.516
Getting compelled by certain circumstances like death of family members	Brown-Forsythe	2.282	2	494.073	.132
Getting support from the family members	Brown-Forsythe	1.381	2	496.275	.241
I have strong desire to work independently in manufacturing line	Brown-Forsythe	2.378	2	496.974	.124
Getting financial assistance from the Government Institutions	Brown-Forsythe	.476	2	495.692	.491

Source: primary data

The opinion on the perception towards startups was sought from the managers. According to them, the effect of statement namely ‘the statements Bank focus on the preservation of human values,’ ‘Bank maintains reserves for helping people’, ‘Bank keeps ethical responsibility’, ‘Bank considers CSR as a tool for wealth maximization’, ‘CSR programs help the bank for crating brand image’, ‘Social programs help the bank for sustainable development’, ‘CSR initiatives of the bank help in bringing social equality’, ‘Bank encourages its employees to participate in local community activities’, and ‘CSR helps the employees to improve their commitment to the society’ are found high. However the effect of statements like ‘Bank can meet CSR expenditure out of business profit’, and ‘Economic products and financial services provided by the bank determine its success’ are found moderate. The statistical significance was tested with help of Brown-Forsythe Robust Tests of Equality of Means. The p values of all statements are greater than 0.05, hence no significant difference in the opinion of investors noted.

Conclusion

From the study it is clear that majority of the private sector banks in India have reported their CSR initiatives through their annual reports. CSR has become an integral part of the banking

activities. The banks need to take up the reporting of CSR initiatives and mention in the general managers speech in annual general meeting. Banks should avoid lethargic approach in disclosing their achievements in social area. The banks in private sector should take corporate social responsibility as a self- regulation as well as self- development mechanism.

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MSME's and Export Promotion: A linkage from an Indian Perspective.

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ABSTRACT:

Micro Small and Medium Enterprises include Khadi, Village and Rural Enterprise. It is the foundation of economic development in many of the world's developed and emerging nations. Also rightly referred to as "the growth engine" for India-MSME has played a prominent role in the country's development. The MSME sector comprises 2.2 million women-led enterprises (7.4%) and 15.4 million Rural Enterprises (51.8%). There are 30 million businesses employing 69 million workers in different industries. Together they constitute 45 percent of manufacturing production and 40% of exports. The president under notification dated 9th May 2007 has amended the Government of India (Allocation of Business) Rules 1961. Under this amendment, Ministry of Agro and Rural Industries and Ministry of Small Scale Industries have been merged in to a single Ministry, namely "Ministry of Micro Small and Medium Enterprises". The MSME sector plays a significant role in reducing deprivation, and regional imbalances. The Indian government has taken many steps to improve this sector even today, but there are still many challenges and opportunities to be explored. This work explores the perceived obstacles and opportunities associated with export promotion of Indian MSMEs.

Keywords: *MSME, Export Promotions, Enterprises, Regional imbalances*

(I) Introduction

MSME –Micro, Small & Medium Enterprises. It is the foundation of economic development in Many of the world's developed and developing nations. Also rightly referred to as "the growth engine" for India-MSME has played a prominent role in the country's development. The growth and development of the MSME sector in India is affected by the regional, state, and district-level implementation of the 'Make in India' campaign. That is, it not only serves as the backbone of manufacturing, agriculture & engineering and services but is also one of the top job-generating industries. Complementing large industries, it contributes tremendously to Gross Domestic Product (GDP) in the region. The sector now provides a wide variety of products, ranging from basic consumer goods to high-precision, specialized finished products; showing high growth opportunities and a stake in the supply chain for production and value. With the enactment of the MSME Development Act-2006, a big reform took place in 2006. This act categorizes MSMEs into two groups, namely manufacturing and services. The act also covers three types of businesses: large, small and medium businesses. An undertaking engaged in the manufacture or produce of products relating to any industry listed in the first timetable of the Industries Production and Regulation Act, 1951 is said to be:

<i>Manufacturing Sector(Investment in Plant and Machinery)</i>	<i>Enterprises</i>	<i>Services Investment in Equipment)</i>
Does not exceed Rs.25 Lakhs	Micro	Does not exceed Rs.10 Lakhs

More than Rs.25 Lakhs and does not exceed Rs.5 Crores	Small	More than Rs.10 Lakhs and does not exceed Rs.2 Crores
More than Rs.5 Crores and does not exceed Rs.10 Crores	Medium	More than Rs.2 Crores and does not exceed Rs.5 Crores

MSME Sector in India is initiating new waves in the Indian economy in terms of Make in India, Digital India, Export Contribution, Public Procurement Policy, Infrastructure Funding, Skill India etc... This research investigates the perceived challenges and opportunities of Indian MSMEs in related with export promotion.

III) Review of Literature

A brief review of literature relating to the objectives of the present study. The review of literature is as follows:

Leonidou, 2004, Katsikeas & Leonidou (1996): The export barriers, or the challenges experienced in exports refer to all those problems of an enterprise capability to initiate, to grow, or to endure the business processes in the overseas markets. These export barriers develop uncertainty among the managers in small & medium-sized firms about the exports, develops a negative attitude among the many exporters which leads to the inefficient performance of the exporters. The perceptions of the managers to the exporting barriers are under research consideration from the 1960s in diverse outlooks. Based on the classification proposed by Leonidou (1995), Morgan (1997), the export barriers can be categorized as:

- 1) Internal barriers (domestic & overseas markets),
- 2) External barriers (domestic & overseas markets), and
- 3) Exporting barriers.

Prime Minister Task Force (2010): The Indian Prime Minister appointed a task force for study the problems relating to MSMEs in India. The study was a depth analysis of the main issues, six subgroups such as credit, marketing, labour, exit policy, infrastructure and taxation. The issues related to Jammu and Kashmir all the North Eastern Region. The study revealed that many MSMEs are facing problems recommended to Government and Financial Institutions assist to MSMEs which is help to survival for MSMEs in India

Dr Ashok Kumar Panigrahi (2012): Risk management is less developed within MSMEs sector. The study needs to improve right planning system of MSMEs. The author used only secondary data in this paper and issues regarding bank lending to MSMEs.

Dr.Sultan Singh Jaswal (2012): Author discussed MSMEs are playing an important

role in Economic and Social development of the country, and often acting as a nursery of entrepreneurship.

Nishanth. P and Dr Zakkariya K.A (2014): Discussion about MSMEs the problems may differ from region to region, between enterprises. The paper identified various barriers faced by the units in raising finance and also try to identify the various source of finance for MSMEs. The Conclusion is that MSMEs need to be educated and informed of the latest developments.

III) Objective of the Study

The Study objectives are;

- i) To understand the concept and opportunities of MSME's in India.
- ii) To evaluate the challenges faced by MSME's in India especially in export promotion.

IV) Research

Methodology This study is purely based on Secondary sources of data. The related data were collected from

the publications of Ministry of Micro Small and Medium Enterprises (MSME's), articles, Economic reviews, Journals etc...

V) Micro, Small and Medium Enterprises: Challenges and Opportunities

Micro Small and Medium Enterprises facing many problems in their day - to - day operations. They face difficulty to sell their products, to advertise, to market, and to research, etc. They are also facing stiff competition from large and other countries which is exported their products into our country like China, Thailand, and Germany. Financial Institutions have limited Exposure on MSMEs. There are multiple options for the MSMEs sector to get assistance, but they are unable to survival. They are selling their products immediate because of weak bargaining power and need quick money. MSMEs are unable to get required support from the concern Govt, Financial Institutions, Banks.

Key growth constraints of MSME in India:

(Source: Report of Working Group on Rehabilitation of sick MSME's, RBI)

Sl.No	Key growth Constraints	In percentage
1	Inadequate Market Linkage	32%
2	Lack of Infrastructure	29%
3	Inadequate Finance	28%
4	Lack of Managerial Competency	24%
5	Obsolete Technology	22%

The various challenges faced by MSME sector

The challenges faced by MSME sector in India can be identified from the following points.

- Access to finance
- Collateral requirements
- Access to infrastructure
- Facing stiff competition from large firms
- Identification of new markets
- Ineffective marketing strategy
- Don't have own marketing networks
- Limited access to equity capital
- High cost of raw materials
- Problems of storage, Designing and Packaging
- Lack of access to global markets
- Lack of latest technology
- Tough competitions from large firms
- Low production capacity
- Lack of training etc..

The various opportunities for MSME sector

Most people today rely on the MSMEs sector. To them, this sector is the self-employed sector. Every year, the majority of MSMEs are from rural areas MSMEs sector creating 3,000 people jobs. MSMEs are facing many problems but this sector continues to expand. MSMEs' opportunities are as follows:

- Ideal platform for Entrepreneurs to produce more products
- High contribution for the domestic market
- Increasing National GDP
- Vibrant Domestic Demand
- Operational Flexibility
- Technology Oriented Enterprises
- Exporting products from country
- Helps to emerging economy
- Strong growth potential

- Low investment requirements
- Raising domestic sales etc..

(VI) Export Promotions and MSME's in India

Witnessing the age of globalization with growing recognition of the worldwide business model of capitalism, scope for businesses moving beyond their local borders and finding broader foreign market horizons. Countries are now focusing on increasing and fostering international business, establishing regional integrations by enabling free movement of products and services between member countries, etc. due to the scale of international business.

Exporting:

Exporting is simply commerce-but the consumer lives in a foreign region. Exporting is only an extension of the commercial requirement. Exporting is the practice of making money through the selling of goods or services in international markets. It is seeking consumers and business that can be of good value to existing suppliers of these consumers. Successfully servicing these customers is that the company expands and prospers, that direct and indirect jobs at the same time. An exporter must do what any seller is expected to do, whether they market their goods in their own country or abroad. He has to give the right product: at the right place, at the right time, at the right place and he must make sure that he get paid for it.

For small and medium-sized businesses direct exporting is the most commonly accepted type of international business. From current literature it is observed that the managers of some small and medium-sized companies have psychological / mental obstacles to international operations, while some managers face difficulties in the form of limited resources and facilities to execute their ambitious strategy of exploring the overseas market. Governments of various countries play an important role in reducing barriers to trade and improving the competences of domestic companies to operate globally. Several scholars have studied separately the trade barriers that play a crucial role in exports.

Rationale for Export Promotion: Indian MSME products' ability to compete on foreign markets is expressed in their national exports share of about 34 per cent.

International Exposure to MSME Products

With a view to rendering assistance to Micro & Small Manufacturing Enterprises in the field of exploring market potential, export promotion, participation in international trade fair exhibition , the following schemes are being implemented:- Plan Scheme 'Training and Manpower Development' consists of the following Components :

- Participation in the International Exhibitions/ Fairs.
- Training Programmes on Packaging for Exports
- Marketing Development Assistance Scheme for MSME exporters (MSME-MDA)

Training Programmes on Packaging for Exports

India faces formidable hurdle in meeting and matching the packaging requirements of her exportable products in the markets abroad. The main objective of scheme is to generate much needed consciousness in the industry about the packaging problems of MSME exporters and to educate the entrepreneurs about the latest packaging techniques and designs of the packaging. These programmes on Packaging for Exports are conducted since 1979 by all the

field institutes in collaboration with Indian Institute of Packaging and GS1 India (formerly EAN India) (A Bar Code solution provider). The programme is of One, Two & Three days duration and 20 to 35 existing and potential entrepreneurs have been participating in each of the programmes.

Packaging for Exports

Role of packaging for exports has gained much significance in view of trends in the world markets. The need for better and scientific packaging for exports from small sector was recognised long back. With a view to acquaint MSME Exporters of the latest Packaging standards, techniques etc. training programmes on packaging for exports are organised in various parts of the country. These programmes are organised in association with Indian Institute of Packaging which has requisite expertise on the subject. Basic objective of these programmes is to generate the much needed consciousness in the industry and to educate the entrepreneurs about the scientific techniques of Packaging. With the assistance of EAN India to sensitize Indian exporters about barcoding. Seven training sessions were conducted in 2000-01 at different locations across the country.

Technical & Managerial Consultancy Services

Technical & Managerial Consultancy Services to the MSME manufacturers/exporters is provided through a network of field offices of this office so as to ensure higher level of production and generation of higher exports.

National Awards for Quality Products

With a view to encourage the small scale units for producing Quality goods, National Awards for Quality Products are given to the outstanding small scale units, who have made significant contribution for improving quality of their products. The scheme is being operated since 1986. Winners of National Awards get a Trophy, a Certificate and a Cash Prize of Rs.25,000/-) National Awards encourage Small Scale Industries units to produce quality goods which further enables them to enter into export market. (Source: <http://www.dcmsme.gov.in>)

VII) Discussion and Implications

The findings of the study show that the micro, small and medium enterprises are exposed to multiple export challenges with varying magnitudes. The MSME sector is characterized by low investment requirement, operational flexibility and location wise mobility. This enables providing employment at lower capital cost and also helps in correcting regional imbalances through industrialization of rural and backward areas, towards an efficient and inclusive growth model. In India, the concept of MSMEs has undergone changes for many times. The 'Make in India' Strategy adopted to facilitate investment, foster innovation, enhance skill development and build a sustainable ecosystem for the manufacturing infrastructure in the country. These measures have succeeded in raising the business confidence in India. The stage has been set through these industry and MSME interventions for larger share of global business in India which presents opportunities for MSME integration in almost all industry sectors. The Indian MSME sector poised for rapid growth and integration with major global value chains. Timely policy intervention and due support have promptly resulted in rendering the Indian MSMEs globally competitive. There are various export promotion strategy implemented by Ministry for the upliftment of MSME in India. There are many schemes and

sources for MSMEs but still Problems persist. There are many commissions“ studies to solve the problems which are encountering to develop MSMEs in India. Due to the financing problems, every day 79 MSMEs are falling in sickness. Most of the studies found the less than 10percent MSMEs are accessing financial assistance. The Government and Financial Institutions should encourage the MSMEs which is very useful their survival of MSMEs. The Reserve Bank of India needs to encourage Banks to grant loans immediate direct to MSMEs sector these initiatives which are very helpful for their growth and survival in our country.

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FACTORS INFLUENCING COGNITIVE DISSONANCE – SPECIAL REFERENCE TO TOPCO ZAMZAM JEWELRY, KANNUR

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Abstract

Post purchase regret is a particular behavior one shows after purchasing, evaluating, whether he is satisfied or dissatisfied with a purchase. PPD is when the customer experiences feelings of post purchase psychological tension/ anxiety. Every consumer shows inclination towards particular product or service. There are several factors that influence the buying desire of a consumer ranging from psychological, social, economic and so on .the consumer has the ability to compare with the different level of satisfaction level of various products which can buy with his income. Some companies take an effect to influence their feelings about their purchase& future purchase. The customer might feel compelled to question whether he has made the right decisions .They may also exposed to advertising for a competitive product / Brand what could put in to question the product that they have chosen. Customers will have certain expectations prior to the purchase that may be about the nature & performance of the product / service or the cost and effort to be expended before obtaining the product or service benefits. Evaluate of the post purchase dissonance of a customer by companies is very important why because it is helpful in identifying consumer's emotional experiences in connection with the product & usages of the product.The positive PPD s need to be stimulated by companies /marketers in the PPD period so that customer will be satisfied &motivated& possibly favorable word of mouth communication we can expect. As a result of customer satisfaction we can observe, higher intention to purchase again &brand loyalty.

Keywords: *consumer, cognitive dissonance, marketing, post purchase dissonance*

1.1 INTRODUCTION

The term marketing is not limited only to needs, sale and purchase of goods and services. It is a process of satisfying the needs of consumers and to make them delighted. Today the customer is on driver's seat. This is because there is huge change in the demand supply equation. Because of intense competition each marketer wants to retain and satisfy the customer. The want satisfying power of a commodity or service is called utility, which is a concept within economics that is related to marketing. Utility is the measure of relative satisfaction from consumption of various goods and services.

1.2 The concept of value

Value is a multi-dimensional attribute for customers value is the ratio of perceived benefits to price paid. Customer will experience value from a product /service when the perceived benefits exceed the price of the product. The crucial factor in this is the value of the firm's product must exceed that of competitors. There are two ways through which an organization can increase value. One is by increasing perceived benefits. The other is by lowering price. Rather than engaging in price competition it's suitable to go for perceived benefits. Creating and delivering better customer value is the essence of marketing. In this scenario of tight competition in the business field customer satisfaction is an essence of success. It is a key influence in the formation of future purchase intentions. A satisfied customer is likely to share his experiences with others, thereby engaging in positive word of mouth advertising. Similarly a dissatisfied customer is very likely to switch brands or complain, thereby engaging in negative word of mouth advertising.

1.3 Relationship marketing

It is an effort to identify, maintain and build a network with individual customers and to strengthen the network continuously for the benefit of both the side through interactive, individualized and value added contacts over a period of time. Relationship marketing is a win win transaction between marketers and key parties (suppliers, customers, distributors) the ultimate outcome of relationship marketing is a unique asset for the organization called marketing network. Marketers need to build long term relationships with valued customers, distributors, dealers and supplier's. The focus is to build life time loyal customers knowing customers and delivering high customer value builds relationships. Today the competitions are between marketing networks, not between companies. An organization cannot afford to have similar marketing strategies amongst all individuals. Not every individual has the same requirements and demand. Also a product cannot satisfy the need of all consumer groups. Thus companies develop different marketing strategies to satisfy different consumer segment needs. Marketing strategy helps to develop efficient ways to reach customers and encourage their future loyalty to a business, product or services.

1.4 Significance of the study

The relationship of post purchase dissonance with the consumer behavior is an interesting issue and there are not much studies being done on the topic is huge literature gap that needs to be filled. Modern era is giving more emphasis to online purchase of commodities. So this study can

give some insights for future studies on cognitive dissonance. The main aim of this study is to find out the impact of cognitive dissonance and customer loyalty with special reference to Topco ZamZam Jewelry, Kannur. Also it tried to understand the various methods adopted by the marketer to reduce the cognitive dissonance among their customers.

1.5 Review of literature

Consumption Value Perceived value can be regarded as the evaluation consumers make to the utility that product or service provided. Consumers make entire utility evaluation between the sacrifice of perception and benefits (Zeithaml, 1988). Monroe and Krishnan (1985) propose that consumers can obtain perceived value by comparing perceived quality and perceived sacrifice. If perceived quality is greater than perceived sacrifice, consumers will have more positive perceived value to the product or service, as well as further consumer's purchase intention. Babin, Darden & Griffin (1994) divide perceived value into utilitarian values and hedonic values. Utilitarian values refer to the direct benefits consumers obtain from the product, it is more functional; however, hedonic values indicate the emotional satisfaction from product attributes or usage, it is more experiential. Juhl et al. (2002) mention that consumer's expectation and perceived quality would have positive effect on perceived value, and positively affect consumer satisfaction by raising their perceived value. Recent studies of service industry support that perceived value have positive effect on satisfaction (Park et al., 2004; Cronin et al., 2000; Hallowell, 1996).

Anticipated Satisfaction Kotler (1999) indicates that satisfaction is the degree of happy or disappoint, it comes from the result of perception of product function, and expectation of product. Spreng & Olshavsky (1996) conclude the satisfying feeling comes from the comparison of perceived performance with consumer's internal desire and expectation to the service or product. Several studies indicate that consumer satisfaction is not only the evaluation of post purchasing, but also accompanying consumer's behavioral intention, such as customer loyalty, word of mouth communication (Kumar, et al., 1997 ; Chebt et al., 1995 ; Fornell, 1992) . The anticipated satisfaction used in current study is adopted the concept that consumers will evaluate the expectation of product or service according to their consumption experience. The degree of satisfaction or dissatisfaction will also affect the post-purchase behavior intention of consumers (Cronin & Taylor, 1994).

Word of Mouth Communication Zeithmal et al.(1996) thought behavioral intention can be divided into positive and negative. Word of mouth communication indicate an interpersonal communication about some brand, product and service between disseminators and recipients (Swanson et al., 2003). It is also a kind of exchange process of thought, ideal, conception or suggestion between two or more consumers. Some research indicate that word of mouth communication has powerful effects toward purchasing decision process of consumers (Babin et al., 2005; Brown et al., 2005; Wirtz & Chew, 2002). Herr et al. (1991) indicate that the message of word of mouth communication is delivered by face to face communication condition. When the feeling of this message increases, consumers will probably believe this message in purchasing decision process (Swanson et al., 2003).

1.6 Objectives of the study

To find out the impact of cognitive dissonance on purchasing behavior

To find out the customer loyalty and its relationship with cognitive dissonance

1.7 Research Methodology

Dissonance theory:

Leon Festinger introduced the theory of cognitive dissonance in 1957. His ideas were tested extensively in the following years & this led to modification in the form of the theory & in its predictions. Over this period competitive theories rose & feel but it is not try purpose to spend too long on the more abstract arguments that were generated. The reader is fettered to Rajceki or Eisee free careful reviews of the main issues. Festingers original statement described a condition of arousal, called cognitive dissonance that arose in people when their beliefs did not fit together this condition led them to change their thought, feeling or action in such a way that the fit was improved.

Brahmin & cilen suggested that dissonance was felt when people committed themselves to an action which was inconsistent with other behavior or beliefs or which take turned out to have undesirable consequences that might have been foreseen. Another method of putting this point is to say that dissonance is aroused when there is insufficient justification free an action His this version of the theory that made it attractive to consumer researcher since it implied that people may experience dissonance when they commit themselves to a high involvement purchase if purchase does gives rise to dissonance it will be followed by behavior that bolster the purchase choice, eg: attitude change in favorer of the brand selected, recommendation that justifies the purchase. Such effect shift interest from before to after the point of purchase & suggest that advertisements may have most impact after purchase in consolidating the reputation of a brand.

Much of the research on dissonance theory was conducted with a design that was called 'forced compliance' in which subject, usually students, wore persuaded to do something that they did not approve at. The classic study in this mould was done by Festinger & CarlSmith. They persuaded the student subjects, who had just completed a boring. They were to tell the new subject they were to tell the new subject that the task was interesting free this they were paid one dollar in one condition & 20 in the other. The researcher argued that. 20 dollars was sufficient justification. Far lying & would cause little dissonance whereas the one dollar payment was insufficient. This meant that the researchers predicted that the less payment the more the dissonance & supporting this, they were able to show that there was more attitude change in the low payment conditions.

Nuttin suggested that the highest arousal could sometimes occurs with no reward, & sometimes with high reward. In a series of experiments Nuttin was able to corroborate this argument & shows that high dissonance could not always be expected under low reward. The dominant counter theory of dissonance was proposed by Bern called at self-perception theory. Bern argued that attitudes were verbal reports based on observed behaviour. Just as we identify the attitude of another person by nothing what they do & say, according to Bern, we inter our own attitudes

from observations of own behaviour is we say we like it because we know we did it. Dissonance research helps us to understand how to produce effective persuasion. He suggest that we must create a disturbance in the recipient by using the issues on which change is desired. Very often the commercial will create a disturbance by using ideas that are extraneous to the issue & when this occurs it is unlikely that any attitude or behaviour change will be found based on the advertisement

1.8 Analysis

The research instrument that was used to carry out the research was questionnaire .A survey was conducted among 150 respondents. The respondents were given adequate time to fill the questionnaire and any confusions pertaining to questions were resolved on the spot for them. The sample was selected by using judgment sampling. Samples were selected from Kannur wherein the research was conducted. The data collected from respondents was checked twice in order to discard any incomplete forms

Demographic Details of the Customers

Table No: 1 Age of Respondent

PERCENTAGE	NO OF RESPONDENTS	AGE OF RESPONDENT	SL.NO
13%	20	20-30	1
27%	40	30-40	2
47%	70	40-50	3
13%	20	50-60	4
100%	150		TOTAL

From the above table it is inferred that 47% of the respondents are from the age group of 40-50, 27% are at the age of 30-40,13% from 20-30 and the rest of the 13% from 50-60

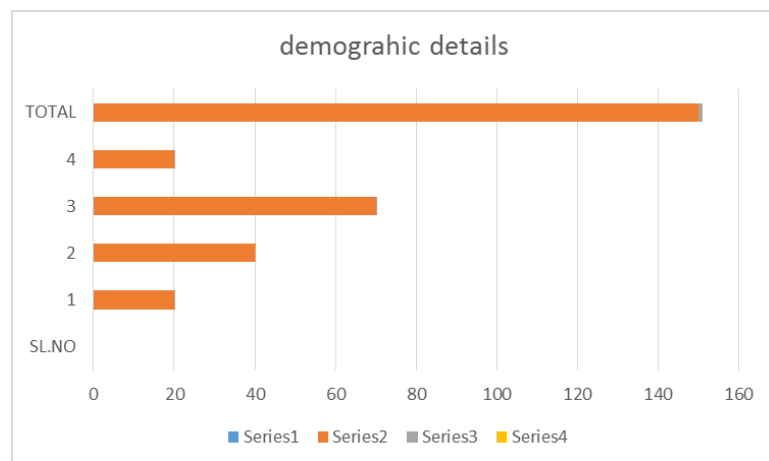


Table No: 2 Gender of the Respondent

PERCENTAGE	NO OF RESPONDENTS	GENDER	SL.NO
47%	70	MALE	1
53%	80	FEALE	2
100%	150		

From the above table that is inferred that 47% of the respondents are male, the rest of the 53% are female

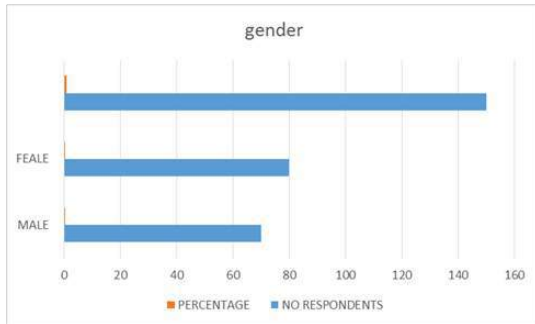
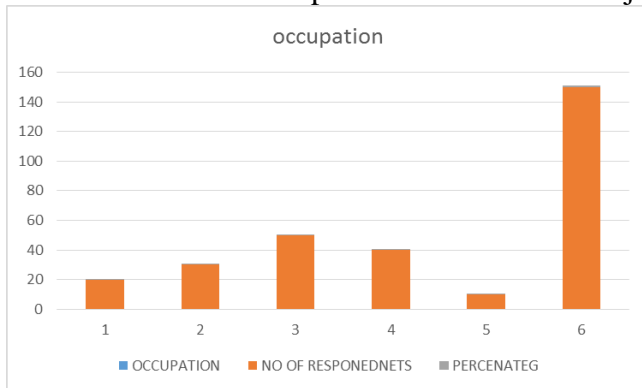


Table No: 3 Occupation of the Respondent

PERCENTAGE	NO OF RESPONDENTS	OCCUPATION	SL.NO
13%	20	HOUSE WIFE	1
20%	30	PRIVATE	2
33%	50	BUSINESS	3
27%	40	GOVERNMENT	4
7%	10	OTHER JOBS	5
100%	150		TOTAL

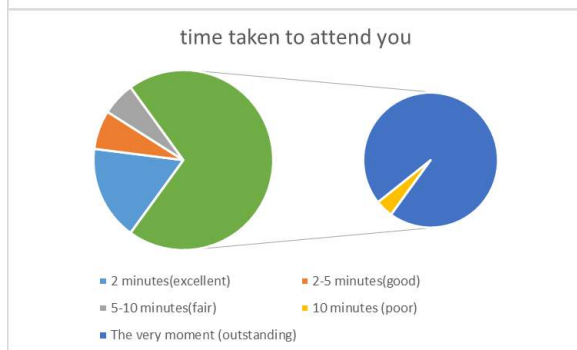
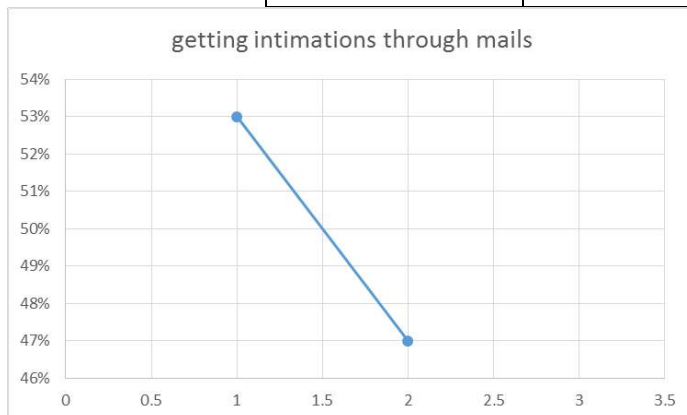
From the above table that is inferred that 20% of the respondents are private employees, 33% are doing business, and 27% of the respondents are government employees and house wife 13%, and rest of the 7% of the respondents are from other job category

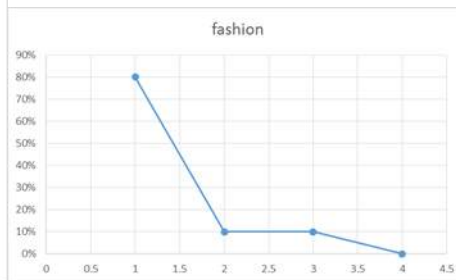
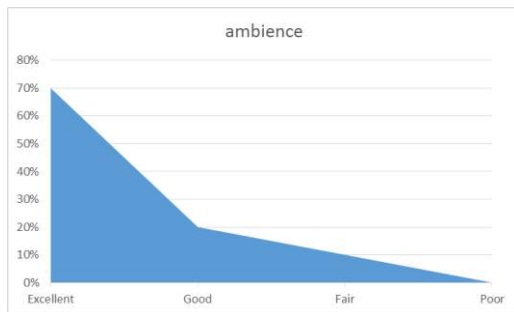
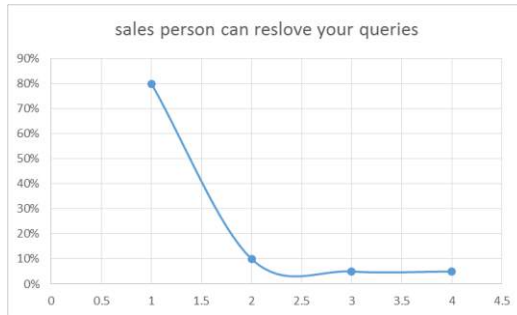


Comfortness with shopping

% of respondents	Options given	Questions asked	
53% 47%	Yes no	Getting intimations through mails	1
17% 7% 6% 3% 67%	2 minutes(excellent) 2-5 minutes(good) 5-10 minutes(fair) 10 minutes (poor) The very moment (outstanding)	time taken to attend you in the shop	2

75% 15% 10% 0%	Excellent Good Fair Poor	Cleanliness, comfort ,services	3
80% 10% 5% 5%	Excellent Good Fair Poor	Sales person can resolve all your queries	4
70% 20% 10% 0%	Excellent Good Fair Poor	Ambience	5
80% 10% 10% 0%	Excellent Good Fair Poor	Fashion and selection	6
90% 5% 5%	Yes No Never	Do you refer this shop to friends or relatives	7

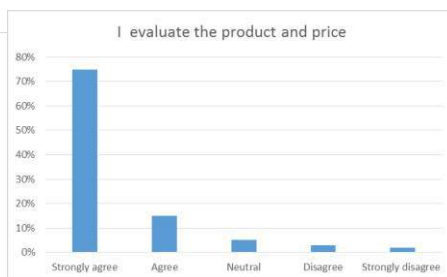
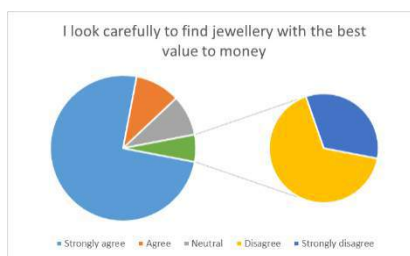
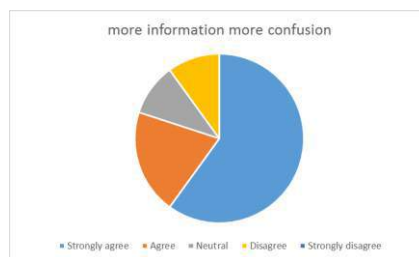
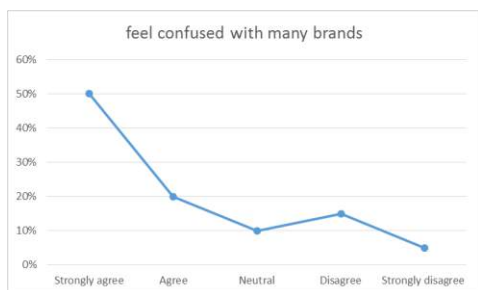




Purchase decision

% of respondents	Options given	Questions asked	
50% 20% 10% 15% 5%	Strongly agree Agree Neutral Disagree Strongly disagree	Often feel confused with many brands to choose	1
60% 20% 10% 10% 0%	Strongly agree Agree Neutral Disagree Strongly disagree	The more information the more confusion	2

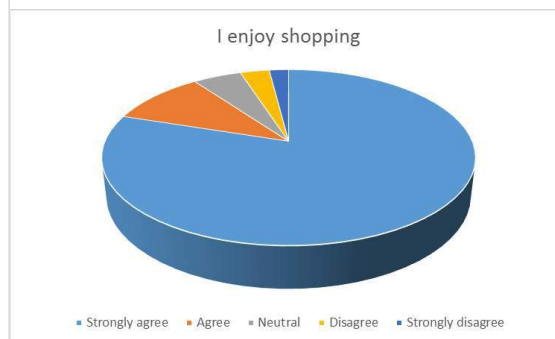
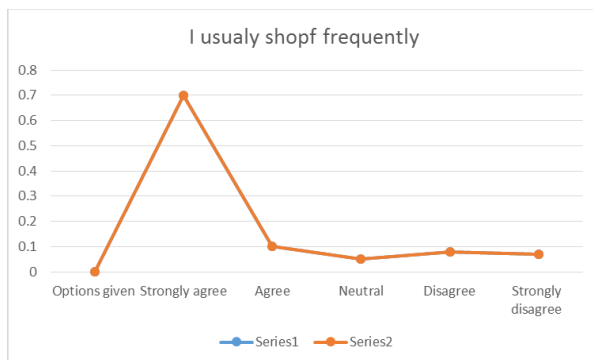
75% 10% 9% 4% 2 %	Strongly agree Agree Neutral Disagree Strongly disagree	I look carefully to find jewelry with the best value for money	3
70% 15% 5% 8% 2%	Strongly agree Agree Neutral Disagree Strongly disagree	Carefully calculate how much I spent for shopping	4
75% 15% 5% 3% 2%	Strongly agree Agree Neutral Disagree Strongly disagree	I always evaluate the product and proportionate price	5

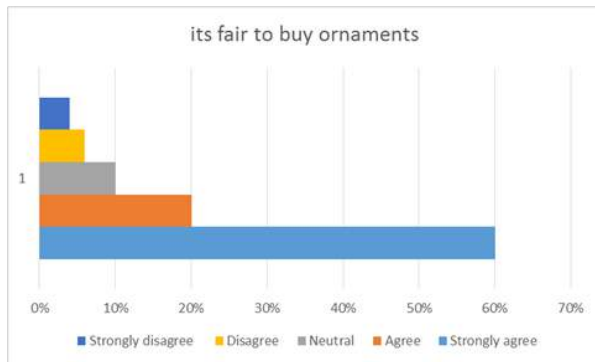
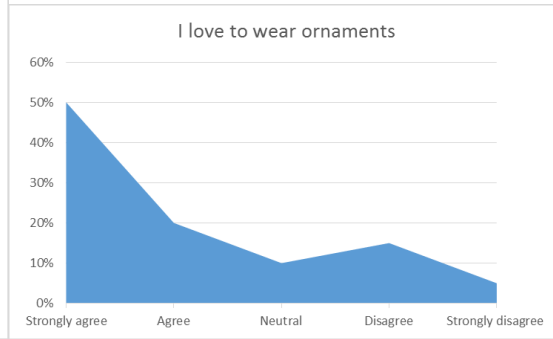
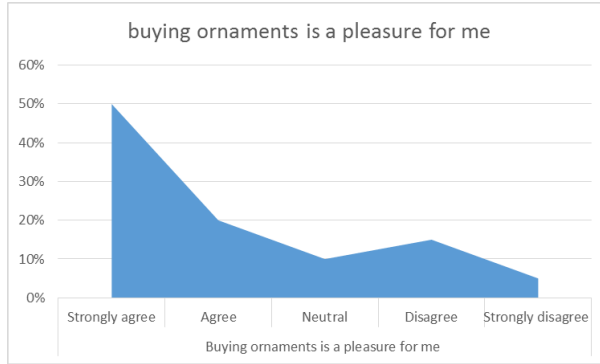


Shopping behavior

% of respondents	Options given	Questions asked	
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70% 10% 5% 8% 7%	Strongly agree Agree Neutral Disagree Strongly disagree	I usually shop frequently	1
50% 20% 10% 15% 5%	Strongly agree Agree Neutral Disagree Strongly disagree	Buying ornaments is a pleasure for me	2
80% 10% 5% 3% 2%	Strongly agree Agree Neutral Disagree Strongly disagree	I enjoy shopping	3
50% 20% 10% 15% 5%	Strongly agree Agree Neutral Disagree Strongly disagree	I love to wear ornaments	4
60% 20% 10% 6% 4%	Strongly agree Agree Neutral Disagree Strongly disagree	It's fair to buy new jewelry	5

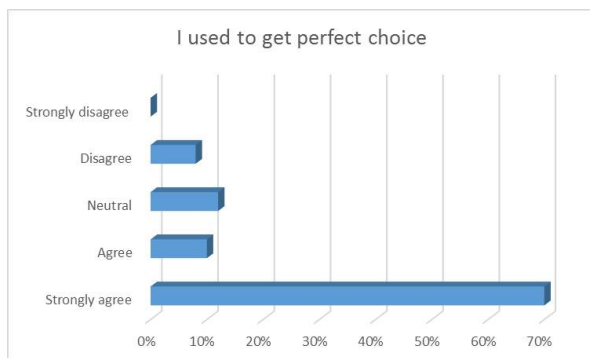
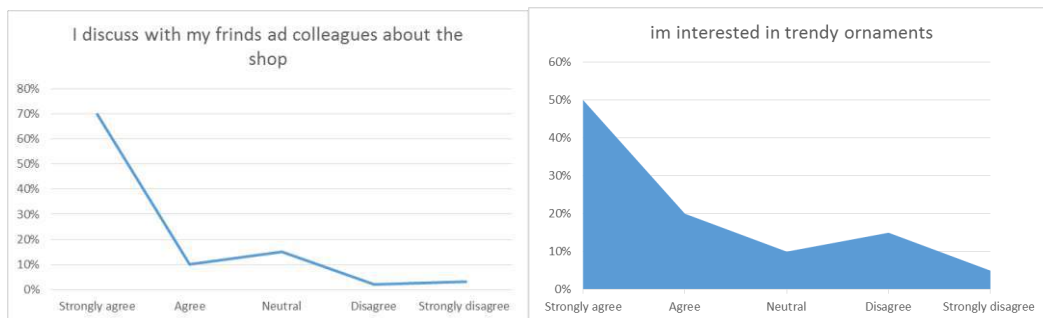
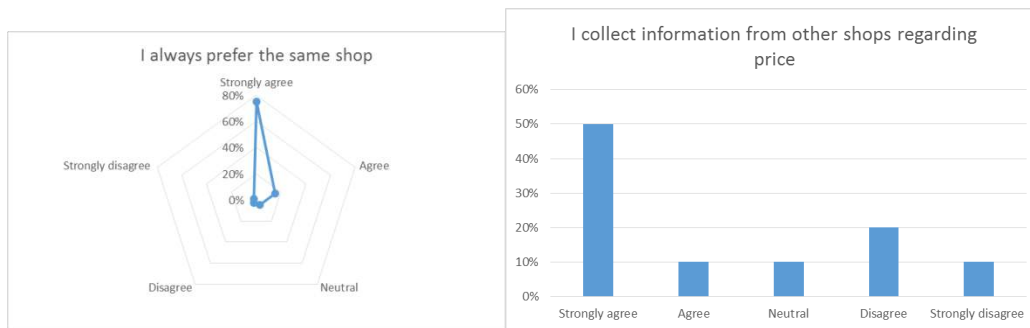




Customer loyalty

% of respondents	Options given	Questions asked	
75% 15% 5% 3% 2%	Strongly agree Agree Neutral Disagree Strongly disagree	I always stick to the same shop	1
70% 10% 15% 2% 3%	Strongly agree Agree Neutral Disagree Strongly disagree	I discuss with my friends and colleagues about the quality of ornaments	2
50% 20% 10% 15% 5%	Strongly agree Agree Neutral Disagree Strongly disagree	I'm interested in trendy ornaments	3
70%	Strongly agree	I used to get	4

10% 12% 8% 0%	Agree Neutral Disagree Strongly disagree	perfect choice	
50% 10% 10% 20% 10%	Strongly agree Agree Neutral Disagree Strongly disagree	collect information about price at different shops	5



1.9 Findings

- Majority of the customers belongs to business category.

- Almost fifty percentage are getting information through mails.in this era of technology it's better to use social media for communicating with customers.
- Majority are of the opinion that they are attended at the very moment of their entry. It's a very positive response because an un attended customer or a delay in attending customer may affect their dissonance.
- The cleanliness, comfort and ambience of the shop is excellent according to the opinion.
- Sales persons are well trained to meet the requirements of the customers. Sales man is the ambassador of the shop and its very effective in this shop
- Fashion and selection in the shop is good so that they are ready to refer the shop to their near and dear ones. It's better to intimate the customers through social media about the new trends and collections.
- Customers sometimes gets confused with the information. The flow of information from different sources makes them confused.
- Most of the customers are comparing the jewelry with the best value in the market and also they are conscious about their spending habits.
- Majority of the customers loving shopping and they finds joy in shopping with the particular shop.
- Majority of the customers always prefer the same shop and they are happy to discuss with their colleagues about the quality of the ornaments the shop possess
- Some people are trendier in the selection and they prefer the shop for the perfect choice. Also some customers use to compare with the other shops.

1.10 Conclusions

Cognitive dissonance occurs when consumers feel inconsistencies between different level of perception and actual circumstances. Their inconsistencies would be a key factor to affect the full structural model such as emotional reaction after purchasing decision depressed ,angry, irritable ,doubt to purchase the product ,doubt something wrong doing transaction process. Word of mouth communication was affected by cognitive dissonance and anticipated satisfaction .they have direct effect on dissonance .customers degree of perceived consumption value would also be affected by cognitive dissonance .when dealing with cognitive dissonance marketers should first manage the discrepancy from consumers anticipated selection and also marketers must take dimensions of consumption value in to considerations .

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ANALYSIS OF AWARENESS AND PERCEPTION OF RETAILERS TOWARDS GST IN RURAL AREAS

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Abstract

Indian economy witnessed a vast change in the indirect taxation system with the introduction of GST. However, GST is a comprehensive and destination based tax system, there was much of chaos in the country as people did not have much knowledge and understanding about this new system. As the retailers have direct contact with the customers, their awareness and perception about the GST system is important. So the researcher attempts to study the awareness level and perception of retailers in the rural area and also to assess the relationship between awareness level and perception of retailers about GST using Chi-square test. The study reveals that the awareness level of retailers is still not at satisfactory level and they have a wrong perception about GST system. Chi-square results enunciate that the two attributes awareness and perception are interrelated. The study concludes that lack of awareness bring about the wrong perception of retailers about GST, therefore Government should take proper measures to provide awareness to the retailers in rural areas to bring on them to the right track.

Keywords: GST, Awareness, Perception, GST Council, Threshold limit.

Introduction

The introduction of GST on first July 2017 become a milestone in the Indian economic scenario. While introducing GST by clubbing of different central and state taxes the main aim of Government is to create India into “one nation one market and one tax”. More than 130 countries successfully implemented the GST. Government of India introduced GST after many years of planning and discussion. However there are various reactions and opinions among the society regarding the GST system. Most of the people are still confused with the GST system.

Retailers have a crucial role in the distribution system, because they have direct contact with the consumers in the society. Retailer's views and opinions will largely affect the rural customers. Therefore retailers are a major source of information to the rural consumers. So retailer's level of awareness and perception have a great importance on society also. Here this study aims at analysing the basic awareness level of retailers about the GST system and their perception about the GST structure.

Literature Review

Torgler B and F Schneider (2007) argued that tax morale is important to tax awareness. On the other hand research by Tekedi using regression analysis show that tax morale has insignificant relationship on tax awareness.

Tulu (2007), indicate that other factors such as tax payer's attitude and morale found to be the result of lack of awareness found to have little impact on tax payer's attitude towards taxation. Djawadi and Fahr (2013), in his study he pointed out that knowledge about tax is important to increase the thirst of authorities and citizens. The researcher used structure equation modelling to examine the relationship between tax awareness and tax knowledge and researcher found that tax knowledge has positive relationship with tax awareness.

Research Objectives

The main objective of the study are:

- To assess the awareness level of retailers on GST in rural areas.
- To identify the perception of retailers towards GST in rural areas.
- To understand the relationship between awareness and perception of retailers towards GST.

Hypothesis

- H_0 : There is no significant relationship between awareness level and attitude of retailers towards GST.
- H_1 : There is significant relationship between awareness level and attitude of retailers towards GST.

Research Methodology

Quantitative method is used to collect data through questionnaires based survey to respondents. Population in this study include retailers in the rural areas. The questionnaire is divided into three sections. The first section contains the questions related to demographic information. Second section questions are related to awareness level of retailers and the third section contains perception of retailers towards GST system. In this study 300 samples are selected by using convenience sampling method. Data analysis were conducted to classify the data according to the research objectives. Demographic characters are analysed using percentage method. Mean values are used to determine the awareness level about the basic terms of GST and also to determine the perception of retailers towards GST system. Chi-square test is carried out to test the hypothesis that have been built.

Data Analysis and Interpretation

The components consist of demographic profile, awareness on basic terms of GST, perception about GST and relationship between perception and awareness.

Table 1: Demographic Profile

Questions	No.of Respondents	Percentage
Gender		
Male	252	84%
Female	48	16%

Total	300	100%
Age group		
Below 30	36	12%
30-50	235	78%
Above 50	29	10%
Total	300	100%

Interpretation:This demographic profile indicates that 84 % of the retailers are mail and 16% of retailers are femail.78% of people coming under the age category of 30 to 50 and 12% Of people have age below 30.And 10 % Of retailers have age above 50.

Table 2: Awareness on basic terms of GST

Sl.No.	Basic terms(Mean value has been calculated on 5 point scale)	Weightage	Mean
1	Exempted goods	824	2.74
2	Threshold limit	636	2.12
3	GST council	402	1.34
4	Input tax credit	523	1.74
5	Tax structure	540	1.8
6	Registration process	551	1.83
7	Tax subsumed	514	1.73

Interpretation:The above table shows that awareness level of retailers about exempted goods and threshold limit are moderate with a mean value of 2.74 and 2.12 respectively. They have a bit of knowledge about the GST council , input tax credit , tax structure , registration process and tax subsumed with a mean value of 1.34,1.74,1.8,1.83 and 1.73 respectively. The results for all variables tested shows that level of awareness of retailers on the basic terms of GST is still not sufficient.

Table:3 Perception about GST

Sl.No	Statement(Mean value has been calculated on 5 point scale)	Weightage	Mean
1	GST is a good tax reform	784	2.61
2	GST increased legal formalities	1387	4.62
3	GST is very difficult to understand	1035	3.45
4	GST affect small business very badly	1352	4.5
5	GST implementation is efficient	732	2.44
6	GST increases tax burden of people	1295	4.316

Interpretation: The above table shows that the perception of retailers towards GST. The most important point that come out is “GST increased legal formalities” with a mean value of 4.62 and it will “affect small business very badly” with a mean value 4.5. And the next important point is that “GST increases tax burden for the people” with a mean value 4.32. The important perception of retailers regarding GST is that “GST is very difficult to understand” with a mean value of 3.45. Retailers have perception that “GST is a good tax reform in India” with a mean value of 2.61. At the same time their perception “GST implementation is efficient” with a mean value 2.44 is competent.

Table 4: Relationship between awareness level and perception of retailers towards GST

O	E	O-E	(O-E) ²	(O-E) ² /E
5	7	-2	4	0.57
13	16	-3	9	0.56
24	19	5	25	1.32
13	17	-4	16	0.94
34	40	-6	36	0.9
59	49	10	100	2.04

31	25	6	36	1.44
65	57	8	64	1.12
56	70	-14	196	2.8
χ^2				11.69

Calculated Value =11.69

Degree of freedom = 4

Table value at 0.10 level of significance = 7.779

Interpretation: Calculated value (11.69) is greater than the table value (7.779). So we reject the Null hypothesis and accept alternative hypothesis. The result shows that there is significant relationship between awareness level and attitude of retailers towards GST.

Findings of the study

- Most of the respondents are male
- Most of the respondents are aged between 30-50
- From the study it is found that retailer's awareness about GST is very low.
- Most of the retailers have a wrong perception about GST.
- Chi-square analysis reveals that two attributes awareness level and perception of retailers towards GST are interrelated.

Conclusion

Most of the Indians live in rural areas, therefore the study is conducted to analyse the awareness level and perception of retailers about GST as the retailers have direct relationship with customers. Retailer's views and opinions are important, because it has influence on rural people. Findings from the study indicates that awareness level of retailers in rural area is still not sufficient, they have a wrong perception about the GST system and their awareness and perception about GST are interrelated. So from this study we can conclude that wrong perception of retailers can be changed through providing more awareness to them. So government should take necessary measures to give awareness to the retailers in rural area.

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GREEN INDIA - A MYTH OR REALITY

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ABSTRACT

In the fast digitalizing global scenario, focusing on sustainable development is a prerequisite. With the increasing awareness on significance of adopting environmental management techniques and going green among the business community, the corporate world is now experiencing a shift to modern capacity-based economy. This led to the innovation of various green practices as well as green terms focused on sustainability characteristic thereby equipping the business community to explore green economic facets of business. The responsibility of optimally utilizing resources was taken-up by various industries because of the shift in consumer attitude towards a green lifestyle. Today it's not just a method adopted to reduce the carbon footprint or to optimally utilize resources, but a factor of competitive advantage. The study aims at providing wider insights on various Green Practices pursued by the Wipro company in India, often known as the Eco-friendliest company in business arena. The paper also suggests recent Green initiatives to be adopted by the business organizations for its sustainable existence.

[Keywords: Sustainability, Green Marketing, Green Initiatives]

STATEMENT OF THE PROBLEM

The study was designed to analyze the effectiveness of adoption of green initiatives in business arena and its impact on the performance level of organization, with special focus on Wipro Ltd. The paper also looks forward to suggests various green business tactics to achieve sustainable development objective.

OBJECTIVES

- To provide an overview on sustainability through green practices
- To give an insight of recent green initiatives in India.

- To suggest various Green initiatives to be adopted by the business organizations for its sustainable existence.

RESEARCH METHODOLOGY

The paper is purely based on secondary data sources including those from multiple sources of evidence, in addition to books, journals, websites, and newspapers.

LITERATURE REVIEW

- ➔ According to Corbett and Klassen (2006); Hiroki and Keisuke (2010); Klingenberg and Geurts (2009) Empirical researches that have evaluated the relationship between environmental operations and financial performance at the firm-level are disintegrated across industries.
- ➔ John.R, Rathgeber (2007) concluded in his study that many business leaders are welcoming Corporate Sustainability and Green Business practices to pave way towards improving their operations and embellishing their competitiveness.
- ➔ Peng & Lin (2008) views Green Management (GM) as those practices that develops environmentally-friendly products and reduce the impact on the environment via green production, green research and development, and green marketing.
- ➔ The study conducted by King and Lenox (2001); Porter and van der Linde (1995) also concedes that “green” firms to be more competent and ingenious.

“SUSTAINABILITY: BALANCING AND COMPROMISING”

"The evolution which satisfy the current demand without compromising the capacity of future generations to satisfy their own needs." Society is far anxious with environmental problems which affect human activities. Most national and international organizations have begun using sustainable development plan referred to as green marketing and Eco-friendly green products. Green marketing is in a position to conserve the environment by fulfilling customers' needs and make use of green marketing to widen profit-margin. Green marketing encompasses a broad range of business activities like marketing mix. Sustainable development deal with meeting present demands without compromising future wants and needs. Sustainable marketing is significant for marketing endeavor that's competitive and environmentally sustainable. Most economic activity bring about the marketing process that triggers consumption to meet human needs and wants through sustainable marketing.

GOING GREEN IN BUSINESS: In the course of targeting various green consumers, the environmental responsibility differ with standards, expectations of producers, demand and buying power of the consumers. Green Marketing or Green Business is determined to bring the activities of production, marketing, consumption and disposal of goods and services within the framework of

going green to eliminate harms connected to global warming, non-biodegradable solid wastes, pollutants etc. Even though switching to green business is high-priced initially but with the flourishing consumerism, may be beneficial in near future. It is a process of promoting green product based on its environmental performance. Green consumers are those who choose green products to carry out sustainable and socially culpable consumption activities. Business began manufacturing greener products and services not only with the environmental alertness but due to the profitability involved in such business for productively compete in the market.

Four Green P's

The combination of Four Green P's or Green factors (Eco-friendly) is termed as Green Marketing Mix namely; Green Product, Green Promotion, Green Place and Green Price.

1. **Green Product:** While procuring green products the firms should inculcate environment friendly materials in the product and its wrapping should influence environmental elements.
2. **Green Promotion:** The firms should focus more on "Green Advertising" in order to communicate as well as to launch promotional tools to its green customers and as well as traditional customers in order to attract consumers to buy Eco-friendly products through the concept of environmental protection.
3. **Green Place:** Green products and services which are to be dispatched from the point of production to the point of eventual green consumers. The firm should determine a proper channel considering the characteristics of product, consumer and market.
4. **Green Price:** It is often recognized by the customers that green products are relatively high-priced when compared with traditional products.

Three R's of Sustainability

The objective of the three R's is to avert waste and preserve natural resources. Enforcing such "green" practices facilitate an excellent launch for a profitable corporate.

- a) **Reduce:** to use fewer resources in the first place. It takes resources to manufacture, transport, and get rid of products, so reduction minimizes the utilization of latest resources.
- b) **Reuse:** Use resources more than once in their authentic form rather than of throwing them away after each use. Reuse keeps new resources from being used for a while longer, and old resources from creeping into the waste stream.
- c) **Recycle:** Transforming waste materials into new products, changing them from their original form by physical and chemical processes. Although recycling uses energy, it helps to stop new resources from being employed.

GREEN STRATEGIES FOR FUTURE

Green Protocol

The recent Global E-Waste Monitor recognizes India as one of the highest contributors to global e-waste. While the competence and yield gains of Digital India are to be welcomed, growing e-waste should draw attention to the broader sustainability of a digital society. The measures conceived for eliminating waste generation- mitigation of waste, grading of waste and its scientific way of disposal are termed as Green Protocol. It envisions to dispense with the utilization of disposable materials and to choose reusable materials as a component of mitigating waste generation so that the degradable residues can be converted either into compost manure or as bio-gas. It also ensures the removal of health hazards created by the way of burning plastic and such non-degradable solid waste and also throwing of garbage in public places.

Green IT

Green IT refers to “environmentally sound IT”. It comprises of practices of designing, manufacturing, using and disposing computers and its related components in an efficient and effective way that it has minimal or no detrimental impact on the environment. It may be defined as “a compound noun of green (environment) & IT” having a attention on environmental protection, energy conservation, proper disposal and recycling. It is about implementing green /eco-friendly practices in the slightest degree levels from designing to eliminating of computers and its related components. It encompasses a broad range of environment-friendly practices and activities such as: energy efficiency computing, virtualization of servers, proper disposal & recycling adhering to regulatory compliance etc.

Four aspects of IT organizations to attain total environment sustainability are as follows:

- **Green design:** It refers to the designing of eco-friendly and energy efficient components such as desktops, servers & cooling equipment.
- **Green Manufacturing:** It is related to manufacturing of computer and other related components of computers and servers in a way that they have less or no negative impact on the environment.
- **Green use:** Decline in energy usage of systems, servers & exploiting them in an ecologically conscious manner.
- **Green Disposal:** Green disposal is all about responsible disposal of electronic equipment. It also focuses on refurbishing the old components so they can be reused.

Green Campus

The government of India is promoting green campus concept in education sector through its new policy via UGC. The University Grants Commission (UGC) has asked all educational institutions to develop green campuses in a bid to promote the idea. It is a place where environment

friendly practices and education combine to promote sustainable and Eco-friendly practices in the campus. The Green Campus Initiatives will enable the institutions to develop their campuses as a living laboratory for innovation. Few of the renowned Institutions in the country such as AIMS and Ettimadai campus; JNTU College OF Engineering, Hyderabad; Goa University etc have already established green campuses. Waste water Management or Rainwater harvesting, and Digital Library or E-Learning Center are significant aspects of Green Campus.

Green Human Resource Management

Green Human Resource Management (GHRM) involves undertaking environment friendly HR initiatives leading to greater efficiencies, lower cost and better employee engagement and retention. It's the mix of environmental management and human resource management (HRM) practices that helps organizations to uncover alternative way to reduce the price without losing their experienced workers. Green HRM involves the application of HRM policies to encourage the sustainable use of resources within companies and to market the reason behind environmentalism. Hence GHRM involve two essential elements: HR practices which are friendly to environment and the conservation of data capital.

GREEN INITIATIVES IN INDIA

As per the International Energy Agency (IEA), India is the fastest growing energy consumer country. India is taking a number of green initiatives and switching to renewable energy, making the country a fast-growing green energy consumer. The initiatives adopted by various sectors in India includes:

1. **Going Green at Ports:** India is ramping up its generation and use of renewable energy, with various initiatives in the pipeline to help achieve its green targets. By shifting the power necessity of its 12 major domestic ports to renewable energy, India will become the foremost country around the globe to run all government ports in a greener manner.
2. **Green Initiative By Electronic Firms:**
 - **Philips Eco Vision:** Philips Electronics launched "EcoVision4" program. The company has new Green Products in the market. Philips Green logo shows that the products have a significantly better environmental performance.
 - **LG's Greenovation:** LG's launched a "Green Program Plus" which promotes shared growth with its suppliers and green businesses to create a future growth.
 - **Videocon Green Initiative:** The Green color used in the logo is a symbol of company ecology dream. Videocon Group has upgraded their R and D centers to "green" technology to save energy and emit less harmful substance.

- **Sony Eco-Innovation:** Sony has become the latest major manufacturer to join O2's campaign called 'Charger out of the box' to rid the market of unnecessary mobile phone chargers.

3. **Green Initiatives by Telecommunication Companies:**

a) **Idea Cellular:** 'Use Mobile Save Paper' is the national campaign implemented by idea cellular.

b) **Samsung:** Samsung was the first company to offer a mobile phone that is made of renewable material. These mobile handsets –W510 and F268 are environment-friendly products.

c) **Nokia:** Nokia's has taken the initiative to manage the e-waste material. It starts to take back scheme and establish a collection center to recover useful materials and dispose of waste.

d) **WiproInfo tech:** It was the first company in India to launch environment-friendly computer. Wipro has launched a new version of desktops and laptops called Wipro Greenware. These products are RoHS (Restriction of Hazardous Substances) helping in reducing e-waste.

4. **Green Initiative by Auto Mobile Companies:**

a) **Hero Honda Motor:** It has a continuous focus on innovation in green products and makes a balance between business and nature.

b) **Honda:** Honda introduced its civic Hybrid car in India.

c) **Maruti:** It has launched a Wagonr based upon LPG. It frames policy based upon 3R's - Reduce, Reuse, Recycle.

d) **Mahindra Group:** This group has launched project Mahindra Hariyali in which millions of trees will be planted by all stakeholders in India.

5. **Green Initiatives by Bank:**

a) **State Bank of India:** SBI is entered into green service known as "Green Channel Counter" in 2010. SBI is offering many services like; paperless banking, no deposit slip, no withdrawal form etc.

b) **IndusInd bank:** IndusInd Bank had opened the first solar-powered ATM.

c) **Punjab National Bank:** Bank has started energy efficient appliances and also launched green audit sheet to assess the impact of the various green initiatives taken by banks.

d) **ICICI Bank:** The bank is working with Green Business Center having a focus on promoting green building, energy efficiency, reverse logistics and recycling.

6. **Other Green Initiative:** Other green innovative techniques include Green city, Bhardwara power station's initiative of reducing pollution using coal ash, Bio gas generation by

Tamilnadu Newsprint and Paper limited, battery operated E-rickshaw, Eco rooms by Taj hotel Group, E-tickets by Indian Railways, Energy efficient Mokshada Green Crematorium introduced by ONGC Ltd etc.

GO GREEN MISSION: A CASE STUDY ON WIPRO COMPANY

WIPRO – Overview

Wipro is an international IT company, headquartered in Bangalore, India. Wipro formed in 1945, but it enters in IT field in 1980. Wipro is the third largest IT Company in India and got ISO certification in 2002. Wipro has traversed several gauges in the domain of Sustainability. It has always been in the forefront of Sustainability covering and carrying-out Green IT practices. It surpassed several IT companies in the field of Sustainability including HP, Dell and Apple.

According to the Greenpeace report, Wipro exhibited initiatives in reducing greenhouse gas emissions. In 2008, it got into clean energy business and named it Wipro Eco Energy. “Wipro has fixed a new criterion for sustainability, not only in India but across the world, that will have a durable impact in carving the green energy debate in the electronics industry.”

Eco Eye and Green IT initiatives

Wipro Eco Eye was established in 2008 as an inclusive permit for ecological sustainability. The intention was to enable the company to turn into a carbon neutral and water positive institution, obtain biodiversity footprint, set new ideals in recycling waste, etc. Five motifs are included in the permit of Eco Eye(2009): Ecological Surplus Management, Business Investments, Beyond Wipro, Transparent Reporting and Risk Planning & Mitigation.

Other Initiatives

There are several other initiatives and results at Wipro that contributes to Sustainability and Green IT. One of the far-reaching products at Wipro is Green-ware which offers radiation free monitors and energy conserving factors. It uses recyclable and bio-degradable packing elements and is obedient with Restriction of Hazardous Substances control. Wipro has always been on the forefront of teamwork and Eco-Consortium, one of the Green IT initiatives by Wipro follows just that. It expedites a consortium among Sun Micro systems, APC-MGE, Hitachi Data Systems, AMD and Wipro Info tech to help customers with ‘green’ issues peculiar to data centers. Green Testing Lab has also been one of the basic initiatives by Wipro.

E-Waste Management at Wipro

Wipro launched its e-waste disposal service in 2006 which contributed more than fifteen collection centers across India for e-waste. Wipro has entrenched itself as a key player in Indian IT sector constantly developing and maturing the process of take-back and safe dealing. In the year 2010-11, 260.43 tons of e-waste was collected from different centers across India and disposed

through the web of certified participants. The components that enter the collection centers are termed as End of Life material (EOL), which is being increasing over the years. At present, components ranging from monitors, motherboards and other accessories are isolated, checked completely and reused. The balance EOL material is sent to an authorized e-waste recycling dealer. Wipro has outstripped the basic norms and taken voluntary steps in the domain of e-waste recycling.

FINDINGS

- There is gradual and constant increase in the annual revenue of Wipro in India from 2015 to 2020. The revenue increased from 7,536 (\$ bn) in 2015 to 8,094 (\$ bn) in 2020.
- Among various tactics of sustainability framework of Wipro Ltd Customer stewardship proves to be the most effective in attaining its green objectives. Other aspects of sustainability framework in Wipro Ltd includes Ecological, workplace and supplier sustainability.
- As per the report regarding sustainability index of Asia companies, Wipro Ltd proved to be the top 20th in Asia. Thereby one among the few greener businesses.
- Eco eye and Green IT are recognised as the top ranked green facets adopted by Wipro Ltd.

CONCLUSION

Consumers are considered to be kings in modern business. Encountering consumer needs is the main function of marketing. Indian customers are influenced by fast-growing technology, dynamic life style, online markets, varied products etc. The Environmental problems are massively growing day by day. The improvement in education, social media and awareness consumers started picking green products to control global warming by doing eco-friendly purchase and sale. According to Green Protocol, green products have brought tremendous change in the business by inflicting aspects about pollution free life. Green consumerism inspires sustainable environment inspite of the changing lifestyles. Unless consumers replace their behaviour, company alone cannot lead towards green business.

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AN EMPIRICAL STUDY ON THE DETERMINANTS AND DAMPENERS OF MOONLIGHTING

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ABSTRACT

Moonlighting is referred to holding a second job. Most commonly a second job is preferred when the return on primary job is insufficient for the employees. This second job will help them to earn extra. This paper is an effort to explore the impact of moonlighting on job satisfaction of the employees. The sample for this study is collected from employees of public as well as private sectors. They include employees from banks, educational institutions, medical, and other sectors. Several factors were taken for the purpose of this study. Overall, the major findings of the study revealed that there is a significant impact of moonlighting on job satisfaction among employees.

Key Words: *Moonlighting, job satisfaction, employees, income, job preference.*

INTRODUCTION

The word moonlighting refers to handling a second job outside the normal working hours. Therefore, an average employee works on a normal working hour of 9a.m. to 5p.m. as their primary source of income and work during the night for a different job to earn additional income. Numerous members of labour force contribute to the secondary market by working additional hours either through additional jobs or through self-employment. The employees who has been working in different sector has been termed as one with highest number of moonlighters. The popularity of the concept moonlighting has a relationship with several important employee behaviours, particularly job satisfaction. The trend of moonlighting is one the rise in educational sector, medical field, private and public organizations, etc. The reasons behind moonlighting are thought to be intellectual, financial or social. Job satisfaction always become critical when an organization expects to compete and sustain in the global market. The practice of moonlighting reflects the job satisfaction level of employees. The reasons behind moonlighting can be assessed by taking into consideration the relation between moonlighting and job satisfaction. Job satisfaction among employees have a strong impact with theories describing the motivation of human beings. On one side when moonlighting provides with various effects on the work life of an employee, it also affects the policy compliance of the employers. Moonlighting or handling a second job which is parallel to the one current job is an important job that rolls now a days.

STATEMENT OF PROBLEM

In India, moonlighting is a very natural phenomenon among the employed group, who take up multiple jobs to achieve their personal and professional goals. Many people employed in government as well as private sector moonlight for many reasons. If the causes which propel the salaried employees to moonlight are revealed, it might help the policy makers to take corrective measures wherever needed and to frame appropriate employment policies. Research studies on the practice of moonlighting in India is comparatively less. The study is an attempt to examine the causes which propel salaried employees to moonlight and the challenges faced by them to balance their primary and secondary jobs along with their personal life.

OBJECTIVES

- To identify the factors responsible for moonlighting among employees.
- To analyze the difficulties faced by moonlighters.

SIGNIFICANCE AND SCOPE OF STUDY

Moonlighting helps to improve the retention of employees because the workers may not feel as much pressure to handle another job when they are struggling financially. Handling a second job can provide employees with added income which can reduce the pressure of financial obligations. Employees can improve their job skills and also have the opportunity to learn new skills which can benefit several sectors. The Bureau of Labour Statistics (BLS) have estimated that an average of 4.9% of workers hold multiple jobs. The reasons why employees moonlight are such as to earn extra money, to pay off their debts, to start a new venture, etc.

The significance of the knowledge of the economics of moonlighting stands as follows:

- The knowledge of the nature of moonlighting helps to identify the vast diversification contained in the behavior of moonlighters.
- The study of the economics of moonlighting helps us to explore the effects of moonlighting job on primary job in terms of performance, absenteeism, job preference, etc.
- Factors responsible for moonlighting may vary between various moonlighting jobs. Particular theoretical as well as empirical knowledge about those moonlighting jobs may help to identify the degree of responsiveness of those factors on moonlighting.
- The degree of adverse effects of moonlighting may vary between sectors and between countries. The country specific as well as sector specific practical knowledge of moonlighting behavior helps to identify the seriousness of the effects of moonlighting.
- Moonlighting is a prime component affecting employment scenario. It has also an assumed role of magnification of the volume of parallel economy. The theoretical as well as empirical knowledge of moonlighting helps to inspect the consequences of moonlighting in those dimensions.
- Knowledge of the economics of moonlighting is essential for framing suitable economic policies.

RESEARCH METHODOLOGY

Research Design: The study has adopted a descriptive, analytical and exploratory Research Design so as to gather relevant knowledge on moonlighting.

Sample Design: In order to determine an appropriate sampling technique, it is necessary to identify the population and the sample in the context of our study. We have chosen moonlighters based in Kottayam District as to be our population. We have chosen a sample of 50 moonlighters, a part of the population that is to be examined, which we believe is adequate to represent the whole population.

Sample Techniques: We have applied random, also known as simple probability sampling method. This method can be considered as representative since the units from the population are chosen randomly preventing the sample being biased. The questionnaire was sent to a total of 50 email address giving the sample size of 50.

Data Collection: Primary data is collected through survey method. Survey was conducted using well-structured questionnaire. The secondary data was collected from journals, magazines, publications, reports, books, dailies, periodicals, articles, research papers, website, manuals and booklets.

Framework of Analysis: The primary objective of the study was to understand the perception of respondents about their primary employment which influenced them to moonlight. The respondents were asked to give their opinions on various challenges faced both on professional and domestic front.

The questionnaire consists of four parts. The first part completely consist of 10 statements pertaining to demographic details of the respondents. The second part aims at ascertaining details of primary employment which helps in identifying the factors influencing the respondents to moonlight. This consist of statements in Likert's five point scale which ranges from strongly agree to strongly disagree. Part 3 and 4 of the questionnaire ascertained challenges of moonlighting and most preferred secondary job.

A pilot study was conducted in order to validate the questionnaire and to confirm the feasibility of the study.

Tools of Analysis: Tools used for the purpose of this study are mathematical and statistical such as percentages, graphs, etc. for the purpose of analysis and interpretation. Primary data was collected and analyzed using the SPSS.

Time Period: This study takes a time period of 9 months .i.e., July 2019 to March 2020.

LIMITATIONS OF THE STUDY

- i. The survey is done taking into consideration a sample of 50 respondents. Thus, the result cannot be generalized to the whole economy.
- ii. As there was a shortage of time and resources, the study does not cover all the sectors specifically.
- iii. Due to the busy schedule of the respondents, this research is not up to its relevance.

REVIEW OF LITERATURE

This section deals with the review of earlier literature in this field. It was found that fewer studies are only conducted in this regard.

Ruedrich (1994) made a study among the psychiatric resident on “Psychiatric resident moonlighting: a review and modest proposal”. This study compasses the policy positions of various organizations responsible for graduate medical education and surveys of various groups. It shows various proposals for research regarding psychiatric resident moonlighting and more importantly, emphasis the need for research on the effects of moonlighting on resident performance and education.

Khatri and Khushboo (2014) conducted a study on “Organizational commitment and moonlighting practices of SME employees in Delhi-NCR”. In this study, it says that ‘Higher the organizational commitment higher the performance & productivity and lower the employee turnover’. Here, the chance of moonlighting increase when there is lack of organizational commitment. In case where organizations demand productivity from the employees and offer them less return, the organizational commitment among employees reduce.

Mulokozi (2015) made a study on “Teachers’ moonlighting and its impact on their job performance in Dar Es Salaam Region Secondary Schools”. The results of the study reveal the causes of moonlighting among teacher is insufficient salary. Folio inspecting, incentives, warning letter, special form and physical follow-up was the methods adopted by the superior authorities to reduce moonlighting among teachers. The majority of moonlighters adopted their way due to economic hardships. Moonlighting is a reflector of additional income earned by them.

M P (2015) conducted this study on “Employee’s Preference over Moonlighting” to know the reason what makes the employee opt for moonlighting and what are the effect of this, both to the employee and employer. Moonlighting is referred as a challenge to MR professionals as well as employers. Employees do work for low compensation and thus they prefer moonlighting. Employee moonlighting has pros as well as cons for employees and employers.

Ara and Akbar (2016) conducted a study on “Impact of Moonlighting practices on Job Satisfaction of the university teachers”. In order to identify the factors responsible for moonlighting among university teachers, four factors including additional income, block promotion, skill diversity and job autonomy were studied. Overall, the major findings of the study revealed that there is significant impact of moonlighting on job satisfaction.

Zdikri and Hassim(2016) conducted this study on “Moonlighting: Factor affecting job performance among staff at Klang Valley Public Hospital”. This study provides with the details such as the philosophy of the topic and the relevant information that relates to the topic

discussed such as the suitable concept to be applied. In this study and the gap between the previous existing researcher.

Lerman, Mmbaga, and Munyon (2017) conducted a study on “An examination of moonlighting on entrepreneurial well-being”. This study states the impact of moonlighting on entrepreneurial performance and stress and also how moonlighting is positively associated with entrepreneurs’ financial performance and with their level of stress. This study contributes to a better understanding of entrepreneurial stress and provides further evidence of a direct tradeoff between financial performance and work related stress.

Kisumano (2019) In this study several theoretical frameworks have been used to explain moonlighting and also several factors why people moonlight. They also suggest three reasons for moonlighting; improving one’s financial situation, developing one’s hobbies and interests.

The major reasons for moonlighting were financial or diversionary or development factors. This study state the reasons for moonlighting are financial concerns, experience and skills for the forthcoming occupation, joy that comes from a second job and job insecurity.

Moonlighting – An Overview

Moonlighting refers to the practice of handling a second job outside the normal working hours. Therefore, an employee may work for normal hours from 9am to 5pm as their primary source of their income. But, they work during night at a different job to earn extra income. Certain organizations might not allow employees to figure for additional jobs while others won’t care. Government employees must consult with the regulations or federal laws in concern of getting two jobs. One example would be the very fact that federal government employees agencies are prohibited from receiving two sources of income that both which come from the federal government. Moonlighting is defined as an employee’s tendency to work with two different sectors during the same time period. It is a situation which arise within the organization due to the employee dissatisfaction from the current wages and salary structure. Employee moonlighting almost affect all the functions of HR management. Thus this can be a challenge to the personal manager because it affects negatively in an organization. To work in both these sectors, employees divide their work on the basis of day and night. Moonlighting helps to develop highly skilled employment ready workforce which help to support and enhance the state economic health and local business community. It helps to maintain a relationship between business and industry and also to understand the future workforce needs. It helps to facilitate collaboration and foster partnership with all system partners to share their vision and strategy. It leads to an increase in new occupational registrations.

Need of Moonlighting

In today’s fading economy, most of the employees moonlight so as to:

- Earn more income.
- Test employment in a different profile.

- Lack of recognition and motivation by the employer.
- To spare time for newly started business.

Types of Moonlighting

There are four types of moonlighting and they are:

- Blue moonlighting, different organizations have different performance procedures and they are implemented annually or half yearly. Some employees are satisfied with the increment while some don't seem to be. So that, so employees search for additional job.
- Quarter moonlighting, is implemented when an employee is not satisfied with current salary. In order to that, they search for a part time job in which they work after their regular working hours for additional income.
- Half moonlighting, many employees spend quite what they earn but some tend to save a sufficient amount for future.
- Full moonlighting, many people are influenced by factors such as family, friends, culture and society. Such factors build mental pressure on individuals and this tends to think about their earning capacity which results in searching for alternative income.

The different varieties of moonlighting are: the unskilled workers who are seeking a second job traditionally turns to a retailer restaurants and service oriented employment such as dog walking and housekeeping. The internet fueled job growth for the educated professionals. Especially those who are with creative and technical skills moonlighting opportunities increase as mobile technology is becoming more integral to engage customers demand for writing ,web designing and marketing expertise. The internet has placed many to find their second carriers as “moon-pruneurs” or entrepreneurs. Health care professionals, accountants, self-employees attorneys who moonlight on the basis of part time count among the highest paid moonlighters. Those people who evade their traditional work schedules to find the adaptability of work in multiple jobs that suites their lifestyle. To avoid the burn out and to reduce the stress of working full time and part time jobs simultaneously, time management is a crucial thing.

Approach towards moonlighting

Both employers and employees have different approach towards moonlighting. There are favorable as well as unfavorable approach for both the categories.

Moonlighters may not be efficient to manage their time. Moonlighting relates on the conflict of interest between employers and employees. The one reason many employers look askance at moonlighters is due to the fear that they will burn out. Some companies demand for full time attention even during off hours. Even if some companies allow moonlighting, employers get irritated due to the inefficiency in work.

When compared with regular employees, moonlighters are cheaper and flexible. Employees who moonlight are less likely to get medical insurance and retirement benefits as employers who provide them may be different. Moonlighters are preferred for completing short term and unusual projects as they are particularly attractive and affordable for the same.

Although many people moonlight in order to earn extra money, some people do this to enhance their skill. Moonlighting having a second job which is typically secrete at night in addition to one's regular employment which does not relate to their main job.

It's not uncommon in these times for people to take a second job either on the side or even spend time outside of work trying to create a new business venture of their own.

Employers' reactions to moonlighting differ from each other. Many employers have no issues with a second job as long as the employee's work performance remains solid, and as long as nothing the employee does for an outside company compromises the business interest of the employer.

When thinking of moonlighting, it is certainly wise to review whether planning to do so violates any written policies of the employer, or the employee's own employment agreement. Even if it doesn't violate a written policy, moonlighting can still be illegal if it is a cause which violates a "duty of loyalty" to an employer. For instance, if employer's ideas is being used or customers to start your own business are from employer.

Being an employer, it will be a good idea to have a written moonlighting policy. Such a policy can provide guidance to employees as well as it can also make it easier to take disciplinary action if an employee steps over the line.

Here are some things to be considered:

An employer have the right to absolutely ban moonlighting in many cases. But it isa rare good idea. Prohibiting someone from pursuing their dreams or taking a second job to support a family, though it doesn't actually harm the employer, it can hurt morale and recruitment. In addition to this, if an employer fires someone for working outside that didn't harm the company, a jury might later suspect that the employer was actually motivated by some form of illegal discrimination.

On the other hand, an employer have every right to object to moonlighting if the performance of the employee at his or her primary job suffers.

Employers also have a justifiable reason to object moonlighting if it affects the employer's business interests. For instance, employers might admittedly wanted to prohibit workers from moonlighting for a competitor, or even in a related business. Also, they might prohibit workers from using company time or resources to pursue side activities.

Employers also make necessary of workers who moonlight in order to inform the employer of the fact that they are moonlighting as well as with what sort of work they are doing and for whom they are doing it. This gives the employer an idea to figure out whether what the employee is doing is actually ruinous to the company.

And undoubtedly, employees can be prohibited from stealing trade secrets or customers.

One of the more controversial issues involve what happens if a moonlighting employee invents something or develops a new process that is of value to the employer. Some employers categorically say that if an employee develops "intellectual property" on the side, i.e., a new invention, technique, process, software, etc., then the employer has the legal rights to it.

This is a critical issue for employees who are thinking of starting their own venture while working for someone else. Thus, as a matter of fact there are several instances where a start-up company was unable to obtain financing due to the presence of a legal cloud regarding whether the company's ideas actually belonged to the founder's previous employer.

Whether an employee or an employer, it will be a good idea to speak to an employment lawyer about a moonlighting concern. Transparency on right can now prevent lawsuits and other problems down the road.

DATA ANALYSIS & INTERPRETATION

Antecedents of Moonlighting

There are many factors that push the respondents into moonlighting. The factors can be classified into 4 general themes. The table below shows the classification:

Table No: 1.1.Antecedents of Moonlighting

Statements	Mean	S.D
Economic Reason		
Financial reward from current job is not satisfactory	3.98	.820
Personal Reason		
To do a job of my passion	4.18	.825
To blow off stress	3.78	.996
Enhance my social life	3.82	.919
For psychological benefit	3.36	.875
Self-improvement with creativity	4.26	.777
Opportunity		
To improve my skills	4.00	.948
To build up my career	3.82	.941
To boost up my resume	4.26	.853
To utilize my talents	4.06	.843
Hedge for Future		
To ensure job security	3.96	.903
Lower risk of primary job loss	3.80	.990

Source: Primary Data

The table 1.1 shows the mean value of each variable relating to the factors motivating the moonlighters to do moonlighting. The outcome of the analysis shows that financial reward is

the most important economic reason that put them to moonlighting. It received a mean score of 3.98. Most of the respondents asserted that moonlighting helps to improve their creativity as it has got the highest mean value of 4.26 under the theme of personal factors affecting moonlighting. It is clear from the above table that majority of the respondents consider moonlighting as an opportunity to boost up their resume. It has received a means score of 4.26. Majority of the moonlighters' preferred to Moonlight in order to ensure job security vitamin value of 3.96.

The present study revealed that there are many factors that put the respondents into moonlighting. They include financial gain or needs. Most of the respondents asserted that the main reason why the moon light is economic. They want to increase their income and to improve their living conditions. Money is important to meet family obligations an expenses. Respondents Moonlight to gain a little more money compared to what is earned locally.

Dampeners of Moonlighting

Moonlighting has certain negative effect on moonlighters. The table below shows the difficulties faced by moonlighters.

Table No: 1.2.Dampeners of Moonlighting

Statements	Mean	S.D
Less time for family	4.06	.818
Second job increases my stress	3.64	.985
Limited promotion opportunities in primary job	3.64	.802
Create health issues	4.06	.818
Chances of being fired increase	3.44	.907
Forgoing income from doing overtime in primary job	3.66	.961
Fear regarding increase in Tax	3.44	.884
Increase in responsibilities	4.02	.845
Decreases in performance of primary job	3.46	.994
Difficult to manage time	3.70	.931

Source: Primary Data

Table 1.2 shows the mean value of each variable that act as a roadblock in moonlighting. The outcome of the analysis shows that health and family issues act as a major challenge faced by

moonlighters with mean value of 4.06 full stops through this analysis we found out that fear of getting fired and fear of increase in tax has the lowest mean value of 3.44.

The present study reveals that moonlighting has negative effect on moonlighter's health because of workload. Health deteriorates as a result and aging may come prematurely and life expectancy may even decrease. The moonlighter's family can benefit or suffer from moonlighting activities. There is an advantage in terms of financial gain for the family. The family benefit from moonlighting in terms of increased revenue. The negative impact of moonlighting on the family maybe abandonment of the family for a long time and time spent with family may be significantly limited.

Findings based on Inferential Analysis

- Most of the respondents asserted that the main reason why the moon light is economical. They want to increase their income and to improve their standard of living.
- Outcome of the analysis shows that majority of the respondents moonlight their assets to improve their creative side.
- Majority of the respondents are of the opinion that moonlighting provides an opportunity to boost up their resume with additional skills and responsibilities.
- Most of the participants indicated that moonlighting has a negative effect on the moonlighter's health. Health deteriorate as a result, aging may come prematurely and life expectancy may even decrease
- The negative impact of moonlighting on the family, maybe abandonment of the family for a long time and time spent with the family may be significantly limited.

SUGGESTIONS

The effects of moonlighting are basically hazardous. The study conducted by Kaukash Ara and Aisha Akbar(2016),Michael Lerman and George Mumbere(2017) are welcoming and the study shown by Heather Dickry (2011) shows that holding more than one job is an important market phenomenon and also provides various information regarding how individuals get motivated on holding multiple job. Let us discuss some of the suggestions for moonlighters.

- **Set goals and personnel Benchmarks**
It's easy to set big challenging goals-but they can feel daunting and out of reach. Each New Year set 1-3 big goals which will help to accomplish the desired goals. Reaching the smaller goals are the personnel benchmarks or milestones will help to motivate you along the way to a big picture.Setting milestones weekly and monthly will help to accomplish the desired goals and helps in fostering secondary job.
- **Deregulation of Working Time**
Moonlighting is caused due to the presence of hour's constraint in primary jobs. The study conducted by Muhammad Jamal, Vishwanath V Baba (1998) shows that people moonlight

due to their job stress and for their well-being. Therefore rational policy to combat moonlighting is to ensure lesser control over the working time in formal activities. In this respect the study of Renna (2002) provides us some guidance. The functioning of hour's constraint on the moonlighting decision of the heads of families in Hasnabad Block of West Bengal is consistent to the conclusion made by Renna (2002). He pointed out that externally imposed regulation on working time could lead some workers to a situation of underemployment which is responsible to induce workers for moonlighting. Regulation of working time in the primary job is very much common today which imposes a limit to the working hour per week beyond which workers need overtime payment. Renna (2002) predicted that higher time regulation on working hour increases the probability of moonlighting. Therefore the deserving policy in this situation is to provide flexibility over the working time in formal activities. Offering more sovereignty of work time to the workers adversely affect the moonlighting decision.

CONCLUSION

- Moonlighting is a universal phenomenon in all countries. The proportion of moonlighting people in some occupation has reached a size and it stands as an important challenge for governments. The research that is conducted on the subject of moonlighting has entered into a new boom nowadays.
- The concept of moonlighting has many dimensions. In transitional economy moonlighting provides financial security to the citizen. It also plays a productive role in terms of value in the economy. For some characteristics moonlighting can be welcomed but to some extent it cannot be greeted. The black side of moonlighting is that moonlighters try to escape from the payment of tax. It also creates distortional effects in the market in terms of productivity and performance.
- Our research on moonlighting is concentrated on three broad areas. One the factors that are affecting moonlighting, the difficulties that are faced by the moonlighters and to identify the most preferred second job. It helps to appraise the labour market trends and also to appraise the economy. In this research we have analyzed the employee preference over moonlighting and the reasons what makes the employee opt for moonlighting and also analyzed the factors affecting job performance among staff and also the analyzed the job stress and well-being of moonlighters .finally this study shows that people moonlight in order to increase their productivity and performance and also for the success of social inclusion through various employment generations.
- The causes of moonlighting identified by various studies are not exhaustive. The governments of the developing countries with massive unemployment generally follow some policies to generate jobs for reducing the social exclusion on the basis of planning authorities. The authority tries to maintain estimated optimal employment path overtime and sets the target.
- Our investigation regarding the various study conducted by Puja Khatri and Khushboo on organizational commitment and moonlighting practices of SME employees in Delhi-NCR, it

says that higher the organizational commitment higher the performance and productivity and lower the employee turnover. And thus it says that people moonlight in order to increase their productivity and performance.

- In order to stay away from the negative effects of moonlighting certain suggestions are put forward deregulation of working time, formalization of informal ,moonlighting activities, increase in minimum wage rate etc. unless these policies are thus implemented in a right way, it remains in a cry in the wilderness.

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RISK AND RETURN ANALYSIS OF BSE GREENEX STOCKS IN INDIA

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ABSTRACT

Investment in stock market is based on varied risk factors. The same investment is made in expectation of a return which is in excess of a risk-free rate. The actual return may vary from the expected return and such risk is expressed in terms of variability of return. Hence, it becomes essential to understand the magnitude of rate of return and the degree of risk involved. The most common measure to analyse the systematic risk associated with the stock is Beta. It refers to the volatility of a stock in comparison with rest of the market. The stability of beta is of great significance as it happens to be an important tool for investment decision. In these contexts, the study has explored the relationship between returns of securities and market returns and also the stability of beta for a variety of stocks that formed a part of BSE Sensex. The methodology adopted here is empirical in nature. The required information for undergoing the research has been accumulated from secondary sources. The sample size for this study consists of 5 corporate firms that are listed on BSE and included in the Greenex index. The risk and return of the stocks are analysed in association with Greenex as a measure of market proxy. Stability of beta is tested as well. The expected return of the stocks were computed with the help of CAPM. Findings indicate that there seems to be almost positive association between returns of securities and market returns and betas are unstable overtime.

Keywords: Investment, BSE Greenex, Risk, Return, Beta, CAPM

INTRODUCTION:

Launched in 2012 by Bombay Stock Exchange, BSE GREENEX or Green Index is India's first carbon-efficient live index. The index has been developed by the BSE in collaboration with IIM Ahmedabad with the purpose of measuring performances of companies in terms of carbon emissions. g-Trade Carbon Ex Ratings Services Private Limited has co-developed the BSE-GREENEX Index with BSE. The index acts as a market-based solution for industries, investors and governments aimed at the promotion of energy efficient practices and at encouraging investments in sustainable businesses. The index consists of top-ranking companies from each sector like power, steel, cement etc. It enlists 25 stocks (earlier the list had 20 stocks) from the list of BSE 100 based on -Minimum carbon footprint or emission intensity - this refers to the amount of carbon dioxide or its equivalents released into the atmosphere as a result of the organization's activities market capitalization - that is the value of a company measured in terms of the number of shares traded on the stock market and their prices. Turnover - Stands for annual

sales volume net of all taxes and discounts. If a company is removed from the list of BSE 100, then it is taken off the BSE GREENEX list as well some of the major constituents of the Index include Tata Steel, ICICI Bank, SBI, HDFC, Sun Pharma and BHEL. The index seeks to assess and quantify the energy efficiency of firms, based on energy and financial data. The index carries weight for two major criteria that together indicate long-term sustainability of businesses. Energy efficiency measured by gauging reduction in the amount of energy consumed, reduced wastage, renewable energy adoption and costs incurred on energy. The top five companies of this index has been chosen by the researcher for this study. SBI, TATA Motors, DFL, GAIL & Reliance Infrastructures stocks are being analysed to understand the relationship between risk & return during a specified period of time.

The investors are very vigilant while investing their wealth in risky assets. In the age of information technology, the financial system and investment markets of all countries are integrated at an extraordinary pace. The knowledge sharing among the market participants is faster than ever and they are more informative than before. The outlook must be considered in light of their impact on the risk and return of the assets. It is always judged as higher the risk, higher the returns and lower the risk, lower the returns. Moreover, a normal understanding of this observable fact is not adequate to make suitable decisions concerning the investments. A more proven analysis is required to understand the investment. Investment in stock market is characterized mainly by two factors return and risk. The return is nothing but yield or capital appreciation for the investment. Risk is the uncertainty of a future outcome. The return expected to be generated for the future period is known as the expected return. The return that was actually earned over the past period is known as the realized return. The realized return of an asset may vary from the expected return of the same asset. Volatility may be described as the range of movement from the expected level of return. The more a stock fluctuates, the more volatile the stock is. This is because of the fact that the wide price variations create more uncertainty of a eventual outcome. Risk measurement and analysis plays a vital role in any investment decision because risk can be transferred or controlled to a certain extent but cannot be eliminated from the system. The estimation of risk is the key to any investment decisions.

REVIEW OF LITERATURE:

Mr. Boobalan, Dr.K. Selvavinayagam (2019) made a study on “**Investors attitude towards risk and return in Indian stock market**” the main objective of study was to know the investors attitude towards risk and return of investment. to find the expected rate of return on stock market. to give suitable suggestions to the investors to maximize the risk on the investment in the stock market. The risk and return attitude of the investor on various investments might differ from one another. The research design which are used for descriptive research design. The sampling technique adopted is random sampling and sample size of 150 investors is selected for the study. Primary data is collected through online survey and secondary data is collected from website, printed material, books and etc. During the period from September 2018 to Jan 2019, the

tools are used simple percentage, correlation and t- test. Most of the investors' have preferred cash market because they are investing in medium term and long term. It leads to minimization of the risk. The table value is more valued than the calculated value. So the null hypothesis is accepted. There is no significant difference between gender respondents and expected rate of return of investor. The study concluded that the financial markets are particular in stock market most investor is risk harmful. Another important principle is diversification. The result there is a positive relationship between investor age and investor attitude about risk.

Sathish Kumar, Riza Deminer, Aviral Kumar Tiwari (2019) made a study on “**oil and risk Premia in equity markets**” the main objective of the study was the studies propose at least three broad channels in which oil market can affect return dynamics in stock markets. The study concluded that this study expands the vast literature on the oil-stock market nexus in a novel direction by examining the predictive power of oil returns over the risk premia associated with the systematic stock market risk factors including market size value and momentum.

Sidharth Ravi, muskan B, Dilbag Singh, Manjit Kaur (2019) made a study on “**strategic-risk, return and technical analysis of stock prices**” the main objective of study was risk returns are the parameters for observation of stocks or mutual funds for investors and traders before investments are made. technical analysis is a study to analyze the movements of stock prices on the basis of historical behavior of the near past. The movement of stock prices sometimes low or high depends not only on company businesses but also on company-related news, socio-political conditions, natural disasters, and economic changes. In this paper, a novel machine learning approach is designed and implemented to forecast the stock market prices. This proposed model contains three parts. Initially, knowledge is obtained by using the technical analysis. Thereafter, regimes are developed to contemplate hypothetical parameters like Gaussian distribution, and Particle Swarm Optimization (PSO) is used to train the machine learning model. Finally, the Support Vector Machine (SVM) is also used to predict the trend of stock market. Experimental analyses reveal that the proposed technique can efficiently monitor the stock prices. The regime-based algorithm could be deployed for building an application to help investors in making an idea for making a strategy before investing. The study concluded that the trading features in the research put up in this paper is the combination of technical analysis with machine learning algorithms with special consideration on support vector classifier.

Dr. Janet Jyothi Dsouza, Ravi Narayana K.S (2018) made a study on “**An empirical study on risk and return analysis of mining sector**” the main objective of the study was to determine the relationship between the security return and market return. To examine the stability of beta for the selected mining companies. To examine the correlation coefficient of mining stocks with SENSEX. The study calculated security return, Market return, Beta, Standard deviation, Correlation Coefficient, Skewness and Kurtosis. The required data is collected from www.bseindia.com. The sample size for this study consists of 6 public limited mining companies that are listed on BSE from 2011 to 2016. The SENSEX is used as market proxy. The descriptive statistics are being used to examine the relationship between the security return and market return. Findings suggest that there is a positive relationship between the security return and

market return and the beta are unstable during the study period. The study concluded that the beta of the sample companies are not stable over the years and found heavy fluctuation during the period of study. Thus while marketing investment decision, an investor can consider those companies which have high positive influence on the Sensex when the market is favorable.

Gautama Dr. Nalla Bala Kaylan (2018) made a study on “**A comparative study on risk and return analysis of selected stocks in India**” the main objective of the study was to study the fluctuation in share prices of selected companies. to study the risk involved in the securities of selected companies. to make comparative study risk and return of Bharathi Airtel, Dabur Indian panayam, Asian Paint. The aim of this article is to study the fluctuations in share prices of selected companies in India. The Stock exchange is a market for securities which have been already issued and listed on a stock exchange. These securities are purchased and sold continuously among investors without involvement of companies. The present study is deliberate to examine the Risk & Return Analysis of Selected Stocks in India. Risk may be defined as the chance of variations in actual return. Return is defined as the gain in the value of investment. The return on an investment portfolio helps an investor to evaluate the financial performance of the investment. The study concluded that the historical data taken is used to observe the trends followed by the scrips using investors

Ruchi Nithyanand Prabhu (2018) made a study on “**Risk & return analysis of nifty stock in Indian capital market**”. The main objective of study was to analyze the risk and return of the 50 stocks listed in nifty of NSE. to find the relationship between returns and volatility with beta and standard deviation. to study out market return of all stock with their individual return. This paper analyzes the risk and return in banking sector taking Nifty Index as the benchmark. The study compares the performance of the 50 stocks in the NSE. Indian banking industry, the backbone of the country's economy has always played a positive key role in prevention the economic disaster from reaching horrible volume in the country. Risk & Return is a concept that denotes a potential negative impact to an asset or some characteristic of value that may arise from some present process or future event. The study evaluates the performance of stocks mainly to identify the required rate of return and risk of a particular stock based upon different risk elements prevailing in the market and other economic factors. The study concluded that as a whole the stock market is sometimes highly volatile. it depends upon the investors how he can make use of this in order to get the money which he has put in the market all the top stocks have a positive beta values according to which the stock values move as per the movement of the market index.

OBJECTIVES OF THE STUDY:

- ✓ To analyse the risk and return of selected companies listed with NSE
- ✓ To find the volatility of shares using beta and CAPM
- ✓ To ascertain the relationship between returns of securities and market returns

RESEARCH METHODOLOGY AND DESIGN:The risk and return is examined by using monthly closing data of top listed 5 public limited greenex index companies. The BSE greenex is taken as market proxy. Greenex signifies the key market capitalization on BSE. There are more than 20 companies listed in greenex index in NSE and BSE in that 5 top greenex public limited companies which are listed in BSE are selected based on judgmental sampling method.

The list of sample companies is given below:

- **TATA MOTORS LTD.**
- **GAS AUTHORITY OF INDIA LIMITED(GAIL)**
- **DELHI LAND & FINANCE LTD(DLF)**
- **RELIANCE INFRASTRUCTURE LTD.**
- **STATE BANK OF INDIA LIMITED.**

The study covers a period of five years from January 2015 to December 2019.

Tools used in the study to authenticate the objectives are

- ✓ Return
- ✓ Average Return
- ✓ Beta
- ✓ Standard Deviation
- ✓ CAPM

Return = (Closing price-Opening price)/(Opening price*100)

Average return = Return/N

Standard deviation and β is calculated as per Excel formula.

$R_i = R_f + \beta(R_m - R_f)$

R_f = 10 year bond yield- Default country spread

$R_m - R_f$ = Mature market premium + Country risk premium

ANALYSIS & INTERPRETATION:

Table 1 : RISK, RETURN & BETA OF TATA MOTORS PRIVATE LIMITED

S.NO	PARTICULARS	2015	2016	2017	2018	2019
1.	AVERAGE RETURN OF TATA	-2.88%	3.08%	-1.42%	-7.01%	1.89%
2.	AVERAGE RETURN OF GREENEX	-0.58%	0.91%	1.45%	-0.57%	0.73%
3.	VARIANCE	1.51%	1.60%	0.65%	0.67%	4.31%
4.	STANDARD DEVIATION	11.70%	12.06%	7.71%	7.78%	19.79%
5.	RISK FREE RATE	5.79%	4.70%	4.79%	5.51%	5.32%
6.	RISK PREMIUM	8.75%	8.90%	7.27%	6.84%	7.08%
7.	BETA	1.66	2.47	1.56	1.43	3.74
8.	CAPM	15%	22%	12%	10%	27%

From the table 1, it is understandable that during the year 2015 average monthly return on Tata Motors Ltd stock was negative return -2.88% and the market has provided a negative return of -0.58% with a beta value of 1.66 annually. In the year 2016 monthly return on security is 3.08

% and market also provides a positive return that is 0.91% with the beta value of 2.47. In the year 2017 the average monthly return was -1.42% and market return was 1.45%, with the beta value of 1.56, for the year 2018 the return on security was -7.01% and the market return was -0.57% with the annual beta value of 1.43. During the year 2019 the security returns was 1.89% and the market return was 0.73% with the annual beta value of 3.74. Except for the year 2015, 2017, 2018 the remaining two years the security as well as the market both has provided positive returns. The variations in the expected returns were very high in the year 2018 with 19.79% and the lowest variations in the year 2017 with 7.71%. Investors who are neutral risk takers can invest in the shares of Tata motors Limited. The security returns are more than the market returns during the period of study and hence the company is able to generate more returns than the market during all conditions of the market

TABLE 2 - RISK, RETURN & BETA OF RELIANCE INFRASTRUCTURE LIMITED:

S.NO	PARTICULARS	2015	2016	2017	2018	2019
1	AVERAGE RETURN	1.45%	0.64%	1.53%	-2.55%	15.03%
2	AVERAGE RETURN OF GREENEX	-0.58%	0.91%	1.45%	-0.57%	0.73%
3	VARIANCE	1.39%	1.41%	1.56%	2.52%	5.49%
4	STANDARD DEVIATION	11.25%	11.31%	11.91%	15.13%	22.34%
5	RISK FREE RATE	5.79%	4.70%	4.79%	5.51%	5.32%
6	RISK PREMIUM	8.75%	8.90%	7.27%	6.84%	7.08%
7	BETA	2.09	2.25	1.69	1.83	3.43
8	CAPM	19%	20%	13%	13%	25%

From the table 2, it is obvious that during the year 2015 average monthly return of reliance stock was 1.45% and the market has provided a negative return of -0.58% with a beta value of 2.09 annually. In the year 2016 monthly return on security was 0.64% and market also provides a positive return that is 0.91% with the beta value of 2.25. In the year 2017 the average monthly return was 1.53% and market return was 1.45%, with the beta value of 1.69, for the year 2018 the return on security was -2.55% and the market return was negative -0.57% with the annual positive beta value of 1.83. During the year 2019 the security returns was 15.03% and the market return was 0.73% with the annual beta value of 3.43. The security returns were positive for all five years and almost more than the market returns during the period of study. The variations in the expected returns were very high in the year 2019 with 23.34% and the lowest variations in the year

2015 with 11.25%. Investors who are neutral risk takers can invest in the shares of reliance Limited.

TABLE 3 - RISK, RETURN&BETA OF DLF

S.NO	PARTICULARS	2015	2016	2017	2018	2019
1	AVERAGE RETURN OF DLF	-2.73%	2.37%	6.81%	-2.31%	3.88%
2	AVERAGE RETURN OF GREENEX	-0.58%	0.91%	1.45%	-0.57%	0.73%
3	VARIANCE	1.28%	1.98%	1.40%	1.36%	1.54%
4	STANDARD DEVIATION	10.77%	13.41%	11.26%	11.11%	11.81%
5	RISK FREE RATE	5.79%	4.70%	4.79%	5.51%	5.32%
6	RISK PREMIUM	8.75%	8.90%	7.27%	6.84%	7.08%
7	BETA	-0.40	2.07	0.62	2.32	1.61
8	CAPM	2%	19%	5%	16%	12%

From the table 3, it is clear that during the year 2015 average monthly return of DLF stock was -2.73% and the market has provided a negative return of -0.58% with a negative beta value of -0.40. In the year 2016 monthly return on security was 2.37% and market also provide a positive return that is 0.91% with the beta value of 2.07. In the year 2017 the average monthly return was 6.81% and market return was 1.45%, with the beta value of 0.62, for the year 2018 the return on security was negative -2.31% and the market return was negative -0.57% with the annual beta value of 2.32. During the year 2019 the security return was 3.88% and the market return was 0.733% with the annual beta value of 1.61. The security returns were positive for all years except 2015 and 2018 and almost more than the market returns during the period of study. The variations in the expected returns were very high in the year 2016 with 13.41% and the lowest variations in the year 2015 with 10.77%. Investors who are neutral risk takers can invest in the shares of DLF Limited.

TABLE 4 - RISK, RETURN & BETA OF SBI

S.NO	PARTICULARS	2015	2016	2017	2018	2019
1	AVERAGE RETURN	-2.61%	3.51%	2.08%	-0.13%	1.76%
2	AVERAGE RETURN OF GREENEX	-0.58%	0.91%	1.45%	-0.57%	0.73%
3	VARIAN	0.30%	0.78%	0.92%	0.82%	1.32%
4	STANDARD DEVIATION OF SBI	5.20%	8.45%	9.12%	8.62%	10.94%

5	RISK FREE RATE	5.79%	4.70%	4.79%	5.51%	5.32%
6	RISK PREMIUM	8.75%	8.90%	7.27%	6.84%	7.08%
7	BETA	0.53	1.56	2.30	1.11	2.11
8	CAPM	5%	14%	17%	8%	15%

From the table 4, it is clear that during the year 2015 average monthly return of SBI stock was negative with -2.61% and the market has provided a negative return of -0.58% with a beta value of 0.53 annually. In the year 2016 monthly return on security was 3.51% and market also provide a positive return that is 0.91% with the beta value of 1.56. In the year 2017 the average monthly return was 2.08% and market return was 1.45%, with the beta value of 2.30, for the year 2018 the return on security was negative -0.13% and the market return was negative -0.57% with the annual beta value of 1.11. During the year 2019 the security return was 1.76% and the market return was 0.73% with the annual beta value of 2.11. The security returns were positive for all years except 2019 and almost more than the market returns during the period of study. The variations in the expected returns were very high in the year 2019 with 10.94% and the lowest variations in the year 2015 with 5.20%. Investors who are neutral risk takers can invest in the shares of SBI Limited.

TABLE 5 - RISK, RETURN & BETA OF GAIL

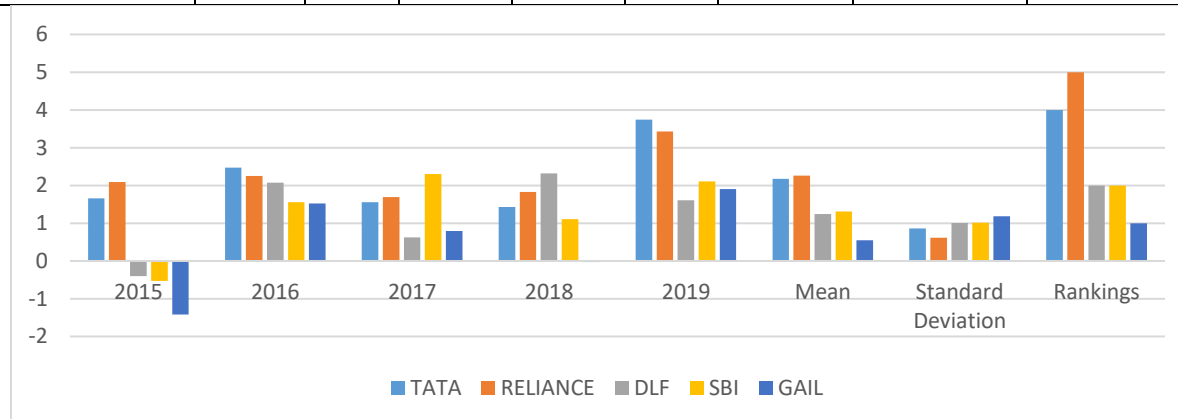
S.NO	PARTICULARS	2015	2016	2017	2018	2019
1	AVERAGE RETURN OF GAIL	-0.34%	2.56%	4.31%	0.63%	-2.14%
2	AVERAGE RETURN OF GREENEX	-0.58%	0.91%	1.45%	-0.57%	0.73%
3	VARIANCE	0.88%	1.03%	0.59%	0.30%	0.59%
4	STANDARD DEVIATION	8.93%	9.66%	7.33%	5.19%	7.34%
5	RISK FREE RATE	5.79%	4.70%	4.79%	5.51%	5.32%
6	RISK PREMIUM	8.75%	8.90%	7.27%	6.84%	7.08%
7	BETA	1.42	1.52	0.79	-0.03	1.90
8	CAPM	13%	14%	6%	5%	14%

From the table 5, it is clear that during the year 2015 average monthly return of GAIL stock was negative with -0.34% and the market has provided a negative return of -0.58% with a beta value of 1.42 annually. In the year 2016 monthly return on security was 2.56% and market also provide a positive return that is 0.91% with the beta value of 1.52. In the year 2017 the average monthly return was 4.31% and market return was 1.45%, with the beta value of 0.79, for the year 2018 the return on security was 0.63% and the market return was negative with -0.57% with the annual negative beta value of -0.03. During the year 2019 the security return was negative with -2.14% and the market return was 0.73%

with the annual beta value of 1.90. The security returns were positive for all years except 2019 and 2015 and almost more than the market returns during the period of study. The variations in the expected returns were very high in the year 2016 with 9.66% and the lowest variations in the year 2018 with 5.19%. Investors who are neutral risk takers can invest in the shares of GAIL Limited. The beta values are almost around 1 which indicates that both the security and the market returns are almost similar in the returns.

TABLE 6 - Rankings of companies based on Beta from 2015 to 2019

COMPANY	2015	2016	2017	2018	2019	Mean	Standard Deviation	Rankings
TATA	1.66	2.47	1.56	1.43	3.74	2.172	0.86	4
RELIANCE	2.09	2.25	1.69	1.83	3.43	2.258	0.62	5
DLF	-0.4	2.07	0.62	2.32	1.61	1.244	1.01	2
SBI	-0.53	1.56	2.3	1.11	2.11	1.31	1.01	2
GAIL	-1.42	1.52	0.79	-0.03	1.9	0.552	1.19	1



From the table 6 it is understandable that Beta indicates the individual stock risk in relation with the overall market risk. Tata has an average beta of 2.172, reliance has a beta value of 2.258, DLF with a beta value of 1.244, SBI has a beta value of 1.31 and GAIL with a stock value of 0,552. Beta of GAIL is very high which indicates the stocks to be more volatile followed by TATA & Reliance to be also highly volatile. TATA is moving along with the market. SBI is comparatively less volatile with low returns as well.

CONCLUSION:

The introduction of BSE GREENEX is a prodigious step taken by the nation especially due to the fact that the impact of global warming consequences would be more profound on developing

economies, but its performance is a mixed bag of returns still its positive returns specifically in the recession period where in some months it even surpassed the BSESENSEX returns brings forth the index as an impactful and profitable avenue both in terms of our step towards saving the environment and producing returns for the investors also. As strongly claimed by numerous studies about the imperative role of investors in transforming the global economy into green economy it becomes indispensable for every nation whether developed or developing to come up with more such options for enticing more and more individuals to invest. The study has proved that more than 90% of the shares have a positive relationship with the market and only at few instances the stocks had a negative relationship with the market. The analysis of expected return was that almost all the companies have given an actual return less than the expected return during the period of study. The analysis of Beta shows that all the selected companies are fluctuating during the study. GAIL & SBI and DLF were found to be highly volatile compared to the other securities. Hence while making an investment the investor has to look among the various important parameters like the return from the security, risk level of the security, the expected return, beta etc., to enhance the return of the security when observed properly. Apart from all of the above factors discussed the risk taking ability of any individual investor is also a major deciding factor while making an investment decision.

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A STUDY ON CONSUMERS SATISFACTION TOWARDS GREEN MARKETING IN THOOTHUKUDI CITY

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Abstract

This paper is based on study of consumers' satisfaction towards Green Marketing. Marketing a truly eco-friendly product keep both environmental and human safety in mind. Green Marketing is a new trend in modern marketing. Green marketing is a tool for protecting the environment for the future generation. The green marketing products are slowly getting huge awareness in among the world through environmentalist and other social protection conscious people for avoiding the global warming. The primary objective of the study is to determine the level of satisfaction of Green product and demographic profile of the consumer in Thoothukudi city. Nearly 30 respondents were selected by adopting convenient sampling technique. The study is conducted in Thoothukudi city. The data were analyzed by simple percentage, ranking method and chi-square test.

Key words: Consumer, Green Marketing, Eco-friendly.

INTRODUCTION:

Green Marketing is a new trend in modern marketing. It aims to protect the environment from pollutions plastic and exploitation. The concept of green marketing emerged as a major market force when the green consumption has increased enormously. The green marketing products are slowly getting huge awareness in among the world through environmentalist and other social protection conscious people for avoiding the global warming. They are new using such products that do not use chemicals like fertilizers to increased food production or preservatives that will ensure the useful shelf life of food. This is one way of putting into practice, the green marketing phenomenon by using food that is grown with natural organic fertilizers that maintain the natural environmental balance of the earth.

Review of Literature:

Dr. M. S. Ranjithkumar & Priyanandhini .N (2018) did a study to know the satisfaction level of eco-friendly product users. Hence most of the respondents strongly agree the factor exactly what I need. Many people are helping their neighbours in understanding the environmental

products. Many of the customers turned up for environmental concern products, which seems to be a positive sign for environmental protection.

Shuba. N (2019) in her study has the awareness of consumers about green products and practices. Consumers are not aware about green initiatives undertaken by various government and non-government agencies signifying need for more efforts from organizations in this regard. Internet and newspaper remains leading source of information for most of the respondents and should be utilized more for reaching out the consumers regarding green products and practices.

Objective of the study:

- ❖ To study the socio-economic profile of the customers.
- ❖ To determine the sources of knowledge about the eco-friendly products.
- ❖ To know the satisfaction level of eco-friendly product.

Hypothesis:H₀: There is no significant difference between the socio-economic variables (Occupation and Monthly Income) of the respondents and the customers' satisfaction towards Green Marketing.

Scope of the study:The present study is an attempt to analyze the customer satisfaction towards Green Marketing in Thoothukudi city.

Sampling Design:The study is based on convenient sampling method. In the present study, simple sampling technique is used to collect the data from the respondents in Thoothukudi city. 30 respondents have been selected.

Collection of data:The study is based on both primary data and secondary data have been used. The study is largely based on primary data. Primary data have been collected through a well structure Interview Schedule Questionnaire. Secondary data have been collected from various sources like newspapers, magazines, websites and journals.

Result & Discussion:

The following are the results and discussion of the study.

Table – 1

Particulars	No. of Respondents	Percentage
Gender		
Male	11	36.7
Female	19	63.3
Total	30	100.0
Age		
15-20	4	13.3
21-30	8	26.7
31-40	9	30.0
Above 40	9	30.0

Total	30	100.0
Educational Qualification		
Upto SSLC	3	10.0
HSC	2	6.7
Under Graduate	11	36.7
Post Graduate	7	23.3
Diplamo	4	13.3
Others	3	10.0
Total	30	100.0
Occupation		
Students	3	10.0
Government Job	8	26.7
Private Job	8	26.7
Business/Profession	5	16.7
Others	6	20.0
Total	30	100.0
Monthly Income		
Below Rs.10,000	3	10.0
Rs.10,001-Rs.20,000	9	30.0
Rs.20,001-Rs.30,000	11	36.7
Above Rs.30,000	7	23.3
Total	30	100.0

Source: Primary data

The above table indicates that 63.7 percent of the respondents are female and 36.7 percent of the respondents are male category. It is understood from the above table that, 30 percent of the respondents are under the age group of 31-40 and Above 40, 26.7 percent of the respondents are under the age group of 21-30 and 13.3 percent of the respondents belong to the age group of 15-20. The above table shows that 36.7 percent of the respondents Under Graduates, 23.3 percent of the respondents are Post Graduates, 13.3 percent of the respondents are Diplamo, 10 percent of the respondents are have completed upto SSLC and others, 6.7 percent of the respondents have completed higher secondary level. 26.7 percent of the respondents are

government job and private job, 20 percent of the respondents are others, 16.7 percent of the respondents are doing business are profession and 10 percent of the respondents are students.36.7 percent of the respondents fall under the monthly income category of Rs.20,001-Rs.30,000, 30 percent of the respondents fall under the category Rs.10,001-Rs.20,000, 23.3 percent of the respondents come under the category of Above Rs.40,000 and 10 percent of the respondents have their monthly income of less than Rs.10,000.

Table – 2.Sources of knowledge about the Green Product

Sources of knowledge	No. of Respondents	Percentage
Television advertising	6	20.0
Magazines	7	23.3
Newspapers	10	33.3
Lectures	7	23.3
Total	30	100.0

Source: Primary data

It is found from the above table that 33.3 percent of the respondents are got information from the newspaper, 23.3 percent of the respondents got information through lecture and magazines, and 20 percent of the respondents got information from the television advertising.

Table – 3.Cross tabulation of Occupation wise classification of the respondents and consumer buying Green products

Occupation	Factors	Consumer buying Green products					Total
		Food/ Drink	Clothing/ Fabric	Home ware	Cleaning products	Others	
Students	No. of Respondents	1	0	2	0	0	3
	Occupation	33.3%	.0%	66.7%	.0%	.0%	100.0%
	Green products buy	25.0%	.0%	20.0%	.0%	.0%	10.0%
Government Job	No. of Respondents	1	0	2	1	4	8
	Occupation	12.5%	.0%	25.0%	12.5%	50.0%	100.0%
	Green products buy	25.0%	.0%	20.0%	12.5%	66.7%	26.7%

Private Job	No. of Respondents	2	1	2	2	1	8
Factors		Value	Df	Sig. Value			
Pearson Chi-Square		15.556	16	.484*			
	Occupation	25.0%	12.5%	25.0%	25.0%	12.5%	100.0%
	Green products buy	50.0%	50.0%	20.0%	25.0%	16.7%	26.7%
Business/ Profession	No. of Respondents	0	0	2	2	1	5
	Occupation	.0%	.0%	40.0%	40.0%	20.0%	100.0%
	Green products buy	.0%	.0%	20.0%	25.0%	16.7%	16.7%
Others	No. of Respondents	0	1	2	3	0	6
	Occupation	.0%	16.7%	33.3%	50.0%	.0%	100.0%
	Green products buy	.0%	50.0%	20.0%	37.5%	.0%	20.0%
Total	No. of Respondents	4	2	10	8	6	30
	Occupation	13.3%	6.7%	33.3%	26.7%	20.0%	100.0%
	Green products buy	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Primary data

Null hypothesis: There is no relationship between occupation wise classification and consumer buying green products.

Table – 3.1 Chi-Square Tests between occupation wise classification and consumer buying green products

This table 3.1 shows the relationship between occupation wise classification and the consumer buying green product. Significant value (.484) is greater than level of significance (0.050). It is shown that the null hypothesis is accepted. Therefore it is concluded that there is no relationship between occupation wise classification and the consumer buying green product.

Table – 4. Cross tabulation of Monthly Income wise classification of the respondents and place of purchase eco-friendly products

Monthly Income	Factors	Place of purchase eco-friendly products				Total
		Retail Malls	Local Shop	Internet	Teleshopping	
Below Rs.10,000	No. of Respondents	0	1	0	2	3
	Monthly Income	.0%	33.3%	.0%	66.7%	100.0%
	Place of purchase eco-friendly products	.0%	10.0%	.0%	40.0%	10.0%
Rs.10,001- Rs.20,000	No. of Respondents	3	4	2	0	9
	Monthly Income	33.3%	44.4%	22.2%	.0%	100.0%
	Place of purchase eco-friendly products	27.3%	40.0%	50.0%	.0%	30.0%
Rs.20,001- Rs.30,000	No. of Respondents	5	3	1	2	11
	Monthly Income of the respondents	45.5%	27.3%	9.1%	18.2%	100.0%
	Place of purchase eco-friendly products	45.5%	30.0%	25.0%	40.0%	36.7%
Above Rs.30,000	No. of Respondents	3	2	1	1	7
	Monthly Income of the respondents	42.9%	28.6%	14.3%	14.3%	100.0%
	Place of purchase eco-friendly products	27.3%	20.0%	25.0%	20.0%	23.3%
Total	No. of Respondents	11	10	4	5	30
	Monthly Income of the respondents	36.7%	33.3%	13.3%	16.7%	100.0%
	Place of purchase eco-friendly products	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Primary data

Null hypothesis: There is no relationship between monthly income wise classification and place of purchase eco-friendly product.

Table – 4.1 Chi-Square Tests between monthly income wise classification and place of purchase eco-friendly product

Factors	Value	df	Sig. Value
Pearson Chi-Square	9.060	9	.432*

This table 4.1 shows the relationship between monthly income wise classification and place of purchase eco-friendly product. Significant value (.432) is greater than level of significance (0.050). It is shown that the null hypothesis is accepted. Therefore it is concluded that there is no relationship between monthly income wise classification and place of purchase eco-friendly product.

Table – 5. Rank Test to the Level of satisfaction

Factors	Highly satisfied	Satisfied	Neutral	Dissatisfied	Highly dissatisfied	Mean	Rank
Trust on product	9 (30.0)	7 (23.3)	8 (26.7)	2 (6.7)	4 (13.3)	3.50	I
Brand Preference	7 (23.3)	5 (16.7)	12 (40.0)	3 (10.0)	3 (10.0)	3.33	II
Familiarity	6 (20.0)	3 (10.0)	8 (26.7)	9 (30.0)	4 (13.3)	2.93	IV
Quality	5 (16.7)	5 (16.7)	5 (16.7)	8 (26.7)	7 (23.3)	2.77	V
Purchase experience	8 (26.7)	7 (23.3)	5 (16.7)	6 (20.0)	4 (13.3)	3.30	III
After Purchase Service	8 (26.7)	10 (33.3)	4 (13.3)	5 (16.7)	3 (10.0)	3.50	I

Source: Primary data

Table 5 shows the factor influencing the level of satisfaction of eco-friendly product with the help of ranking analysis. It clearly shows that after purchase service and trust on product is

given with first rank, brand preference is given with second rank, purchase experience is given with third rank, familiarity is given with fourth rank and quality is given with fifth rank.

Hence, it is concluded that majority of the respondents are influenced in satisfaction by after purchase service and trust on product.

Findings of the study:

1. The study 63.7 percent of the respondents are female
2. It is found that 30 percent of the respondents are under the age group is 31-40 and Above 40
3. 36.7 percent of the respondents Under Graduates
4. The study reveals that 26.7 percent of the respondents are government job and private job
5. It is studied that 36.7 percent of the respondents fall under the monthly income category of Rs.20,001-Rs.30,000,
6. Majority of the respondents (33.3 percent) got information from the newspaper,
7. There is no relationship between occupation wise classification and consumer buying green products.
8. There is no relationship between monthly income wise classification and place of purchase eco-friendly product.
9. It is found that majority of the respondents are influenced in satisfaction by after purchase service and trust on product.

Conclusion:

As the consumer looking for branded products it is the responsibility of the producers that they should be more concerned for environmental sound products. Many of the consumer turned up for environment concern products, which seems to be a positive sign for environmental protection. The green marketing products are slowly getting huge awareness in among the world through environmentalist and other social protection conscious people for avoiding the global warming.

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A STUDY ON HOW COPRENEURSHIP NEGATES MASLOW'S NEED HIERARCHY THEORY

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ABSTRACT

Copreneurship is the interaction between love and work. It is a form of family business which is gaining popularity in the present times in India and all over the world. A motive is something that prompts an individual to act in a particular way or develop an inclination for a specific behaviour (Kast & Rosenzweig, 1985). This study focuses on identifying the motive of the couples for entering into copreneurship and to verify whether they follow or contradict the famous theory of motivation - Maslow's Need Hierarchy Theory. Some experts have pointed out that entrepreneurs violate Maslow's theory (White, 2015). Copreneurs are husband and wife duo that ventures into entrepreneurship together and so the risk taken is double that of an entrepreneur. Therefore, it is substantial to examine the hierarchy of the levels of needs of copreneurs.

Keywords: Copreneurs, Couple entrepreneurs, Copreneurship, Maslow's Need Hierarchy Theory, Indian Copreneurs

INTRODUCTION

From olden days family business is very common in India, rather it is the backbone of our economy. One type of family business in which an enterprise is found and run by a couple is called Copreneurship. This term was coined by blending the words couple and entrepreneur (Barnett & Barnett, 1988). It refers to entrepreneurial couples who share ownership of, commitment to, and responsibility for a business. Copreneurship is gaining a greater momentum among younger generation couples who are well educated and have acquired skills in their respective fields. Many researches were conducted all over the world to study the factors motivating couples to start a business. It was found that freedom is a major factor that motivates majority of the couples (Othman et al.) Another important factor is their wish to manage their career and family life in a better way because of the flexibility that copreneurship offers. Their wish to be their own boss is also a reason behind venturing into copreneurship (Jurik et al.)

Along with these, there are many other benefits offered by this form of business to the partners. This collaboration helps the partners to understand each other better. According to Swati, the co-founder of Cashkaro, if she was having a regular job and her husband Rohan Bhargava was an entrepreneur on his own, she would have worried that he never spends time with her. But now, since they are the cofounders of Cashkaro, they understand its part of their passion and they enjoy it together (S, Vidya).

- Running a spousal business would help the couple to spend more time together and makes the relationship stronger. Rohan Bhargava says that their fights cannot be lasting because they have to work together and communicate(S, Vidya). Couple entrepreneurs can convert a room in their house into an office and thus they can save on their rent. This helps them to reduce their initial costs. Upasana, cofounder of Mobikwik said that initially, they worked in the two rooms of their apartment(“We Worked Even on Our Wedding Day”). According to Shubhra Chadha, co-founder of Chumbak this saved amount can be used for any other business purpose like upgrading technology etc.(“How to Make Your Spouse Your Business Partner | Work & Life”)

There are some challenges that the copreneurial couple will have to deal with when they move forward with their venture. The stress involved in establishing a startup can impact the personal relationship among the couple, says Bipin Preet Singh, co-founder of Mobikwik.(Dhar et al.) Among the copreneurs, there is a chance of one interfering in other’s area, which is not at all acceptable. This can ruin the professional as well as personal lives of the couple. To avoid this Mehak, the cofounder of WedMe Good suggests that there should be a clear demarcation of roles between the partners (S, Vidya).

OBJECTIVES OF THE STUDY

- To study the need that motivates couples to venture into copreneurship in the light of Maslow’s need hierarchy theory.
- To study whether copreneurs follow Maslow’s need hierarchy theory

METHODOLOGY

The study is a qualitative one based on multiple case studies. The data used for the study is secondary data collected from interviews of copreneurs published on various websites. 6 copreneurial couples from India in the age group 30-40 were selected for the study through Purposive sampling.

SCOPE AND SIGNIFICANCE OF THE STUDY

Copreneurs face more risk than entrepreneurs because an entrepreneur could rely on the life partner who may be having a stable job. But in the case of copreneurs both the couples are working together for the same purpose and unforeseen obstacles could be more challenging and difficult to handle. After going through a few write-ups on how entrepreneurs negate Maslow’s theory it was understood that there was no study done till date on whether copreneurs tend to move against Maslow’s need hierarchy theory. Therefore, this study focuses on observing the behaviour of copreneurs and the priority they give to their lower-level needs while trying to achieve self-actualisation and aims to draw a conclusion on whether copreneurship negates Maslow’s need hierarchy theory.

FINDINGS AND DISCUSSIONS

The table below depicts the profile of the 6 copreneurial couples who were considered for this study.

Couple Name	Company Name	Online/ Offline	Products/ Services	Business Age
Rohan Bhargava &	CashKaro	Online	Cashback service	7 years

Swati				
Bipin Preet Singh and Upasana Taku	Mobikwik	Online	Mobile phonebased payment system and digital wallet	11 years
Shikhar Singh and Nidhi	Samosa Singh	Online & Offline	Innovative samosas (an Indian snack)	4 years
Anand Shahani and Mehak Shahani	WedMeGood	Online	Wedding Portal	6 years
Vivek Prabhakar and Shubhra Chadda	Chumbak	Online & Offline	Apparel, footwear, bags, wallets, souvenirs, key chains and jewellery	10 years
Gurshagun and Jyotveer Chadha	Eristona.com	Online	Artificial Jewellery	6 years

Source: Primary Data

In some of the previous studies, it was found that husbands have come to copreneurship to fulfil their self-actualisation needs, which is the highest level of need in Maslow's Theory. But their wives have entered into entrepreneurship to satisfy some of their lower-level needs. Most of the women left their job and moved to copreneurship because of unfriendly working environment and difficulty in striking work-life balance (Jurik et al., 2019). But in this study, based on the data collected from the interviews, it is understood that all the couples, both the husbands and wives ventured into a business to satisfy their self-actualisation needs. The couples come from a well-educated background and quit their high paying jobs to follow their passion. In their copreneurial business, they share equally significant roles based on their areas of expertise.

How Does Copreneurship Negate Maslow's Need Hierarchy Theory?

Abraham Maslow's need hierarchy theory states that humans have a pre-defined set of needs, and that they go about satisfying these needs in a certain order — from the bottom up. Maslow theorized that humans must satisfy one set of needs before they can address the next set. In Maslow's model, humans have a primal instinct to first satisfy certain physiological requirements, like food and water, shelter etc. When their physiological needs are met, people become more concerned with safety and security issues and after that comes the need for love & belongingness. Once these lower-level needs are satisfied, they focus on satisfying their need to be respected and appreciated. Finally, once they've gained the respect of their peers and colleagues, they can begin their quest for the ultimate need — the need for self-actualization (Maslow, 2000).

While normal couples tend to follow Maslow's need hierarchy and focus on fulfilling their basic and social needs, copreneurs tend to act a little differently. Since their inner drive for self-actualisation is very strong they focus on their passion and give less priority to basic needs. Therefore it can be observed that to turn their dream into a reality, copreneurs willingly sacrifice the lower level needs in Maslow's theory. The most basic need according to Maslow is the physiological need. But, because of the stress involved in the initial stages of starting a business, they sometimes skip meals, spend sleepless nights and are even bold enough to sell their house if the need arises. An excellent example for this is the copreneurial couple, Nidhi and Shikhar Singh. Their company got some business from the corporates and to cater that they needed a larger and modern kitchen. For meeting this they sold their newly bought flat (Nair, "Meet the Husband-Wife Duo Who Sold Their Flat to Build Their Dream Business, Samosa Singh"). Rohan and Swati Bhargava, husband-wife duo and co-founders of Cashkarosays that in their startup journey there were many days with long working hours, which sometimes extended even up to 18 hours (S, Vidya).

Moving on to the second level consisting of safety and security needs, it can be seen that most of the copreneurs quit their well-paying jobs and risk all their saved up funds to follow their dream. Anand Shahani and Mehak Shahani were working as the marketing manager for Abbott Nutrition and as a risk manager at American Express respectively. They quit their jobs to start their own business – Wedmegood, a wedding portal (Vardhan)

The third level of need is love and belongingness. Copreneurs' business and personal life are interlinked and these might lead to conflicts that might in the worst cases even lead to divorce. There is also the possibility that the undivided attention which their business demands from them might leave them with little time to spend with friends and family. This is evident from the words of Upasana Taku and Bipin Preet Singh, the founders of MobiKwik, a digital wallet. They disclose the fact that they worked even on their wedding day by taking short work breaks at the venue of their wedding ("We Worked Even on Our Wedding Day"). For Shubhra and Vivek the initial days of their startup journey was not smooth but was full of quarrels. According to Vivek, he always stuck to the principle of 'let it go' to make Chumbak, their start-up a success ("10 Indian Couples Who Tied the Knot and Began Their Own Startup").

When it comes to satisfying esteem needs, copreneurs often face a lack of acceptance and support from the society. They are often scoffed at for being dreamers. And they need to keep aside their ego as they go around seeking for help needed to keep their business on track.

Nidhi, co-founder of Samosa Singh wanted to meet a venture capitalist for funding. She waited outside his house for many hours on two consecutive days. But still she could not meet him. Finally, she contacted him over the telephone which eventually resulted in an investment in Samosa Singh (Nair, "Meet the Husband-Wife Duo Who Sold Their Flat to Build Their Dream Business, Samosa Singh"). When Jyotveer and Gurshagun Chadha decided to start Eristona, an artificial jewellery portal, the response from their family was not welcoming (Bureau). Jyotveer had to struggle for some time to make people accept that a man can be into a jewellery business. For copreneurs who are driven by their creative mind, it's as if Maslow doesn't exist. Everything in the copreneur's world is sacrificed for the pinnacle of the pyramid — self-actualization.

CONCLUSION

Open-minded, well-educated and adventurous couples are inclined to starting a business together, once they acquire the skills and find the right opportunity. Copreneurial couple breaks the traditional gender roles and take forward family and work together with equal responsibility. They set out to follow their passion and achieve self-actualisation even at the risk of all the lower level needs put forward by Abraham Maslow. So, they demonstrably contradict Maslow's theory.

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A Study on The Licensing and Transportation Issues in the Distribution Practises of Seafood Firms in Kollam District

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ABSTRACT

Distribution as a sequence of activities involving the transfer of products directly from supply points to demand points or via trans shipment points such as DCs and warehouses .Supply chain conjures up images of products or supply moving from suppliers to manufacturers to distributors to retailers to customers along a chain. Fish and fishery product exports can be an engine of economic growth in India especially in Kerala. Investing in the fishery sector made a dominant icon to reduce poverty and food security .Distribution is fundamentally concerned with ensuring that products reach target customers in the most direct and cost-efficient manner. In the case of services, distribution is principally concerned with access. The main aim of this paper is to identify the issues related with transportation and licensing issues in the distribution activities of seafood firms in Kollam district.

Keywords :- Supply chains ,Distribution , Warehouses, Transportation , Licensing

INTRODUCTION

A supply chain is the collection of steps that a company takes to transform raw materials into a final product. The elements of a supply chain include all the functions that start with receiving an order to meeting the customer's request. These functions include product development, marketing, operations, distribution networks, finance, and customer service. distribution, as a concept, is relatively simple, in practice distribution management may involve a diverse range of activities and disciplines including: detailed logistics, transportation, warehousing, storage, inventory management as well as channel management including selection of channel members and rewarding distributors. Distribution management refers to overseeing the movement of goods from supplier or manufacturer to point of sale. Distribution management is an overarching term that refers to numerous activities and processes such as packaging, inventory, warehousing, supply chain and logistics. On the other hand , transportation is the movement of goods / products from the point f manufacturing to the point of consumption. Many obstacles and drivers affect the

transportation issues in the distribution sector of this particular industry . Also , licensing acts as an inevitable factor in the distribution practises .

STATEMENT OF THE PROBLEM

The study is focused mainly on sea food firms to identify the transportations and licensing issues in the distribution systems and practices of seafood firms in Kollam. At present , seafood firms faces ,mainly serious issues regarding distribution such as high costs in distribution and transportation ,high tax burdens on imports and exports of products, quality raw material unavailability , loading and unloading issues etc. No comprehensive study has been undertaken to evaluate the risks, issues, and problems associated in the distribution systems and practices which sea food firms encounter in the industry. Hence, the present study has been undertaken. There exist a gap as there has been no such wider studies especially in the Kerala pertaining to the problems faced by the distributors in this seafood industry. So it will be beneficial to the distributors , when it is analyzing in a social aspect as that will encourage more people to understand the issues involved in the distribution system

OBJECTIVES OF THE STUDY

1. To identify the strengths and weaknesses of the existing distribution system seafood firms in Kollam district.
2. To know the issues and challenges related with transportation and licensing issues faced by seafood firms in the existing distribution system in Kollam district .

HYPOTHESES OF THE STUDY

The study has been focussed to verify the following two hypotheses in the light of analysis:

1. There is no significant difference among the various types of sea food firms regarding licensing issues.
2. There is no significant difference among the various types of sea food firms regarding transportation cost.

RESEARCH METHODOLOGY

The study has been started beneath a descriptive and analytical setting with the aid of both primary and secondary data. Survey method was used for collecting primary data. A well-structured interview schedule was developed for this purpose. The study also employed observations method to gather primary information.

REVIEW OF LITERATURE

A literature review is a search and evaluation of the available literature in a given subject or chosen topic area. It documents the state of the art with respect to the subject or topic we are writing about. It surveys the literature in your chosen area of study. A literature review is a scholarly paper, which includes the current knowledge including substantive findings, as well as theoretical and methodological contributions to a particular topic.

1. A study by Anderson (1997) also found that the effectiveness of channel members coordination and communication among manufacturers, agents, distributors, and retailers improved channel member performance.

2. Channels of distribution provide downstream value by bringing finished products to end users. This flow may involve the physical movement of the product or simply the transfer of title to it. Also known as a distribution channel, a distribution chain, a distribution pipeline, a supply chain, a marketing channel, a market channel, and a trade channel. Ostrow, (2009,).
3. A successful marketing channel ensures that a desired product is distributed in a desired amount to a desired channel to satisfy the desired consumer. (Kotler & Keller ,2009).

SCOPE OF THE STUDY

The scope of the study is limited to distributors in Kollam district in Kerala. Further, the study covers the distribution systems adopted by the fish processing industry in Kollam district. The study also throws light to the problems / issues faced by distributors and to suggest measures to improvise the present mechanism.

SIGNIFICANCE OF THE STUDY

As this study is mainly focuses into the distribution systems and practices commonly followed by seafood firms, it covers a lot with respect to the challenges and difficulties facing by the people related with it. The study can be a stimulator to analyse the importance of distribution systems, the extent of competition in the present market and its significance in providing proper inputs of understanding to the firms functioning in the sector and also helps to offer better quality products to the customers.

Transportation related problems

Transportation is considered as the most important factor in the operations of any business , Without better transportation , no firm can move further , The main problems which i find in my studies are trip related costs , scheduling and optimization costs and issues , handling issues , supply chain factors , high import – export charges etc. The final products have to distributed via various modes of transport for consumption and table shows the transportation costs of firms under various ownership patterns

Table 1.1: Analysis of Variance of the Transportation Costs among Organizations in Different Ownership Patterns

Ownership Pattern	Mean	SD	N	F	SIG
Sole Proprietorship	1.50	.548	6	.693	.564
Partnership	1.67	1.000	9		
Company	1.50	.522	12		
Co-operative Societies	1.00	.000	3		

Source: Primary Data, ANOVA

Transportation is the movement of goods or products from one location to another via various modes. Demanding logistic requirements combined with difficult weather and environmental conditions makes Salesforce logistics especially challenging. Table1.1 shows the transportation issues related with various ownership patterns. It is found that partnership firms have the highest mean score 1.67 and the Co-operative Societies have the lowest mean score of 1.00. Therefore, it may be interpreted that high transportation costs and supplychain unprofitability has highly affected by partnership form of business. Here, the mean score variation is not found statistically significant at 5 percent level in one way ANOVA. (F .693 with $P > 0.05$ that is $.564 > 0.05$)

H0 There is no significant difference among the various types of sea food firms regarding transportation cost.

H1 There is significant difference among the various types of sea food firms regarding transportation cost

The null hypothesis set for the study has been tested with the help of analysis of variance. Since the p value is greater than 0.05 at 5 per cent level of significance the null hypothesis that there is no significant difference among the various types of sea food firms regarding transportation cost has been accepted.

Licensing related problems

A license is an official permission or permit to do, use, start or own something. A license can be granted by an official authority to one person / firm as an element of an agreement between those parties. A shorthand definition of a license is "an authorization to use licensed material". Distributors, under various ownership patterns face various issues related with licensing.

Table 1.2:- Analysis of Variance of the Licensing Issues among Organizations in Different Ownership Patterns

Ownership Pattern	Mean	SD	N	F	SIG
Sole Proprietorship	1.50	.548	6	3.763	.023
Partnership	1.67	1.000	9		
Company	1.50	.522	12		
Co-operative Societies	1.00	.000	3		

Source: Primary Data

Licensing is an official permission or permit to do /use/start a firm.. Taking into account, regarding the licensing issues in the distribution sector for the ownership patterns such as sole

proprietorship, partnership, company and co-operative societies. The highest mean value of 1.67 was found in this indicates that the licensing issues are highly affected in partnership firms is seen in partnership form of business and the lowest score is occupied by co-operative societies. So, we can conclude that the creeping and crawling nature of licensing issues in the distribution field, which also act as a severe blot to the same, is much affected by partnership firms. Therefore, the mean score variation is not found statistically significant at 5 per cent level of significance in one way ANOVA (F 3.763 with P = .023 >.05)

H0 There is no significant difference among the various types of sea food firms regarding licensing issues

H1 There is significant difference among the various types of sea food firms regarding licensing issues

The null hypothesis set for the study has been tested with the help of analysis of variance. Since the p value is greater than 0.05 at 5 per cent level of significance the null hypothesis that there is no significant difference among the various types of sea food firms regarding licensing issues has been accepted.

MAJOR FINDINGS

The findings of the study which are arrived at through statistical analysis of the collected data are summarized below.

1. Availability of accurate and truly information facility and frequently changing climate conditions are the major problem confronted by seafood organization which disturbs the smooth running of their distribution system. in the field of product distribution.
2. Higher auctioneer rates is the another challenge faced by distributors and firms. At present, the firms pay 12% of the charges as dealer charge for their service that is settlements between the third party or the foreign company regarding the export or import of raw materials or chilled fish terms . Another 5% amount is charged if the dealer / auctioneer agrees with the party to buy more quantity of products than required.
3. Licensing Issues for the firms and for starting the business is also a serious and time consuming in this sector.The government has setup a single window system under Department of Fisheries, Government of Kerala to register and insure their business without any delay. Distributors takes only 6- 24 hours to deliver the seafood products to retail outlets / customers.
4. Transportation Costs are higher than all other costs in the distribution channels for the delivery of seafood products because Air and road transport is the best medium that better suits with the easy facilitation of products from one place to another.
5. In the opinion of distributors, the most suitable and preferred channel for the distribution practices is the mode of Carrier Delivery .Carrier Delivery means the use of company owned vehicles for the delivery of products near to the final destination.

SUGGESTIONS

1. Government can also bring a single Window System for obtaining License for the Distribution activities of seafood firms, where the distributor or firms can obtain license within a specific period after submitting all relevant documents needed.
2. The firms can use Water and rail Mode of transportation for bring raw materials to the firm and air mode for exporting products (only preferred option) As the finished Products is of perishable nature . Logistic scheduling and route planning must be done clearly and in a regular basis .Route planning ensures the right route which provides fuel efficiency and time consuming because regular and common distribution can only be done via road. Sales outlets can be opened on regional basis or given as franchisees for improving sales and better reach of the firm.

CONCLUSION

Kerala fisheries, developed over the years stand great scope for further expansion by way of more rational and fuller utilization of the resources. Distribution is fundamentally concerned with ensuring that products reach target customers in the most direct and cost efficient manner. In the case of services, distribution is principally concerned with access.. There is need for more public-private partnerships in this sector and this study also identifies the core areas of distribution such as the streamlining of supply chain activities and developing of distribution activities . This paper is a keen attempt to know about the domestic distribution systems and practices of seafood firms in Kollam district within the framework of many limitations and the study only looks to the transportation and licensing issues .

Objectives are set in order to study about the subject and it is solved by learning theories and literature frameworks associated with it .Questionnaires are prepared for collecting relevant data from the distributors needed for the study and data is collected and solved using ANOVA technique . Findings are given from the data analysis and certain suggestions were made on the basis of findings. Lastly ,the study has addressed measures taken to promote the smooth running of distribution systems of seafood products and it also has assimilated level of perception towards seafood business and their keen interests in distribution activities. The study has deeply gone through the interests and needs of distributors towards distribution of sea food products. Hence the study tries to touch overall factors which are crucial in developing distribution systems and practices in Kollam.

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A Study on Predicaments Faced by Unorganised Retailers with Special Reference to Product and Business Process Related Issues due to the Advent of Organised Formats

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Abstract

Indian history of retailing lies from the barter age to the corporate world of retailing. Though unorganised sector comprises of larger portion of market economy than the organised ones, now a days it tends to diminish. This sector provides common people with self-employment and paves the way for day to day bread winning and becomes the provider to the whole family. So the unorganised sector provides lion's share in terms of GDP. Hence it is very much important to address their predicaments through various dimensions and help to sustain them in this country by promoting them. This paper attempts to throw light into problems faced by them in the line of products and business process dealt by them.

Key words: Unorganised retailers, organised formats, predicaments, products, business process

INTRODUCTION

The new economic policy launched in 1991 by PV Narasimha Rao government opened up Indian economy to the outside world. As a result rapid economic restructuring took place and new type of business began in India. One among them are the organised formats which was first started in the main cities and later to the every part of the country as result to the FDI relaxation of 2006. Today 15-20 percent of retailing sector is in the hand of these types of big giant corporates. This is huge threat to existence of unorganised formats which is sole bread winning way of many common people. As a result these type of organisations are in the verge of shut down.

Statement of the Problem

The retail sector in India is dominated by the unorganised sector and the sector stands after agriculture in terms of income and employment. But the entrance of organised retail formats with huge capital investment could offer better and greater shopping experience to all types

of consumers. Due to lack of time, consumers want everything under one umbrella. So they prefer to go for shopping in organised retail formats like shopping malls, super markets and hyper markets. The very same scenario is prevailing in Kerala also. It is learned from the existing literature that the organised retail formats create serious threats to the unorganised retailers in Kerala. Therefore, it is imperative to have detailed analysis of the perception of consumers on unorganised retail segment in the state. Further, Pathanamthitta district in Kerala, being an NRI area usually attracts a large number of people to spend their vacation at lesser price and want to have excellent shopping experience. Hence, the present paper attempts to examine customer preference towards unorganised retail sector in the advent of organised retail formats with reference to Pathanamthitta district. There exist a research gap as there has been no such wider studies especially in the Kerala pertaining to the problems faced by the retailing industry. So it will be beneficial to the interested stake holders when it is analysing in a social science aspect as that will encourage more people to understand and also if necessary adapt them.

Objective of the study

1. To study key obstacles faced by the unorganised retailers in terms of product offered by them due to the advent of organised retail formats.
2. To study the problems faced by the unorganised retailers in terms of the business process carried out by them.

Hypotheses of the study

The study has been focussed to verify the following two hypotheses in the light of analysis:

1. There is no area wise difference in the product based problems faced by unorganised retailers.
2. There is no significant difference in the product related problems faced by unorganised retailers with respect to the size of the business.
3. There is no area wise difference in the business process based problems faced by unorganised retailers.
4. There is no significant difference in the business process related problems faced by unorganised retailers with respect to the size of the business.

Research Methodology

The study has been started beneath a descriptive and analytical setting with the aid of both primary and secondary data. Primary data have been collected from 103 retailers who have been selected conveniently from Pathanamthitta district as the exact numbers of unorganised

retailers are not available and the required data were acquired with the assistance of a structured interview schedule. Likert's five point scale was used to scale the responses.

The collected data were statistically analysed using SPSS and MS Excel. Descriptive statistical methods like percentage analysis, arithmetic mean and standard deviation were used. Independent sample t test and ANOVA were done to test the hypotheses.

Review of literature

1. **Singh et al (2014)** Study was conducted to know how the factors affecting organized retailing differentiate between favourable and unfavourable attitude towards organized retailing. This is because many substantial transitions had happened in retailing sector in the past 10 years. Many foreign methods like test marketing, franchising had entered Indian market through different routes. But Indian organised retailers are less aware about these and hence may lack the idea about how this influence customer preference of organised retailing. So the study is focussed on this area.
2. **Mohd. Rumzi Taushif, Manisha Gupta, (2013)** In brick-and-mortar retailing, impulse purchases have been an important source of revenue for retailers. This study attempted to investigate the relationship of various factors, with impulse buying tendency of consumers in the Delhi region. This article empirically evaluates the perception of the customers towards various in-store stimuli that is, price, merchandise, promotion, displays and ambience, across stores located in Delhi.
3. **Panneerselvam (2013)** the paper focuses on supply chain of food retail. The food retail in India is largely unorganized and the size of organized retail is merely 5%. Food Retail is not effective without the supply chain. Retail supply chain is a contemporary and evolving field which is a culmination of two different areas of management, namely, supply chain management and retailing.

Scope of the Study

The scope of the study is limited to unorganised retailers in Pathanamthitta district in Kerala. The challenges which they encounter due to the advent of organised retailers with special reference to product related problems and business process related aspects are covered in the study.

Product Related Problems

Product is an inevitable aspect in retailing. a product can be termed as anything in a tangible or intangible offered for selling. The crises faced by the unorganised retailers in terms of

product are absence of wider choice, lack of modern weights and measures, lack of one stop shopping experience, absence of franchise, lack of warrantee and guarantee etc.

Discussions and Results

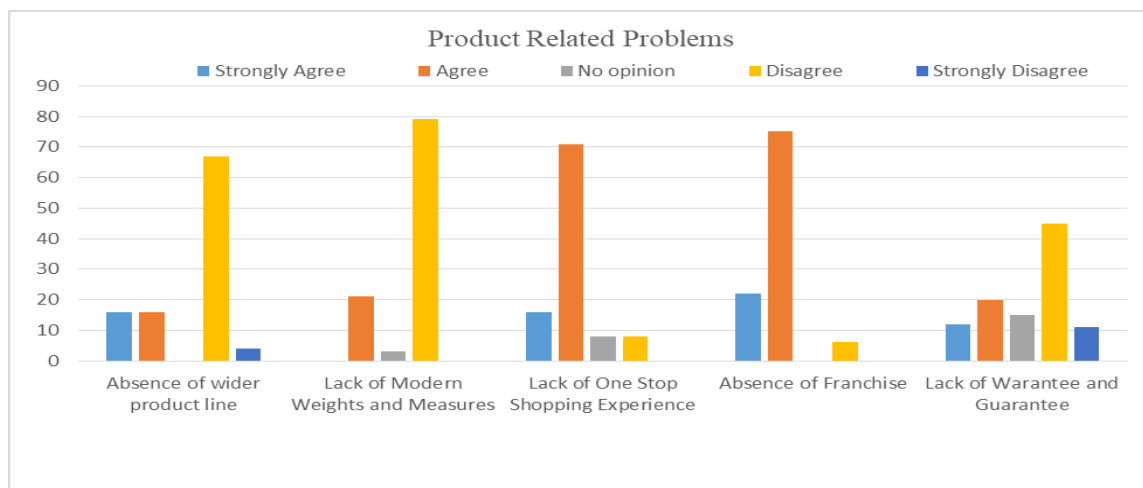


Chart1: Product Related Problems

The chart indicates that unorganised retailers are not interested to purchase any franchise and the respondents are not able to enjoy one stop shopping experience from the unorganised shops. It also states that wider product line and lack of modern weighing are the prominent issues for them.

H₀: There is no significant difference in the product related problems faced by unorganised retailers with respect to the size of the business.

	N	Mean	Std.Deviation	F	Sig
up to 400 sqft	13	11.2308	1.01274	19.167	.000
400-800sqft	36	13.5556	2.04862		
800-1200sqft	11	13.5455	1.29334		
1200-1500sqft	39	15.2308	1.49493		
above 1500sqft	4	17	0		

Source: Based on SPSS output (Extract from ANOVA Table)

Assessing the product related problems, it can be noticed that problems are prevalent more in the above 1500sqft size of the business (mean score 17.00), where F value (19.167) found significant ($p.000 < .05$). Besides, it indicates that there is statistically significant difference exist with respect to size of business of the retailers as regard to price related problems faced by them.

H₀: There is no area wise difference in the product based problems faced by unorganised retailers.

	Mean	SD	N	t	df	Sig.
Rural	13.5614	2.24	57	-2.540	101	.013
Urban	14.60	1.85	46	-2.592	100.930	.011

Source: Based on SPSS output (Extract from T Test Analysis table)

Evaluating the table the product related problems are very high in the retail outlets of urban area when compared to the situation in rural (Mean score 14.60). Further the mean score variation is tested with independent sample t test and it was found that the value of t is significant at 5 per cent level (t-2.540 with p.013<.05).It indicates that there is statistically significant difference exists between rural and urban retailers as regard to price related problems faced by them.

Business Process Related Problems

A business process is a method of collection of related activities or tasks in a specific sequence to produce a desired output by the retailer. It helps in identifying the important task and the ways to achieve it. It helps in improving efficiency of the firm by maintaining good customer friendly attitude. But the unorganised retailers are able to perform these activities because of certain problems. Low sale volume, lack of capital accessibility, discontinuation in service of certain products, increased operation cost, shift of consumers to organised outlets etc.

Discussions and results:

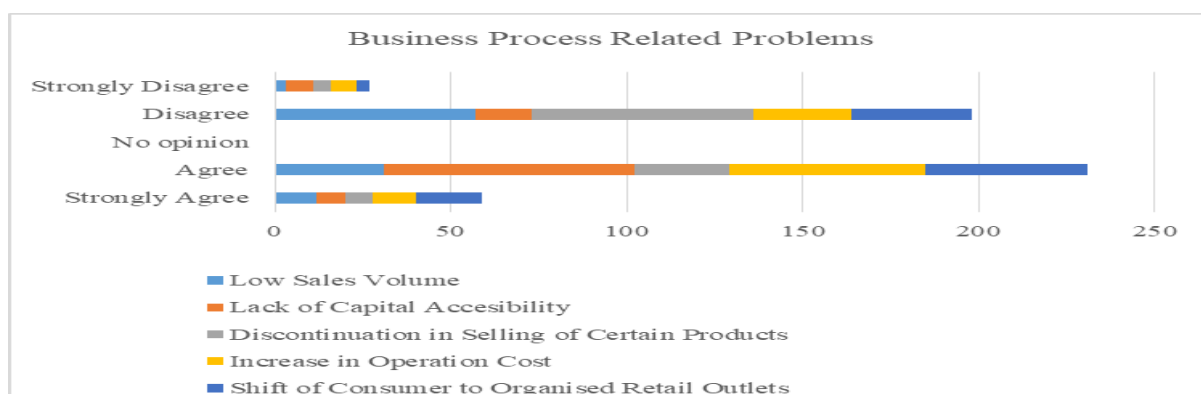


Chart 2: Business Process Related Problems

When the issues in business process are discussed the retailers in the unorganised sector doesn't agree that the advent of organised sector has diminished their sales volume, but lack of capital accessibility is a major issue for them. Some among them states that cost of operation has increased and they have quitted operations of some products.

H₀ There is no significant difference in the business process related problems faced by unorganised retailers with respect to the size of the business.

<i>Table 3: Business Related Problems</i>					
	N	Mean	Std.Deviation	F	Sig
upto 400 sqft	13	18	0	13.243	0.000
400-800sqft	36	14.8056	2.86675		
800-1200sqft	11	10.3636	2.24823		
1200-1500sqft	39	12.8974	3.53773		
above 1500sqft	4	16.00	0		

Source: Based on SPSS output (Extract from ANOVA Table)

As per the ANOVA table it is clear that the business process related problems persist more in the above 1500sqft size of the business (mean score 16.000), where F value (13.243) found significant ($p.000 < .05$). It indicates that there is statistically significant difference exist with respect to size of business of the retailers as regard to business process related problems faced by them.

H₀ There is no area wise difference in the business process based problems faced by unorganised retailers.

<i>Table 4: Business Related Problems</i>						
	Mean	SD	N	T	df	Sig.
Rural	14.315	3.9648	57	.829	101	.409
Urban	13.739	2.8474	46	.858	99.751	.393

Source: Based on SPSS output (Extract from T Test Analysis table)

Analysing the business process related problems they are very high in the retail outlets of rural when compared to the situation in Urban (Mean score 14.315). Further the mean score variation is tested with independent sample t test and it was found that the value of t is not significant at 5 per cent level ($t-.829$ with $p..409 > .05$). It means that there is statistically no significant difference exists between rural and urban retailers as regard to business process related problems faced by them.

Findings of the study

1. Wider product line and lack of modern weighing machines are the problems confronted by a large number of unorganised retailers. Further, almost two third of the respondents doesn't have an idea of purchasing a franchise. Majority of them agree that they can't provide one stop shop experience to its customers.
2. Anova report states that business with above 1500sq.ft have more problems when compared to others. The t test also gives a report that products related problems are prevailing more in the urban areas.
3. Majority of the unorganised retailers doesn't agree that sales volume had decreased due to the advent of the organised formats. But greater part of them agrees that capital accessibility is low comparatively when compared to the organised formats. The operation cost also had increased in a significant manner. Also, the majority agrees that shifting of customer of preference is also happening due to the advent of the organised formats.
4. Testing of hypothesis based on the area of business states that this problem is more persistent in the 1500sq.ft business.
5. When the t test was conducted to find the region wise difference the test value was not significant. As a result the null hypothesis have been accepted. As a result it is found out that there is no region wise difference in the business process related problems.

Suggestions

The study offers following suggestions:

1. Having a brand name is good for the development of unorganised retailers. So franchise would be a better option for them.
2. Adding up of standard brands would be greater benefit for the unorganised sector.
3. Government can support these sector by providing loans with smaller interest rates.
4. Unorganised retailers should try to maintain good warranty and guarantee options so that the image of the shops can be much more established.

Conclusion

The various predicaments faced by the unorganised retailers in terms of product and business process figures out that there exist high degree of competition by the organised formats. When the hypotheses was tested modern weighing machines and good product line are the issues with product related area. When the business process was considered the hypotheses testing indicated that area wise difference is not an issue. It is hence therefore necessary to solve these problems and strengthen the unorganised sector for the economic development of the country as well.

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A STUDY ON PERCEPTION OF BUYERS TOWARDS FASHION JEWELLERY SHOPS IN MADURAI DISTRICT

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ABSTRACT

The desire for Indian women for wearing jewellery is rising day by day giving a major push for the demand for fashion jewellery. Fashion jewellery offers the benefit of affordable accessories for the common man. They mimic the appearance of finer pieces of original jewellery by using less expensive materials. Precious metals and gemstones that are quite valuable are used for fine jewellery which makes it expensive. Fashion jewellery replaces these materials with plated metals and fake gems. The Research paper studies the fashion jewellery business is on its rising demand over the years and has got the potential to penetrate and possess the jeweller market to a large extent. The study has contributed in accessing the buyers' perception towards sellers of fashion jewellery and their staff.

KEYWORDS: Attitude, Persuasion, Imitation jewellery and Artificial jewellery.

INTRODUCTION

Fashion jewellery is considered as discrete category of fashion accessories and displays many characteristics of a self-contained industry. Fashion jewellery manufacturers are located throughout the world, with a concentration in particular parts of India, where entire city-wide and region-wide economies are dominated by the trade of these goods. There has been considerable controversy in the United States and elsewhere about the lack of regulations in the manufacture of fancy jewellery.

STATEMENT OF THE PROBLEM: Trendy fashion jewellery is smart and gives rise to a unique style statement, Women want to celebrate their individuality by creating their own fashion statement. The use of fashion jewellery is common among teenagers before, but now even the other age group of women seems to be interested in it. There is a high level of needs and more demand for fashion jewellery in metropolitan cities like Chennai, Mumbai, Calcutta, and Bangalore and so on. Present study undertaken by the researcher is to find the buyers' attitude towards fashion jewellery shop and the level of satisfaction towards sellers towards fashion jewellery in Madurai district. None of the researcher has done this study. Hence the study titled "A study on perception of buyers towards Fashion jewellery shops in Madurai district" has been undertaken for the purpose of current research

OBJECTIVES OF THE STUDY

The objectives of the study are

- To analyse the buyers' attitude towards fashion jewellery shop.
- To find the level of satisfaction towards sellers.

- To trace out the problems faced by the buyers.
- To offer suitable suggestions based on the findings of the study.

SCOPE OF THE STUDY

The present work has been confined to study the availability of the designs in fashion jewellery in shops and dealers and this study mainly focuses the perception of the buyer towards services offered by the seller in Madurai district only.

REVIEW OF PREVIOUS STUDIES

Numerous studies have been undertaken in areas related to this topic. The following studies have been reviewed.

Laura Macchion, Antonella Moretto, Federico Caniato, Maria Caridi, Pamela Danese and Andrea Vinelli¹ (2015) in their paper “Production and supply network strategies within the fashion industry” attempted to study the decisions on where and how to locate a production and supply network which has become an increasingly important part of a firm’s global supply network strategy and are critical to obtain competitive advantage. This paper contributes to extend knowledge in the field of production and supply network strategy in the fashion industry. Fashion companies should possess and nurture to successfully develop and implement different, either local or international, production and supply network.

Tan Huaixiang² (2007) in the book titled “Jewellery and Mittens” stated that the accessories used for once on this Island can be very expensive and hard to find in a store, so was made them using cheap, yet effective materials. The costumes and accessories for the production displayed Caribbean influenced tropical patterns, colors, textures, and styles that harmonized with the Caribbean rhythms and culture. The costumes and accessories were kept simple to portray that the characters could make them themselves.

M.Ramya³ in an article “Pricey Gold Leads to a Part in Sale of Fashion Jewellery” stated that fancy Jewellery is looking at more purse- friendly options. Fashion jewellery is available in attractive designs and prices. Quality fashion jewellery is less expensive, offers more variety and comes with a guarantee.

But however none of the studies has made any attempt to probe into the perception of buyers towards fashion jewellery shops. Hence, the researchers have undertaken the present study titled “A study on perception of buyers towards Fashion jewellery shops in Madurai district” as a pioneering approach to find out the attitude, level of satisfaction towards sellers, shops and the employees of fashion jewellery.

GEOGRAPHICAL AREA OF THE STUDY

The study was conducted in the Madurai district of Tamil Nadu. Madurai is the second largest city in the state of Tamil Nadu and having a total population of 30,41,038 consisting 15,28,308 men and 15,12,730 women⁴,in accordance with census 2011. Madurai

¹Laura Macchion, Antonella Moretto, Federico Caniato, Maria Caridi, Pamela Danese and Andrea Vinelli, “Production and supply network strategies within the fashion industry”, **International Journal of Production Economics**, Vol. 163, May 2015, pp. 173-188.

²Tan Huaixiang, “Jewelry and Mittens”, **Costume Craftwork on a Budget**, 2007, pp. 307-311.

³<http://articles.timesofindia.indiatimes.com>.

⁴http://www.census.tn.nic.in/census2011data/PPT_taluk_data_final.pdf

district had only seven taluks; they are Madurai North, Madurai South, Melur, Peraiyur, Thirumangalam, Vadipatti and Usilampatti

PERIOD OF THE STUDY

The survey for collection of primary data was conducted during the month of February and March 2020.

OPERATIONAL DEFINITION OF CONCEPTS

Perception

Perception is the process of receiving information about and making sense of the world around us. It involves deciding which information to notice, how to categorise this information and how to interpret it within the framework of existing knowledge.⁵

Jeweller

Person who deals with fashion jewellery. A person, who designs, make, sells or repairs fashion jewellery.

Fashion jewellery

It is manufactured as ornamentation to complement a particular fashionable costume or garment. It is made of low cost metals and given gold coating. Imitation jewellery, costume jewellery, artificial jewellery, designer jewellery, trinkets jewellery, fancy jewellery and fake jewellery are used interchangeably in this research study.

METHODOLOGY

The present study is empirical research based on survey method. The researcher administered a questionnaire for collecting primary data and secondary data have collected from relevant books on marketing management and consumer behaviour, magazines, newspapers, websites and journals.

SAMPLE DESIGN

A sample design is a definite plan for obtaining a sample from a given population. It refers to the technique or the procedure, the researchers will adopt in selecting items for the sample. The study area covers Madurai district, based on demographic, economic and other conditions as centre for the study in order to measure and evaluate the overall satisfaction and level of attitude towards fashion jewellery shops. The non-probability method of convenience sampling was followed to choose the sample respondents. As many as 200 sample respondents from Madurai district were chosen for this purpose. The researcher has collected the questionnaire from the respondents by sending through e-mail.

FRAMEWORK OF ANALYSIS

With reference to the objectives of the study, various factors are taken into consideration such as age of the respondents, educational qualification of the respondents, occupation of the respondents, marital status of the respondents, monthly income of the respondents and region of survival of the respondents. The data which were collected from the respondents were analysed by using percentage analysis, five point scales that are Likert's scale analysis, weighted average ranking technique and chi-square test are used.

ANALYSIS AND INTERPRETATION

Buyers' Attitude towards Fashion Jewellery Shop

⁵ Cutis W. Cook and Philip L. Hunsaker, **Management and Organisational Behaviour**, McGraw-Hill, 2001, pp.192-193.

Researcher has made an attempt to measure the level of buyers' attitude towards fashion jewellery shop. This is to enable them to analyse the factors, which are influencing the level of buyers' attitude. In the study there were 11 statements identified for measuring the level of attitude. For every statement scores were allotted in the order of 5 for 'Strongly Agree,' 4 for 'Agree,' 3 for 'Neutral,' 2 for 'Disagree' and 1 for 'Strongly Disagree'. The application of the attitude is illustrated by taking the case of one of the sample respondents. If the buyer has given his opinion as 'Strongly Agree' for all the 11 statements, his score will be 55. If they say 'Agree' with all the statements his score will be 44. Accordingly, if all the 11 statements come under the scanner 'Neutral,' the total score will be 33. If the selected respondent expresses his 'Disagree' with all the 11 statements his score will be 22. The score of the selected respondent will be 11 if he says 'Strongly Disagree' with all the 11 statement.

Sum of score value is 21,447, mean score is 35.74 and standard deviation is 8.713. The sample respondents who scored below 27 are considered as respondents with low level of attitude towards fashion jewellery shop. The respondents who scored above 43 have a high level of attitude towards fashion jewellery shop and those who secured between 27 and 43 are treated as respondents with medium level of buyers' attitude towards fashion jewellery shop.

TABLE 1
Buyers' Attitude towards Fashion Jewellery Shop

Sl.No	Level of Attitude	No. of Respondents	Percentage
1.	Low Level	10	5
2.	Medium Level	90	45
3.	High Level	100	50
Total		200	100

Source: Primary Data

Table 1 highlight that majority 100 (50%) sample buyers have high level of attitude towards fashion jewellery shops, 90 (45%) buyers have medium level of attitude towards fashion jewellery shops and remaining 10 (5%) respondents have low level of attitude towards fashion jewellery shops.

Satisfaction towards Sellers

The researcher has made an attempt to measure the level of satisfaction of the respondents towards staff services. This is to enable them to analyse the factors, which are influencing the level of satisfaction of the respondents. In the study there were eight statements identified for measuring the level of satisfaction. For every statement scores were allotted in the order of 5 for 'Highly Satisfied,' 4 for 'Satisfied,' 3 for 'Neutral,' 2 for 'dissatisfied' and 1 for highly dissatisfied. The application of the satisfaction is illustrated by taking the case of one of the sample buyers. If the buyers have given his opinion as 'Highly Satisfied' for all the 8 statements, his score will be 40. If they say 'Satisfied' with all the statements his score will be 32. Accordingly, if all the 8 statements come under the scanner 'Neutral,' the total score will be 24. If the selected respondent expresses as 'dissatisfied' with

all the 8 statements the score will be 16. The score of the selected respondent will be 8 if they say 'highly dissatisfied' with all the 8 statement.

Sum of score value is 15,063, mean score is 25.10, and standard deviation is 7.407. The sample respondents who scored below 15 are considered as respondents having low level of satisfaction towards staff. The respondents who scored above 25 have high level of satisfaction and those who secured between 15 and 25 are treated as respondents with medium level of satisfaction.

TABLE 2.Satisfaction towards Sellers

Sl.No	Level of Satisfaction	No. of Respondents	Percentage
1.	Low Level	25	12.5
2.	Medium Level	67	33.5
3.	High Level	108	54
Total		200	100

Source: Primary Data

It is evident from the above Table 2 majority 54 per cent of the respondents have high level of satisfaction towards staff, 33.5 per cent have medium level of satisfaction and remaining 12.5 per cent have low level of satisfaction. The researcher has made an attempt to study the level of satisfaction of the buyers towards staff of the fashion jewellery shops.

Problems in Buying and Using Fashion Jewellery

The problems faced by the buyers in the purchase of fashion jewellery are analysed by weighted mean score method. The respondents are asked to rank their problems in the purchase and use of fashion jewellery and the results in Table 3.

TABLE 3.Problems in Buying and Using Fashion Jewellery

Sl.No	Problems	Total Score	Mean Score	Rank
1.	Less durable	1102	5.51	II
2.	Non-availability of spares	973	4.87	III
3.	Breakage	1173	5.87	I
4.	Inconvenient location of the store	954	4.77	IV
5.	Cumbersome formalities	689	3.45	VII
6.	Poor quality of service	758	3.79	VI
7.	Poor resale value	649	3.25	VIII
8.	Colour fade	913	4.56	V

Sources: Primary Data

It is clear from the Table 3 that breakage is the major problem faced by the respondents followed by less durable, non-availability of spares, inconvenient location of the shops, colour fade in the jewellery and stone jewellery, poor quality of service provided by the seller, cumbersome formalities and poor and no resale value for fashion jewellery.

Steps taken in Solving Problems in Usage of Fashion Jewellery.

Researcher has analysed the steps taken in solving problems in usage of fashion jewellery by the buyers, the details are presented in the Table 4.

TABLE 4
Steps taken in Solving Problems in Usage of Fashion Jewellery

Sl.No	Steps Taken	No. of Respondents	Percentage
1.	Exchange with a New One	80	40
2.	Simply Return the Goods	20	10
3.	Sue with a Concern	34	17
4.	Just Ignoring It	66	33
Total		200	100

Source: Primary Data

From the Table 4 represents that out of 200 respondents, 80 (40%) respondents exchange with a new one, 66 (33%) respondents just ignore it, if there is any fault in fashion jewellery after they are purchased, 34 (17%) respondents are ready to sue with a concern and remaining 20 (10%) respondents simply return the goods.

FINDINGS OF THE STUDY

1. Calculated chi square reveals that there is a significant association between level of attitude on fashion jewellery shop and age and type of locality of the respondents.
2. From the computed chi square null hypothesis is accepted at 5 per cent level of significance and concluded that there is no significant association between level of attitude on fashion jewellery shop and educational qualification and occupation of the respondents.
3. Majority of the respondents has high level of satisfaction towards sellers and employees of the fashion jewellery offered services to the buyers while buying and after too.
4. Breakage is the major problem faced by the respondents. Sellers do not give the proper services like warranty; exchange of new one or repair the fashion jewellery and some of the seller does not give proper reply to the buyers.

SUGGESTIONS TO THE SELLERS

1. Fashion jewellery business is a flourishing one as the modern women demand more for these products. This business can be started in a small level and later after targeting many customers; it can be shifted to a better, comfortable and spacious place where the fashion jewellery can be displayed with proper lighting effects to elevate the appearance of these products.
2. The person who deals with the business of fashion jewellery must have an idea about the maintenance of these products. Cleaning the fashion jewellery is very simple and using mild detergents with water to clean the fashion jewellery is effective. This routine will keep the fashion jewellery appear new always.

3. The business men or women must study the minds of the buyers and sellers must be in a position to show them the pieces according to their taste and budget when they come for shopping in retail for the fashion jewellery.

4. The customers who come for shopping in retail for the fashion jewellery can be encouraged to buy them in bulk so as to mix and match these products that can go with any costumes and attribute to the lavishness and richness of the attire.

CONCLUSION: Fashion jewellery sellers must have the in-depth knowledge of these products to be able to clear the doubts of the customers about the fashion jewellery. Sellers must also be in a position to suggest the suitable set of the fashion jewellery to the customers. These trivial concerns will increase the trust and confidence of the customers who come for shopping. Thus this business will grow forever with the support of these eager customers. Sellers and employees must handle the customers effectively and efficiently to buy the products frequently in their shops only.

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Regulatory Sandbox: Milestone for Financial Technological Innovations

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Abstract

Financial Technology innovations are vital for the development of the financial sector. Many innovations happen in the financial sector, such as E-Trading, Crypto currency, Peer to peer lending, Robo Advisors, Artificial Intelligence etc.. But there some issues faced by the financial institutions to adopt innovative products and services in their business model. There is a platform required for live check the strength and weakness of the innovative product and services under a regulatory platform. To encourage innovation in the financial sector, regulations introduced by RBI, and Regulatory Sandbox is one among them. Regulatory Sandbox is a platform where financial technology innovators can check their innovative products and services in a controllable environment.

Keywords: FinTech, Sandbox, Regulatory Sandbox.

Introduction

FinTech or Financial technology is a technological development in the field of the financial sector to replace the traditional financial methods and techniques by innovative products and services to enhance efficiency, risk reduction, and increases financial inclusion. There are many FinTech products such as Digital Currency, Robo Advices, E-Tradingg, Artificial Intelligence, Cloud Computing etc. However, there are some difficulties in FinTech, such as difficult for regulating, identifying, and monitoring associated risks in the technology. Innovations in the financial sector need huge funds from banks or non-banking institutions. Innovations would affect the business model as it is difficult to identify error and risk associated with it before implementing. So the financial institution may reluctant to introduce innovative products and services in their existing model. In order to encourage innovation in the financial technology RBI adopt many regulatory systems, Regulatory Sandbox is one of them. This paper study Regulatory Sandbox and its importance in the FinTech.

Objective of the study

To study the framework of Regulatory Sandbox and its importance in FinTech.

Methodology of the study

Secondary data were used to collect the data from various sources such as websites, journals etc.

Sandbox

“Sandbox” is a small area filled with sand, and boundaries are closed where children are used to playing and using their imagination to build sandcastles, tunnels etc. In Fintech, the term sandbox means a controllable environment where a programmer can innovate products or services from scratch. Sandbox is an environment for testing the new innovative Fintech products and services. Sandbox is a controllable setup with or without regulatory relief that provides live testing of innovative products and services. It facilitates to test innovative financial products and services and helps to reach the market. This sandbox provides an interface to test new products and also protects the Core Banking Solution(CBS), whereas CBS is the backbone of the banks. This environment enables an innovator to live testing their product in a controllable manner, which helps them to reach the market if it succeeds. It enables new buds to do live experiments without affecting the banking platforms definitely would lead to extensive Fintech innovation for increasing efficiency, risk management, and creating better customer relationships to cope up with the growing competition in the financial sector.

By analyzing the importance of innovation in financial technology, RBI comes up with a “Regulatory Sandbox.”

Regulatory Sandbox

Regulatory Sandbox is a framework that facilitates a dynamic environment to develop innovative technologies under the supervision of the financial regulator. It is a regulatory mechanism that encourages the dynamic development of innovation.

The major objectives of the regulatory sandbox are to improve efficiency and competition through the introduction and utilization of innovations and also to improve customer satisfaction and ensures customer protection. Regulatory sandbox introduces to develop innovative financial products and services within stringent financial regulations.

In India, RBI introduces Regulatory Sandbox on 18 April 2019 through a draft “Enabling Framework for Regulatory Sandbox to provide a platform to facilitate financial technology institutions to test their innovative products and services without any mandatory regulations. It is a framework that facilitates regulator, innovator, financial service provider, and customers to identify the benefits and limitations of the innovative product and also identify and manage the risk involved in it.

Principles of Regulatory Sandbox

The Regulatory Authority will provide a platform for technology innovators. Within the closed testing environment and under regulatory supervision, the innovator can test their innovative ideas. This would help to determine the strength and weaknesses of innovative products or services and to test the model with the customers in a live regulatory system under supervision and security.

Benefits of FinTech Regulatory Sandbox

1. **Learning by doing:** Regulatory Sandbox helps the fintech companies to involve in learning by doing for all interested parties. By testing innovative products and services, they can learn their strength and weakness.
2. **Involvement of stakeholders:** Involvement of stakeholders such as the regulators, the financial institutions, the innovator, and the customers in this regulatory framework. The regulator analyzes the implication of innovative ideas and provides facilities for regulatory evolution. The financial institutions test the product, and if it is fit for their business, they will incorporate it into their business, whereas customers give feedback about the innovative product; thus, they can make improvements in the product.
3. **Speedy approval:** The Fintech institutions will get speedy approval for their product to test their strength and weakness and help them to develop the product if it is not up to the mark.
4. **Easy funding:** As the efficiency of the innovative product is a test within the regulatory platform and proof the concept get accepted, it is easy to get fund from the Fintech companies for the future development of the product.
5. **Meet challenges:** Nowadays, competition arises in the financial sector through the advancement of technology. The regulatory sandbox helps the Fintech companies to introduce the innovative product, and to incorporate it into the business if it gets approval would help them to cope up with the changes in the financial sectors and to face competition.
6. **Increase market efficiency, customer satisfaction, and technological advancement.**

Limitations of FinTech Regulatory Sandbox

1. **Expensive:** It is costly to maintain multiple sandboxes as a full sandbox charge up to 30 percent of the total cost of production.
2. **Complete testing not possible:** Complete testing in the sandbox cannot be possible as the sandbox may contain several irrelevant data. Thus sandbox results in bugs and error in production.
3. **Difficult to protect confidentiality in data:** Company has some difficulty in permitting an innovator to access their confidential information.
4. **It is a time-consuming process:** innovators have to test within the available flexibility and may consume more time in the Regulatory sandbox process.

However, the success and popularity of Regulatory Sandbox depend on the development of financial technology, enhancing efficiency and market value, customer relation etc. Regulatory Sandbox is a structured platform by which a regulator can connect and access this facility and enable them to develop innovative financial products and services.

Conclusion

It is a platform where the parties meet each other to make an active interaction about the product and live to test the product. This will help them for reshaping and developing the regulatory

framework and supervision. There are many benefits of a regulatory sandbox in financial technology innovation, such as increases efficiency, face competition, increases market share, and improves customer relations and customer satisfaction. Moreover, some difficulties are there in it, steps, and measures needed to overcome the hindrances and to make this platform useful for the financial institutions, customers, and all other stakeholders. In short Regulatory sandbox is a milestone for the development of Financial Technology Industries.

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A STUDY ON ATTITUDE OF PROFESSIONALS IN DIGITAL PAYMENT SYSTEM AT TIRUNELVELI DISTRICT

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ABSTRACT

The digital world that we live in today is that where every civilian has a bright prospect to transform the lives in many ways that were hard to envision just a couple of years ago. It is the outcome of several innovations and technology advances. Today, every nation wants to be fully digitalized that will empower society in a better manner. The electronic payment products provide speedier, cost effective and secure payment mechanism to customers in comparison to traditional paper based methods. The Reserve Bank of India has been proactively involved in promoting electronic mode payments. Electronic payment products are expected to provide speedier, cheaper and hassle-free payment experience to customers in comparison to traditional paper-based payment instruments. The research has been conducted to know the Attitude of Professionals in digital payment system. This study conduct to identify factors influencing the professionals to use E-Payment system. In this study the primary data has been collected through questioner and the sample size is 80 respondents in Professionals . the collected the data was analysed using simple percentage, Garret ranking method and weighted average. Suggested this study,The professionals using digital payment system must be aware of the charges, interest, and other additional service charges while using the digital payment system and must compare with other banks to reduce the expenses towards the use of digital payment system.

Key Words: Digital Payment System, Attitude of Professionals, Security Features .

INTRODUCTION

Electronic payment system is a mode of payment over an electronic network such as the internet. In other words we can say that e-payment is a method in which a person can make **Internet Payments** for his purchase of goods and services without physical transfer of cash and cheques, irrespective of time and location. Electronic payment system is the basis of on-line payments and on-line payment system development is a higher form of electronic payments. It makes electronic payments at any time through the internet directly to manage the e-business environment.

STATEMENT OF THE PROBLEM

Digital Payment are growing at a highest rate. Having digital cards ,internet banking and M-Payment has become the need of every person. Now a days all the products are offered available through online. This paved the way for the use of e-payment by the users of online services. Now a days everybody wants to use the online service. This study focused on the opportunities, attitude, perception and challenges that evaluate the positive and negative implications of using E-payment system. On a deeper level the research aims to acquire better

understanding of the factors influencing the professionals to use digital payment system. Present study “**A STUDY ON ATTITUDE OF PROFESSIONALS IN DIGITAL PAYMENT AT TIRUNELVELI DISTRICT**” also covers the problems faced by the digital payment users while using the online services.

SCOPE OF THE STUDY

The study is an empirical study it is undertaken to highlight the opinion of the respondents regarding the e- payment activity. Though the study focuses on the opinion of the respondents regarding, different purpose of using the e- payment and the mode of payment used for e-payment. This study examines the factors which are influencing the users to opt for e-payment. In addition to this study also assesses the problems faced by the e-payment users and their level of satisfaction about the e-payment services.

OBJECTIVES OF THE STUDY

- To study the concept of digital payment system.
- To identify the factors influencing the professionals to use E-Payment system.
- To understand the problems faced by the professionals in using the digital payment system.

METHODOLOGY

The methodology is empirical in nature. It is primarily based on survey method. Techniques like interviews and observations are employed in this study. Primary data were collected from the customers by the researcher with the help of structured interview schedule. About 80 samples were taken for the study the published and unpublished data were also used as secondary data. Primary data were collected from professionals by the researcher with the help of structured questionnaire.

SOURCE OF DATA

This study has done based on both primary data and secondary data. Primary data were collected by a questionnaire containing questions which was administrated directly by the researcher on the sample. The secondary data were collected from the text books, journals, materials of digital payment system websites.

SAMPLE DESIGN

For the study the researcher selected a sample of 80 respondent who are professionals who use digital payment. A stratified random sampling was adopted and the respondents were chosen on the basis of the convenience sampling.

STATISTICAL TOOLS USED

The collected data has been processed with the help of appropriate statistical tools. The statistical tools are used on the basis of the objectives of the study and also the nature of data included in the analysis. The details of statistical tools and its relevance of application are summarized below:

1. Garrett’s Ranking Technique
2. Weighted average
3. Percentage Analysis

REVIEW OF LITERATURE

SiewPeng Lee, Mansor Isa, (2017) the results suggest that there are significant similarities with minor differences in terms of factors determining bank margins between conventional and Islamic banks in Malaysia. The margins for conventional banks are influenced by operating costs, efficiency, and credit risk, degree of risk aversion, market share, and size of operation, implicit interest payments and funding costs. For Islamic banks, the margin determinants are found to be operating costs, efficiency, credit risk, market share and implicit interest payments. This means that more factors influence the margins in conventional banks compared to Islamic banks. Although bank diversification activities have increased in recent years, their impact on bank margins is minimal.

Newase (2016) focuses on the increasing importance of ICT among rural village communities. It has a dual role to play. On the one hand it helps to bring new innovative products or services which may improve the standard of living of rural poor and on the other hand it also able to create better income generating opportunities. The combined effect also helps the government to increase the revenue. It's a matter of fact that it may help the individuals to grow in all aspect. So, it is important to generate ICT infrastructure so that the process of serving consumers with the help of various financial products

DATA ANALYSIS

Table 1.1 GENDER WISE CLASSIFICATION OF THE RESPONDENTS

S. No	Particular	No. of respondents	Percentage
1	Male	26	32.5%
2	Female	54	67.5%
	Total	80	100%

Source: Primary Data

Table 1.2 AREA WISE CLASSIFICATION OF THE RESPONDENTS

S. No	Particular	No. of respondents	Percentage
1	Rural	21	26.2%
2	Urban	38	47.5%
3	Semi urban	21	26.2%
	Total	80	100%

Source: Primary Data

Table 1.3 OCCUPATION OF THE RESPONDENTS

S. No	Occupation	No. of respondents	Percentage
1	Doctor	18	22.5%
2	Engineer	10	12.5%
3	Teacher	27	33.8%
4	Lawyer	16	20.0%
5	Chartered Account	9	11.2%
	Total	80	100%

Source: Primary Data

Table 1.4 BANK ACCOUNT DETAILS OF THE RESPONDENTS

S. No	Bank	No. of respondents	Percentage
1	Public sector bank	52	65%
2	Private sector bank	28	35%
	Total	80	100%

Source: Primary Data

Table 1.5 NATURE OF BANK ACCOUNT OF THE RESPONDENTS

S. No	Account	No. of respondents	Percentage
1	Saving a/c	61	76.2%
2	Current a/c	15	18.8%
3	Fixed a/c	4	5.0%
	Total	80	100%

Source: Primary Data

Table 1.5 MODE OF USING DIGITAL PAYMENT SYSTEM

S. No	Mode of using	No. of respondents	Percentage
1	Credit card	13	16.2%

2	Debit card	39	48.8%
3	E – Wallet	3	3.8%
4	Internet banking	25	31.2%
	Total	80	100.0%

Source: Primary Data

Table 1.7 RANK FOR THE FACTORS MOTIVATING THE PROFESSIONALS USING DIGITAL PAYMENT

S. No	Factors	Mean score	Rank
1.	Privacy	47.76	6
2.	Security	43.08	8
3.	Easy to use	60.03	2
4.	Time saving	67.76	3
5.	Immediate confirmation	73.29	1
6.	Pride & image	44.04	7
7.	Availability (24*7)	55.39	4
8.	Accepting the small payment	53.14	5

Source : Primary Data

Table 1.8 PROBLEMS FACED WHILE USING DIGITAL PAYMENT SYSTEM

S.No	Statement	Total	Mean score	Rank
1	Lack of security	320	4.00	1
2	Lack of awareness	301	3.76	2
3	Lack of trust	298	3.73	3
4	Registration	280	3.50	4
5	Refund of money	260	3.25	6

6	System hangover	273	3.41	5
7	Slow internet speed	257	3.21	7

Source : Primary Data

FINDINGS

1. Table 1.1 Reveals that among the 80 respondents, 32.5% of the respondents are Male and the remaining 67.5% of the respondents are Female.
2. Table 1.2 Shows that among the 80 respondents, 26.2% of the respondents are from rural areas, 47.5% of the respondents are from urban areas, and the remaining 26.2% of the respondents are from Semi urban areas.
3. Table 1.3 shows tha among the 80 respondents, 22.5% of the respondents are Doctors, 12.5% of the respondents are Engineers, 33,8% of the respondents are teachers, 20.0% of the respondents are lawyers, and the remaining 11.2% of the respondents are chartered accountants
4. Table 1.4 reveals that among the 80 respondents, majority of 65% of the respondents are having their bank account in public sector bank and remaining 35% of the respondents are having their bank account in private sector bank.
5. Table 1.5 shows that among the 80 respondents, majority 76.2% of the respondents are having savings account, 18.8% of the respondents are having current account and remaining 5.0% of the respondents are having fixed account.
6. Table 1.6 reveals that among the 80 respondents, 16.2% of the respondents are using credit card, 48.8% of the respondents are using debit card, 3.8% of the respondents are using E - Wallet, 31.2% of the respondents are using internet banking.
7. Table 1.7 reveals that Garratt mean is high (The first rank is) in immediate confirmation with a total mean of 73.29. The second highest ranking is given to the easy to use with a total mean of 60.03 and the third rank is given to the time saving with a total mean of 67.76.
8. Table 1.8 reveals that weighted average is high (The first rank is) lack of security with a total mean of 4.00, The second highest ranking is given to the lack of security with a total mean of 3.76 and the third rank is given to the lack of trust with a total mean of 3.73

SUGGESTIONS

- When comparing with the rural people the urban professionals are more in using digital payment system. Efforts should be made to inform the rural customers towards using digital payment system.
- The professionals using digital payment system must be aware of the charges, interest, and other additional service charges while using the digital payment system and must compare with other banks to reduce the expenses towards the use of digital payment system.
- The security features of digital payment system should be in perfect condition to enable confidence among the users.

CONCLUSION:Digital payment system in India is partially emerging in India among the consumers. Professionals are selected in this study as they are very familiar with modern banking

and innovative practice of buying through online mode and digital mode of payments in this study an attempt it's made to fine attitude of professionals towards digital payment system and this study observes and the professionals towards digital payment system and this study observes and the professionals in urban area (or) very familiar with digital payment system. However, their very careful their make purchase with lesser amount than on higher value.

The digital payment system must be floated among all segments of the society as it is going to be the future of India.

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Jharcraft an initiative towards bringing social and economic growth in silk, handicraft & Handloom Industry in Jharkhand

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Abstract

India is always being blessed with natural arts and cultural heritage. Its cultural diversity and richness reflect from its arts and craftsmanship in the Silk, handicraft and handloom. From many decades this sector was ignored as compare to other sector of economy by the Government and local artisans. But now it has been realized by all, including government, local artisans, people and agencies, its economic importance. They have taken major initiative to prevent and promote our natural art and craftsmanship. In this direction “Jharcraft” is working for the sustainable development to generate livelihood in the region of Jharkhand. The main objective of Jharcraft is to generate new sustainable opportunities, promoting women empowerment and to make them self-dependent. This paper tries to explore the various initiatives of Jharcraft in reviving and promoting the traditional art and craft of the region and its contribution in generating employment opportunity for livelihood.

Keywords: Handloom, Artisans, Sustainable development, Handicraft

1. Introduction

Jharkhand Silk, Textile and Handloom Corporation Limited (JHARCRAFT), state owned entity is responsible for the promotion of handicrafts, handloom and silk in the state. The company ‘Jharcraft’ was started as public limited company under the Government of Jharkhand in August, 2006. The company has authorized share capital of Rs. ten crore (Jharcraft Annual report, 2006-07). It was created to generate sustainable livelihood opportunities in the rural areas. Jharcraft has the main objective to generate new sustainable opportunities and for the women empowerment as to make them self dependent (www.jharcraft.in). Its tagline, “Creating Opportunities and Changing Lives” indicates that, it is continuously working for rural poor people at the centre of the development and its aim to uplift their standard of living and generate employment opportunity for their livelihood. The company was

established to promote and revive its traditional art or tribal art in silk, handlooms and handicrafts, which stood at the stage of extinction from the state. Its main function is to develop and promote the activities related to various categories of Sericulture, Handloom, Handicraft and other areas associated with it. This could be achieved with the help of supporting schemes led by the central and state government, Central Silk Board, Ministry of Textile, NABARD, Dena Bank, Department of Industries and many other associate (Jharcraft Annual Report, 2012-13, p13). It works as a mediating body between local artisans and market as to support them for their sustainable livelihood. Its function starts with the very early stage of production; where providing the raw materials, skill training, designing, implementing various Government's schemes, provide technical and financial assistance and ends with the promotion of the items. Jharcraft has a team of experienced and qualified professionals which are expert in their areas of marketing, finance, legal, production and designing.

Objective of the study:

1. To study the Silk and Handicraft and Handloom industry in Jharkhand.
2. To study the role of Jharcraft in promoting Silk, Handlooms and local handicraft.
3. To bring out the contribution of Jharcraft towards social upliftment of local people associated with Handicraft.
4. To suggest measures to further boost silk, Handloom and handicraft industry through Jharcraft.

Indian Handicraft Industry:

From the ancient age, India is known for its cultural diversity and different forms of arts. That time artisans and their crafts were famous worldwide for fine skills, craftsmanship and for unique design. This industry rich in cultural heritage, make use of traditional skill of artisans in various handmade crafts such as, metal ware, shawls, wooden craft, stone crafts, imitation jewellery etc. which has significant demand in world wide. This skill is inherited from one generation to another in the form of family business or traditions (Jadhav, 2014). Initially handicraft sector evolved as an independent activity in rural India or subsidiary activity of agriculture to enhance the family income (Menon, 1999).

Handicraft sector is one of the emerging sectors in India which is significantly contributes towards the economy of our country. The industry has many advantages which include, foreign exchange earnings, as an employment generator and big supporter of the local economy (Naidu, Chand & Southgate, 2014). The industry is also become very significant when it boosts the local economy by providing the employment at minimum education level and at very few capital investment. This sector is among the one of the largest employment generators in rural area and has a significant share in the exports. The industry is clustered and having more than 7 million local artisans and more than 67000 export houses associated with this sector, promoting regional art in worldwide (www.ibef.org, <https://www.ibef.org/exports/handicrafts-industry-india.aspx.org/>). The major expansion of this industry is especially in rural and small towns throughout the country. The industry proved as a biggest source of income generation among women and weaker section of the society (Kumar, 2014). The

Handicrafts sector has major role in employment generation, as it provides employment to 68.86 lakh people in the country, covering the area of rural and semi urban (Annual report of Ministry of textile, 2017-18). In this competitive era, this industry has the capacity to reach at the bottom level of the society and raise their standard of living (Naidu, et. al., 2014).

Government Initiatives for Handicraft sector in India:

Recently, Government of India has increased incentive rates under the Merchandise Export from India scheme (MEIS) to 7 per cent from 5 per cent for handicraft items. It is expected that this scheme will help exporters to get back the costs involved for the production of various handicrafts items, which will also move forward the competitive pricing and also enhance the exports.

Office of the development Commissioner (Handicraft): to promote and develop the sector, has implemented various government initiatives under one umbrella scheme, i.e., "National handicraft Development Programme (NHDP), that has following components:

- Ambedkar Hastshilp Vikas Yojna:
 - Dastkar Shashktikaran Yojna
 - Design & Technology Upgradation
 - Human Resource Development
 - Direct Benefit
- Comprehensive Handicrafts cluster Development Scheme (Mega cluster Scheme)
- New initiatives for artisans:
 - Pehchan Initiatives
 - Pushtaini Hunar Vikas Yojna
 - Artisan Helpline No.
 - MoU with Financial Corporations
 - MoU with Offices of the Development Commissioner (Handicrafts)
- North East Region Textile Promotion Scheme (NERTPS)
- Promoting Fashion Technology

Development Commissioner of Handicrafts Board currently running nine schemes on Direct Benefit Transfer (DBT):

1. Ambedkar Hastshilp Vikas Yojana (Dastkar Shashktikaran Yojana)
2. Carpet Weaving Training Scheme
3. Comprehensive Handicrafts Development Program
4. Development of other crafts in J & K
5. Direct Benefit to artisans
6. Handicrafts Design & Technology Upgradation Scheme
7. Handicrafts Research and Development
8. Handicraft Human Resource Development

9. Marketing Support & Services and Export Promotion Scheme

Governing Bodies for Handicraft in India:

- The EXPORT PROMOTION COUNCIL FOR HANDICRAFTS (EPCH) is the apex government body and operates under the administrative control of the Ministry of Textiles, Government of India. EPCH has the distinction of being considered a 'model council', a self-sustaining body that self-finances all its promotional activities.
- Handicraft and Handlooms Exports Corporation of India limited (HHEC)
(Source: Annual Report Textile Industry, 2017-18)

Indian Silk Industry:

India ranks second in the world in silk production after China. Sericulture activities conducted in around 52360 villages of India, in which have capacity to generate employment at large scale. After agriculture this industry provides employment to more than 8.25 million people in our country (IBEF website). It is noticeable that, four types of silk- such as, Mulberry, Eri, Tasar and Muga are found in the country. In India, Central Silk Board is a statutory body, under the Ministry of Textile, established to undertake all the responsibility of developing silk from the very beginning stage to mature stage. Central silk board is basically a Research and development organization under Government of India.

In year 2015-16, raw silk was produced 28,523 MT and in year 2016-17, it was 30,348 MT. Indian silk industry shows growth of 6.4% growth from financial year 2015-16 to 2016-17. In the category of Vanya Silk (Muga, Eri, Tasar) has production in year 2015-16, was 8045 and in year 2016-17 it was 9075 MT, showing annual growth rate of 12.8%. Muga silk shows remarkable growth in this year which is about 170 MT (Annual Report, Ministry of Textile, 2017-18, pp,5).

Agencies and Government schemes for Silk promotion in India

Indian Silk Promotion Council (ISEPC) is the responsible agency for conducting various programs related to the growth and development of the silk industry. The Central Silk Board (CSB) is the Research and Development wing of the government (Annual Report Ministry of Textile, 2017-18). The Central silk Board (CSB) has implemented "Integrated Scheme for Development of Silk Industry", under which have 4 core components. The aim of these is to move towards the sustainable development of Silk Industry, by facilitating scientific technology and economic research. Providing scientific methods of host plant cultivation, silk worm rearing improving quality of silk seed,:

1. Research & development, Training, Transfer of Technology & IT Initiatives
 - a) R & D
 - b) Host plant Improvement
 - c) Development of Silk worm Breeds
 - d) Developed Post Cocoon Technology
 - e) Product Design development & Diversification (P3D)
 - f) Technologies/ products filed for patenting/ offered for commercialization

2. Seed Organization
3. Co-ordination & Market development
4. Quality Certification System, Export, Brand Promotion & Technology Upgradation.

Other programs related with the development of silk:

- Transfer of Technology
- Capacity Building & Training
- Transfer of Technology (TOT)
- Cluster promotion Programme (CPP)
 - Bivoltine Cluster Promotion Programme
 - Institute Village Linked programme
 - Vanya Cluster promotion programme
- IT Initiatives
 - a) mKisan
 - b) 'SMS service'
 - c) Data Warehousing
 - d) SILKSPortal
 - e) SERI-5K
 - f) National Database for farmers & reelers
- Seed Organisation- Silkworm Seed Production & Supply
- Co-ordination & market Development
- Raw Material Bank
- Quality certification System
- Silk Mark Expo
- International Collaboration for Research & Development
- Budget Allocation For Planschemes
- Mahila Kisan Sashaktikaran Pariyojna (MKSP) projects for Tasar Development
- Scaling up projects under MKSP with CBS as NRLM support Organization (NSO)

Indian Handlooms Sector:

Handloom sector provides employment to nearly 40 lakh weavers, which are directly or indirectly associated with it. After agriculture, it is the second largest employment provider in rural India. In recent years, for the revival of the industry, fusion of modern and traditional art is adopted. With the support of Central and State Government's the industry having well built infrastructure, showing capacity of million looms of different trendy designs and construction (IBEF website).

Agencies and Government schemes for Handloom Industry in India:

Government of India has constituted, Handloom Export Promotion Council (HEPC) under the Ministry of Textile. It is a Statutory body formed in year 1965. Its main function is to promote the export of all Handloom types of handloom articles such as fabrics, home furnishing items, floor covering and carpets etc.

- National Handloom Development Programme
- Comprehensive Handloom Cluster Development Scheme
- India handloom Brand
- Weavers MUDRA Schemes
- E-commerce
- Hasthkala Samvardhan Sahayata Yojna
- Trade Facilitation Centre at Varanasi
- Outreach Programmes for Handloom Weavers
 - a) Hastkala Sahyog Shiviris
 - b) E- Dhaga App
 - c) Bunkar Mitra Helpline
 - d) MoU with M/s CSC e- Governance Services India Ltd.
- Educational Facilities to the Children Of Handloom weavers
- Handloom Cloth production and Export

2. JHARCRAFT IN JHARKHAND

Jharkhand has the richest natural resources and also availability of cheap labor force. Jharcraft supports and promotes activities related to handicraft, handloom and silk production. Its products range from sarees, kurtis, dupattas, shawls, men's kurta, ties, jackets & bandis, cushions, curtains, home furnishing, kitchen furnishings, imitation jewellery, decorative items, lac bangals and jewelry, leather bags, wallets, candles & incense sticks, woodcrafts etc. Various forms of art and crafts such as Dhokra- art, Tasar products, Bamboo-works, Terracotta products, lac bangals, appliqué work, Zardozi work, Tasar silk products, handloom cloths and many other craft work giving new dimension to Jharkhand's cultural heritage. Such activities related to art and craft has enough potential to provide the support to the rural economy of the state. The company's long term vision is to create sustainable livelihood development models related to sericulture, handlooms and handicrafts. Jharcraft also works for women empowerment, because it believes that a nation can't develop without the participation of half population. Their main focus is to make them self-dependent by providing employment opportunities and Jharcraft efficiently working in that direction. Due to its initiative, now, each woman can earn around Rs. 4000 to Rs. 5000 per month, which make them not only financially independent but also they can help in the education for their children and in other household expenses. Jharcraft basically works for their financial upliftment in rural area, their focus groups are; by making self help groups (SHG), and household and cottage industries. Jharcraft is not a profit making body, but beyond this, it works for the development or upliftment of each and every artisans or weavers in Jharkhand. The company assumes that the each

and every artisan and craftsman is asset or stakeholder for the organization (www.jharcraft.in). They make ensure that they could take maximum advantages of government's schemes and benefits for their growth and development for their socially and financially upliftment. Jharcraft plays a significant role between the government and the artisans. It acts as an implementing agency of Government's schemes and programs to the artisans, as to provide their source of livelihood and also support the economy of the state. But due to lack of knowledge and communication media they are unable to access the benefits from the government. Here, Jharcraft plays a role of bridge in between government's implementing agency and the deprived society of the state (Jharcraft Annual Report, 2012-13). It implements various schemes conducted by state and central government, these schemes provide training, financial assistance, supply of raw material and latest design support, by such schemes as:

- Jharkhand State Sericulture Schemes.
- State sponsored Handicraft Schemes
- Catalytic Development Schemes of Central Silk Board for Sericulture
- Handloom Cluster Development Schemes
- Primary Weaver's Co-operative Societies (PWCS)
- Group Approach Scheme

(www.jharcraft.in)

The Key objectives of Jharcraft:

- To promote Handloom & Handicraft Items.
- Provide essential support to rural cottage industry.
- Generate Development fund for weavers and artisans.
- Provide employment in far remote areas.
- Protect and develop the languishing Art forms.
- Capacity- building program for rural artisans.
- Build trust among weavers and artisans.

Sericulture Development by Jharcraft:

- 2006-07
- It was the first year of operation, company focused on the development of infrastructure for its core areas in sericulture, handlooms and handicrafts.
 - Two cocoon banks were established in Kuchai & Kharsawan in Jharkhand.
 - At its initial stage, two common facility Centers were established in Kuchai & Kharsawan in Jharkhand.
 - The concept of "Rehamdoot" was introduced for the better production of cocoons.

- 2007-08
- An institution named, Saheed Nirmal Mahta Jharkhand Resham Prashikan Sansathan (Godda District, Jharkhand) was opened to provide silk weaving training.
 - Cocoon banks were established at Chaibasa & Bhagaiya in Jharkhand.
 - To expedite yarn production, 34 Common Facility Centers (CFC) were established & each CFC has provided employment to 30 women.
 - Silk Mark certificate and Handloom Mark certificate was achieved from GOI.
- 2008-09
- 3 silk clusters were developed in Bhagaiya, Jiyajori & Mandro in which 500 weavers involved.
 - For reeling & spinning of silk yarn 12 more Common Facility Centers (CFC) were established.
 - Due to organic silk production, well renowned international agency. ONECERT ASIA has given the certificate to Jharcraft for its silk.
 - Jharcraft supported 50,000 farmers in sericulture.
 - Due to support of Central Silk Board, Ministry of Textile, Govt. of India, Non-eroding Revolving Fund was issued for quality linked price support system for cocoon & raw silk.
 - Provide financial assistance for the development of cocoon bank.
 - Provide training of weavers at Shaheed Nirmal mahto Resham Prakishan Sanstan, Bhagaiya.
- 2009-10
- 60 common facility Centres were developed and each centre has assigned 30 women on perennial basis and earn 3000-4000 rs. For their livelihood.
 - 3000 more than weavers got benefitted by the training in the institute located in Godda district of Jharkhand.
 - Continuous effort made by Jharcraft, quality as well as quantity is also increased. (2 yrs back 2 paddle looms with 60 reeds can pass from one square inch area now 8 paddle looms with 100-120 reeds are produced.
 - Along with this, the average income their increased from 2500-3000 per month to 6000-15000 per month.
 - Providing design assistance from the professional related to reputed institute like NIFT & NID.
- 2011-12
- Jharcraft supported 1,25,000 weavers by the various activities involved in Sericulture.

- 2012-13
- 17 cocoon banks were established.
 - Now 144 CFC (including 70 in previous year) is under operation, where 30 women in per CFC, having earning of 4000-5000Rs. per month & jharcraft provides full marketing support to these CFC's.
 - Jharcraft supported 1,65,000 farmers by providing employment through sericulture.
 - Jharcraft played a significant role in improving their socio-economic condition of the farmers, their earning is about 35000-40000 rs. In per season

Development in Handlooms Sector by Jharcraft

- 2007-08
- 4000 weavers get the source of livelihood by the revived of 32 PWCS for handloom sector.
 - Under the Integrated Handloom development Schemes (IHDC), 10 weaving cluster were approved by central govt.
 - More than 5000 families were benefitted from the GOI sponsored medical program, Health Insurance Scheme.
- 2008-09
- DC Handloom Ministry of Textile GOI approved 23 Group Approach Scheme (for 2 years) & 11 Cluster Development Scheme (For 3 Years) for the development of Handlooms.
 - 10,000 weavers were benefitted by the Jharcraft.
 - With the support of Department of Industries, Government of Jharkhand, there was action taken for the revival of Primary Weavers Co-operative Societies (PWCS) and also established Dyeing unit at Irba.
 - With the support of Government of Jharkhand, there was program conducted for Design Development Scheme (DDS) for handloom sector.
- 2009-10
- In Jharkhand there were nearly 162 Primary Co-operative Societies exist, but they were not working at the end of year 1996. Then, Jharcraft took initiative and taken proper measure for the revival of these societies. Now 80 of them have become functional, which generates employment of 50000 weavers.

- To channelize the local people to form groups and provide training, Jharcraft has appointed one cluster Development Executive. Whose function is to provide raw materials, make availability of looms & accessories and implementation of new design to the localweavers.
- At present 12 cluster Development Executives contributes inJharcraft.
- Jharcraft has supported by renowned institution like NIFT Kolkata, NID Ahmadabad, NABARD & NHDC (Ministry of Textile,GOI)
- Niranjan Textile Ltd., Jasidih was revived by Jharcraft after 20 years and had a MoU for finishing & dyeing offabrics.
- Got the Vanya Silk logo from Central Silk Board for Handloomarticles.
- Jharcraft tied up with Cocoon Apparel Kerala, to use Jharcraft fabrics for making shirts and sold as a brandeditem.
- Their products ranges from bed sheet cover, woolen blanket, shawls & carpets, shirting's and dressmaterials.
- To learn better technique exposure visit were made in Banaras, panipat & Delhi.
- Act as a consultant of Champa weaving cluster ofChhattisgarh.
- Jharcraftshasgivenregisteredtrademark&placeinshowroomstoweavers to sell theirfabrics.
- Welfare schemes like Life insurance & health Insurance Schemes are implemented to provide better quality of life and their familytoo.

2012-13

- Now 35 clusters running in which GOI provided support for a term of 3 years, supporting 1500weavers.
- 90 group approach scheme approved byGOI.
- Jharcraft also set the cluster of cotton and wool weaving, having own best quality dyehouse.
- New cluster of jacquard dobby weaving was established in Karanjo& Demkadih in Jharkhand.

2. Development in Handicraft Sector byJharcraft

2007-08

- To identify the artisans of handicraft sector, Base Line survey wasmade.
- To make the traditional art of Jharkhand alive, tribal artsuch as Kohbar, Sohrai, paytkar jadupatia designs used in handicraft items & fabrics.

2008-09

- To promote handicraft, separate production centers were opened foreach handicraft item.

- 5000 artisans got the support from the Jharcraft.
 - Due to support of Govt. of India Program, National Bamboo Mission, provide assistance in seasoning plant for cane & bamboo development.
 - With the support of Department of Industries, Govt. of Jharkhand, there was training provided for Lac and artificial jewellery making.
 - And also in Conducting Design & Development scheme for Handicraft.
- 2009-10
- Jharcrafts trained more than 10,000 artisans in handicraft work.
 - 666 self Helping Groups (SHG) are working in this sector.
- 2012-13
- Jharcraft is working on 30 types of craft items.
 - This year, main purpose was to develop all types of cane furniture.

Developmental activities Initiated by Jharcraft:

- 2007-08
- Jharcraft participated in around 25 Mela & Exhibitions in Jharkhand and as well as outside the state to sell and promote the products made by artisans.
 - Jharcraft was made an agreement with Nasreen Impex Pvt. Ltd. (Bangalore) for acquisition of export order & marketing of articles of Jharcraft.
 - 2 designers were appointed from NIFT to give the new dimension of traditional art.
 - To create a link between artisans and customers, one administrative office & store is established in Ranchi.
- 2008-09
- Jharcraft tied up with outsourcing agencies, Teamlease Services Pvt. Ltd. Bangalore & Awaran Sewa Kendra, Ranchi for their recruitment.
 - Opening of showroom & sale outlet:
Emporium at Bhikha Ji came palace, New Delhi.
sale outlet in Saras Gallery & Delhi Haat in New Delhi.
 - Marketing outlet for Vanya Silk Shoppee, Bangalore
 - MoU with Handloom & handicraft export Corporation (HHEC).
 - MoU with Needle Pointe, for marketing in India & foreign countries.
 - Silk Fairs were organized in southern part of the country, Chennai, Hyderabad & Mysore.
 - For marketing the products, Jharcraft has appointed authorized agent Craft edge Consultant.

- 2009-10
- Actively participated in national & international trade fairs like, IITF, Silk Fab, Silk Mark Expo, Saras Fair and many more and internationally, in Singhai, Singapore &Melborne.
 - Showrooms & outlets opened Jharkhand (Ranchi, Giridih,Dumka, Hazaribagh, Daltonganj, Parasnath), Delhi, Bangalore, Mumbai, Pune, Kolkata.
 - Got ONE CERT AISA certificate for organic silkproduction.
 - For quality assurance, got Silk mark & Handloom Markcerfificate.
- 2012-13
- To enhance its reach and expand its marketing, the new showrooms were openedin:
 - Ranchi, South court mall, Delhi and Dhanbad.
 - Franchisee showrooms in :patna, Deoghar, Daltonganj, Bhagalpur.
 - Running rural marts in:
 - Hazaribagh, Mahuadanr(Latehar),
 - Lapung(Ranchi),
 - Kharsawan (Saraikela-Kharsawan).
 - Jharcraft associated with Shoppers Stop and took franchisee at Thane & Baroda.
 - Jharcraft participated in a fair in Tokyo and got the huge response and internationallyrecognition.
 - It also participated in 200 national fairs in thisyear.
 - Apart from this, Jharcraft performing its CSR related many activities for: THIESS Minaces, JSPL, NTPC, SAIL (Gua Mines, Kiriburu, Meghahatuburu), KGVK & ILFS.

3. Financial performance ofJharcraft

AsperthedataavailableonthewebsiteofJharcraft,indifferentfinancialyearitseemsthat,in year 2012-13 Jharcraft earned Profit of Rs. 33.61 lakh. First financial year data shows that during the period of year 2006-07, company has neither profit nor loss because that was establishment year of the company. After that, in consecutive two financial years, i.e.,2007-08 and 2008-09, company incurred loss of about 51.57 lakh and 4.08 lakh respectively. In the financial year 2009-10 company had profit of Rs. 60.27 lakh and in year 2011-12 had also the profit of Rs. 29.25 lakh.

Financial year	Profit/ Loss	In Rs.
2006-07	Establishment year	NIL
2007-08	Loss	(51,57,626)
2008-09	Loss	(4,08,198)
2009-10	Profit	60,27,013
2011-12	Profit	29,25,000

2012-13	Profit	33,61,000
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Source: Jharcraft Annual Report , years (2006-07,2007-08, 2009-10, 2012-13), available on www.jharcraft.in

Other Initiatives Taken by Jharcraft

Jharcraft got the “Emerging Jharkhand: Times impact Awards 2012” for taking successful initiative in the rural areas for the social & economical upliftment of the people. It was realized by the organization that training has a significant role in the productivity and enhancement of quality of items associated with Jharcraft. The increase of number of self help groups or other groups, in the industry lead the major problem, is lack of training provider. After recognizing the problem, “Srijan”, was launched among people to generate awareness about training. Thereafter, training program was conducted in different places of Jharkhand are in; Mahuadanr, Garu Block, Hazaribagh (Baghjobra Block), Saraikela Kharsawan (Rajnagar Block) for providing the training to local artisans and rural people. Till now more than 9000 people have got the training under the program Srijan (Jharcraft Annual report, 2012-13, pp13).

Now Jharcraft has started providing the training to all three areas; Sericulture, handlooms and Handicrafts. It was realized that residential training program should be started for reelers/ spinners/ weavers/ artisans. After providing the training to all, they are currently working as a master trainers and delivering their knowledge and skills to another groups (Jharcraft Annual report, 2012-13, pp 13). For technical assistance, an agreement was between SAARC and Jharcraft to gain software Computer Aided Textile design (CATD) for design development. For accounting software, an agreement was made with M/s. Mindmill Software limited Noida and for online marketing of Jharcraft product, an agreement was also made with M/s. Usha Communication Pvt. Ltd. In February 2018, Jharcraft signed a Memorandum of Understanding with a private start-up in Bihar to spread its business throughout the country (IBEF Report, 2018, pp.34).

Conclusion and Suggestions

Its vision is basically related to women empowerment, employment generation, upliftment of each artisan. It aims to bring financial revolution in the state by generating employment opportunities to all. Jharcraft provide various types of assistance to people, like credit facility, technological support and marketing opportunities to the craftsmen for their livelihood (Jharcraft website). It is also noticeable that Jharcraft has enhanced the livelihood of 250000 families. In India such a initiative results in preventing migration of people from villages and boost up local economies and reduces social discrimination (Kothari, 2014). Dale and Mathai, 2015, said that after the creation of Jharcraft, it enhanced the livelihoods of more than 3 Lakhs people. Significant contribution is being observed in activities such as manufacturing of silk cloth, handlooms, metal craft, tribal art, bamboo and cane furniture etc. Thus, it can be said that Jharcraft is playing a crucial role in social and economic upliftment of

people associated with sericulture, handicraft and handloom. However, initiatives towards efficient marketing and communication can further increase its horizon. Nowadays, importance of marketing strategies and different tools has been realized for the growth and development of the companies. It should enhance its reach through different marketing and communication channel. To increase the awareness among the people about the brand "Jharcraft" and its unique product, social media coverage is very essential. Jharcraft products are available only in its offline store or in retail outlets. In order to make the product available for all location, the store must also go online. In this competitive era, where the diverse range of hand made products available in the market, Jharcraft should make new strategy and improve its methods to approach the people. The company should work on different product varieties, ranges from lower price to higher price. So that it could target people from all income groups. In a very short period of time, the company has made a renowned position not only in Jharkhand but also in all over the country. There is a huge demand of its silk, handloom and handicraft items in other state and abroad too. By increasing the marketing intermediaries into the system, its operational efficiency can be enhanced. Its stores and franchisee operated showrooms are available in different cities of Delhi, Karnataka, Mumbai, Gujrat, Kolkata but many potential markets are still untapped. Jharcraft can open more stores in southern, northeastern and eastern part of Indian state like Tamilnadu, Kerala, Himachal Pradesh, Orissa, Madhya Pradesh, Uttar Pradesh, Assam etc.

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CRITICAL ANALYSIS OF GARMENT INDUSTRY – A CASE STUDY APPROACH

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ABSTRACT

The study tries to properly examine the problems confronted by Garment Industries. The study also attempts to identify the possible reasons for dispute in the Garment Industries. Results for the study have revealed that break in input credit chain, Input credit allowed on capital goods, scarcity of raw cotton, obsolete machinery, erratic power supply etc... be the main problems for the Garment Industry. Also, the objective of the article is to identify strength, weakness, opportunities and threats of the Garment Industry with the help of a case study. The study adopted the qualitative method to analyse the problem by using a single case study method by purposely selecting Royal India Clothing Company. If there is any problem also there must be a solution, so the article provides the solution or the problems involved in the garment industry.

Key Words: SWOT Analysis, Garment Industry

1. INTRODUCTION

The Garment Industry of India is an Rs -one trillion industry. Almost 33 % of its knitwear production and about 20% of its woven-garment production, both by volume, enters export markets. Overall about 25 % of the volume of its garment production goes into export markets, leaving 75 % for domestic consumption. The Industry covers over one lakh units and employs about 6 million workers, both directly and indirectly in almost equal proportion. Organized sector of the garment industry is roughly 20% of the total industry, concentrating chiefly on exports. These are usually limited Companies while the rest are proprietary or partnership Companies. Organizational study is the inter – disciplinary academic field interested in a collective activity, and how it relates to organization, organizing, and management. It has followed numerous turns like linguistic turn, spatial turn, practical turn, process turn, materiality turn, communication turn.... A turn is a collective direction of research, focused on some coherent sets of concepts, theories and ideas, which represent a point of bifurcation for the field itself. Most turns in organization studies relate to broader ones in social concern that those who work in organizations do not find organizational research particularly relevant. There is therefore growing interest in the impact of organization studies. Organization studies are the study of individual and group dynamics in an organizational setting, as well as the nature of organizations themselves. Whenever people interact in organizations, many factors come into play. Organization is the association formed by a group of people who see that there are benefits available from working together towards some common goal.

India's textile sector is one of the oldest industries in Indian economy dating back several centuries. Even today, textile sector is one of the largest contributors to India's exports with approximately 11 percent of total exports. The textiles industry is also labour intensive and is one of the largest employer. The textile industry has two broad segments. First, the unorganized sector consists of handloom, handicrafts and sericulture, which are operated on a small scale and through traditional tools and methods the second is the organized sector consisting of spinning, apparel and garments segment which apply modern machinery and techniques such as economics of scale. The textile industry employs about 40 million workers and 60 million indirectly. India's overall textile exports during FY2015 – 2016 stood at US\$40 billion.

The Indian textile industry is extremely varied, with the hand – span and hand over textiles sectors at one end of the spectrum. The decentralised power looms hosiery and knitting sector form the largest component of the textile sector. The close linkage of the textile industry to agriculture (for raw materials such as cotton) and the ancient culture and traditions of the country in terms of textiles make the Indian textile sector unique in comparison to the industries of other countries. The Indian textile industry has the capacity to produce a wide variety of products suitable to different market segments, both within India and across the world. The future for the Indian textile industry looks promising, buoyed by both strong domestic consumption as well as export demand. With consumerism and disposable income on the rise, the retail sector has experienced a rapid growth in the past decade with the entry of several international players like Marks and Spencer, Guess and Next into the Indian market. The organized apparel segment is expected to grow at a Compound Annual Growth Rate (CAGR) of more than 13 percent over a 10 year period.

The Indian textile industry provides employment to a large number of skilled and unskilled workers in the country. It contributes about 10% of the total annual export, and this value is likely to increase under GST. GST would affect the cotton value chain of the textile industry including all garments for men and women like shirts, trousers, saree, apparels, shoes and any more clothing materials which is chosen by most small medium enterprises as it currently excise duty. A significant portion of the textile industry in India operates under the unorganized sector or composition scheme, thus creating a gap in flow of input tax credit, input tax credit is not allowed if the registered tax players procure the inputs from composition scheme tax players or the unorganized sector. GST would enable a smoother input credit system, which would shift the balance towards the organized sector. Currently, the import cost of procuring the latest technology for manufacturing textile goods is expensive as the excise duty paid is not allowed as input tax credit whereas under GST, there will be input tax credit available for the tax paid on capital goods. GST is also likely to subsume the various fringe taxes like octroi, entry tax, luxury tax etc which would help reduce costs for manufacturers in the textile industry. So, there may be a few drawbacks for the textile industry due to the higher tax rate and removal of benefits under cotton value chain, but it is safe to say that GST will help this industry in the long run by getting more registered tax payers under a well regulated system. It can also be hoped that GST will help that textile industry to get more competitive in both the global and domestic markets and create opportunities for sustainable, long – term growth.

The industry witnessed of skilled and unskilled labours to their home towns and villages, as they started finding work closer to home due to the growing rural economy. textiles no longer remained as employer's market; it is now an employees' market. This has pushed companies to raise wages and offer other benefits to retain labourers. Earlier, these incentives were only offered by major ones but now forced to offer incentives for labourers to stay back. There are offers of subsidised or even free meals, referral bonus if an employee gets others to join the company. Many in the industry are reasonably educated and have better job opportunities elsewhere as sales people or can work in mall management, where the educational qualification required are not vary high.

2. METHODOLOGY

“The success of a study depends largely on the methodology used. The appropriate methodology will improve the validity of the findings”. To study the problems incurred in the industry case study method is used. As the problem in one company can be generalised to industry this approach is followed. Royal India Clothing Company, Chennai was selected for the case study, considering various factors including reputation of the firm, ease of getting permissions, industry, location etc. The special objectives of the organization study was identified and listed out in order of priority. This helped in conducting the organization study in a systematic and effective manner.

Both primary sources and secondary sources were used in the case study. For the purpose of primary data collection observation, personal interview, discussion with managers and employees of the various departments of the organization were used. For the secondary data collection, literature review which includes company's internal records, publications annual reports, journal, statutory report, website (official and others) etc...

3. OBJECTIVES OF THE STUDY

- To familiarize with the organization structure and its functions.
- To familiarize with the different departments in the organization and their functions and activities including documentation.
- To understand the growth and diversification strategies, portfolio structure of the organization.
- To conduct a SWOT analysis of the organization.

4. CASE STUDY

5.1 CASE STUDY ON ROYAL INDIA CLOTHING COMPANY PVT. LTD

Royal India Clothing Company Private Limited was established in the year 30 April 2009 and in the course of time emerged as reliable and sought after supplier of garments. Royal India Clothing Company was fully fledged vertically integrated company with all facilities for the manufacturing garments and it has separate production units for processing like garment stitching, cutting, washing etc. Customer – forced approach and the continuous quest for world class quality have enabled Royal India to attain and sustain leadership in the textile business.

Royal India Clothing Company Private Limited's annual general meeting was last held on 29 September 2018 and as per records from Ministry of corporate affairs, its balance sheet was last filed on 31 March 2018. Over the years Royal India has invested in infrastructure towards completing the entire cycle of the garment manufacturing process there

by becoming a vertically integrated unit which has formed a very strong foundation. Quality is an uncompromised policy at Royal India the company which is an independent body which controls the quality of products in various process from fabric stage to goods and ensures the product is inspected and certified before delivery. The company's authorized share capital is R.10,00,000 and its paid up capital is Rs.1,50,000.

Table: 1 Operations in Royal India Clothing Company Private Limited

	A	B	C	D	E
Manufacturing operations and their sequence		✓			
Worker's contributions towards their works					
Layout of physical facilities and workstation design					
Improvement in quality with lesser scrap					
More frequency of accidents					
Inconsistent earning					
Absenteesim					
Training and development					
Compensation and benefits					
Legal issues					

Note: A – 5 ★, B – 4 ★, C – 3 ★, D – 2 ★, E – 1 ★.



Fig 1. Organisational Structure of Garment sector

5.3 FUNCTIONAL DEPARTMENTS

▪ Merchandising Department

Merchandising Department is one of the important department to run the export house. They are the mediator between the customer and the internal production team. Their job responsibilities cannot be counted. They are responsible whatever required to bring an order from buyers to sending shipment to buyers warehouse. Communication with buyers, house and material suppliers. On the other hand they are responsible for downloading information received from buyers like buyers comments on sample, buyers requirement on new development, pricing details of raw materials etc.

▪ Designing Department

Designing new product line and considering the production feasibility of the production feasibility of the product which is new in the market in order to ensure the growth and survival of the organization. Developing garments sample will be stored in designing department. All the garments which are made by the industry after the production one sample garment will be stored in designing department for reference.

▪ Human Resource Department

Human resource managers are in charge of many duties pertaining to their job. The duties include the recruitment process, posting job ads, organizing resumes and job applications, scheduling interviews and assisting in the process and ensuring background checks are carried out. Another job is payroll and benefits administration which deals with ensuring vocational and sick time are accounted for, reviewing payroll, and participating in benefits tasks, like claim resolutions, reconciling benefits statement, and approving invoices for payment. HR also coordinates employee relation activities and programmes including but not limited to employee counselling. The last job is regular maintenance, this job make sure that the current HR files and databases are up to date, maintaining employee benefits and employment status and performing payroll/benefit – related reconciliation. Human resources professionals manage the human capital of an organization and focus on implementing policies and procedures.

▪ Finance Department

Finance Manager is the head of the department. Sales accounts, raw materials accounts, cash accounts are done in these sections. Computerized report should be checked every month. Ratification entry should be maintained and stock statement should be prepared and sent stock trading should be done at the closing date. Preparation of corporate plans and budgets, Financial planning cost control and ensuring uniform and correct observance of financial disciplines of the company and to make proper entries in the books of accounts and extract reports like Trial balance, Profit and loss account, Balance sheet on a time bound basis are the some of the functions which includes in the finance department.

5. FINDINGS BASED ON SWOT ANALYSIS

▪ **Strength**

- There is a good inter – personal relation among the employees.
- Different department have good co – ordination with each other.
- Providing good food and accommodation for the employees.
- Medical allowance and other allowance is given which increase the employee satisfaction.
- Regular production processing function by the company.

▪ **Weakness**

- Advertisement should be increased so that it reaches people living every corner of the country.
- Steps to be taken for the provision of training facilities so as to increase the ability and skill of employees.
- Encourage the export of products by setting up marketing units in other countries.

▪ **Opportunities**

- Due to liberalization, demand for textiles has stopped up all over the globe.
- National market through good advertisement.
- Company provides better credit facility to dealers.
- Company introduces promotional programmes.

▪ **Threats**

- China is the biggest threat to the Indian textile industry in the global market.
- Introduction of foreign products in Indian Market.
- Huge competitors in local area.
- Lack of technology advancement.
- The in – adequate income of borrowers and the unwillingness of the borrowers to repay are make a credit risk for the company.

6. CONCLUSION

The organization study at Royal India Clothing Company was done with an objective to understand how an organization functions, what are its major departments and functioning of these departments. The study at Royal India Clothing Company provide the opportunity to learn the organizational goals and objectives, various department that conduct critical functions and the interrelation between them. The organization, Royal India Clothing Company has established different departments based on functions like Production, Human Resource, Finance etc. It ensures quality of product through established systems which are

monitored by quality control department. Finally the study enabled to understanding of an organization and its objectives and how they function to achieve organizational objectives.

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A STUDY ON JOB SATISFACTION OF TEACHER WORKING IN SCHOOL WITH SPECIAL REFERENCE TO MELAPALYAM

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INTRODUCTION

Teachers play a Dominant role in our country. We can say “our last mistake is our best teachers”. The people who achieving in our country behind them there will be a teacher or experienced by mistake. The teachers who working in the management must need job satisfaction. Job satisfaction is one of the most important in your life, without job satisfaction a teacher can't work full of happiness in their work place. This project reveals about job satisfaction of teachers working in public school with special reference to melapalayam

OBJECTIVES OF STUDY

- ✓ To identify the teachers have job satisfaction or not
- ✓ To observe factors affecting job satisfaction
- ✓ To know the reasons which leads to job satisfaction
- ✓ To give suitable suggestion and conclusion

STATEMENT OF PROBLEMS

The problem of this study is what are the factors affecting the job satisfaction of teachers. And also weather job satisfaction is there are not.Hence,the researcher made and attempt a study on job satisfaction of teachers working in public school with special reference to melapalayam

METHODOLOGY:

The study is empirical in nature statistical and other primary data have been used to analyze the data collected through field's survey. 50 respondents were selected to collected data through a well designed questionnaire. Primarily it was intended to collect information from the respondents.

DATA COLLECTION METHOD:

Collection of data is the basis for any statistical analysis and the data collected must be accurate. Inaccurate and inadequate data leads to faulty analysis and decisions taken are misleading. So care must be exercised while collecting data.

The data are of two types:

- (i) Primary data
- (ii) Secondary data

SAMPLING TECHNIQUE:

The researcher has used convenience sampling for collecting the information

DATA ANALYSIS AND INTERPRETATION

WEIGHTED AVERAGE RANKING OF FACTORS ON JOB SATISFACTION

In this part of analysis, weighted average ranking is used to find out the Job satisfaction of teachers. This technique is based on the ranks given by the respondents to various factors.

TABLE 1

	HIGLY SATISFIED	DISSATISFIED	NEUTRAL	DISSATISFIED	HIGLY DISSATISFIED	TOTAL
Motivation	19	27	2	2	0	50
Reasonable	4	27	14	2	3	50
Cordial relationship	5	17	21	6	1	50
Free taken facilities for purchasing snacks in canteen	13	8	21	6	2	50
Free transport facilities / or transport allowance	2	19	15	11	3	50
More browsing facilities	5	15	16	12	2	50
Wi –Fi connection in college	5	16	14	10	5	50
Continuous increment / Bonus	7	28	9	5	1	50

HIGLY SATISFIED 5
 DISSATISFIED 4
 NEUTRAL 3
 DISSATISFIED 2
 HIGLY DISSATISFIED 1

$$\text{WEIGHTED AVERAGE} = \frac{\text{TOTAL}}{\text{NO OF RESPONDENTS}}$$

WEIGHTED AVERAGE RANKING OF FACTORS ON JOB SATISFACTION:

TABLE 2

ATTRIBUTE	HIGHLY SATISFIED	DISSATISFIED	NEUTRAL	DISSATISFIED	HIGHLY DISSATISFIED	TOTAL	WEIGHTED MEANS	RANK
Motivation	95	108	6	4	0	213	4.3	I
Reasonable	20	108	42	4	3	177	3.54	IV
Cordial relationship	25	68	63	12	1	169	3.38	V
Free taken facilities for purchasing snacks in canteen	65	32	63	24	2	186	3.72	II
Free transport facilities / or transport allowance	10	76	45	22	3	156	3.12	VII
More browsing facilities	25	60	48	24	2	159	3.18	VI
Wi –Fi connection in college	25	64	42	20	5	156	3.12	VII
Continuous increment / Bonus	35	112	27	10	1	185	3.7	III

INTERPRETATION

The first rank is given to Motivation, the second rank is given to Free taken facilities for purchasing snacks in canteen, the third rank is given to Continuous increment / Bonus, the fourth rank is given to Reasonable, the fifth rank is given to Cordial relationship. The sixth rank is given

to More browsing facilities,the seventh rank is given to Free transport facilities / or transport allowance and Wi –Fi connection in college

SUGGESTION

- The school should plan for an academic year regarding more career development opportunities for academicians
 - The school should appreciate and pervade achievement certificates to academicians in the form of announcement and meeting, trophy and appreciate letter. This will encourage them to work better
 - The school should organize more seminars , workshops for the benefit of students and teachers
 - The school should not be based while selecting academicians for further promotions and faculty development programme.
- At last , new and important policies and strategies for betterment of schools more than now is recommended for strong nation because it is well said that " A happy employee is a productive employee "

CONCLUSION

I conclude that, the study found that teachers have job satisfaction in their job. They satisfied with working environment and also they satisfied with facilities providing at the work place schools in melapalayam. Also the teachers using new teaching facilities they satisfied with their job and educational system. Some of the factors affecting job satisfaction it is the limited only such as participation in decision making, working conditions, challenging job. The reasons which leads to job satisfaction was that friendly environment, training programme, management consider their opinion and motivate them according to it, good salary, workload allotted to primary level is lower than the secondary level. Hence the teachers have satisfaction in their jobs. Thus, the researchers made an attempt to a study on job satisfaction of teachers working in public school with special reference to melapalayam.

An Expository Study on Psychological Illnesses among Elder Persons in Virudhunagar Block

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Abstract

Human resource is considered as an asset for a country. It plays an important role in economic development and growth. The huge young population is considered as its strength and it enhances its potential for faster growth. The global demographic trend, however, tells us that, with the passage of time, the countries have experienced ageing of population. The proportion of older persons in the population of a country has increased. . Aging is considered as natural and universal process. Ageing in Indian culture though considered disability, does not carry the connotation of becoming “Useless mouth to be fed..It is regarded as an inevitable biological phenomenon. Elderly people are suffering from various physical, mental, social and economical problems with emerging changes in our social and cultural values; the elderly who are economically unproductive are sadly neglected. This paper aims to analyze “Psychological Illnesses among Elder Persons in Virudhunagar Block”. Against this above background the following objectives have been framed ((i) to analysis the health behavior of the respondents. (ii). to examine the Psychological Illnesses among the respondents. Both Primary and Secondary data were collected for the purpose of the study. Convenience sampling method was adopted in the present study to select the sample respondent.

Key Words: ageing, elder persons, economically unproductive, psychological illnesses

Section I Introduction

Human resource is considered as an asset for a country. It plays an important role in economic development and growth. Greater the proportion of young persons in the population of a country, larger is the workforce, and, thus, more is the economic potential. India, in this sense, has got an advantage at present and is considered as a leading nation in the world in terms of human power. The huge young population is considered as its strength and it enhances its potential for faster growth. The global demographic trend, however, tells us that, with the passage of time, the countries have experienced ageing of population. The proportion of older persons in the population of a country has increased.

India, the world's second most populous country, has experienced a dramatic demographic transition in the past 50 years, entailing almost a tripling of the population over the age of 60 years. This pattern is poised to continue. It is projected that the proportion of Indians

aged 60 and older will rise from 7.5% in 2010 to 11.1% in 2025. A few important characteristics of the elderly population in India are noteworthy. Of the 7.5% of the population who are elderly, two-thirds live in villages and nearly half are of poor socioeconomic status (SES). Half of the Indian elderly are dependents, often due to widowhood, divorce, or separation, and a majority of the elderly are women.

Due to economic well-being, better health care system, good medicines, etc. there is substantial reduction in mortality in the society. Reduced mortality has led to reduction in fertility too. These factors together have resulted in increasing number of elderly persons in the population. This phenomenon, called population ageing, is a dynamic demographic trend all over the world. Ageing is considered as natural and universal process. It is regarded as an inevitable biological phenomenon. Elderly people are suffering from various physical, mental, social and economical problems with emerging changes in our social and cultural values, the elderly who are economically unproductive are sadly neglected. It is recognized that the elderly are prone to psychic disorders through vicissitudes such as social isolation, malnutrition, economic and emotional depression and so on. Ageing in Indian culture though considered disability, does not carry the connotation of becoming “Useless mouth to be fed”.

Based on the background this paper goes to analyze the “Psychological Illnesses among Elder Persons in Virudhunagar Block”

Against this above background the following objectives have been framed (i) to analyze the health behavior of the respondents. (ii). to examine the Psychological Illnesses among the respondents.

The remaining part of this study is organized as follows: After a brief Introduction is Section - I, Data and Methodology are outlined in Section - II, Section - III Discusses the result and Section - IV gives the conclusion.

Section II. Methodology of the Study

The present study is empirical cum descriptive in nature. The study is based secondary data and cross – sectional data collected through the survey method with the help of a pre – tested interview schedule especially designed for collecting comprehensive information. Targeting the elder persons especially in the age of 65 years and above is challenging. Hence we collected the information about the target groups by visiting public places such as parks, temples, churches etc. Convenience sampling procedure was also adopted for targeting the people aged 65 years and above. The total size of the sample for the present study is 150.

For collection of information from the households a pre-tested and structured interview schedule has been used. Information collected through direct field enquiries from the respondents. The completed schedules were checked and the omissions were rectified on the spot.

Section III Result and Discussion

Elderly People in India at a Glance

According to Population Census 2011 there are nearly 104 million elderly persons (aged 60 years or above) in India; 53 million females and 51 million males. A report released by the

United Nations Population Fund and Help Age India suggests that the number of elderly persons is expected to grow to 173 million by 2026.

The following table gives a glance of elderly people in India.

Table No.1 Elder population in India

I POPULATION	Male	Female	Total
Total Population (in millions)			
Rural	427.8	406.0	833.8
Urban	195.5	181.6	377.1
Total	623.3	587.6	1210.9
Population Aged 60+ (in millions)			
Rural	36.0	37.3	73.3
Urban	15.1	15.5	30.6
Total	51.1	52.8	103.9
Share of Elderly Population in Total Population (%)			
Rural	8.4	9.2	8.8
Urban	7.7	8.5	8.1
Total	8.2	9.0	8.6
II ECONOMY			
Old-Age Dependency Ratio			
Rural	14.5	15.8	15.1
Urban	11.8	13.1	12.4
Total	13.6	14.9	14.2
Elderly Population Working (%)			
Rural	66.4	28.4	47.1
Urban	46.1	11.3	28.5
Total	60.4	23.4	41.6
III HEALTH			
Life Expectancy 60+ (Years)			
Total	16.9	19.0	17.9
Death Rate (60-64years) (Per Thousand)			
Rural	22.3	17.2	19.7
Urban	16.6	13.4	15.0
Total	20.7	16.1	18.4
Physically Disabled Among 60+(Per Hundred Thousand)			
Rural	5713	5476	5593
Urban	4361	4007	4181
Total	5314	5045	5177
IV EDUCATION			
Literacy Rate 60+			
Rural	50.5	18.4	34.2
Urban	79.6	52.7	66.0
Total	59.1	28.5	43.5

Sources : Population Census 2011, SRS Report 2013

The above table gives a clear picture on state of elder persons in India. In population aged 60+ compared to urban the elder persons are more in rural area. In Economy aspects the ratio of old age dependency is comparatively high in rural areas. In numbers physically disabled among 60+ was also high in rural areas. In economy and health aspects elder person are more chronic in rural area.

Sex – Composition

Sex of the population directly influences the fertility, marriage and mortality of any society.

TABLE NO. 2.SEX - WISE DISTRIBUTION OF THE RESPONDENTS

S.No	Sex	Frequency	In Percent
1	Female	76	(50.7%)
2	Male	74	(49.3%)
	Total	150	(100.0%)

Source: Compiled from Primary data.

The respondents of this study are from male and female groups. The highest percentages of respondents (50.7 per cent) are from the female, 49.3 per cent of the respondents are male.

Age – Composition

Age structure of the population directly influences the fertility, marriage and mortality of any society..

TABLE NO.3.AGE – WISE DISTRIBUTION OF THE RESPONDENTS

S.No	Sex	Age			Total
		60 – 69	70 – 79	80 above	
1	Female	62 (41.3%)	13 (8.7%)	1 (0.7%)	76 (50.7%)
2	Male	35 (23.3%)	33 (22%)	6 (4%)	74 (49.3%)
	Total	97 (64.7%)	46 (30.7%)	7 (4.7%)	150 (100.0%)

Source: Compiled from Primary data.

The respondents of this study are from different age groups. The highest percentages of respondents (64.7 per cent) are from the age group of 60-69, 46 percent of the respondents are 70-79 years and 4.7 per cent of the respondents are in the age group above 80 years.

Main Source of Livelihood

Main source of livelihood is very important to every person.

TABLE NO 4.MAIN SOURCE OF LIVELIHOOD

S.No	Sex	Source of livelihood					Total
		Living on own income	Receiving support from NGO's./Govt.	Supported by family	Destitute	Other	
1	Female	27 (18.0%)	10 (6.7%)	38 (25.3%)	0 (0%)	1 (0.7%)	76 (50.7%)
2	Male	40 (26.7%)	6 (4.0%)	26 (17.3%)	1 (0.7%)	1 (0.7%)	74 (49.3%)
	Total	67 (44.7%)	16 (10.7%)	64 (42.7%)	1 (0.7%)	2 (1.3%)	150 (100.0%)

Source: Compiled from Primary data.

In case of female respondents majority (25.3 per cent) of them were living with the support of their family. Following by this 18 per cent of the respondents were living with their

own income, 6.7 per cent of them livelihood depends on the support received from NGO's and government. Whereas among male respondents majority of them livelihood depends on their own income and 17.3 per cent of them were depends on their family 4 per cent of them received support from NGO's.

Physical Well Being:

Physical well being is very important related to good health condition.

TABLE NO. 5.PHYSICAL WELL BEING OF THE RESPONDENTS

S.No	Sex	Indicator of physical well being					Total
		Fit, no major health problem	No chronic problems, but assistance needed	Restricted activity with one or more chronic problems	Not bed-ridden	Bed-ridden	
1	Female	34 (22.7%)	8 (5.3%)	23 (15.3%)	5 (3.3%)	6 (4.0%)	76 (50.7%)
2	Male	29 (19.3%)	12 (8.0%)	24 (16.0%)	6 (4.0%)	3 (2.0%)	74 (49.3%)
	Total	63 (42.0%)	20 (13.3%)	47 (31.3%)	11 (7.3%)	9 (6.0%)	150 (100.0%)

Source: Compiled from Primary data.

This table reveals that majority of the female respondents (22.7 per cent), and the male respondents (19.3 per cent) reported that they are fit and not having any major health problems. 5.3 per cent of the female respondents, and 8 per cent of the male respondents said that no chronic problems, but they need assistance. 15.3 per cent of the female respondents and 16 per cent of the male respondents said that they were having restricted activity with one or more chronic problems. 3.3 per cent of the female respondents and 4 per cent of the male respondents reported that they are not bed- ridden. And the remaining 4 per cent of the female respondents and 2 per cent of the male respondents says that bed – ridden.

Health Condition of the Respondents

TABLE NO. 6.HEALTH CONDITION OF THE RESPONDENTS

S.No	Sex	Health condition					Total
		Daily medication	Good smelling ability	Physically disable	Problem of digestion	Poor appetite	
1	Female	23 (15.3%)	32 (21.3%)	7 (4.7%)	5 (3.3%)	9 (6.0%)	76 (50.7%)
2	Male	21 (14.0%)	33 (22.0%)	12 (8.0%)	5 (3.3%)	3 (2.0%)	74 (49.3%)
	Total	44 (29.3%)	65 (43.3%)	19 (12.7%)	10 (6.7%)	12 (8.0%)	150 (100.0%)

Source: Compiled from Primary data.

This table shows that health condition of the respondents. Majority (22 per cent) of the female and 21.3 per cent of the male respondents reported that they were having good smelling ability. 15.3 per cent of the female and 14 per cent of the male respondents reported that daily they did medication. 4.7 per cent of the female and 8 per cent of the male respondents reported that they were physically disabled. Remaining 3.3 per cent of the female and male respondents reported the problem of digestion. 6 per cent of the female and 2 per cent of the male respondents reported that they were having poor appetite.

General Awareness

TABLE NO. 7. GENERAL AWARENESS OF THE RESPONDENTS

Source: Compiled from Primary data.

S.No	Treatment	Female		Male		Total		Total
		Yes	No	Yes	No	Female	Male	
1	Routine Medical Checkups	27 (26.4%)	28 (27.4%)	28 (27.4%)	19 (18.6%)	55 (53.9%)	47 (46.0%)	102 (100%)
2	Follow doctor's prescription	30 (29.4%)	25 (24.5%)	25 (24.5%)	22 (21.5%)	55 (53.9%)	47 (46.0%)	102 (100%)
3	Check for fake drugs	29 (28.4%)	26 (25.4%)	27 (26.4%)	20 (19.6%)	55 (53.9%)	47 (46.0%)	102 (100%)
4	Awareness of orthodox health facility	28 (27.4%)	27 (26.4%)	34 (33.3%)	13 (12.7%)	55 (53.9%)	47 (46.0%)	102 (100%)
5	Preference for traditional health facility	35 (34.3%)	20 (19.6%)	35 (34.3%)	12 (11.7%)	55 (53.9%)	47 (46.0%)	102 (100%)
6	Check for expiry date on drugs	24 (23.5%)	31 (30.3%)	22 (21.5%)	25 (24.5%)	55 (53.9%)	47 (46.0%)	102 (100%)

The above analysis clearly indicates that both male and female have well general awareness on various health aspects.

Health Care Decision Making

TABLE No 8. DECISION MAKING HEALTH CARE

S.No	Decision making	Female		Male		Total		Total
		Self	Children	Self	Children	Female	Male	
1	Decision to go to hospital	45 (30.0%)	31 (20.7%)	47 (31.3%)	27 (18.0%)	76 (50.7%)	54 (49.3%)	150 (100%)
2	Who gives money	32 (21.3%)	44 (29.3%)	32 (21.3%)	42 (28.0%)	76 (50.7%)	54 (49.3%)	150 (100%)

3	Who took you to hospital	25 (16.7%)	51 (34.0%)	28 (18.7%)	46 (30.7%)	76 (50.7%)	54 (49.3%)	150 (100%)
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Source: Compiled from Primary data.

This table reveals that decision making and dependency on children on health care of the respondents. Majority (31.3 per cent) of the male and 30 per cent of the female respondents said that the decision to go to hospital has been taken for them self. 20.7 per cent of the female and 18 per cent of the male respondents said that it has been taken by their children.

For 29.3 per cent of the female and 28 per cent of the male respondents are reported for hospital money has been given by their children. Remaining 21.3 per cent of the female and male respondents were paid by themselves.

Majority (34 per cent) of the female and 30.7 per cent of the male respondents said that their children took them to hospital. 18.7 per cent of the male and 16.7 per cent of the female respondents said that they went to hospital by self only.

Psychological Illnesses

Psychological Illnesses affects behavior, relationships, emotions, motivation, thinking, sleep and other bodily functions. The person who could mix well socially suddenly becomes isolated and keeps to themselves. Everything is too much trouble and personal appearance is neglected. Severe depression reduces motivation and slows mind and body. Often it distorts thinking and even memories, leaving the person preoccupied with negative themes such as poor physical health, guilt, self – reproach and unworthiness.

The respondents were asked to rate their agreement level on a 5 point scale ranging from ‘strongly agree’ to ‘strongly disagree’. The data was analysed with multiple dimensional scaling technique. The variable related to individual agreement level on symptoms of depression has been given in table 9.

TABLE NO.9.VARIABLES RELATED TO PSYCHOLOGICAL ILLNESSES

Sl.No	Factor	Variables related to Symptoms of depression
1	Q ₁	Sadness
2	Q ₂	Abandoning or losing interest in hobbies or other pleasurable pastimes
3	Q ₃	Social withdrawal and isolation
4	Q ₄	Weight loss or loss of appetite
5	Q ₅	Sleep disturbances
6	Q ₆	Loss of self-worth
7	Q ₇	Use of alcohol or other drugs
8	Q ₈	Fixation on death; suicidal thoughts or attempts

9	Q ₉	Unexplained or aggravated aches and pains
10	Q ₁₀	Feelings of hopelessness of helplessness
11	Q ₁₁	Anxiety and worries
12	Q ₁₂	Memory problems
13	Q ₁₃	Lack of motivation and energy
14	Q ₁₄	Slowed movement and speech
15	Q ₁₅	Irritability
16	Q ₁₆	Loss of interest in socializing and hobbies
17	Q ₁₇	Neglecting personal care

The result of the MDS shows that the stress value calculated by Kruskal's stress formula 1 for the matrix is .13508 indicating the good fit between data and the RSQ is .93818 illustrating that 93.818 percent of variance in the model is explained by the two dimensions.

TABLE NO.10.2 –DIMENSION RESULT

Stimulus	Stimulus	1	2
1	Sadness	.9993	.3497
2	Abandoning or losing interest in hobbies	.2432	1.9058
3	Social withdrawal and isolation	-.7104	1..7815
4	Weight loss or loss of appetite	1.3379	.1436
5	Sleep disturbances	1.4779	-.3543
6	Loss of self-worth	.6827	-.9325
7	Use of alcohol or other drugs	-3.2682	-.4481
8	suicidal thoughts or attempts	-2.7368	.2735
9	Unexplained or aggravated aches and pains	.3514	1.8458
10	Feelings of hopelessness of helplessness	.9705	-.2247
11	Anxiety and worries	.9051	-.2865
12	Memory problems	-.9655	-.3590
13	Lack of motivation and energy	-.6023	-.6307

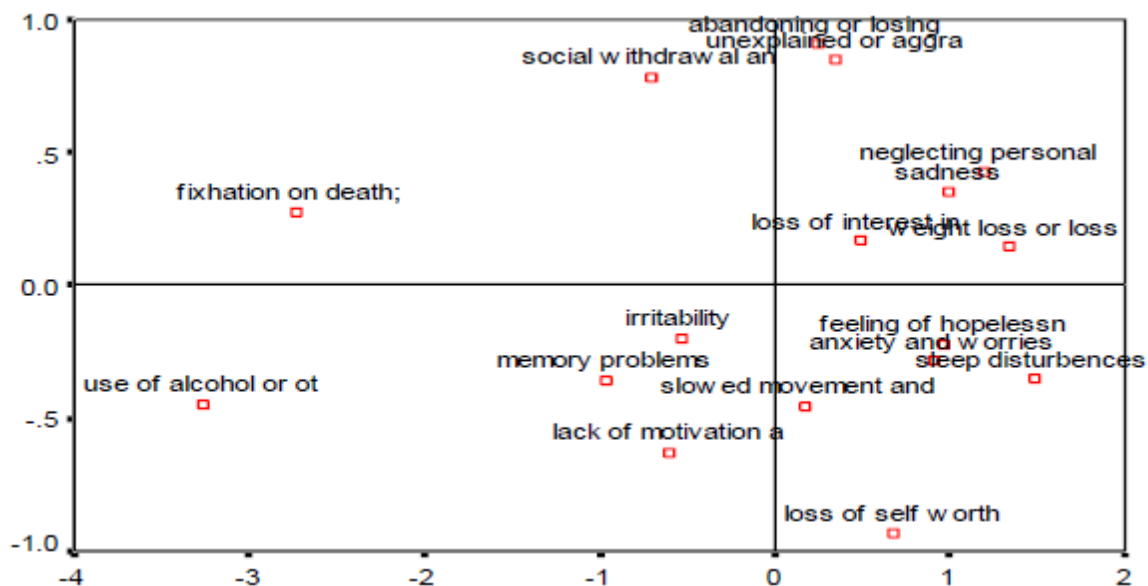
14	Slowed movement and speech	.1672	-.4572
15	Irritability	-.5328	-.2008
16	Loss of interest in socializing and hobbies	.4921	.1669
17	Neglecting personal care	1.1890	.4271

Source: compiled from primary data

In dimension 1 the factors which are having higher weightage are “weight loss or loss of appetite” (1.3379)’ (Q4), “sleep disturbance” (1.4779)’ (Q5), “neglecting personal care” (1.1890)’ (Q17) and these dimensions are named as **“chronic unexplained physical symptoms”**.

In dimension 2 the factors which are having higher weightage are “abandoning or losing interest in hobbies” (1.9058)’ (Q2), “social withdrawal and isolation” (1.7815)’ (Q3) and these dimensions are named as **“behavioral change”**

The results of the analysis can be extracted from the Euclidean model in the two Dimensional Graph.



Section IV Concluding Remark

Age is an important determinant of mental health. Old age is a period of transition when one has to deal not only with the physical aging, but also with the challenges affecting the mental and social well-being. Among the various mental disorders, depression accounts for the greatest burden among elderly. Depression decreases an individual's quality of life and increases dependence on others. If depression is left untreated, it can have significant clinical and social implications in the lives of the elderly. Early recognition, diagnosis, and initiation of treatment for psychological distress in elder people present opportunities for improving their quality of life,

preventing suffering or premature death, and maintaining optimal levels of function and independence. There is need to generate awareness among the general public, politicians and policy makers regarding multiple issues related to depression in ageing. Younger generation should be made aware of the importance of the elderly persons in the family and seek their suggestions and advice for the household problems. There is a need for studies in evaluating various aspects of depression among elder especially in rural areas.

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A Study of Implementing Positive Behavior Management in the Classroom

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Abstract

Teachers' classroom management practices have a direct impact on their students' probability of success. Positive behavior classroom management practices include (a) active instruction and supervision of students (i.e., teaching), (b) opportunities for students to respond, and (c) feedback to students. In this study, we examined the degree to which teachers implemented positive behavior classroom management practices and whether there was a relationship between use of those teacher behaviors and students' time engaged in instruction and rate of disruptions. Within educational institutions at all levels, the behavior of the students needs to be managed and members of the institutions are required to bring about improvements in the implementation of tasks and functions. The main purpose of this research paper is to understand the impact of classroom management on student's behavior. There have been cases, when students depict unacceptable behavior traits, which are required to get modified for leading to their effective growth and development. It is necessary to develop skills and capabilities among the students that are necessary to achieve the desired goals.

➤ Keywords:

Classroom management, Behavior Management, Positive Strategy, Improvements in Teacher Preparation and Professional Development, Improvements in Teacher Preparation and Professional Development, Improving Teacher Preparation in Classroom Management.

INTRODUCTION

In the present world, advanced and active society is intrinsically based on high technologies, which develop at a fast pace, requiring a current outline of adaptableness and suppleness, based on consistent services and capabilities. Research suggests that many teachers are underprepared for the behaviors that their students may bring to the classroom, resulting in challenges to teaching and learning. The purpose of this study was to examine the behavior management content included in preserves teacher preparation programs for general education and special education teachers rent outline of adaptableness and suppleness, based on consistent services and capabilities. The teachers need to become active, when they search for efficient strategies in making students think resourcefully and critically, in guiding them to work in teams, in directing them to determine and define the concepts, and in building stimulus by rising Students' self-esteem through ensuring their learning success. These factors are required to be considered by the teachers on a permanent basis these factors not only contribute in the growth and development of the students, but also in bringing efficiency in the teaching-learning methods. The management of the classroom in educational Institutions at all levels requires implementation of various strategies and approaches that have an impact upon the behavior of the students. For instance, maintenance of discipline is regarded as crucial and when it is

encouraged in the management of classrooms, then Students also learn to become more disciplined and are able to exercise self-control. In the Present existence, technology has played an imperative part in management of the classrooms and the learning and thinking patterns of the students have been strongly influenced by Innovative methods and advancements in technology. This study investigated preserves teachers' dispositions to implement positive and proactive strategies for managing behavior in the general education elementary.

Objectives of the study:

- This study aims to reveal misbehaviors, classroom management and discipline problems that Information Technology Teachers encountered, as well as underlying reasons and possible solutions of these problems by considering the views of parents, school administrators and teachers.
- A brief study based on practical ways of being a positive teacher, implementing positive behavior for students as well as classroom management.

Research Method

This method which is used in present study is based on psychological research method This factor influenced in Teachers classroom strategy and their experiences and in this research researcher implements positive behavior classroom management. Following were the chief influences which had great implementing on positive behavior in the classroom management.

Review of Literature

Teachers of elementary students see misbehavior and off-task behavior daily in their classrooms. Common minor misbehaviors or disruptive behaviors include defiance, disrespectful actions towards the teacher and peers, disruptive talking, avoiding work, and having a bad attitude Other minor misbehaviors are showing disrespect of property, off-task behaviors, talking during lessons, being tardy and not prepared, small acts of aggression, teasing and bullying, shouting out answers or talking out of turn, stealing, making inappropriate noises or making noises at inappropriate times, and using rude language . These disruptive behaviors can range from violent to minor. Violent behaviors involve stealing, assaulting others, and using weapons. These misbehaviors may be a result of a variety of discipline issues in the lives of students with their experiences at home. Discipline issues at home are cited as having a direct impact on the behavior patterns of children in their early elementary experiences. Students enter their elementary experience with a foundation of skills often taught mostly in their home environment. The way that their parents or caregivers have provided social interaction through praise, punishment, prompting, instructing, and modeling will influence the way that the student will respond to the same social interactions with their teacher.

Classroom Management:Classroom Management Strategies needed to successfully manage your classroom need to include:

Structure: Structure includes rules, visual schedules, Classroom job Charts, and the way you organize the desks and how you store or provide access to materials.

- Rules.

Seating plans that support the instruction that you will be using. Rows will not facilitate small group instruction, but islands or clusters may not facilitate the kind of attention you may want for large group instruction.

Visual schedule everything from sticker charts to encourage work completion to visual daily schedules to support transitions.

Accountability: You want to make your students accountable for their behavior as a structural underpinning of your management plan. There are a number of straightforward methods to create systems for accountability.

- A behavior chart for a classroom.
- Sticker charts to manage breaks and workflow.
- A token system. This will also appear under reinforcement, but it creates a visual way for students to account for completed work.

Reinforcement: Reinforcement will range from praise to break time. How you reinforce your student's work will depend on your students. Some will respond well to secondary reinforcers, like praise, privileges and having their name on a certificate or an "honors" board. Other students may need more concrete reinforcement, such as access to preferred activities, even food (for children for whom secondary reinforcement doesn't work.

➤ **Behavior Management:**

Behavior management refers to managing problem behaviors from specific children. It is helpful to do some triage to decide what behaviors are creating the most challenges to success in your classroom. Is the problem a specific child, or is it a problem with your classroom management plan?

In many cases, addressing a cluster of problem behaviors with a specific strategy may resolve some difficulties while at the same time teaching the replacement behavior while addressing group issues, it is equally important to address and intervene with individual students. There are a number of different strategies to use to teach the replacement behavior. Behavior management requires two kinds of interventions: proactive and reactive.

- Proactive approaches involve teaching the replacement, or desired behavior. Proactive approaches involve creating lots of opportunities to use the replacement behavior and reinforce them.
- Reactive approaches involve creating consequences or punishment for the undesired behavior. Even though the best way to create the behavior you desire is reinforce the replacement behavior, extinguishing a behavior is often not possible in a classroom setting. You need to provide some negative consequences in order to avoid seeing peers adopt a problem behavior because they only see the positive results of the behavior, whether it is tantrums or work refusal.

In order to create successful interventions and to create a Behavior Improvement Plan there are a number of strategies that will provide success:

➤ **Positive Strategies :**

1. Social narratives: Creating a social narrative that models the replacement behavior with the target student can be a powerful way to remind them of what the replacement behavior should look like. Students love having these social narrative books, and they have proven (There's lots of data) to be effective in changing behavior.
2. Behavior Contracts: A behavior contract will lay out the expected behaviors and both the reward and consequences for specific behaviors. I have found behavior contracts to be an essential part of success since it involves parents.
3. Home Notes: This might be considered both proactive and reactive responses. Still, providing parents ongoing feedback and providing hourly feedback to students makes this a powerful tool to focus on the desired behavior.

➤ **The Importance of Effective Classroom Management:**

The ability of teachers to organize classrooms and manage the behavior of their students is critical to achieving positive educational outcomes. Although sound behavior management does not guarantee effective instruction, it establishes the environmental context that makes good instruction possible. Reciprocally, highly effective instruction reduces, but does not eliminate, classroom behavior problems . A significant body of research also attests to the fact that classroom organization and behavior management competencies significantly influence the persistence of new teachers in teaching careers. New teachers typically express concerns about lacking effective means to handle the significant disruptive behavior of students. Teachers who have problems with behavior management and classroom discipline are frequently ineffective in the classroom, and they often report high levels of stress and symptoms of burnout.

➤ **Improvements in Teacher Preparation and Professional Development:**

Improving the ability of teachers to effectively manage classroom behavior requires a systematic approach to teacher preparation and ongoing professional development. There is no evidence to support the assumption that new teachers will just “pick up” classroom management skills given the experience and time. Although surveys indicate that experienced teachers have fewer concerns regarding classroom management, such surveys may be less an indication that teachers learn over time how to manage classrooms effectively and more a result of the fact that many teachers who did not learn classroom management skills simply have left the profession.

Thus, improved teacher preparation and professional development in classroom management are critical parts of the solution. Ongoing professional development in classroom management is essential for all teachers but especially important for new teachers. Effectively managing the classroom is much more difficult for new teachers, who may not have received sufficient training and who may be assigned to classes with a large percentage of at-risk students. Overwhelmed by the needs and often unexpectedly disruptive behaviors of their students, these new teachers often are more reactive and more likely to respond to a student’s inappropriate

behavior by removing the student from instruction. Thus, students who already are at risk for poor academic and behavioral outcomes receive less instruction, and they fall further behind; subsequently, their minor behavioral problems escalate and they are more likely to be inappropriately referred for special education services.

➤ **Improving Teacher Preparation in Classroom Management-**

Changes to teacher preparation programs should focus on the following two recommendations: (1) provide teacher candidates with instructional approaches for classroom management through coursework and guided practice with feedback, and (2) address the challenges facing teacher candidates and new teachers in creating a positive classroom context.

Classroom Management through Coursework and Guided Practice With Feedback Teachers must focus on effective instructional strategies to prevent academic and behavior difficulties and thereby facilitate increased student achievement— especially among poor and minority students who tend to lag behind their more affluent peers. Effective teachers have higher rates of positive student responses to their instruction Students who are attending to academic tasks cannot at the same time be engaged in disruptive, off-task behavior. Effective instruction minimizes disruptive behavior through higher rates of academic engagement. As a result, the teacher may remove the demand for their engagement or may remove the offending students from the instructional environment. Likewise, if the instructional level of the materials is too easy for students, they may engage in inappropriate behaviors out of boredom and lack of challenge. Increases in on-task behavior, task completion, and comprehension are positively associated with providing student materials that are at appropriate levels of instructional difficulty. Students who are actively engaged and provided with frequent opportunities to respond to academic tasks are less disruptive and demonstrate improved academic skills.

Effective classroom management requires a comprehensive approach that includes the following:

- Structuring the school and classroom environment.
- Actively supervising student engagement.
- Implementing classroom rules and routines.
- Enacting procedures that encourage appropriate behavior
- Using behavior reduction strategies.
- Collecting and using data to monitor student behavior, and modifying classroom management procedures as needed.

Conclusion:The ability of teachers to organize classrooms and manage the behavior of their students is critical to positive educational outcomes. Comprehensive teacher preparation and

professional development in effective classroom organization and behavior management is therefore needed to improve outcomes for students in general and special education. Teacher preparation programs should provide both special education and general education teacher candidates with coursework and guided practice with feedback on instructional approaches to classroom management. Highly effective instruction does not completely eliminate problem behavior, but it will reduce such behavior by encouraging higher rates of academic engagement and on-task behavior. Also, highly effective instruction makes classroom organization and behavior management significantly easier. Within educational institutions, it is essential for the teachers to depict the behavioral traits that would encourage and motivate the students towards learning. The management of the classroom should create an environment, in which the students should feel and protected. Classroom management consists of many consistent and intricate dimensions arising from class and environment. The teacher, as the class manager, is expected to lead the class environment, as stated by considering these proportions. Another important aspect of classroom management is to create a proper learning environment and to prepare the physical conditions of class. not only are the already present things pedagogically affective, so are their arrangement and aesthetical appearance. A well prepared physical environment and order eases the learning and teaching process and can enhance the class participation of student. On the country, a dismal, noisy and ill-prepared classroom environment negatively effects the participation of students in activities and learning.

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Impact of Social media Influencers on the Cosmetic Industry and the Buying Behaviour of Consumers

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Abstract

The present day market economy is highly unpredictable and unreliable. Ever since the biggest economic decision made by the government on Demonetizing the currency trade has seen a downfall in India and the conditions don't seem to turn better any time soon. The only efforts can be made by understanding the situations better and by knowing well as to how the consumers react to different advertisements and click baits that they see on the social media platforms. For today's commerce simply upholding, low costs, discounts or coupons have lost their significance, the least are they drawing the lowest amount of consumers to be attracted. In the entire skim of E-Commerce is looked at the future angular reality of trade and commerce in the developed as well as the developing nations with the following trend in the upcoming years.

INTRODUCTION

With the rise in the un predictableness of the market at every step of the way and business hitting the lowest of its times in India the only breakeven that there is seems to be studying and finding out a relation with new techniques as to how to manipulate social media platforms to enhance the current market situations of trade specially in the cosmetic industry. No one in today's date would purchase any product without knowing the insights about it. Hence, a need of finding various relations as to what goes with the trend and what makes a better impact on the market and the target audience will make a better impact on the overall industry. The market escalation of the celebrity endorsed textile brands and showrooms and the impact of the same has to be analysed in this context. How these influencers get a hold on their 'subscribers' 'followers' and use that for the brand that they work with will be put to perspective. This study attempts to pay keen observation towards the Cosmetic Industry Per say. The brand is a deliberate source of weapon for every firm to face stiff competition. Creating a brand image, perceptive ways to keep and manage it well are becoming keys to triumph in the market and a source of competitive advantage. In order to pick up the visibility of a brand and also to augment its presence or likeness, advertisement has turned out to be one of the most⁶ imperative tools. Celebrity endorsement has been established as one of the most popular tools of advertising in recent times. It has developed into an inclination and apparent as a captivating modus operandi for product marketing and brand building. Among the various methods of brand building techniques, through

1) ⁶www.academia.edu

2) Catherine Roche, Patrick Ducasse, Carol Liao, and Cliff Grevler, "Consumer Products Retail Competing In The New World of Luxury", June, 2010

advertisement, celebrity endorsement has become a novel and most accepted technique among the business fraternity. In fact, the rush for celebrity endorsement was in full swing as a notable trend in late 1990's and currently, it is abound with an indispensable prerequisite, even while the firms continuing with a galore of advertisements and sales promotion activities. Celebrities enjoy public acknowledgment and mostly they are the connoisseurs of their fields and having wider influence in public life. "A sign of a celebrity is that his name is often worth more than his services" was a famous observation. Traits like pleasant appearance, astonishing life style and unique skills can be associated with them.

According to Mc Cracken, a celebrity could be defined as, "any individual who enjoys public recognition and who uses this recognition when they appear in the advertisement in front of the consumers". They include well- known people from the world of sports, movies, entertainment, arts, music, and media and thus they are generally associated with a positive image. The status and fame of the celebrities is exploited along with the brand, accordingly by supporting the brand further.

The brand gets speedy and broad consideration from the populace as they see a popular face in the advertisements. "Beauty is a greater recommendation than any letter of introduction"⁷ was what Aristotle had stated. This assertion rightly accepted because many products across the world today depend on celebrity endorsements to advertise their products. Celebrity endorsements play an important role in Cosmetic industry business. There is almost never an advertisement without a popular face. Although with the change with the trend so does the title "popular celebrity" bear a different meaning today? The term celebrity isn't used a whole just for the actors this has now been affirmative to other terms like "Content creators" or "Social Media Influencers".

With the change of mode of entertainment for people which was earlier restricted to only Television and sitcoms has not taken a new direction of YouTube and Social Media Platforms where people watch the content created by an individual and keep themselves subscribed to those who are the best at what they do. All sorts of content creators, create various content and enact those or prepare a musical or dance or perform some other sort of art and catch the attention of the crowd. These group of normal individuals come together to be called "Content creators". One such kind is creators or influencers, who review, test, produce various cosmetic products and make the reviews available to their audience.

Whether this new social media world of keeping in touch with everyone and influencing people thereby making business is actually the new way of breaking grounds or is it just another trend that would go away with time is the question that this research will put up to.

³ <http://thinkexist.com/quotation>

⁴ <https://shrts.in/nP3M>

OBJECTIVES OF THE STUDY

- 1) Learning about the mechanism of how these Social Media Influencers become a brand.
- 2) How they build an audience that is relative to the endorsements they pursue.
- 3) How brands take notice of these people when the whole platform is such a huge space and how they make sure that they are the perfect fit.
- 4) How and what strategies do they have to follow to make their product or brand gain the right attention from the right type of audience. For e.g., Philips straightening iron endorsements would make most business from women as opposed to men. How and what do they do to target the right audience on a social media platform where no one has absolute control as to who is watching from behind the screen
- 5) If there is any relationship at all with the correct types of endorsements and good business opportunities.

HYPOTHESIS

H1. There is no significant relationship between personal factors of respondents and occasion to buy cosmetic products.

H2. There is no significant relationship between social media platforms and the endorsements and this type of business is just a trend where the future is unpredictable and unreliable i.e., if the endorsement company doesn't see you and your audiences as the correct fit, you are extracted from an opportunity without being approached about it.

H3. There is no significant relationship between the curiosity about the favourite and the most ideal influencer, the audience would be attracted the same or even more by a celebrity.

H4. There is no significant relationship between these endorsements and the brands and their businesses and they cannot be benefited from the different strategies of these social media platforms.

RESEARCH METHODOLOGY

In order to study the impact of celebrity endorsement on brand building and buying behaviour of consumers, the researcher had collected both primary and secondary data. Primary data were collected from 100 cosmetic users/consumers. Besides primary data, secondary data were also used. The secondary data were collected from various publications of the State Planning Board, Department of Economics and Statistics, Department of Textile, published and unpublished reports, documents, articles, working papers, published and unpublished research dissertations and from the relevant websites.

REVIEW OF LITERATURE: A brief sketch of previous studies and surveys in these areas is presented in the following section. (Only few are recorded in this paper)

1)According to the Merriam-Webster dictionary, social media refers to „the forms of electronic communication (as web sites for social networking and microblogging), through which users create online communities to share information, ideas, personal messages, and other content (as videos)“.

2)The Webopedia describes social media as “a term used to describe a variety of web-based platforms, applications and technologies that enable people to socially interact with one another online. Some examples of social media sites and applications include Facebook, YouTube, Del.icio.us, Twitter, Digg, blogs and other sites that have content based on user participation and user-generated content (UGC), the Oxford online dictionary defines it as websites and applications that enable users to create and share content or to participate in social networking.

3) Social media is complex due to the sheer number and variety of channels and vehicles being launched in the webspace all the time (Tuten & Solomon, 2016). The use of these channels are not limited to socialising. Social media is used by individuals to gratify four major utilitarian functions – (1) socialising (making friends and building relationships),(2) expressing (sharing content and seeking attention), (3) recreation (interact, play games, read and watch content) and (4) information (getting news, product, service and promotional information and keeping up with friends on social media) (Krithika G.K. & Sanjeev Kumar K.M., 2018).

4)Tuten and Soloman in their book on social media marketing have organised social media into four zones based on the purpose that social media serves. Zone 1: Social Community - serves the purpose of sharing, socialising and conversing Zone 2: Social Publishing - providesfor editorial commercial and user generated content Zone 3: Social Entertainment – includes media like games, music, art etc. Zone 4 Social Commerce - channels that help in customer relationship management, customer service, retailing, sales, human resources etc. This zoning helps in understanding and categorising social media better. The authors say that the zones are „not cut in stone“ thereby they are permeable.

5)Social Media Marketing 2e. SAGE Publications India Pvt. Ltd. Social media websites enable their users to create, build and maintain relationships that were not previously possible with a large and extended network of contacts. They can also provide a company with the potential to reach this large network of contacts (Enders et al., 2008). Thereby this so called “social media” is a burgeoning platform of customers and consumer information for marketers. The marketers can gather a lot of information with respect to viewership and usage habits of the users of these media platforms. So there is a need to rear the channels of social media to make them effective marketing tools for reaching and engaging consumers.

6) 2.2. Marketing Strategy, Integrated Marketing Communications and Social Media Marketing Marketing strategy is the rationality used by businesses in order to achieve their marketing objectives of creating customer value and building profitable relationships. The company first decides the customers (markets) to serve, satisfying customers in those markets (segments) with

the help of a well-designed marketing mix which consists of the 4 Ps of marketing - product, price, place and promotion (Kotler & Armstrong, Principles of Marketing, 2009). Social Media actually enables consumers to voice their opinions about products and services and participate in their creation as well. Marketing objectives of businesses are achieved with the help of the marketing mix. There is a need for the fifth „P“ to the marketing mix, namely „Participation“. Since social media is driven by user participation and is transforming the way consumers live as well as the way organisations do business today,

7)Tuten & Soloman (2016) rightly term social media as the fifth „P“ of Marketing. Moreover, the expanding number of internet users, high speed connections, ease of use, and the swift distribution of social media; more firms are embracing a pertinent marketing strategy (Goi, 2014; Zhou & Wang, 2014).

8)Kamran Jawaid had observed that the influencer attraction is the first contact between the customer’s eye and the visuals of advertisement of mobile phone brands. Although other factors of mobile phone buying behaviour related to pricing, warranty, specifications and advertising frequency exists, attractive celebrity is the first door to invite the customer for finding other factors related to the mobile phone brands.

9)Sachin Sharma had stated that the effectiveness of celebrity endorsements in India is not properly explained by existing theories. There are instances of successful and unsuccessful celebrity endorsements, film stars and cricket players that dominate the celebrity endorsements and the changing demographic profile with predominantly young customers profile can have an impact on the strategies for celebrity endorsements.

10)Naveed Ahmed had seen that in celebrity endorsement, credibility of endorsing the celebrity matters for the consumer before the endorsed product and also the experience of the celebrity with that product usage. Companies using celebrity endorsement strategy for their promotion must carefully select the endorsing celebrity with relatively high credibility.

11)Adeyanju Apejoye had suggested that celebrity endorsed advertisement has a significant influence on students’ purchase intention. The study therefore recommended that the various elements involved in producing both celebrity endorsed and non- celebrity endorsed adverts should be carefully mixed together in order to achieve desired results. Likewise, the image of a celebrity should be scrutinized before such a celebrity endorses an advert in order to not cast the product in negative light.

12)Bollywood star endorsers were more effective than sports stars and female endorsers were more effective than male star endorsers. The perception of respondents about endorsed product quality is good.

Bimal Anjum in their study had revealed that celebrity endorsers had used by the companies for brand equity. It also showed that consumer think that celebrity endorsed advertisement are

reliable and they have the knowledge. Consumers feel associated and it has also helped in influencing the demand of the products.

FINDING BASED ON REVIEWS AND INTERVIEWS

- 1) Social Media for the cosmetic industry has forever changed the way that people perceive Beauty. From putting things on the face, getting any part of the body restructured. It doesn't play a very important role as a Business Potential but also has commendable hold on the people's personal preferences. Social networks give businesses the means to engage with their audience in a direct way, thus reducing the need for intermediaries such as retailers, modelling agencies, and even advertisers. Some companies are finding it difficult to adjust to this new landscape, while others are embracing the changes wholeheartedly.
- 2) While there is a wealth of information available online on the topic of social media, it might be a bit more difficult to find content that explores how they have impacted the cosmetic industry in particular. So in order to contribute to this small, but nonetheless growing, pool of information, we have created a short, introductory primer on the topic.
- 3) Trends: As of 2018, social media providers have gathered more than 2.5 billion people in their platforms, giving them the ability to track and publish their online behaviour. These large data-sets have in turn made it possible to map out various sorts of trends, some of which have immediate relevance for cosmetics companies. The ability to directly monitor purchasing patterns for cosmetic products, popular makeup styles, or seasonal preferences regarding colour, has been nothing short of a game-changer for the cosmetic industry.
- 4) Influencers, Social networks brought about the emergence of a new kind of celebrity: the social media influencer. These individuals attract a large following simply by voicing their opinions, expressing their tastes, and sharing content they like. Their ability to influence big groups of people makes them powerful allies for cosmetics companies because the cosmetic industry is one largely based on appearances and perceptions.
- 5) There are several ways for a cosmetics company to develop a relationship with an influencer. One is to establish a sponsorship deal, whereby the person in question would explicitly promote company products. Another one would be to offer perks to brand advocates, which are individuals who are already doing a kind of promotional work for your company, free of charge.
- 6) Content: Social media users had initially flocked to these networks because they offered an alternative approach to creating, consuming and sharing content. More specifically, they were trying to get away from sterile, corporate-looking articles, images and videos, in order to find something more relatable and authentic. Fortunately, there is nothing stopping cosmetics companies from creating the kind of content that matches the tastes of the modern audience.

There are numerous tried-and-tested content creation strategies that a cosmetics company can employ to better engage with their intended audience. One of the more popular ones involves posting images of regular people wearing makeup in a natural setting, to show how cosmetic products look in practice. Another would be to offer tutorials and video-guides on how to apply and remove makeup. The key is to present cosmetics as something that is used by regular people on the street.

7)Advertising-Finally, social media can be used as a channel for explicit advertising. Each network has its own rules and guidelines for creating ads, monetization, and targeting. YouTube plays ads in front, behind, and during videos, Facebook displays sponsored posts in the newsfeeds of their users, and so does Instagram, LinkedIn offers the option to send sponsored mail, etc. Ideally, a cosmetics company should use all available means of advertising in order to reach out to the widest possible audience.

Cosmetics companies stand much to gain by incorporating social media into their overall business strategy. With the right combination content, advertising, and audience outreach, a cosmetics company will go a long way in ensuring that its future is one defined by long-term growth and success.

8) Social media influencers are the latest drivers for cosmetic companies like Lakme, Estee Lauder and MAC, as well as online platforms like Nykaa and Amazon India. Beauty continues to be one of the most popular and fastest growing categories on YouTube, with 100% year-on-year growth.

9)Shruti Arjun Anand, a 33-year-old with a BTech degree, is traipsing through her beauty channels on YouTube with a streak of eyeliner, a brush of blush, bold lipstick and helpful tips in Hindi. She owns the top two beauty channels on YouTube India: Anaysa — with its Eyeliner for Beginners and Manicure at Home — is No. 1 with 51.9 lakh subscribers, while her eponymous channel Shruti Arjun Anand is No. 2 with 33.7 lakh subscribers.

10)Meanwhile, in Gurgaon, Devina Malhotra Chadha shoots short videos at home. Her streaked hair held in place by a red bow, a few red bangles on her hand, she starts with a “Sat Sri Akal” before she holds forth on “foundation hacks” on her website guiltybytes.com. The 27-year-old says, “I don’t look like a celebrity myself and I understand the problems faced by Indian women about mixers and shades that suit our skin.”

11)Mumbai-based Gia Kashyap, who runs a popular blog called GiaSaysThat, says, “The market for beauty influencers opened up in the last few years mainly because we bridge the gap between reality and fiction. While make-up artists do a wonderful job for shoots and movies, influencers show, through photos or videos, how they do makeup on their own, which is more relatable,” she says. Gia Kashyap, Mumbai Make-up enthusiast; blogs at GiaSaysThat on make-up and beauty since 2010 Social Media Following Facebook: 3,54,500+, Instagram: 1,27,000, Twitter: 9,000+

12)Nykaa, which banks on beauty influencers, bloggers and YouTubers in a big way, chooses them based on the quality of their content, the number of people they reach and the kind of responses they get. “Research shows our consumers make purchase decisions based on peer reviews and online recommendations. Hence we find this the best way to engage with them,” says Reena Chhabra, CEO of FSN Brands, the private label arm of Nykaa. Chhabra says contracts with influencers vary: it could be for a certain period or for particular launches. The West has been lamenting the impending death of the online influencer industry, but in India, 73% of companies surveyed by influencer platform Buzzoka say they plan to increase their budgetary allocation for influencers. Chadha monetises her blog, which has 45,000 subscribers through pay-per-click ads and by selling banner space to brands. But she swears by content collaboration. “Beauty brands reach out to influencers like me to run campaigns across social media platforms — You-Tube, Facebook, Twitter and Instagram,” says Chadha who creates a social media campaign to create a buzz around products at least once a week.

13)Nina Shah, cofounder of India Make upShow. “Though the Indian cosmetics industry is a miniscule 3-4% of the \$220 billion globally, the rise in the consumption of beauty content on several digital platforms, including Instagram, YouTube and Facebook, is helping its growth in a big way.”

14)Himanshi Tekwani, a postgraduate student from Jaipur, runs a YouTube channel, That-Glam Girl, which boasts 25 lakh subscribers. She posts two videos a week in which she talks about home-grown solutions for beauty. “I work only when I get time off studies, but revenues are growing and sometimes I make Rs 3 lakh to Rs 4 lakh a month,” she says Himanshi Tekwani, 23, Jaipur An MBA student. She started a YouTube channel called ThatGlamGirl in 2016 where she posts videos of DIY, homemade beauty solutions Social Media Following Instagram: 53,500 YouTube: 25 lakh subscribers Revenue Stream: Posts two videos a week and makes Rs 3-4 lakh a month through ads and product endorsements Beauty continues to be one of the most popular and fastest growing categories on YouTube, with 100% year-on-year growth. “From skin to nails and makeup to style tips, people are coming to YouTube for all kinds of beauty-related content, both for consumption and to learn something new. Channels on homemade beauty remedies in different Indian languages are also gaining a lot of popularity,” says Marc Lefkowitz, head of You-Tube content creator & artist development, Asia Pacific.

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Proliferation of Technologies in the Indian Banking Industry

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Abstract

The term digitisation and digitalisation are used interchangeably. Digitization is the process of converting data into digital format. Digitalization means the adoption of technology. With digitisation becoming inevitable in many industries, with banking sector no exception, banks are able to reach out to more number of customers and better services with the help of adoption of technology. The advancements in digital technology have transformed the modus operandi of banks and other financial institutions. This paper reviews the theoretical literature on the digital and information technology proliferation in the Indian banking industry. The present study is based on secondary data. The data has been extracted from the various sources like publications from government of India, various data releases of RBI and other research articles. Digital banking has reduced the operating costs of banks, which in turn has led to more profits for the banks. Easy use of digital banking can accelerate the financial inclusion and catalyse the integration of unbanked economy to the mainstream.

Key words: Digitalization, Digital Technology, Artificial Intelligence, Financial Inclusion

INTRODUCTION

Indian Banking industry is undergoing a rapid change in the technology. It was in the early 90s computerisation was brought into the banking system. From there on it has underwent various phases' right from core banking solutions to adaption of Artificial Intelligence and Humanoids in the recent past. In fact, today's technology has moved banking towards a whole new paradigm shift. Not only have the services or products offered by banks moved way beyond conventional banking, but access to these services has become a round the clock. Most global banks can today be accessed on smart phone or other smart devices, PC via internet or at the neighbourhood ATM or kiosk 24/7.

Some of the major trends as described by RBI during the year 1998 is as below:

Indian Situation	Developed Economies
<ul style="list-style-type: none"> * Buy technology rather than considering other than alternatives * All banks to all people * Branch Network * Distributed Processing * Distributed Appraisal * Rules/Regulation driven * Bank at nearest bank * Walk to your branch * Little choice in types of accounts * Paper based, wire remittances only intra-bank * Directed credit, no knowledge rules * Delayed, reactive approvals * Regulations to force credit to underprivileged 	<ul style="list-style-type: none"> * Buy technology or outsource it. * Specialised banks targeting specific segments of the market * PCs, Internet, Phone * Centralised processing * Centralised appraisals by specialised teams * Bank with most friendly bank * ATM, PC, Telephone, Internet * Wide array of products * Account to Account, Interbank EFT Objective, data based assessment * Proactive, pre-approved credits * Regulations to prevent discrimination

The challenge for India, at that time, very clearly was to integrate this retail/corporate model into a rural/urban one, which has become realm at present with the new technology developments.

VARIOUS COMMITTEES ON COMPUTERIZATION

Beginning with the year 1983, a no. of committees on computerization have been set up by RBI. The summary of recommendations of these committees are given as under:

Rangarajan Committee (1983-1st committee)

- Introduction of mechanization and computerization at branch, regional, zonal and Head office level with a view to bring some level of positive change in functioning of banks.
- Model I of branch mechanization by use of microprocessor based stand-alone ALPMs.
- Model II of branch mechanization by use of single microprocessor based system of large capacity
- Installation of mainframe and mini computers at controlling offices.

Rangarajan Committee (1988-2nd committee)

- Set the pace of competition amongst banks in use of computers. Full computerization of 2500 branches at 30 high activity centres with daily vouchers upto 750.
- Branches to have mainframe computers with required no. of online terminals.
- RO/ZO/HO to be computerized.
- Banks to get networked.

- New services should be designed for better customer service. Staff training in computerization should be given priority.

Saraf Committee (1994)

- Remittance facility for customers called electronic funds transfer (EFT) and suitable legislation on the pattern of EFT Act 1978 of US.
- Introduction of delivery vs payment (DVP) for reporting of Subsidiary General Ledger (SGL) transactions in govt. securities.
- Use of NICNET for reporting of currency chest operations to obviate delays in reporting.
- Use of NICNET for reporting govt. transactions for settlement purpose.
- Introduction of electronic clearing service (ECS) for electronic payment of dividend, interest payments in bulk.
- Cheque truncation system for cheques up to Rs.5000.
- Physical reach of BANKNET to be extended to all centres, to increase speed of transmission, extensive use of RBINET.
- All banks/institutions authorized by RBI should join SWIFT and linking of A and B category branches to SWIFT.

Vasudevan Committee (1998)

- Communication infrastructure and use of INFINET (participating tanks may create their own networks and link their networks with INFINET).
- Standardization and security (IDRBT may be appointed as certification agency for security management).
- Outsourcing of technology and services (banks may set up IT subsidiaries which should be closely connected to technology solution providers).
- Computerisation of govt. transactions (all branches doing govt. business should be computerized).
- Data warehousing, data-mining and management information system.

Shere Committee (1994)

- Judicial combination of regulatory and contractual models for development of technology in India.
- Introduction of a country-wide intra-bank funds transfer system. Introduction of more EFTS by banks. RBI's EFT to be restricted to high value transactions under RTGS.
- IT support for Urban Cooperative Banks: R Gandhi
- Technology Upgradation of RRBs: Shri G. Srinivasan
- Working Group on Screen Based Trading in Govt Securities: Dr.R.H.Patil
- Expert Group on Internet Deployment of Central Database Management System (CDBMS)

Prof.A.Vaidyanathan

- Cheque Truncation and E- cheques: Dr. R.B.Burman
- B Sambamurthy committee (Director IDRBT) : Technical committee on Mobile banking
- Committee on Computer Audit: Shri A.L. Narasimhan
- Committee on Payment Systems: Dr R H Path
- Working Group on Electronic Money: Mr .Zarir J. Cama
- Information systems audit policy for the banking and financial sector & ALSO EBT (Electronic Benefit for Transfer which facilitates payment to reach the intended beneficiaries of Govt. sponsored schemes through bank account): Dr. R.B.Burman

- **Technical Group on Market Integrity: Shri C.R. Muralidharan**

While the government of India has been promoting cashless economy for a while now, supported by moves such as demonetisation, people all across the world believe that cash will actually vanish by 2035 in major economies. The G-10 countries — the Group of 11 wealthy nations — will stop using cash as currency by the year 2035, a survey report said. “Around the world, there is a building consensus that cash is on the way out,” Bloomberg found in its recent New Economy global survey. Bloomberg also said that globally, more than half of the respondents strongly agree or agree that the G-10 will no longer use cash as a medium of exchange in 2035. Also, participants from emerging countries are slightly more inclined towards this belief compared to their developed countries counterparts. _ Source: Financial Express

The rise of digital wallet phenomenon like PhonePe, Paytm is largely accepted to be associated with demonetisation. The digital payment revolution in India has forced banks and FIs equipping their portals for digital transactions and inch towards making India cash less economy.

Digital India is now the buzzword where in the present scenario a chat wala, an autorickshaw driver, a street vendor accepts payments using QR Code based “Scan and Pay “facility. Thus Banks have become an integral part of our life, leaving banks with no options other than to adapt to the latest technologies and enrich the customer experience.

Objectives of the Study

1. To study the role of digitization in Indian banking.
2. To study the digital banking trends in India.
3. To study the current trends in digital banking.

Research Methodology

The present research is a descriptive study and is based on secondary data. The data has been extracted from publications from Government of India, various data releases of RBI and various other sources of research articles.

Role of Digitization and Digital Bank Trends in India

The first step towards digital transformation in banking is Magnetic Ink Character Recognition (MICR). MICR helps in the sorting and processing of cheques with each bank branch having an MICR code. In order to speed up the process and minimise errors banks began using computer technology with standard desktop personal computers and local area networks (LAN). As the networks grew and banks began to connect together, Core banking came into being. Centralized Online Real time Exchange (CORE) banking allowed customers to perform financial transactions and access their account from any of the participating bank branches. These services made it easier for customers to operate their account and slowly led to the “Anytime, Anywhere Banking”. Then Automated Teller Machine (ATMs) came into existence and electronic fund transfers became possible. The year 1996- 98 was the period when Internet banking was adopted. Few private players like ICICI, Citibank, Indus Ind Bank and HDFC Bank were the early ones to adopt the technology in 1999. Reserve bank of India then set up a ‘Working Group on Internet Banking’ to examine different aspects of internet banking. Starting internet banking with

elementary functions such as providing information about interest rates, checking account balances and computing loan eligibility, the banks eventually extended their services to online bill payment, transfer of funds between accounts and cash management services for corporates. This was followed by facilitation of payment for e-commerce transactions, by directly debiting bank accounts or through credit cards. Online banking and Tele banking appearances, thus facilitated different modes of online fund transfers were instituted like Real Time Gross Settlement (RTGS), Immediate Payment System (IMPS). National Electronics Fund Transfer (NEFT) and National Electronic Clearing Service (NECS). Recent years have seen the growth in mobile banking services and other innovative services online. A high penetration of smartphones and internet connections, coupled with a preference for non-branch banking channels, as well as advent of regulations in this sector has brought about a favourable shift in the consumer behaviour, indicating that a period of premier digital banking is approaching.

India's internet users' has exceeded half a billion people i.e. at 566 million, majorly driven by rural internet growth and usage. In ICUBE 2018 report which tracks digital adoption and usage trends in India, it observed 40 percent overall internet penetration. Of the total user base, 87 % (493 million) Indians, are regular users, defined as having accessed internet in last 30 days. Nearly 293 million active internet users reside in urban India, while there are 200 million active users in rural India. The report found that 97 % of users use mobile phone as one of the devices to access internet. "Increased availability of bandwidth, cheap data plans and increased awareness driven by government programmes seem to have rapidly bridged the digital gap between urban and rural India. Consequently, the penetration in rural India has increased from 9% in 2015 to 25% in 2018," the report added.

India is now seeing a rise in the population of tech savvy youth, who are already at ease with handling their financial transactions. As this generation matures, in both the rural and urban India, digital banking is for sure to witness a robust boost.

Recent Trends in Digital Banking

Many financial service providers have started using Artificial Intelligence technologies like predictive analytics, voice recognition, data analytics etc. For their AI initiatives over the last few years, they have gained accolades and user attention. These are listed below:

State Bank Of India (SBI): SBI is currently using an AI-based solution developed by Chapdex, the winning team from its first national hackathon, "Code for bank". On the front desk, it uses SIA chatbot, an AI-powered chat assistant developed by Payjo, a startup based in Silicon Valley and Bengaluru. It addresses customer enquiries instantly and helps them with everyday banking tasks just like a bank representative.

Bank of Baroda: BoB has set up of hi-tech digital branch equipped with advanced gadgets like artificial intelligence robot named Baroda Brainy and Digital Lab with free Wi-Fi services.

Allahabad Bank: In a media statement earlier, the Allahabad bank said that its app 'emPower' is scheduled to get major enhancements like Chatbot and artificial intelligence-based ecommerce payments.

Andhra Bank: Bengaluru-based AI startup, Floatbot has launched AI Chatbot integrated with Core Banking Servers of Andhra Bank, to digitally engage and automate customer support for its 5 Crore customers. Floatbot will also develop a chatbot for twenty thousand plus internal employees of Andhra Bank to automate onboarding and training.

YES Bank: It has partnered with Gupshup, a bot platform, to launch ‘YES mPower’ – a banking chatbot for its loan product. Another AI product **YES ROBOT** is equipped to answer consumer’s banking related queries anytime, anywhere, without the hassle of waiting for on-call or searching online. Also, YES BANK was the 1st Bank in India to introduce chatbot based banking with the launch of YES TAG in April 2016 which allows customers to perform banking transactions on various social messengers.

HDFC Bank: It has developed an AI-based chatbot, “Eva”, built by Bengaluru-based Senseforth AI Research. Eva can assimilate knowledge from thousands of sources and provide simple answers in less than 0.4 seconds. Going forward, Eva would be able to handle real banking transactions as well. HDFC is also experimenting with in-store robotic applications and launched a prototype robot IRA (“Intelligent Robotic Assistant”).

ICICI Bank: It has deployed software robotics in 200+ business processes across various functions of the company, created mostly in-house using AI features such as facial and voice recognition, natural language processing, machine learning and bots among others. The software robots at ICICI Bank are configured to capture and interpret information from systems, recognize patterns and run business processes across multiple applications to execute activities. One such product is its AI-based chatbot, named iPal, which helps in answering queries, helping in financial transactions and discovering new features.

Axis Bank: It launched an AI-enabled app that uses natural language processing to enable conversational banking that helps consumers with financial and non-financial transactions, queries and product information.

Canara Bank: It launched Mitra, a humanoid robot developed by Bengaluru-based Invento Robotics which helps customers navigate the bank. Another one Candi, which is slightly smaller than Mitra is supplementing the human resource.

Punjab National Bank: In 2018, the bank announced its plan to implement AI in account reconciliation as well as using analytics to improve its audit systems. The move came in after the infamous debilitating fraud of approximately INR 20K Cr, carried out by the pair of Nirav Modi and Mehul Choksi in February 2018, which almost paralysed the bank’s operation for a short time.

IndusInd Bank: It has launched Alexa Skill, ‘IndusAssist’, using which bank account holders can conduct financial and non-financial banking transactions with Alexa, Amazon’s virtual assistant.

City Union Bank: It launched the banking robot, Lakshmi. The robot can interact with customers on more than 125 subjects. Apart from answering generic questions, the robot is also programmed to connect with the core banking solution.

Digital Transactions in India

RBI policy and Fintech companies are transforming the financial payment services and progressing at rapid pace, ensuring safety, managing security and efficient payment systems to build a less-cash economy.

Reserve Bank has issued master directions to regulate retail participation in Peer-to-Peer (P2P) sectors. To ensure greater availability, the Reserve Bank has extended the window of RTGS customer transactions by 1.5 hours. The Reserve Bank has also made NEFT available 24x7. Reserve Bank has implemented an ‘Ombudsman Scheme for Digital Transactions’ to provide an economical and expeditious grievance redressal mechanism for strengthening consumer confidence in digital channels. To study the Indian payment ecosystem and its challenges, a High Level Committee chaired by Shri Nandan Nilekani submitted a report on Deepening of Digital Payments constituted by the Reserve Bank during May 2019. It reviews the level of digitisation and recommends ways to encourage its adoption. It also suggests ways and means to strengthen security aspects of digital payment infrastructure and induce customer confidence in digital transactions. The Reserve Bank, in one of its Bi-monthly Monetary Policy 2019-20, decided to do away with charges levied on RTGS and NEFT transactions.

Table: Digital Transactions						
	2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
	Value (₹ billion)			Volume (million)		
RTGS Customer Transactions	8,49,951	10,36,699	11,84,368	104	121	133
RTGS Interbank Transactions	1,31,953	1,30,426	1,72,514	4	4	3
Retail Electronic Clearing (ECS, NEFT, NACH, IMPS)	1,32,250	1,92,018	2,58,745	4,205	5,467	7,113
Cards Usage (PoS)	6,583	9,190	11,969	3,486	4,749	6,177
Prepaid Payment Instruments	838	1,416	2,129	1,963	3,459	4,604
UPI (including BHIM)	69	1,098	8,770	18	915	5,343
% of Increase in UPI Transactions over previous year	-	1,491	699	-	4,983	484
Total Digital Transactions	11,21,644	13,70,847	16,38,495	9,780	14,715	23,373

% of Increase in Total Digital Transactions over previous year	-	22	20	-	50	59
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Source: RBI.

Total digital transactions³ in volume terms recorded a growth rate of 58.8 per cent during 2018-19, on top of a growth of 50.4 per cent during 2017-18. Digital transactions in value terms grew by 19.5 per cent during 2018-19, compared to the growth of 22.2 per cent during 2017-18.

Suggestions and Conclusions

Digitisation in banking industry has drastically reduced the operating costs of banks by lowering the transaction time, manual intervention and reduced human error in calculations and record keeping. Low operating cost will in-turn lead to increased profits in banks. The benefit derived by the banks through digitalisation should be passed on to the customers by minimal / no service charges. Digital banking should be customised on the basis of requisites of people, age, their literacy level. Banks should try to build a better infrastructure with highly expertise technology professionals so as to evade the cyber siphoning of funds and data. The present pandemic disease COVID 19 has also made people to know the importance of adapting to digitalisation to keep the things moving. Digitising and optimising of back end operations of banks is the need of the hour. Past COVID -19 situation, it is an opportune for top 10 Next Gen PSBs to explore better technology integration and customer adoption. Robust banking solutions and cyber security initiatives help for secure and seamless transactions. There is a section of people who comment that AI and Digitalisation will lead to huge job loss. But the loss of jobs will be compensated through creation of new jobs in Cyber Security, Data Analytics and Data Science etc.

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A STUDY ON HEALTH INSURANCE PLANS WITH SPECIAL REFERANCE TO ICICI LOMBARD GENERAL INSURANCE COMPANY LTD

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ABSTRACT

Health Insurance is a recent Development in the History of Insurance sector. It will help the Insurance holder to reduce the sudden payment for health issues. Health Insurance is a regular investment which gives protection to the individual and their family; also they can get tax benefits. The Central Government offers many Health Insurance schemes to unorganized workers.

Key words: - Insured, Health Insurance

1.INTRODUCTION

Health is Wealth to a Human being. Now a day's many people face different Health problems because of our life style, food habits, hereditary and so on. The Insurance Companies offers various kinds of Health Insurance Plans to the public. Health Insurance is an Insurance that covers the whole or a part of the risk of a person incurring medical expenses, spreading the risk over numerous persons. Health Insurance is a type of Insurance coverage that pays for medical, surgical expenses incurred by the Insured. Health Insurance can reimburse the insured expenses, incurred from illness or injury, or pay the care provider directly.

2. OBJECTIVES

1. To know the different kinds of Health Insurance Plans.
2. To study the benefits of Health Insurance Plans.
3. To increase the awareness about the Health Insurance among the Public.
4. To offer valuable suggestions to the Health Insurance companies.

3. METHODOLOGY

The present study is based on secondary data collected from websites, company magazines and books.

4. HISTORY OF HEALTH INSURANCE

During 1920 individual Hospitals began offering services to individuals on a prepaid basis. First employer sponsored hospitalization plan was created by teachers in Dallas Texas (USA)in 1929. In 1948 the first government sponsored Health Insurance program of India,

employee's state Insurance was conceptualized for the blue collared private sector workers. Subsequently the central government Health Insurance scheme was launched for central government and their families. In 1986, Medic claim was first launched by Indian government. It offered minimum and maximum coverage of Rs.15000 to Rs. 5, 00,000 respectively. In India Health Insurance started only as a cover for individual citizens and their families and it offered reimbursement for hospital treatment only.

The National Insurance Company is the first Insurance Company in India.

5. LEADING HEALTH INSURANCE COMPANIES IN INDIA

- (a) ICICI Lombard General Insurance company Ltd
- (b) Star Health & Allied Insurance Company Ltd
- (c) HDFC ERGO General Insurance Company Ltd
- (d) Apollo Munich Health Insurance Company Ltd
- (e) Religare Health Insurance Company Ltd
- (f) Bajaj Allianz General Insurance Company Ltd
- (g) National Insurance Company Ltd
- (h) The New India Assurance Company Ltd
- (i) United India Insurance Company Ltd
- (j) Iffco Tokyo General Insurance Company
- (k) Max Bupa Health Insurance Company
- (l) Cigna TTK Health Insurance Company
- (m) Oriental Insurance Company Ltd

6. COMPANY PROFILE

ICICI LOMBARD General Insurance Company is a General Insurance Company in India. It is engaged in General Insurance, Health Insurance, Reinsurance, Insurance Claims Management and Investment Management. The Company has a Gross Return Premium of 147.89 billion.

- a. The stock price in NSE Rs.1127.90 on 24th April, 2020
- b. Head quarter at Mumbai
- c. CEO – Mr. BHARGAV DAS GUPTA
- d. Parent Organization – ICICI BANK
- e. No of Employees – 8444 (as on 31st March 2019)
- f. Founded on 2001

7. BENEFITS OF HEALTH INSURANCE

- * Coverage against Medical Expenses
- * Coverage against critical Illness expenses
- * Cashless claim benefits
- * Additional protection over and above your employer cover
- * Tax benefits under section 80D of income tax act is Rs. 25000 for individual, spouse and dependent children. For Senior Citizen Tax deduction is Rs.30000.

8. KEY FEATURES OF ICICI LOMBARD COMPREHENSIVE HEALTH PLAN BASIC FEATURES AND COVERS:

- # In Patient Treatments
- # Day Care Treatments
- # Domestic Road Ambulance Cover
- # Pre & Post Hospitalization
- # Reset Benefit
- # Additional Sum Insured
- # Wellness Program
- # No Room Rent Restriction
- # No Co-pay

OPTIONAL COVERS:

- # Hospital Daily Cash (Optional)
- # Critical Illness Cover
- # Convalescence Benefit
- # Donor Expenses

9. FEATURE COMPARISION WITH COMPETITORS

Feature Comparison with Competitors

Company/ Product	IL	Apollo	Star	Religare	HDFC
	CHI	Optima Restore	Comprehensive	Care	Suraksha
Sum Insured (in Lacs)	3L-50L	3L-50L	5L-50L	1L-6 Cr	2L-1 Cr
Pre & Post (days)	30/60	60/90	60/90	30/60	30/60
		60/180	60/180		
PED Waiting Period (yrs)	2	3	4	4	4
Co Pay	No	No	Yes	Yes	Yes
Hospital Daily Cash	Optional	Base plan	Optional	Optional	Optional
Convalescence	Optional	No	No	No	Optional
Critical illness Cover	Optional	Optional	No	No	Optional
Donor Expense	Optional	Base cover	No	Up to 1L	Base cover
Reset Benefit	Yes	Restore	Restore	Recharge	Regain(optional)
Tenure Discount	10% for 2 yrs	7.5% for 2 yrs	No	7.5% for 2 yrs	No
Health Checkup Coupons	Annual	Every 3 yrs	After 3 claim free yrs	Annual	After 4 claim free yrs

The above table clearly shows the feature comparison with ICICI Lombard and its Competitors. The ICICI Lombard gives many optional features to their policy holders compared with other

competitors. The ICICI Lombard only gives tenure discount of 10% for 2 years, and annual health checkup coupons. The Reset benefit only given by ICICI Lombard.

10. PROBLEMS OF HEALTH INSURANCE

In India Health Insurance Policy holders do not have adequate cover. 51% of the Health Insurance policy holders have purchased low Sum Assured, which would not sufficient incase of Medical Emergencies. Under Insurance are not only results in increased stress and sudden out-of-pocket expenditure for policy holders.

In china 95% of people have health insurance although the coverage of population through government schemes is inadequate.

Reasons for Under Insurance:

- (i) Lack of awareness about Health Insurance
- (ii) Over dependence on corporate health coverage
- (iii) Willingness to pay premium up to highest tax limit u/s 80D

11. SUGGESTIONS

The Health Insurance Companies should simplify their lengthy formalities which take more time to get compensation.

The Companies should not show any bias to the Insured as they do not compensate all types of losses.

The Insurance Companies may provide enough financial facilities to the policy holders.

The Government and Insurance Companies may create awareness among the public through effective advertisements.

12. CONCLUSION

The ICICI LOMBARD GENERAL INSURANCE COMPANY LTD, offers good and suitable Health Insurance Plans to the General Public. The lack of Insurance of any family members has the potential to affect the financial and emotional well beings of all the members of the family. The Health Insurance policy is very much useful because they can pay minimum amount when they take affordable policy with lower amount of regular investment, also the policy holders can enjoy the tax benefits. The policy holder does not worry about the money when a family member hospitalized because the cashless facilities are also available

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A study on the effects of celebrity endorsement on consumer purchase intention in Bangalore city, India.

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Abstract

In this age of information, where consumers encounter promotional messages extensively, brands use celebrity endorsement to influence consumer purchase intention by improving their brand image in the minds of the consumers. Marketers are trying to use different advertising strategies in order to gain customers' interest. One such strategy is celebrity endorsement that many firms adopt, hoping that it would help them increase sales. The study will focus on the way the audience receive, associate and identify with the product and the influence a celebrity endorsed advertisement creates. In this study, Virat Kohli a Indian cricket superstar as well as a famous celebrity endorsing American Tourister is used as an example. A total of 150 respondents were chosen randomly and participated in the survey. Results revealed that celebrity endorsements have a negative impact on consumer purchase intention in Bangalore. Other findings which were derived from analysing the collected data resulted in some very interesting facts, which have been summarized in the conclusion.

Keywords: Celebrity endorsement, consumers, buying intention, purchase intention.

1. INTRODUCTION

Celebrities advertising products has been part of our lives for years and is nothing new. Popular celebrities can convert into excellent salesmen. Showing the world a famous personality and a well-known familiar face is making quick and a sound way for brands to develop a relation and a bond in the mind of its consumers. Whenever the people come across an actor/actress or the utmost loved sports figure endorsing a product, immediately that product gains attention because celebrity endorsement is a technique which features celebrities to endorse a product. These celebrities need not have to be certainly an international superstar, but they should be highly familiar to their target audience. We see celebrities appearing in film, magazines, television, radio, etc. Celebrities earn about billions and trillions yearly and are highly recommended in the field of advertisements to promote their products. From a consumer's perspective, people want to own that brand which enjoys a good reputation in the market and then when it is involving a well-known celebrity with that brand, it becomes all the more appealing and consumers feel that by using such brands they will gain some status because celebrity endorsed products satisfy this longing of enjoying a brand that comes with symbol of status. Celebrities however are prone to risk when negative information that exists between a brand and a celebrity, find a way in the media. This may likely result in a catastrophic consumer evaluation of both the brand and the celebrity. Indian Bollywood film superstar and celebrity Amitabh Bachchan ended his 14-year association endorsing the brand Pepsi in 2014 when he was confronted by young

schoolgirl about being the face of a product that is full of negative ingredients. This he said made him brake off his association with the cola brand. Indian cricket superstar and celebrity Virat Kohli decided to stop endorsing cola brand Pepsi in 2017. He said he would not ask people to consume something that he himself does not consume. Another Indian sports celebrity PV Sindhu who is Olympic medal winner at Rio, had shunned consumers with her decision on not endorsing for cola brands or anything harmful for health. Brands spend huge money on their advertisements. At the same time marketers should develop better advertising appeal to get the consumer's attention, create interest, arouse their desire, and instigate the purchase action of the brand. Marketers make use of celebrities to endorse their products in order to give their brand advantage and edge over its other competitor. But employing a celebrity to satisfy the very purpose require deep understanding and many other considerations have to be weighted.

2. Statement of the Problem

Advertisements are pillars of many businesses. Especially those businesses with an intense competition and celebrities are being used as a tool to attract customers by these businesses. These days lot of advertisements are endorsed by the celebrities. This has created a great confusion in the minds of the customers regarding the purchase of the product. This study will help to know whether celebrity's endorsers are able to influence the buying decision process of the customers or not. The focus is to know the impact of celebrity endorsements on consumer purchase intention.

Problem statement of the present study is to investigate the impact of celebrity endorsements on the purchase intention of consumers in Bangalore district. In present day, celebrities are endorsing multi brands. Hence, to identify whether celebrity endorsement have a positive or negative impact on consumer purchase intention.

3. Objectives of the study

- To examine the effect of celebrity endorsement on customer purchase intention.
- ii. To evaluate the key factors which may influence consumer's buying behaviour through celebrity endorsements.

4. Hypothesis

i. H_0 : There is no significant relationship between celebrity endorsement and consumers purchase intention.

H_1 : There is significant relationship between celebrity endorsement and consumers purchase intention.

ii. H_0 : There is no significant relationship between the key factors which may influence consumers buying behaviour and celebrity endorsements.

H_1 : There is significant relationship between the key factors which may influence consumers buying behaviour and celebrity endorsements.

5. Review of Literature

A study conducted by **Clinton Amos, Gary Holmes and David Stratton (2008)** shows the relationship between celebrity endorser and the effectiveness of the endorsement on brand. They have used nonparametric test to know the impact of relationship between celebrity endorser and the effectiveness of the endorsement on brand. They say celebrity for advertisement is a risky decision as sometimes can get a negative impact on the brand. Speaking about negative impact dove had to apologize for the people regarding their controversial ad they posted in 2017(nytimes.com).

Kim Shyan Fam and Davud S Walter in **2008** conducted research in Mumbai, India by investigating what contributes to liking and disliking a advertisement in India. They found that in general the Indian respondents had a positive attitude towards advertising. The study identified seven likeable attributes: 'entertaining,' 'warmth', 'strong/distinctive/sexy', 'soft sell', 'relevant to me', 'trendy/modernity/stylish', and 'status appeal'. General Indian values, family values and religious principles/tenets/beliefs were all attributes towards television commercials.

Erik Hunter and Per Davidson (2008), there results shows emotional involvement has a positive effect towards the advertisement and the brand. However, their results say that negative celebrity information might lead to change in participants attitudes towards the brand. New brands should distance themselves from celebrity endorsements, but brands distancing themselves from celebrity endorsement might not fetch them sales as those brands with celebrity endorsements.

A study on "**Celebrity endorsements significantly impacts brand differentiation**" by **Zohra Sabunwala (2013)** found that celebrity endorsements significantly impacts brand differentiation. Couples of celebrities with brand pair was chosen to reflect the various personality types to which individual consumer can associate and to understand whether the celebrity really influences the image of the brand which ultimately attracts the consumer towards it. The consumers establish a linkage between their lifestyle and that of brand which prompts them to go for a particular brand irrespective of the price, availability or any other factor. Also, major conclusion drawn from the study is that celebrity endorsement significantly impacts brand image.

Friedman L and Friedman H (1978) found constantly that the type of endorser might interact with the type of product being endorsed used in an advertising campaign. They also found out that the use of celebrity endorsers in advertisement is suitable when product purchasing involves high social and psychological risk.

B.Zafer Erdogan (1999) concludes that celebrities are those people who are well known by the many number of people. They have special unique features like magnetism, special skills that are nor commonly observed in common people or unusual standard of living. It can be said that in society celebrities are different from the common people. Among the model forms of celebrities, actors (e.g. Amitabh Bachchan, Saif Ali Khan, Salman Khan, etc), models (e.g. Preeniti Chopra, Ali Zafar etc), Sports-men (e.g. Shahid Afridi, Sachin Tendulkar, etc.) are significant.

C.Shalini Kumar and Lalitha Balakrishnan (2011) in their research titled "**Effect of Celebrity Based Advertisements on the Purchase Attitude of Consumers towards**

Durable Products”, study with reference to the city of Chennai found that the celebrity endorsements advertisements motivates them to materialise the purchase of products. They also found that the purchase attitude is influenced by the celebrity endorsement factors, brand recognition and product evaluation.

Terence Shimp A, Tomoaki Sakano, Bruce Money R in 2006 studied the impact of negative information of celebrity on brands. In their research titled **“Celebrity Endorsements in the Unites States & the Japan: Is negative information all that Harmful?”** investigated whether the form of negative information about a celebrity results in different evaluation from the consumers regarding the brand endorsed by the celebrity. The study is a comparative study between Japan and the United States, and found that both consumers in both the countries view products that are endorsed by the celebrities more positively than in the presence of self-oriented negative information.

Karen E. Lear-Edwards , William H. Whitaker and Rodney C. Runyan , **“Sports celebrity endorsements in retail products advertising”** found that celebrities in advertising are known to influence brand choice behaviour and drive retail sales. Also, found that there has been a marked increase in the use of sports athletes as celebrity endorsers of products.

Muhammad Amir Adam and Nazish Hussain (2017) found that celebrity endorsement is effective and a relationship is four between two elements of celebrity endorsement with consumer’s purchase intention. The first element is attributes which has two factors: credibility expertise and trustworthiness. The second element is attractiveness which has two factors: familiarity and likeability. The third attribute is product celebrity match-up. The fourth is meaning that are transferred to the product by the celebrity. They state celebrities with any kind of negative publicity should not endorse products. They found a celebrity becomes credible and positively influences the purchase intention of female consumers in the field of cosmetics.

Anjbarian, Bahram , Shekarchizade, Momeni and Zahra, 2011 Randomly selected respondents filled surveys through questionnaire and obtained inference resulted that attitude towards celebrity endorser can influence on attitude toward brand directly or indirectly. These surveys weren’t interfered by the researcher. Study provides a model connected attitude toward celebrity endorser, attitude toward advertisement and attitude toward brand that has been examined and validated using respondents.

6. Methodology

The research is quantitative and descriptive in nature. Both primary and secondary data was collected for the study. For primary data a survey was taken up. The data collection instruments under this study includes - Questionnaire, websites, journals, articles and reports. Keeping in view the time factors for the completion of the present study only a sample of 150 are collected for this research to examine the impact of celebrity endorsement on buying behaviour. Convenience sampling method was used for research purpose. The data collected will be tabulated, analysed and interpreted with the help of graphs, diagrams and tables through software like MS Excel and analysis will be done with the help of statistical platform for SPSS software. The analysis and hypotheses testing of results in SPSS will be done using Chi square test.

7. Scope of the research:The study will offer marketers to know which factors of celebrities will be more effective to influence consumer purchase intention. This will assist the marketers to get a better idea as to what factors of celebrities are important and what matters the most to the consumers. This study will help brands to know what kind of celebrities to employee in their advertisements. The study can also be a guiding light for future researchers.

8. Conceptual Framework

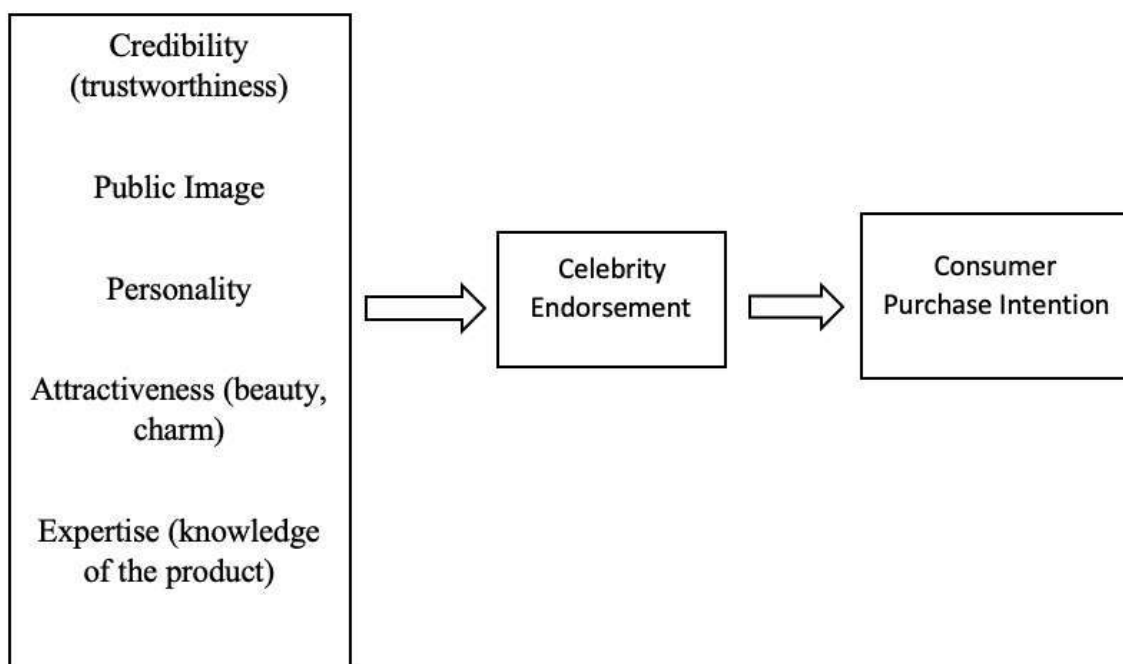


Fig.1: Research Framework

9. Analysis and Discussion

Hypotheses Testing

Test 1

Table 9.1 Represents Chi-Square testshowing association between gender and consumers buying products which is endorsed/advertised by a celebrity.

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	.269 ^a	1	.604
Continuity Correction ^b	.124	1	.725
Likelihood Ratio	.269	1	.604
Fisher's Exact Test			
Linear-by-Linear Association	.267 ^d	1	.605

N of Valid Cases	150		
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Table 9.2: Represents Chi-square test showing association between gender and identification of product endorsed by a celebrity.

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	.873 ^a	1	.350
Continuity Correction ^b	.591	1	.442
Likelihood Ratio	.875	1	.350
Fisher's Exact Test			
Linear-by-Linear Association	.867 ^d	1	.352
N of Valid Cases	150		

Test 2

Table 9.3: Represents Chi-Square test showing association between trustworthiness of a celebrity and consumer purchase intention.

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	14.713 ^a	1	.000
Continuity Correction ^b	13.475	1	.000
Likelihood Ratio	14.916	1	.000
Fisher's Exact Test			
Linear-by-Linear Association	14.615 ^d	1	.000
N of Valid Cases	150		

Table 9.4: Represents Chi-Square test showing association between public image of a celebrity and consumer purchase intention.

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3.187 ^a	1	.074
Continuity Correction ^b	2.619	1	.106
Likelihood Ratio	3.189	1	.074
Fisher's Exact Test			
Linear-by-Linear Association	3.166 ^d	1	.075
N of Valid Cases	150		

Table 9.5: Represents Chi-Square test showing association between personality of celebrity and consumer purchase intention.

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	8.599 ^a	1	.003
Continuity Correction ^b	7.640	1	.006
Likelihood Ratio	8.641	1	.003
Fisher's Exact Test			
Linear-by-Linear Association	8.541 ^d	1	.003
N of Valid Cases	150		

Table 9.6: Represents Chi-Square test showing association between attractiveness (beauty, charm) of celebrity and consumer purchase intention.

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	10.947 ^a	1	.001
Continuity Correction ^b	9.734	1	.002
Likelihood Ratio	11.048	1	.001
Fisher's Exact Test			
Linear-by-Linear Association	10.874 ^d	1	.001
N of Valid Cases	150		

Table 9.7: Represents Chi-Square test showing association between expertise (knowledge of the product) of celebrity and consumer purchase intention.

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	8.045 ^a	1	.005
Continuity Correction ^b	7.141	1	.008
Likelihood Ratio	8.132	1	.004
Fisher's Exact Test			
Linear-by-Linear Association	7.992 ^d	1	.005
N of Valid Cases	150		

10. Findings

- It is found that most of the respondents are able to identify the product because of the celebrity endorsement and 81.3% of respondents are able to remember a brand because of the celebrity associated with it and remaining 18.7% of respondents are unable to remember a brand because of celebrity associated with it.
- Majority of the respondents do not stick to a brand just because their favourite celebrity is endorsing it.
- Most of the respondents say they would not change their minds to go for a different brand when they dislike a celebrity who is endorsing it.
- Most of the respondents do not feel celebrity endorsement as an important factor when they make decision to purchase.
- Majority of the respondents consider the quality of product endorsed by a celebrity when they make a purchase

The study from Chi-square tests:

- Shows that the key factor credibility of a celebrity has a positive effect on consumer's buying behaviour through celebrity endorsements.
- Shows that the key factor public image of the celebrity has a negative effect on consumer's buying behaviour through celebrity endorsements.
- Shows that the key factor personality of a celebrity has a positive effect on consumer's buying behaviour through celebrity endorsements.

- Shows that the key factor attractiveness of a celebrity has a positive effect on consumer purchase intention through celebrity endorsements.
- Shows that the key factor expertise of a celebrity has a positive effect on consumer's buying behaviour through celebrity endorsements.

Conclusion: This study constitutes the results of an extensive research supporting effects of celebrity endorsement on consumer purchase intention. The findings show that the celebrity endorsement is ineffective in Bangalore city. Most of the previous studies resulted in a positive effect on consumer purchase intention through celebrity endorsement in various other places. In this study, it is seen that celebrity endorsement has a negative effect on consumer purchase intention in Bangalore city. Even though many of the consumers feel that celebrity endorsement is not an important factor, some key factors like credibility (trustworthiness), personality, attractiveness (beauty, charm) and expertise (knowledge of the product) of the celebrity has a positive effect on consumer buying behaviour. Whereas, the public image of the celebrity has a negative effect on the consumer buying behaviour. There is no brand loyalty created even though consumers favourite celebrity will be endorsing for that particular brand. Brand employing celebrities for endorsements should keep in mind that celebrities endorsing their products will help consumers to not only remember the brand but also to identify the products easily of a particular brand.

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Conceptuality on Micro Finance for women empowerment through Mission Mangalam scheme of Gujarat Government

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Abstract

The emergence of women entrepreneurs and their contribution to the national economy is quite visible in India. The number of women entrepreneurs has grown over a period of time, especially in the 1990s. From the early 1970s, women's movements in a number of countries identified credit as a major constraint on women's ability to earn an income and became increasingly interested in the degree to which poverty-focused credit programs and credit cooperatives were actually being used by women. SEWA in India, for example, set up credit programs as part of a multi-pronged strategy for an organization of informal sector women workers. Since the 1970s, many women's organizations world-wide have included credit and savings, both as a way of increasing women's incomes and to bring women together to address wider gender issues. Throughout the developing countries, innovative lending programs have emerged that specialize in supplying small capital loans to low-income entrepreneurs. In many of these programs it is common to find that a large percentage of borrowers are women.

Key Words: Micro finance, women empowerment, Mission Mangalam

INTRODUCTION

Micro finance through Self Help Group (SHG) has been recognized internationally as the modern tool to combat poverty and for rural development. Micro finance and SHGs are effective in reducing poverty, empowering women and creating awareness which finally results in sustainable development of the nation. Women have been the most underprivileged and discriminated strata of the society not only in India but the world over. In spite of all Government and Non-Governments' efforts, they have been highly ignorant clients of the financial sector. The main aim of microfinance is to empower women. Microfinance is the provision of financial services to low-income clients, including consumers and the self-employed, who traditionally lack access to banking and related services.

A recent World Bank report confirms that societies that discriminate on the basis of gender pay the cost of greater poverty, slower economic growth, weaker governance, and a lower living standard for all people. Globally, the disparity of the ratio of men to women is not significant, but women have less authority.

According to Bill Clinton, women execute 66 percent of the world's work, produce 50 percent of the food; yet earn only 10 percent of the income and own one percent of the world's property, at a macro level, it is because 70 percent of the world's poor are women. Women have a higher unemployment rate than men in virtually every country and make up the majority of the informal sector of most economies. They constitute the bulk of those who need microfinance services. Giving women access to microcredit loans therefore generates multiplier effect that increases the impact of a microfinance institution's activities, benefiting multiple generations. Women empowerment and microfinance have been identified as critical developmental tools, especially in developing countries, to fight poverty among women. Women are an integral part of society,

Empowerment

The World Bank defines empowerment as "the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes.

Microfinance and Women Empowerment

Micro-finance programs not only give women and men access to savings and credit, but reach millions of people worldwide bringing them together regularly in organized groups. Majority of microfinance programs focus women with a view to empower them.

Current scenario of MFIs in Gujarat

Even as credit off take remains weak amid slowdown pressures on businesses, the micro finance space in Gujarat has gained in some traction. In 2018-19 MFIs shown 79% grown in loan providing but it shows bit slower rate in first three quarter of 2019-20. The gross loans extended by MFIs in Gujarat surged by Rs. 873 crore to Rs. 1,976 crore in 2018-19 from Rs. 1,103 crore in 2017-18. By the quarter ended December 31, 2019, the gross portfolio rose to Rs.2, 700 crore, that shows the increase of Rs. 724 crore over the previous fiscal, reveals data compiled by Sa-Dhan, a national level association of MFIs. Despite the slowdown like situation in the economy, the gross non-performing assets (NPAs) for MFIs in Gujarat are less than 1 %.

Micro Finance and Mission Mangalam

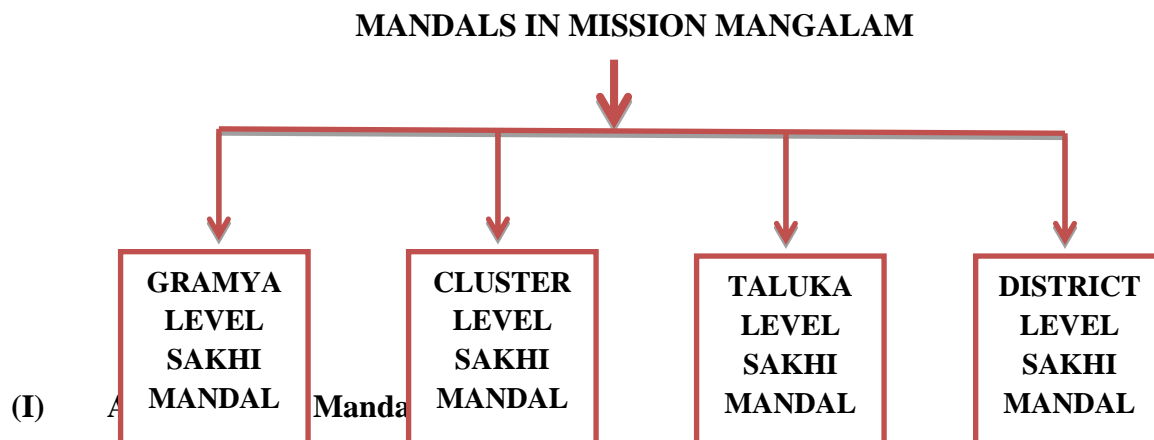
In Golden Jubilee Year of Gujarat 2010, Hon. Chief Minister of Gujarat launched Mission Mangalam as an umbrella program to improve the Human Development Index (HDI) of the poor residing in the state of Gujarat. Gujarat Livelihood Promotion Company Ltd. is set-up under the aegis of Rural Development Department; Govt. of Gujarat with a mandate to implement Mission

Mangalam. Gujarat Livelihood Promotion Company (GLPC) is the executive arm of Mission Mangalam, the implementation agency for National Rural Livelihood Mission (NRLM). It has been registered under The Companies Act, 1956. GLPC works through strategic partnership between large industries and Sakhi Mandals / Self Help Groups / Producer Groups / Service Groups / Collectives of the poor, through decentralized Micro Enterprise Ventures. The promoting companies / entrepreneurs redesign the process where intensive tasks as job-works are undertaken by Self Help Groups in their respective homes or villages as self-employment activities. Action Plan of GLPC detailing the targets for various activities of the company like formation of collectives of poor, supporting them with credit linkages, capacity building with external stake-holders, providing livelihood linkages in farm & non-farm sectors and enhancing their income through market linkages. The key points of the GLPC Action Plan are as follows –

- ❖ For strengthening the poor
- ❖ Training and Development Programs
- ❖ Financial Empowerment
- ❖ Shramyogi Implementation
- ❖ Annapurna Biogas Abhiyan
- ❖ Sea Weed project in the Coastal Areas of Gujarat
- ❖ Taluka Pilot Projects [TPP]
- ❖ Livelihood Linkage Program
- ❖ Special interventions with Weaker Sections & Vulnerable Communities
- ❖ Implementation of various projects under various Government of India schemes have also been submitted for approval

Self Help Group (SHG)/ Sakhi Mandals under Mission Mangalam

A Self Help Group (SHG)/ Sakhi Mandal is a collective of 10 to 20 members coming together for improving their standard of living through various financial and non-financial activities. It was decided to create four level mandals and they are known as sakhi mandals of those levels.



Each and every mandal have their own approaches for the growth of specific segments, general approaches of mandals has narrated as follows:

(a) Departmental Development

- To Create Long Visionary Self Help Group
- To develop the creative and productive activity
- To Modernize the Internal Administration
- To Find the Market for Village Product
- To Strengthen the Livelihood sources
- To Regularize and make permanent livelihood resources
- To create a platform from women can learn and co-ordinate for their needs
- Monitoring SHG

(b) Social Development

- Implementation of various schemes for the growth of Village Like as Panchayat Meeting, Health Planning, and Water shed etc.
- Planning for the Development of Large Group of people

(c) Livelihood Development

- To create alternative source for new and complimentary livelihood
- To empower the present livelihood and linkage with banks for Cash Credits
- Implementation of Government/ Semi- Government and Other Plans

(II) Object of Sakhi Mandal

The main object of sakhi Mandal is to create the alternative for the empowerment of Self Help Group but following are the subordinate objects

- To Create Policy making Organization for social Mobility and empowerment
- To Linkage Self Help Group (SHG) with Bank, Government Organization and Local Organization
- To Linkage the Market and get the information accordingly
- To solve the conflict of Members
- To assist the development of Self Help Group
- To enhance the efficiency of members by training and motivational programs,
- To make awareness of various segments like book keeping, accountancy, marketing, finance, bank linkage and benefit of Government policies to members
- To simplify for the rights of poor people
- To Create the Decisive Partnership of Self Help Group for Social and Village Growth
- To make active the Sakhi Mandal on education, economic and social development
- Reinforcement and empowerment of small group
- To abolish the right to prevent abuse and absorption of women
- To make identity of Self Help Group
- To Create new Self Help Group

Conclusion

For the present study researcher has gone through the conceptuality on Micro Finance and Women Empowerment especially initiatives by Government of Gujarat through Mission Mangalam.

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CUSTOMER PERCEPTION TOWARDS GREEN PRODUCTS WITH SPECIAL REFERENCE TO KANNUR DISTRICT

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Abstract

The Indian industry has been fast-growing. Customers are changing their perceptions towards the products preferring environment-friendly products because there is growing awareness to protect the environment. Due to anthropogenic activities, pollution has increased and it adversely affects human life. Pollution is the contamination of the earth's environment with material that interfaces with human health, the quality of life, or the natural functioning of ecosystems. Consumers are more sensitive to environmental issues. So companies are increasingly using strategies of the promotion and adoption of green products and services to conserve natural resources and ensure sustainable development. Delivering environment-friendly products to the customer is a challenging task. So the company must make a study on the customer's perception and attitude. The attitude of the customer is a combination of her or his beliefs, feelings, buying plans towards green products within the setting of marketing. Many factors can affect the buying decision of the customers. According to this study, the most influencing factor of buying decisions is quality, concern about price, safety, etc.

Keywords: attitude, green products, customer, CSR

1. INTRODUCTION

The abnormal increase in environmental issues will motivate consumers to demand green products. The rapid economic growth in the past years and hasty consumption pattern are the leading factors of environmental deterioration, which gradually leads to the exploitation of the earth's natural resources. Nowadays consumers are more health-conscious and are willing to pay a premium for green products. Well informed consumers are emerging as a new force to create an environmentally sustainable world. This century faces a lot of environmental problems from harmful products. The emergence of green marketing is the result of these environmental issues. Many marketers try to use green products to gain a competitive advantage from their competitors. Green Marketing will be successful only if the marketer understands the customer's needs, wants, and behavior the green consumer behavior. Hence it is essential to conduct a study on customer's perception towards green products and the factors influencing the consumers on purchase decisions of green products. So a study was conducted to find out customer's awareness about green products in Kannur District, Kerala.

1.2. STATEMENT OF THE PROBLEM

Most consumers are shifting their perceptions towards environment-friendly products because of the growing awareness to protect the environment. According to The American Marketing Association, green marketing presumes to be eco-friendly marketing which involves several activities like production process, change in

packaging, product modification as well as advertising modification. Green marketing is the practice for adopting resource conservation, environmentally friendly strategies, and to preserve more for the next generation. Much work has not been done on this topic. Hence the study in the present topic tries to identify Customer perception towards green products in Kannur district.

1.3. SCOPE AND SIGNIFICANCE OF THE STUDY

The study was conducted to gain a better understanding of the perception of consumers towards green products. The analysis has revealed that the majority of the respondents suggest that green products are good for the environment. Hence, the study was limited to Kannur District, Kerala.

1.4 OBJECTIVES

- To understand customer's awareness about green products.
- To identify the problems faced by green products customers.
- To study the customer perception towards green products.
- To find out the factors influencing the customers on the purchase decision of green products.

1.5 HYPOTHESIS OF THE STUDY

H₀: Educational qualification and satisfaction level of customers of green products are independent.

H₁: Educational qualification and satisfaction level of customers of green products are not independent.

1.6 REVIEW OF LITERATURE

The literature review of any field forms the foundation upon which all future research work will be built. A literature review is a description of the literature relevant to a particular field or topic. A lot of reviews are available regarding customer perception of green products. This focus on important literature has been studied about this research topic.

Chitra (2007) showed in a study made on 60 consumers that among green products such as food, cosmetics, medicines, and furniture, most of the consumers were fully aware of eco-friendly food, and “partially aware of cosmetics and medicine.”

Ali et al. (2011) evaluated the green purchase attitude and green purchase intention of Pakistan consumers and found that many customers have positive and high intention to purchase green products but due to high prices and poorer qualities as compared to non-green products then do not buy them.

Rao et al. (2011) suggest that if the business offers environmentally friendly products to consumers with affordable prices and high quality as compared to traditional products, along these consumers have positive intentions to purchase green products, green product purchases will be high.

Sanjeev Kumar., et.al (2012) identified their study as the consumer was environmentally concerned and ready to pay high yet they were not aware as to what constitutes environmentally friendly products. Hence, marketers need to consider efforts that are required to convert the environment concern into environmental consumption behavior.

Geetha and Jenifer (2014) found that benefits for health, quality and reliability, variety and quantity, environment and ambiance, customer services, and friendship advice were the factors influencing consumer's purchase of eco-friendly products.

Customers are aware of the benefits of green products leading to the adoption of such products, the effort of the producer in producing them will be futile. There is very little academic information about the green customers against this background, the present research has not only assessed the impact of green products but has also analyzed the possible demographic and socio-economic status that shape the pro-environmental behaviour towards the selection of green products.

1.7 RESEARCH METHODOLOGY

1.7.1 Research Design

The study was conducted among customers of green products in Kannur district. The study is designed as an empirical one based on the survey method.

1.7.2 Sampling Technique

A convenient sampling technique is used for the study.

1.7.3 Sample Size

The customers of green products constitute the population for the study. Out of the population, 100 samples were chosen.

1.7.4 Statistical Tool

Percentage method, Chi-square method, Correlation analysis, Ranking method, Likert scale analysis are used for this study.

1.7.5 Sources of Data

Both primary and secondary data are used for the study. Primary data were collected through questionnaire and secondary data were collected through Journals, Websites, Magazines, books, etc.

1.8 ANALYSIS OF DATA

Tabular forms of statements were used for the presentation of data. For the interpretation of data statistical tools like the Percentage method, the Chi-square method, Correlation analysis, Ranking method, and Likert scale analysis are adopted.

1.9 LIMITATIONS OF THE STUDY

All the researches are subjected to certain constraints. Likewise, this study also has some limitations.

- To represent a large population, only a small number of respondents were selected. The sample fluctuations may also be expected.

- Some of the respondents may give incorrect answers, untrue statements, and false information. This means that an element of personal prejudice always expected.

2. ANALYSIS AND INTERPRETATION OF DATA

Table No 2.1 Socio-economic profile of customers

Variable	No. of respondents	Percentage
Age		
18-25 years	45	45
26-40 years	48	48
40 years and above	7	7
Total	100	100
Gender		
Male	42	42
Female	58	58
Total	100	100
Educational qualification		
Undergraduate	7	7
Graduate	36	36
Postgraduate	57	57
Total	100	100
Employment status		
In service	56	56
Own business	5	5
Student	28	28

Homemaker	11	11
Total	100	100
Monthly income		
Less than 5000	22	22
5000-10000	6	6
10000-15000	16	16
Above 15000	56	56
Total	100	100
Marital status		
Married	46	46
Unmarried	54	54
Total	100	100

The socio-economic profile of customers of green products is analyzed and the results are presented in table no 2.1. The result shows that 42% of the customers are male and 58% of customers are female. It is observed that 45% of the customers are within the age group of 18 -25 years, 48% of the customers are within the age group of 26-40 years, 7% of consumers belong to the age group of above 40 years. The result indicates that 7% of the consumers have an educational qualification of under graduation, 36% of consumers have graduation as educational qualification, and 57% of consumers are post graduated. It is clear that 56% of the consumers are working in the service sector, 5% of consumers own business, and the remaining 28%, 11% are students, homemakers respectively. The result reveals that 22% of the consumers have income level less than Rs 5,000, 6% of consumers have income between Rs 5,000-Rs 10,000, 16% of the respondents have a monthly income between Rs 10,000-Rs 15,000 and 56% of the respondents have income above Rs 15,000. It is apparent that 46% of consumers are married and the remaining 54% of the customer are unmarried.

Table No. 2.2 Chi-square test for independence attribute between educational qualification and satisfaction level of customers of green products

Satisfaction level	Educational qualification			Total	χ^2	dof
	Under Graduate	Graduate	Post Graduate			
Satisfied	3	25	50	78	9.8086	4
Neutral	2	6	4	12		
Dissatisfied	2	5	3	10		
Total	7	36	57	100		

Table No 2.2 shows that the calculated value of the Chi-square is 9.8086, which is more than the table value 9.488 at a 5% level of significance with 4 degrees of freedom. Hence the null hypothesis is rejected. That means that there is no significant relationship between the level of education and satisfaction level of customers of green products.

Table No. 2.3 Correlation: Cross table between the Types of green products and Channels of buying green products

X	Y	x	y	xy	x ²	y ²
20	43	0	23	0	0	529
62	39	42	19	798	1764	361
4	14	-16	-6	96	256	36
6	2	-14	-18	252	196	324
8	2	-12	-18	216	144	324
100	100	0	0	1362	2360	1574

$$r = \frac{\sum xy}{\sqrt{\sum x^2 \sum y^2}}$$

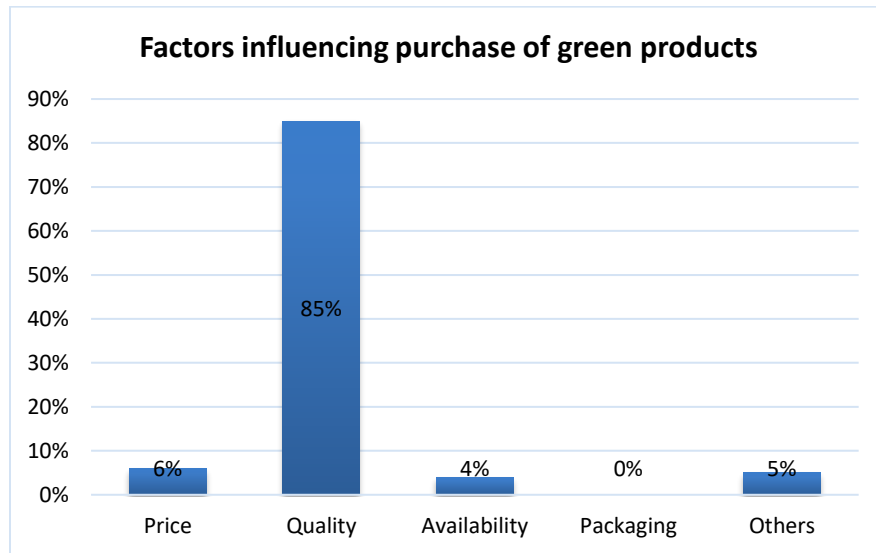
$$= \frac{1362}{\sqrt{2360 * 1574}}$$

$$= \frac{1362}{1927.34}$$

$$= 0.7067$$

From the above table, it could be observed that 0.7067% of the respondents are having a positive correlation between the types of green products and the channels of buying green products.

Figure No. 2.1 Factors influencing the purchase of green products



The factors influencing the purchase decision of green products were analyzed and the result is presented in figure no 2.1. Out of 100 respondents, 6% of the respondents are influenced by price factor, 85% opinionated that quality is the major factor that influences purchase decision.

Table No. 2.4 Correlation: Cross table between the Price and Quality of green products

X	Y	x	y	xy	x ²	y ²
5	50	-15	30	-450	225	900
56	36	36	16	576	1296	256
33	12	13	-8	-104	169	64
3	1	-17	-19	323	289	361
3	1	-17	-19	323	289	361
100	100	0	0	668	2268	1942

$$r = \frac{\sum xy}{\sqrt{\sum x^2 \sum y^2}}$$

= 668

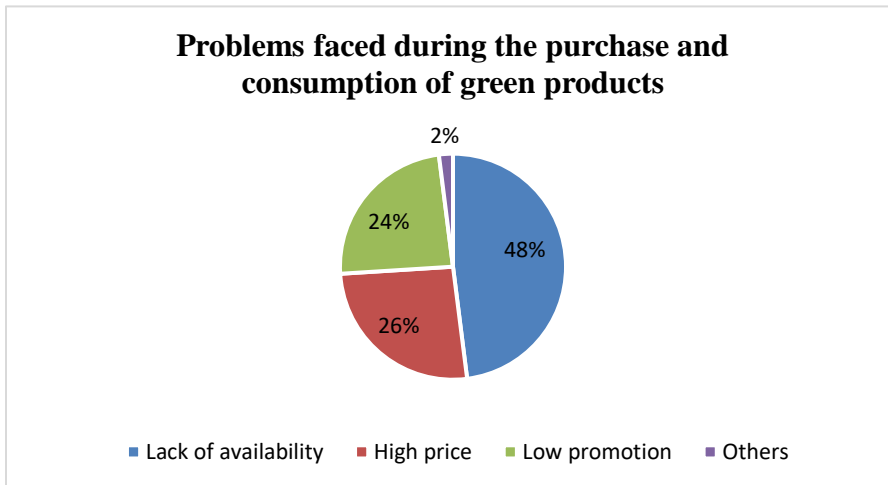
$$= \frac{668}{\sqrt{2268 * 1942}}$$

2098.67958

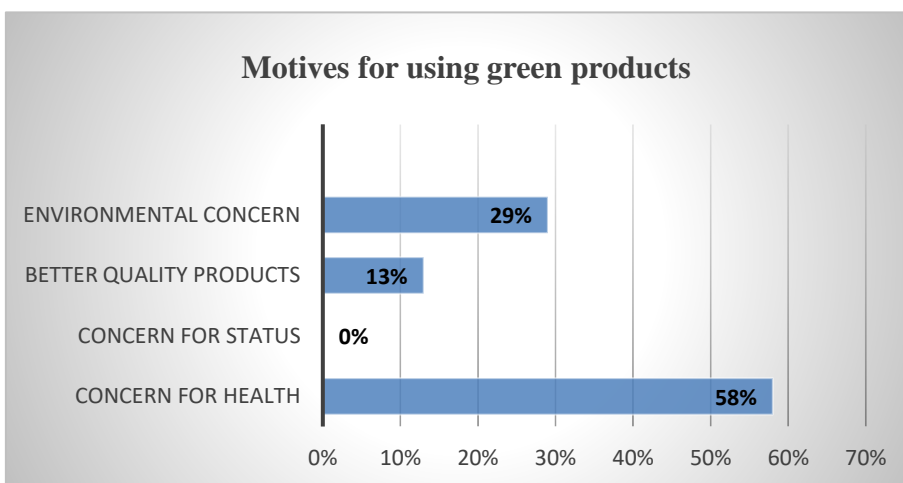
= 0.3183

From the above table, it could be observed that 0.3183% of the respondents are having a positive correlation between the price and quality of green products.

2.2 Problems faced during the purchase and consumption of green products



The result indicates that 48% of the customers suggested that lack of availability is the main problem during the purchase and consumption of green products, 26% of the respondents viewed that high price as the problem, 24% of the respondent's opinions that low promotion is the problem faced during the purchase.



2.3 Motives for using green products

It is inferred from the above table that out of 100 respondents, 58% of them have concern for health, 13% using green products because of its better quality, and the remaining 29% of the respondents are concerned about the environment.

Table No. 2.5 Level of awareness

Statements	Level of awareness					Total	Mean score
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree		
I am aware of the benefits of green products for health.	31*5	58*4	10*3	1*2	0*1	419	4.19
I am aware of the benefits of green products for the environment	35*5	56*4	9*3	0*2	0*1	426	4.26
I am aware of the point of purchase for green products	15*5	61*4	24*3	1*2	0*0	393	3.93
I am aware of various brands offering green products.	6*5	40*4	37*3	17*2	1*1	336	3.36
I am aware of various symbols/certifications of green products.	4*5	43*4	32*3	20*2	1*1	329	3.29
Green products can contribute to saving the environment.	38*5	56*4	6*3	0*2	0*1	432	4.32
I prefer green products over non-green products.	19*5	52*4	24*3	5*2	0*1	385	3.85
The manufacturing of green products is environmental friendly.	24*5	48*4	23*3	4*2	1*1	390	3.90
Environment protection is bound to happen green products can't help in protecting it.	7*5	22*4	35*3	30*2	6*1	294	2.94
Green products and non-green products are alike.	3*5	13*4	22*3	52*2	10*1	247	2.47
I would agree to pay even extra price for environmental friendly products to save our environment.	18*5	53*4	19*3	8*2	1*1	376	3.76

Table No 2.5 shows the level of awareness of green products among the customers. Customer is aware of the benefits of green products for the environment and it can contribute to saving the environment, the corresponding mean score of 4.26 and 4.32 respectively. Customers are aware of the benefits of green products

for health with a mean score of 4.19. Customers are aware of the point of purchase, various brandsoffering, symbols, and certification of green products.

Table No. 2.6 Level of awareness about sources

Source	Rank						Total	Weighted average	Rank
	1	2	3	4	5	6			
Tv	28*6	19*5	25*4	16*3	6*2	6*1	429	4.29	3
Magazines	12*6	25*5	36*4	15*3	11*2	1*1	409	4.09	5
Internet ads	33*6	29*5	9*4	15*3	10*2	4*1	448	4.48	1
Friends/Relatives	29*6	21*5	22*4	16*3	6*2	6*1	433	4.33	2
Newspaper	17*6	27*5	28*4	14*3	11*2	3*1	416	4.16	4
Seminar/Conference	15*6	19*5	15*4	22*3	11*2	18*1	351	3.51	6

Table No 2.6 shows the sources of awareness about green products. From the analysis, it reveals that internet ads are the main sources of awareness about green products (weighted average 4.48), following Friends/Relatives (weighted average 4.33), Tv (weighted average 4.29)Newspaper, Magazine, Seminar or Conference consecutively.

Table No. 2.7 Level of awareness

Statements	Level of awareness			Total	Mean score
	Agree	Neutral	Disagree		
While purchasing green products I thoroughly read the label to see if contents are environmentally safe.	54*3	42*2	4*1	250	2.50
I prefer to buy products made or packaged in recycled materials.	54*3	43*2	3*1	251	2.51
The price of green products is the first thing I look into before deciding to purchase it.	42*3	46*2	12*1	230	2.30
I would purchase green products if they are easily available.	78*3	19*2	3*1	275	2.75
I use green products because my friends and colleagues use the same.	22*3	44*2	34*1	188	1.88
I strongly consider the response of people about the	73*3	24*2	3*1	270	2.70

performance of the product, who have already used the green products					
While purchasing green products I consider specific features of the product like shape, color, convenience to use, and maintenance required.	54*3	35*2	11*1	243	2.43
Would you repeat the purchase of green products ones you consumed	58*3	25*2	17*1	241	2.41
I recommend green products to my friends or relatives	63*3	26*2	11*1	252	2.52

Table No. 2.8 reveals that most of the customers are willing to purchase green products if they are easily available (2.75). The response of existing customers will be considered while making the purchase decision and the customers recommend these green products to non-users of green products with a mean score of 2.70 and 2.52 respectively. The customers are ready to buy the products made or packaged in recycled materials, reads the label to see if they are environmentally safe and they consider features of the products like shape, colour, convenience to use, and maintenance required having a mean score of 2.51, 2.50, 2.43 correspondingly.

Figure No. 2.4 Influence of technology

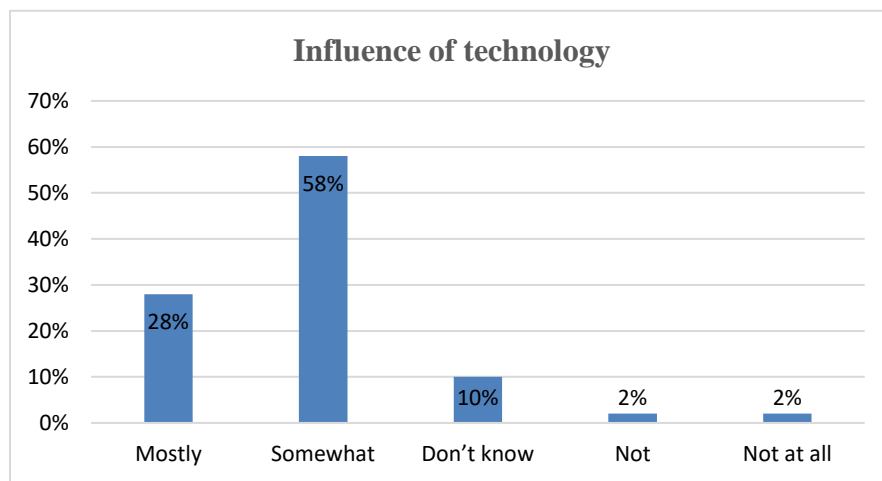


Figure no 2.1 shows the influence of technology on the buying decision of green products. Most of the respondents state that technology influences somewhat with 58%, some of the respondents opt that influence of technology mostly, i.e. 28%. Some customers pointed out that they don't know whether technology influences them in purchasing green products, i.e. 10%.

SUMMARY AND CONCLUSION

The study was aimed to know the customer's perception of green products with special reference to Kannur district and based on analysis, data is collected using a structured questionnaire. The analysis shows that more than half (58%) of customers are female and level of education as PG, Graduate, Undergraduate with corresponding 57%,37%,7% respectively. More than half (56%) of the customers have a monthly income of above Rs.15000 and 54% of the consumers are unmarried. The results indicate that there is no significant relationship between the level of education and the satisfaction level of customers of green products and there is a positive association between the types of green products and the various channels of buying green products. The findings of the study confirmed that green products are high-quality products and it has a positive association with the price. But the customers find it difficult to buy the products due to lack of availability and a high price. The majority of the customers buy the products because of health concerns, awareness about green products, and their impact on the environment. Even though green products are not properly promoted or advertised, customers have a clear cut idea about green products. Altogether the customers have a positive perception towards green products, so they are willing to recommend green products with their close ones.

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A STUDY ON JOB PERFORMANCE AND APPRAISAL OF EMPLOYEES IN INFORMATION TECHNOLOGY SECTOR IN CHENNAI

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ABSTRACT

Job Performance is the measure of how a person performs a job and the expectations from him from the employer. Job performance of an employee is of significant value to all organizations as the success of business rests mainly on the employees making it imperative that they deliver a strong job performance. Job performance requires a clear understanding of one's goals and objectives, work ethics, effective communication, healthy relationship among co-workers and also good follow up from the employer, where Job appraisal plays a integral part. Job appraisal is a process of systematic evaluation of the job performance of an employee with an eye on scope of productivity, mutual growth and development of employee and employer. The IT industry is a booming business sector which comprises of software development, consultancies, software management, online services, business process outsourcing (BPO) and anything that deals with transmission of information. The IT industry is drastically changing the vision of Indian business community and has made India a great economic hub for economies of the world. Employees throng to the IT industry as it enables them a high standard of life with good earning potential and benefits of travelling across the globe. People prefer profession in IT sectors because they want to use their skills and capabilities. Improved Job performance is a key factor for all employees as there is high competition and all companies play major emphasis on Job appraisal as the industry is highly vibrant and dynamic .Most IT companies have started recognizing the effect of job performance and job appraisal and are increasing their focus on HR issues and employee motivational activities.

KEYWORDS: Job Performance, Job Appraisal, Information Technology, Productivity, Revenue, Motivational Factors.

INTRODUCTION

Job performance is the main factor for every employee to work for their organization and to update their intellectual and it develops the employee's interest for their growth and appraisal for their work of individual. In this busy world, every industry is growing with their resources and new technology has been improved and to show their keen interest to reach to all levels. Productivity improvement is the main criteria for business profitability and enhancement in the current scenario of competitiveness. To enhance job performance standards, effective employee performance management system is imperative for a business organization. In retrospect, there has been mentioning of satisfaction with performance appraisal and it has been referred to as one of the factors that increase the effectiveness of performance management systems. To achieve their goal each and every person has to develop their interest towards performing their job to a high level. In this study IT sector employees have to complete their targets on time and to achieve monthly basis target also show their outstanding performance.

OBJECTIVES OF THE STUDY

- To analyse the factors influencing job performance in IT industries in Chennai.
- To study the various employee factors affecting job performance and job appraisal effect on different experience groups of employees.
- To provide suggestions for improvement of job performance and appraisal among all levels of employees.

Sources of Data

The survey was collected from two sources of data viz.,

1. Primary data
2. Secondary data

The data which has been collected through a Questionnaire is called Primary data. Data have been collected from 90 respondents. The secondary data has been taken through, Magazines, News Papers, books, Journals, Websites and other already published data.

ANALYSIS AND INTERPRETATION: Table 5.1: Demographic Profile of the Respondents

S No	Demographic Factors	Gender	No. of Respondents	Percentage
1	Gender	Male	50	55.56
		Female	40	44.44
2	Qualification	Professional	20	22.22
		Degree Holder	36	40.00
		Post Graduate	22	24.44
		Diploma Holder	12	13.33
3	Age Group	21-30 Years	23	25.56
		31-40 Years	34	37.78
		41-50 Years	18	20.00
		Above 50 Years	15	16.66
4	Experience Level	Less than 6 months	14	15.36
		6 months – 2 years	25	27.78
		2 – 5 Yrs	36	40
		More than 5 years	15	16.67
5	Income Group	Up to Rs.20,000	27	30.00
		Rs.20,001 to Rs.30,000	16	17.78
		Rs.30,001 to 40,000	35	38.89
		Above Rs.40,000	12	13.33

Source: Computed Primary data

Table 5.1 shows the demographic profile of the respondents. Majority of respondents 55.56 percent of male and 44.44 percent of female respondents are participated in the survey. While taking educational qualification, 22.22 percent of respondents are Professional, 40 percent are degree holder, 24.44 percent are Professional degree holders and only a 13.33 percent are Diploma holders. From the above table 37.78 percent are in age group of 31-40 years, 25.56 percent of respondents are between 21-30 years, 20 percent of respondents between 41-50 years and 16.67 percent of respondents are more than 50 years. To know the income level, 30 percent of respondents come under income group up to Rs.20000, 17.78 percent of respondents between Rs.20000-30000, 38.89 percent of respondents between Rs.30000-40000 and 12 percent of respondents above Rs.40000. Majority of respondents 40 percent of employees are having experience of 2 -5 years, 27.78 percent of respondents are having experience of 6 months to 2 years, 16.67 percent of respondents have experience for more than 5 years while 15.36 percent are having less than 6 months of experience level.

Table 5.2 Factors influencing job performance

Sl. No.	Prominent features	Experience group			Total	χ^2
		Low	Middle	High		
1	Work Environment	3.78	3.33	3.18	3.46	.804
2	Collective Teamwork	2.36	3.11	3.55	3.08	.132
3	Advancement in Technology	3.48	3.30	3.01	3.32	.825
4	Organisation Commitment	3.05	2.93	3.23	3.06	.452
5	Training Methodology	3.10	2.83	3.15	3.01	.356

Source: Computed Primary Data

The above table explains that factors influencing job performance. Work environment is the most prominent feature for IT employees among all experience groups with an overall mean of 3.46. In case of collective teamwork high experience group employees have rated 3.55. Advancement of technology secured 3.30 across middle experience group. Work environment and advancement of technology are high among middle experience groups as factors influencing job performance for employees of IT sector with mean value of 3.30. Work environment have scored high among low experience groups with a mean score of 3.46.

H₀1: There is no relationship between different experience group and factors influencing job performance.

The above hypothesis has been tested in the chi square test. The results are given in table no.4.29. It can be concluded from the above table that framed null hypothesis has been rejected in case of work environment, collective teamwork, advancement in technology. In case of organization commitment and training methodology the hypothesis has been accepted. Thus it is concluded that there is a significant difference among experience group people on the factors influencing job performance from work environment, collective teamwork

Table 5.3 Factors affecting job performance and appraisal

Sl No	Aspects	Experience Level			Mean score	F-Statistics
		Low	Middle	High		
1	Appraisal methodology	3.12	3.46	3.01	3.19	.398

2	Performance monitoring	3.52	3.25	3.11	3.25	.009
3	Relationship with superiors	3.42	3.40	3.23	3.40	.429
4	Monetary and Non-Monetary Benefits	3.18	3.03	3.27	3.14	.699
5	Skill Set development	3.44	3.22	3.38	3.40	.579

Source: Computed Primary Data

Table 5.3 explains that factors affecting job performance and appraisal in IT sector by the various experience group people. From the less experience group Performance monitoring has scored the mean value of 3.52. In the middle experience group appraisal methodology has scored with a mean score of 3.46. Among high experience group Skill Set development has got highest mean score of 3.40. It is concluded that relationship with superiors and Skill Set development has provided high score 3.40 in case of employee factors affecting job performance and appraisal among all experience groups.

H₀₂: There is no significance between experience group and factors affecting job performance and appraisal.

The above hypothesis has been tested in the light one way ANOVA. The results are given in table no.5.3. It can be concluded from the above table that framed null hypothesis has been rejected in case of appraisal methodology and Performance monitoring. In the case of Relationship with superiors the hypothesis has been accepted. Thus there is a significant difference among experience group people on the provision of training, teamwork and employee participation.

Findings

- 55.56 percent of respondents are male.
- 40 percent of respondents are degree holders
- 37.78 percent of employees are in age group of 31-40 yrs.
- 40 percent of employees are having experience for 2 - 5 yrs.
- 38.89 percent of employees are come under income group of Rs.30000 to Rs.40000.
- By Chi-square test there is no significant difference among different experience group and factors influencing for job performance
- Using F-Test, there is no relationship between different experience group and employee factors affecting job appraisal.

Suggestions

- Work Environment is the most prominent feature for all IT employees among all experience groups.
- There is a significant difference among experience group people on the factors influencing job performance technology for better performance from work environment, collective teamwork, advancement in technology
- There is a significant difference among experience group people on the appraisal methodology and Performance monitoring.
- Monetary and Non-Monetary benefits have to be focused for the improvement in job appraisal.

Conclusions

In the growing technology, IT companies play a significant role in the economy. In day to day each and every employee has learning new methods and technology for their job performance. Some of the factors have to be improved upon for better performance in job through collective teamwork and training methodology. Therefore to have appraisal in job performance monetary and non-monetary benefits has to be raised in order to have consistent in job performance. Suggestions to be made to IT companies for better job performance and appraisal can be achieved through of Work environment, advancement of technology, appraisal methodology and Performance monitoring and to have a cordial relationship among employees.

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FUEL CONSUMPTION – AN OVERVIEW. TACTICS TO REDUCE FUEL CONSUMPTION

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Abstract

In India, fuel consumption is continuously increasing due to the limited petroleum resources and the peak level of two wheeler sales. India is ranked as fourth largest petroleum consumer in the world followed by China, United States and Russia. India's consumption of petroleum products was increased year by year and there is a high demand due to rapidly growing level of motor vehicles in India. Government of India was set a target to reduce the import of petroleum products by 2022. Bureau of energy efficiency was established by our Indian government on March 1st 2002 under the provision of energy conservation act 2001 for the development of fuel efficiency norms for vehicles which could moderate the increasing demand of fuel. Rising in the price of fuel will create a fear among the new buyers of vehicles. Hence the consumption of fuel is playing a vital role. In this article the tactics of fuel consumption and fuel efficiency driving techniques are discussed.

Keywords: bureau, buyer, conservation, import, petroleum, resources.

INTRODUCTION

Fuel is a substance which is burned to provide nuclear energy or power. Coal, oil or gas will provide heat when it is burned. Methanol, gasoline and diesel are the various types of fuel. Energy of nuclear is produced by burning plutonium. Fuel efficiency means the conversion energy of the fuel. Efficiency of fuel or fuel economy can be measured that how long the vehicle could travel per hour. Consumption of fuel is the amount of fuel used by vehicle to travel a particular distance. Efficiency of fuel measured in kilometers per liter. Fuel consumption is the most accurate measurement of a vehicle's performance because it is a direct relationship with fuel whereas fuel economy leads to alterations in efficiency improvements. Most of the engine designers struggle for more power with lower fuel consumption, light weight and better reliability of the vehicles they designed. The buyers also interested to buy the vehicles which consumes low fuel.

OBJECTIVES OF THE STUDY

1. To understand the meaning of fuel consumption and fuel economy
2. To elucidate the tips for buying a fuel efficient vehicle
3. To know the fuel efficiency techniques to be followed by the drivers
4. To provide suitable suggestions to have a low fuel consuming vehicle.

METHODOLOGY

This study is fully based on secondary data. The sources of secondary data used in this article is internet, magazines and journals.

REVIEW OF LITERATURE

Emir, in his article he elucidate that one of the main factor that affect fuel consumption efficiency is the driving behavior of the person who drives the vehicle. Monitoring the driving behavior is very much needed for fuel consumption. Besides this, fuel efficiency is degenerates when the fuel tank is in low level. He observed the fuel consumption efficiency of the car by using four kinds of data which includes speed, distance, position and mass air flow. He concluded that fuel consumption can be highly fulfilled by managing the speed of vehicle.

Faris in his article, he categorized the consumption of fuel and its emission models in five different classifications. Among that three of them were suggested by other researchers and the balance would under the suggestions of his own. He done his article based on value based modelling and variable based modelling. He analyses the consumption of fuel and its emission rates based on these modelling techniques and found out that fuel consumption and emission rates are increased considerably by the increasing number of stops and this consumption is increases highly when the vehicles are driving at high cruise speed. He concluded that fuel consumption and emission which are provided by current models are satisfactorily closed to field data trends.

Kumar and Irvine, their result suggest that there was less than half year in the development of risen price in fuel. In urbanized areas, traffic blocking is an endogenous part of our system which explains the reactions of changes in fuel efficiency. Their model of variable concludes that population and urbanization were relative to the road supply, but there may be a more exact link to blocking would be a desirable addition.

Vashisth, Ravinder Kumar, they observed that in early studies the relationship between texture and speed of vehicle only but in this present study indicates the fact and speed of vehicle in terms of vehicle pavement interaction. Some of the previous studies shows that there is an insignificant difference among flexible and rigid pavement in terms of fuel consumption and low temperatures. They concluded that rolling resistance is generally affected by smoothness. The effect of surface becomes ineffective on behalf of properly constructed and maintained roads and the authors are not having a clear consent on the effect of pavement type on fuel consumption of vehicles.

FUEL CONSUMPTION AND FUEL ECONOMY

Fuel economy: it is measure that how far a vehicle will travel with the fuel. In metric terms, fuel economy is measured by the distance travelled per unit of fuel. In India, fuel economy is measured

by kilometer per liter. If a vehicle will travel more than the expected kilometer per liter then that means to fuel economy in the view of buyer. Normally this fuel economy will variant according to the driving pattern of the driver and the driving place of that particular vehicle.

Fuel consumption: this is the inverse of fuel economy. This is measured that how much fuel was consumed in driving a particular distance. In India it is measured in liters per 100 kilometer. Fuel consumption is a fundamental one for the vehicles to measure its efficiency that is directly related to fuel consumption and this is useful because it can be used as a direct measure of volume of fuel savings. This term is actually called as fuel consumption.

TIPS FOR BUYING AND USING A FUEL – EFFICIENT VEHICLE

Following are the points which help to reduce the consumption of fuel. These points are useful not only for two wheelers but also to four wheelers.

Buy the smallest vehicle: generally, the bigger the engine will consumes more fuel. If we uses the smaller the vehicle, then there is less fuel it consumes and carbon dioxide it produces. If we prefer the smallest type of vehicle then we will meet our daily needs and it will save our money not only in the showroom, but also on the road.

Choose a vehicle with extra gears: If a vehicle having extra gears can do a better work like keeping the engine runs in a most efficient level. This will consumes the fuel and our expenses spent for fuel and other maintenance charges.

Air conditioning: using air conditioner increase the fuel consumption by more than 20% than usual driving. Avoiding the usage of air conditioner on unnecessary situations will consume the fuel and reduce the fuel expenses with an ongoing increase in fuel costs.

Aluminum wheels: wheels which are made with aluminum are lighter than regular wheels. But in generally a vehicle doesn't need to custom as more energy to move them.

Block heater: this heater heats a vehicle's engine block. That means you can start a semi-warm engine and it improve your vehicle's overall winter fuel efficiency.

Avoid unnecessary extras: there are many extra features which increase the amount of fuel a vehicle can consumes by adding weight. It also increases extra power from the engine. We should clarify with ourselves that the convenience will provide a comfortable situation to us in an ongoing increase of fuel costs.

Refuel timing: filling the fuel to our vehicle is an important thing to remember in the minds of vehicle users. It is the best time to refill the fuel to the vehicle at the morning. Fuel remains as

denser when the temperature around us is cooler and when the temperature rises then the fuel starts expanding.

FUEL – EFFICIENT DRIVING TECHNIQUES

Fuel efficient driving save lot of money spending in fuel each year, increase road safety and it also prevent wear on our vehicle. Following are the driving techniques which lower the vehicle's fuel consumption.

1. Accelerate gently

Usage of hard acceleration will increase the usage of fuel. By making the accelerator with a gentle one can use less fuel. If it is possible then take 5 seconds to accelerate the vehicle up to 20 kilometers per hour from the stop.

2. Maintain a steady speed

When we are not maintain the steady speed that is if our vehicle speed is in the situation of rise and fall then it will consumes more fuel and increase the fuel cost. For example if we increase and slow down the speed between 60 and 80 kilometer per hour within every 15 seconds then it will increase the consumption of fuel.

3. Anticipate traffic

We should look ahead while we are in driving to see what is coming up. We must keep a comfortable distance between our vehicle and the one in front of us. We should look closely that what pedestrians and other vehicles are doing, and assume that what they will do on next. We can keep our speed as steady as possible and consume less fuel.

4. Coast to decelerate

Whenever we use the brakes at high speed then it waste our fuel. By looking ahead during the traffic and assumption of traffic behavior may make us to know in which time to slow down our vehicle. If there is a need to slow down our vehicle, then it is better to reduce the accelerator other than using the brake.

SUGGESTIONS

- Turn off the engine when the vehicle stopped for more than 60 seconds, other than in traffic.
- Carrying high weighted things will consume more fuel. Hence, try to avoid that.
- Newer vehicles are equipped with sophisticated display which analyze speed variations. By viewing that will reduce the fuel consumption.

- Avoid to park the vehicle at direct sunlight which evaporate the fuel.
- Check the engine oil level and the condition of engine which helps to consume less fuel.
- Bike users must change the gear in the swift manner. This will reduce the consumption of fuel.
- Using good quality fuel will maintain the life of engine and reduce the usage of fuel level.

CONCLUSION: In today's life contribution of fossil fuels plays a most important part of energy consumed by mankind. The technology of renewable energy could reduce the emission of CO₂. It is necessary to improve and promote the renewable energy supply know-hows and demand for renewable energy. Energy consumption depends on several factors which includes economic growth, population, weather and technology. In this article we provide various tips to reduce the consumption of fuel and understand the terms fuel consumption and fuel efficiency. Even though there are several tactics to reduce the consumption of fuel, the actual consumption and efficiency will starts with the minds of consumers only. If the users of various types of vehicles are having a knowledge and interest to down off the fuel usage then they will concentrate on that, otherwise fuel consumption activities are not fulfilled.

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A STUDY ON ENTREPRENEURIAL ASPIRATION AMONG ARTS AND SCIENCE COLLEGE STUDENTS IN THOOTHUKUDI DISTRICT

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ABSTRACT

The entrepreneur is an important agent in our society, who can be a catalyst of social and economic changes. Entrepreneurship is the only way to solve the social problems like poverty, regional imbalance, migration, unemployment etc. The objectives of the study is to examine the demographic profile, to find out the entrepreneurial aspirations among the final year college students. Data analysis has been done with the help of statistical software (SPSS.20 version) by using the techniques including frequencies, percentages, ANOVA, 't' test, 'f' test. This study suggests that Government should provide better educational facilities and schemes to students for their overall development as a competent entrepreneur.

INTRODUCTION

Entrepreneurship is introduced as a major component from graduate level in the university education. Entrepreneurship course is mainly offered as an elective course to provide knowledge and skill for the students who are interested in small business development. However, the students do not have a favorable attitude and aspiration to take up entrepreneurship. Business professionals have evolved beyond the myth that entrepreneurs are born, not made. Most of the empirical studies surveyed indicated that entrepreneurship can be taught, or at least encouraged. To promote it among graduates and drive the employment through entrepreneurship, it is necessary to explore the entrepreneurial aspiration of the college students.

STATEMENT OF THE PROBLEM

An entrepreneurial aspiration among students survey would be conducted to measure the aspirations and what make them to become self-employed. For the unemployment issues among graduates, serious concern has been raised by policy makers and academicians. Many fresh graduates do possess the knowledge, aspirations and traits that are important for starting-up own business, however, only a tiny percentage of students choose to be self-employed immediately after graduation. Hence, there is a study needed to explore the importance of entrepreneurship, creating awareness of schemes and incentives to analyse the entrepreneurial aspiration among arts and science college students in the study area, Thoothukudi in the State of Tamil Nadu in India.

OBJECTIVES OF THE STUDY

The following are the specific objectives of the study:

1. To examine the demographic profile of final year college students in the study area.
2. To find out the entrepreneurial aspiration, among final year college students in the study area.

SCOPE OF THE STUDY: The main purpose of this research is to identify the entrepreneurial aspiration among arts and science college students in Thoothukudi District. The predominant student populations hailing from engineering and management streams were not addressed extensively and the students enrolled in different mode of institutions/colleges were not studied in depth.

NEED FOR THE STUDY

There are certain psychological traits, socio cultural, demographical and economic factors, perceptions about the external environment, etc., which impact the entrepreneurial aspirations and entrepreneurial competencies of an individual. So, there is a need to identify the potential candidate, who, when given the necessary inputs and training is likely to become an entrepreneur.

HYPOTHESES OF THE STUDY

The following null hypotheses are framed by the researcher and were tested using appropriate statistical tools to draw inferences;

1. There is no significant difference between entrepreneurial aspirations with respect to demographic profile of college students in Thoothukudi district.
2. There is no significant association between the entrepreneurial aspirations with respect to family background variables of college students in Thoothukudi district.

METHODOLOGY

The research design adopted for the study is exploratory in nature. In the first stage of the study, a survey of literature was undertaken to familiarize the researcher with the various aspects of the study. In the second stage, primary data were collected from college students, through the structured questionnaire on a five point Likert's scale, which was developed after reviewing the relevant literature. The methodology of study is based on the primary as well as secondary data.

SAMPLING DESIGN

The total number of outgoing under graduate arts and science college students from 20 arts and science colleges in Thoothukudi district is found that 6750. In order to ensure equal representation of students in the colleges select for the study, the stratified random sampling technique was used for this research, from the targeted educational institutions. A sample of 10 per cent was taken from the total population of 6750 which worked out to 675 respondents from the 20 Arts and Science colleges.

FIELD WORK: The field work for this study was carried out by the researcher herself. The researcher used the self-structured questionnaire for the collection of primary data. The data were collected from the select outgoing under graduate students of twenty Arts and Science colleges in Thoothukudi District. Care was taken to ensure completeness and accuracy in collecting data.

FRAMEWORK OF ANALYSIS: The collected data had been processed with the help of appropriate statistical tools. The statistical tools were selected on the basis of the objectives of the study and also the nature of data included for the analysis.

REVIEW OF LITERATURE

The review of literature focuses on the findings of earlier studies, which have been done in the area of the present study. A number of research studies have been carried out on different aspects of the study by researchers and academicians in India and abroad.

Gird et al., (2008)⁸ have tested theory of planned behaviour as a predictor of entrepreneurial aspiration among final year students of commerce at two universities in the Western Cape based on a sample of 247 students. Of all the predictors of entrepreneurial aspiration examined in the study, only prior exposure to entrepreneurship was found to be significantly predicting the power of entrepreneurship aspiration. Personality traits, demographic factors and situational factors did not add significantly to the variance explained by theory of planned behavior

Judy Drennan and Md Abu Saleh (2008)⁹ examined the impact of childhood experiences on entrepreneurial aspirations based on responses from 378 Master of Business Administration students of three Universities in Bangladesh. It was reported that a difficult childhood, frequent relocation and family background indirectly influence entrepreneurial aspirations.

Stephen Durai & H. Samuel Thavaraj (2017)¹⁰ in this study an attempt was taken by the researchers to identify the level of attitude towards entrepreneurship among the post graduate business studies students. In Dindigul district, four colleges were randomly chosen for the study through lot and the final year post graduate students

Fasla N.P (2017)¹² This study is conducted among college students in Mannarkkad municipality. This study helps to know the attitude of students in taking entrepreneurship as a career. This study is help to improve the entrepreneurship programmes to promote entrepreneurship and to develop a country. The study can direct those concerned or interested to make preparation to help the youth of the country, especially those who are leaving higher institutions to develop entrepreneurial thinking after finding out the gap.

⁸ Gird, Anthony, Jeffrey J. Bagraim (2008), "The theory of planned behaviour— as predictor of entrepreneurial intent amongst final-year University students School of Management Studies," **South African Journal of Psychology**, 38(4), pp 711-724.

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RESEARCH GAP

The review of related studies provides an extensive insight into a wide area of knowledge including the emergence of entrepreneurial aspiration, among college students across the nation and the globe. Although, a considerable amount of research was done on entrepreneurship and entrepreneurial aspirations, yet the precise identification of entrepreneurial aspiration among arts and science college students remain elusive. So, the researcher has selected the present topic “A Study on Entrepreneurial aspirations among arts and science college Students in Thoothukudi District” to fill the identified research gap.

CONCEPT OF ENTREPRENEUR

The word ‘Entrepreneur’ first appeared in the French language and was applied to leaders of military expeditions in the beginning of the sixteenth century.

The classical economists never defined the term entrepreneur precisely. Wordslike adventurer, undertaker and projector were used in the writings of Adam Smith, pious and others. Adam Smith did not use the word entrepreneur at all. Instead he used the word employer, the master, the merchant and the undertaker. The researcher allowed no returns for direction and organization.

In the classical age, capitalist and entrepreneur remained inseparable entities due to small size and closely held firms. Alfred Marshall mentioned the difference between the functions of the capitalist and management. Buthe did not elaborate upon the difference and stressed the significance of organization, undertaking risk, bringing together capital and labour arranging or engineering the general plan and superintending minor details.

All classical economists recognized the importance of entrepreneurial function but did not incorporate his unquantifiable agent into the quantified theories. As a result entrepreneurship could not become a popular concept. Different scholars defined the functions of an entrepreneur differently. Innovation, risk taking, leadership, organization building, high need for achievement gap filling were identified as the important ingredients of entrepreneurship. It was also recognized that the entrepreneurial Characteristics would differ according to internal setting of the enterprise.

KNOWLEDGE ABOUT ENTREPRENEURIAL TRAINING PROGRAMME AND MSME SCHEME

Undergone any entrepreneurial training programme

An attempt has been made to find out whether the college students undergone any entrepreneurial training programme, the data have been collected from the college students and presented in the following table1.

Table 1: Undergone any entrepreneurial training programme

Sl. No.	Undergone any entrepreneurial training programme	No. of Respondents	Percentage to Total
1.	Yes	279	41.3

2.	No	396	58.7
Total		675	100

Source: Primary Data

It is understood from table 1 that 58.7 per cent of the respondents have not undergone any entrepreneurial training programme and only 41.3 per cent of the respondents have undergone any entrepreneurial training programme. It is inferred from table that majority of the respondents have not undergone any entrepreneurial training programme.

Know about MSME scheme

An attempt has been made to find out whether the college students know about MSME scheme, the data have been collected from the college students and presented in the Table 2.

Table 2. Know about MSME scheme

Sl. No.	Know about MSME scheme	No. of Respondents	Percentage to Total
1.	Yes	184	27.3
2.	No	491	72.7
Total		675	100

Source: Primary Data

It is understood from table 2 that 72.7 percent of the respondents do not know about MSME scheme and the remaining 27.3 per cent of the respondents know about MSME scheme. It is inferred from table that majority of the respondents do not know about MSME scheme.

ENTREPRENEURIAL ASPIRATION OF COLLEGE STUDENTS WITH RESPECT TO THEIR AGE GROUP

College students of different age groups have different entrepreneurial aspirations. In order to find out the significant difference in entrepreneurial aspirations among different age group of college students in Thoothukudi District, 'ANOVA' test is attempted with the null hypothesis as, "There is no significant difference between entrepreneurial aspiration of college students with respect to their age group". The result of 'ANOVA' test for

entrepreneurial aspirations of college students with respect to their age group in is presented in Table 3.

Table 3. Entrepreneurial Aspiration of college students with respect to their age group

Particulars	Age (Mean Score)			F-Statistics
	Up to 18 years	19-21 years	Above 21 years	
My professional goal is to become an entrepreneur	3.0000	3.5133	3.1250	2.284
I aspire to start my own business in one day	3.7500	3.9788	3.4688	3.141*
Aspiration helps to reach greater heights in life.	3.7500	4.1095	4.0938	0.283
I am resourceful and can handle unexpected challenges	4.2500	4.3208	4.2813	0.041
I have ability to solve and remain calm on facing difficulties	4.0000	4.2567	3.9688	0.431
I will put in my best effort to start a business	4.2500	3.9515	3.5625	2.371
My family will approve and support if I set up my own business	3.7500	4.0829	3.6250	2.871*
I hope that starting a business is a good way to earn more money	4.7400	3.8592	3.5000	3.327*
I can fulfil a personal vision	4.5000	4.5477	4.3438	1.200
There are plenty of opportunities and the government offers many grants or loans to encourage the formation of new business in our state.	4.7500	3.4022	3.4375	0.993

Table 3 shows the mean score of entrepreneurial aspirations of college students with respect to their age group is along with its respective 'F' statistics. The important entrepreneurial aspirations among the college students who are in the age group of up to 18 years are 'there are plenty of opportunities and the government offers many grants or loans to encourage the formation of new business in our state' and its' respective mean score is 4.7500, among the college students who are in the age group of 19 to 21 years, 'I can fulfil a personal vision' and its' respective mean score is 4.5477. It is understood from table that the important entrepreneurial aspirations among the college students who are in the age group of above 21 years are 'I can fulfil a personal vision' and its 'respective mean score is 4.3438. Regarding the entrepreneurial aspirations, the significant difference among the different age group of college students, are identified in the case of 'I aspire to start my own business in one day', 'my family

will approve and support if I set up my own business’ and ‘I hope that starting a business is a good way to earn more money’, since the respective ‘F’ statistics are significant at 5 per cent level, the null hypothesis is rejected.

Table 4. Entrepreneurial Aspiration of college students with respect to their location of college

Particulars	location of College (Mean Score)		T-Statistics
	Urban	Rural	
My professional goal is to become an entrepreneur	3.4815	3.5110	5.873*
I aspire to start my own business in one day	3.8981	3.9736	0.780
Aspiration helps to reach greater heights in life.	4.0648	4.1316	1.340
I am resourceful and can handle unexpected challenges	4.4028	4.2895	6.305*
I have ability to solve and remain calm on facing difficulties	4.2222	4.2566	0.415
I will put in my best effort to start a business	3.9120	3.9539	2.415
My family will approve and support if I set up my own business	4.1852	4.0132	7.349*
I hope that starting a business is a good way to earn more money	3.9954	3.7851	4.953*
I can fulfill a personal vision	4.5509	4.5439	10.216*
There are plenty of opportunities and the government offers many grants or loans to encourage the formation of new business in our state.	3.6343	3.3026	5.630*

Table 4 shows the mean score of Entrepreneurial Aspirations of college students with respect to their location of college along with its respective ‘T’ statistics. The important entrepreneurial aspiration among the college students who belong to urban area college are ‘I can fulfill a personal vision’ and its’ respective mean score is 4.5509. It is understood from table that the important entrepreneurial aspirations among the college students who belong to rural area are ‘I can fulfil a personal vision’ and its’ respective mean score is 4.5439. Since the respective ‘T’ statistics are significant at 5 per cent level, the null hypothesis is rejected.

Table 5. Entrepreneurial Aspiration of college students with respect to their discipline

Particulars	Discipline (Mean Score)			F- Statistics
	Arts	Science	Commerce / Business studies	
My professional goal is to become an entrepreneur	3.3307	3.3977	3.7500	5.698*
I aspire to start my own business in one day	3.9206	3.8934	4.0550	0.905
Aspiration helps to reach greater heights in life.	4.1181	4.0749	4.1550	0.306
I am resourceful and can handle unexpected challenges	4.3858	4.2911	4.3200	0.532
I have ability to solve and remain calm on facing difficulties	4.2362	4.1556	4.3950	0.764
I will put in my best effort to start a business	3.8976	3.8501	4.1050	2.678*
My family will approve and support if I set up my own business	4.2913	3.9424	4.1150	3.467*
I hope that starting a business is a good way to earn more money	3.7874	3.7003	4.1400	7.909*
I can fulfil a personal vision	4.4567	4.5620	4.5500	0.852
There are plenty of opportunities and the government offers many grants or loans to encourage the formation of new business in our state.	3.4961	3.2450	3.6350	4.870*

Table 5 shows the mean score of Entrepreneurial Aspiration of college students with respect to their discipline along with its respective 'F' statistics. The important entrepreneurial aspiration among the college students who belong to Arts group are 'all the good ideas have been taken' and its respective mean score is 4.4803, among the college students who belong to Science group, 'I can fulfill a personal vision' its' respective mean score is 4.5620. It is understood from table that the important entrepreneurial aspiration among the college students who belong to Commerce / Business studies are 'I can fulfill a personal vision' and its' respective mean score is 4.5500. Since the respective 'F' statistics are significant at 5 per cent level, the null hypothesis is rejected.

SUMMARY OF FINDINGS

- The important entrepreneurial aspirations among the male college students are technical knowledge is required to make a business commercially and successfully and I have ability to solve and remain calm on facing difficulties and their respective mean scores are 4.6290 and 4.5363 and among the female college students, I can fulfill a personal vision and all the good ideas have been taken and their respective mean scores are 4.5410 and 4.4988.
- The important entrepreneurial aspirations among the college students who are in the age group of up to 18 years are there are plenty of opportunities and the government offers many grants or loans to encourage the formation of new business in our state and I hope that starting a business is a good way to earn more money and their respective mean scores are 4.7500 and 4.7400.
- It is understood that the important entrepreneurial aspirations among the college students who are in the age group of above 21years are I can fulfill a personal vision and technical knowledge is required to make a business commercially viable/successfully and their respective mean scores are 4.3438 and 4.3125.
- The important entrepreneurial aspirations among the college students who belong to urban area college are I can fulfill a personal vision and all the good ideas have been taken and their respective mean scores are 4.5509 and 4.5231.
- It is understood that the important entrepreneurial aspirations among the college students who belong to rural area are I can fulfill a personal vision and all the good ideas have been taken and their respective mean scores are 4.5439 and 4.4934.
- The important entrepreneurial aspirations among the college students who belong to Arts group are all the good ideas have been taken and I can fulfill a personal vision and their respective mean scores are 4.4803 and 4.4567 and among the college students who belong to Science group, I can fulfill a personal vision and all the good ideas have been taken and their respective mean scores are 4.5620 and 4.4784.
- It is understood that the important entrepreneurial aspirations among the college students who belong to Commerce / Business studies are I can fulfill a personal vision and technical knowledge is required to make a business commercially viable/successfully and their respective mean scores are 4.5500 and 4.5450.

SUGGESTIONS

- The colleges should take necessary initiatives to provide the students more opportunities to impart knowledge and develop required skills to make them competent entrepreneurs.
- It is suggested that the colleges should train and orient them in to the scientific and basic principles of management that are involved in trade and business.
- The colleges can provide opportunities for having exposure programs for students with course related vocational institutions and companies outside. This will help them to be updated on the recent developments happening in the field of their study.

CONCLUSION

The results of this study have shown that the students are holding a strong and favorable entrepreneurial aspiration. This calls for the attention of the Government and the colleges to inculcate sound and qualitative education to the students in general and entrepreneurial education in specific. This would lead to the development of a favorable attitude among the students and this favorable attitude will further lead to develop an aspiration to become entrepreneurs.

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To Determine The relationship between level of Deprivation And personality characteristics of Tribbal And non Tribal Adolescents

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Abstract

To determine established relationships between level of deprivation And personality characteristics of Tribal And non tribal Adolescents. Personality growth development of an individual has become a matter of concern for the psychologist , sociologists & educationalist. The aim of this research is to determine the Personality characteristics in Tribal And Non Tribal Adolescents of Both sexes described in 16 PF Questionnaire by R.B. Cattell. Factor A,B,C,E,F,G,H,I,L,M,N,O,Q1,Q2,Q3,&Q4.The hypothesis is Tribal & Non Tribal Adolescents of Both Sexes would differ in terms of 16 personality factors. Sample of research was conducted of 150 tribal & non tribal subject out of 150 tribal subject, 75 subjects were male adolescents & 75 were female Adolescents likewise, out of 150 non tribal adolescents 75 were boys & 75 were girls subject. Sample was selected by help of purposive & random sampling from different school & intermediate college of Dhanbad district of Jharkhand state. Tools is used -16 PF Questionnaire-A Hindi adaptation of cattell's 16 PF by S.D Kapoor (1964)was used to measure the personality characteristics. As it was hypothesized in hypothesis that Tribal and Non tribal adolescents of both sexes would differ significantly in items of 16 personality factors Is proved.

Keywords: personality characteristic, Deprivation.

INTRODUCTION

The word "personality" in English is derived from the Latin word "persona" which denotes the masks worn by theatrical players in ancient Greek Dramas. Eventually, the term came to encompass the actor's portrayal of a comic or tragic figure as well. Thus, the initial conception of personality was that of a superficial social image that an individual adopts in playing life roles, a "public personality" refers to how does an individual appears externally & how does he/she behaves or reflects his/her behaviours. G. Allport (1937) in an exhaustive survey of the literature extracted almost fifty different definitions that he classified in two main categories- Biosocial & biophysical definitions. Biosocial definition shows a close correspondence with the popular use of the term as it equates personality to the social stimulus value of the individual. It is the reaction of other individuals to the subject that defines the subject's personality. One may even assist that the individual possesses no personality but that provided by the response of others. Allport objects vigorously to the implication that personality resides only in the responding other & suggests that a biophysical definition that roots the personality firmly in characteristics or qualities of the subject is much to be preferred. Thus according to the biophysical definitions, personality has an organic side as well as a perceived side & may be linked to specific qualities of the individual that are susceptible to objective Description & measurement. Other definitions place primary emphasis upon the integrative of organization function of personality such definitions suggest that the personality is the

organization or pattern that is given to the various discrete responses of the individual or else they suggest that the organization results from the personality that is an active force within the individual. Personality is that which gives order and congruence to all the different kinds of behavior in which the individual engages. Other personality theorists have chosen to emphasize the function of personality in mediating the adjustment of the individual. Personality consists of the varied and yet typical efforts at adjustment which is unique & that are carried out by the individual. Thus personality is a term to designate those things about the individual that are distinctive and set him/her apart from all other persons. Personality is considered as the essence of the human constitution. These definitions suggest that personality refers to that part of the individual that is most representative to the person, not only in that it differentiates the individual from others, more important, because it is what he/she actually is.

Aim

The aim of the study was to determine empirically the level of deprivation among Tribal And Non Tribal Adolescents of both sexes & to examine the effects of deprivation on development of personality pattern & characteristics which have been described in 16 of Questionnaire of R.B Cattell

Tools

1- Prolonged Deprivation Scale (PDS) This scale was developed by Dr Girishwar mistra and Dr.L.B Tripathi.

2_16PF Questionnaire -A Hindi adaptation of Cattell's 16 PF by SD Kapoor (1964) was used to measure the personality characteristics.

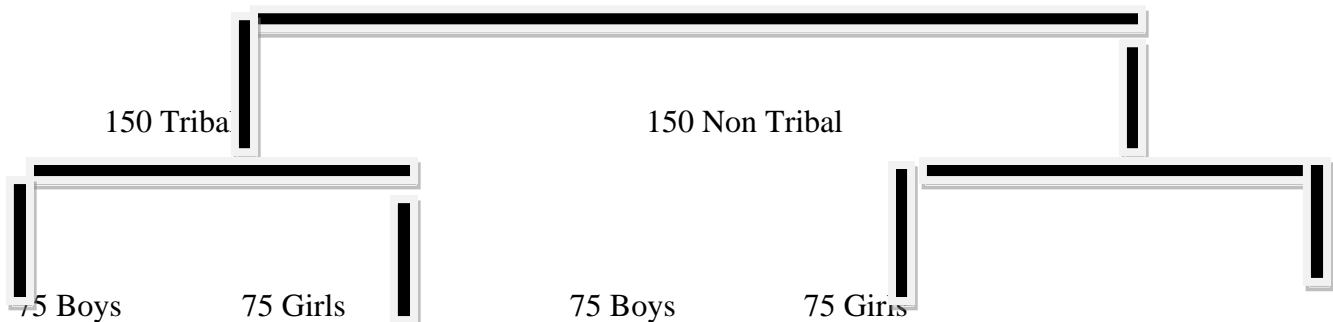
Hypothesis_

The Tribal And Non Tribal Adolescents of both sexes differ in terms of 16 personality factors and development of most of the personality factors is adversely influenced by higher deprivation level among the tribal boys and tribal girls adolescents.

Methodology

Sample of this research was consisted of 150 tribal & 150 non tribal subjects out of 150 tribal subjects. 75 subjects were Male adolescents & 75 were female adolescents likewise, out of 150 non tribal adolescents 75 were boys & 75 were girls subjects. Sample was selected by help of purposive & random sampling from different schools & intermediate colleges of Dhanbad district of Jharkhand state. Sample design may be classified as below-

300 Subjects (Adolescents)



16 P. F. Questionnaire – A Hindi Adaptation of Cattell's 16 PF by S.D. Kapoor (1964) was used to measure the personality characteristics.

RESULTS AND CONCLUSION

Therefore, this study was undertaken with the view to examine the effects of deprivation on the development of personality patterns in tribal & non tribal adolescents of both sexes on the basis of personality characteristics described by R.B. Cattell in 16 PF personality questionnaire. That tribal boys & girls are more deprived than on tribal boy & girl adolescents in area housing conditions, home environment, economic sufficiency, food, clothing, formal educational experiences, childhood experiences, childhood experiences, rearing experiences, parental characteristics, and interaction with parents, motivational experiences, emotional experiences & miscellaneous quasi – cultural experiences. T value obtained in all above areas of deprivation is also highly significant up to 01 level of significance. These findings clearly indicated that tribal & non tribal boys & girls differed significantly in above area of deprivation. Thus hypothesis 1(9) which is stated as tribal & non tribal adolescents of both sexes would differ significantly in their degree of deprivation. This hypothesis is proved. Although, mean difference of tribal girls & non tribal girls in area travel & recreation experiences is not significant. It can be rationalized as both tribal & non tribal girls have equal opportunities in traveling & recreation acts. Particularly tribal girls have more freedom in her life. Likewise mean difference of tribal boys & non tribal boys in the area religious experiences is not significant, although tribal boys on PDS. Again it can be rationalized that tribal & non tribal boys have equal opportunities in religious & ritual acts.

As table 1.2 & 1.3 clearly revealed that tribal adolescents of both sexes scored higher scores on prolonged deprivation scale. Tribal boys scored mean score of 298.50 & non tribal boys scored mean score of 237.34. Likewise, tribal girl adolescents scored mean score of 316.18 & non tribal girl adolescents scored mean score of 259.02. These finding clearly indicated that tribal adolescents of both sexes scored higher scores on PDS. Hence higher level of deprivation has been noticed in tribal adolescents of both sexes. Table 1.2 & 1.3 also revealed that tribal boys scored ($m=298.50$) higher score than non tribal boys ($m=237.34$) & tribal girls adolescents scored ($m=316.18$) higher mean score than non tribal girl adolescent ($m=259.02$). Thus tribal adolescents of both sexes scored higher score than non tribal adolescents of both sexes. Hence hypothesis No 1 (b) which states that tribal adolescents of both sexes would score higher score on prolonged deprivation scale than non tribal adolescents of both sexes is proved.

Observation & analysis of tables 1.4 & 1.5 also reveal that tribal boys scored mean score of 298.50 & $SD = 5.17$ & non tribal boys scored mean score = 237.34 & $SD = 5.62$. Difference of these means is also significant beyond 01 level of significance ($t = 69.50$, $df = 148$). Like wise, tribal girl adolescents scored mean score of 316.18 & $SD = 5.66$ & while non tribal girl adolescents scored mean score of 259.02 & $SD = 5.60$. Mean difference is also significant beyond 01 level of significance. These finding prove that tribal adolescents of both sexes scored higher score on PDS than non tribal adolescents of both sexes. Although non tribal girl adolescents scored higher mean score ($m = 259.02$) than non tribal boy adolescents ($m=237.34$). Hence non tribal girls are more deprived than non tribal boys. Thus it is clear from above discussion that tribal and non tribal adolescents of both sexes differ significantly in their degree of deprivation (hypothesis I a proved) & tribal adolescents of both sexes scored higher scores on prolonged deprivation scale than non tribal adolescents of both sexes (hypothesis No 1,b). But non tribal girls are more deprived ($m=259.02$) than non tribal boys ($m=237.34$). It is because of lesser freedom & oppourtunities are given to girls than boys in non tribal communities.

Analysis of table 1.6 also reveals that adolescents (boys & girls) scored means score of 312.18 & SD 5.43 & non tribal adolescents (boys & girls) scored mean score of 256.68 & SD =6.08. Difference of means is also significant beyond 01 level of significance. This clearly indicates that tribal & non tribal adolescents differ significantly in their degree of deprivation (hypothesis no 1a) & tribal adolescents of both sexes scored higher score on prolonged deprivation scale than non tribal adolescents of both sexes (hypothesis no 1b).

Eans, SDs & t value of Tribal & Non tribal Boy & Girls Adolescents on different dimension of PDs.

Dimension of PDs	Tribal Boys		Non Tribal Boys		T value	DF	Level of Significance	Tribal Girls		Non Tribal Girls		T	DF	Level of Significance
	M	SD	M	SD				M	SD	M	SD			
Housing condition	18.60	03.30	13.14	03.42	14.26	148	HS up to 0.1 level	16.12	03.56	14.72	03.31	03.50	148	HS up to 01 level
Home environment	28.28	03.28	21.64	04.23	10.70	148	HS up to 0.1 level	26.84	04.00	23.64	04.47	04.71	148	HS up to 01 level
Economic sufficiency	23.44	03.79	18.32	04.57	07.64	148	HS up to 0.1 level	24.96	04.14	20.48	04.53	06.40	148	HS up to 01 level
Food	13.36	02.47	09.92	02.50	08.60	148	HS up to 0.1 level	14.36	02.41	11.96	02.22	06.32	148	HS up to 01 level
Clothing	10.28	02.68	10.88	03.06	01.42	148	Not significant	14.27	02.64	12.92	02.91	02.87	148	HS up to 01 level
Formal education experiences	17.08	02.47	12.96	02.76	09.80	148	HS up to 0.1 level	17.64	02.68	14.28	02.78	07.64	148	HS up to 01 level
Childhood experiences	10.56	02.14	08.60	02.94	04.70	148	HS up to 0.1 level	11.12	02.50	10.96	04.92	00.27	148	Not significant
Rearing experiences	20.68	02.14	16.32	02.96	10.38	148	HS up to 0.1 level	21.52	02.68	18.32	03.12	06.67	148	HS up to 01 level
Parental characteristics	22.27	02.28	17.32	03.17	11.00	148	HS up to 0.1 level	22.72	02.27	19.98	03.41	05.83	148	HS up to 01 level
Interaction with parents	18.16	01.03	14.06	02.83	08.42	148	HS up to 0.1 level	19.52	03.02	17.00	02.72	05.36	148	HS up to 01 level
Motivational experiences	26.84	03.10	20.98	03.12	11.72	148	HS up to 0.1 level	27.33	03.48	22.94	03.14	08.12	148	HS up to 01 level
Emotional experiences	11.76	02.16	08.16	02.36	10.00	148	HS up to 0.1 level	12.16	02.16	12.32	02.64	00.41	148	Not significant
Travel and recreation	08.32	01.69	07.08	01.94	00.17	148	Not significant	06.80	01.72	07.76	01.45	03.60	148	HS up to 01 level
Socio cultural experiences	32.84	03.24	25.76	03.45	12.87	148	HS up to 0.1 level	32.72	02.78	25.12	03.74	14.90	148	HS up to 01 level

Means SDs & t- ratio of Tribal Boys & Girls on PDS.

Tribal Boys N =75	Mean	SD	t = 20.09 df= 148 Highly significant up to 01 level
	298.50	5.17	
Tribal Girls N = 75	316.18	5.66	

Table 1.3
Mean, SDs & t-ratio of Non Tribal boys & Girls on PDS

NonTribal Boys N =75	Mean	SD	t = 24.08 df= 148 Highly significant up to 01 level
	237.34	5.62	
Non Tribal Girls N = 75	259.02	5.60	

Table 1.4
Means, SDs & t – value of Tribal boys & Non tribal tribal boys on PDS.

Tribal Boys N =75	Mean	SD	t = 69.50 df= 148 Highly significant up to 01 level
	298.50	5.17	
Tribal Girls N = 75	237.34	5.62	

Table 1.5
Means, SDs & t- ratio of Tribal Girls & Non tribal Girls on PDS

Tribal Girls N =75	Mean	SD	t = 62.81 df= 148
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	316.18	5.66	Highly significant up to 01 level
Non Tribal Girls N = 75	259.02	5.60	

Table 1.6
Means, SDs & t- ratio of Tribal & Non tribal boy & girl adolescents on PDS

Tribal Boys & girls adolescents N =150	Mean	SD	t = 84.10 df=298
	312.18	5.43	Highly significant up to 01 level
Non Tribal Boys & girls adolescents N =150	256.68	6.08	

In terms of A (reserved vs out going), tribal boys are neither more reserved, detached, cool nor move out going, warmhearted, easy going & participating. On the other hand non tribal boys are out going, easy going, warmhearted & participating. They are emotionally expressive, ready to co-operate, attentive to people, kindly, adaptable. They like occupations dealing with people & socially impressive situation, while tribal & non tribal girls are average in possessing the personality characteristics described as factor A. Although, Non tribal girls are slightly higher in factor A characteristics.

In term of factor B (less intelligent vs more intelligent) the tribal boys are average in intelligence level, creative thinking and scholastic mental capacities while non tribal boys are more intelligent, more fast learner, higher on abstract thinking & have higher scholastic mental capacities while non tribal girls are more intelligent & higher in abstract thinking & scholastic mental capacity. Thus higher level of deprivation among tribal boys & girls adversely affected their intellectual & scholastic mental capacity (Bhargava& Aurora, 1981).

In term of factor C (Affected by feeling vs. emotionally stable), It has been found that tribal boys are emotionally less stable & easy up set & have lower ego strength than non tribal boys who are emotionally more stable, calm, nature & have higher ego strength while tribal & non tribal girls are average in factor C i.e. they are average in emotional stability & ego strength. Here higher

deprivation level did not influence the emotionality among tribal girls as well as non tribal girls while higher deprivation level among tribal boys adversely affected their emotionality & ego strength. In terms factor E (Human vs Assertive), tribal boys are more humble, mild, accommodating and conforming while non tribal boys are more assertive, independent, aggressive, competitive & stubborn, It has been also found in this study that non tribal girls are more assertive, independent, aggressive, competitive & stubborn, in comparison to tribal girls.

In terms of factor F (SWobervs Happy go lucky), Tribal boys & girls both are sober, prudent, serious, taciturn, dependable, deliberate & pessimist while non tribal boys & girls are average in happy go lucky, impulsiveness to enthusiastic, frank, expressive, carefree & talkative.

- I. In terms of factor G (Expedient vs Conscientious), it has been found that tribal boys & girls are expedient, they evade rules & feel few obligations. They are of weaker super – ego- strength, as a result , they may lead to anti social act. On the other hand, non tribal boys & girls are conscientious persevering, staid, rule bounded & stronger in super ego strength. They are moralistic & prefer hard working people to witty companions.

In terms of shy vs venture some (Factor H), the tribal & non tribal boys & girls, both are average in traits like shyness, restrained, different, timid ness & venturesome, socially boldness & spontaneity. Thus tribal & non tribal boy & girls do not differ in terms of factor H.

In term of factor I (Tough minded vs Tender Minded) Tribal boys have possessed traits like – Though mindedness, self reliant, realistic, masculine in average degree while non tribal boys have possessed ness at tender mindedness, dependency over protected ness at higher level. They are more sensitive, day dreaming, artistic, fastidious, feminine, impractical & impatient. Tribal girls are more tough minded, self reliant, realistic, masculine, independent responsible & subjective than non tribal girls. Hence tribal & non tribal boys differ in their personality characteristics in terms of factor I, but there is little difference in personality patterns of tribal & non tribal girls adolescents.

In terms of trusting vs Suspicious (i.e. factor L), tribal boys are average in factor L i.e. they are average in traits trusting sudpicious, free on jealousy, easy to get on with self sop imitated, hard to fool while non tribal boys are more suspicious, self opinionated, hard to fool & interested in internal, mental life. They are unconcerned about to the people & a poor team member. On the other hand tribal girls are above average in factor L while non tribal girls are higer in factor L. Non tribal girls are more suspicious, self oponionated hard to fool, more mistrusting & doubtful than tribal girls. Hence tribal & non tribal boys & girls differ in terms of factor L.

In terms of factor M (practical vs Imaginative). Tribal boy & tribal girls adolescents are practical, careful, conventional & regulated by external realities in average degree. On the other hand non tribal boy & girl adolescents are more imaginative, wrapped up in inner urgencies. Careless of practical matters & absent minded. They are unconventional, unconcerned over every day matter. Bohemian, self motivated, imaginatively creative, concerned with Essential & oblivious of particular people & physical realities. Thus tribal & non tribal girls also differ to some extent in

terms of factor M. Although tribal boys & tribal girls do not differ in terms of factor M characteristics but non tribal boys & non tribal girls differ in terms of factor M characteristics.

In terms of factor N (i.e. forthright vs Shrewd), the tribal boy adolescents are average in factor N characteristics hence they are forthright, sentimental, spontaneity, shrewd, calculating, wordly, polished & analytical in average while non tribal boys are highly shrewd, calculating worldly, penetrating, polished & analytical. On the other hand tribal & non tribal girls are slightly above average in traits N, hence they tend to be polished experienced, wordly, Shrewd & analytical slightly above average extent. Thus, tribal & non tribal boys differ in term of factor N but tribal & non tribal girls do not differ in terms of factor N characteristics (as both scored sten score of 7).

In terms of factor O characteristics (i.e. Placidvs Apprehensive), non tribal boys & girls are more apprehensive, worrying, depressive, troubled than tribal boy & girl adolescents.

In terms of factor Q 1 characteristics (i.e. conservatingvsexpermenting) tribal boy adolescents are average in Q1 characteristics while tribal girls & non tribal boys & girls both are above average in factor Q1. Hence tribal girls & non tribal boys & girls are more experimenting, critical, liberal, analytical, free thinking individuals than tribal boys. Although, non tribal girls have possessed higher level of factor Q1 than tribal girls & non tribal boys.

In terms of factor Q2 (i.e. undisciplined vs controlled) tribal boys are undisciplined self conflicted careless of protocol & not be bothered with will control & regard of social demands. They may feel maladjusted on the other hand tribal & non tribal boys & girls are average in factor Q3 characteristics. Hence they are controlled, socially precise, following self image up to average extent.

In terms of factor Q4 (i.e. Relaxed vs Tense), tribal boys & girls as well as well non tribal girls are average in factor Q4 but non tribal boys are more tense, frustrated, more driven, more overwrought & with high agric tension. They are excitable, restless & impatient than tribal boys & girls as well as non tribal girls.

AS it was hypothesized in hypothesis no.2 which states that “ Tribal & non tribal adolescents of both sexes would differ significantly in terms of 16 personality factors.” Is proved herewith. Findings depicted in table. 1.7,1,3,1.4 clearly indicate that tribal boys & girls who are highly deprived, differ in terms of 16 PF (Table 1.7) Tribal boys & girls adolescents scored lower sten scores on most of personality factors & non tribal adolescents of both sexes scored low scores on PDS (low deprivation level, i.e. advantaged group) & higher sten scores on 16 PF Questionnaire. This clearly indicates that higher deprivation level among tribal boy & girl adolescent adversely affected the. Development of their personality patterns. As tribal boy adolescent score sten score of 4 on the factors – C,F,E,H,I,L,M,N & Q4 (sten score=5,6) Although factor O is not affected by deprivation (sten score=7) while tribal girl adolescent are least affected by deprivation as they scored average sten score *5 or 6) on factors A,C,H,M,Q2,Q3,&Q4. Only factors B,F,G. (sten score=4) & I (sten Score=3) among girls are adversely affected by

deprivation. While deprivation did not influence the development of factors E,L,M,O (sten score=7) among the girls adolescents.

Therefore, it can be concluded, here, that tribal & non tribal adolescents of both sexes differ in terms of 16 personality factors & development of most of the personality factors is adversely influenced by higher deprivation level among the tribal boy & girls adolescents. As clearly indicated that tribal boy & girl adolescents are more reserved, emotionally unstable, shy, depressive & frustrated. These findings are in line of findings by Bhargava & Aurora (1981). In contrast, low deprived non tribal boy & girls adolescents are particularly more intelligent, emotionally stable, venturesome, radical & relaxed. As intelligence contributes to scholastic achievement of adolescents & adults (Ravinder, 1977, Shivappa, 1980 & Menon 1982)

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RELATION BETWEEN RESIDENTS' PERCEPTION ON THE IMPACT OF TOURISM AND THEIR SUPPORT FOR TOURISM DEVELOPMENT

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Abstract

The unprecedented growth of tourism across the world has given rise to serious discussions on the impact of tourism on the sustainability of destinations. Generally, the impact of tourism on destinations is classified as socio-economic, cultural and environmental impacts. Literature suggests that the support provided by the residents of the local community in tourism destinations is influenced by their perception of the impact of tourism on the destinations. The study attempted to identify the perception of the residents of Kumarakom tourism destination in Kerala, and their support for tourism development. The study found that the residents had an overall high level of perception on the impact of tourism. Regression analysis revealed that while the perceived socio-economic and cultural impact had positive relation to residents' support, the perceived environmental impact was negatively related.

Keywords: *tourism, socio-economic impact, cultural impact, environmental impact, support for tourism development*

Introduction

Tourism industry is one of the world's largest industries. Tourist arrivals are expected to exceed 1.8 billion by 2030. Europe is the hottest destination and source of tourism and international travelers with the highest international tourist arrivals as well as departures. It is more than double than that of the Asia Pacific region, which is the second largest tourist origin (statista.com, 2018). Tourism is the second fastest growing sector (3.9 %) in the world, above healthcare (3.1 %), financial services (1.7 %) and information technology (1.7 %). It is behind only to manufacturing sector (4.0 %) (World Travel and Tourism Council, 2018). The exponential increase in tourism activities has given rise to the term mass tourism. Mass tourism happened with improvements in technology, with improvements in internet access and subsequent easiness in communication. A tourist can now search, book and make payment for their travel online. This has contributed to mass tourism. Greater numbers of people are able to enjoy the benefits of leisure time and travel (Essays, 2018).

With the changing times, there has also been a huge change in the perceptions of local people towards mass tourism. In many destinations, the exploitation of the local destination by the tourism industry has reached the tipping point. This has been the cause of local political issues, which in occasions have given way to social friction (Goodwin, 2017). Studies have proven that there are a number of economic, social, cultural and environmental impacts that may have adverse effect on the destination (Khan, 1997). Locals have a very mixed feeling towards the economic benefits of tourism. They are hesitant to allow environmental and social costs of tourism and consider environmental protection as a top priority (Liu & Var, 1986).

Long, Perdue, and Allen (1990) found that the effects of tourism increases with the increasing levels of tourism activity. In third world host countries, major portion of tourism expenditure can leak out from the local economy since international tourists may depend on imported goods and services (Milne, 2008). Differences between the tourists and hosts have created antagonism between them (Britton, 1983). Many tourist destinations around the world struggle to overcome the ill-effects of uncontrolled expansion of mass tourism and short-sighted profit motives (Dimitriou, 2017). There can be difficulties of traffic congestions, improper water usage, poor waste management practices, physical and habitat changes etc. (Sayed, 2017). Russo (2001) found that there was a linkage between tourist arrivals and the deterioration on the destination's attractiveness. In many countries, tourism development has been achieved at a considerable intangible cost (Britton, 1983). Since the conventional mass tourism is associated with many ills, new concepts like sustainable tourism has emerged. As a result, tourism development and impact assessment studies have become a necessity (Andereck and Vogt, 2000; Ko and Stewart, 2002). Various agencies and authorities have established different criteria on sustainable and responsible tourism across the globe.

Global Sustainable Tourism Council (GSTC) is an independent organization formed in USA as a non-profit organization, with representations from UN agencies, NGOs, governments, travel companies, hotels and tour operators. The GSTC establishes and manages global sustainable standards in tourism, known as the GSTC Criteria. The GSTC Criteria serve as the universal benchmark for sustainability in travel and tourism. It also provides for the measurement and evaluation of practices followed and serves as a benchmark for certification. The GSTC Criteria takes into account the numerous guidelines and standards for sustainable tourism from around the world. The GSTC has developed comprehensive sustainability criteria for tourism destinations that cover socio-economic, environmental and cultural sustainability indicators (GSTC, 2013; 2019).

Theoretical Framework

The conceptual framework for the study is drawn from relevant literature on how the residents' support towards tourism development is shaped. The relation between effects of tourism and the resident support for tourism development forms the structural frame work for the present study. Cooperation of the local community is critical for the sustainability of tourism development (Lee, 2013). Styliadis et al. (2014) and Ap (1992) found that the residents' support for tourism development depends on how they perceive the effects of tourism. If benefits of tourism are greater, the residents are likely to support tourism development (Dyer et al., 2007). It can be concluded that the residents' perception of the impact of tourism is important for the development of tourism (McGehee & Andereck, 2004).

There have been vast numbers of studies (Jurowski & Gursoy, 2004) that have classified the impact of tourism into economic, social, cultural and environmental impacts. Triple bottom line approach of sustainability refers to the social, economic and environmental impacts of tourism (Arowosheghe & Emmanuel, 2016). Drawing from literature, the present study attempts to identify whether the residents' support for tourism development is dependent on their perception of the impact of tourism.

Methodology

The constructs of the present study include perception of the host community residents on the socio-economic, environmental and cultural impacts of sustainable tourism, and their support towards tourism development. The residents' perception of the impact of tourism is measured through a scale developed from the GSTC criteria (2019) on sustainable standards for tourism destinations. The socio-economic impact consists of a 10-item scale, anchored on a five-point Likert type scale (1 = strongly disagree to 5 = strongly agree), which is intended to measure the level to which tourism can contribute to social and economic development of the locality. The environmental impact consists of 11-item scale, similarly anchored on a five-point Likert type scale, which is intended to measure the level to which tourism can contribute environmental benefits and sustainability of the locality. The environmental impact consists of seven-item scale, similarly anchored on a five-point Likert type scale, which is intended to measure the level to which tourism can contribute cultural preservation of the locality.

The outcome variable is residents' support for tourism development, which is adopted from Gursoy & Rutherford (2004) and Yoon, Gursoy and Chen (2001). It is a six-item scale, anchored on a five-point Likert type scale (1 = strongly disagree to 5 = strongly agree), intended to develop insights into the extent to which the residents support for tourism development.

The study was conducted in the internationally renowned tourism destination Kumarakom in Kerala. Kumarakom responsible tourism initiative was launched in 2007 to promote sustainable tourism development in tourism destination in Kerala state through community and industry participation. The destination has also been a model responsible tourism destination in the world. The population for the study consists of the host community households in Kumarakom. The adult host community residents in Kumarakom form the sample frame for the present study. Systematic random sampling method was adopted to identify the respondents. The details regarding the number of households in the locality were drawn from the local self-governance authorities. Selected households were visited and responses were collected from one available adult member of the household. The data were collected during the period February 2019 to June 2019. A total of 296 respondents participated in the data collection process. Out of that, 276 questionnaires were usable for final data analysis.

Data Analysis and Results

The demographic profile of the respondents reveals that 49 per cent of the respondents were within the age category of 26 years to 35 years, 25 per cent belonged to 36 years to 45 years category, and 12 per cent belonged to up to 25 years category. Education wise classification showed that 59 per cent were graduates, while 23 per cent were educated up to higher secondary level. As regards the involvement of the respondents with the tourism industry either directly or indirectly, 34 per cent were involved with tourism for more than five years, 55 per cent were involved for a period up to five years, and 12 per cent were not involved with the tourism industry.

The residents' responses on their perceived socio-economic impact of tourism are given in Table 1. The residents had a very high level of agreement to almost all items of socio-economic impact. 'Provides work opportunities' (mean score of 4.655), 'laws and enforcement agencies to prevent exploitation and harassment' (mean score of 4.612), and

‘businesses and tourists support local community’ showed highest levels of agreement from respondents. Comparatively lower levels of agreement were seen on ‘security and health services are active’ (mean score of 2.978), and ‘local farmers, artisans etc. can engage in value chain’ (mean score of 3.007). Measures of skewness and kurtosis were all within a value of one, showing that the data was normally distributed.

Table 2 shows the responses of the residents on their perception on cultural impact of tourism. The residents had high levels of agreement on ‘cultural and heritage assets are conserved and protected’ (mean score of 3.996), ‘support for celebration and protection of cultural heritage’ (mean score of 3.775), and ‘accurate materials on the sites visited are provided to tourists’ (3.652). ‘Rights of communities/ individual are protected while creating cultural experiences to tourists’ had a very low agreement (mean score of 2.590). Measures of skewness and kurtosis were all within a value of one, showing that the data was normally distributed.

Table 3 presents the response of the residents on their perceived environmental impact of tourism. ‘Guidelines are enforced on avoiding, reusing, reducing, recycling of solid waste’ (mean score of 3.728), ‘formal measures to improve energy consumption efficiency’ (3.380), and ‘guidelines are enforced for waste water treatment’ (3.312). skewness and kurtosis levels shows that the data was normally distributed.

Table 4 presents the response of the residents on their support towards tourism development. ‘Tourism should be the most important industry in the locality’ (4.216), ‘more tourists should come to the locality in the future’ (4.199), and ‘new nature-based tourism facilities and sites should be developed in the locality’ (4.033) recorded high levels of agreement.

Table 1: Socio-economic Impact of Sustainable Tourism

Socio-economic Impact Variables	Descriptive Statistics			
	Mean	SD	Skewness	Kurtosis
Tourism Directly and Indirectly contributes to Economy	3.818	0.985	- 0.526	- 0.226
Provides Decent Work/ Career Opportunities	4.655	0.861	- 0.670	0.564
Provides Training and Employment Opportunities	4.318	1.065	- 0.265	0.419
Small Businesses are Given Free Market Access	3.963	1.143	- 0.752	- 0.424
Local Farmers, Artisans etc. can Engage in Value Chain	3.007	1.556	0.157	- 0.511
Businesses and Tourists Support Local Community	4.463	0.895	0.939	0.643

Laws and Enforcement Agencies to Prevent Exploitation, Harassment	4.612	0.948	- 0.655	0.159
Laws to Protect Property Rights/ Compensation are Enforced	4.184	0.803	- 0.601	- 0.490
Security and Health Services are Active	2.978	1.258	0.405	- 0.888
Sites Are Communicated and are Accessible To All	3.592	1.111	0.552	- 0.560

Table 2: Cultural Impact of Sustainable Tourism

Cultural Impact Variables	Descriptive Statistics			
	Mean	SD	Skewness	Kurtosis
Cultural and Heritage Assets are Conserved and Protected	3.996	0.905	-0.329	0.259
Communication of Laws on sale, display of historical, archaeological artifacts	3.518	1.086	-0.646	-0.283
Support for Celebration and Protection of Cultural Heritage	3.775	0.886	-0.901	0.765
Local Community has Unrestricted Access to Natural and Cultural Sites	3.217	1.113	0.040	-0.959
Rights of communities/ individual are protected while creating cultural experiences to tourists	2.590	1.109	0.557	0.551
Tourism related impacts are managed in cultural sites through guidelines	3.478	1.021	-0.611	-0.349
Accurate Materials on the Sites Visited are Provided to Tourists	3.652	1.024	-0.651	-0.244

Table 3: Environmental Impact of Sustainable Tourism

Environmental Impact Variables	Descriptive Statistics			
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	Mean	SD	Skewness	Kurtosis
Active Programmes to Conserve Biodiversity and Natural Heritage	2.692	1.164	0.217	- 0.947
Guidelines for Visitor Behavior to Tourists, Operators and Guides	2.435	1.105	0.541	- 0.614
Cooperation of Local Conservation Agencies to Monitor Environmental Risks	2.967	1.174	- 0.263	- 0.102
Non-Invasive & Responsibly Managed Visitor interaction with nature & wildlife	2.424	1.078	0.567	- 0.457
Laws to Prevent Trading, Capturing or Killing of Wildlife is Enforced	2.924	1.190	-0.126	- 0.054
Formal Measures to Improve Energy Consumption Efficiency	3.380	1.104	-0.781	- 0.273
Mechanisms are in Force to Monitor Water Quality, Water Usage and Water Risks	3.217	1.087	-0.407	- 0.644
Guidelines are Enforced for Waste Water Treatment	3.312	1.043	-0.245	- 0.798
Guidelines are Enforced on Avoiding, Reusing, Reducing, Recycling of Solid Waste	3.728	1.068	-0.414	- 0.750
Businesses are Encouraged to Reduce Greenhouse Gas Emissions	3.225	1.031	.080	- 0.927
Use Of Alternative Transport Systems to Reduce Air, Noise Pollution	3.130	1.117	-0.055	- 0.916

Table 4: Residents' Support for Tourism Development

Variables	Descriptive Statistics
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	Mean	SD	Skewness	Kurtosis
New nature-based tourism facilities and sites should be developed in the locality	4.033	1.044	-0.980	0.607
More cultural and historical based activities should be included to promote tourism	3.909	1.132	-0.213	0.806
Tourism can play an increased role in future local economic development	3.779	1.064	-0.825	0.144
Tourism will help the community prosper in the right direction	3.963	1.181	-0.223	0.590
More tourists should come to the locality in the future	4.199	0.826	-0.086	0.540
Tourism should be the most important industry in the locality	4.216	1.038	-0.474	0.928

Dependence of Residents’ Support for Tourism Development on their perceived

Socio-economic, Cultural and Environmental Impacts of Tourism: Since literature on tourism studies have given evidences that the residents’ support for tourism development depends on their perceived impact of tourism, the study attempted to develop a regression model to analyze the nature and level of dependence. Multivariate Regression analysis was performed to find out the predictability of support for tourism development (dependent variable) using perceived socioeconomic impact, cultural impact and environmental impact (independent variables). The regression equation (1) is given below:

$$STDev_t = \beta_0 + \beta_1 So-ecImp_t + \beta_2 CulImp_t + \beta_3 EnvImp_t + e_t \quad \dots\dots\dots (1)$$

Where, $STDev_t$ denotes residents’ Support for Tourism Development, $So-ecImp_t$ denotes perceived Socio-economic impact of tourism, $CulImp_t$ denotes perceived cultural impact of tourism, $EnvImp_t$ denotes perceived environmental impact of tourism; β_0 is the intercept, $\beta_1, \beta_2, \beta_3$ are the regression coefficients, e_t is the error term

The following are the results of the multivariate regression analysis:

Multivariate regression requires at least 20 records per independent variable. Since the study has three independent variables, it is required that there should be at least 60 records. The sample size is 276, hence the minimum sample size requirement is satisfied. The normality of the dependent variable (Support for Tourism Development) was tested through Shapiro Wilks's Test. The test results (statistic = 0.988; df = 276; p value= 0.516) shown in Table 5 proved that the dependent variable followed normal distribution. Existence of multicollinearity among the independent variables was tested to see if the independent variables were strongly correlated among themselves. The Pearson correlation coefficients (0.186, -0.228, -0.291) between pairs of independent variables were seen to be very low, being less than 0.70 (Table 6). Correlation between the dependent variable and the independent variables were evaluated (Table 6). It was found that support for tourism development was highly correlated (0.543; 0.670; -0.604) with the three predictors. Since the three correlation coefficients were more than 0.30, it was concluded that there existed high correlation between the dependent and its predictors. The existence of linear relation between the dependent variable and the independents was evaluated by plotting the scatter plots for each independent with the dependent variable. The plots revealed existence of linear relationship.

Table 5 : Tests of Normality of Dependent Variable			
Support for Tourism Development	Shapiro-Wilk		
	Statistic	df	Sig.
	0.988	276	0.516

Table 6 : Pearson Correlation				
Predictors	Support for Tourism Dev.	Socio-eco. Impact	Cultural Impact	Env. Impact
Socio-economic Impact	0.543	1.000	0.186	-0.228
Cultural Impact	0.570	0.186	1.000	-0.291
Environmental Impact	-0.604	-0.228	-0.291	1.000

Table 7 : Multivariate Regression - Model Summary				
Model	R	R ²	Adjusted R ²	Std. Error of the Estimate

1	0.799 ^a	0.690	0.679	0.63543
<i>a. Predictors: (Constant), Socio-economic Impact, Cultural Impact, Environmental Impact</i>				

Table 8 : Multivariate Regression - Model Summary (F Change)

Model	Change Statistics				
	R Square Change	F Change	df1	df2	Sig. F Change
1	0.799	17.916	3	272	0.000

The Multiple correlation coefficient ($R = 0.799$) is indicative of very high quality of prediction of the dependant variable support for tourism development. Coefficient of determination (R^2) determines the proportion of variance in the dependant variable explained by the independent variables. Table 7 shows that the independent variables explain 69 per cent of the variability of the dependent variable. Table 8 reveals that the model is significant (p value < 0.001).

Table 9: Multivariate Regression - ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	10.800	3	3.600	17.916	0.000 ^b
	Residual	109.825	272	0.404		
	Total	120.625	275			

a. Dependent Variable: Support for Tourism Development

b. Predictors: (Constant), Socio-economic Impact, Cultural Impact, Environmental Impact

The F Ratio in the ANOVA table tests whether the overall regression model is a good fit for the data. The table shows that the independent variables (*Socio-economic Impact, Cultural Impact, Environmental Impact*) statistically significantly predict the dependent variable (*Support for Tourism Development*), $F(2, 272) = 8.916$, $P < 0.001$. It is proved that the regression model is a good fit of the data.

Table 10: Multivariate Regression - Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	2.531	0.447	7.481	0.000	
	Socio-economic Impact	0.253	0.089	0.236	2.599	0.040

Cultural Impact	0.325	0.072	0.323	4.496	0.000
Environmental Impact	-0.258	0.069	-0.260	-1.834	0.037

a. Dependent Variable: Support for Tourism Development

Table 10 shows the estimated model coefficients. The regression equation formulated is:

$$\text{Support for Tourism Development} = 2.531 + (0.253 \times \text{Socio-economic Impact}) + (0.325 \times \text{Cultural Impact}) - (0.258 \times \text{Environmental Impact})$$

The unstandardized coefficients indicate how much the dependent variable varies with an independent variable when all other independent variables are held constant. It is found that an increase in score of one in mean socio-economic impact creates an increase of 0.253 score in support for tourism development, holding cultural and environmental impact constant. An increase in score of one in mean cultural impact creates an increase of 0.325 score in support for tourism development, holding socio-economic and environmental impact constant. Similarly, an increase in score of one in mean environmental impact creates a decrease of 0.258 score in support for tourism development, holding score of cultural and socio-economic impact constant. The T values and its significance level shows that all the independent variable coefficients are statistically significantly (p value < 0.05) different from zero.

Conclusion

The study attempted to identify the local community residents’ perception on the impact of tourism on the destination. The impact was measured on three criteria – socio-economic, cultural and environmental, based on the criteria developed by Global Sustainable Tourism Council. It was found that the residents generally had high perception on socio-economic, cultural and environmental impact of tourism destinations. Residents’ support for tourism development was also evaluated, and was found that the residents had a high level of agreement towards tourism development. A multiple linear regression was run to predict the residents’ support for tourism development from Socio-economic Impact, Cultural Impact, and Environmental Impact. These independent variables statistically significantly predicted residents’ support, $F(3, 272) = 8.916, p < 0.001, R^2 = 0.690$. All the three variables added statistically significantly to the prediction, $p < 0.05$.

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REVIEWS ON GOODS AND SERVICE TAX IN INDIA

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Abstract

The goods and services tax(GST) which came into effect from 1 July 2017 is a value added tax levied on most goods and services sold for domestic consumption. The GST is paid by consumers, but it is remitted to the government by the business selling the goods and services, In effect, GST provides revenue for the government in India. Integrated GST will be levied by central government on inter-state supply of goods and services. It is divided into five different tax slabs for collection of tax. Some of the reviews are collected regarding the goods and service tax in India which will be helpful for further study of the paper on the goods and service tax in India.

Keywords:Goods, service, tax, government, consumers, slab, etc.

LITERATURE SURVEY

1. **Dr.V.R. Nedunchezian et al (2018)**, the authors have set out with the study to analyze the impact of how one year of implementing the GST structure in India has amassed both positive and negative responses from the individuals and the customers. The authors have affirmed that targeted to create business friendly environment. The study has made it transparent that some of the key issues in the implementation scenario that has gained the attention of industry stakeholders and is bound to impact the business scenario and the objective of implementing the GST system. The study has addressed the Key Issues Debated for GST: GSTIN Network, Complexity in the Filing Process, Tax Slabs, Fuel under GST Ambit, GST taxes Payments and Impact Survey. The study perorates by stating that if measures are taken up by the government in a rapid pace, it can be very resourceful outcome for sustainable economic development.
2. **Prabha L et al (2018)**, the authors have accredited the fact that Goods and Service Tax [GST] is an indirect tax levied on the supply of goods and services. The object of exercise in the study is to analyze the impact of GST on buying behavior of the consumers and to know the consumer awareness and perception towards GST. The study has made it conspicuous that the level of agreeability towards the purchase of cosmetics and beverages after GST is lower with 18% and when compared before GST. Whereas in the case of confectionaries the level of agreeability is high when compared 18% to 29%. And household items remain almost the in the same and there is no considerable change with 32%. The set back identified with GST is that it is difficult for the illiterates to understand the procedural concepts of the GST.

3. **Shetty Deepa Thangam Geeta et al (2019)**, the study's intention is to analyze the impact of Goods and Services Tax (GST) on Micro, Small and Medium Entrepreneurs (MSMEs). The study is restricted to Sivagangai District , Tamil Nadu. The study includes both primary and secondary data. The study used Anova and is descriptive. The study has made it clear that there is no significant relationship between their income and impact of GST and impact of GST on the MSMEs entrepreneurs do not have any significant difference between Genders.
4. **Ms.N.Ramya and Ms.D.Sivasakthi (2017)**, the purpose of GST is to replace all these taxes with single comprehensive tax, bringing it all under single umbrella. World over in almost 150 countries there is GST or VAT, which means tax on goods and services. Under the GST scheme, no distinction is made between goods and services for levying of tax and over-lapping of tax, tax on tax will be eliminated with GST. The benefit of GST include anticipation of prices of goods to reduce in the long run as the benefits of less tax burden would be passed on to the consumer. The authors have addressed the impact of goods and service tax in Food Industry, Housing and Construction Industry, FMCG Sector, Rail Sector and Financial Services. The study draws the inference that under GST, the taxation burden will be divided equitably between manufacturing and services, through a lower tax rate by increasing the tax base and minimizing exemptions.
5. **Shana and Rohit Bhat**, the study's rationale is to understand the perceptions towards GST among the consumers and to identify the significant difference between the perception towards GST among consumers based on age, gender and income. Data is collected from the customers of different hotels across Mysuru city. The sample size included 50 customers. Simple random sampling techniques was used for data collection. It is found that Few of the customers have the problem in payment of Luxury tax and GST in very high class hotels, where the middle income faces over paying excess tax than required to the Government, so it is found that Luxury tax should be abolished for ensuring required tax revenue through reasonable GST in hotels.
6. **Dr. Preethy B.Menon and Akbar Ali K**, the study has been made with an intention to study on public opinion towards GST Bill and to provide suggestions based on the findings of the study. The study is descriptive and includes primary and secondary data. Convenient sampling technique is used. It is found that nobody got chance to intimate the government their opinion on GST and it is found that 76% of the respondents argued that GST will effects their consumption behavior. The study ceases by stating that the government should put more effort in delivering information and educating the citizen regarding GST.
7. **Shefali Dani (2016)**, the Goods and Services Tax (GST) is a vast concept that simplifies the giant tax structure by supporting and enhancing the economic growth of a country. GST is a comprehensive tax levy on manufacturing, sale and consumption of goods and services at a national level. Chief Economic Advisor Arvind Subramanian on 4 December 2015 suggested GST rates of 12% for concessional goods, 17-18% for standard goods and 40% for luxury goods which is much higher than the present maximum service tax rate of 14%. No doubt, GST

will simplify existing indirect tax system and will help to remove inefficiencies created by the existing current heterogeneous taxation system only if there is a clear consensus over issues of threshold limit, revenue rate, and inclusion of petroleum products, electricity, liquor and real estate. Until the consensus is reached, the government should resist from implementing such regime.

8. **Indhu.S and Kirubakaran K (2018)**, this paper is an analysis of GST and what the impact of GST (Goods and Services Tax) will be on textile sector in Coimbatore, Tamil Nadu. Introduction of GST could have a considerable impact on textile industry. 19.1% of the respondent answered due to implementation of GST caused the high rate tax in goods and service and ,60% of the respondent answered there is no impact due to implementation of GST in goods and services. Due to implementation of GST will be fundamentally changes in the way of the Textiles sector is presently taxed in Tamilnadu.
9. **Yogesh Garg and Neeta Anand (2019)**, the intention of the study is to analyse the significant impact of GST on exports of Carpets & Floorings Industry in the years 2017-18 & 2018-19, i.e total exports from 2017-2019. The study is descriptive and banks on secondary data. The study has found that post GST exports are more than the pre GST exports. The study ceases by stating that in future, GST has potential to attract international corporate and thereby encouraging investment & exports.
10. **Dr. R. Sridevi (2018)**, the study is made to study the impact of GST System to Retailers with special reference to Coimbatore District and to know the level of agreement and awareness about GST system to retailers. The data that is used is primary and secondary data with a sample size of 125. Majority 44.8% of the respondents stated 'Satisfied' with the present GST system and the study states that there extant a significant difference between number of years in the business and the factors towards impact to retailers due to GST implementation except the level of satisfaction with the present GST system. In overall through the study concludes that GST plays a dynamic role in the growth and economic progress of our country.
11. **Dr. J. Rengamani (2018)**, the study has been made with an intention to get a perspective on impact of goods and services tax (GST) on the shipping companies and To study the major factors covered by GST in the Shipping Services. The study is restricted to Chennai. The study has made it transparent that respondents prefer having one single rate for CGST and SGST across India and prefer a cumulative standard rate and prefer that exempted services be notified instead of taxable services. The study perorates that GST seems promising for better compliance and would increase the revenue of both centre and states.
12. **Hemanth Y and Dr Arun B K (2018)**, the study's intention is to study the implementation of GST business practices. The has expounded GST as the tax levied by Centre and States which is denoted by Central GST or CGST and State GST or SGST. The foremost benefit of GST is that it eradicates cascading effects of taxes i.e., tax on tax. The study draws the inference that it is a testing time for

the Indian business systems as there are huge positive and negative impacts on particular businesses and consumers as well.

- 13. Reshma Rachel Kuruvilla et al (2018)**, the study is to get a perspective on GST in Jewellery Business. There are changes happening in the gems and jewellery sector due to implementation of GST on account of Exports, sales on approval basis, exhibition, transfer of old jewellery were discussed by the author. The study has sifted the factors like Jewelry Sent for Exhibition, Job Works Related to Jewelry, Exports of Jewelry. The study ceases with a verity that there remains certain confusions on GST procedures which has to resolve at the earliest to support the gems and jewelry sector.
- 14. MS.SWETHA PARTHASARATHY**, the study's burden is to study the impact of e-commerce on the Indian market and analyze the buying behaviour of consumers post GST. analyze the buying behaviour of consumers post GST. The study is restricted to Coimbatore. The study propounds that Rules and Regulations in GST can be simplified and that the online companies may conduct a survey for knowing the consumer need and preference. The study winds up stating that it's under the hands of the government to support e commerce market and revise the tax rates.
- 15. R. N. VIVEKANANDAR and Dr. P. RAJINI (2017)**, the burden of the study is to get a perspective of public opinion towards awareness on GST implementation in India. The study has affirmed that GST mechanism is advancement on the VAT system, the idea being that a unified GST Law will create a seamless nationwide market. The study has found that majority of the public have stated that as a public tax payer they feel that they do not have an opportunity to raise voice in indirect – service tax matters and majority of the public opined that GST is a predominantly Compliance tax. The study ceases with certitude that the government should be readily equipped to face the changes in the fast paced economy.
- 16. S Rajini and Dr. N Raja Hussain (2018)**, the study is aimed to know the benefits, Threats & challenges of Goods & Services Taxes and to examine and analyze the perception level and attitude of traders. The study is subjective to Vellore District. The study affirms that the advantage of the GST as elimination of multiplicity of taxes and their cascading effects. The challenges associated with GST is ensuring ensure enough awareness to public and traders and their satisfaction. The study deduces that the government needs to change the perception towards GST implementation to the traders as well as public.
- 17. Dr. M.S.RANJITHKUMAR and Dr. S.MOHAN (2017)**, the study gleans into the implementation of GST and its impact on MSME. The MSME sector, which contributes to 40% of Indian exports. The study has discussed the VAT of the United Kingdom and New Zealand. The study has also surmised that there are a variety of methods to reduce the compliance costs and unfair burden on small business, focusing on raising registration thresholds and extending tax return cycles. The study culminates by affirming that this will boost the overall productivity of the nation.

- 18. A. Emille Surekha and A. Elizabeth (2018)**, the study is subjective to Coimbatore and its manufacturing sector. The study is to analyze the the impact of GST. The study's sample size is 200 with primary, secondary and tertiary data. The study has found that there is a relationship between the period of experience in the field and the factors related to acceptance towards GST and there is no relationship between the period of experience in the field and the factors related to the GST administrative machinery. The study perorates that this will increase the competitiveness of Indian goods and services in the international market and give boost to Indian exports.
- 19. Lathesh And Appanna**, the study's burden is to study how GST made its impact on import and export. The study has made it writ large that there is a positive improvement in the trade within the domestic space and in the outskirts of the nation and had made the individual grow more efficient and feel comfortable. The study also recommends that excise duties levied on the individuals should not be a burden to them it should be affordable. The study culminates that greater transparencies in the tax system have risen due to GST.
- 20. Praveen Nayak**, the study sifts the problems faced by small businesses due to GST administration. The issues addressed in the study include Lack of computer literacy, Problems with Network, Online Payment Issues, Costly Software, Lack of clarity, High Late Fees and Interest and Software not working as expected. Solutions include training and support, software updates, date extension and encouraging compliance. The study ceases by stating that with time the system will be refined and become successful, if the problems are addressed.
- 21. Mallikarjun Bali**, the study is aimed at getting a perspective of Goods and Services. The Government of India has succeeded in implementing Goods and Services Tax (GST) from 1st July, 2017. The study professes that GST ends an era of multiple taxes levied at central, State and local levels. GST is additionally useful in keeping away from Tax avoidance, enhanced Expense gathering and compliances. It decreases the cost of products and enterprises to some degree and makes a strong domain for the assistance of worldwide exchange.
- 22. Milandeep Kour et al (2016)**, the study has been made with an intention to enquire the impact of GST after its implementation and to find out difference between present indirect taxes and GST. The GST System is basically structured to simplify current Indirect Tax system in India. A well designed GST is an attractive method to get rid of deformation of the existing process of multiple taxation also government has promised that GST will reduce the compliance burden at present there will be no distinction between imported and Indian goods & they would be taxed at the same rate.
- 23. Dr. Ashok Sharma and Dr. Davendrakumar Sharma (2018)**, the study has been made with an intention to identify the impact of GST on Automobile Industry in India. Automobile industry is the fastest growing sector in India having clear correlation with the reforms related policies influencing domestic demand pattern as well as trade. The consumers will be benefitted as the prices will come down and consumption will increase which in turn will help companies.

The base GST rate has been set at 28% besides a cess (1% to 22%) on vehicles of different categories and sizes. Together both will impact the end prices.

- 24. Dr. Shant kumar A.B and Dr. Sanjeev kumar**, the object of exercise of the study is to study the Indian Taxation System before GST and to offer the suitable suggestions based on the study. In case of indirect taxes, tax is imposed on one person and burden is on another person where as in case of direct taxes burden directly falls on the taxpayers. Advantages of GST include composition scheme for small business, eliminates the cascading effect of tax, financial inclusion and increases revenue. Disadvantages include negative impact of real estate market and cannot completely eliminate black money and tax evasion.
- 25. Ms.Joyline Clara et al**, the intention of the study is to understand the past performance of Indian economy with multiple tax system and to study the present situation of India after implementation of GST. The study has made it writ large GST had brought a positive impact on the lives of consumers and has reduced their tax burdens. The authors propound that GST should further reduce the multiple tax system with regard to the direct taxes.
- 26. Karteek Madapana and Kotini Avinash Gupta (2016)**, the study is to analyze the the concept of Goods and Services Tax and its evolution. GST will lead to more transparent and neutral manner to raise revenue and GST is structured to simplify the current indirect system. The study has sifted the GST with FMCG, Ecommerce, Telecom, Automobiles, media, Airlines and cement. To sum up, GST will make Indian tax system least complicated and most efficient.
- 27. Sanjay Nandal and Diksha (2018)**, the study examines the perceptions of the traders and manufacturers in Rohtak, Gurgaon and Faridabad regions of Haryana state towards GST and their complacency levels. The study includes 200 respondents. n. It has been found in this study most of the respondents were agree with the proposed benefits of GST such as it will benefit in long run, it has transformed the Indian economy as a common economic market, it will give managerial benefits due to proper accounting record maintenance for legal compliances, it will boost the “Make in India” campaign, it has reduced the cascading effect of taxation, it will expand the market of business.
- 28. Geevetha R et al (2018)**, the study is subjective to Tirupur district and its textile industry to analyze the impact of GST. GST will simplify indirect taxes by integrating all major indirect taxes like Excise duty, service tax, VAT, Octroi etc. into one single tax, thus increasing the ease of business in India. Cotton sector which was hitherto exempted from central taxes and leviable to VAT at the fibre and yarn stage only, has been brought into the GST net, albeit with a low rate of 5%. This will ensure availability of input credit to all. The study concludes that there extant a relationship between the working capital and GST.
- 29. A DASH (2017)**, the study aims to cognize the concept of GST and to cognize the concept of GST. Benefits of GST include overall reduction in Prices for Consumers, reduction in Multiplicity of Taxes, Cascading and Double Taxation. The medium-term impact of GST on macroeconomic indicators is expected to be extremely positive. The study culminates by affirming that it could be a good way

to reduce the black money and good effort by the Government of India after the Demonetization of the money in 2016.

- 30. Rahul Nivrutti Dalvi (2017)**, the study is aimed at perceiving the effect of GST on Indian logistics sector. Research is based on secondary data, articles taken from various websites, newspaper. Research Design used in above study is Exploratory and Casual Research. The study perorates stating that after a certain period of time, GST will become more positive. Many significant changes have been taken recently.
- 31. Abdul Khalid Quadri and Md. Barkath Ali Shams (2018)**, The Indian pharmaceutical industry is amongst the largest producer of pharmaceutical products in the world (by volume). The pharmaceutical sector is witnessing high growth rate over the past 8-10 years, it has been burdened with diminishing margins. The study has addressed the medical tourism and free supply of medicines. On the whole GST is expected benefit the pharma and healthcare industries. It will create a level playing field for genetic drug makers, boost medical tourism and simplify the tax structure.
- 32. Aakanksha Uppal et al (2019)**, the study is made to understand the cognizance of GST among Small Business Persons' (SBPS). The Small business persons (SBP) were the most effected segment in terms of the changes to be done because of GST. The results shows that initially there was low level awareness but as the time progressed the level of awareness also increased among the SBPs about GST. The study draws the inference that the GST was considered as simple, but there are some compliance cost which give a burden to SBPs.
- 33. Arpit Jain (2018)**, the study is made with an intention to analyze the Impact of goods and service tax (GST) on small business enterprise in reference to automobile industry. The research is based on the journals, annual reports, newspaper and online websites. Prices of the goods are reduced due to decrease in the manufacturing cost of the good and competitiveness is increased. The study deduces that GST will lead to a corruption free administration. Direct taxation has discouraged people to evade from paying the tax to government.
- 34. Prof. Ranjana Upashi (2017)**, the rationale of the study is to provide a conceptual framework of GST and its salient features. The study is descriptive and exploratory. Based on the principle of destination based consumption taxation as against present principle of origin based taxation. One of the benefits of GST includes uniform prices throughout the country. The study has found that there is an increase of 1% in tax rate under GST on home appliances. The study winds up stating that GST is structured for efficient tax collection, reduction in corruption, easy inter-state movement of goods etc.
- 35. Saurabh Suman (2017)**, the study is made with an intention to uncover the impact of GST on Small Businesses Entrepreneurs. India is a global production plant, and SMEs account for about 90% of its industrial facilities. This paper based on the survey based on the effect of the implementation of GST on the SMEs in which the problems associated with the GST will be primaries and it was concluded that a lot of people were still unable to understand the working of GST

and they have to make understand their customer also, most of the youngster believe that with time all the problems were automatically solved and the fair face of GST will always profitable to everyone.

- 36. T.Venkataramana and T.Mahvdeva Reddy (2017)**, the study is to uncover the Concept of GST and its history. The research is based on secondary data. GST is said to have Easy compliance, uniform tax rates and structures, Removal of cascading, Improved competitiveness and Gain to manufacturers and exporters. The study perorates by stating that to get the desired result, it should be assured that the benefit of input credit is ultimately enjoyed by final consumers.
- 37. Sabari Nath T V (2019)**, the study's aim is to dig into the present indirect tax structure in India with justification of introduction of GST in India. The study focuses on extensive study of Secondary data. The study has made it apparent that the GST's impact on manufacturing sector as Reduced Cost of Production, Hassle-free Supply of Goods, Increased Compliance Requirement and Area-based Exemptions. To conclude the prologue of GST will help to reduce distortion of prices due to tax policies, also reduce the burden of tax payer by eliminating the cascading of taxes at multiple levels.
- 38. Sana Moid (2018)**, the study has the objective to understand the concept of GST and its implementation in India and to highlight the advantages and understand the challenges of implementing GST in India. The advantages include reduction in multiple taxes, mitigation of double taxation and simpler tax regime with fewer rates and exemptions. GST implementation has to be done keeping in mind the inherent nature of insurance business. One of the critical success factors for a business to smoothly transition into the GST regime would be process-readiness and technology-readiness to take on not only higher compliances.
- 39. Rimpay Rana (2018)**, the study sifts through the impact of GST in India. It is observed that after the implementation of GST, the economy of nation has increased as all the indirect taxes have been removed and direct tax is coming under government. The cost of manufacturing has also reduced due to lesser complexity in taxes. The circulation of black money has also controlled due to GST. The current paper highlights the impact of GST on Indian economy.
- 40. Dr. Anshu and Sandeep Priyadarshi (2017)**, the study's rationale is to understand the concept and supply chain of GST. Being an explanatory research it is based on the secondary data. This 'One Nation - One Tax' proves to be a game changer in a high quality manner and proves to be beneficial no longer best to the common place man however to the use of as a whole. This area needs more analytical research to resolve the fighting interest of various stake-holders and accomplish the commitment for a fundamental reform of tax structure in India.
- 41. Syed Mohd Ali Taqvi et al (2013)**, One of the main objectives of GST would be to eliminate the cascading impact of taxes on production and distribution cost of goods and services. Several countries implemented this tax system followed by France, the first country introduced GST. Goods and service tax is a new story of VAT which gives a widespread setoff for input tax credit and subsuming many indirect taxes from state and national level. The GST Implementation is not yet

declared by government and the drafting of GST law is still under process and a clear picture will be available only after announcement of Implementation. India is a centralized democratic and therefore the GST will be implemented parallel by the central and state governments as CGST and SGST respectively.

42. Meenakshi Bindal and Dinesh Chand Gupta (2018), The major impact of introducing GST in India is the transformation in the fiscal structure of the Indian federal setup. The fiscal right of the states and centre to deal with goods and services independently will be taken away and both the Governments have to depend on each other's for managing the so called goods and services tax in future. The study culminates stating that it is expected to address most of the complex issues in taxation like software, intangibles, composite contracts etc. and brings more clarity in the levy.

43. Mr. Arun Gautam (2019), the study aims to understand the impact of GST on IT sector. Though processes which are time-bound and transparency on digital downloads will ease doing business for IT agencies, there are remain several issues, in particular tax exemptions, which need addressing. The government need to ensure the GST legislation addresses the aforementioned demanding situations in order that the reform will become an achievement for the IT zone.

CONCLUSION

This collection of reviews expands the way to research in GST in India. Based on the reviews collected, the GST plays a vital role on the revenue of a nation independently of the size and nature of business.

GAINING COMPETITIVE ADVANTAGE THROUGH GREEN MARKETING FOR SUSTAINABLE DEVELOPMENT

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Abstract

The businesses in India are going green. Environmental hazards continue to discount the rapid progress of human beings in the last two centuries. Human actions leading to unsustainable levels of increasing population, consumption of resources, coupled with corruption in the society which impact the environment are primary concerns requiring immediate attention. Government being the largest consumer of resources, followed by private organizations and individuals must actively engage in curtailing consumption of undesirable resources and make our planet more sustainable place. Government and private organizations also need to design their products and services to meet the environmental standards and minimize global warming. A culture of green practices may be created by environmental campaigns and proactive steps by all stakeholders are an imperative need for the coexistence of all living beings in the planet. Due to challenges of global warming, nations and people these days have all time high concern for health protection and a new format of business has emerged as Green Business. The industries who claim that they are environment friendly and have concern for society are known as green industries, their marketing philosophy is termed as green marketing and their environment friendly products are called as green products. Key findings of the study reflect that Industries these days have high concern for healthy environment for the protection of human life and there is need to communicate strong belief that green marketing can definitely be used as a tool for gaining competitive advantage.

Key Words: Green marketing, Environmental pollution, Healthy Environment, Quality of Products & Services,

I. INTRODUCTION

There has been a rapid progress of technology by human beings in the last two to three centuries. The globalization has increased the pace of change and the growth is rapid in pleasant and unpleasant things in the society. The rosy developments are - fairy tales of farthest places have become reachable in a day or two; one can instantly talk to most of the people with telecommunication revolution; information on any subject can be found with internet and from physiological to psychological disorders can be corrected with advancement in medical field.

Thorny issues are – radical changes in the lifestyles leading stress and strain and many other social issues, incessantly increasing environmental pollution, multiplying challenges to normal life etc.

How far the rapid growth rates are sustainable? In fact, economist's view of growth is discounted by an ecologist perspective of added pollution. In this era of shifting dynamic activities and power from well developed countries to developing countries, there are many social challenges emerging. In the race towards exponential growth and multiplying wealth of individuals, ecological supportive systems are being damaged beyond rebuilding/sustainable levels. This is not only injustice to the present people, but also denying peaceful life of future generations. Hence, we need to look the development of society from the perspectives of all stakeholders – Corporate, Government and Individuals.

Green marketing is the marketing of products that are presumed to be environmentally safe (AMA). The broader meaning of this term include, the view of social need, taking the environmental concerns from manufacturing the product to selling, servicing, quality, promotion of product based on the necessity and not just creating a demand for individual's benefit or organizational advantage.

The adoption of green practices among entrepreneurs could become the new black in 2012. With natural resources dwindling, the quest for more sustainable business practices that generate profits will remain a pressing issue for years to come.

In addition, as more consumers are willing to spend on green products, the boon to an organization's profitability can be substantial. As such, companies know that taking the plunge into green business practices is necessary to add to their company's overall value.

II. RESEARCH OBJECTIVE

The study has been carried out keeping in mind the following primary objectives;

1. To study the current scenario of Indian Industries towards green marketing for gaining copitative advantage for future sustainance..
2. To identify the industries which are adopting green technology to market green products.
3. To study the challenges ahead for implementing green marketing concept and market green products to the public.

III. REVIEW OF LITERATURE:

Hentze (1991), the decade of the nineties, like the sixties, appears to be an era in which health, social and cultural concerns were becoming increasingly paramount. As the “me” attitude of the 1980s becomes less prevalent, it is becoming apparent that consumers are looking at far more than a company’s product offerings. The sophisticated consumers are also concerned with a holistic view of corporate image, particularly with regard to health concern and responsibility, and are “Changing their purchasing patterns in accordance to their healthier & socially responsible beliefs.”

An eco-marketing orientation, adapting McNamara’s (1972) frame work for measuring an organization’s degree of marketing orientation, may be measured by some combination of structural and behavioral indicators. These indicators may include: (1) employee, supplier, community, and customer eco-education programs; (2) toll free health concern (3) a designated ecological and health concern marketing staff; (4) cradle to grave planned product eco-lifecycles; (5) explicitly considering ecological and health concerns in all strategic and tactical planning; and (6) a systematic environmental scanning procedure explicit in all business decision making.

McCarthy and Perreault (1984) signifies the adoption of a green marketing orientation by a firm is principally a response to the increased pressures by society for business to meet its comprehensive ethical and moral responsibilities, while adhering to the marketing concept’s basic tenants of meeting customer needs at a profit. In addition, an eco-marketing orientation may provide the organization with a strategic competitive advantage in both domestic and international markets.

Environmental issues have gained importance in business as well as in public life throughout the world. It is not like that a few leaders of different countries or few big renowned business houses are concerned about the day to day deterioration of oxygen level in our atmosphere but every common citizen of our country and the world is concerned about this common threat of global warming. So in this scenario of global concern, corporate houses has taken green-marketing as a part of their strategy to promote products by employing environmental claims either about their attributes or about the systems, policies and processes of the firms that manufacture or sell them. Clearly green marketing is part and parcel of overall corporate strategy; along with manipulating the traditional marketing mix (product, price, promotion and place), it require an understanding of public policy process. So we can say green marketing covers a broad range of activities.

Different writers has given different definition about green marketing which tried to cover all major components of green marketing

According to Polonsky (1994) - green or environmental marketing consists of all activities, designed to generate and facilitate any exchange indented to satisfy human needs and wants, such that the satisfaction of these needs and wants occur with minimum detrimental impact on the natural environment.

Mintu and Lozada(1993) defined green marketing as the application of marketing tools to facilitate exchanges that satisfy organizational and individual goals in such a way that the preservation, protection and conservation of the physical environment is upheld”.

According to Stanton and Futrell(1987)-all activities designed to generate and facilitate any exchanges intended to satisfy human needs and wants; therefore it ensures that the interest of the organization and all its consumers are protected, as voluntary exchange will not take place unless the buyers and sellers are mutually benefited.

The definition also includes the protection of natural environment by attempting to minimize the detrimental impact; this exchange has on the environment. This second point is very important for human consumption by its very nature is destructive to the natural environment. To be more accurate products making green claims should state they are “less environmentally harmful” rather than “environmental friendly.” Thus green marketing should look at minimizing environmental harm, not necessarily eliminating it.

IV. METHODOLOGY

The research paper is an attempt of exploratory research, based on the secondary data sourced from websites, journals, magazines, articles, and media report. To study, Green practices in selected Indian companies & its impact from their websites.

Sl.No.	Company	Green Marketing Initiative
1.	Philips India	Energy saving Lights Medical Equipment’s House hold appliances
2.	Mahindra Reva	Electric Vehicle-“e2o” Earth friendly tractors for farmers
3.	Go GreenBOV	Battery Operated Vehicles(BOV)
4.	Philips	Compact Fluorescent Light (CFL) bulbs

5.	Hewlett-Packard Company	Energy-efficient products and services and institute energy-efficient operating practices in its facilities Worldwide
6.	Wipro Technologies	Sustainable IT products and solutions, which help customers, achieve high productivity in energy, space and asset management through the life cycle Recycled plastic Launched Green ware ranges of desktops are not only 100% recyclable, but also toxin-free
7.	CISCO Systems	Cisco recently partnered with San Francisco's Department of Energy to announce World's first Urban Eco Map Pilot. This tool provides information on carbon emissions which are caused by transportation, energy waste etc. organized by ZIP codes Cisco is planning to minimize the ecological impact by establishing responsible operation programs aimed to reduce energy consumption across the company, limit the greenhouse gas emissions implicated in global warming, closely manage the air quality, water consumption, food procurement and waste and lastly, monitor and ensure proper disposal of hazardous materials
8.	Infosys Technologies Ltd.	Focused on green buildings, water harvesting and conservation, better transport management by encouraging car pool for its employees and increasing bio-diversity in its campuses
9.	Accenture	Focused on "green" buildings and data centers at all global offices
10.	McDonald Restaurant	McDonald „restaurant's napkins, bags are made of recycled paper
11.	Honda India	Civic Hybrid Car

12.	SamsungMobile	W510 & F268(made of renewable materials)
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Source: Swapnil D. Kharde Indian Scenario of Green Marketing (J4R/ Volume 02 / Issue 01 / 005)

V. GOVERNMENT INITIATIVES WITH GREEN PRODUCTS

Being reactive is no longer relevant in today's fast changing world by the government, nor being active is very useful, but the order of the day is to be proactive with a vision beyond horizon. In most countries, the governments are the biggest spenders. Therefore, green practices followed by the government will show a way for the rest in the society.

India is the country for economies to progress, governments see a need for industries and companies to tap into renewable energy and become sustainable businesses. The government has schemes and funding to encourage firms to take the leap and adopt green practices.

Vaidehi Shah, projects manager from the Singapore Environment Council, believes government funding and incentives plays an important role in helping companies in various industries go green, and points out that Building and Construction, Manufacturing, Research, and Transport industries stand to gain the most from government incentives.

The schemes that help businesses include the Water Efficiency Fund (WEF), which encourages companies to manage their water demand more efficiently, and the Energy Efficiency Improvement Assistance Scheme (EASe), a co-funding scheme administered by the National Environment Agency (NEA) to encourage companies in the manufacturing and building sectors to carry out energy appraisals and identify potential areas for energy efficiency improvement. Some of the campaigns were organised for the concern of the health of human beings.

VI. CORPORATE SECTOR INITIATIVES BY GREEN PRACTICES:

Capitalistic economy generally promotes private wealth generation at all costs. As long as basic needs of human beings are not met, poorly educated individuals will resort to his/her benefit at environmental/all other costs. This is true for businesses too. Most of the small scale industries fall in this category. Moreover, the problems of private sector are caused by the corrupt and irresponsible government officials who charge their commission/take bribes, for letting business function normally. Even if all procedures are followed by the private concern, officials can pinpoint some reason and find fault with.

Corporate sector needs to develop a culture of green practices in day to day business decisions that have bearing on the environment either directly or indirectly (Toshiba, Paul et al, 1993). Interdependencies between our business, the environment, and society must be identified with explicit strategy to integrate consideration of the opportunities and risks from environmental and social developments. (Kathrin Winkler, 2009).

The corporate are responsible towards green marketing if they follow the following:

- Designing of product / service is taken into account from sustainable development of the planet (Josephine and Ritsuko, 2008). For an example, there are so many leading MNCs manufacturing Refrigerators but no manufacturer is increasing the length of legs so that individuals do not purchase separate stand. The length of the legs are deliberately made small so that dealers appointed for selling procure from local manufacturers and sell at exorbitant prices. The matter is not the price, but the issue involved in this process is the amount of plastics consumed in the separate stand versus just increasing the stand length by few inches. This will result in saving much pollution as well as it preserves the aesthetic look of the product.
- Develop high quality products that last long. For an example, many footwear companies manufacture slippers in such a way that the bottom lasts longer than the upper parts. If upper parts are broken, the bottom portion (sole) remains useless. This leads to purchase of new products as individuals throw this away. In urban areas rag pickers pick up these and sell to dealers of scrap who in turn sell to recyclers. But in rural areas, these are totally wasted as individuals throw away.

VII. Technology as an enabler of Green Practices:

Mobile phone technology has a great potential to users as well as service providers. Simple procedures of dealing with customer can lead to great benefits by way of reduced pollution indirectly. The benefits of green practices by the government and private organizations are given below:

- a) Government: Services offered by the government such as Passport services, electricity department and every government department can collect the mobile numbers of every person who submits application for service. Upon completing /status of file has to be updated to the customer through SMS (Short Messaging Services) so that customer does the appropriate work as suggested/required based on the SMS. If service is done,

customer can go to office and collect his/her driving license etc. he/she need not go to office, wasting fuel, time and other costs. These kinds of services can save time of customers and minimize pollution.

- b) Private Organizational Services: organizations engaged in repairing of various gadgets and other services can inform customers whenever a job/work of an individual is done so that customer does not go the service centre/office and check whether the work is being done. Taking some time in sending SMS can save the time and cost of customer and also leads to the saving of environmental pollution by way of minimizing customers' travel time and save energy (fuel of vehicles).

VIII. INITIVES BY INDIVIDUALS WITH GREEN PRACTICES

The per capita resources of world's citizens are steadily decreasing as the population is about 7 billion with an addition of about 200, 000 a month and 70 million every year. Moreover, Cornell University professor David Pimentel's research shows that about 2 billion people is the number the planet can sustainably support, if everyone consumes the same amount of resources as the average European (which is less than the average American). In addition, U.N. experts predict that world population will increase for at least the next 50 years, with a "most likely" prediction of 9 billion people by the year 2050 (World Population Balance, 2011).

Repeated studies in countries all around the world show that the longer the children stay in school, the fewer children they will have. Smaller families can provide more resources for each child, and entire nations benefit when they have fewer children to drain their limited, declining resources. So education is the key to humane population stabilization (World Population Balance, 2011).

Individuals' perception and understanding of a nature also widely differ. Primarily, this is on account of illiteracy and poor education of people. If individuals follow environmental ethics and restrict undesirable purchases, use products and services consciously, the whole humanity will reduce pollution levels to a great extent. The following are some of the ethics of all global citizens relating to the preservation of nature:

- Walk wherever possible and not use vehicles
- Use only the necessary products and services and not the luxury always
- Eat only fresh food.
- Do not purchase products for the symbol of status but based on the needs

Lack of environmental awareness is also contributing to pollution (WWF, 2011). Therefore, awareness has to be created especially through widely publicised campaigns, educational programmes by incorporating in the syllabi etc. (ArunAgrawal, 2005).

IX. ACADEMIC RELEVANCE: GREEN PRACTICES BY EDUCATIONAL INSTITUTIONS:

Sustainability of educational institutions and their practices apart from facilities must be relooked as most of the intuitions are on the spree of expansion of educational programs. (Chris de Morsella, 2009). Environmental consciousness and its relevance must be taught from the lower levels of education to the higher education. Moreover, policy officials in education need to make good governance policies at institutional levels so that students develop culturally, morally, spiritually keeping in mind the sustainable development of the planet (NaimishUpadhyay, 2010). If an educational system is not well equipped, the entire society suffers and culture of disrespect and short term gains result at a cost of long term benefits of the present and future generations (Sofia Ribeiro, 2010).

X. CONCLUSION

Business, society and environment are so interdependent that it is very hard to ignore this fact which will cost dearly to all human beings. Environmental considerations have not been achieved the desirable levels of consciousness among all stakeholders of the society. Environmental concerns must be prioritized while designing and providing customer needs and achieving organization goals. Green practices especially by the government and private organizations may be good to start on large scale so that individuals and other stakeholders perceive the importance. Technology also may be used extensively while serving customers and cutting down the environmental impact.

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THE ULTIMATE OUTCOME OF THE SOCIO- POLITICAL PRESSURES IN KERALA IN THE LATE 1950'S

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Abstract

History of democratic India is eventful with facts, where Article 356 is misused and wrongful advantages of power have been made. In simple terms this Article deals with the rules which allow the central government to dissolve the State governments if it can be established that there is total anarchy in the State concerned. Anguished over the alleged killing of its workers recently in Kerala, the Rashtriya Swayamsewak Sangh (RSS) and its associates support calls for President's Rule in the State due to 'deteriorating law and order situation'. Article 356 has always been the focal point of a wider debate of the federal structure of government in Indian polity. The Sarkaria Commission Report on Centre-State Relations (1983) had recommended that Article 356 must be used "very sparingly, in extreme cases, as a measure of last resort, when all the other alternatives fail to prevent or rectify a breakdown of constitutional machinery in the state". Dr. Ambedkar also said that it would be like a "dead letter" (i.e. would be used rarely). But the practice was limited only after the Supreme Court established strict guidelines for imposing the President's Rule in its ruling on the S. R. Bommai vs. Union of India case in 1994. This landmark judgment helped curtail the widespread misuse of Article 356. Reviewing the dissolution of the first government in modern Kerala, attempt is made in this paper to establish that the dissolution of the first democratically elected government of Kerala in 1959 could have been challenged successfully in the court. Had it been so the history of Kerala would have been different.

INTRODUCTION

As per the State Reorganisation Act of 1956, the United States of Travancore-Cochin and Malabar District of the Madras Presidency were united to form the State of Kerala on 1 November 1956. When Kerala was formed, the State was under President's rule. The new State went to the polls for the first time in March 1957. There were 126 Assembly and 16 Parliamentary seats. The Communist Party of India emerged as the single largest party in the Assembly with 60 seats. E.M.S.Namboodiripad formed an 11 member ministry on April 5, 1957 with the support of some independents. Political agitation and unrest extending over several months, culminated in the taking over of administration of the State and the dissolution of the Legislative Assembly, under Article 356 of the Constitution, by the president of India, on July 31, 1959.

Within a month of the formation of the Communist government in Kerala, the community leaders began to watch sharply the policies initiated by the government. They consisted of two specific identities, but both of them had their anti-communist ideology in common. The first group belonged mainly to the Syrian Christians, Marthomites and Jacobites - the rising groups in all economic and administrative spheres. The other group consisted mainly of

“economically backward Latin Catholics, to whom religion was nothing but the reflection in men’s minds of those external forces which control their daily life”.

The Catholic community was very much concerned over the government’s proposed reforms in the sphere of education. At the same time, the Nair community was agitated over the anticipated land reforms. The ‘Deepika’ served severe warnings to the government against any attempt to touch the delicate field of education. It was making a gradual but concerted attempt to create strong public opinion against any possible innovations by the government in the field of education.

The Episcopal conference also issued a joint statement in which the church leaders served a warning to the government that if it embarked upon its proposed project for curtailing the rights of the school managements, the church has no choice but to resist such moves tooth and nail and the government would have to suffer the consequences. Joseph Mundassery, the Education Minister commented thus: “a section of people in Travancore-Cochin wanted to monopolize the fundamental rights in the field of education even by challenging the constitution. This is a disease found generally among private School Managers but it is the church leaders who have taken the monopoly of retaining that disease”. M.N.Govindan Nair, the State Secretary of the Communist party observed thus: “the trouble in the State was deliberate creation and the result of a conspiracy of the Imperialists, Congress and the Catholic Church, to sabotage the progressive government of the working class”.

The political situation was drifting gradually from bad to worse. By December 1958 all the anti-Communist forces in Kerala had come out openly with a determination to topple the Ministry through ‘direct action’. The initiative at this stage was taken by the Congress party by starting the anti-Communist struggle on 12th June 1959, the second day of the passing of the Agrarian Relations Bill. The instruments of the Party in this ‘liberation struggle’ were the Church and the Nair community.

The Catholics considered that Communism was a common threat to all the traditional and conservative interests of their community. The aristocratic Nair community, who dominated the majority of the landed property in the State, in one way or other also, were irritated much. These two dominant communities formed a united front against the Communist regime, mainly because of the government’s policy especially, due to education and agricultural reforms.

The attempts of the government in the sphere of education scared the Catholics in two ways: On the one hand they were afraid that their material interests would be affected and on the other that their younger generation might be brainwashed as agnostic free thinkers by the Communists.

The Communist rule of twenty eight months and the frequent confrontations it had with the Church and its interests and the controversial ‘liberation struggle’ made clear the active role of the Church in the politics of the State. The Christian Church supplied men and money for the ouster of the elected government. Other vested interest groups too joined the move. The Kerala polity reached a curious and serious stage with the strikes and protest marches organized by the entire vested interest groups - Private School Managers and Catholic Bishops, a division in the trade union movements and marches and demonstrations by the N.S.S, S.N.D.P and Muslim Organizations. Father Vadakkan, Mathai Manjooran, Mannam

and R.Sankar were the arch leaders of the 'Liberation struggle'. In fact, the Anti-Communist Front had started functioning in Kerala even in 1952 when the Communist Party won a few seats in the elections.

The Anti Communist Front waged a 'war of the Holy Cross' against Communists under the leadership of Father Vadakkan. He was a good organizer and orator who had no faith in 'Class War' and 'Bloody Revolution'. In his autobiography he had stated that when democratic methods fail to achieve economic independence, one should go for revolution using force. **By 1954 Father Vadakkan had set up about 1700 regional units of Anti-Communist Front and formed a regiment of yellow caps, the Christopher. He being the main organizer of the struggle revealed later that money flowed freely from planters, churches and even from other agencies from abroad which were used to feed, lodge and pay the volunteers who were drawn from the poorest sections of the Christian community exclusively.** In a statement he said, "Those who refuse to cooperate with this volunteer organization today as non-communists, they would be the traitors of tomorrow". After this announcement Fr.Vadakkan started a hunger strike in his office to get his plan accepted by the 'democratic parties' in the State. He gave up his fast on 31 July after the Trichur District Congress Committee president Karur Neelankantan Namboodiripad and other Congress and PSP leaders gave him an assurance that steps had already been taken to organize 5000 volunteers.

In the midst of all these struggles the Communist government had to face a bye-election in Devikulam constituency in May 1958. The League supported the Congress candidate B.K.Nair, against Rosamma Punnoose, the Communist candidate as it was felt that, the Communist ministry was against the interests of the Muslim community in general. The League leaders were very active in election work, but when the result was declared it was found that Rosamma had won. This victory added strength to the Communist government's progressive reforms in the State. The labourers and peasants of Devikulam reaffirmed their faith in the Communist government of Kerala. It showed the world that people, particularly the working class and peasantry are behind the Government of Kerala. This provoked the Opposition to intensify Preparations for violent overthrow of the Government.

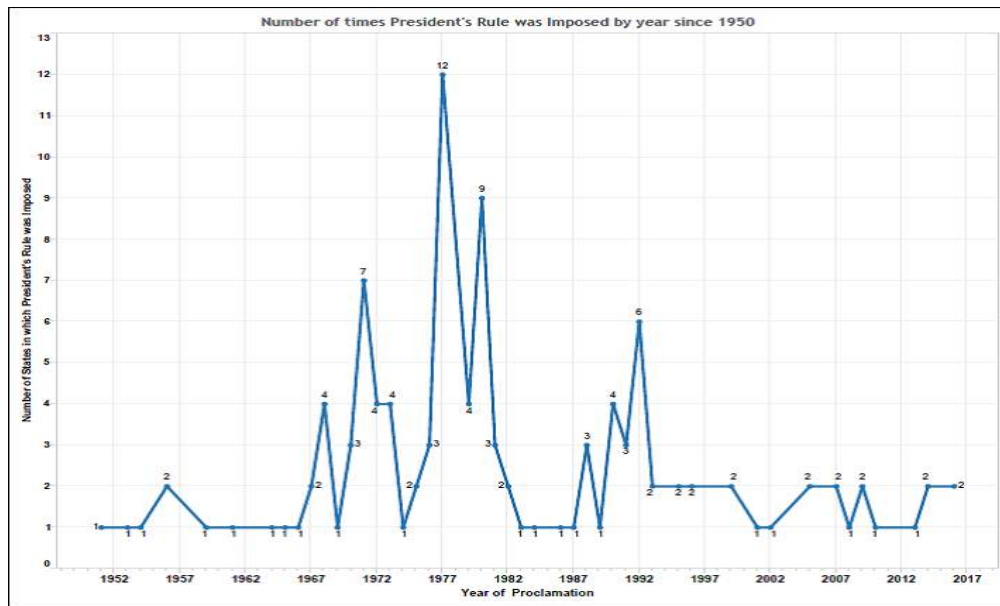
The first trumpet of the Liberation Struggle was blown on 15th December 1958, when a meeting of private school managers at Kottayam Mammen Mappila Hall and presided over by Mannath Padmanabhan passed an unanimous Resolution registering strong protest against the passage of the Education Act. Soon the Anti Communist Front expanded to include various elements and groups like Private School Managers, Bishops, Priests and Nuns, N.S.S, S.N.D.P, Newspapers like Malayala Manorama, Deepika, Deenbandhu, Desabandhu and the weekly Kerala. **On 1st May 1959 a conference of all the community organizations was held at Changanachery and a 'Vimochana Samara Samiti' was constituted under the leadership of Mannath Padmanabhan against the Communist government.** Under the auspices of the Vimochana Samara Samiti mass rallies were held all over the State. During the six weeks agitation by the Samiti more than 1, 50,000 were arrested, some 1000 were jailed and 15 people were shot dead in police firing. The conference appealed the people of the State to come forward in support of the Private School Managers' Agitation and turn it into a mass movement against the Government. Inaugurating

the rally, **Mannam declared that the aim of the movement was to remove the Communists from power. Jawaharlal Nehru described the agitation was a “Mass Upsurge” against the communist regime.**

The ‘mass upsurge’ could be described in two ways. On the one hand there were the mass demonstrations composed of Catholics and Nairs under the leadership of Mannam. The feudal reactionary ideology of the movement was perfectly symbolized through the struggle. His meetings were like traditional temple festivals, organized with great pomp and splendour.

In fact, the organized anti-communist movement had developed globally in reaction to the rise of Communism, especially after the October Revolution which brought the Communists to power in Russia, in November 1917. However, it didn’t become significant until the beginning of the Cold War. After the Second World War the two ideologies ‘Communism and Capitalism’ spread very fast and it divided the World into two power blocks. The new ideologies spread not only in Europe but also in Asia. China became a Communist country in 1949 and it checked the capitalistic influence in Asian continent. But India after independence followed the policy of Non-Alignment mainly to solve the problems created by the Colonial masters. **When the Communist party came to power in Kerala, the ideological conflicts became very strong in the world.** The Communist victory was really a headache to the capitalists, landlords and all type of dominant sections and groups. From this date onwards, the communal organizations and the major non-Communist parties like the Indian National Congress, the Praja Socialist Party and the Muslim League jointly organized anti-Communist struggle and which resulted in the dismissal of the elected government and in the imposition of Presidential Rule in Kerala on 31st July 1959 as per Article 356.

Eager to win the support of the masses, the political parties, especially those in the opposition take up popular issues and instigate the masses to resort to agitations. Mostly the agitations in Kerala were launched by political parties as pressure tactics, for mobilizing the masses to widen their mass base and pressurise the authorities to concede to their demands. In 1959, the strategy was worked out successfully by the vested interest groups. That it continues to be so even today can be well understood from the contemporary political developments in the State. But the capricious efforts of such groups have become futile ever since the verdict of the Supreme Court of India in 1994 that bridled the misuse of Article 356 of the constitution. It can be verified with the following:



The imposition of President's Rule negates the federal character of the Indian political system, where administration usually is shared between the Union and State governments. It also militates against the democratic doctrine of popular sovereignty, since an elected government is suspended. These reasons have made use of Article 356 controversial. Nevertheless, it was used repeatedly by central governments to suspend state governments (of opposite political parties) based on genuine reasons or trumped-up excuses. (Arora, Shubhash (1990). *President's rule in Indian states (A study of Punjab)*. India: Mittal Publications)

Ambedkar, chairman of the Drafting Committee of the Constitution of India, referred to Article 356 as a dead letter of the constitution. In the constituent assembly debate it was suggested that Article 356 is liable to be abused for political gains. Ambedkar replied, "I share the sentiments that such articles will never be called into operation and they would remain a dead letter. If at all they are brought into operation, I hope the President, who is endowed with these powers, will take proper precautions before actually suspending the administration of the provinces. I hope the first thing he will do would be to issue a mere warning to a province that has erred, that things were not happening in the way in which they were intended to happen in the Constitution. If that warning fails, the second thing for him to do will be to order an election allowing the people of the province to settle matters by themselves. It is only when these two remedies fail that he would resort to this article.

But this was never the case and before the judgement in Bommai case, Article 356 has been repeatedly abused to dismiss the State Governments controlled by a political party opposed to ruling party at centre. Provision for suspension of elected governments has been used on more than 90 occasions and in most of the cases, it appeared to be of doubtful constitutional validity,

The article was used for the first time in Uttar Pradesh 1954. It was also used in the state of Patiala and East Punjab States Union (PEPSU) and during the Vimochana Samaram to dismiss the democratically elected Communist state government of Kerala on 31 July 1959. In the 1970s and 1980s, it was common for the central government to dismiss state governments led by opposition parties. The Indira Gandhi regime and post-emergency Janata Party were noted for this practice. Indira Gandhi's government between 1966 and 1977 is known to have imposed President's rule 39 times in different states. Similarly, the Janata Party which came to power after the emergency issued President's rule in 9 states which were ruled by Congress.

The practice was limited only after the Supreme Court established strict guidelines for imposing the President's Rule in its ruling on the *S. R. Bommai v. Union of India* case in 1994. This landmark judgment has helped curtail the widespread misuse of Article 356. The judgment established strict guidelines for imposing President's rule. Subsequent pronouncements by the Supreme Court in Jharkhand and other states have further limited the scope for misuse of Article 356. Only since the early 2000s has the number of cases of imposition of President's rule been drastically reduced.

Conclusion

In the light of the above facts, it can be articulated that had the dissolution of the government of Kerala been challenged successfully in the Apex Court of India in 1956, the dissolution itself would have been cancelled. If so, the scope for misuse of 'pressure group politics' and for that matter the genesis of communal parties and coalitions would not have been workable in the enlightened State of Kerala. Had it been so, the history of contemporary Kerala would have been entirely different.

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Participatory approaches lead to proactive involvement and collective ownership of livelihood project by tribal community: A case study of Aralam Tribal Development Project, Kerala, India

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Abstract

Tribal livelihoods are under severe threat on account of multiple reasons and huge majority of the tribal families are put on the back foot of development. Most of the tribal hamlets in the country are either unserved or underserved. Many of the tribal development programmes implemented so far did not succeed in attaining the intended beneficial impacts mainly because of its non participatory and top down planning and implementation approach. NABARD sponsored tribal livelihood development project implemented in Aralam Tribal Resettlement area in Kannur district of Kerala state has embarked on the real fruits of livelihood development by virtue of its community participatory approaches. Through the participatory approaches, the project could mark its foot print in integrated development manifested by convergence of schemes of various agencies, attaining more quantity of activities than the project target through more community contributions, promoting new leadership through decentralized community structures and capacity building programmes, effective use of bank credits for local economic development activities through community based groups, developing a prompt repayment culture of bank loan, aggregation of livelihood value chains, community ownership of activities, and improved income. The achievements of the project are presented here in case study method.

Key words: Livelihood, Participation, community organization, integration, aggregation.

1. Introduction

The word integrated development is widely used by governmental as well as non governmental agencies. Making the community development projects integrated is a way to generate sustainable development. Tribal community with their unique geographical, cultural, ethnic and livelihood features has its assorted and multi-sectoral developmental problems which call for community specific in-situ developmental activities. It is a learned fact that irrespective of pumping huge amount of money over the years through an array of programmes implemented, the development status of tribal communities in our country is not at desired level and many are living under poverty. The major reason for tribal community remaining underdeveloped lies in the approach of planning and implementation of the developmental programmes meant for them. In many cases, the proactive participation of the partner families is not practically ensured, though it has a mention in the project guidelines. An approach which is participatory in its real

sense at all levels would help to harvest the real fruits of tribal development. National Bank for Agriculture and Rural Development (NABARD www.nabard.org) supported Tribal Development Programme commonly known as ‘WADI project’ implemented in Aralam Tribal Resettlement area in Kannur district of Kerala state in South India had turned to be a replicable model with its uniqueness in participatory planning, implementation and integrated results generated.

Aralam tribal resettlement was started in 2008 with a strong backing of government decision to allot land for tribes in the farm land belongs to Aralam farm. In general 1 acre land is given to a family (10 cents for house construction and 90 cents for cultivation). NABARD supported tribal development project in Aralam Tribal Resettlement area covers 1096 tribal families in two phases. Most of them (83 percent) belong to ‘Paniya’ tribe who are considered to be the least developed among the tribal communities in the State. Kurichia, Karimpala, Mavila, Kurumar, Oorali and Vettukuruma are the other categories of tribes in the resettlement area.

Figure 1

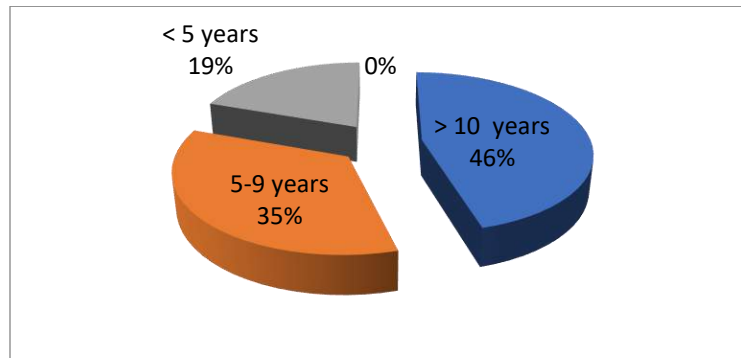
Location Map of the project (Phase I & II)



Earlier, the land was with Aralam Farm which is a government undertaking. Though government provided one acre land and house for each tribal family free of cost to settle in the area, it did not provide sufficient means for livelihood. To compensate for this deficiency, NABARD with their mandate of tribal community development sanctioned a livelihood promotion project to the community through the Centre for Research and Development (CRD www.crdksgd.org), a nonprofit organization, which started to implement Phase I of the project on 30 January 2017 covering a total number of 596 families living in a land area of 590.08 acre spread over in block 11, 12 and 13. Having put on record of the successful implementation of Phase I of the project,

NABARD had sanctioned the phase II of the project covering the 500 families in block 7, 9 and 10, in 2019. Many of the families have about 10 years living experience in the area.

Figure 2
Living experience in years of families in the project area



2. The problem.

Tribal families follow an agriculture based livelihood system in general and in specific cultivation of vegetables, tuber crops, millets, grains, cereals, rearing of ruminants like goat, and poultry. The project was planned and implemented to address the livelihood problems of the community manifested in the form of poverty, shortage/dearth of inputs like seedlings, manure, financial support for doing crop cultivation and animal husbandry, lack of irrigation facilities, lack of community organization, knowledge and skill gap, poor self esteem, no aggregation of value chains in agriculture and allied agriculture based livelihood systems and middlemen exploitation.

3. Action Strategies planned and implemented

To address the problems listed above, a multi- faceted community participative action strategy was adopted. This includes community organization, capacity building training and exposure programmes, developing master farmers, input production and supply, crop cultivation, crop health and nutrient management, livelihood activities, demonstration activities, community irrigation schemes, soil conservation activities, and value chain management through aggregation of livelihood activities by forming farmer collectives. Organic cultivation method is adopted by all the families.

4. Participatory approaches that paved the way towards integrated development.

4.1 Community participatory net planning approach

One of the major elements that determine the success of every programme is its planning. Conventional planning method which is top down has room for only minimum community participation. So, the project adopted a community participatory net planning approach so as to ensure proactive and self mobilized participation of the community at all stages and process of

the project. Detailed field level study and analysis was carried out using Participatory Rural Appraisal tools and methods. Mapping for resource inventory preparation and scoping analysis, transect walks to exhumate field level evidence for the problems and scopes for development, resource inflow-out flow charts to analyze income and expenditure pattern of the families, pair wise and matrix ranking to know the feasible livelihood activities and risk factors, etc were conducted.

Based on PRA study, a joint team of CRD (The Project Implementing Agency-PIA) and community visited all the households one by one to collect realistic data and information on the land features, present land use, plot specific problems, scope for productive use of land and other developmental activities that could be planned for the livelihood of the household. This was followed by Focus Group Discussions to analyze the problems and the action strategies. Gramasabha was conducted to mark the final assent of the community to the action strategies. This community participatory net planning approach ensured a reality oriented planning of location specific activities which the community had been traditionally skilled at. This has developed a feeling of inclusive development approach among the tribal families.

The process was not easy in the beginning as the community was not much cooperative to the CRD team as they were already fed up with the failure of top down project approach which did not bring expected results. The community workers camped in the area and visited the households and carefully listened to the community members. As the participatory planning method progressed, the community also changed their non cooperation attitude and started gradually to proactively participate in the process.

4.2 Emphasis on Community Organisation

Proper community organization is a prerequisite for participatory management of a project. It was a serious constraint before the PIA that the Aralam tribal community was not organized to undertake developmental programmes. So, emphasis was given for organizing the community before physical implementation of the activities of the project. Four tier decentralized community structure as illustrated below was formed.

Figure 3. Community organisation structure



Partner families are the base units. 29 Self Help Groups (SHG) consisting 15 to 20 families each and 8 Joint Liability Groups (JLG) consisting 5 to 10 partner families each were formed. All these are mix groups of women and men as there is no gender wise discrimination among the tribes in general. The groups are collecting thrift of Rs.10-30 a week from each member and all financial transactions are ensured through bank. Participating the President and Secretary of each SHG and JLG Block Level Federations (BLF) were formed. An executive committee was also formed for the BLF in which the Block level 'Mooppan'-chieftain-was also a member. A tenmember Village Planning Committee (VPC) was formed to federate the entire community structures and to plan and implement the project activities, with the participation of President, Secretary of each BLFs, all Ooru Mooppans and one representative of CRD (the PIA).

All the SHGs and JLGs meet once in a week to discuss the progress of activities and to plan for better implementation of the activities. BLFs and VPC also meet at least once in every month. It is a good practice that the date, time and venue of the meetings of all the three structures are fixed.

This is for the first time such decentralized community structures are formed in the area to plan, monitor and manage the developmental activities. These structures have functioned as a platform for presenting and discussing entire project related matters and other local development problems and programmes of Panchayathi Raj Institutions and Departments. The groups prepare and keep records and registers of their activities, meetings and accounts by themselves.

4.3 Capacity building trainings and exposure programmes.

The project has introduced a new approach of community participatory project management towards ensuring the intended results, ownership and maintenance of the project activities in the post project period. For this, the community is expected to perform various participatory roles and responsibilities. Extensive training on various topics and exposure programmes to progressive farmers' fields outside the district were conducted to equip the community to shoulder the expected roles and responsibilities.

Master farmers were identified based on basic trainings and they have been provided intensive trainings on various agricultural and animal husbandry activities. All the livelihood activity beneficiaries were trained by agriculture, animal husbandry and management experts. To provide primary assistance in the field, veterinary aid team of six select educated tribal youths was constituted and trained for 8 days by a veterinary doctor. A ten member Coconut Friends Club (Coconut climbers club) has been formed and trained for 5 days on coconut climbing using coconut climbing machine. Training programme also covers health related aspects. Most of the training programmes were conducted onsite considering availability of the community members. A Total of 2296 persons in 64 training programmes were trained.

Table 1. Training programme coverage

Sl No	Training/exposure visits	Number of programmes	Number of participants
1	SHG & VPC Leaders Trainings (Book keeping & Accounts, Leadership, Exposure visit to other TDF projects, Financial literacy, Bank linkage & use of credits)	12	505
2	Farmers Training programmes (Sustainable agriculture practices, preparation and application of organic pest repellents,vegetable, tuber crops, turmeric & ginger cultivation, soil test and soil nutrient management)	29	1207
3	Skill training for women (Jackfruit processing and umbrella making)	2	48
4	Rural compost making & Organic manure preparation	3	78
5	Honey bee keeping	2	67
6	Vegetable seed bank programme training	3	32
7	Coconut friends club training(coconut climbing using climber and crown cleaning of the palm) – 5 days	1	10
8	Youth awareness programme (Health management, sex education, counselling)	1	39
9	Goat rearing trainings	3	165
10	Medicinal plant cultivation training	2	92
11	Veterinary aid team training – 8 days	1	6
12	Coir making training for women – 2 months	1	20
13	Staff training (Project concept, objectives, activities, action planning and exposure visit)	4	27
Total		64	2296

4.4 Front line demonstration of activities

Quality implementation adhering to the technical specifications and standard operation protocols (SOP) is solicited in the project to reap the intended results. To educate the community on the scientific rearing and management of activities, front line demonstrations of short term crops like Ragi (Finger millet), sesame, dry land paddy and compost making, etc were implemented.

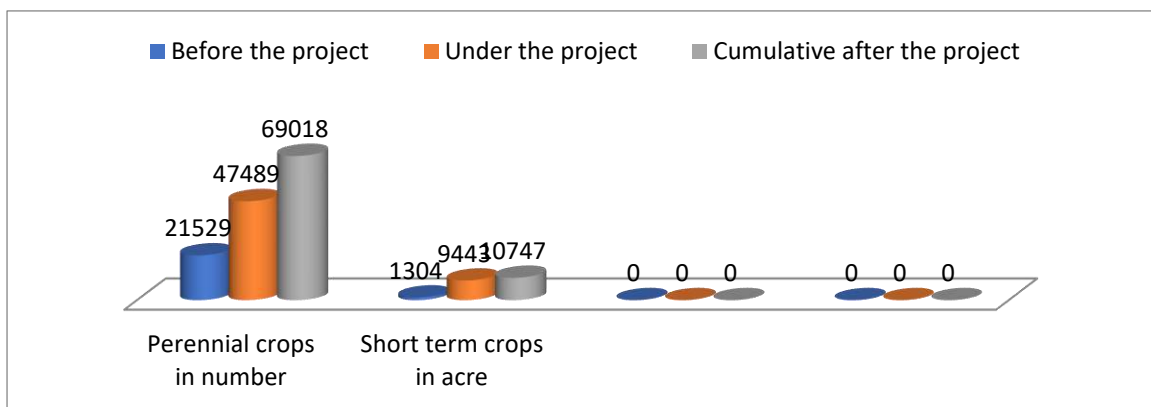
Sesame cultivation as demonstration activity



4.5 Participatory implementation of Physical components

Community participation was also taken care while implementing the activities. To ward off outside supply and to ensure quality of inputs, all possible inputs like organic manure (111720 Kilogram) and agriculture seedlings (16784 numbers) of coconut, pepper and arecanut and vegetable seeds of crops suggested for the area were produced by the community groups in the area itself, through a community nursery and a vegetable seed bank respectively. Prior to this project, the materials were being supplied through contract system by external people. Under the project the farmers have been trained to prepare these inputs on their own. This has improved their self esteem and ownership feeling and they have even trained non tribal farmers on organic manure production on payment basis. By gaining knowledge and self confidence, 37farmers have started rural compost making units. After the project the vegetation cover and plant diversity of the area is increased.

Figure 4. Change in cultivation of perennial and short term crops before and after the project



Entire planting materials and financial assistance were released through the SHGs and JLGs based on the priority lists prepared by them from the net plan. Community groups are operating and managing the community irrigation schemes. Entire beneficiaries for the livelihood and group-based lease farming activities were selected through the SHGs. Local leadership and

management skills were strengthened through capacity development workshops, and visits to other similar projects.

Organic fertilizer making unit



Agriculture Nursery



Crop cultivation



4.6 Livelihood Entrepreneurship Development Programme (LEDP)

As favourable local level development environment is generated by way of community organization, and implementation of various agriculture and allied agriculture activities, the community gained knowledge and capacity to shoulder various responsibilities of developmental activities. Their active involvement in the planning and implementation process is evident from the production of raw materials and input supply made available through various livelihood activities. Impressed by this overwhelming people participation, NABARD had sanctioned LEDP as internal convergence programme. This two year long project is to conduct skill building training programmes for the select tribal entrepreneurs in the project area on honey bee box making and honey farming and preparation of goat manure. Through this, the farmer groups can undertake business activities in line with the trained activities such as honey bee box making and goat manure preparation.

4.7 Participatory governance practices

Participatory governance has determinant role in ensuring success of the developmental activities. Following are the highlights of the governance initiatives in the project

- Developing and preparing Management Information System (MIS) for the project and keeping the MIS in the project area for verification of the community
- Installing project boards with activity targets and financial details in the area
- Installing notice boards at various locations of the project area
- Family card with information about the allotted project activities and funds to the respective families was prepared and given to each family. Details of distribution are marked on the card at the time of each distribution.

Family Card



- Entire purchase of seedlings, seeds, fertilizer, etc was made after taking decision in the VPC, keeping project guidelines.
- Joint field monitoring of SHGs, BLFs and VPC to the activities to ensure timely and quality implementation of the activities

- Monitoring study in every 6 months in such a manner to cover the entire families in three year period was conducted by NABARD engaging external consultants for rating of the project against certain criteria.
- Digitisation of SHG details under E-Shakti Portal programme of Government of India

These governance measures have ensured transparency and served as social audit and ultimately gained the acceptance of the project by the community and other agencies.

4.8 Financial inclusion programmes

Financial literacy programme was conducted for the community and it has helped to ensure that all the families have opened a bank account. Entire project grant amount to the partner families are being channeled through the bank accounts of groups and the groups posted the amount in the pass book of the member families and did distribution of the amount as and when the members require it based on the report of the joint field visit by the respective group and PIA representatives. This also has provided opportunity to the tribes to learn bank transactions and money management.

For the first time the families found that they had some amount as savings through their savings and the thrift programme of SHGs. Total savings of the community in the SHG account as on 31 Dec 2019 is Rs. 3475784/-. This includes amount mobilized as thrift from the members and the amount released towards labour payment. This is quite a big amount which the groups can use for internal lending as and when required for the immediate purposes of the members and even for productive ventures. It is because of their improved understanding and mutual trust they have agreed to disburse their labour payment to the SHG from project account.

4.9 More contribution by the families

The decentralized and participatory approach followed in the project has led to community ownership of the activities. Community ownership is reflected in proper planting of tree crops, and its maintenance by giving tree guard at their own cost. Group mode undertaking of activities was not acceptable for them before the project. But through the exposure programme, field level trainings and facilitation process the community was motivated and self mobilized to do activities in group mode like lease farming, vegetable cultivation and community Shramadan activities such as road cleaning, maintenance works, land clearing for marketing centre construction, loading and unloading of the fertilizers, etc, which are over and above the project activities.

As families have contributed additional labour the project could implement more quantities of some of the activities than the sanctioned quantity. Details are given in the following table.

Table 2

Activities implemented with more quantity than that of the project target

SI No	Activity	Unit	Project target	Implemented quantity	Quantity implemented more than the target	% increase
1	Drumstick	Number	850	951	101	12
2	Pappaya	Number	1200	1248	48	4
3	Red chilli	Number	1230	1546	316	26
4	Organic manure	Kg	59730	111720	51990	87
5	Rural compost	Number	25	37	12	48

4.10 Convergence of schemes

Convergence of schemes of various agencies is a best way to have integrated development by effective utilization of ongoing schemes of various agencies and thereby to generate sustainable impacts. More developmental programmes over and above the project grant amount have been mobilized in the project through convergence of schemes. Some of the examples are Mahatma Gandhi National Rural Employment Guarantee Programme (MGNREGP) for pond construction and trench construction for pipe laying of irrigation scheme, stone bund construction for soil and water conservation, schemes of agriculture department like providing tiller for land ploughing, irrigation motor for lease farming activities, crop insurance, schemes of veterinary department like animal insurance, training programmes in collaboration with government departments like Police, Health, Coir board, etc. Work worth Rs. 25,00,000/- was materialized through convergence of schemes.

4.11 Bank linkage of SHGs

Bank credit has crucial role in development by providing capital to start new livelihood activities and for the continuity of the economic activities already started. In livelihood projects, the continuity of the activities already started as well as the results generated need further financial support during and post project period, to keep the momentum sustainable. But unfortunately bank credit was denied to this community as they were not found credit worthy. As the community could save money through the SHGs under the project, the community is assessed credit worthy by the bank for the first time and 20 groups have availed bank credit to a tune of Rs. 17,5,3000/- (10 SHGs have taken 9,35,000 and 10 JLGs have taken 8,18,000/-) as capital for

their own ventures, in 4 batches. The first batch of the loan to 5 SHGs was distributed on 23 October 2018.

Entire loan amount was used by the groups on their choice for productive purposes like crop cultivation, animal husbandry (goat and buffalo rearing), purchase of electric motor for irrigation, purchase of hose for irrigation, fencing activities, lease farming of turmeric, tuber crops and vegetable & banana/plantain cultivation. The groups are very prompt in repayment and there is not even a single case of loan installment default/due. One of the groups had closed their loan sparing 1 month in its total repayment period. As there is money circulation in the area, the Gramin Bank has reopened its satellite branch in the area in October 2019. It is a learned fact that participatory process will capacitate the community to make their own choices. It is testified in this project that the groups have decided independently what type of productive activities has to be undertaken using bank credit. It is also an evidence for the effectiveness of the capacity building training and awareness building programmes of the project.

4.12 Lease farming is now in practice

As most of the programmes for the tribal community are grant based, lease farming system is dismal among them in general and in particular it is never practiced by the families in Aralam Tribal resettlement area. With the changed attitude as a result of having been convinced of the positive effects of the project activities, the community has come up for doing lease farming by availing bank credit. Based on field assessment, maximum 50 percent of the principle amount of the loan will be paid under the project as back end subsidy to the project account of the group. A plan for doing lease farming with a total cost of Rs. 15,00,000/- (7.5 lakh grant and 7.5 lakh bank loan) has been prepared and so far 6 groups have implemented lease farming of turmeric, ginger, tuber crops, finger millet, banana and vegetable cultivation covering a total area of 10 acres by availing bank credits. Impressed upon the interest and quality of cultivation of banana, the lease farming group has been supported by the Krishi Bhavan of the Gramapanchayath by providing tiller and irrigation motor at free of cost in convergence model.

4.13 Aggregation of value chain in livelihood

Livelihood activities become more viable and profitable when the value chain of livelihood is aggregated to manage in a holistic and effective manner safeguarding the interest of the community. In the project, the livelihood system is agriculture and allied sector based. The households who participate in the project have established crops and animal husbandry activities under various supports from the project and bank credits. Only one time financial support and training supports are provided under the project. The farmers have to run the livelihood activities on a regular basis by mobilizing income from the activities and credits from SHGs, JLGs and Banks. Since this is the case, it is mandatory that the activities have to be undertaken in a profitable manner. For this, all the value chains in the livelihood process like seed mobilization, labour and machinery supply, continued technical support for improving the practices, harvesting, processing, value addition and marketing are to be coordinated and organized

through aggregation under the banner of a farmer collective. This was materialized in the project by forming a Tribal Farmer Producer Organisation (FPO) with initial membership of 100 farmers. Each farmer has taken 1000 Rupees as share. By 2022, the membership will be extended to 500 farmers.

Goat rearing units



A brand name “NAAC” for collective marketing of tribal produces was registered. A marketing centre on 15 cents of land provided at free of cost by the district administration with a total cost of Ten Lakh to house the processing unit, training hall, marketing stall, office, etc was constructed in the area. Agriculture nursery is also functioning in the centre. The construction of marketing centre was done directly by the VPC avoiding the contract system. The FPO through this marketing centre supply all inputs to the community at reasonable cost, purchase all produces at fair price, do value addition (like curry powder making), market the produces, run a women garment unit, organize capacity building training programmes, etc. It is to be highlighted that the centre is managed by women JLG members which is an indication of women empowerment and women entrepreneurship development happened through the project. Through this aggregation of activities, fair price is ensured for tribal produces by way of value addition, branding and direct marketing. The menace of middlemen exploitation is completely ended up and many outsiders used to visit the centre to purchase the organically produced products of tribals.

The FPO also participates in sales melas (trade fare) organized by various agencies. Through this, the community could showcase their products and gain good return from sale. For example in February 2020, the marketing centre has participated in “Gadhika 2020” product exhibition and marketing programme organized by the Department for Welfare of Scheduled Castes/Scheduled Tribes & Backward Classes and KIRTADS of Government of Kerala held at Kannur during 27 January – 05 February 2020. The community could manage a sale worth Rs. 2,00,164/- with a net profit of Rs. 60,348/-.

4.14 Income improvement

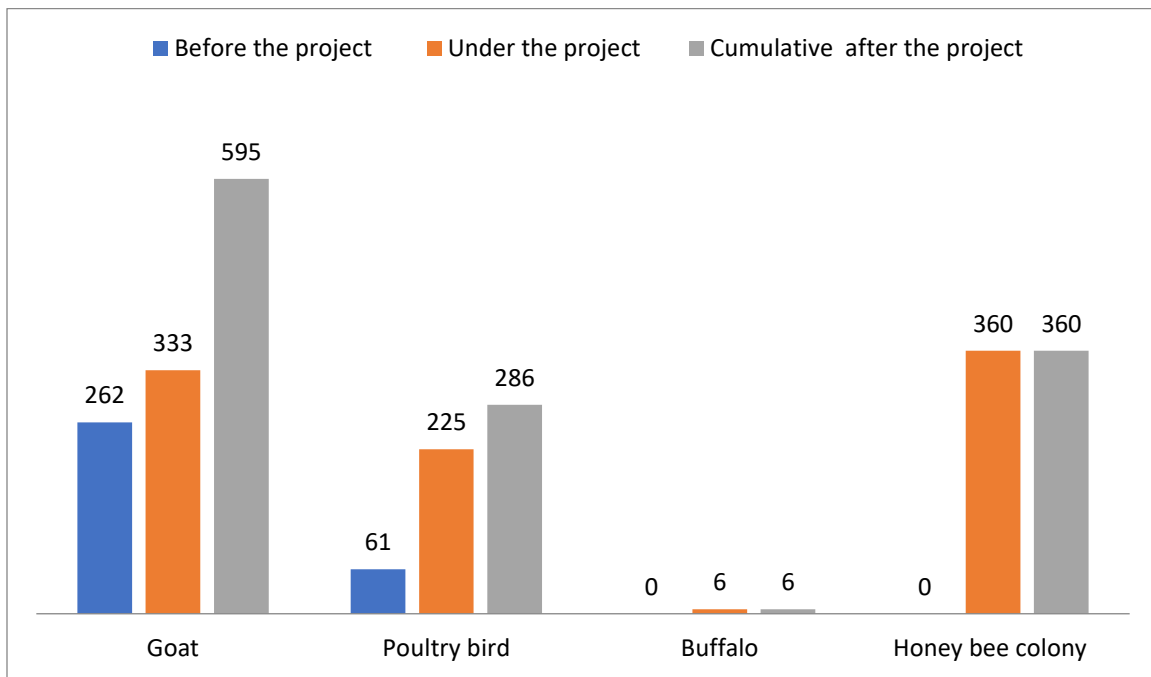
The base line survey conducted as part of project preparation, average monthly income of 82 percent of the families was Rs.500- 1000 and only 30 percent of the cultivable area was under

cultivation. This is mainly from the coconut and cocoa planted by Aralam farm when the land belonged to them. The community people used to go for wage earning labour outside the colony whenever job was available. They were paid low wages on the grounds that they were not productive. They were totally dependent on free ration for their food requirement.

After the project, they could engage in crop cultivation and animal husbandry activities. Now almost cent percent of the cultivable land of the families are under cultivation of any of the crops. 131 goat rearing units, 15 poultry rearing units and 30 honey farming units were started in allied agriculture sector. About 1132 labour days have been generated under the project and wages have been given to the tribal families.

Figure 5

Changes in animal husbandry practice and honey farming before and after the project



By and large all these interventions fetch decent livelihood. Now after the project the average monthly income of the families have enhanced to 2000-2250 for a huge majority of the families from agriculture and allied agriculture activities and they also earn some amount through MGNREGP as activities like pond construction works for community irrigation and soil and water conservation activities were implemented through MGNREGP convergence in the area. Their income can further be augmented when all the perennial crops are started yielding. The improved situation have made 53 families who were living in their relatives house outside the project area owing to lack of livelihood means in the land allotted to them in the resettlement area, to come back and settle in the area.

4.15 Keeping the pace of implementation

Formerly, many of the projects failed to attain the intended results due to prolonged delay in completing the activities. Participatory implementation process helped this project to implement 95 percent of the activities without much delay during January 2017 to January 2020, except in one occasion when it was caused due to unforeseen flood related issues.

4.16 Emergence of new leadership

Social capital like leadership is required for the effective implementation and management during and post project scenario. The project has given ample space and opportunities for the community to acquire new knowledge and skill in development management through capacity building trainings, community organization and participatory implementation and monitoring of activities. Some 144 community members, of which majority are women, have emerged as new leaders who are now in the forefront of the development of the area.

4.17 Recognition to the project

Considering the fruitful planning and implementation, the project has been awarded the 'best performing TDF project for 2019-20 period by NABARD. The visits by Chief General Managers of NABARD, Vice Chairman of State Planning Board, Secretary of Tribal Department of Government, Elected representatives, Assistant Collector and representatives of Social Work Colleges have also been assessed by the tribal community as recognition to their work and achievements made. District administration provided 15 cents of land for construction of marketing centre in 2017 and recently another 25 cents for starting cashew processing unit of women SHG and sales out let in phase –II of the project.

5. Conclusion

The community members now have individual and group mode economic activities including agriculture, animal husbandry and small trades as their means of livelihood. All activities have been undertaken in a collective manner through the FPO bypassing the middlemen and good return for the produces is ensured. Higher level of self mobilized participation is evident in the activities. The networking and partnership between NABARD, District Administration, Local Self Government Institutions, CRD (implementing agency) and local community became successful in promoting livelihood of the indigenous people. The key aspects of success of this livelihood based integrated development is the decentralized participatory approach of the project that facilitated unconditional consultations with the community, empowering the community as planners and decision makers, focus on their traditional practices for livelihood, social capital formation and provision of capacity building programmes.

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Colonial Making of Munnar: Local History

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INTRODUCTION

Munnar the confluence of three rivers, Kannimala, Kundale and Nallathanni was once the abode of rogue wild animals. These hills earlier known as Kannan Devan Hills had a different story to reveal. These wild spaces with its variety of flora, fauna, and all above the primitive men 'Muduvars' and their unique customs remained undisturbed and un destroyed for many centuries. Munnar is located at the north-eastern side of Idukki District of Kerala bordering Tamil Nadu. These high ranges are situated on the southern slopes of the Western ghats. The area under study 'Munnar' derived its name as it is situated at a place where the three rivers Nallathanni, Kannimalai, and Kundala join as a confluence. The Nallathanniriver begins from Nallathanni and flows towards north-east direction and joins Muthirapuzha river at Munnar and flows down to join periyar river at Panamkuttu. The second river Kannimalariver originates from Aneimudi reserve forest and flows eastward to join Muthirapuzha at Munnar. The third river Kundala originates from the Top Station and flows westward to Kundala dam reservoir and finally to Munnar and join with Nallathanni and Kannimala. Thus the three rivers Kannimala, Nallathanni and Kundalariver originates in the Kannan Devan Hills have their confluence at Munnar town and flow down towards Periyar as Muthirapuzha river. The course of the river is westward.

Floristic and Faunistic Features of Munnar

Munnar is unique for the ecological and biological features and diversities. The high elevation helped the area to receive heavy rain from south-west and north-east monsoons. The estates in the high ranges are clustered around the town of Munnar. It is situated between 76° 52'30'' and 77° 15' east longitude and between 9° 52' and 10° 10' latitude. The whole area is hilly in character. The hill slopes from north-east to south-west direction. There are numerous ridges in various directions. These ridges with an extensive high elevation up to the Palani hills or the Kodaikanal hills. Aneimudi (Elephants fore head) (2695 M) in Munnar is the highest peak in South India, which is located in the boundary between Eravikulam National Park and Munnar division. The second highest peak in the hill is the 'Meesapulimala' with an altitude of 2637 M.

Geologically the area is part of the archane system. The rocks represented by charnockite, granite, silimanite and magnalities. There are four types of soil in this tract; it includes laterite soil, with yellowish brown colour. The soil is rich in hydroxides or iron and aluminium. But the soil has low fertility and contains fair amount of organic matter. Only a few species live in this kind of soil. The alluvial soil is the other type found on the banks of the rivers and streams. It is rich and is supplemented with organic matters including deposits of aluminium. This fertile soil on the river and stream banks supports a good tree growth.

Floristically it was one of the richest areas in the country. There is not less than three thousand and five hundred species of trees with different age and girths are seen. These forests were once dense and evergreen. The evergreen species diversity was the peculiarity of

the forest. Small inconspicuous flowers and cauli flowery was salient feature. Epiphytes, ferns and mosses, orchids are seen. The shoals are common in the Kannan Devan Hills. It usually occurs in the high elevation. The trees are short. The shoals were surrounded by grass land. Variety of trees are found in the thorny scrubby forest like *Acacia Arabica*(karivelam), *AcasiaLeucofolia*(velvelam), *AcasiaConcinna*(cheevakka). The dry deciduous forests have *Anogeissues*(mezhukanjiram), *TamarindusIndica*(puli), *TectoraGrandis*(teak), *DalbergiaLatifio*(rose wood) etc.

Primitive Tribes Dwelt in the Hills of Munnar

All the climatic and geographic factors influenced the habitual pattern of the tribal population. The aborigines who receded in to the hills and forests lived in complete isolation from the rest of the people. They had no settled home. They were nomadic hunters living on wild forest lands. Till recently they had no settled home. They were mostly nomadic hunters living on wild beasts, natural roots and berries. Some took to agriculture and raised food grains by cultivating forest lands. Till recently they had not come in contact with the people of the plains and had therefore preserved their primitive customs and habits more or less intact. But this is all fast changing. The civilised man has penetrated in to their province, opened up the forests and established plantations. The forest department has imposed restrictions on their movements and their method of cultivation. These intrusions in to their primitive life are bringing about rapid changes in their physical character, their economic condition, their social customs and religious ideas. By coming in contact with civilised people they are themselves getting civilised, but in this process they are degenerating in bodily vigour and are fast dwindling down in number.

Climate determines the limit of the habitable area of a country. The influence of climate is seen in the irregular distribution of the population of Travancore. Mannan, Muthuvan, Paliyan, KurumbaPulayan who are found at an altitude of 2000 to 5000 feet above sea level, cultivate raggi. While Kanikkaran, Malayarayan, Ullatan, Vizhavan and others who live at lower elevation cultivate rice and tapioca.

Changes in the Hills Station

The area under study Kannan Devan Hills is the part of Idukki District on the High ranges of the Western ghats. The coming of the Europeans was a major milestone in the history of these hills. The stories tell that the earliest visitor from the British Raj was none other than Duke of wellington Colonel Arthur Wellesley. At the end of 18th Century Tippu Sultan was sending challenge towards Travancore, which was protected by the British. In 1790 Wellesley was ordered by Col. Medows to stay ready on the head of ghats at Kuzhimoor (Kumaly) near PeriyarSanctury. Wellesley reached Kumbam valley and Tippu who had reached Dindigal, retreated on hearing the plan. Lord Wellesley with a small group of force crossed Cardamom Hills and reached present Surianelly at an altitude of 3000 feet. He further crossed westward at an altitude of 4500 foot and impressed by the beauty of the land he decided to peg tents. In the mean time near the mountain named Devimala they started to build a fort with the conception that it would be strategic in the future. Soon they

discontinued the work because the information that they were ordered to reach Coimbatore. Now we find unfinished fort work near Devikulam bungalow. Most of the construction is destroyed by the wild elephants.

The next visitors to the land were Lieutenant B.S Ward and Lieutenant Peter Ire Connor of Madras infantry. They were entrusted to survey the hills of Travancore on the High range with the great Trigonometric Survey in November 2, 1817. By seeing the panoramic view they referred it as the dark impenetrable forest of the High ranges. The survey party left the hills on 8th November 1817. After reaching Quilon, Ward and Connor wrote their Report and were enthusiastic about the prospect for forest produce from High range and the following discovery of the early irrigation works on the Periyar dam which was dating from 1st Century AD. Later it became the base for the Periyar Dam Project, Which was completed in 1895.

Following the survey, the High range was left undisturbed until 1862, when General Hamilton of the Madras army, camping in as area now known as Anamallais and seeking possible sites for a sanatorium for the troops of the Madras establishment. He was successful in ascending the great 'Arnee moody' (Aneimudi) mountains via Coomarikul (Komarikal) and Kartumallay on 4th may 1862. In this endeavour he was accompanied by Mr. Faulkner of the 17 Lancers.

In the course of time Peermade was developing as planting district. J.D Munro was appointed to settle the boundary dispute between the Travancore state and Madras presidency in the High range. J.D Munro was impressed by the nature, climate and the Muthuvans whom be called 'wild shikari' of the area. He made a detailed Report on the hills titled 'The High range of Travancore' and submitted it on 8th March 1877. His Report provided a vivid description of the geography, accessibility, rivers, inhabitancy, soil and productivity.

Turner discovered that the lands belonged to the Ponnayattu Rajah of the Anginaad. With the help of John Daniel Munro, the brothers acquired a concession of 227 sq. miles from Kerala VarmaValiya Rajah of Poonjar on 11th July 1877, which came to be known as 'First Pooniate Concession' of 29thMithunom 1052. By this agreement the pooniate chief granted 227 sq. miles of land called 'Kannan Devan Anchanatu Mala' to J.D Munro, for cash of British rupees 5000. Soon a Second Pooniate Concession was signed on 26th July 1879 with Munro and Pooniate Chief. By this agreement the grantee agreed to pay 500 British Rupees and 3000 British Rupees annually and additional one half British Rupee per acre of land. Gold fever struck South India in the 1870s and Turners was an active partner in the South India prospecting Association which secured mining and prospecting rights over the zamindari of the Rajah of Poonjar. Another member of the Association Baron John Von Rosenberg, whose son Baronotto married Gribble's daughter. Later Turner set up the North Travancore Land Planting and Agricultural Society with a capital of Rs 5000 in 1879. In the same year the conveyed land was transferred to the newly founded society. The Government levied tax for proposed land suitable for cultivation at 8 annas per acre and grass land was free, the deal was legalized. Thus in the meantime the land was known as 'The society land'.

Evolution of Tea Plantation in Kannan Devan Hills

By 1883 Mnuro surrendered all the land and he needed to raise capital and the society was formed in to a company of fourteen members. Gribble being the largest share holder and

the other thirteen being the senior members as Madras Civil Service, three army officers and three business men. The society appointed A.W Turner as its first field officer, established head quarters at Devikulam and in search of development capital advertised in the London Press. H. G Turner turned to Madras

Baron John Rosenberg and his son Baron were the earliest planters in partnership with Gribble and H. M Knight, a Peermade planter who had an estate in the southern boundary of concession, they began to develop the property which in time known as Lochart and Manale. These estates soon passed in to the sole ownership of Von Rosenberg. Later the Lochart estate was developed by his son. In 1890 the first tennis court in the hills was added. By 1885 Turner brothers were engaged in opening land at the point where the outlet trade of the plains of British India to the north crossed the boundary of the concession. This was to become Talliar estate where the last coffee in the High range flourished on 700 acres. H. M Knight acquired land in the centre of the district at Munnar and Chokanad and by 1881 was a senior planter on the hill. The next two planters joined with him was A. H Sharp followed by C. Donovan. They started west towards the jungles of Munnar. A.H Sharp opened Parvathy right in the middle at the forest. Donovan made his camp close to the confluence of the three rivers where the present Munnar township developed. E. J Fowler opened up Annamali Estate and in 1882 C.O Master and C.W Claridge on Sothuparai. C. W. W Martin, a fellow of H. G Turners in the Madras Civil Service along with his 18 years old nephew from Ireland, Aylmer Fulke Martin (Toby) came to open Chittuvurrai in 1883. C.W.W Martin retired in few years but Martin remained in the hill for clearing new land for others and himself after that.

N. Kindsley of Kundale estate came from Nilgiris in 1884 and planted cinchona. E. J Fowler left in 1892 after entrusting Mr. R. F Russell as the manager. E. J Martin came from Ceylon in 1895 was his brother who later pioneered in to Anamallais. Mr. Russell opened the Benmore estate in 1892 and developed cinchona and coffee mostly on Pallivasal, Munnar and Chatta Munnar, now a division of Talliar estate.

Ropeway Technology

Sir.Leybourne Davidson, the General Manager gave stress to the development of transport and communication. He gave a contract to the Gordon Brothers and planned for aerial rope way, from Kottagudighat to Bottom Station. The rope way extended over a distance of two and a quarter miles with a height of 4000 foot. It consisted of two continuous steel ropes of seven-eighth inch diameter, the bottom and upper sections being 16,000 and 12,800 respectively in length. The motor power was derived from electricity generated by water. The ropeway was divided in to two sections one started from Korangony or Bottom Station to the central station 1 1/4 miles in length, called the lower section, the other on to Top Station was 1 mile long and was known as the upper section. The elevation from Bottom Station to the Top Station being about 5000 foot. In 1930 a new rope way from Top Station to Bodinayakanur was surveyed, but this project was never carried through. A new assignment was however taken from Top Station to Kottagndi and a modern rope way constructed by Messrs. Bird & Co. of Calcutta.

Monorail Tram Line

After completing ropeway Davidson set about to speed up the traffic and ordered the erection of a mono rail tram line from Munnar to Top Station, along the Kundaly Valley cart

road. The carriage consisted of a platform with a large wheel on the outside and a small inner wheel running along the single rail. This service went well for some time the being drawn by cattle, and later by ponies, which were posted at frequent intervals between Top Station and Munnar. When passengers travelled by the mono-rail two easy chairs were placed upon the platform. It took six hours to do the journey from Top Station to Munnar. The monorail transported hill produces down and brought up food and other essential articles to the hills. It moved the goods at an average speed of 4 mph to 6mph. At Bottom Station the chests were taken on SuppanChetty's bullock carts to the store in Bodinayakanur, from there once again a section of bullock carts transported them to Ammanayakanur station to be despatched by rail to the port of Tuticorin.

Kundale Valley Light Railway

In 1901 the General Manager P. R Buchanan took charge in the hill. Several developments took place under his term in office. Factories were built, school and hospitals were started. In Mr. Buchanan's time the monorail was replaced by a light railway in 1908. The light rail was called 'Kandale Light Railway or the KDHP & Company Steam Train'. There were four engines, the 'Buchanan', the 'Aneimudi' a double funneled locomotive and the 'Kundale' and a lighter called 'High Ranger'. The shunting stations were Palaar, Puthukudi and Yallapatti and only at these places was it possible to pass the train if travelling by car. On one occasion the train was held up by a tusker between Palaar and Puthukudi. G. W Cole was the chief Engineer. In 1908 it was decided to lay down to two gauge light railway and indents were made out and sent home for the rails, sleepers, siding, wagons, two locomotives and the ancillary equipment for sale. Orientstein & Koppel a German firm, who specialized in the manufacture and supply of complete equipment for light railway for plantations and mines.

The Kanganies and Labour

The South Indian labours seemed to an attractive option to the planters. The European planters started to recruit Tamilian labour from 1839 onwards. They were first recruited to the coffee plantations of Ceylon. The situations in South India were favourable for the planters. Their circumstance forced the peasants to come for work in the tea estates. The British control over the Madras and their better relationship with the South Indian elites helped them in this process. The labourers arrived on the plantations as a result of a collapse of their native country due to famines or disease. The planters drawn labourer from lower castes. The planters preferred low caste labours because they were thought to be hard workers. The plantations in the high ranges were an exceptional case from the other planting districts in Travancore. Each estate needed 500 to 800 workers in the hills. The workers were recruited from the Madras villages, which was hundreds of miles away from these estates. In the initial years, the work in the plantations was only from September to the next May. The planters adopted a system of seasonal employment, using the 'Kangany system' of recruitment. The Kanganies were paid a head-free to bring labourers from South India.

The Kanganies remained on the plantations as 'Gang Bosses'. The gangs will have 40-50 workers each. In the early part of the Kangani system, they recruited their own relatives and others from home village. But in the later phase, when the need for labour increased, they started recruiting from outside their village. These supervisor cum contractor was in charge of the group of workers he brought to the gardens, taking care of their needs, train them and

supervising their work. These Kanganies advanced money to agricultural workers, so that they would pay off their local debts and take their families with them to the estates. The labours were allowed to pay back their loans by deduction from earnings. All these efforts were made easy by the Government legislations. The Government of Madras drafted a bill in 1894 that licensed the labour supplies. But this was later abandoned. The Planters Enquiry Committee recommended the registration of labour supplies for both inland and emigrant labour in 1896. In their efforts to collect more labour, the Kannan Devan Company opened a labour recruitment office at Thiruchirappalli in 1902. The chief recruiting officer was Mr. A. F.F Martin. But these efforts were not succeeded in bringing sufficient number of labour for the estate work. The labour lines came to exist from the beginning of the coffee plantations. The labour lines are the workers houses located near the plantations. It was divided in to several tiny rooms, usually containing six to eight people. By 1860s the standard of the labour lines changed and the lines now consist six to ten rooms, each averaging about 150 Sq. ft and contain 10 to 20 people. The labour lines helped the planters a steady supply of labour and it reduced the major problem of the 'bolting of labour'.

Conclusion

The study proceeds with the argument that the natural landscape transformation of Munnar was a logical outcome of the ecological imperialism, a process which is having some commonality in the later half of the 19th century world. The new drink tea introduced by the European caused deep historical change. The history of Munnar is an attestation to this. Thus Munnar got transformed in to a plantation town. With the acceleration in the production factories and more laboures came to the hill station. This was the real beginning of the history making of this region.

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History of plantation in the High Ranges of Travancore and its impacts – Munnar, Peerumedu Regions

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Abstract

The history of high ranges of Travancore is synonymous with plantation history. The British's who started the commercialization of agriculture in India. The colonial history of India begins from the arrival of Portuguese, followed by the Dutch, French and the British. In the mid-18th century witnessed the systematic change of the company from a mere trading concern into a political power. Colonialism was a watershed in the environmental history of India, for during this colonial era the country witnessed reconfiguration of its landscapes. Where in the main schema was the renovation of lands into plots that would produce the commodities necessary for the British Empire. Generally accepted that plantation are to be the seat of agrarian capitalism, creating an enclave economy, trapping the resources and labour of a peripheral region. Eventually understanding the magnificence of these hills with commercial advantage formulating in their mind, by utilizing the paramount power and connection with royalty the Europeans transformed the high range. The study mainly analyse the plantation history of high ranges of Travancore, also explains the factors and reasons behind the development of plantation apart of ecological imperialism, which is mainly concentrated in Munnar and Peerumade regions. In addition, its impacts on socio-economic- cultural realms.

Key words: Travancore, High Ranges, Plantation, Munnar, Peerumade, Impact

INTRODUCTION

The Travancore kingdom was an Indian kingdom ruled from c.870 until 1949 CE. As its capital at Padmanabhapuram later shifted to Thiruvanthapuram, ruled by Travancore Royal family. At its zenith, the kingdom covered most of modern- day central and southern Kerala with the Thachudaya Kaimal's enclave of Irinjalakuda Koodalmanikyam temple in the neighbouring kingdom of Cochin, as well as the district of Kanyakumari, now in the Indian state of Tamil Nadu (Shodhganga). The High Ranges of Travancore is the very richest and fabulous region under the Travancore territory. John Daniel Munro the pioneer of plantation in High Ranges, introduce the high ranges of Travancore in his report 'The High Ranges Of Travancore' as, "rise suddenly from the lower plateau of the cardamom hills and form a complete range of their own". It covers a part of Western Ghats is 1200m above sea level. The dense forest, steep hills and deep valleys form region. The outline of high ranges of Travancore represent the present Idukki district of Kerala. It attracted the eye of European visitors only by the late eighteenth century (Mary, 2019). Up to late 18th century this land was untouched by the Europeans, Duke of Wellington was the first European to visit the hills, who visited in 1790. He was surprized by climate, virgin forest and geography of the region. The great trigonometrical survey of the Travancore and Cochin state executed under the superintendence of Lieutenants Benjamin Swain Ward and

Peter Eyre Corner. The survey started at July 1816 and completed on 1820(Kerala Gazetteers). This report believed to be the first reliable record about high ranges of Travancore. The 'Planting Opinion' of 1896 records that the Duke, Col. Arthur Wellesley was dispatched by General Meadows to cut off the retreat, of Tipu Sultan at Kumaly gap. Tipu's intelligence, however, forewarned him of this move and Wellesley ordered to retrace his steps. In 1877 Turner and a team came to India for Shikar, reached the mountains by a pass called the Bodimettu and guided by the local hill men- Mudhuvans, those who were the early inheritance of the Devikulom regions. Eventually reached the summit of the Anaimudi and saw the greatness of these hills with commercial advantage formulating in their minds, they ultimately acquired a concession of approximately 227 miles of land for developing cinchona and other plantation (Suresh, 2018), there begins the plantation history of high ranges of Travancore.

Study Area: Munnar and Peerumade

In the ancient period, High Ranges of Travancore was famous due to various reasons, particularly because of spices and pearls. During the period before Christ, noted in 'Arthashastra' of Kautilya that a pearl named '*Churnneyam*' was available from Periyar. Adequate evidences about the contact of high ranges with foreigners are available, even before the Sangam age. The pepper, cardamom, ginger, sandalwood and cinnamon grow plenty in the high range forests, got great demand among Arabians, Babylonians, Greeks and Chinese markets. The latest discovery of old foreign coins from Vandanmedu itself prove the foreign contact of high ranges even from ancient period itself (Mathirappaly, 2001). The history of high ranges is inseparable joined with the development of plantations in the area. Plantations, established in the mist-covered hills of the high ranges. It were mainly concentrated in the two hill stations of high range, i.e. Munnar and Peerumade respectively.

Munnar: The early history of Munnar is not perfectly known today. The early inhabitants of the area are Muthuvan tribal community. It remained desolate and unexplored landscape until the beginning of 19th century. Munnar is part of the Idukki district of Kerala. The Munnar region situated at an altitude of 1500-2500m above sea level, the average rainfall is 275 cm. Annamudi, the highest peak in south India; with a height of 2,695 m is the pride of Munnar(Shodhganga). Munnar is the most important part of Devikulom plateau, described by J D. Munro in his report 'The High Ranges of Travancore'. Munnar the joining of three rivers, Karnimala, Kundala and Nellathanni was typical hill station during pre-colonial times. Adjoin of three rivers; the Munnar got its name. These hills previously known as Kannan Devan Anchanattu Mala or the Kannan Devan Hills. It consisted of 214.73 Sq. miles of thick forest and situated on the high ranges of north Travancore.

The geographical boundaries of this unspoiled hill area were British Anamallais to the north, Coimbatore, Nilgiris and Anjunad on the north-eastern side with Peerumade and Cardamom hills in the south. The only routes to the hills were from Bodinayikannur via Devikulom that will take 28 miles and another via Wattavada with 40 miles distant. On reality, Munnar was managed by the erstwhile Raja, Kerala Varma Valiya Rajah who was a vassal of the Travancore Rajah. The areas was entrusted with a local tribal proprietor, 'Kannan Thevar'. It was with him that the first European voyagers negotiated in the matter of receiving the area rent out to them (Baig, 1978). J D Munro in his report, 'The High Ranges of Travancore' says that;

"The best wooded blocks of land are found near Davycollum,
Annacuduch, and near Moonaur up to ParwathyamMallay.

The slope of Aunymuddy at the source of the paumbaur is also well wooded. The Kundella hills and the slopes of Currincullum on the north are also well clothed with forest”.

It self, prove the richness of Munnar regions.

Peermade:Peermade or Pir- Medu, as it then called derives its name from a Muslim hermit whose remains buried on a hill overlooking Peruvanthanam the forest where the hermit arrived. Why or when this holy man came here not known but it seems that he is associated with the Moplah traders. Those who crossed the Ghats to trade in pepper and spices. Peermade is a hill station in the Idukki district of Kerala. A part of the Western Ghats or Shyadris and is situated at an altitude of about 914 meters above mean sea level. The landscape of Peermade is hilly with spectacular waterfalls, open grasslands and forest. Peermade was one of the summer retreat of the Maharajas of Travancore. In earlier period, this hill, enveloped with thick evergreen forests. Few tribal hamlets of Mala Aryans scattered along the lower fringes of the hills (George, 2008). In the 18th century, the place was under the rule of Changanacherry kings. In 1756, the king of Travancore conquered Changanacherry and brought the place under his supremacy (Pottamkulam, 2012). At that time, peermade regions were out of human habitation. It was a CMS Missionary, named Henry Baker who first discovered the uniqueness of this place and he started coffee plantations here. However, the plantations were shifted to tea, during the regency of Srimoolam Thirunal. After that, the spread of fame of this place was just a matter of time (Ibid). Europeans soon followed the path of Baker.

Review of Literature

For the study of ‘History of plantation in the High Ranges of Travancore and its impacts – Munnar, Peerumedu regions’. Various primary and secondary sources collected. Because of the peculiarity of study area, the secondary sources are essential. The main sources are, Sulochana Nalapattu gives an overview on the history of the Kannan Devan Hills through her work ‘*Story of Munnar*’ (2009), in a narrative manner and the description of aboriginals of the land, and construction of new roads and new infrastructural facilities.

The survey report of Lts. Ward and Conner (1863), ‘*Geographical and Statistical Memoir of the Survey of Travancore and Cochin State vol. 1 and 2*’. Served the purpose of a Gazetteer, a Census document and a socio-economic survey of the society. The work provide information about the extent, division, mountains and hills; woods and jungles etc. of Travancore

Amita Baig and William Henderson (1978), concentrated on the plantations and its roots ‘*Centenary of Planting in the Kannan Devan Hills Concession 1878-1978*’. It gives clear idea about the development activities of the planters, their ecclesiastical affairs and various recreations.

Mrs. Violet Martin’s memoir (1931) ‘*History of The High Range Planting District North Travancore*’. This is one of the important plantation records. It gives a clear-cut portrait of the opening of plantations, the hardships and miseries faced by the planters in the initial days of plantation in high ranges of Munnar.

George Abraham Pottankulam (2012), '*The Path to Hills- History of Plantations of Western Ghats Southern India*', is a deep study of various plantation sites in south India especially Peermade and Kannan Devan Hills. It describes the rise, spread and development efforts in the Kannan Devan Hills.

S. Muthiah (1993), '*A Planting Century: First Hundred Years of the United Planters Association of Southern India 1893-1993*'. Provide details about the opening of plantations in the Kannan Devan Hills. The data's about transportation, communication etc., also discussed.

Manoj Mathirapally (2017) '*IdukkiDesamCharithramSamskaram*' provide information about the pre-colonial, colonial situations in high range.

Mathew Mannarakam(2013) '*Poonjar: CharithramUragunnaPunya Bhumi*'. The history Poonjar kingdom, in apt manner is available through this work.

Methodology

The present study uses historical analytical and interpretative methodology. The study depends more on an interdisciplinary methodology like Environmental science, History and Geography and up to extent Botany. Source materials such as, governing botanic reports, manuals, journals, gazetteers, plantation records and various secondary literatures made use in the study.

Objectives of the Study

- To understand the history of plantation in the high ranges of Travancore.
- To examine the factors that caused the beginning of the plantation in Munnar and Peermade regions.
- To understand the evolution and expansion of plantation in high ranges of Travancore.
- To analyse the impact of European technology on Munnar and Peermade.

Dawn of plantation Era

The plantation history of high ranges of Travancore begins in 19th century. The two main plantation centres during the colonial periods i.e. Munnar and Peermade. The similarities in the climate of the high ranges of Travancore with the European countries and South America helped the British's to introduce new plants in the regions. Moreover, they were the introducers of scientific cultivation of cardamom in the regions.

Munnar: in 1877, Turner and a team came to India for Shikar, reached the mountains by Bodimettu pass and guided by the local hill men- Muthuvans the early inhabitants, the tribal group of Munnar. Eventually reached the Anamudi and witnessed the magnificence of these hills with commercial advantage formulating in their minds, they ultimately acquired a concession for plantation (Pradeep Kumar, 2018). General Douglas Hamilton anticipated the advent of plantation, the thousands of acres of land suitable for cinchona, tea and coffee would soon attracted planters to these lovely hills (Hamilton, 1866). During the early 19th century, the land of Munnar was under the possession of Poonjar royal family. Unfortunately, a border dispute sprung between Poonjar royal family and Madras. It was John Daniel Munro, the then British Resident of the Travancore kingdom. Who arrived at the place to settle the dispute. When Munro came to high ranges, he fell head over heels in love with Munnar. After solving the dispute, Munro visited the Poonjar family in 1877 and talked them into leasing 1,36,6000 acres of Kannan Devan Hills to him for Rs. 3000 a year.

The vassals need the permission of Travancore Government for leasing land to Europeans. In 1879 November 28 the Diwan granted permission to lease land to Munro Kannan Devan Hills Concession. Through the second treaty of 1879, 227 Sq. miles of hill tracts also came under the ownership of Munro. In about 1924, the Kannan Devan hills covered with tea (Rajesh, 2008). In his time, J D Munro used his paramount power for the development of the hills of Travancore using his connection with the royalty. Moreover, the stage was well set for planters to invest at the right crop suitable for global demand. At the same time, his foresight of preservation of valuable forest produce while plantation establishments pursued is commendable. This is very clear from the report submitted on his prospects of north Travancore. In about 1893, the planters wielded a great deal of enthusiasm to try tea with their capital and lobbies extensively. For that even wild lands also to be opened up. There needed large investment of plantations, that is why the minor planters forced to move out. The Travancore hills became mortar able by 1920 and waves of settlement to the hill station of Munnar increased tremendously (Pottamkulam, 2012).

Kannan Devan hills: the Kannan Devan Hills (KDH) and plateau around Munnar straddles Erikulam, Anaimudi shola and Pampadum shola National parks. They contains a matrix of shola- grassland eco systems, Eucalyptus plantations and tea estates.in 1895, Sir John Muir, Baronet of Dunston, Scotland bought over the deeds of the concession for further development. In 1900 the concession area became vested with the Kanan Devan Hills Produce Company Limited (KDHP), of which the Finlay Muir held a large interest, and the area started to develop very rapidly along more commercial line, the main crop being tea. The beautiful tea plantation draped areas, that see today was a virgin tract covered with thick forest until 1879.

When Munro and Turner formed the North Travancore Land Planting and Agricultural Society and started planting crops like sisal, coffee, cardamom, etc. Then, in year 1897, Finlay Muir and Glasgow interested in this area and formed the KDHP. Thus, the flagship company formed the KDHP, and its two subsidiaries ,the AngloAmerican Direct Tea Trading Company and the Amalgamated Tea Estates Company –

formed subsequently, became more interested in the development and cultivation of tea among all other crops (Pradeep Kumar, 2018). The Kannan Devan Planters Association formed in 1888 (Baig, 1978).Sought to organise and co-ordinate the life of the planters. The planters were mainly from Tamil Nadu. H. M. Knight was the first General Manager of the Kannan Devan Hills Produce Company.

Peermade:Urban Vigorse Munro became the first forest Conservator of forest of Travancore in 1820. The sight of the empty hills overlooking the Mundakayam valley was an invitation to the adventurous Bakers from their hill mission along the banks of ‘Herons Pool’.By the time to launch his son Harry, into a career, his thought turned the ides of planting coffee in Peermade. John Daniel Munro the son of Urban Vigorse Munro was most responsible for much of the openings in Peermade. J D Munro opened a clearing called Volong John at the head of the Ghats and further north opened Glenrock Estate and Bison Valley estate, along with Ashley estate. Munro further strengthened ties with Baker’s by marrying Henry Baker Junior’s youngest daughter. During 1870, the coffee plantation faced thread of leaf disease (Violet, 1931). By 1920’s the plantation, refreshed by the plantation of tea, also apt with the climate of high ranges. Among many personalities who came as pioneers of planting and expansion in central Travancore to whom special mention has to give were F.G Richardson, a contemporary to the Bakers. F.M. Parker, Stanley Dighton , Horace Drummond Deane,

G. L. Acworth, and C J Maly who were pioneers in the development of plantation in Peermade region (Pottamkulam, 2012).

Establishment of Companies: the year 1897 was an important landmark in the history of the district for it was in that year the Travancore Tea Estate Company was registered, with an organized capital of 1,50,000 mounds. H. M Knight and William Mackenzie, the owners of Bonomi Estate, were prominent among the seven founders of the Travancore Tea Estate Company. Mackenzie had left India after opening the Talliyar estate with John Payne in 1887. He was back in Talliyar from 1908 to 1938 as a manager still being a director of T. T. Company. The first estate acquired by the Travancore Tea Estate Company, which floated in 1897, were Bonomi, Mount, Manually and Koliakanam whose previous owner held the majority share. Little of the land bought by the T.T.E Company at this time had been cultivated. Koliakanam, Munjumallay, Injikadu, Nellikkai and Pasumally were heavily timbered. The cost of opening up this land estimated at 25 pound per acre at a heavy initial cost when tea was selling at 7d. Per lb, in London market (Willison, 1992). The most favourable climate for the tea plants was the main reason behind the large expansion of tea plantation in Munnar and Peermade regions.

Impact

High range the land had faced numerous impacts with the introduction of plantation and foreign settlements high range the term mainly used to denote the place, which belongs to the Western Ghats, were the regions covered with enormous forest, richest in many ways. The history of high ranges is inseparable joined with the development of plantations in the regions. The high ranges are the regions that are very high from the sea level that is why called as high Ranges. Thus, like everything the introduction of plantation and foreign settlements has had its own impacts on high ranges. The presence of foreigners that existed in high range had an inordinate sway on the history of high ranges. A century before the peasant migration they came to here and initiated the elementary development of high range to a large extend. Within 19th century, the Europeans mainly cantered in the Munnar and Peerumedu regions of high ranges and even the other regions also benefited from it (Mathirapally, 2017).

Advancement in Transport and Communication systems: the Europeans made revolutionary measures in the development of transportation system in high ranges, connected high ranges with outer world. They constructed roads through dense forests. The elephant paths transformed into walkable roads; this was under the idea of Tobi Martin. For this, he travelled from end to end of Munnar. In 1892, the construction of road from Munnar to Uthumalpetta started. Before, the construction of this road Tobi Martine made a journey to Uthumalpetta through forest paths along with his wife Violet Martin, two horses, dogs, two Muthuvan Tribes and a group of labours. (Violet, 1931). In 1900 the construction of ropeway from Top station to the Korangini started. In 1902, a cart path started in the Munnar top station. The tea brought from Munnar to the top station through bullock cart and from there it delivered to Korangini from there by bullock cart the belongings brought to Bodinaykannur. Later, for more easy carriage Monorail initiated in 1902. In 1908, the Monorail system in Munnar transformed into 'Kundalavalley Light Railway'.

The then company General Manger P.R Bookman and chief engineer G.W. Coal were supervised the construction of Narrow-gauge railway and the starting of train services there. The engines need for it

directly imported from England. Which was of high quality. The train with light steam locomotive engines used for service of 22 miles there. Beside with tea, the humans and animals also travelled in the train. During the earlier period, the train services faced the direct threat of elephants. In 1909, the first motor bike came to Munnar. In 1928, the bus service from Uthumalpetta to Munnar started. In 1920- the old Aluva- Munnar road from Mankullam- Ankulam- Puyamkutti- Kuttampuzha through Kothamangalam started. During, 1923 three cars and 2 lorry has arrived at Munnar. The Kottayam – Kumily- Kuttikanam- Elappara, Elappara- Chinthalar, Kumily- Top Station roads also constructed during the time (Mathirappally, 2017). The first post office opened on Devikulom Estate in 1892. Mr. Turner immediately arranged with each of his friends to send him numbers of post cards to get a sufficient amount of stamping registration in the post offices so that the authorities would keep it open (Baig.1978). After the flood, the first Albion Lorries that stood astride the railway line brought to the high ranges to facilitate the transport of tea to the Rope way stations. Machinery was modernised, almost every estate having its own factory; new equipment was imported and the product was continually improved. The floods of 1924, wrought havoc with the rails: repairs considered impossible on the Munnar and Mattupetty section and gradually the entire Kundala railway dismantled, finally disappearing by second world war. The telephone systems installed between essential stations and twenty years later the estate offices and bungalows also connected by telephone system.

Progress in Health Care Systems: the health of the planters was a considerable worry and their lives unmarked by tragedy. The death of Mrs. Knight of Cholera and Mr. A.F Martin's son, killed because of a fall from a pony, cast a gloom on high range. Medical aid was difficult to obtain in those days. Subsequently, in 1890 the association decided to employ an 'apothecary' to visit each estate once a month, unless specially called for medical facilities extended to every estate. The traditional indigenous health care systems transformed through the advanced medical systems. Moreover, even medicines of some diseases that was not available in indigenous treatment systems was came to be available. A small hospital or dispensary built, a doctor installed to look after four or five estates and an apothecary on each. Epidemics of plague, Malaria and on occasion small pox were common in the high ranges. Plague check- posts were set up in Chinnar and Top Station (Baig, 1978).

Development of Hydro- electric power: the Company constructed its first hydro- electric powerhouse at Pallivasal in 1900; by 1910, one more powerhouse at Periakanal had built. Later it extended to more areas. This project known as 'Munnar Valley Electrical works'

Modifications in Dressing Style: as the British's came to high ranges, when the transportation and communication systems developed, which helped them to travels at most regions. They faced with a society, which seemed both complex and elusive. Hence, before the arrival of plantations and British dominance the dressing pattern of the high ranges were primitive and age- old. Were the British's with entirely different dressing styles and cosmetics impressed the indigenous peoples. In addition, they started to imitate or follow the British style leads to the great modification in dressing style and even in hairstyle, moustaches and beards styles etc.

Cultural Changes: before the advent of British's in to high ranges, the peoples of high range do not had contacts with outer world. They followed their own methods. Thus, the influence of colonial rule and British inhabitations in high ranges even leads to cultural changes, were the age- old traditions,

superstitions, and customs etc. were changed. In addition, the spread of Christianity influenced in the cultural changes

Deforestation: consider deforestation as the supreme impact on high ranges. Deforestation has long been the imputed cause of ecological degradation on high range. The deforestation in the high ranges during the last two centuries accordingly as three phases. The early phase of 1750- 1860, the plantation era of 1860- 1940 and the settlement phase of 1940-1964.

The Early Phase (1750-1860): in Travancore, forest belonged to the state. Key species, such as teak, rose wood classified as 'royal' only the government could harvest them. The high range came under the nominal control of Travancore state in 1755 or 1756 when Travancore conquered the small principality of Changanacheri. The hills rapidly became a major source of government revenue. In their survey of Travancore and Cochin states between 1816 and 1820, Lieutenants Ward and Conner noted that that forest in high ranges already depleted of valuable trees (Moench, 1997). Particularly those adjacent to streams. Teak was critical for construction and maintenance of the British military and merchant fleets. By, 1830s the forests adjacent to Travancore were nearing exhaustion. In Travancore itself, the harvest of teak more carefully managed and replanting efforts were underway. Management and replanting efforts were not entirely successful. Most harvesting done by contractors. In 1837, Mr. Munro, the conservator of Travancore forests reported that, "the system of throwing open teak forests to all who wish to cut, or giving them to contractors, is in the highest degree of ruin. They cut indiscriminately all that come in their way; any range of forests however extensive, would be destroyed it left to their tender mercy".

Timber smuggling was also a major governmental concern in the mid 1800s, and various methods tried to limit it. In 1886, the government offered for the first time, rewards for information about cutting of trees and prohibited the felling of several valuable species without royal permission. Watch stations along the rivers and roads formed the only control of smuggling. Throughout this early period, the tribal population of the hills viewed at best, as a source of labour for forest related activities. The tribal used to collect wild cardamom in areas leased out to contractors by the government reveals the prevailing attitude at the time. In order to collect the spices, it was a recognized custom that the bidder shall order the hill men to collect for him without remuneration, he being a government contractor, a certain quantity per head, the total being of course for in excess of his bid (Stebbing, 1922).

The Plantation Era: the Travancore government viewed the High range forests primarily as a source of revenue. Government actions designed to increase, control and protect that revenue. The plantation Era was characterized by the wide spread European development of coffee, tea and cardamom plantations, encroachments and the construction of cart tracks and dams. In 1862, the first clearing for coffee made and in 1865, the government published rules allowing the sale of lands for cultivating coffee and other crops. Much land also given to influential European families in the form of free grants. Coffee and tea cultivation dominated in the high ranges. Two of the main plantation areas centred on Peerumedu and Munnar.

Encroachments: although the government was concerned with limiting encroachments and forest clearing as an objective to obtain full revenue from the lands, these incompatible objectives were held away during the different periods.

The settlement Phase (1940-1965): during the early 1940s of the settlement phase, extensive food shortage occurred throughout Travancore. Food shortages and famine led to regular demand for the opening of large forest areas for food cultivation. In 1941, the government granted Exclusive cultivation rights known as 'kuthakapattam' in state forest areas. Five acres of land could be distributed to individuals for food cultivation on a short-term lease basis. The high range colonization scheme increased the amount of deforestation. Encroachments on forestland went on unhindered during the time; until the world crisis began, out-turn of timber. The history of desiccations discourse in south India shows how the British imposed scientific and moral hegemony over forest by blaming deforestation on the forest utilization pattern of the natives. The governmental usage both of Travancore government and British government, the increased encroachments and migrations to high ranges drastically affected the forest system where the amount of deforestation became high.

Conclusion

High range had met excessive sway with the introduction of plantation epoch and foreign settlement and as well as with the development of new forest policies and laws. A hundred years on, the high range as seen by the foreigners would be almost unrecognisable. Tea plantation in 1900, at the creation of the Kannan Devan Hills produce company, covered just over, 2,000 hectares while now the area is over 9,000 hectares. The agricultural and technological advancement is self-evident as are the circumstances and relative prosperity of the labour force. Where once the high range was traversable, only by elephant paths became motorable roads now cover it. With the facilities and amenities that are now available to a people who are in fact alien in high ranges. The foreigners established not only a plantation but also a complete way of life. Thus, the British's were the actual founders of the treasure of high range. In addition, the major exaltation for the improvement of high ranges to a great range goes to the British's. While the progresses and changes made by them for their own benefits and needs in a way or other leads to the benefits of high ranges. Like everything, the impact also had both helpful and harmful sides on high ranges. The influences and impacts made due to the colonial occupation or inhabitation are prevailed in all most all realms of high ranges.

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TAMBRAPARNI RIVER AND ITS IMPORTANCE ANICUTS IN TIRUNELVELI DISTRICT

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ABSTRACT

Rivers play a significant role in the development of mankind. In fact, river beds are the cradles of world civilizations. For all purposes—from agriculture to power generation – rivers are an inevitable source. In Tamil Nadu, the Tambraparni is an important river and it forms the chief source of irrigation in Tirunelveli District. It drains, with the tributaries, an area of about 1,750 square miles. From its source, Pothigai, in the Western Ghats up to its in fall into the Gulf of Mannar, it runs for about 75 miles. Owing to its extensive catchment area in the Ghats it bed is never dry. Tirunelveli is one of the Southern districts of Tamil Nadu and it has a hoary past and plays a major role in the economic and political spheres of this state. Being a part of the ancient Pandya country, this district was known for its busy sea trade through the port ‘Korkai’. Lying on the river beds of Tambraparni, Tirunelveli has a remote antiquity. From the evidences of some artifacts, the archaeologists opine that there existed an advanced civilization on the banks of the river Tambraparni in the 3rd millennium B.C.

Key words: Historical significance, Tambraparni, Antiquities, Talaiyani Anicut, Nadhiyunni Anicut, Kannadian Anicut, Ariyanayagipuram Anicut, Palavoor Anicut, Suthamalli Anicut, Marudur Anicut

INTRODUCTION

Rivers play a significant role in the development of mankind. In fact, river beds are the cradles of world civilizations. For all purposes—from agriculture to power generation – rivers are an inevitable source. In Tamil Nadu, the Tambraparni is an important river and it forms the chief source of irrigation in Tirunelveli District. It drains, with the tributaries, an area of about 1,750 square miles. From its source, Pothigai, in the Western Ghats up to its in fall into the Gulf of Mannar, it runs for about 75 miles. Owing to its extensive catchment area in the Ghats it bed is never dry.¹ The Papanasam project was inaugurated by Sir Arthur Hope, the then Governor of the Madras Presidency, in 1944. The first significant dam in the river Tambraparni was the Tambraparni dam situated at Karaiyar. The water flows from this dam is mainly utilized for irrigation throughout Tirunelveli District. The chief tributaries to the river in the Ghats are the

Pambar, Mayilar, Kaumudiyar, Karaiyar and Servalar. The course of the river Tambraparni from the Papanasam Dam and the irrigation under the project are explained hereunder.

SIGNIFICANCE OF THE RIVER TAMBRAPARNI

It is disquieting to say that the whole Tamil Nadu is a barren land for it has a few perennial rivers. The river Tambraparni is one such perennial river that rises in the Porunai country of Tirunelveli district and irrigates the entire district. It also occupies a special importance in its long ago heritage. It has pride in the inclusion of prosperity of mountain, soil prosperity, prosperities of tributaries, prosperity of anicuts,² historical significance, maritime activities, commercial, agricultural, industrial, sacred centers, ancient towns, great leaders, saints, holly shrines, educational, cultural, literacy and civilized people. Thus the river short in size, has long significance in maintaining the heritage of 'Ten - Pandi' region.³

ANTIQUITY OF TAMBRAPARNI

The river Tambraparni has a great antiquity. It has its origin before the sea erosion that happened in the southern part of Tamil Nadu and before the elevation of Himalayan mountain and Gangai valley in North India. Its antiquity; of existence is mentioned both in Valmigi's 'Ramayana' and Kambar's 'Rama Kathai'. The foreign travellers like Megasthanes (302 B.C.), Ptolemy (150 A.D.) and Asoka Inscriptions (273-232 B.C.) and various Buddhist authors had mentioned about the river Tambraparni in their notes and works.⁴

RIVER TABRAPARNI AND ITS ANICUTS

The river Tambraparni is the corrupt term of Tambraparni. The origin of the name of Tambraparni has been much discussed. In Sanskrit the term 'tamra' means 'copper' and the second half of the word is identified with a leaf or a tree. As the river is copper colored, it is popularly known as Tambraparni.⁵ The Banatheertham falls about 150 feet high, rises in the Pothigai Hills and reaches Karaiyar with four rivers. They are Karaiyar and Kaudalaiyar in the western side and Mayilar and Pambar in the eastern side.⁶ But the Banatheertham is commonly called the Tambraparni river.

The length of the river is 120 K.M. Of them, water in the 96 K.M. length irrigates 5,000 square K./M of the lands of the Tirunelveli region. The river becomes broader when the said

small rivers confluence with it. The river becomes still wider and bigger in the plains with the confluence of the few more small rivers like Manimuthar, Gadanadhi, Pachaiyar and Chittar. Tambraparni, a perennial river and all these rivers make the Tirunelveli region prosperous.⁷ On its way to the Gulf of Mannar, it passes through important places like Ambasamudram, Tirunelveli, Palayamkottai, Srivaikuntam, Azhwartirunagari, Tiruchendur and Punnaikiyal.⁸ Generally the course of the river Tambraparni is uncertain during the north east and south - west monsoons. The failure of the monsoons always results in drought and famine in the Tirunelveli region. If the monsoons are successful, there would be floods.

The Tambraparni is crossed by eight anicuts. It was one of the important of this river basin. The first seven anicuts were constructed long ago across the river Tambraparni by the previous rulers of Tirunelveli, in their venture to store excess water and to release it for irrigation of their crops and thereby to save themselves from draught and famine. So, it was a prudent step on the part of various rulers before the British Administration who built anicuts over the Tambraparni Valley.⁹ The seven earlier anicuts are:

1. Kodamelalagian or Talaiyani Anicut with two channels.
2. Nadhiyuni Anicut with on channel on the Northern side.
3. Kannadian Anicut with one channel of the southern side.
4. Ariyanayagipuram Anicut with one channel on the northern side.
5. Palavoor Anicut with one channel on the southern side.
6. Suthamalli Anicut with one channel on the northern side.
7. Marudur Anicut with two channels on both sides of the river.¹⁰

It is known that the above mentioned anicuts were built up more than six hundred years ago by rulers of various dynasties. These anicuts were constructed with the sole aim of improving the cultivation of 'Ten – Pandi' region. The present chapter deals with the irrigation under the project and surveys the earlier anicuts and the eighth anicut constructed by the British at Srivaikuntam a cross Tambraparni. The details of irrigation under the anicuts are given below:

KODAMELALAGIAN ANICUT (OR) TALAIYANAI ANICUT

This is the first anicut across the river Tambraparni. It is called, however by the natives, Talaiyanai, the head or first anicut. It was originally a primitive structure but in recent years it

has been made into pucca structure. It was built to arrest the river that was in a position to wreck even the massive rocks. This anicut was built with gigantic granite stones. Its length is 1,084 feet. There are two head sluices on each on either side, to supply the channels taking off above the anicut. The head sluice for the north Kodamelalagian channel consists of 2 vents of 6' * 5'. The length of the channel is 5 miles. The F.S. capacity of the channel is 39 cusecs. Irrigation here is practically direct and the total irrigation under this channel is 2094 acres.¹¹

The south Kodamelalagian channel has a head sluice with 2 vents 5' * 5' 8". The length of the channel is 12 miles. The F.S. capacity of this is 87 cusecs. 17 tanks depend on this supply. The total irrigation under this channel is 9036 acres.¹²

NADHIYUNNI ANICUT

This anicut was the second anicut constructed across Tambraparni about a mile and half near Ambasamudram. It is made of large uncemented stones. Nadiyunni means "that which drinks up the river". The natives in the neighbouring areas say that the anicut was originally built by Pandya Kings, but later repaired, enlarged and strengthened by Khan Sahib who lived in the middle of the 18th century.¹³

The length of this anicut is 1690 feet and is situated oblique to the river. The Nadiyunni Channel, which is 7 1/4 miles long, takes off to the left through a head sluice with 2 vents of 4' 6" * 4'. The F.S. supply of this channel is 76 cusecs. The total irrigation under this channel is 2399 acres.¹⁴

KANNADIAN ANICUT

It is situated at the junction of Manimuthar river and Tambraparni. It is a piece of substantial work constructed on a foundation of solid rock.¹⁵ There is an episode about this channel. Kannadian, a Saint healed the incurable diseases of a ruler who had his seat at Vellore. He in turn presented fabulous wealth; with that wealth the Saint Kannadian approached Saint Agastya. Saint Agastya advised him to construct an anicut with this channel across the Tambraparni River. Moreover, a cow was allowed to go on its own way. Saint Kannadian was instructed to cut channel on the way the cow moved and to dig ponds wherever the cow had a halt. The cow thus arrived on its way at Melacheval and disappeared. A pond was cut off and

called as Kanamal Pona Peri. Likewise, Saint Kannadian Channel was dugout. This channel gives water to seven ponds surrounding the town of Gopalamudram. The period of construction of this anicut was said to be in between fourteenth and sixteenth century. The channel of this anicut is dug on the southern side.¹⁶ The length of the anicut is 1700 feet. The Kannadian channel, which is 23 miles long, takes off to the right through a head sluice of 4 vents 4' * 6'9" each. The F.S. capacity of the channel is 605 cusecs. The total irrigation under this channel is 11669 acres. This is an important channel in the system and the lands served by it are noted for their fertility and considerable yield.¹⁷

ARIYANAYAKIPURAM ANICUT

It was the fourth anicut constructed across the river Tambraparni. This is 6 miles below Kannadian anicut and about three miles below the junction of the Gadanadhi. This anicut was constructed near the village Ariyanayakipuram. However this anicut has nothing to do with Ariyanatha – a great Minister of Madurai Nayaks and it derives its name only from the village where it has been constructed.¹⁸ The construction of this anicut is said to be around 1877 A.D. There is a channel called “Kodagan Channel” which is 17 miles long. It has a head sluice of 4 vents 4' * 5' each. The F.S. capacity of the channel is 326 cusecs. The length of the anicut is 2337 feet. It has a total irrigation area of 5375 acres.¹⁹

PALAVOOR ANICUT

This is the fifth anicut across the river Tambraparni, constructed near the Palavoor village. The anicut was named after the village. In this place, on the right side of the river, there is a canal of about 43.2 K.M. length, called as ‘Palayan channel’. The Pachaiyar confluences with the river Tambraparni are Taruvai, near Palavoor. This anicut supplies water source to the neighbourhood of Palayamkottai. The length of the anicut is 2400 feet. This canal supplies water through a head sluice of 4 vents 5'* 5' each. The F.S. capacity is 647 cusecs. The total irrigation under this channel is 8376 acres.²⁰

SUTHAMALLI ANICUT

It is the sixth in the series of anicuts built across Tambraparni River. It was constructed near Suthamalli in 1877 A.D. It is built oblique to the river in such a way that its length is four

times the width of the river at this place. These supplies the Tirunelveli Channel 17 miles long through a head sluice of 6' * 4' 6". This channel carries 212 cusecs at F.S.L. The channel which extends up to the Chittar irrigates 6294 acres of land.²¹

MARUDUR ANICUT

This is the last of pre-British anicuts and by far the largest of them. It is the seventh in the line of old anicuts in the Tambraparni River. This anicut is situated twelve miles west of Srivaikuntam. Of all the anicuts on the Tambraparni, the one which supplies the largest extent of paddy cultivation is that at Marudur, some miles to the east of Palayamkottai. This anicut was almost wholly rebuilt in 1792, during the Collectorship of Torin (as an inscription testifies) and renovative works were carried out in 1807 by Col. Caldwell.²² It is about $\frac{3}{4}$ miles in length. Two channels take off from above the anicut, one on the left side by the name Kilakkal channel and the other on the right side Melakkal channel. The Kilakkal channel is 10 miles long and has a head sluice of 4 vents 4'6" * 5' 0". Its F.S. capacity is 303 cusecs. It irrigates an extent of 7785 acres. The Melakkal channel is 13 mile long and has a head sluice of 5 vents 5' * 8' each, irrigating 12726 acres. Its F.C. capacity is 498cusecs.²³

The above mentioned seven anicuts were constructed before the establishment of the British administration in Tirunelveli. After the seventh anicut the rest of water waste went to the Gulf of Mannar. After the arrival of the British in Tirunelveli, the construction of the Srivaikuntam anicut materialized and many waste lands were brought under the plough. Srivaikuntam was selected to build an anicut with the reason that water supply from Muarudur anicut was inadequate to lands and this Srivaikuntam anicut supplied enough water for the irrigation of many acres of land.²⁴

CONCLUSION

In any country in this world, agriculture remains to be the main occupation. Particularly in the Asian and African countries agriculture is the backbone of their economy. India is not an exception to this. The soul of India is living in villages – so said Gandhiji. Since nearly 80 per cent of the people are rural oriented and the numbers of villages in India are nearly 5.5 lakhs, one can easily understand the importance and inevitability of agriculture. So, India being an agricultural country began to show keen interest in the development of irrigation, power

generation, production of seeds, manufacture of manures etc. Irrigation and power generation are two important limbs of modern society. Every country pays special attention in the development of both these aspects. India, during the British regime was lagging behind but after independence slowly began to progress and later established a number of Hydel projects and multipurpose project, such as Bakranagal and Hirakut. But, Papanasam power project was initiated and completed by the British rulers. The construction of this project was so important by that time because it not only produced power but irrigated so many hectares of land. The excessive flow of river Tambraparani waste confluence the sea but the lands were due to lack of water parching and becoming fallow. Even after the construction of several minor dams in the previous centuries by different rulers of Pandiya dynasty majority of lands were not brought under the plough as those anicuts across river Tambraparni were small and in capacity, Hence this major project i.e., Papanasam dam project proved to be a blessing to many ryots living in the Tirunelveli and Tuticorin District.

END NOTES

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Ecologies of Peace as Sites of Confrontation: The Crisis of Rationality in India

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Abstract

Ecologies are inextricably connected with life world that make sense of mental status that people develop in relation to the particular habitats that they create and sustain through a rationality that effectively communicate between themselves and the specific ecology. At a critical point of time, this life world rationality is challenged by the system world due to the prioritization of the state that build up its power through utilization of natural resources based on the system rationality that is in tune with industrial and commercial interests. The rationalization drive set in motion by the Capitalist networks of trade and commerce culminating in the notions of exactness in production and highly utilitarian oriented policy making cut at the very root of the life world rationality of the poor people like the tribals in India. As a historic continuum, this contestation between two rationalities make turns in the peaceful existence of the life world in the local specific ecologies which are converted as sites of extraction by the state, colonial as well as post colonial. In the post colonial nation state, the spatial dimension of this confrontation is oriented to happen inside the ecologies of the poor as well implicated in the cases of protest against the big dam making like Narmada Bachao Andolan, Chipko or regional movements. What sort of rationalization is labelled as normal and thereby make the people on the other side as riot makers? This question is invisibly related to the notions of Peace that come into confrontation with the notions of Development, making a social equation possible like, Development brings loss of Peaceful living for the poor in India. Historically rooted in colonial times, this rationality divide, make deeper inroads into the peaceful living of the poor that is neglected by the rationalization of the State and the affluent classes in India. Sites of Protest therefore emanate from sites of peaceful ecologies as a result of the subordination of the life world rationality as irrational.

Keywords: Life world, System world, Rationality, Ecology
INTRODUCTION

Peace is a mental state of mind that is innately related with the ideology and materialities of specified ecologies in which humans live, interact, work and survive. Ecologically defined communities have notions of peace developed through their interaction on different planes with their habitat and the resources that are essential for their cultural transactions and survival. When we look at this issue from the standpoint of an environmental historian changes that have occurred in the mode of resource use (Gadgil&Guha, 1992) the control regimes of that mode conceptualised and attributed definitive norms intending to configure and reconfigure resource use patterns and systems based on a rationality which often confront the life world rationality of large sections of people. We call the dominant rationality as the system rationality that is

historically located in its origin to the third phase in the human civilizational growth, the settled agriculture. Increase in production of agrarian goods and the drive for profit making arising out of the context of an emerging market economy led to the control regimes which came into existence in the form of petty republics in India in the ancient times asserting its authority on the land, in exact terms the cultivated lands for revenue extraction. It is the idea of revenue extraction that was officially set in motion by the state systems that created a legal and bureaucratic control over the ownership and use of natural resources in India. The nature and operational modalities of this assertion and extractive mechanism underwent changes in different historical periods taking twists and turns during the empire making processes in India as in the cases of the Mauryas, Guptas in early India and later the Mughals in the medieval times. Advent of the Europeans and consolidation of material assets through codification of laws, creation of a hierarchical system of administration and imperial networks, the mode of resource use in India underwent a paradigm shift entering the era of colonial world and the views that established a mental apparatus for even the ruled to think in terms of the industrial world. This is the historical legacy and culture system that was bequeathed on the free Indian body politic at the time of the transfer of power, implicating transfer of an apparatus and an ideological world enmeshed in the colonial culture and practices related to governance of natural resources and thereby the people. I argue that it was also a transfer of rationality that had happened at the time of independence, rationality well entrenched in the politico economic ramifications of the colonial regime related to the ideological moorings of the capitalist society, the culture of capitalism. On a theoretical level the communicative rationality of the lifeworld was nullified through the structures and agencies of instrumental rationality(Habermas,1985.)

On the Pre Colonial Context

Drawing certain evidential references from the forest history of the nation, the problem of peaceful living in the country can be elaborated both in syntagmatic and paradigmatic directions where the concept of *long dureehistory* (Braudel, 1966) is applied for understanding ruptures in the ecological history of the nation. The paper is set in the historical logic that at no time in the history of India, one could glean through evidences that indicate the existence of a state system that left the issue of resource use and a living to the subjects whom they were ruling. Interventions in the ecologies of the people were always attempted by the state systems in India all through history, though in varied intensity, crucial reference point being the departmental management introduced for the forest working in Mauryan India under the office of the *Kupyadhyaksha*, a superintendant of the forests and Asoka's description of the rebellious forest people as seen from his edicts. This control and disciplining mechanism ensued more vigorously under the rule of the Guptas with an elaboration of the administrative structure established in the Mauryan times. It needs no critical mind to gauge the fact that through bringing the forests under the state control the life activities of the people in relation to their immediate environment; specifically the forest ecology was regulated by the state. On a parallel plane in early India the practice of reserving forests for the exclusive use of the state was enforced for maximizing production intended to increase revenue extraction through opening new areas for agriculture and

introducing game hunting for the pleasure of the ruler. These engagements with the woods are suggestive of the state rationality that prioritise the rationality of the state and the affluent classes which cumulatively added to the hardships of the poor and disturbed the peaceful living in the lifeworld.

Next landmark phase in the environmental history of the nation is the Mughal times when one finds the creation of an empire comprising of a land area that exceeded even the British when agrarian productivity exceeded all previous scales through conversion of forested lands and other waste lands into farm lands. Relations over land ownership, its control and use were reconfigured through a series of administrative strategies and reforms during the Mughal times leading to the creation of new living conditions in the country. Forested areas witnessed severe extraction of timber and celebrations were made there in the form of royal hunting which even disturbed the peaceful living of the wild animals along with the human folk there. It is of much interest to find that the population of Cheetahs in India declined in great numbers in the Mughal period due to their use for game hunting as chasing animals due to the incapacity of the cheetahs to breed in captivity (Irfan Habib, 2010). Extensive patches of the forested areas were reserved for royal hunting and naturally the life of the forest dwellers were disturbed eventually. It is presumable therefore that the assertive state systems definitively reconfigured mode of resource use and patterns of living in the forests leading to the displacement and disillusionment of the forest people to some extent that the colonial rule was to become a watershed in the history that was to follow.

Advent of Western (Colonial) Rationality

The advent of the European trading communities as corporations marked a deviant turn from the pre colonial systems that were at work with the ecologies and the people in India. In a manner, the advent of the western trader and later administrator brought in a new kind of rationality well entrenched in science, especially economic botany (Headrick, 1981), industrial and commercial capitalism, and forestry, a new political ideology and framework and a set of legal codes in the form of regulations and the managerial class of bureaucrats well trained in the colonial ways of administration. This marked a new wave in Indian history formidably and substantially changing existing modes of resource use with a forceful inclination towards the process of an empire making in India, solidly based on a new value system well disseminated through the different apparatuses of colonial government after the later half of the 19th century. Peace in the forest was then conceived as a convenient strategy, a tool for augmenting the process of empire making. Before embarking on a detailed analysis of the changes in the notions of peace, it is imperative to look into certain historical trajectories which made the transformation in the mode of resource use possible in the country, for the takeover was a long epistemological exercise before manifesting in real new politico economic forms. India and her pristine ecologies were invented through travels, itinerant science and knowledge making concurrent with the explorative gaze of the white man. Gaining knowledge about the floristic and faunistic data base was important for the conquest of India and making of the complete colony. Land was the root of

western wealth and accession to the land wealth of India through administrative and military strategies therefore became an imperial agenda with the British. Administrators, ethnographers, botanists, foresters, military men and such people roamed into the wild spaces of India and appropriated knowledge forms from such spaces on their own and as part of the colonial exercise. What was collected was documented well and textualised in the form of gazetteers, maps, reports, diaries and travelogues making a welter of data about India. Ultimately the western mission adjudged India as a bad tropic (Arnold, 2014) which is waiting for the civilizing mission of the westerner. It was a moment, a historic moment for the British to conquer the country and exploit the resources, in this case, the sylvan resources for the consolidation and expansion of the Empire. In the process of the empire making, the British implemented new structures and ways for the life in the forest making the living inside the forest amenable to the values imposed from above, the values that redefined the notions of peace inside the woods as part of the colonising mission. It was the value of science that first set the mission of the British on a sound footing and it came through the principles of scientific forestry, its introduction was a convenient pretext for the British in declaring the agenda of forest conservation. They made it explicit that it was the western idea of conservation, parallels of which cannot be located in the pre colonial times, when the regimes of power were engaging in the profligate use of natural resources and also made a communal divide in forest historiography through alleging that the medieval Muslim rulers were engaging in *whole sale* destruction (Stebbing, 1921; Ribbentrop 1900) of forest resources. Locating historical precedence and using scientific forestry the colonial state formulated the idea of scientific forest conservation. The pretext being this, the context was the need for forest resources felt by the British empire owing to the large scale destruction of forests in the land of Industrial revolution.

Law succeeded science in establishing complete authority of the colonial state in the mode of resource use in the forests of India. The British Indian Forest Act of 1865, the first of its kind in India made provisions for the reservation of forest areas for the sole use of the colonial state. In this case the adivasis, the forest people were made the criminals in the forest as they resort to the age old agrarian practice of slash and burn cultivation variously called *Jhum, Kumri, Dhya* etc. Through the Criminal Tribes Act in 1871 (The Criminal Tribes Act of 1871, Act No. XXVII of 1871) some of the tribals were officially designated as Criminals. Regulations like these were conceived by the Empire in alienating the forest people from their habitats to which they were organically integrated. Acts and Promulgations in this respect created forests as spatial entities free from any other rights or privileges. These forests were not wild spaces for the adivasis, but they were socially defined ecologies vital for their survival, cultural as well as material. The state which declared scientific forestry as their policy was seen carrying ahead with a highly extractive forest resource operations mainly focusing on timber and also other minor forest resources. In times of exigencies like wars and industrial needs the forest department was seen as a supply agency for the state with least regard for the conservation policy. The adivasis lamented that all their Gods are taken to the cities on the trains. These reforms in that direction cult at the very cultural body politic of the poor people in India and it were quite natural that they became unrest and caused resistance and protest movements inside the forests. In some sense, the unrest was

due to the destruction of peace that they enjoyed in the forests through following an ecologically prudent culture. Colonial India witnessed for the first time non cooperation struggles led by the adivasis in the forests preceding the Congress led mass movement implicating the genesis of the ideology of nationalism emanating from the spirit of ecological nationalism. It is quite a coincidence in history that national movement drew its inspiration from the forest struggles but did not effectively integrate such struggles into the mainstream anti colonial struggles. But the people, the forest people who struggled and protested to restore peaceful living in their habitus were stamped as riot makers and rebels.

When the forests started receding from the hills, the hills were converted as *Pardeza* of plantations, the tea plant conquering most of such spaces followed by coffee, cinchona and spices. Displaced forest people soon found employed in these plantations which inculcated a new consciousness into the mindset of such people and the ideology of progress envisioned by the colonizer became an enchanting ideology of the subaltern classes too. Peace was then equated with commercially valuable production on the hills and the progress that it ensured was sure to bring peace for all. Peace on the hills became an adjunct of the ideology of Progress of the British Raj. The people who were to serve the planters as indentured laborers too believed in the Peace- Progress equation well set by the colonizer. The visual trajectories of the *progress hills* was conceived as something that add on to the pleasure of the onlooker and through the aesthetisation of natural setting with tea gardens in rhythmic lines, the gymnosperms grown at equidistance on the hills, the spathodia plant with beautiful red flowers for capturing mosquitoes, the planter bungalows and the clubs which all added to the glory of the hills created a consciousness among the exploited plantation workers that everything was normal on the hills and that they too were part of this civilizational mission. Behind the curtain of aesthetics and progress the poor workers were ruthlessly exploited by the white colonizer. The adivasis who became plantation workers and trackers and finders of wild cats for the white master hunter forgot the bliss of the old/savage hills where they enjoyed much peace.

Inheritance and Departures in Post Colonial India

Free India in 1947 inherited the powerful rationality of the colonial state in a different dimension and new direction. *Industrialise or Perish* the clarion call made by the first Premier of the nation echoed the perceptions of the leadership in power which indicated that the progress agenda was to be replaced by the national ideology of development within the constitutional framework and provisions. Being national agendas, the development goals of the nation state demanded allegiance from all constituent elements which on a latent plane considered those who resist this as riot makers or rebels. Taking its cue from the colonial industrial and capitalist networks, the nation state too in due course favoured their claims for a lion's share in the resource allocation leading to law making in that direction which for various reasons invariably drew many of its provisions from the colonial legislations. Dams became temples of modern India, forests became resource hub for the industrialist, planters continued to enjoy the *Pardeza* making in the tea/coffee gardens, trains roamed in new lines and roads national, state and local got expanded in the name

of development. Whose peace was disturbed in the course of nation making is a vexing question for the academic but there are certain examples in the form of some environmental movements that very well explicate the ground realities of the issue showing the contest of rationality/ies.

What is the connection between Indian environmental movements and the poor people's life world rationality and their peaceful living in the nation state is a crucial question bound to take us to the colonial times. If that is the case, the inheritance from the colonial state still looms large on the policy making structure of the nation, reminding something like a ghost image of the colonial past in the present India. In various cases, the Appiko, Chipko, Narmada Dam Struggles Plachimada and the Koodamkulam, a critical social scientist can easily discern patterns of exploitative networks with the approval from the state making inroads into the peaceful life world of the poor and the adivasis. In the live documentary film directed by AnandPatwardhan, *A Narmada Diary* (Patwardhan, 1995,) to a question posed by the media critic that someone should sacrifice for the nation state, the adivasi youth in the scene responded posing a counter question that whether they were the only people to sacrifice for the nation state. The response came from the disillusioned mindset of the adivasi youth who represents a vast folk living in India with the mindset of the hunted, hunted by regulations, developmental agendas and the affluent minority who lavishly use natural resources under the comfort spatialities created by the new capitalist forces. It goes without saying that the hunted stands to lose peace and peaceful living due to the claims of the State and the affluent rich.

When the craze of development takes majority of the citizens of India as prisoners of that idea chances are more that people who resist the very same ideology are dubbed as anti development people or even in extreme cases as anti nationals who follow a recalcitrant attitude towards the policies of the state. The NBA in its struggle against the dam making in the Narmada Valley for the first critiqued the rationality of development that brings destruction to their habitats though the great slogan, *VikasChahiye; VinashNahin* (We want Development, Not Destruction)(Baviskar, 2004) . This historic slogan is a reenactment of the resistance put up against the colonial authorities in British India. When found that the Nation State was moving forward with the dam making they even raised the slogan, *HamaraGaon Mein Hamara Raj*(Self Rule in Our Villages) repudiating the claims of the state that was unconcerned about their life world and the peaceful living. The slogan amply exposes the connection that socially defined ecologies have with the culture of the people living in that area. When their culture is submerged in waters, what is the state of mind of the people affected? Frustration, disillusionment and agony are writ large on their faces for they lost their life world where they cohabited peacefully with humans and other living and non living world.

Ultimately one's peace is inextricably related with the specified social ecology where one lives. Creation of urban agglomerations has led to the making of a subaltern class who long to dwell in that spatial site where the living conditions are miserable for them. In fact the habitation sites of the urban poor are invisible cities within the city of all splendors which is visible for the modern spectators. Spectacles are created for the pleasure of the affluent and the urban poor too live happily in such agglomerations as if they too are part of that. In due course, they are made to

believe that it is a Pardeza for them and make their lives peaceful in such an environment. It is consciousness, seemingly normal consciousness created by the system rationality, when in reality life is at risk for such downtrodden. They live in the margins of the city forgetting their marginalisation. This is the science of rationality where the conditions of a peaceful living of the poor are redefined by the needs, perceptions and strategies of the affluent and the powerful classes in the city. On another plane the urban green concept too is an architectural strategy of the modern city system that make the living of the urban rich in sync with all environmental hazards, wherein the spaces of the rich are markedly different from the poor city dwellers who live in a no green city environment. In reality both enjoy peaceful living in the city, a state of mind effectively conceived by the rationality of the system.

Concluding Analysis: Environmentality of Peace

In all through the histories of human civilization it is found that peace is ultimately related with their lifeworld culture that is specifically located within social ecologies in which they engage in different mode of resource use. The peaceful living condition of an individual or a community for the first time in the history of human civilization came into contact with the rationality of the state system during the settled agrarian phase. Later, in the industrial mode of resource use, as in the case of India, peace was determined based on the values of modern science, politico-economic and ecological values of the western society. As I have argued in this paper, an illustrative example of social unrest among the adivasis (the forest people) is a typical example from the environmental history of the nation where a critical social scientist can excavate discursive practices of the empire that imposed a culture of peace different from the lifeworld of the poor in the forested spaces. It was system rationality perpetuated through the steel frame of western science, administration and law that won the day and made life of the poor miserable and pathetic. What they lost ultimately was peaceful living in their habitats, where they evolved certain ideologies from their culture capital (habitus) which were subverted and erased from the body politic by forces of industrial capitalism, modern science and state apparatuses. What we witness in the post colonial nation state is the historic continuum of instrumental state system rationality, detachment from which is seemingly an unworkable hypothesis, creating new spatial temporal sites of contestations between the lifeworld and the system sometimes creating situations similar and other times different in its manifestations to those existed in the colonial times. The environmental movements of India are basically human rights movements aiming at restoration of the social ecological sites of the poor in India. In other terms, they are movements for restoring peaceful living in the ecologies of the lifeworld and evoke memories of such struggles waged by their predecessors tying the nascent ideology of nation to the ecologies threatened by the forces of rationality of the colonial state. Peace and nation making processes mutually constitute and reinforce and upset in their relation bring forth dissent, unrest and calamity in the social sphere. Peace, I argue, is therefore tied to the social ecologies and that is what the socio environmental history of India point to.

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Suggestopedia, the pedagogic approach is a boon to implement Nai Talim

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Abstract

In the postmodern age of Artificial intelligence, India is stepping her march towards the complete eradication of unemployment problem in a tribute to Gandhi's 150th Anniversary. Indian Prime minister declared India open defecation free and Success of Swatch Bharat Mission and also launch Aware against plastic. To attain the full-fledged aim of total development of our nation is basically depend on Education. And this development of education should be helpful to the all-round development of a person and through which it is easy to acquired social development as well. This paper deals with how the humanistic approach of pedagogic application, suggestopedia is helpful to succeed Gandhi's Nai Talim, the work centered education, self-discipline and responsibility and also self-actualization aswell.

Key words: Nai Talim, suggestopedia, sociolinguistic, culture, communication

INTRODUCTION

In Indian educational system, introducing Nai Talim has been a story of failure. In 1947 after independence some of the state primary schools introduced but the western model education acts as a barrier to implement it. Ghandiji's Nai Talim is a well formulated approach in education in 1937. It is based on the experiments he did right from 1904 when he was in South Africa to his stay in Sabarmati and Sevagram. And also based on the philosophy of Education Nai Talem approach is for the total personality and development of the body, mind and spirit. This is based on the four basic principles i.e.

- Education and learning in Mother tongue along with handcraft.
- Work should be linked with most useful vocational needs of the locality.
- Learning should link with vocational work should be socially useful and productive needed for living
- The basic approach of Nai Talim is work centric education with locally accessible technology.
- Nai talim is an approach working on the principle which states that knowledge and work are one and the same.
- This is working with the principle of learning through the work of the hand craft. The concept of Nai talim has the general layers of meaning. It developed out of Gandhi's experience with the English

educational System and with the colonialism in general. In these Indian children would be alienated.

What is suggestopedia? And how is it adaptive for the Gandhian thought:

From the five overarching paradigm of Educational learning theories Suggestopedia comes under the broad category of learning theory that is brain based and humanism and 21st century skills. Suggestopedia deals with the relationship between mental potential and learning efficacy. Suggestopedia is a scientific method for developing various non-manipulative methods teaching and learning of foreign languages and other subjects for all the age group on the level of reserve (potential unused) capacities of mental power. That means three to five times faster, deeper and easier learning is possible and also inner freedom, motivation for learning without having tireless enthusiastic joyful learning and psycho-physiological well-being. The effectiveness and genuineness of this method is confirmed by UNESCO.

Theory of learning

Suggestology, an accelerated learning theory developed by George Lozanov in 1970. There are some principle theoretical components through which the desuggestion and suggestions operate and that set up access to reserves:

1. Authority.
2. Infantilism.
3. Double-plantedness
4. Intonation
5. Rhythm
6. Concert pseudo-passiveness.

Key features of Suggestopedia

- Learning through facilitated environment that is comfortable as possible. It creates self-esteem
- Peripheral learning is encouraged through the presence in the learning environment of posters. It creates the sense of presence in environment and make aware of it through which an individual can be aware of his situation and locality.
- The teacher assumes a role of complete authority and control in the class room. So that is how a student is well disciplined and he realized good citizenship awareness inside the classroom.
- Self-perceived and psychological barriers to learner's potential to learn are decongested. Students are encouraged to be childlike, teacher assumes to them some new roles and names in the target language in order to become more suggestible it enriches a lot of possible positivity in them.
- Baroque music is played in the background to increase the mental relaxation and potential to take in and retain new material during the lesson. So they are feel and would like to be interested to go to school and learning new things in a joyful and atmosphere.
- Students work from lengthy dialog in the target language with accompanying translation and into the students' native language. So it improves language skills and enlightened their inner voice.
- Errors are tolerated and the emphasis being on content and structure. It generated a lot of self-confidence, one of the major life force for the social being.
- Home work is limited to the students follow up procedure to be given to the students that makes them realize the self-responsibility and attainment of duty in general.
- Music, drama and the arts are integrated into learning process as possible. Thus they understand

the value of culture and traditional ethics and they realize individually and their capability as whole. The important quality of peripheral learning is encouraged through the learning environment of practical understanding and ideas to involve their creativity. So doing activity is easier for them. By the way activitybasedlearningandcreatingnewobjectsarepossible. That is what Gandhiji propounded workcentric education. The personality development is an important aspect of Gandhian principle of education which is possible in the suggestopedia method as whole person development, through this method the students get through self-actualization. So that, the combination of mind, body and spirit can be integrated to achieve specific goal. By the procedure, students can realize self-responsibility and duty consciousness. On the other hand the method is essential to master sociolinguistic skills, as language learnt for communicative purposes and for survival with in the target culture. This is because “language and culture are not independent or mutually exclusive...” Rather culture is a wider system that completely includes language as a sub system”(Casson 1981:19).

Language functions as an effective index which indicates social norms of target culture. Consequently in language teaching “sociolinguistic competence has been identified as aspect of successful communication; background knowledge and shared assumptions have been shown to be a crucial element in understanding oral and written forms of discourse”(Kramersch 1989:486).

Conclusion

Thus the suggestopedia a 20th century humanitarian approach greatly enhances Gandhian thoughts come into existence. Its whole person development reveals Gandhian personality development. It's a milestone for Ghandiji's aim of innovative sense of Education and education for all. Intellectual wellbeing keeping one self away from stress, anxiety, performance fear and inferiority complex is the far most important factors for the sustainable development in the field of education and as well as to be a good citizen. If a education provides self-confidence and self-actualization and inspires to achieves esteem, social needs, and psychological needs then it will be the real and true education that is inevitable needs of the present day global society. This kind of innovation is necessary for the creation of violent free peace full globalization of the knowledge and sustainable development in the education and humanity as well. Thus suggestopedia is a pedagogical learning system that combines knowledge of medicine related with psychology and it works as psychotherapy.

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PUPIL'S STIMULATION ON QUIT INDIA MOVEMENT IN SOUTH TRAVANCORE

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Abstract

The Quit India Movement was one of the major landmarks of Indian Independence struggle. The Quit India movement presumed the stature of a mass struggle through the artless and active involvement of the college and school students in South Travancore. The Travancore State Congress and its Student Organization under the leadership of N. Srikantan Nair extended support to the Quit India Movement and merged state politics for a short period, with national politics. The District administrators of South Travancore closed schools for a short period, fearing student agitation. By early 1944, India was mostly peaceful again, while the entire Congress leadership was incarcerated. Movement died down, and when the British granted Independence on August 15, 1947, they cited revolts and growing dissatisfaction among Royal Indian Armed Forces during and after the war as the driving force behind Britain's decision to leave India.

Key Words: *Maidan, Electrifying, Ki-Jais, Slogans, Dewan, Hartals*

The Quit India Movement was one of the major landmarks of Indian Independence struggle. The Quit India movement presumed the stature of a mass struggle through the artless and active involvement of the college and school students in South Travancore. In March 1942, British Government sent Sir Stafford Cripps to India with proposal for a new constitution. The proposals were found unsatisfactory and were rejected both by the Congress and Muslim League. In May 1942 Gandhiji called on Britain to 'leave India to God'. The historic session of the All India Congress Committee began on the 7th August 1942 and was conducted 8th August 1942 at Gowalia Tank Maidan, Mumbai. The resolution was passed which came to be known as Quit India Resolution created an electrifying atmosphere in the country. Although the Congress had not made any actual preparations, the Government decided to strike immediately. On August 1942 early morning Gandhiji, Nehru, Patel and twenty other Congress leaders were arrested in Bombay. Due to the arrest of major leaders, a young and till then relatively unknown Aruna Asaf Ali, presided over the All India Congress Committee session on August 9, and hoisted the flag. Later, the Congress Party was banned. These actions only created sympathy for the cause among the population. Large-scale protest and demonstrations were held all over the country. During the course of the session, Gandhi held a discussion with leaders for an appropriate slogan for the movement to fight the British. Slogans like 'get out', 'retreat' and 'withdraw' were suggested.

The lack of able leadership in South Travancore provoked the students to join the movement. The Quit India Movement created divided loyalties in the struggle for Responsible Government in Travancore. The Travancore State Congress and its Student

Organization under the leadership of N. Srikantan Nair extended support to the Quit India Movement and merged state politics for a short period, with national politics. The 9th to 11th August being holidays there was no demonstration march in the State. But the residential student of Government Law College, Trivandrum held demonstration and protest march on 9th August itself. Students notably in Trivandrum and Nagercoil took the lead. They wore black bits of cloth as a sign of mourning and shouted 'Ki-Jais' to the arrested leaders. In Trivandrum city the students who boycotted class held a meeting in the University College premises on 12th August and passed a resolution supporting the Quit India movement. "We the students of Trivandrum protest against the arrest of Indian National Congress leaders and those we resolve to boycott all educational Institutions until the Congress and the British Government come to an agreement". Zalahuddin, a Muslim student of University College who was the organizer of the movement among the students made a very objectionable speech protesting against the arrest of Gandhiji and other Congress leaders and condemned the repressive policy of the Government. The students also organized strikes, hartals, hunger strikes and black flag demonstrations. The student leaders were arrested to avoid the intensification of the agitation. There was no public support in regard to the students' demonstrations.

On 12th August 1942 students of the Scott Christian College, Nagercoil got out of their classes and moving about the town induced the students of other educational institutions to boycott classes and to leave their schools and colleges. Stones were pelted on the policeman who intervened and persuaded the students to disperse without causing disturbance to the traffic. Some policeman sustained injuries as a result of the pelting of stones and the mob which numbered nearly a thousand was dispersed by a show of force. Towards evening a crowd gathered and one or two persons attempted to influence the mob by objectionable speeches. The crowd soon dispersed but a section of it damaged the camp office of the reserve police. Those who addressed the protest meeting were arrested and charged before the Magistrate under the Defense of Trancore Rules. S. Subramania Pillai, S.V. Muthukaruppa Pillai and Nagalingam Pillai were convicted and sentenced to two year's rigorous imprisonment and to a fine Rs.250/- each. When the schools were reopened on 31st August, the students of the Desikavinayakar English High School the S.L.B. English School and the Scott Christian College boycotted their classes and created trouble. The students of the college broke glass windows and shouted slogans and 'Gandhi Ki-Jai'. They were arrested and detained.

The District administrators of South Travancore closed schools for a short period, fearing student agitation. Under the Dewan's orders they were reopened. Ridiculing the authorities the Dewan wrote "Closing of schools in fear of trouble is a cowardly act and all Headmasters and teachers who adopt such a course will be regarded as unfit for their jobs. The Dewan instructed the Director of Public Instruction to expel all the student agitators from the schools and the Inspector General of Police was asked to detain the students until their parents or guardians give and publish an apology and an under taking for the future.

The students boycotted classes on 2 October to celebrate the birthday of Mahatma Gandhi. As part of the celebration students' made processions wearing tri-colour badges and Gandhi caps. In Nagercoil, students of Carmel English High School, SLB English High School, Desikavinayakar High School Kottar, and Scott Christian College quit their schools to

conduct rally". The students of Eraniel held a meeting on 2 October and the State Congress leaders addressed the gathering. C. Janardhan a Pillai, one of the speakers invited "all the students to join the present fight for freedom and that they may even forgo their studies and join the movement. In that meeting some of the State Congress leaders were arrested and prosecuted under the Diwan's orders. The student unions published a number of booklets and pamphlets urging the students to participate in the life and death struggle and boycott schools and colleges. Meanwhile the Travancore State Congress extended full and unconditional support to the student's agitations.

The Government was determined to maintain discipline in the schools and colleges by imposing fines on the agitators. The parents and guardians of the students were informed in the absence of their wards and conduct of their children regularly. Such cringe students were debarred from sitting for any examination. The Government decided to inflict educational and academic penalties on the striking students. The school and college authorities were asked to get from every student an undertaking to the effect that would attend classes regularly and not take part in any picketing or shouting slogans, and participate in any act contrary to the discipline.

On 15th September, when colleges were reopened, the University College Students boycotted classes and held demonstration in the campus. Student's leaders were detained in custody. Karunaharan Student of Government Sanskrit College was taken into police custody on 17th September 1942. A hunger strike was held at University College in Trivandrum on 30th September by three students demanding that the Travancore University should be closed for an indefinite period. In sympathy with the strike other students stayed away from their classes. By early 1944, India was mostly peaceful again, while the entire Congress leadership was incarcerated. The movement died down, and when the British granted Independence on August 15, 1947, they cited revolts and growing dissatisfaction among Royal Indian Armed Forces during and after the war as the driving force behind Britain's decision to leave India. However, the political experience gained by the Indian people through activities such as the Quit India Movement laid the foundation for the strongest enduring tradition of democracy and freedom in post-colonial Africa and Asia.

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ALCOHOL CONSUMPTION- A SOCIAL EVIL A STUDY IN RELATION TO KERALA

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ABSTRACT

Alcoholism is one of the major social evil around the world. Alcohol is an invention of the devil. The people of Kerala are labelled as heavy drinkers. Kerala has the highest per capita alcohol consumption in India overtaking traditionally heavy drinking states like Punjab and Haryana. Persons in India aged 15 years or older drinks 4.3 litres of pure alcohol per year. A drinker consumes 28.7 litres of pure alcohol annually. Kerala government exchequer depends mainly on the revenue from liquor market. Gandhiji believed that the consumption of alcohol was a major social evil. He encouraged complete prohibition in India. In 2015 the Kerala government imposed certain restrictions on the selling of alcohol to reduce its consumption. This was done to reduce the road accidents caused by drunk driving as well as domestic violence caused by alcohol abuse. A major part of Kerala's income comes from Tourism industry. The ban had badly affected the tourism industry. In June 2017 the new government eased the liquor restrictions. Now Kerala is in the front row along with international countries in the liquor use. Keralites spend more money on liquor than on rice.

KEYWORDS: Alcoholism, State Exchequer, Prohibition, Liquor Industry, Social Evil, KSBC (Kerala State Beverages Corporation), IMFL (Indian Manufactured Foreign Liquor), Social problems.

INTRODUCTION

Social evils are actions committed by a large group within a society that is controversial or in conflict with the morality within a society such as alcohol use, drug use, human trafficking etc. Illiteracy and poverty are the major root cause of social evils. Liquor has been a part of human civilization for thousands of years. Alcoholism means the habitual consumption of alcoholic liquor in increasing quantities leading to a dependence on alcohol and creating problems for the individual concerned, his family and the society. The tradition of liquor consumption has existed in our country right from the dawn of history. There has been a rapid rise in the consumption of alcohol in India. Since India's economic liberalisation, the market for Indian Manufactured Foreign Liquor (IMFL) and imported liquors is growing very fast. India is the largest whisky market in the world. There is heavy demand for imported whisky and wine. Kerala has the highest per capita alcohol consumption in India, at over 8 litres per person per year. Toddy, a home-made spirit from coconut trees is an integral part of Kerala's culture.

The governments are relying on alcohol revenue to fund their budgets. Revenue from liquor goes to many accounts in many departments. Sales Tax, Excise Duty and Import Fee are some of the various forms of alcohol revenue. In Kerala, Tamil Nadu and Delhi the wholesale and retail liquor business are under government control. In Maharashtra the liquor business is in the private sector. In other states the government runs the wholesale business and the retail business is done by the private parties.

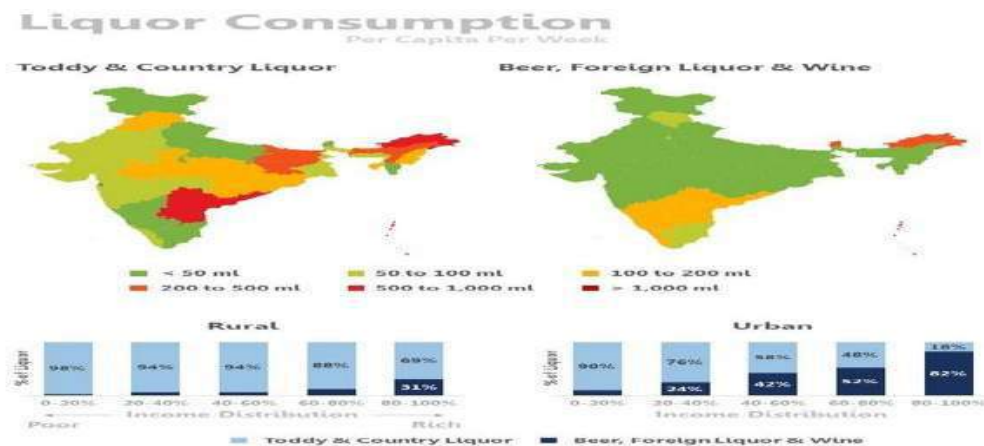
There are various spirits that are derived through the distillation and fermentation.

The alcoholic content of the distilled spirit is much higher than the fermented or brewed beverages. Toddy and arrack, the traditional alcoholic beverages are known as country liquors. Alcohol may also be synthetically produced from ethylene obtained from refinery gas. According to Abkari Act of Kerala, toddy has been defined as “fermented or unfermented juice drawn from Coconut, Palmyra, date or any other kind of palm tree.” The sweet toddy or Neera also comes within the scope of the word toddy. At the peak of its fermentation the alcohol content of toddy may go up to 8.1 percent.

Illicit liquor is liquor for which duty has not been paid. It includes IMFL (Indian Manufactured Foreign Liquor) and arrack that is smuggled into the state and the country liquor that is brewed at home from grains and fruits. Its high profit margin and the easy way in which it can be made make it a big business here. According to the excise department officials one third of all liquor consumed in the state is illicit alcohol.

Liquor consumption per capita per week in various states of India are given below

Fig. 1

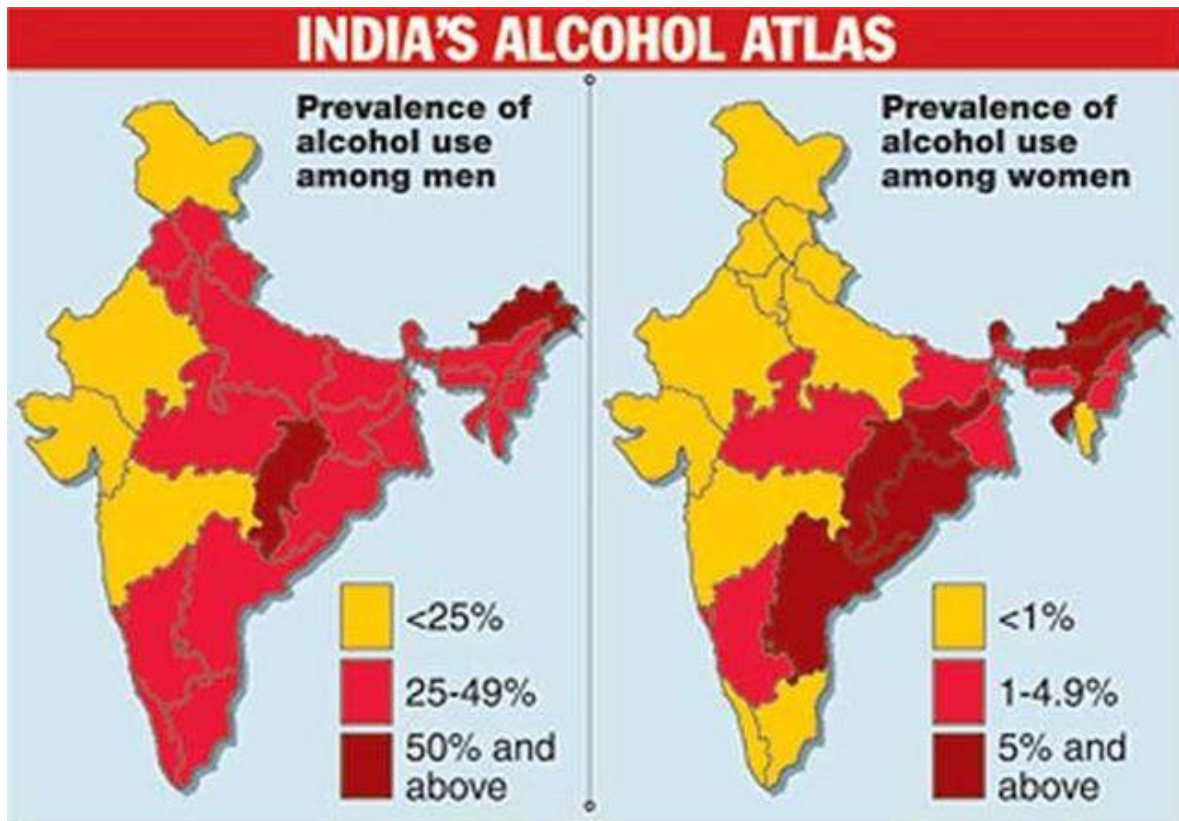


Source: The Hindu

The consumption of alcohol based on socio economic status in Rural and Urban India is given above.

India's alcoholic atlas shows the percentage of alcohol consumption by men and women in various states.

Fig. 2



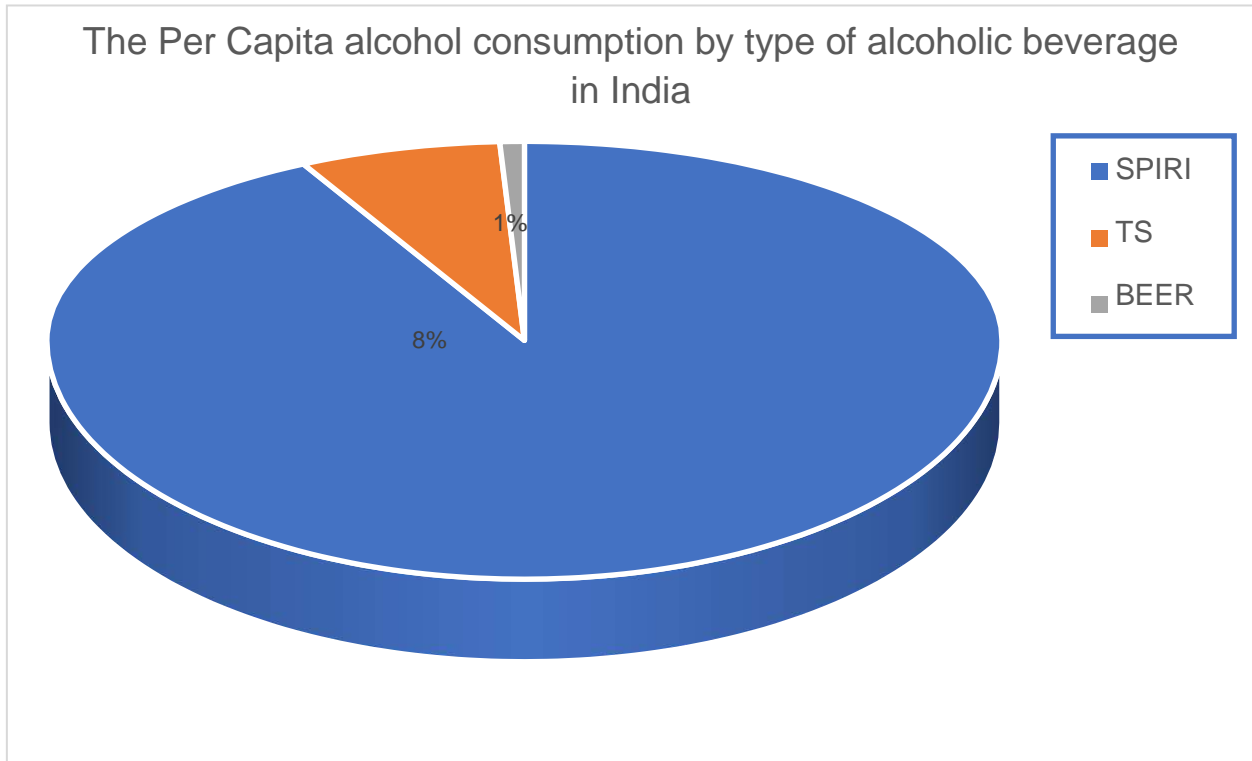
Source: The Hindu

Alcohol consumers can be of two types (1) Moderate drinkers and (2) Heavy drinkers. Moderate drinkers are those who consume liquor in limited quantities and who can hold their physical and mental balance properly even after a larger quantity of alcohol.

Heavy drinking was defined as average consumption of 40g or more of pure alcohol a day for men and 20g or more for women. Heavy drinkers are those who cannot limit the consumption to a moderate quantity and who cannot hold their physical and mental balance properly even when they consume a very small quantity of alcohol. Some people are of the opinion that alcohol if

used moderately, makes life in today’s highly tension gripped world more tolerable. It relaxes and gives a pleasurable feeling from a painful feeling. It is also used as a drug for treating sick people.

Fig. 3



Source: Global Status Report on Alcohol and Health, WHO

Kerala government exchequer depends mainly on the revenue from liquor market. Keralites spend more money on liquor than on rice. The Kerala State Beverages Corporation (KSBC) was established on 23rd February 1984 to provide genuine liquor at reasonable prices to consumers. KSBC is the only wholesale distributor of Indian Manufactured Foreign Liquor (IMFL) and Beer in Kerala.

The liquor industries are worth Rupees 7500 crore a year in Kerala. The sales are sky rocketing year after year. From the sales and revenue receipts of the KSBC we can see that the Kerala government exchequer depends greatly on liquor market. Liquor market contributes about 20 percentage of the tax revenue collected by the government. Liquor market is the major contributor to the revenue receipts of Kerala government.

Prohibition is the act or practice of forbidding something by law. Prohibition refers to the banning of the manufacture, storage, transportation, sale, possession and consumption of alcoholic beverages. Alcohol is a subject in the state list under the Seventh Schedule of the constitution of India. Therefore, the laws relating to alcohol vary from state to state. Kerala and Tamil Nadu prohibit private parties from owing liquor stores making the state government the sole retailer of alcohol in these states.

Alcohol prohibition is in force in the states of Bihar, Gujarat, Nagaland and in the Union Territory of Lakshadweep. All other states and Union Territories permit the sale of alcohol. Liquor restrictions were imposed in Kerala in 2015 to reduce alcohol consumption. Thereby reducing road accidents caused by drunk driving and domestic violence caused by alcohol use. Only 5-star hotels were allowed to serve alcohol. It has affected the tourism industry in Kerala, which is another major revenue earning sector in the state. Kerala government revised the alcohol policy in June 2017. As a result, closed bars were reopened. The new policy of the state government allows two- and three-star hotels to serve liquor and new bars will be allowed to apply for licenses.

Alcohol use creates many social and health problems. Alcohol consumption is a social evil. Alcohol related road accidents are increasing. Domestic violence is another major problem of alcohol use. As per the National Crime Records Bureau (NCRB) and prison records, 59% crimes and 40% road accidents recorded in Kerala are related to alcohol abuse.

Under section 15 A (As amended by Abkari (Amendment) Act 2014(Act No: 7 of 2014) w.e.f. 27/2/2013, persons below the age of 21 should not drink alcohol (Penal Section 63 of Abkari Act). In this situation take action under Juvenile Justice (Care and Protection of Children) Act. If alcohol or any other intoxicating drug is given to children below the age of 18 years, the police can take action under section 118(I) Kerala Police Act.

Table 1 - The quantity of liquor a person can keep legally (Abkari Act, Section 10, 13):

No	Liquor	MaximumQuantity
1	Toddy	2.5 Ltr
2	IMFL	3 Ltr
3	Beer	7.8 Ltr

4	Wine	7.8 Ltr
5	Foreign Liquor	4.5 Ltr
6	Coco Brandy	1.5 Ltr

A person can keep 21.1 Ltr of liquor at a time (except foreign liquor and coco brandy). If anyone makes or imports or exports arrack, it is an offence under section 8(2) of Abkari Act. Punishment for this offence is 10 years imprisonment and Rupees one lakh fine.

The amendments to the Motor Vehicles Act were passed by the Parliament recently. The new laws were effective from September 1, 2019. Under the Motor Vehicles (Amendment) Act 2019, drunken driving attracts a fine of Rupees 10,000 and /or imprisonment of six months to two years.

The Blood Alcohol Content (BAC) legal limit is 0.05% or 30 mg alcohol in 100ml blood. Different penalties are assessed depending on the blood alcohol content at the time of the offence.

The income elasticity of liquor is relatively high in Kerala. The increase in the per capita income of the people due to the increase in remittances by Non- Resident Indians is an important factor for the high consumption of alcohol in Kerala. The new policy of the state government has contributed to the rise in alcohol sales.

OBJECTIVES OF THE STUDY

The following are the main Objectives of the Study.

- 1) To analyse the social evils of Alcohol consumption in Kerala
- 2) To analyse the economic benefits of alcohol consumption in terms of revenue to the state exchequer
- 3) To suggest alternative measures to compensate the revenue from alcohol consumption to the government, if prohibition is fully implemented.

METHODOLOGY

The study is mainly descriptive in nature. The study is based on both primary and secondary data. Primary data were collected through direct interview and a structured questionnaire. A survey was conducted throughout the state of Kerala. The study shows the growth trend of the

liquor industry in the state. The Secondary data were collected from Kerala State Beverages Corporation (KSBC) Publications, various journals, articles, and websites.

RESULTS AND DISCUSSION

Kerala stands top among the Indian states in the case of liquor consumption. It is the major revenue earning sector in Kerala. The state government exchequer depends mainly on the revenue from the liquor industry. The sales and revenue reports of the Kerala State Beverages Corporation (KSBC) shows the growth trend of liquor market in the state. The Kerala budget 2019-2020 made changes in the tax structure on alcohol. The government has imposed 210 percent tax on liquor costing over Rupees 400 and 200 percent tax on those costing less than Rupees 400. Beer would be taxed at 100 percent. The government has decided to give nod for the sale of Foreign Made Foreign Liquor (FMFL) in the state. For FMFL the tax rate would be 78 percent and for imported wine the tax would be 28 percent. The government is expecting Rupees 60 crore increase in revenue from the changes in the tax structure on liquor. For the state government, the fast-growing liquor market means an increase in the inflow of funds or an increase in dependence on alcohol revenue. Some people suggest to supply subsidised alcohol through Public Distribution System to the drinkers living Below the Poverty Line. This may help to reduce alcohol consumption.

Economic affluence, changing life style and urbanisation all are persuading young people to drink. Even women and children were addicted to alcohol. The Kerala government has raised the legal drinking age from 21 to 23 years. Maharashtra and New Delhi had raised the minimum age to 25. But it had no impact on the society. There was no change on the number of drinkers. Alcohol users must be trained by community-based organisations and local self-governments on its moderated and restricted use. Vimukthi is an anti-narcotics campaign launched by the government of Kerala to create awareness among the people especially the youth. Addiction free Kerala is the aim of this campaign. State wide awareness programmes were organised against drug addiction and alcoholism under the Excise Department. Drug free state is the motto of this mission.

The state government's dependence on alcohol revenue is unhealthy and disproportionate. Beverages Corporation give the government more than Rs.600 for every Rs.100 it spent on alcohol. The purchase price of Officers' Choice Rum is Rs.61.03 (750ml) for BEVCO. The

selling price is Rs.650.The huge differential goes to the government as revenue.An alcohol buyer has to pay the highest tax in Kerala.

Table 2 - The break-up of purchase price and selling price is given below.

Brand(750ml) Price(Rs.)	PurchasePrice(Rs.)	Shop Selling
Officers' Choice Brandy Deluxe	60.49	690
Officers' Choice Rum	61.03	650
Officers' Choice Whisky Prestige	58.27	630
Bejois Premium Brandy	52.43	560
Bacardi Classic Super Rum	167.36	1,240
Old Monk XXX Premium Rum	71.64	770
Signature Rare Aged Whisky	177.88	1,270
Mansion House French Brandy	77.36	820
Bagpiper Gold Premium Whiskey	83.15	880
Royal Challenge Sp. Premium Whiskey	153.33	1170

Equity is not possible in alcohol taxation. Asking a daily wage worker to pay 600% tax is not a good idea. The government argues that by charging more for liquor, the poor will be reluctant to drinking. But this argument will not work. No matter what will be the price, the habitual drinker will buy his drink. Only the quantity of food for his family will shrink. Every hike in the price of alcohol leads to a reduction in the household income of the poor.

“Sabko maloom hai meim sharabi nahi
Phirbhi koi pilaye toh meim kya karoo”
(Everyone knows that I am not a drinker
But what can I do if someone pours me a drink?)

This famous Gazal song shows the excuse of a drunkard. It is similar to the state governments excuse over alcohol taxation. The state governments say that they don't need the tax money from alcohol, but if people wish to drink what else they will do but tax the drink.

In the financial year 2018-2019 where a jump of Rupees 1567.58 crore from 2017- 2018 has been recorded in alcohol sales. The quantity of liquor sales last year was 216.34 lakh cases,with 450 hotels operating with liquor sales license. 121.12 lakh cases of beer were sold last

year. The sales figures show a pattern of continued increase in growth of liquor sales in the state since 1984-1985, when the revenue was just Rupees 55.46 crores.

The latest figures show that the alcohol sales from the outlets of KSBC (BEVCO) and Consumer Fed in the fiscal year 2018-2019 registered a revenue of Rupees 14,504 crores, the highest ever.

Table 3 shows the gross sales revenue from the liquor market to the Kerala government. The sales are skyrocketing year after year. as compared to the previous year. During 2009-2010 period the gross sales revenue was Rs.5539.85 crores. During 2018-2019 the gross sales revenue touched an ever time high of Rs.14,504 crores.

Table 3

YEAR	GROSS SALES (Figures in Rs Crores)
2009-2010	5539.85
2010-2011	6730.30
2011-2012	7860.15
2012-2013	8818.18
2013-2014	9353.74
2014-2015	10012.84
2015-2016	11577.29
2016-2017	12134.14
2017-2018	12937.09
2018-2019	14504.67

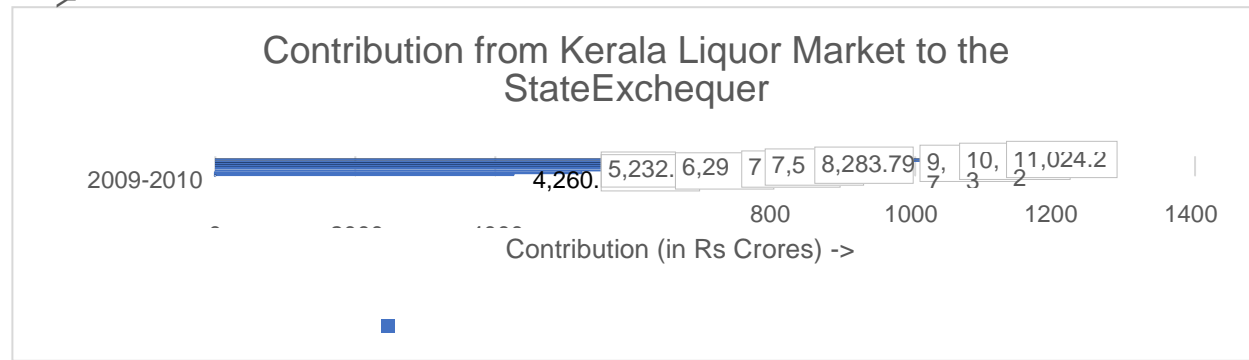
Source: - Sales and Revenue Report, Kerala State Beverages Corporation

Table 4 shows the contribution from the liquor market to the Kerala government exchequer. It shows the dependence of Kerala government exchequer on the IMFL market

Table 4

YEAR STATE EXCHEQUER	CONTRIBUTION TO (Figures in Rs Crores)
2009-2010	4260.2
2010-2011	7
2011-2012	5232.5
2012-2013	3
2011-2012	6292.4
2012-	8
	7240.8

2013	9
2013-2014	7575.7
2014-2015	8283.7



2015-2016	9787.05
2016-2017	10353.3
2017-2018	11024.2

Source: - Sales and Revenue Report, Kerala State Beverages Corporation

Figure 4 shows a graphical representation of the gross sales revenue from 2009-2010 to 2018-2019. Here we can observe an upward progressive line here.

Fig.4



Source: - Sales and Revenue Report, Kerala State Beverages Corporation

Figure 5 shows the diagrammatic representation of the contribution from the liquor market to the

Kerala government exchequer.

Fig. 5

Source: - Sales and Revenue Report, Kerala State Beverages Corporation

Alcohol consumption has health and social consequences. Domestic violence has been on the rise. All such undesirable things are directly linked to liquor. Alcohol can increase the user's sense of personal power and domination over others. A person under the influence of alcohol will try to exercise that power and control over others. There is some association between violence against women and alcohol consumption by men. Various incidents of crimes and violence against women in both home and in public places have been reported against alcohol users. It can cause chronic illnesses like Liver cirrhosis, liver cancer, oesophageal cancer and cardiac problems to those who consume liquor heavily. It can result in disablement or death from motor vehicle accidents. Liquor consumption may lead to depression and suicide. Alcohol is the third most common cause of death in developed countries. Alcohol abuse is one of the main killers of youth in India.

Alcoholism is one of the principle social problem around the world. It can have serious social and economic consequences for individuals, their family and the society as a whole. Alcoholism is the major risk factor for disability, disease and death. Hence, we must give priority to find out a solution to reduce alcohol consumption. Major social factors leading to alcoholism are the following

- Family and peers
- Social drinking
- Partner drinking
- Lifestyle
- Poverty and unemployment

The following are the major social problems due to alcoholism

- Domestic violence
- Child abuse
- Losing friends
- Loss of control over behaviour
- Divorce
- Losing jobs

- Financialproblems

PROHIBITION

Prohibition is the legal act of prohibiting the manufacture, storage, transportation and sale of alcohol including alcoholic beverages. Gandhiji considered alcohol consumption as a social evil. The Constitution of India (Article 47 in the Directive Principles of State Policy) stated that “the State shall endeavour to bring about prohibition of the use except for medicinal purposes of intoxicating drinks and of drugs which are injurious to health. “Most of the Indian states have seen ignored this principle, since the revenue that comes from alcohol is hard to ignore.

Attempts of prohibition were not fully successful in India. Liquor is officially prohibited in the states of Gujarat, Nagaland, Mizoram and Manipur and in the Union Territory of Lakshadweep. Liquor restrictions were imposed in Kerala in 2015. Only 5-star hotels were allowed to serve alcohol. It affected the Tourism industry which is another major revenue earning sector in the state. Prohibition led to huge loss of state revenue. Loss of excise revenue from the sale of alcohol discouraged most state governments from enforcing long-term prohibition. No serious efforts were made by the Indian states to ban alcohol completely.

In India there were many social movements demanding prohibition. Notable one was the protest by rural women against the sale of alcohol during 1970s. Fed up by abuse, beating and torture by husbands’ women went on a strike against alcohol. Women used chilli powder, broom sticks, kerosene and match boxes as weapons in the strike. In Andhra Pradesh and Kerala some women’s groups adopted a militant stand and forcefully closed down alcohol outlets.

Critics argue that prohibition may lead to illicit distillation, an increase in organised crimes and death from spurious liquors. Prohibition may lead to the creation of smugglers and home brewers. They encourage people to drink more than they drink when the alcohol was legal. In the absence of complete co-operation of enforcing authorities, speedy disposal of cases, well defined laws and regulations, well planned effort to prevent smuggling and strict action against offender’s prohibition has failed in many states. The effects of prohibition include large scale sale of spurious and cheap liquor. Larger police machinery will be needed to enforce prohibition. Enforcing prohibition is a waste of man power. It will open another avenue for corruption. Prohibition will not work if it is implemented in bits and pieces. Only a strong and sustained campaign will help check the spread of alcoholism.

Dry days are specific days when the sale of alcohol is prohibited. Dry days are fixed by the state governments. Most Indian states observe dry days on major religious festivals. National holidays such as Republic Day (January 26), Independence Day (August 15) and Gandhi Jayanti (October 2) are usually dry days throughout India. Currently, first of every month is dry day in Kerala and liquor won't be available from BEVCO outlets. Very soon alcohol will be available on the first day of every month also as the government plans to announce a new liquor policy. The tourism industry also demands this. The decision not to sell liquor on the first day of every month being pay day. This one-day ban has not been very effective, as people buy and stock liquor the previous day itself.

If prohibition is implemented fully in Kerala, it will affect the Kerala economy very adversely. Because Kerala economy depends very much on liquor industry. The government budgets are funded by booze. In Kerala 22% of the total government revenue come from the bottle. Prohibition will affect the tourism industry. The Kerala government is increasingly relying on alcohol revenue. The way the government is making money out of the alcohol business is perplexing. The government is sluggish in finding other sources of revenue. The government must find out some other sources of revenue. It is the duty of the government to maintain the health of the people in the state. The social cost of alcohol far exceeds the economic benefits. The government's first priority should be towards the society. The government should withdraw from selling and promoting alcohol. Prohibition does not mean that people will stop drinking. Drinkers will find other avenues to do so.

The following measures can be taken to prevent the increased use of alcohol

- Control of production and sale of alcohol
- Strict rules with regard to drink driving
- Raising prices and taxes
- Ban on advertisement of alcoholic products
- Raising minimum age for drinking

The increase in the consumption of alcohol in Kerala has been an issue of great concern. It is a social evil at the same time a source of revenue for the government. Therefore, the government will not go for prohibition. Alcohol related crimes, road accidents and domestic violence are increasing day by day. The incidence of alcohol related diseases like liver cirrhosis,

heart and brain damages etc are also increasing. Even if prohibition is enforced the flow of illicit liquor will definitely be increased. Liquor tragedies are killing so many people. Prohibition may lead to increase in liquor tragedies. Actually, the mind of the people should be changed. If there is any special occasion in a house whether it is a sad one or happy one, liquor should be served there. An event is incomplete without liquor. That's the situation here in Kerala. Man's passion for liquor took away peace of mind of the family. The only way is to make awareness among the people about the social evils of alcohol consumption. The attitude of the people should be changed. Each family should turn itself into a place of worship. Some people consider drinking liquor is immoral. The sale of liquor reaches its peak during Onam, Christmas and New Year. The people should make an introspection as to what they will gain out of liquor. The parents should be the role model for their children. The government should take steps to educate the people about the perils of excess alcohol consumption. Quitting alcohol is not very easy for addicted people. First they should admit it as a problem, talk to a Doctor, Get new good friends, change their attitude and change their dietary habits. They can quit drinking only if they have the real intention to quit.

Kerala is known as God's own country because of its scenic beauty. Kerala is known for its high literacy rate. But most of the people here were addicted to alcohol. Keralites consumed nearly Rupees 500 crore worth of alcohol this Onam. Brandy is the most favoured drink in Kerala followed by Rum and Vodka. Mc Dowell's No.1 emerged as the most preferred brand. Consumers show interest on popular brands of cheap Indian made Brandy and Rum.

CONCLUSION

Alcoholism is becoming a major social and health problem in Kerala. If this situation continues what will be the future of the state? God's Own Country will become drunkards own Country. One of the Directive Principles of State Policy directs the state to raise the level of nutrition and standard of living, and to improve public health as one among the primary duties of the state and in particular, the prohibition of intoxicating drinks and drugs which are injurious to health. The state government should take this as a serious matter. Ofcourse, revenue is needed by the state. Revenue should be generated without harming the people. The state government should take steps to control the consumption of alcohol. The government can generate revenue from other sources especially by attracting more tourists to the state. The government should give priority to

the health of the citizens. Here in Kerala the government mechanism is funded by a market, which is working against the promise given by the Indian Constitution to its citizens.

If the government should not take steps to control alcohol consumption God's Own Country will become Bacchus Own Country (Bacchus – God of Wines). Alcoholism is a major public health problem. We must unite against this Social Evil. Nothing is impossible in this world.

The final aim should be to build an alcohol-free world.

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Festivals of the Kalaiyarkovil Temple at Kalaiyarkovil: A Historical study

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ABSTRACT

Kalaiyarkovilis a Historic Location in Sivagangai District, Tamilnadu, India. The temple Kalaiyarkovil is in Sivagangai District, 18 KM east of Sivagangai. The temple came to be known as **Kalaiyarkovil** and this was later adopted to the place also. It is one of the shrines of the 275 paadalpetrasthalams. Kalaiyarkovil is a traditional place and celebrates a number of festivals that reflect its rich culture. Festivals, unity and integration could be achieved among the people of different components of a society. It is pave the way for the introduction of customary practices. They are assist the society to be self conscious, united, purposive, prosperous and progressive. In this temple popular for festivals

Keywords:Kalaiyarkovil temple, Temple opening time, Festivals, Prayers.

INDRODUCTION

Temples of Kalaiyarkovil are very famous. Festivals of Kalaiyarkovil temple are very important and they occupy a pride of place as these festive occasions shower joy and happiness to the people and especially to the devotees. Kalaiyarkovil is not only a land of temples, it is also a land festivals not a day passes by when there isn't celebrated in the Kalaiyarkovil. Sometimes there is a festival related to a temple, and sometimes there's a festival to a religion, and sometimes there's a festival related to the reasons list of a few that are unique to Kalaiyarkovil . This temple, full of legends and stories related to mythology and history, making every traveller curious about the hidden mysteries of the places here. One can witness members belonging to all families and their friends rejoice, exchange pleasantries and share their feelings of oneness. Festivals of Kalaiyarkovil pave the way for the congregation, togetherness and bestow the spirit of co-operation, affiliation, affection, co-operation and a feeling of happiness among the people belonging to the various strata of society. People come close together, cultivate or nurture the feeling of oneness, identity of mid, friendliess. It will not be an exaggeration to say that festivals of Kalaiyarkovil promote unity, love, affection, and above all a better understanding among the people of the society. Aa attempt is made to discuss in detail about the important festivals of Kalaiyarkovil.

KALAIYARKOVIL TEMPLE

Kalaiyar was called as kaanapair or Thirukaanapair during sangam period. Kingvengaimarban ruled over this period. This temple is called as Swarna kaleeswarar temple. There are three

shrines in this temple associated with the three functions of creation preservation and completion.

- 1.Swarnavalli Ambika samaedha Swarnakaleswarar
- 2.Sundaraambika samaedhaSomaeswararand
- 3.Meenakshi AmbikasamaedhaSrisundaraeswarar are the 3in-1 shiva temples here.

The shrine is regarded as the 10th of the TevaraStalams in the pandya region of Tamilnadu. Kalaiyarkovil was the strong hold of Sivagangai rulers with a well built extensive fort. It is 15kms from Sivagangai on the Devakottai-Manamadurai road. The village derived its name from Kaleeswaran temple here. A lofty 150ft Rajagopuram and a grand tank (Teppakulam) named Aanaimadu are two special features of this temple. Airavatam the elephant of Indra is said to have created this tank. The statues of three Maruthu brothers ara also found in temple. Saint Gnana Sambhandar, Sundarar, Appar and Arunagirinathar have visited this temple and have sung hymns in praise of the lord. Samadhi ofMarudhu brothers is opposite to the old entrance on the eastern side. In this temple, popularly known as the kalaiyarkovil is a historicalsignificant.

TEMPLE OPENING TIME

This temple remains open from 5.30 AM to 12.30 PM in the morning and 4.00PM to 8.00 PM in the evenings.

FESTIVALS

One important activity in the temple was the celebration of a number of festivals either by the temple or at the instance of the king or devotees. Festivals bring an air of joy and develop in us feeling of love and brotherhood. Festivals are occasions which give full expression to the social and religious instincts of the people. Temple festivals and celebrations are based upon our culture, philosophy and religion. They have great significance in the day to day life of the temple. Kalaiyarkovil people constantly preparing for or celebrating some festival or the other. Colourful, glittering silk saris flowers, rangolis and lots and lot of festivals, foods are associated with most of these festivals. Celebrations are colourful and gay and a major form of propagation of kalaiyarkovil rich colourful from are generation to the next. Kalaiyarkovil festival is celebrated vaikasi, Aadipuram, Navarathiri, Sangabishekam, Tiruvattirai, Thaipooasam, are the important and popular festivals of this temple. The observance of daily rituals monthly as well as yearly festivals are popularity and historical significance of this temple. Only we can discuss about festivalshere.

“Life everyday as if it is a festival turn your life into a celebration” – Shri Radhe maa.

MONTH OF VAIKASI (May-June)

The festivals vaikasivisaka is observed in the Tamil month of vaikasi (May-June). The vaikasi car or chariot festivals is special festivals held for the Somaeswarar and Sundaravalli, 10th day festival. In this car festivals is on 9th day and Teppochavam of 10th day at Kalaiyarkovil. ThousandsofpilgrimswereheldattheSomaeshwararSaundaranayakitempleinkalaiyarkovil,

which is under the Sivagangaisamasthanavaikasi chariot festival. It was here that the vaikasi festival started with the flag pole on may 9. Everyday Somaeswararsundaravalliambal shield, silver Rishapam including horse riding. The ninth festival, at 5.00 AM, was decorated with a large chariot of three chairs decorated with 3siva and 3ambal. At 9.45 am, the pilgrims chased away at the pilgrims chased away at Lord Ganesha at sabaram and reached the four-lane road at 10.45 am. Swami darshan thousands of devotees. After checking out the chariot last night. Swami accompanied Ambal. The ceremony was organized by SivagangaiDevasthanaManagar Ilango, superintendent Saravana Ganesan Sthanikamkaliswara priests.It's festival very popular in this area. It's held on vaikasivisakam. On the fifth day, the festival of ThirukkalyanaUrchavam. In this day, Devotees come in large number to see the Thirukalyanam and to get the blessings of the presiding deities. It is believed that three Siva and three Ambal, their blessings on the devotees present competitively on this day. Worship of the deities on this is believed to ensure a happy married life to the devotees strengthening the bondage between the husband and the wife. The prasadam received on this day on the occasion of Thirukalayanam is considered much sacred with long lasting safeguarding effect. So the temple and the people wear a festive look on this day.Another important festival celebrated in vaikasivisakam. The birth star of Lord Muruga is visakam. the statue of Lord Muruga is there with his consorts. It is a day for Lord Muruga. Because Arunagirathar sang Thirupugazh on Lord Murugan of this temple. Special abishekam and archane on thatday.

MONTH OF AADI (July-August)

Another popular festival in the month of Aadi is Aadipooram. It's celebrated 12 days. The chariot festivals held on the ninth day to Swarna Kaleeswarar and Swarnavalli.Kalaiyarkovil temple in Kaliyarkovil was held yesterday (Aug.2)in front of the Aadipooram. The Aadipooram Utsav festival commenced on July 25 at the SwarnavalliAmbal shrine. Ambal wandered the streets in various outfits. On the morning of the 9th day of the festival (August 2) Ambal woke up. At 9.50 AM, devotees pulled the chariot north, reaching the four-lane road at 10:35. Ambal had a special anointing ceremony. The 12th day of August 5th at 12:00 AM. AmbalTirukkalyanam, followed by the yellow steam. (Last day) Special abishekamand archana are performed to all Gods and Goddesses. After Aradhana, Kumkum, and yellow thread etc are distributed to the devotees present in the temple.

MONTH OF PURATASI (September-October)

Another Navarathri festival is an popular festival in this temple. It's prominent yearly festival conducted during puratasi. (Sep-Oct) It's celebrated on nine days following the new moon day of the month of puratasi and culminates on the nineth day called the Mahanavami.On the first three days, she is worshipped as Durga, on the next three as Lakshmi and on the last three as Saraswathi. The last day of Navarathri is celebrated as Ayudha Puja (the Puja implements), when all machines, roles, implements and books are worshipped both at home and at place of work. Ayudha Puja dayis traditionally known as Saraswathi Puja day in homes and on this day books and musical instruments are placed before the Goddess of Learning, a puja is performed and Her blessings are sought. The day following Saraswathi Puja is called

Vijayadasami. It is customary that children begin their education on this day or art is commenced or any new business or industrial venture started. One special way in which Tamils celebrate Navarathri is the golu or display of dolls. Wooden steps are erected in each household and these are covered with cloth or coloured paper. On the steps are displayed a multitude of clay, peppier mache, wood and plastic dolls, usually representing deities. Kolus are arranged even in this temple, devotees flock to see them. On that day during the uchchikalam they place all the account notebooks associated with the temple in the Sabhamandapam of the temple and conduct various rituals. On all the days after the pujas and Aradhana naivedyam offered to the deity is given to the gathering's as prasadam. Vijaya Dasami is also celebrated.

MONTH OF KARTHIGAI (November-December)

Sankabishekam festival is observed in the month of Karthigai (Nov-Dec). It is a popular festival in this temple. Karthigai month of 1008 Sankabishekam is one of the most important events. On that day there is a special aradhanas and archanas. People throng in large number for the holy darshan of Lord Siva on this day.

MONTH OF MARGAZHI (December-January)

The Dhanur month pooja is celebrated during all the days of Margazhi (December-January) Tiruppallieluchchi is sung in this temple, during the dawn every day. The women undertake Pavainonbu in that month. They take bath in the early morning hour and observe fasting on behalf of Goddess Parvathi. Thiruvathirai is associated with lord Natarajar. Thirugnanasambandar's Girth star is Thiruvathirai. On this holy day goddess Parvathi is supposed to have given "Gnana Paal" (Milk of Knowledge) to Thirugnanasambandar. Arudhra festival is a famous one at kalaiyarkovil temple. It is a very big and important festival. In the same Tamil month Margazhi on the day of Tiruvattirai, Arudra Darshanam celebrations are arranged. On that day special rituals are arranged for Nataraja.

MONTH OF THAI (January- February)

Another festival in Thai. Kaleeswarar and Swarnavalli held on thai poosam festival. This is too celebrated for 10 days. It's chariot festival on 9th day. The Lord Gods and Goddess come to our homes during this festival. Everyone is gathering pulling chairs and encouraging to the social unity on that day. Thai poosam is a famous festival in this temple. It is marked by special abishakam and aradhanas.

PRAYERS

Worship of Lord Swarna kaleeswarar with his consort Goddess Swarna valli Thayar provides abundance of devoutness includes worship of Lord in 1000 shivalayas also eradicates sins of the past and provide salvation.

CONCLUSION

"Life is a happy thing a festivals to be enjoyed rather than a drudgery to be endured"

Thus, the kalaiyarkovil temple is managed by Sivagangai Devasthanam. In this temple, The different festivals are celebrated throughout the year on specific asterisms. As they are all celebrated in a grand manner they are of general attraction of tourists other than the respective devotees.

**“Life interaction with a crowd is a cathartic,
spiritual kind of exchange and its intensified at a festival.”**

The indigenous nature, the festivals and specific ways and means employed for the conduct of a festival draw the attention of the tourists to the specific spot of the festivals at the appropriate and hour. In other words, “people living in the world (in this universe) should enjoy the happiness and comforts of this ethereal world as well as the other world even after their death, In order to comprehend, understand and have communion with the God, all the festivals celebrated in the country have direct or indirect connection with the Almighty. This is an important objective of celebrating festivals in this country”. The people carry them all out in this temple with deep devotion and enthusiasm. The adoption of nonbu during festives times preserves the health of the people. It bring joy and happiness to the people created a feeling of oneness among the people. Festivals provide scope and opportunity for the preservation of unity and Solidarity and cultural heritage among the people in this region. The oral discussion was took place, all the festivals are executed as per the will and wish of the devotees on the basis of the planetary positions and planetary movements. Further festivals are encourage the sense of hospitality. People are increasing knowledge through festivals. People become wise, clever and achieve a great of happiness and above all become prosperous because of the festivals and celebration.

“For the wiseman, everyday is a festival”

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**FOOD: A CONSTITUENT OF INVIGORATION IN EASTERINE KIRE'S A
RESPECTABLE WOMAN**

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ABSTRACT

This research paper analyses the elements of gustatory in the novel A Respectable Woman by Easterine Kire. It is an Indian Tribal novel portraying the unique tribal lifestyle, tradition and folktales. These elements meet at certain points and one such meeting station is food. As the novel focuses on the tribes of Nagaland, the paper deals with the traditional food of Nagas and its symbolisms; the paper also discusses famous Naga foods and its cultural values. This tribal novel represents food as a unique element of their rich Naga culture. The writer, unlike other writers, give special meanings to food by bringing connectivity to their traditional values; the writer also connects food with life values. By considering these aspects, the paper tries to explore those values by closely assessing the selected novel and the Naga culture.

KEYWORDS: Culture, Food, Moral, Naga, Values

Food is one of the basic needs in every living beings' life. Whether it is an animal or a man, it is impossible to spend a day without food. To stay healthy, food is very important. Food not only stops hunger pangs but also controls the emotions and mood swings of living beings. Scientifically, food helps in balancing the mental needs of living beings. According to Helen Kowtaluk and Alice OrphanosKopan, renowned nutrition writers, food meets the psychological needs of human beings like, security, sense of belonging and enjoyment. So, the habit of cooking with one's own family is not only an entertaining activity but also the medium to pass on family traditions. According Kowtaluk and Kopan, security is a psychological need when one understands their basic necessities in life; having a good supply of food is also a kind of security. Another need is the sense of belonging, which can be achieved only through friends and family.

When one is invited for a get together like a party or a festival and are well fed by the host, then the individual feels the sense of belonging. Tasks like cooking, buying groceries, cleaning the dishes help in developing the family bond and prioritize the sense of belonging, because whenever people gather together for food, they automatically talk and discuss personal matters. The last one is enjoyment; food preparation is a task involving pleasure and enjoyment. Cooking new dishes by using creative ideas, learning new skills in cooking, turning a battalion of ingredients into a feast full of delicacies brings out great satisfaction.

It is a true wonder how basic needs play versatile roles. Likewise, in literature food is given an important place. Since literature is considered as the mirror of human life, humans' impossible fictitious dreams are made real in literary fiction. Literature does not merely portray food; like every other element, it takes utmost care and unimaginable groundwork. Sometimes writers use their imagination and bring up new dishes like Green eggs and Open sandwiches. So, in literature, food is not just food but it is also symbolisms, revelation of emotions, economic status, tradition, culture and history. The choice of food plays a prominent role in the state of mind. A big feast for celebration, whereas lentil stew and cabbage soup aids in survival during poverty. Since the ages of Ramayana and Mahabharata, food has played a vital role in Indian literature. In many mythological tales, food is used as a key element, since it is connected to several other elements like culture, society and psychological issues. The following chart highlights the common portrayals of food in literature.

Joan Fitzpatrick in her essay *Food and literature: An overview*, states that when an author is referring to food element in his work, it shows that it has something to do with the character development of the protagonist, development in plot, narration and also highlights the social systems in hierarchy and class differences. For instance, in most of the Victorian works, food and drink are given much importance in order to deliver the social status of the characters during that particular period. Fitzpatrick comments that essays written during Victorian era highlight the cultural importance of food and drink in the nineteenth century.

Of various examples in literature that discusses the role of food, *A Respectable Woman* is an exceptional one. It focuses mainly on the Naga tribes and their culture. It is crucial to learn about the food habits and recipes when focusing on a specific tribal community, since it is part of their community. Since the novel is written by a tribal writer, Easterine Kire, it narrates definite facts about the Nagas; hence, it makes the novel a unique one and provides authentic reasons for discussing it from the gourmet point of view. The food culture of Nagas is not only about their recipes and festivals but it is also related to emotions and feelings, which is depicted in the novel *A Respectable Woman*.

Food as the symbol of Hope

In the novel, the narrator describes her father's death and her anguish for her mother. Since Azuo (mother in Naga language) lost herself after Apuo (father) died and she wasn't able to gather her spirits, she was very much wounded by his sudden disappearance from this world. Then later, for the sake of her children, Azuo starts a new life with full of hope. To describe this event the writer begins the chapter by using connection to food, "The pungent smell of food from the kitchen..." (Kire 16). The narrator Kevinuo talks about how much she suffered from all her problems and also how she managed to set her path. The narrator undergoes a

great loss by losing her beloved persons in her life, like her Apuo, her Ami (uncle) with whom she was very close than anyone, her best friend Beinuo, her Atsa (grandmother) and her Apuotsa (grandfather). Despite struggles, she has hope and regains her spirit. She compares her struggles and remedies to 'winter food', because her life was very cold and mean towards her. The healthy food like her hope safeguards her from the winter of struggles and protectsher.

Albeit of infinite struggles and heart breaks, she manages to avoid them like she avoids the chilli flakes in the Galho (a Naga soupy concoction), but she accepts the fact that her life is dull and depressed. She symbolically describes her mindset in the novel through the choice of food. Here food symbolises Hope. She says:

...the warm rice and *galho* made of fried mustard leaves, garlic, strips of meat, and red sorrel leaves. It was spiced with chili and red chilli flakes floated up on my plate. Winter food. The chili kept you warm and protected against colds. But I had never developed liking for chili and I took out as much as I could of the flakes. I took the ladle and stirred the pot, an action that pushed the chili to the side and enabled me to scoop out the grey coloured soup. (Kire16)

Food as the conventional agent

Social influences begin with culture, customs, family, friends and media. Culture and customs are passed on from generation to generation, of which food is of high importance. There are various cultures round the globe which are different and unique. Every culture has their own style of preparing food either be it traditional or modern, serving and eating methods also differ. For instance, the Europeans cook food using oven but in the Asian countries fire wood is used. Europeans prefer cutleries for eating while in Eastern countries like India people prefer eating with fingers, while Japanese, Chinese prefer chopsticks. Food etiquettes are widely different. Since the novel is set up in Nagaland which is a state in India, the food preparation is quite different. Though the Nagas are modern in thinking and in their lifestyle, they don't want to give away their traditional values. The writer, to show her people's love and respect for their tradition, brings out facts about their cooking style. They use firewood despite having electric stove in their house. She brings this idea in the novel through the characters of Azuo and Atso. The narrator Kevinuo talks about Azuo and says:

Smoke from the hearth found its way out and danced over our heads. The kitchen walls were darkened by wooden smokes, but Azuo adamantly continued cooking food

on a wood fire because, according to her, it tasted better. The gas stove was for boiling milk and making tea, or cooking daal and rice. Over the fire hung bunches of chives, garlic, basil, and some maize still in their jackets. The wood for the kitchen was drying above the fireplace, long fibres of soot dropping off the longer pieces.(Kire16-17)

Food as trend-setter

Even though the Nagas live in rustic hill station, they adore the habit of baking. The art of baking has its roots in Nagas, since the period of British rule. The writer describes that the missionary who came to live in Nagaland, would engage his wife in conducting baking and singing classes. Since the Nagas converted to Christianity, it was necessary for them to practice hymns for prayers. The art of baking was considered to be one of the qualifications in becoming a wife material, the narrator says "...cake-baking became the new skill that a young woman could lay claim to when she set up her own home." (Kire 22) The baking class was conducted mainly for older girls who finished their schooling and their details would be collected by the wife of the missionary and she would gather them to attend classes. The Nagas used ammunition boxes to bake cakes, since they had no oven. It shows that Nagas were ready to accept modernity even in food habits, but the thought was implanted only in few Nagas and not everyone.

Food in solacement

Since the customs and tradition varies, the author says that the Nagas has a 'strange custom'. According to the author, Nagas have the habit of asking people to eat while they grieve for their dead ones but they do this out of love, which the author describes in the novel as,

We are awkward with showing love for another person. At funerals, we don't know how to ask how the bereaved persons are feelings. Instead, we keep asking them to eat some food. Making food for the family becomes our way of showing them sympathy and way to partake in their sorrow. It's a strange custom and sometimes when you are grieving, it can be annoying to be asked by many different people to eat food. This is the last thing you want to do... But for the person offering food, it is an act of love and they try to persuade you to eat and stay strong so you can experience the whole process of the funeral. "You must stay strong and keep him company the whole day," that is the excuse they give to make you eat. (Kire35)

Here, food is used as an image to show their unconditional and innocent love. Food is

considered as an important element even in such distress.

Food as the symbol of love

In Asian countries like, India, Korea, Japan, they have the habit of giving food as gifts, unlike Europeans they don't throw a party in a restaurant or outsource food, because nothing can be compared to home cooked food. Asians have the habit of sending away their guests with food whenever they visit them and also the ones who are visiting usually buy food for their hosts. This custom is practiced in many Asian countries, especially India. As a proud Indian state, Nagaland also follows this custom, which the author narrates in the novel, "You used to ask why she always sends us food. It is her way of showing that she cares for us. That's what many of our people do. When they want to express their affection, they bring you gifts of food." (Kire35) People always preferred homemade foods than hotel food, which the author narrates from the Naga point of view. She says, "It was only people without any relatives who went to eat in the town hotels that sold pork, rice, and boiled mustard leaves...that not had been properly cooked." (Kire47)

Food in determining social status

The writer, in the case of food, brings the discussion of famine and poverty in India during those periods. Usually mothers feed their children by telling fantasy stories but in the novel the author portrays a scene, where Atso feeds Kevinuo by telling the poor condition and lack of food in other states of India. She narrates:

'...We are so lucky we have food. There are children in India who don't get any food.'... I asked Apuotsa about it, he said India was very far from us, and that there were many children who needed food, not just one or two. Luckily, I had a good appetite and rarely needed threats to finish eating my food.(Kire 75)

Food as form of masculinity

In every culture the practice of marriage is considered sacred; there might be changes in their customs but the motive is always the same. Here, in the novel the author relates food to the purpose of marriage, which is not only applicable to the Nagas but also for all tribes. "A man's responsibility is first and foremost, to provide food and shelter for his family." (Kire 104) Marriage is not merely about the deflowering but it is about the flowering of a new bond called love; the most delicate being like a flower is a woman and such a woman is entrusted to a strongest being like the wild beast is a man. So, his foremost responsibility is to feed and

protect her. Kire brings this exclusive idea to deal with the problem of alcoholism in Nagaland, she mentions an encounter in the novel, the husband beats and tortures his wife due to his intake of alcohol. Here, food is included to remind the readers about the purity of marriage, responsibility of a husband and the malignity of alcoholism.

Food in Irony

Food gives a warm feeling and it soothes the pain in heart; it is a stress reliever. Food determines the mood, despite the surrounding. In the novel, the protagonist talks about 'winter food', which is not just a seasonal choice of food, ironically the mood of the characters can be compared to it. Like poems which represents the speakers' mind through seasonal description, this novel uses the same technique. The protagonist says, "I had no appetite in the mornings but forced myself to eat something before running out the door." (Kire, 151) Here, food becomes the utmost necessity in human beings' busy life. Not only the protagonist but also every living being needs food as their soul soother. Since she forced herself to eat food, it denotes that she forces herself to deviate from her problems. As the protagonist Kevinuo is distracted and wounded heavily by her friend Beinuo's death due to her husband's alcohol-maniac assault and the deadly man who was no good in raising his little daughter, brings a nightmarish childhood to her. When Kevinuo was haunted by all these events, she forces herself to distraction; this event is the resemblance of writer's description of food, where the protagonist forces herself to eat even when she has no appetite. In literature, ideas are always scrambled but when understood, they are valuable and beautiful, to which the novel *A Respectable Woman* stands as a perfect example. When the protagonist forces herself to come out of the tragic memories, she finds peace in food. Kevinuo narrates:

Azuo had cooked a broth of dried meat and *kolar* beans and brown rice. It was winter food. She had added tomatoes and garlic paste to the broth and the aroma filled the whole kitchen. I went to my room to change and when I came back to the kitchen, Azuo ladled out food for me (Kire, 151)

In Nagas culture, food is tended to be spicy; naga cuisine incorporates diverse flavours in their recipes. They use homegrown vegetables, fermented foods, dried & indigenous herbs, brown rice, Naga rajamirch, Naga garlic, Naga ginger etc are special foods in Naga cuisine. They are different from other area food ingredients because of their land. Even though Nagas develop in modern civilization, unlike others they embrace the cultural values. Unlike traditional foods in various parts of India, traditional Naga recipes are famous in the North

eastern cuisine. The author highlighted each ingredient with respect to that particular event narrated in the novel. Garlic in general represents, strength and acts as a strong agent in warding off the bad vibes and negativity.

Food: the key to healthy life

Healthy medicine in India is food; food elements are added in a recipe according to their nutritional values; so that everything can be balanced for a proper healthy meal. Indian herbs, spices are immense in medicinal values. They are either consumed as part of a meal like fried, stuffed or consumed as liquid like soup or juice, rather being consumed as substitute pills and Allopathy medicines. This novel also deals with the natural vegetation of the Naga hills in terms of narrating its medicinal plants. Educational institutions in Nagaland prioritizes the knowledge of flora in Naga hills to their students. Since it is possible for them to engage their students in trekking, herb collecting activities, they teach their students about the medicinal plants in their hills. Such incidents are narrated by Kevinuo:

...Beinuo and I volunteered to go her gathering with our seniors in the PulieBadze area... 'We will stop at a place where there are many herbs, pluck all we need, and return...' One of the senior girls showed us a red-stemmed leaf that was sour and could be used in making broth with dried meat. It was good for neutralising fat, she added. (Kire, 94)

Naga youngsters are given proper education about the medicinal plants in their area. This piece of narration proves the usage of medicinal herbs in Naga cuisine. A wonderful article was published in The Hindu newspaper regarding the Naga cuisine, titled, "The simple yet complex flavours of Naga food" by RushinaMunshawGhildiyal. A well written article about food in The Hindu. In the article "The simple yet complex flavours of Naga food", Rushina says:

Naga cuisine is simple in its meal composition – indigenous red and other rice varieties are central to the diet and eaten either boiled or steamed accompanied by a meat dish of some kind (either fresh, smoked or dry), boiled vegetables (a simple soupy dish to neutralise fat from the meats and wash down the meal) and assorted condiments (largely fermented food and or chilli based) to spice things up. The complexity lies in the staggering diversity of ingredients. Rice, meat, fish, molluscs, crustaceans, arachnids, and a plethora of home grown and foraged vegetables, dried, preserved and fermented foods, indigenous herbs and spices are all available in the

Naga kitchen. A typical meal includes a meat dish, and sometimes even simple dishes may have a chunk or two of meat added for flavour...meat dishes unapologetically boast large, chunky pieces of meat...Add to that a variety of sun dried and smoked meats preserved for use all-year round... A classic condiment is the axoni and raja mirch chutney. In direct contrast to all the simple cooking, subtle flavourings and hero ingredients is the flamboyant Naga love for fiery heat. The state is home to the legendary raja mirch...

The author throughout the novel uses food to symbolise many precious moral values and not just hunger pangs. Apart from these values, Kire describes food as elements of simple celebration and medicine. All these values and events in the novel is crucial to the Nagas in every possible way, because they give higher preference to food. Throughout the novel, Kire talks about culture, family, history and food. Food is universal but the way it is treated varies.

Food in Celebration

Not only in Naga household, but also in every other diverse habitation, food plays a vital role. In the novel, when Uvi becomes the class topper, Kevinuo promises to have a big celebratory party for Uvi to felicitate her achievement. In their home, it turns out to be a great feast. When Kevinuo says, 'We are going to have a big party!', a reader would usually think of an actual party where people gather around playing music, cracking jokes and so on. But here, the term party denotes the feast. When it comes to celebration, food can never be avoided especially when it is a party. In Indian households when someone conveys good news, the very first act is to feed sweets to each other, be it a proud moment or simple happiness. The Nagas have the tendency to treat food in a very gracious manner. Party is not a gathering or enjoying but providing unlimited food whole heartedly. Kevinuo narrates, "We are going to have a big party!' I promised her, and we did. Back in the house, Azuo cooked a chicken in country ginger and served it with steamed rice. Ato brought ice-cream for dessert and we were all very happy."(160)

Whenever the author narrates about food in Naga cuisine, she talks about certain famous Naga ingredient and makes the readers understand their symbolization. Author highlights ginger in a particular instance, according to Kelly Taylor, horticulturalist says that, ginger denotes infinite prosperity and happiness, civility and traditional values. When comparing Uvi's achievement in studies the symbolization of ginger, they match well.

Usage and symbolization of spices is entirely different in Indian culture when compared to

that of Western culture. For instance, in Indian culture, it is appropriate to feed sugar syrup to a new born baby; while in foreign countries, the new born baby is rubbed with salt for protection. According to Shakespeare's view depicted in Hamlet, fennel symbolizes greedy but in the eastern culture it is considered ideal for good vision; in Greek mythology parsley is considered as bad omen but in India it is believed to provide great strength. In India, turmeric is used in every auspicious occasion, either be it marriage or baby shower, but in Western countries, turmeric is just a spice. The meaning and value of the food reduces, when they are seen from western perspectives.

Similar to that of the novel, *The Mistress of Spices*, the selected novel also uses symbolizations with the help of food elements. In both the novels, spices and their symbolizations are personified to carry them along with the given situation. The idea of food symbolism sync with the novel and adds more significance to it. In the Culinary fiction, food symbolization is the strongest than any other novels. But the novel *A Respectable Woman* is as intelligent as culinary fictions; because the writer has incorporated not only the food elements but also the cultural values along with them.

The close reading of the novel shows the uniqueness of Nagas in their food culture and in their style of living. Food is an important element in determining the uniqueness and changes in Nagas' civilization. In this novel Kire uses food as one of the promoting agents in order to praise her Naga culture.

Finally, it is important to discuss the role of food in human beings' life, since it is also one of the reasons for mood swings, it is important for mental health and also physical health. It is a cultural element when it comes to show the richness of one culture; it becomes a tasty element when it comes to hunger pangs; it is an important element in determining the economy of a country.

There are certain novels which are solely dedicated for the purpose of uplifting the values of food by providing many moral values symbolically. In World Literature, certain novels are dedicated only for food, like *Like Water for Chocolate* or *The Love Goddess' Cooking School*. These novels not only deal with moral values and culture but also social awareness and importance food in their culture as an economy. Likewise, the novel *A Respectable Woman*, even though the focus of the novel is not food, still it portrays food as a part to uplift the culture and moral values and economy of the Naga community. The writer shows how important food is and how food can be related to many things in life.

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STUDIES ON DEVELOPMENT OF BETA CAROTENE RICH POWDER (DAUCUS CAROTA)

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ABSTRACT

This study on the topic was undertaken to developed a new product from carrot powder to study consumer acceptability. The beta-carotene rich powder was developed by the carrot through the incorporation of the beta-carotene rich powder carrot, milk concentrate (koha), wheat flour. The beta-carotene rich powder was made up of different composition such as sample A, B and C - carrot (85%, 75%, 75%), wheat flour (5% , 10% , 5%) and milk (10% , 5% , 10%) . The sensory evaluation was conducted through the 10-panel members. The category rated each sensory attribute such as colour, flavour, taste, Appearance, using 9 points hedonic scale and the overall acceptability was evaluated. Sample A was highly accepted compared with other samples of the beta-carotene rich powder. The proximate analysis was carried out such as carbohydrate, energy, protein, fat, calcium, vitamin A, vitamin C, potassium, sodium, iron, zinc and microbial loads was analyzed by the total plate count method. The developed beta-carotene rich powder was packaged in polyethylene, aluminum foil, and low-density polyethylene bags, which used as good storage of beta-carotene rich powder in a very hygienic manner. The beta-carotene powder was tightly packed and kept at room temperature. Statistical analysis was carried out for the samples such as mean score and standard deviation.

Keywords: beta-carotene rich powder, proximate analysis, carrot powder.

1. INTRODUCTION

Carrots were first used for medical purposes and gradually used as food. This vegetable is an important source of bioactive compounds with a beneficial effect for consumer health. Carrots are consumed in different ways; they can be eaten raw or cooked. (**Carlos and Dias, 2014**). This root vegetable contains valuable phytochemicals. The presence of phytochemicals, in addition to vitamins and provitamins, in fruits and vegetables has been recently considered of crucial nutritional importance in the prevention of chronic diseases, such as cancer, cardiovascular disease, and diabetes (**Nambia et al., 2010**). The vitamin A activity of vegetables cannot be established unequivocally. Many factors affect the concentration and the composition of the group of carotenoids in the plant or they are in vivo conversion into retinol. The genetics and the environment of the plant influence the occurrence of carotenoids. The carotenoids pattern varied with of the day, age of the plant, position of the leaf on the stalk and enzymatic and photochemical processes during and after harvesting (**Schrader, 1949**). Wheat (*Triticum aestivum* L. em Thell.) is the first important and strategic cereal crop for the majority of the world's populations. It is the most important

staple food of about two billion people (36% of the world population). Worldwide, wheat provides nearly 55% of the carbohydrates and 20% of the food calories consumed globally (Graur, 1995). Milk has been part of the human diet and is valued as natural and traditional food. Milk and dairy foods are considered to be one of the main food groups important in a healthy balanced diet. As milk provides a substantial amount of vitamins and minerals in relation to its energy content, it is considered a nutrient-dense food. (Gregory J et al.2000).

2. METHODOLOGY

The methodology adopted in the present study entitled “**Development of Beta-carotene Rich Powder (Daucus Carota)**” powder discussed under the following headings,

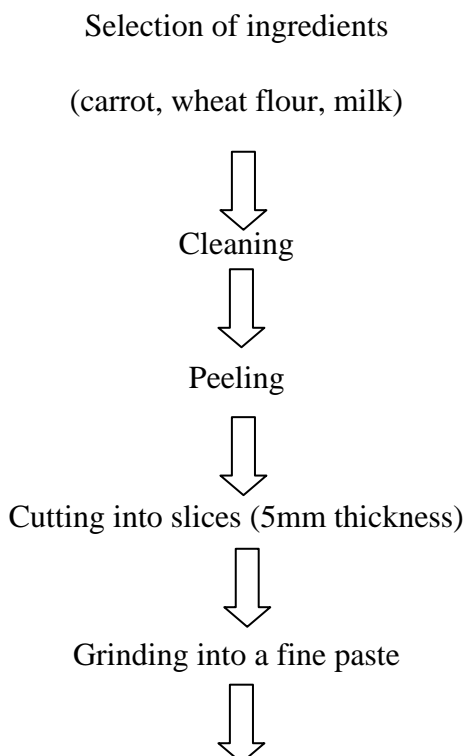
2.1 Selection Of Ingredients

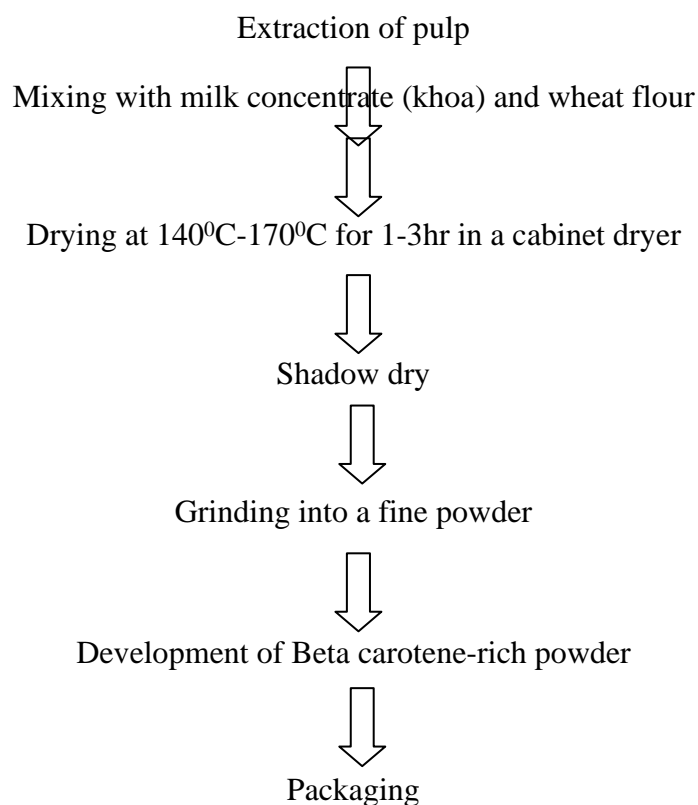
Good qualities of ingredients were selected. Ingredients are carrot, wheat flour and milk were purchased in the local market at Madurai district.

2.2 Development of Beta Carotene Rich Power

The beta carotene-rich powder was developed by using carrot, wheat flour and milk. The carrot was cut manually and cutting before cleaning and washing then removing the skin and waste part was removed from carrot. Then the cut part was sliced into small pieces and made into a pulp. These ingredients were added in different proportions such as 85:5:10, 75:10:5 and 75:5:10. These ingredients are added to enhance the nutritive value of the beta-carotene rich powder.

Flow Chart For The Development of Beta Carotene Rich





2.3 Standardisation of beta carotene rich powder

The raw materials were accurately weighed and added in proportions such as 85:10:5 samples. The beta carotene-rich powders were developed and standardized on the trial and error basis.

2.4 Ingredients used for the development and standardization of Beta carotene-rich powder

INGREDIENTS	SAMPLE 1	SAMPLE 2	SAMPLE 3
CARROT	85	75	75
WHEAT	5	10	5
MILK	10	5	10

2.5 Sensory Evaluation And Consumer Acceptability of The Developed Product

Sensory evaluation of the beta carotene-rich powder was evaluated in terms of color, flavor, texture, taste and overall acceptability using 9 points hedonic scale test to evaluate the overall acceptability with the help of 15 trained panel members and 15 untrained panel members.

2.6 Estimation of Nutrient Content of the Developed Beta Carotene Rich Powder;

The sample subjected to nutrient analysis. The nutrients analysis are carbohydrates, proteins, fiber, calcium, energy, Fat, vitamin A. The procedures used for the analysis of the products.

2.7 Microbial analysis of developed beta - carotene rich powder

Microbial analysis was carried out to find out the shelf life of the standardized beta carotene-rich powder by using the total plate count method.

2.8 Shelf Life Study of The Developed Product

The shelf life of the product is stored in a cool, dark and facility .ambient storage temperature. Shelf life of the developed product up to 6 months under the condition. The developed beta carotene powders are packed in different packaging materials such as aluminium foil, polypropylene bag, LDPE bag, are used. This packaging prevents the loss of flavours and the nutritional components present in the sample.

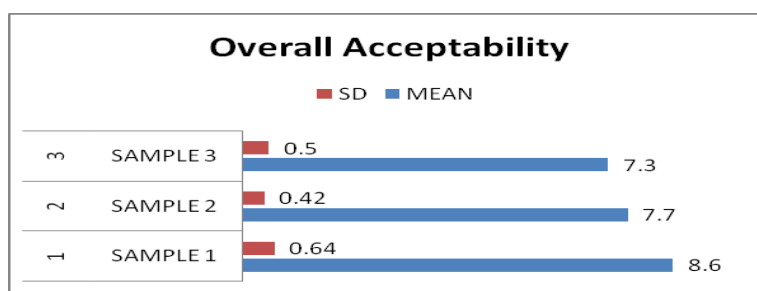
3. RESULT AND DISCUSSION

The result of the study entitled “**STUDIES ON DEVELOPMENT OF BETA CAROTENE RICH POWDER**” are presented below and discussed under the following headings.

3.1 Sensory Evaluation of the development Beta-carotene Rich Powder-Overall Acceptability Preference

S.NO	SAMPLES	MEAN	SD
1	SAMPLE 1	8.6	0.64
2	SAMPLE 2	7.7	0.42
3	SAMPLE 3	7.3	0.5

- The mean and standard deviation of sample A regarding **Overall Acceptability** is 8.6 and 0.64
- The mean and standard deviation of sample B regarding **Overall Acceptability** is 7.7 and 0.42
- The mean and standard deviation of sample C regarding **Overall Acceptability** is 7.3 and 0.5.



Comparison of overall acceptability of the samples

Acceptance test was used to evaluate the product acceptability or liking or to determine which of products is most preferred. Table 4.1.7 Show the score obtained from the sensory evaluation sample 1 is highly accepted compared with other samples of the beta-carotene rich powder.

3.2 Nutrient Content of The Developed Betacarotene RichPowder

When compared with the samples, **samples A** contains Energy-370kcal , Protein-12.14gm, Fat-3.0gm,Carbohydrate-76.6gm, Vitamin C -11.0gm, Calcium-154 mg, Vitamin A-807.6 Iron-0.88,Dietary Fibre-2.8mg ,Potassium-43.9mg,Sodium-12.4mg, Zinc - 0.99ppm. which is higher compared with **sample B and sample C**. Sample B comprises the nutrients are Energy-367kcal, Protein-10.14gm,Fat-6.4gm,Carbohydrate-5.44gm,Vitamin-C-7.25,Calcium-102.4,VitaminA-700.5iu Iron-0.07ppm,Dietary fibre-0.994gm,Potassium-43.7mg,Sodium-43.7mg,Zinc-0.26ppm.and **sample C** which has Energy-370kcal ,Protein-11.17gm, Fat-5.44gm, Carbohydrate-96.61gm, Vitamin C-4.75gm, Calcium104.8, Vitamin A-710.2 Iron-0.51ppm, Dietary fibre-0.09gm, Potassium-41.0mg, Sodium-11.33 mg, Zinc-0.26.

3.3 Packaging and Labelling

Packaging Materials	SAMPLE 1			SAMPLE 2			SAMPLE 3		
	1 st m	2 nd m	3 rd m	1 st m	2 nd m	3 th m	1 st m	2 nd m	3 th m
	Colour	Flavour	Overall	Colour	Flavour	Overall	Colour	Flavour	Overall
Aluminium Foil	Good	Good	Good	Good	Good	Good	Good	Good	Good
Polypropylene	Good	Good	Good	Good	Good	Good	Good	Good	Good
HDLP	Good	Good	Good	Good	Good	Good	Good	Good	Good

The packaging material such as Aluminium foil, Polypropylene and HDLP were used to analyze the sensory attributes and shelf life study of the product. The developed beta carotene powder was stored at room temperature for the intervals 1, 2 and 3 months. There are no changes in the sensory properties. The shelf life of the product was very good for three months.

CONCLUSION

The developed beta-carotene rich powder, which is nutritionally beneficial to the consumer, it helps to alleviate all the vision problems are xerophthalmia, cornea, conjunctiva, night blindness and keratomalacia. It has good sensory attributes that will attract and create an appetite for the children. It can be consumed as a powder form or can be used as a drink. Today, people preferred easy to cook and goods to eat. In this case, developed beta-carotene rich powder provides good nutritive value as well as easy to prepare and to meet the sufficient nutrients in their diet.

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VARIABLES ASSOCIATED WITH ELECTRICITY CONSUMPTION IN URBAN HOUSEHOLDS

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Abstract

Electricity has become one of the indispensable energy sources of households. Present day population is depending very much on electricity to provide luxury and convenience to their life. Hence it is imperative to take necessary steps to curb these negative changes which put the future generation at risk. The study is an attempt to find out factors affecting electrical energy consumption at household level. The base-line energy survey among the 500 households chosen at random from the total population enabled the researcher to find out the background of the households, their energy consumption pattern and associated variables and the cognition levels of the homemakers on the needs and ways of energy conservation. The statistical analysis of the electricity consumption data of the urban households revealed that the mean consumption of electricity of the households differed significantly with the type of employment of the homemakers, the family income, stage of family life cycle and housing variables like the total floor area and number of rooms in the house.

Key Words: Electricity consumption, Associated variables, Urban households, Energy conservation,

Introduction

The fast pace of urbanization has jeopardized our ecological balance. Acute energy shortage, global warming and water crisis are growing at an alarming rate day by day. In the residential sector, energy, especially electricity, is utilized for various purposes like home lighting, thermal comfort, kitchen utilities, entertainment and for personal care (Sonawane and Gumaste, 2020). Electricity has become one of the indispensable energy sources of households. Present day population is depending very much on electricity to provide luxury and convenience to their life (Kohli, 2016). Moreover, employment of women along with increase in disposable income paved the way to a flood of electrical gadgets at their home. Hence it is imperative to take necessary steps to curb these negative changes which puts the future generation at risk.

Human reliance on household electrical energy is so high that a small interruption in its supply brings human life to a pause (Rajput, 2014). As population increases, number of residential units increases and thus the number of electrical gadgets also increases. Today residential energy consumes 15 to 25 per cent in developed countries and this trend is also seen in many developing countries (International Energy Outlook, 2017). In India, half of the total energy consumption is in the residential sector (Kasthala and Saka, 2015; Pachauri, 2007). According to Renjishkumar and Vimala (2016), the rising population exerts a tremendous pressure on the energy utilization and this creates a massive stress on the country's economy. Many of the common people are unaware of the crisis and they squander the energy at their disposal. The quantity of energy consumed for the household activities varies widely depending on various factors (Chatterton, *et al.*, 2016; Estiri, 2014; Jones *et al.*, 2015). Cherian *et al.*, (2018) points out that there is strong correlation between weather and electricity consumption. This paper analyses the personal, familial and housing factors responsible for the hike in electricity consumption in domestic sector.

Materials and Methods

Aim of the study is to understand the electricity consumption levels of the households and the variables associated with its consumption. The study comprised of a baseline household energy survey conducted among the primary sample of 500 households in Ernakulam city. Random sampling technique was used for sample selection. The secondary data on electricity consumption of the same households were gathered from documents of the Kerala State Electricity Board for a two year period which enabled trend analysis of electricity consumption in the urban domestic sector.

Results and Discussion

To find out the electricity consumption pattern of urban households by selected background variables, bivariate analysis of the empirical data on consumption of energy with the personal data of the homemakers, their familial data and housing details was done. To ascertain whether the mean score of average consumption of electricity differs with personal, familial and housing condition of the households, variables of the respondents like age, education, employment, family income, type of family, family size, stage of family life cycle, area of the

house and number of rooms in the house, independent sample Z test /one way ANOVA, post hoc/multiple comparison tests were done suitably.

Personal Variables of the Homemakers vs. Consumption of Electricity

H_{01} : The mean score of average consumption of electricity is equal for all the (i) age groups, (ii) educational groups and (iii) employment groups

One way ANOVA is used to test the hypothesis about equality of means when there are two or more groups of one independent variable. Age group was considered to be the independent variable, in the first case, which included five groups: Below 25 years, 25-35 years, 35-45 years, 45-55 years and Above 55 years. In the second case, educational qualifications of the homemakers were considered to be the independent variable, which included six groups: Below 10th, +2/Pre-degree, Graduation, Post-Graduation, Professional graduation and Diploma holders. In the third case, employment was considered to be the independent variable, which included six groups: Govt. employed, Private sector employed, Business/ Self-employed, Employed on daily wages, Unemployed and Retired. The result of the one way ANOVA test is shown in Table 1.

Table 1

Means, Standard Deviation and F value for Electricity Consumption by Personal Variables of the Homemakers

<i>Variables</i>	<i>N</i>	<i>Mean</i>	<i>Standard Deviation</i>	<i>F-Value</i>	<i>Significance</i>
<i>1. Age in Years</i>					
Below 25	23	368.34	272.69		
25-35	83	340.32	265.65		
35-45	139	362.13	233.94	0.277 ^{ns}	0.893
45-55	180	383.91	485.13		
Above 55	75	348.23	242.02		
<i>2. Educational Qualification</i>					
Below 10th	24	298.92	204.11		
Plus 2/ pre degree	118	355.71	570.38		
Graduation	232	345.88	220.36	1.042 ^{ns}	0.392
Post-Graduation	54	415.00	269.69		
Professional graduation	19	373.50	150.14		
Diploma holders	53	441.09	351.72		
<i>3. Employment of the homemakers</i>					
Govt. employed	37	480.69	325.78		
Private sector employed	192	345.80	188.78		

Business/ Self-employed	21	483.40	272.79	2.375*	0.038
Employed on daily wages	63	395.63	326.11		
Unemployed	171	350.78	493.84		
Retired	16	189.79	145.62		

ns = not significant * *Significant at 5% level.*

The results of the ANOVA test depicted in Table 1 revealed that the statistical value of p is more than 0.05 for average consumption of electricity in the case of age and educational qualification. Hence, it can be concluded that the mean scores of average electricity consumption of the households do not differ with age or education of the homemakers, but differs with employment of the homemakers.

Familial Details vs. Electricity Consumption

H₀₂: The mean scores of average consumption of electricity are same for families of different type, size, income groups and stages in family life cycle.

One way ANOVA was carried out to test the hypothesis. In the first case, the type of family, the independent variable, included three groups: Nuclear family, Extended family and Joint family. In the second case, the independent variable, family size included three groups: Below 4 members, 4-6 members and above 6 members. In the third case, the independent variable, family income included five groups: Below Rs.10000/-, Rs. 10001-30000, Rs. 30001-50000, Rs. 50001-100000 and above Rs.100000/- per month. The intention scores obtained from the test results of one way ANOVA for familial variables with average electricity consumption is exhibited in Table 2.

Table 2

Mean, Standard Deviation and F value for Electricity Consumption by Different

Family Variables

<i>Variables</i>	<i>N</i>	<i>Mean</i>	<i>Standard deviation</i>	<i>F</i>	<i>p value</i>
<i>1. Type of family</i>					
Nuclear family	344	365.59	383.53		

Extended family	146	369.48	270.19	0.485 ^{ns}	0.616
Joint family	10	256.89	215.37		
2. Family size					
1 - 3	153	351.41	518.68	0.353 ^{ns}	0.703
4 - 6	328	367.48	223.95		
Above 6	19	419.81	482.84		
3. Monthly Family Income (in Rs.)					
Below 10000/-	39	117.00	73.04	41.612*	<0.001
10001- 30000/-	189	259.11	107.07		
30001 – 50,000/-	152	360.29	187.48		
50,001 – 1,00,000/-	69	472.09	169.70		
Above 1,00,000/-	51	811.83	853.89		
4. Stages of Family Life Cycle					
Beginning Stage	48	308.81	198.21	2.940*	.033
Expanding Stage I	179	356.67	196.87		
Expanding Stage II	238	400.98	463.58		
Contracting Stage	35	233.65	155.38		

*Significant at 5% level ns = not significant

The results of the ANOVA test depicted in Table 2 reveals that the statistical value of p is greater than 0.05 for average consumption of electricity among families of different types and size. So it is concluded that the mean scores of average consumption of electricity do not differ with type and size of family. The results also reveal that statistical value of p is less than 0.05 for average consumption of electricity among families with different income and stages of life cycle, hence it can be concluded that that the mean electricity consumption of the households differ significantly by the family income and stages of family life cycle.

Housing Variables vs. Consumption of Electricity

H₀₃: The mean scores of average consumption of electricity are same for houses with different floor area and with different number of rooms

One way ANOVA was used to test the hypothesis. In the first case, the floor area of the house was considered as the independent variable, which included four groups: Below 600, 601-1200, 1201-1800 and above 1800 sq.ft. In the second case, the independent variable, the number

of rooms in a house, included four groups, ie., less than 4 rooms, 4-6 rooms, 7-9 rooms and 10 rooms and above.

Table 3

Mean, Standard Deviation and F value of Electricity Consumption by Housing Variables

<i>Variables</i>	<i>N</i>	<i>Mean</i>	<i>Standard deviation</i>	<i>F</i>	<i>p value</i>
1. Area of house in squarefeet					
Below 600	134	161.97	75.35		
601 -1200	235	340.69	115.34	77.843*	<0.001
1201-1800	84	456.00	198.34		
Above 1800	47	898.01	868.93		
2. Number of rooms					
Less than 4	95	136.52	63.06		
4-6	206	271.91	78.53	83.918*	<0.001
7-9	112	420.41	127.32		
10 and above	87	761.00	659.52		

**Significant at 5% level*

The results of the ANOVA test depicted in Table 3 reveals that statistical value of p is less than 0.05 for average consumption of electricity among houses with different areas and with different number of rooms. So it is concluded that there is a significant difference in the mean electricity consumption of according to area of the house and houses with different number of rooms.

Conclusion

The statistical analysis of the electricity consumption data of the urban households revealed that the mean consumption of electricity of the households differed significantly with type of employment of the homemakers, the family income, stage of family life cycle and housing variations like the total floor area and number of rooms in the house. Hence there is scope for detailed trend analysis of electricity consumption in the domestic sector to get a realistic picture of the electricity consumption behaviour and to plan for relevant intervention.

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**Manuscripts as glorious collection: with special reference to rare repository available at
Bhai Gurdas Library, Guru Nanak Dev University, Amritsar**

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Abstract

This paper throws light on manuscripts which are considered our ancestral documents and not less than our ancestors due to their able guidance. It gives information about Manuscripts and Rare Books Collection available at Bhai Gurdas Library, Guru Nanak Dev University, Amritsar. This collection possesses manuscripts in Gurumukhi/Punjabi, Hindi/ Sanskrit, Urdu and Persian languages which are related to Sikhism, Hinduism, folk medicine, literature and Jantra-mantra etc. Arrangement and management of the collection, cataloguing and digitization have been discussed. The study also discusses about the role of National Mission for Manuscripts.

Keywords: Manuscripts, Bhai Gurdas Library, Sikhism, Hinduism, Folk medicine, Rare collection, Digitization.

Introduction

The man has travelled a long journey through a chain of different ages i.e., stone age, agriculture age, industrial age, and presently Information technology age. It is human tendency to record his observations, experiences and knowledge generated. He registered most of his tacit knowledge and essence of his wisdom in manuscripts for the posterity. On the other hand, such rare documents also experienced different forms and materials used for writing available at different times i.e. clay tablets, animal skin, tree leaves etc. Manuscripts are very valuable sources of past. By preserving these sources, one can trace its roots in the history. We can learn and imbibe good qualities from our ancestors through these documents. Socio-economic and political conditions of past can be known with the help of these documents. So, such valuable documents available in rare repositories should be propagated at the mass level, so people can feel proud of their glorious past. The researches across the world can pursue research projects to unfold the hidden mysteries recorded in these documents.

Review of related literature

- **Gaur (2011)** ¹ in his study focused on manuscript wealth of India. He found that there are ten million manuscripts lying scattered at various places in the country like libraries, trusts, museums, religious places, individual possessions etc. He also discussed the detailed initiatives of National Mission for Manuscripts to unearth and preservation of manuscript wealth of India. He also gave deep insights of organization of National mission for manuscripts.
- **Gill and Gill (2014)** ² in their study on Punjabi manuscripts focused on a rare repository of Punjabi manuscripts available in a village named, Mallu Nangal in district of Amritsar

(Punjab). By giving history of the village, they covered main contents and features of the Punjabi manuscripts available in the repository. They found that majority of the manuscripts belong to Sikhism. The main purpose of the study was to unearth valuable sources and make people aware about this rich heritage of Punjab and Sikhism as well.

➤ **Patidar and Soni (2016)**³; **Gandhi and Ponnavaikko (2017)**⁴ in their studies focused on traditional and modern techniques of preservation and conservation of manuscripts. They also discussed digitization process and role of National Mission of Manuscripts in detail.

What is a manuscript?

Etymologically, manuscript means something that is hand written. Here the term manuscript is related to antiquity not necessarily means the write up submitted by an author to a publisher (Gaur & Chakraborty, 2009).⁵

According to National Mission for Manuscripts “A manuscript is a handwritten composition on paper, bark, cloth, metal, palm leaf or any other material dating back at least seventy-five years that has significant scientific, historical or aesthetic value. Lithographs and printed volumes are not manuscripts. Manuscripts are found in hundreds of different languages and scripts. Often, one language is written in a number of different scripts. For example, Sanskrit is written in Oriya script, Grantha script, Devanagari script and many other scripts”⁶

Analysing the above mentioned scholarly views, three pertinent features of manuscripts are noticed:

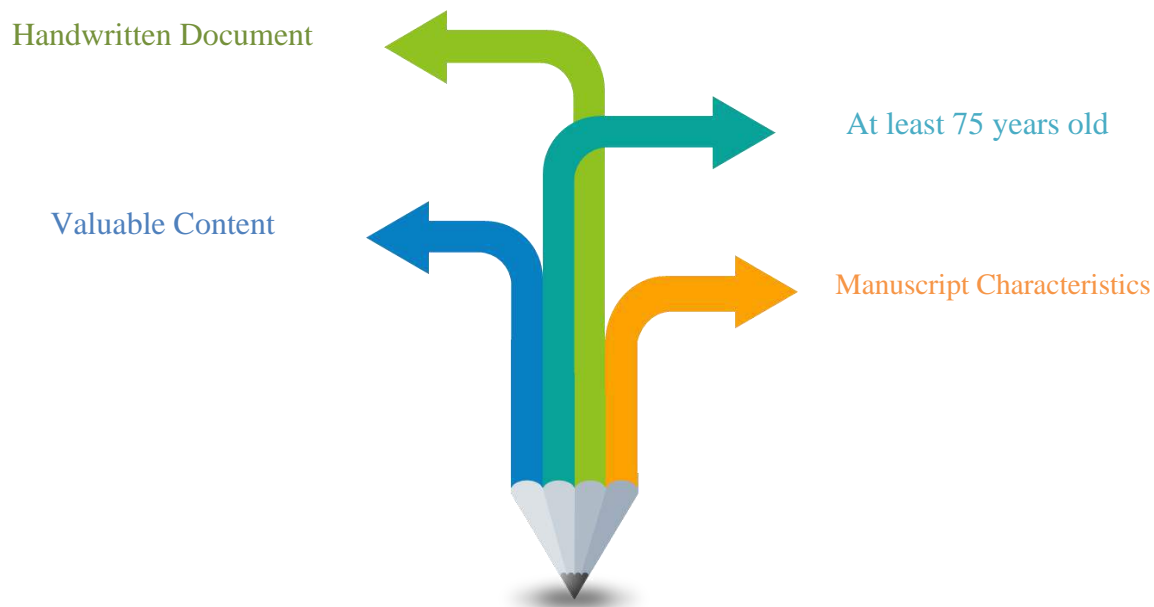


Figure 1: Characteristics of Manuscripts

- Hand written document,
- At least seventy five years old and
- Content is of historical, literary, scientific and aesthetic value.

Importance of manuscripts

The manuscripts are a great treasure of knowledge and story-teller of the glorious past. The knowledge and facts provided in these documents were outcome of a great research carried out in the past centuries. The scholars of the past had recorded their tacit knowledge in these rare documents. Knowledge grows in a relay process. Previously existing knowledge provides base

for the proliferation of new knowledge. So, the modern researchers can get guidance from these sources because most of the landmarks have already been established by our predecessors or in other words we can say our most of the queries had already been responded in rare documents. Now, we can get maximum benefit from these sources. For example, centuries old folk medicine system can positively guide modern Ayurveda and Allopathic system. ⁷

Rare collection available in Bhai Gurdas Library, Guru Nanak Dev University



Rare documents in Bhai Gurdas Library are available in two separate sections. These are:

➤ **Professor Pritam Singh Manuscripts and Rare Books Collection**

Professor Pritam Singh was a great teacher, creative litterateur, constructive critique and a deep researcher. He served various colleges in Delhi and Punjab in the capacity of a Professor and Principal. He was the founder head of the Department of Guru Nanak Studies at Guru Nanak Dev University, Amritsar. He always

made tireless efforts for the promotion of Punjabi language and literature. He authored and edited more than forty books relating to dissent groups of Sikhism (Mina Sahit), Punjabi language and literature particularly for children. He was a passionate lover of manuscripts; and for collecting manuscripts, he travelled far and wide. Consequently, he collected a large number of rare books and manuscripts. In the last days of his life he wished to donate his complete rare collection to Guru Nanak Dev University, Amritsar through his son Prof. (Dr.) Jai Rup Singh, the then Vice-Chancellor of Guru Nanak Dev University, Amritsar. Thereafter a separate section was established in Bhai Gurdas Library in 2009, and named after Professor Pritam Singh.⁸

Professor Pritam Singh Collection includes more than one thousand manuscripts in Gurumukhi, Hindi/ Sanskrit, Urdu and Persian languages. These manuscripts relate to Sikhism, Hinduism, different groups of certain faiths, literature and folk medicine etc. This collection provides glimpses of rich Indian heritage.

Table 1: Language wise detail of Manuscripts

Language	Number of Manuscripts	Percentage (%)
Punjabi/Gurmukhi	581	54.71
Hindi/Sanskrit	455	42.84
Urdu	26	2.45
Total	1062	100

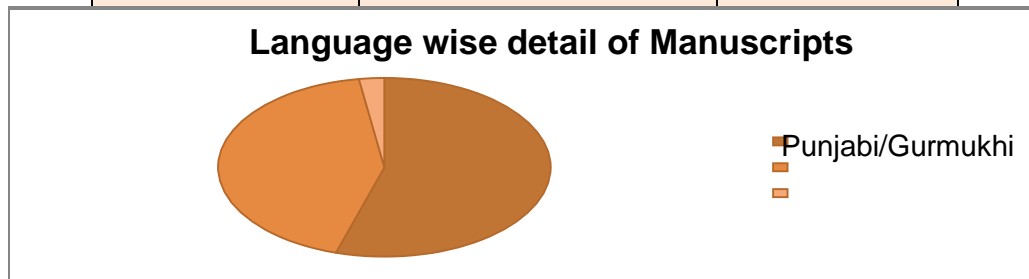


Figure 2: Language wise detail of Manuscripts

Professor Pritam Singh Collection also includes quality rare books in different languages. These books may hardly be available in any other library.

Table 2: Language wise detail of Rare Books

Language	Number of Rare Books	Percentage (%)
Punjabi/Gurmukhi	6276	64.02
English	1891	19.28
Urdu	1075	10.96
Hindi/Sanskrit	562	5.74
Total	9804	100%

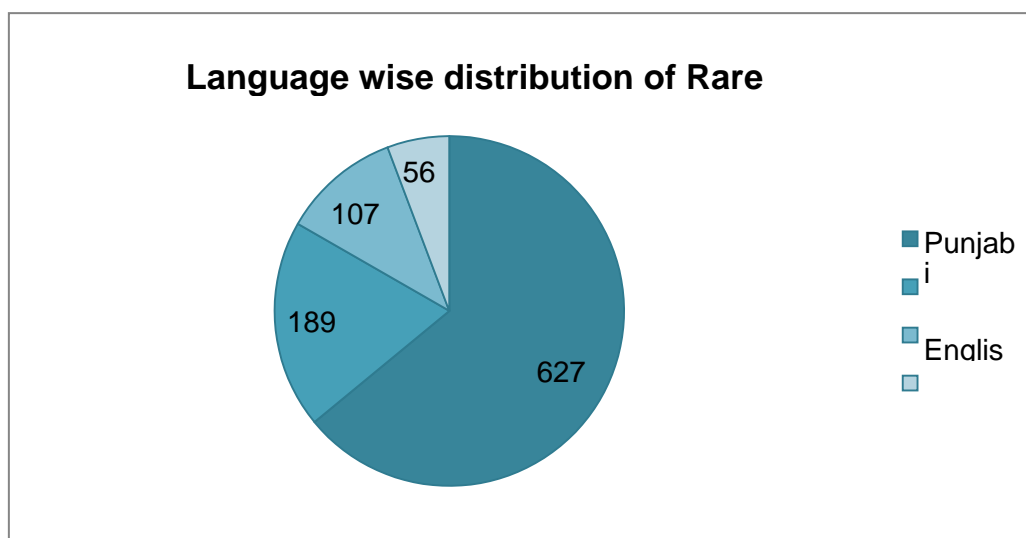


Figure 3: Language wise distribution of Rare Books

➤ Rare Books & Manuscripts Section

This section is situated adjoining with Prof. Pritam Singh Rare Documents Collection. This section has developed gradually since the library has been established. This collection possesses very rare and invaluable documents of historical and religious significance. Rare books and manuscripts section has 1511 manuscripts in different languages relating to Sikhism, Hindu religion, history, medicine, folklore, literature, Punjabi culture etc. This section also possesses 5174 rare books. Most of these are not available in any other academic library. Apart from it, 30 Coins which belong to the period of Maharaja Ranjit Singh, 66 Paintings, 831 books of University Publications. A significant number of arte facts related to stone age and 431 books donated by Dr. Bakhshish Singh Nijjar (Ex Director of State Archives of Punjab) are prominent attractions of this section.⁹

Original manuscripts of Adi Granth adorn our collection. The manuscripts have been a perennial source of information and inspiration for scholars from Punjab, other Indian States and foreign countries like U.S.A., U.K., Canada etc. and would keep on attracting enthusiastic scholars in the coming times too.¹⁰

Current status of the processing and maintenance of the rare books and manuscripts

collection in both of the sections

Digitization is very helpful to save the manuscripts from deterioration, therefore all the manuscripts have been digitized. This process may prove beneficial in longevity of old and brittle manuscripts.

A descriptive catalogue of rare books and bibliographic information of all the manuscripts has been prepared. The catalogue of manuscripts consists of their accession number, title, author, name of copyist, time, place, pages, starting and concluding lines of text etc. This catalogue has been made available online through library web page. The researchers can have a look upon it, before visiting university library for their required information, as the catalogue serves its purpose of providing access points to the collection.

All the manuscripts have been wrapped in cotton cloth and kept in Optimizers. Actually Optimizers are almirah like metallic unit made by Godrej; and can be moved on its track. All the units have individual locks. These protect manuscripts from dust, rodents and extra moisture.

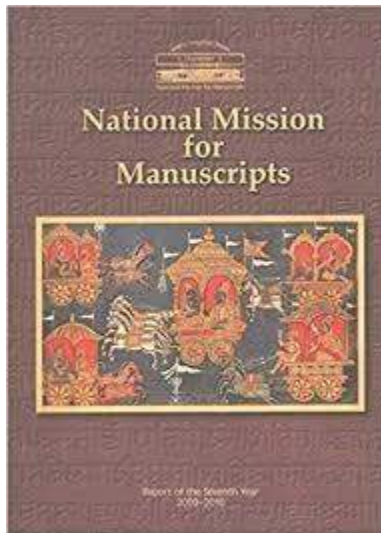
Fumigation chambers have been installed in both of the sections to treat the manuscripts. The affected manuscripts are made free from termite, book worms and insects with the help of chemical.

Air conditioners have been installed in these sections to maintain the temperature. It is relevant to mention here that particularly in Northern India, the month of July, August and September are full of humidity, which can be lethal to these documents. Therefore, a controlled temperature is helpful to save such documents from decay.

Indian scene

The wealth of Indian heritage in the form of manuscripts are available in libraries, museums, state archives, volunteer bodies, trusts, religious places, and even in individual possessions lying scattered all over the country. To locate and unearth the manuscripts the National Mission for Manuscripts has taken many initiatives and playing a prominent role.

Role of National Mission for Manuscripts : “Conserving the past for the future”



The National Mission for Manuscripts was established in February 2003, by the Ministry of Tourism and Culture, Government of India. A unique project in its programme and mandate, the Mission seeks to unearth and preserve the vast manuscript wealth of India. India possesses an estimate of ten million manuscripts, probably the largest collection in the world. These cover a variety of themes, textures and aesthetics, scripts, languages, calligraphies, illuminations and illustrations. The Mission has the mandate of identifying, documenting, conserving and making accessible the manuscript heritage of India. We see a national effort in the form of a mission for manuscripts as a logical, radical and urgent response to a very contemporary challenge- of reclaiming the inheritance contained in manuscripts, often in a poor state of preservation.

National Mission for Manuscripts is a National level comprehensive initiative which caters to the need of conserving manuscripts and disseminating knowledge contained therein. NMM is working towards fulfilling its motto, ‘conserving the past for the future’. It has emerged as a movement, undoubtedly the most popular and effective among all the heritage conservation initiatives in the country.¹¹

Performance of National Mission for Manuscripts

National Mission for manuscripts is doing a very effective job nationwide to preserve

records of rich heritage of India. It has created a network of partner institutions involved in manuscript documentation and preservation. It has set up 57 Manuscript Resource Centres across the country, out of which 31 are working currently. Mission has set up 33 Manuscript PartnerCentres and 50 Manuscript Conservation Centres, out of which 30 are working currently. NMM has completed documentation of 42.03 lakh Manuscripts. It has also created a web- based National Database of Manuscripts with information on 2.7 million manuscripts. The mission is fully intended for setting up of Digital Manuscripts Library for Digital Manuscripts storage and accessibility. Capacity–building programmes in conservation are organized through training workshops. It also organizes short–term courses, advanced courses and projects for students for building up manuscript studies skills. The mission has launched a number of lecture series, seminar series and bi-monthly publication. 143 public lectures and 10 exhibitions have been completed by the mission under outreach programmes. 1st, 2nd and 3rd Phase of the Digitization of manuscripts project is completed and 4th phase is in process. Total 2.96 lakhs manuscripts (2.61 Crore pages) have beendigitized¹².

Conclusion

The manuscripts are considered as “story teller of the past”. So, deep research and investigation of these documents is very essential to trace out our roots in the past. Individuals and specialized bodies of the field like National Mission for Manuscripts are doing remarkable efforts to unearth and preserve our rich heritage. Universities libraries are also contributing a lot in preserving and propagating its manuscripts wealth among the researchers for betterment of the society.

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BIOMECHANICAL ANALYSIS BETWEEN SPORTS AND NON-SPORTSPERSONS ON FORWARD HEAD POSTURE

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Abstract

The purpose of the study was to investigate the presence of forward head posture (FHP) on the selected subjects and analyze its impact between sportspersons and the non-sportspersons. Thirty male sportspersons and equal number of non-sportspersons (N=60) were recruited as participants for this analysis from Pondicherry University. Their age ranged from 21 to 28 years. A standard 18 mega pixel digital SLR camera with a product code of 550D was used to capture the images. The image was analyzed with Kinovea software. Additionally manual method was used to measure and analyze the degree of deviation in FHP between participants. The mean difference between the two groups were tested for significance by application of paired 't' test. The level of the significance was set at 0.05 levels. Results showed that when compared to sportspersons, non-sportspersons were more significantly prone to FHP deviations. Further, the severity in the postural deformity could be attributed to the lack of discipline in handling simple routine jobs like handling a cell phone, handling a laptop / PC, bending down to pick up or drop weights, sleeping position, driving vehicles etc. Though it could be attributed towards the lack of discipline in handling daily routines, the important factors that contributes to their postural deformity seems be the lack of awareness and lack of interest to analyze their own fitness level. It is these factors that could have contributed to the development of severe discomfort or injury infuture.

Keywords: Biomechanics, Sportspersons, Non-Sportspersons, Forward Head Posture, Kinovea

INTRODUCTION

Posture is a way you position your body or arrange your limbs while performing a motor task. When it comes to sports, posture determines the dynamics and momentum of an individual who is involved in a specific sport. The players while focusing on their training or on field situations during a game may not focus on their body positions such as the stress on the neck, position of the limbs, load on the hip etc. to achieve a streamlined performance. Such positioning can be noticed in almost all individuals. The degree of load on various muscles and joints differs with each individual. In this study the scholar focused only on the load/stress on the neck region. Further, two categories of people were identified for this purpose namely sportspersons and non-sports person. The Sportspersons have a pronounced hyper extension of the neck most times during play and Non-sportspersons have a pronounced forward/downward flexion of the neck most times during the simple routine jobs like handling a cell phone, handling a laptop / PC, bending down to pick up or drop weights, sleeping position, driving vehicles etc. In these scenarios, chances of individuals injuring their neck muscles and joints could be significantly high. In this research the authors and their team have focused on bringing such scenarios to light through biomechanical analysis

conducted on both sportspersons and non-sportsperson. The results are presented in the context of the title with respective images and conclusions.

THE SPORTSPERSON

A person engaged in participation in any kind of sports activity on a regular basis with significant seriousness. The sportspersons posture has good body feature. Even though sportspersons have to concentrate on their academic work, they (focus) play the games and do physical activities in morning and evening regularly which involves strength, speed and endurance. They have well developed physique formed by sustained physical training.

NON-SPORTSPERSON

Non-sportspersons (Mostly) are those who concentrate on their studies and most times their mind is fixed in obtaining good marks. They don't engage in any physical activities or exercises. Moreover, when they are concentrating in their studies, writing, working in a laptop/computers etc., their head generally will be inclined in a downward direction, so most of the non-sportspersons are likely to be affected by FHP deformities.

FORWARD HEAD POSTURE (FHP)

Normally the center of the ear should align with the center of the shoulder in the vertical axis (Sagittal plane) and that position is accepted as a normal head posture. When there is a forward tilt of the head from the accepted normal head position in any degrees it is called as forward head posture. This deviation is measured in degrees from the accepted normal position as seen in figure-I.

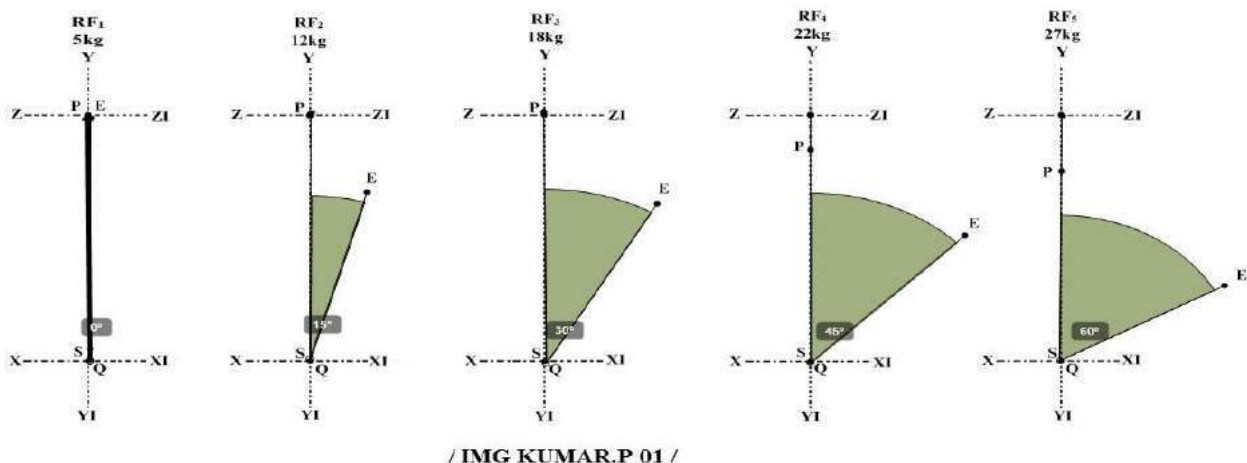


Figure-I shows the load on the cervical vertebrae due to various forward head posture positions. The reference points for the above figure was extrapolated from⁹.The indications for the above image is presented in figure-I.

TABLE-I LEGEND FOR THE READINGS IN FIGURE-I

ABBREVIATION	PARTICULARS
RF	Reference Frame
P	Plumb line
E	Ear (tragus)
S	Shoulder (acromion)
Q	Degree of angle
X & XI	Lower reference horizontal line
Y & YI	Vertical reference line and also called plumb line
Z & ZI	Upper reference horizontal line

TABLE-II LOAD ON THE NECK IN TERMS OF WEIGHT FOR SELECTED DEGREES OF DEVIATION

FRAME	RF ₁	RF ₂	RF ₃	RF ₄	RF ₅	RF ₆
POSITION PSE=Q	NEUTRAL	15 ⁰	30 ⁰	45 ⁰	60 ⁰	90 ⁰
LODE ON CERVICAL SPINE	5kg	12kg	18kg	22kg	27kg	NOT MEASURABLE

PURPOSE OF THE STUDY

Even though the fitness level of sportspersons who train regularly could be high, certain occupational hazards put immense strain on their muscles and joints particularly the delicate joints of the vertebral column. Therefore, it is imperative that the stress and strain sustained by such joints needs to be analyzed so that suitable remedial exercise could be suggested in order to counter the overload or strain. Hence, the authors selected these two categories namely sportspersons and non-sportspersons where it was felt that the stress and strain on the cervical vertebrae (Neck area) were high but in opposite directions.

DELIMITATIONS

- The study was conducted on male subjects from Pondicherry University.
- 30 sportspersons and 30 non-sportspersons (N=60) were recruited as subjects.
- Their age ranged from 21 to 28 Years.
- Kinovea software was used to analyze the results.
- The study was limited to Tragus (Ear) and Acromion (Shoulder) as reference points for normal head position.
- A standard 18 mega pixel digital SLR camera with a product code of 550D was used to capture the images.

LIMITATIONS

- The subject's previous medical condition in relation to the neck was not considered.
- Certain aspects like environment, normal habits, individual style, culture, and thinking which could have some influence on the subject posture was ignored. Such slight errors could be minimized further by applying suitable statistical technique.
- Only the trial version of Kinovea software was used in this study.
- The variations in the image quality of the photographs were ignored.

METHODOLOGY

There are several methods to measure the deviations of the forward head posture (FHP), however, the authors selected the "New York Postural Assessment Test", because it fulfilled all the feasibility, financial and simplicity objectives designed for this study.¹¹ The investigators modified the test slightly to suit the objective of this study. Thirty sportspersons and thirty non-sportspersons (n=60) were recruited as participants for the analysis. The subjects were selected from Pondicherry University. Their age ranged from 21 to 28 Years. Purposive sampling method was used for selecting the subjects.

TEST ADMINISTRATION

1. Instrumentation and measurement

A. Instruments

I. Digital (SLR) camera

A standard 18 mega pixel camera with a product code 550D was used to capture images. All the images were shot by the camera mounted on a tripod to enhance image quality. This also served as an unexplored knowledge in this particular study; thus far. Secondly, sportspersons and non-sportspersons who act as participants were selected on voluntarily basis after getting their consent.

B. Method of analysis

1. Pre-postural analysis
2. Analysis of images through Kinovea
3. Post postural analysis

1. Pre-postural analysis :(Procedure)

An assistant was assigned the task of image capturing and recording the procedures carried by the research team on the subjects. To complete the study the assigned person utilized the image capturing source (camera) with the specification mentioned in the instrumentation section. All the images were captured, from a short distance of approximately one meter. The light and shadow effects were not given importance. It was ensured that none of the participants had to undergo undue stress or strain during the experiment.

The participants who had completed their respective work were requested to pose for the postural analysis research investigations. Informed consent was obtained from the subjects in writing after explaining to them the objectives & procedures of the study. They were permitted to leave out of their own freewill if not interested at any point during the study. The images of willing subjects were captured and recorded. One participant opted out of the study due to some personal reason.

The images that were considered suitable for analysis in the study were short listed and fed in the software data of Kinovea 0.8.15 (France) Postural Deformities Analysis Tool for detailed assessment.

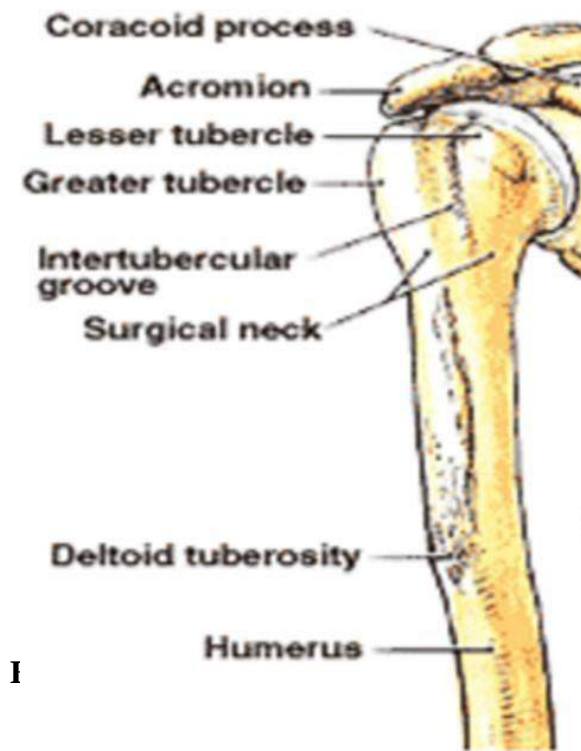
A manual geometric analysis was also performed to crosscheck with the results arrived with the help of the computer software analysis. Both the results matched significantly validating the method and the instruments.⁵

The “image based postural deformities / postural enhancement / whole body biomechanical analysis tool” was preferred based on their extensive usage and easy user interface which was explored through detailed reading of many previous research articles & Kinovea web page.

2. Analysis of images through Kinovea

The short-listed images were loaded in Kinovea software.¹⁰ The images were positioned on center of the work sheet and a grid was inserted over the image, through an option available in the software tool section.⁸ With the grid as the reference frame a horizontal line that crosses the inter-mediatory space of acromion and anatomical neck of humerus (left shoulder of the participant) was drawn.

Further a vertical line that intersects the acromial angle and greater tubercle of humerus was also drawn (Figure-II).¹



The downward horizontal line was assigned a code X, XI, the upward horizontal line was assigned a code Z, ZI and the vertical line was assigned a code Y, YI. The point of intersection of X, XI and Y, YI was marked as Q. It can be noticed that Y, YI intersects the center of Tragus (Ear) for the posture which is the reference point for most desired normal head posture. This point is accepted worldwide by most fellow researchers, and therapist and biomechanics analysts.

Y, YI in almost 97% of cases, observed to be at a perfect 90° to the horizontal X, XI. This concept of alignment with the center of Tragus (Ear): point Q can be noticed in several other experimental designs such as plumb line method, ¹²craniovertebral angle (CVA) etc., ²

With the help of these methods one could identify the angle formed by intersection of X, XI Y, YI. In cases where the intersection angle is 90°, the subjects are said to be clear of any postural deformities.⁷ any deviation above or below 1° from the normal range of 90° was treated as deformed. The deformities can be measured in respect of positive and negative values corresponding to forward head posture or backward head posture respectively.³

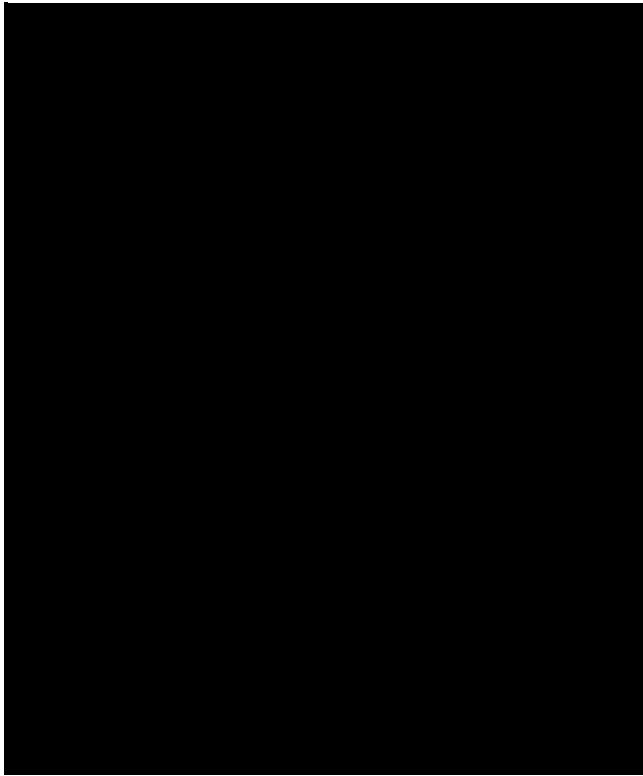


FIGURE-III(Non-sportsperson)

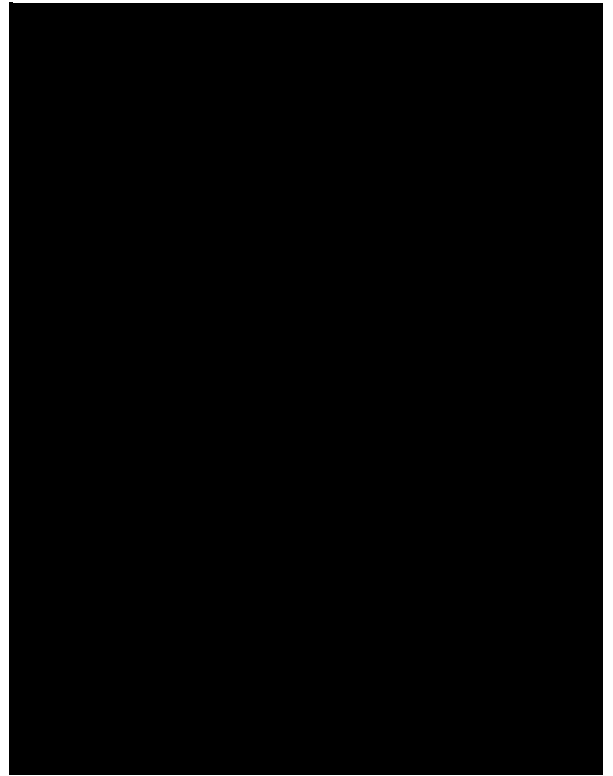


Figure-IV(Sportsperson)

When training continuously in the respective games for a prolonged period of time, the probability of gaining the deviation due to the effect of occupational hazard gets increased significantly. Added to this effect of prolonged stressful position, the training programs for the development of the neck muscles are also often neglected. The increase in the load on the neck muscles due to the onset of deviations are mentioned below.

2. Post postural analysis

Table-III Deformities range with respective weights		
Degree of the angle	Weight in Kg(\pm .1Kg)	Weight of head in pounds (\pm lbs)
0°	5Kg	10lbs
5°	7.34Kg	15.7lbs
10°	9.68Kg	21.4lbs
15°	12Kg	27lbs

20°	13Kg	31.3lbs
25°	14Kg	35.6lbs
30°	15Kg	40lbs

One lbs = 0.453Kg

One Kg = 2.205 lbs

“Pound (lbs) is a unit, which is used to represent the weight or mass of an object” with an increase of each degree of the angle the weight also increases which means as the players is carrying the extra weight (Strain) against gravity which could lead to stress. If the degree of the angle increases, by the day, then it could lead to severe neck pain and also backache.

ANALYSIS OF DATA

After collection of data from the selected subjects, it was compared, using the paired ‘t’ test, to identify which group possessed less forward head posture and which had a pronounced forward head posture.

t’-Test

Table-IV shows that result of the (forward head posture) ‘t’ test among the two groups

Paired Samples Statistics

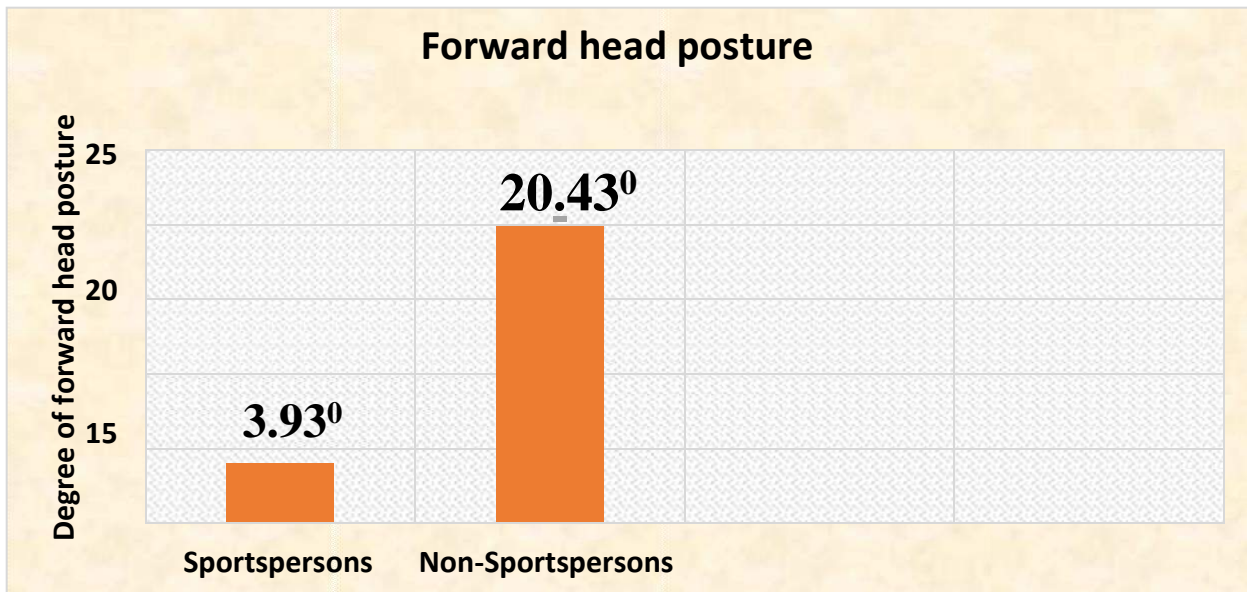
Group	No	Mean	S.D	Std. Error Mean	‘t’
Sports Person	30	3.933	1.78	0.32	-15.35
Non-Sports Person	30	20.433	5.61	1.02	

Significant at 0.05 levels at confidence.

(Required table value at 0.05 levels is 2.000 for 58 degrees of freedom.)

Table-IV reveals that the obtained ‘t’ value -15.35 was significantly greater than the table value 2.000. Since the ‘t’ value is -15.35 it is greater than the required table value 2.000 there is significant difference among the two groups namely sportspersons and non-sports person. From the above study, it is very clear that compared to sports person, non-sportspersons are more prone to forward head posture deviations.

Figure-v graphical representation of forward head posture score (in degrees) between sportspersons and non-sports person.



RESULTS

The result of the study was interpreted based on the score. It was inferred from the 't' test (Table-IV) that the mean degree of angle in forward head posture of sportspersons and non-sportspersons were 3.993(S.D 1.78) and 20.433(S.D 5.61) respectively and 't' ratio for mean differences is -15.35(df=58). The level of significance was fixed at 0.05 levels. Sportspersons and non-sportspersons differed significantly from each other with regard to the degree of angle in forward head posture. From the above results, it was very clear that compared to sportspersons, non-sportspersons were more prone to forward head posture deviations.

DISCUSSION/CONCLUSION

Even though both the groups of participants had acquired the forward head posture, sportspersons had significantly less forward head posture deviation when compared to non-sportspersons. From the results and discussions it can be observed that forward head posture, neck deformity could be noted in non-sportspersons as well as sportspersons. However, it was noted that the deformity was more pronounced among non-sportspersons due to their nature of their everyday routines during which they may have had to strain their head towards the anterior cum forward position. The repeated stress and strain could have caused the deformation and when left unattended may have developed into a postural deformity. This

could have been caused by the natural movement and range of motion of the individual terminal bone of cervical vertebra and the muscles – nerve units of the same region. This could be attributed to the body's inability to repair itself due to the lack of sufficient regeneration or repeated stress-strain condition.

When analyzing the deformation in non-sportspersons, it was noted that their deformation were the result of their day to day stress and strain on their neck and vertebral column due to their nature of their daily routine. But the severity in the postural deformity can be attributed to the lack of discipline in handling simple routine jobs like handling a cell phone, handling a laptop, computers, bending down to pick up or drop weights, sleeping position, driving vehicles etc. Though it could be attributed towards the lack of discipline in handling daily routines, the chief factor that contributes to their postural deformity was lack of awareness and lack of interest to analyze their own fitness level. It is these factors that develops into a severe discomfort or injury in future. When the neck postural deformity of the sportspersons and non-sportspersons were compared, it could be concluded that, the severity of the deformation and the risks for the progression of the same are higher in non-sportspersons due to lack of engagement in physicalactivities.

While for the sportsperson, their physical activities and recovering ability could have helped in slow and gradual correction of the deformity. But the authors strongly recommend that the sportsperson should frequently get themselves examined by a qualified physician or a physiotherapist to know about the strength & functionality of the joints, muscles and must maintain a record to monitor their fitness and recovery levels. From the data analysis and observations, the authors strongly recommend that every non-sportsperson should indulge themselves in any physical activity of their choice that involves, the flexing of cervical bones and contraction of the neck, shoulder muscles.

These exercises could assist in the redevelopment of the lost range of motion of the constituents of the neck. These may really help the non-sportspersons to get fitter and help them manage bone/muscle ailments such arthritis, osteoporosis more effectively. A fit and healthy human being contributes to a fit, lively and healthy society and creates motivation among every individual.

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STRATEGIES TO FACILITATE HIGHER EMOTIONAL INTELLIGENCE AMONG ADOLESCENT GIRLS(17-19 YRS)

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Abstract

Emotional intelligence is intricately related to successful living. The present study seeks to ascertain the level of emotional intelligence among adolescent girls and to develop suitable strategies to facilitate enhancement of emotional intelligence. The study was conducted among 300 adolescent girls in the age group of 17- 19 years drawn from a College in Ernakulam city, Kerala. A validated self assessment questionnaire formulated by Mangal and Mangal- the 'EII-MM' was the tool used to collect information regarding the levels of emotional intelligence among adolescents. The study revealed that most adolescents possessed only average levels of emotional intelligence. Levels of intra personal awareness and interpersonal awareness were found to be poor. Intra personal and interpersonal management were also found to be average. Strategies developed to facilitate higher emotional intelligence for adolescent girls included a self help manual, an interactive software package and a self help worksheet .These were evaluated with respect to relevance, clarity, suitability and acceptability.

Key words: emotional intelligence, interpersonal awareness, interpersonal management, intra personal awareness, intrapersonal management, adolescence.

INTRODUCTION

Emotions and their management form one of the most crucial aspects of successful living. Emotional intelligence is understood as the capacity of individuals to perceive emotions, understand their nature, and consciously manage them to promote emotional and intellectual well being and development[1]. The awareness of self and self management, the awareness of emotions in others and using this knowledge in managing relationships are key factors contributing to emotional intelligence. Emotional stability is extremely important in life. People who lack this often have fluctuating moods, are touchy, self pitying, self defeating and often depressive. An increased level of emotional intelligence is often associated with better communication and decision making, reduced stress levels and leads to enhanced physical and mental well being.

Adolescence is a period of transition, where there is an increased awareness of complex emotional cycles, and by middle and late adolescence, individuals combine their various traits into an organized system. Disciplinary problems, violence and drug abuse are reduced where the students score high in emotional intelligence. Behaviour and academic performance increases

with better emotional intelligence[2].It is highly advantageous to develop emotional intelligence so as to enable better understanding of self and others, so that this knowledge can leverage skills to improve communication,enhance empathy,confidence,creativity, positivity,act with integrity,form healthier relationships, achieve greater success at work, and lead a more fulfilling life. Youth who have less relationship skills are deemed to be at higher level of risk than their peers with regard to many problems and even dropping out of education.

Research has indicated that the brain can remain “plastic” or mouldable , therefore learning can always leave an imprint at any age[3],furthermore, emotional intelligence is now considered as a skill that can be bettered with practice, especially if practiced around 21 days, since it is considered possible for a skill to take hold, adopt and perpetuate till it becomes a habit [4].

MATERIALS AND METHODS

A. Survey on the level of emotional intelligence among adolescents -Survey method was undertaken for the study and Ernakulam district, Kerala was selected as the area of study. Three hundred adolescent girls in the age group of 17- 19 years were selected as the sample for the study .They were drawn purposively from an Arts and Science College in Ernakulam city. The college offered students from all categories of society and had both rural and urban students. A validated self assessment questionnaire formulated by Mangal and Mangal- the ‘EII-MM’[5] was the tool used to collect information regarding the levels of emotional intelligence among adolescents. It consists of hundred questions with emphasis on all four components of emotional intelligence- intra personal awareness, intra personal management, inter personal awareness and inter personal management.

B.Developing Suitable Strategies to Facilitate Higher Emotional Intelligence

Psychological research has demonstrated that it is possible to develop levels of emotional intelligence by asking people to unlearn bad emotional responses and equip them with the necessary emotional competence to deal with such situations [6].When people are made more self aware, they could be more confident, flexible and optimistic. The strategies used in this study to facilitate higher emotional intelligence were to prepare self assessment tools- (Self help Manual, Interactive Software Package and the Self assessment Worksheets) for adolescent girls to assess their own levels of emotional intelligence, offer perspectives on various components that make up the total emotional intelligence, assess their own strengths and weaknesses by

taking tests/questionnaires, analysing their scores and creatively pursuing ways of dealing with areas of lack.

C.Evaluation of the Self Assessment Tools

For the assessment of the three self assessment tools, separate score cards were formulated to determine the effectiveness, suitability, assessing the contents, its adequacy, clarity and ease of use and understanding. The prepared self assessment tools were given to ten subject experts from various fields-two subject experts from the field of Clinical Psychology, two from the field of Psychology, two from the field of Adolescent /Child development, two student representatives in the adolescent age group, and two experts from the field of Computer Science so as to evaluate the technical aspects of the interactive software. Scores were awarded for each aspect and graded.

II. RESULTS AND DISCUSSION

A. Level of emotional intelligence among adolescents

The levels of intrapersonal awareness, intrapersonal management, interpersonal awareness and interpersonal management are given in fig 1- 4below

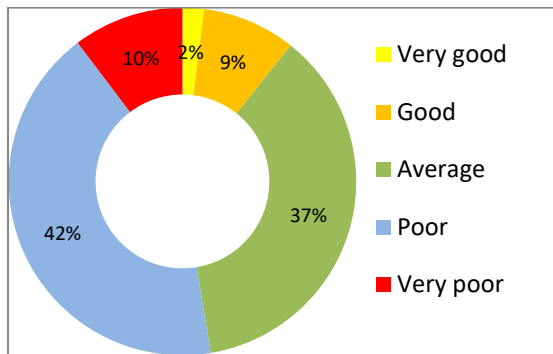
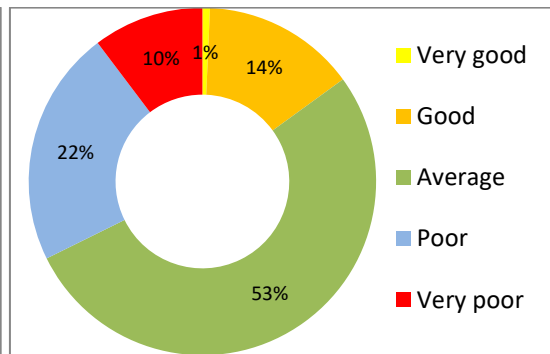


Fig – 1



Fi g - 2

Levels of Intrapersonal Awareness Levels of Intrapersonal Management.

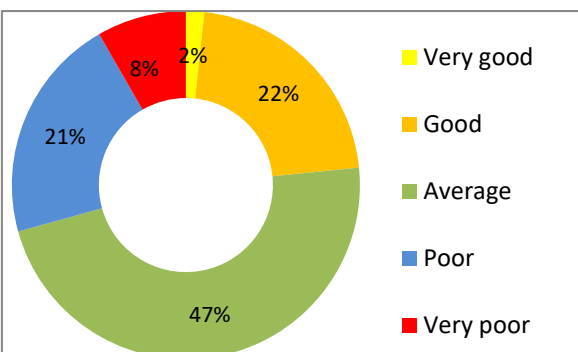
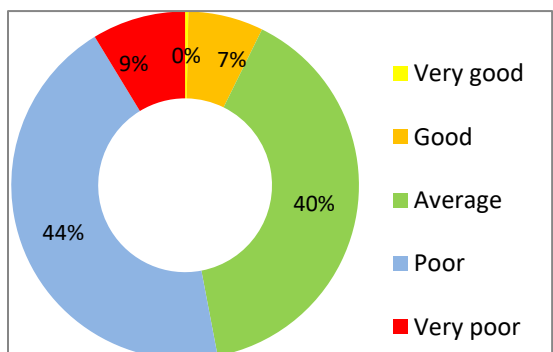


Fig - 3

Levels of Interpersonal Awareness

Fig - 4

Levels of Interpersonal Management

From the study , it is clear that the levels of intra personal awareness were poor for 42.3 % of the respondents.Levels of Intra personal management were found to be only average for more than half of the respondents(52.7%).Interpersonal awareness was found to be poor in 44.3% of respondents and only average in 39.7 % of respondents. A small number of respondents also showed very poor scores (8.7%).It was seen that the majority of respondents had only average scores for interpersonal management. Good scores were seen only in 21.7% of the respondents.The key skills that govern emotional intelligence include: reading people well, acting with poise and confidence, motivating and persuading others, empathy, decision making, and managing conflict [7].However the study showed that the respondents were only average in the skills related to interpersonal management.

Relationship between Number of Children and Emotional Intelligence- the significance if any, regarding the number of children in the family and the levels of emotional intelligence and its subcomponents were also studied. This is given in Table 1 and II

TABLE I

Relationship between Number of Children and Emotional Intelligence

Particulars	N =300	Mean	SD	t - value	df	p - value
Only Child	26	65.50	10.96	2.379	298	0.018*
More than One Child	274	59.31	12.83			

*Significant at 0.05 level of significance

As per table,the mean value for emotional intelligence scores of single children were seen to be slightly higher in this study andthere is a significant difference between the number of children and the emotional intelligence of adolescent girls(p = 0.018).

TABLE II

Relationship between Number of Children in the Family and Components of Emotional Intelligence

Intra personal Awareness						
Particulars	N =300	Mean	SD	t - value	df	p - value

Only Child	26	16.00	4.010	2.149	298	0.032*s
More than One Child	274	14.27	3.915			
Intra personal Management						
Particulars	N =300	Mean	SD	t - value	df	p - value
Only Child	26	17.62	4.215	1.916	298	0.056* ns
More than One Child	274	16.07	3.916			
Inter personal Awareness						
Particulars	N =300	Mean	SD	t - value	df	p - value
Only Child	26	14.42	4.051	1.299	298	0.195*ns
More than One Child	274	13.36	3.961			
Inter personal Management						
Particulars	N =300	Mean	SD	t - value	df	p - value
Only Child	26	17.38	2.981	1.369	298	0.172*ns
More than One Child	274	16.25	4.114			

*s - Significant at 0.05 level of significance

*ns - Not significant

With regard to the component of **intrapersonal awareness**, there was a significant difference in the relationship between the number of children in the family and the intra personal awareness of respondents ($p = 0.032$). The mean scores for intra personal awareness of single children were more than that of those who had siblings. When **intrapersonal management** was studied, it

showed no significant difference in the relationship between the number of children in the family and intrapersonal management ($p = 0.056$). With regard to **inter personal awareness**, it can be concluded that there was no significant difference in the relationship between the number of children and interpersonal awareness ($p = 0.195$). It was also seen that with reference to **interpersonal management**, there was no significant difference between the number of children and interpersonal management ($p = 0.172$).

B. Development of Suitable Strategies to Facilitate Higher Emotional Intelligence

The Self help tools created in this study were a Self help manual, an Interactive software package and Self help worksheets. They were created by collecting information regarding the various components of emotional intelligence, compiling suitable questionnaires/tests which could evaluate specific components of emotional intelligence, incorporation of selected self assessment tests and strategies for improvement of specific components of emotional intelligence.

The self help manual was prepared based on the four major components of intra personal awareness, intra personal management, inter personal awareness and inter personal management. All the components which lent itself for self assessment through questionnaires were mainly incorporated. The self help manual was meant to help adolescents assess themselves as to the various components that made up emotional intelligence, get their total scores on the relevant area, thereby understand their strengths and weaknesses. It also provided specific strategies and guidelines to strengthen areas which were not found to be strong. It covers strategies for proactively identifying, assessing and influencing the emotions of one self and others. The Interactive software package was prepared based on the guidelines in the self help manual. It provides a home page where the individual can select options. The individual can assess her total emotional intelligence and assess where they stand as well as go to the various components and take each test separately. It is prepared in a user friendly manner where the scores will be available as soon as the tests are administered. They can assess themselves all over again after any specific period of time. The interactive package can be used any number of times. The Self Assessment Worksheets could aid in self discovery and improvement. The worksheets mainly focused on areas of self discovery and self awareness. It is meant to enable the respondents to take time to think and assess their own self, with its plus and minuses and to understand

themselves more clearly. Space was provided to enable the respondents use the worksheets effectively. It also suggests ways to improve emotional intelligence in key areas.

C.Evaluation of the Self Assessment Tools

The Self help manual got excellent scores for stimulating interest, pinpointing strengths and weaknesses and offering flexibility to choose specific areas. With regard to adequacy, ease of understanding, relevance and organization of contents, the self help manual was rated as very good. It was also rated as very good for being visually appealing, offering practical strategies for improvement and for being free from typographical errors and mistakes.

The Interactive software package got excellent scores for its well organized contents and for stimulating interest. With regard to adequacy, ease of understanding, relevance of contents and offering privacy for self assessment, the interactive software package was rated as very good. It was also rated as very good for offering privacy for self assessment, flexibility to choose specific areas, pinpointing strengths and weaknesses and for the advantage of being able to take the test after a specific time period. It also got good scores for being visually appealing and free from typographical errors.

The Self help worksheets got very good scores for adequacy and relevance of contents, stimulating interest, being visually appealing and for encouraging self exploration. It got good scores for organization of contents, encouraging self awareness and for being positive and encouraging. It also got excellent scores for being free from typographical errors and mistakes.

CONCLUSION

The study revealed that most adolescents possessed only average levels of emotional intelligence. In this study, the mean value for emotional intelligence scores of single children were seen to be slightly higher than those with siblings, and a significant difference is seen between the number of children and the emotional intelligence of adolescent girls. The same pattern was also observed regarding intra personal awareness. However, in general, levels of intra personal awareness and interpersonal awareness were found to be poor. Intra personal and interpersonal management were also found to be only average. Hence, the strategies provided in the study would be much helpful in facilitating the required change in adolescents. Improving emotional literacy could be very beneficial for people at all stages of their lives to help them deal

with the many obstacles they may face in life, relationship difficulties and vulnerability to mental health problems.

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REMOVAL OF HEAVY METALS USING LOW COST ACTIVATED CARBON FROM WASTEWATER - A REVIEW

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Abstract

The removal of heavy metals from wastewater using low cost activated carbon adsorbents being widely used by various researchers . In recent years , the use of various natural activated carbon have been widely used as a replacement for the current costly method of treatment of waste water . In this review, an extensive list of recent investigation and literature has been compiled to provide information on a wide range of low cost activated carbon adsorbents.

Key Words : Low cost activated adsorbents; Aqueous medium; Natural products; waste water.

INTRODUCTION

Environmental pollution due to development in modern industrial practice is one of the most significant problems of this century. of this the contaminants of water resources by hazardous pollutants has attracted much serious attention in the last few decades. The high level of water contamination is one of the key topics that has attracted attention from research worldwide. The main sources of water contamination include industrialization (Chemical industries, e.g. petrochemical, metal plating, paper and pulp, food, leather tanning, pharmaceutical, coal, textile, etc..) municipal wastewater, agricultural activities (use of pesticides and herbicides in agriculture, etc.) and other environmental and global changes . (zhou et al . 2015; yao et al. 2016 ; Trujillo - reyes et al . 2014).

Heavy metal in the Environment :

Water pollution from heavy metals is a major concern especially in developing countries. The discharge of effluents containing heavy metals into water resources is a serious pollution problem which affects the quality of water supply . The focus of environmental research has

largely been centred on municipal or industrial wastewater because of the potential impact to mankind (Mailler et al 2016). municipal and industrial waste water contains many toxic heavy metals such as chromium(cr), cadmium(cd), zinc(zn), lead (pb), copper(cu), iron(fe), mercury(Hg), arsenic(As), silver(Ag) and the platinum group elements discharging these elements into the the environment leads to serious soil and water pollution (Nezamzadeh Ejhieh and Kabiri Samani 2013). Increasing concentrations of these metals in the water poses a serious threat to humans as they are non-degradable and toxic. They accumulate in living tissues throughout the food chain, which has humans at its top (volesky,1999). thereby exceeding permissible levels , and causing various diseases such as cancer and nervous system damage (mailler et al. 2016). Hence, there is a need for controlling the heavy metal emission into the environment.

Waste water Treatment options For Heavy Metal Removal :

There are several different options currently available for the removal of heavy metals from industrial waste waters , such as chemical precipitation, chemical oxidation , (or) reduction, electrochemical treatment, iron exchange, reverse osmosis, filtration, evaporation recovery, and electro coagulation.[J.O.E salah et al (2000), A.I.Zouboulis et. al(1997), A.I .Zouboulis et al;(2011) L.canet et.al (2002) , K.Dermentiz et. al (2011), V.J. Inglezakis et. al (2003),P.T. Bolger and D.C.Szlag,(2002), K. Dermentzis (2010), M.A.Amer et.al (2010).]. These methods have significant disadvantages , including high energy requirements ,inefficient metal removal , generation of toxic sludge, and expensive equipment .

Therefore, there is a need to develop an efficient , rapid, cost-effectively and environmentally friendly method for the removal of heavy metals from effluents. adsorption is by for the most versatile and widely used technique. for the removal of metal ions . activated carbon has been the standard for industrial waste water treatment for almost three decades [Fornwalt and hutchins, 1966].

Sources and Impacts of Heavy metals :

Heavy metals have been used by humans for thousands of years . Heavy metals cations can be introduced into agriculture soils by application of fertilizers, limiting material , sewage sludge , composts, and industrial and urban waste material. Therefore, heavy-metal adsorption

reactions, in a competitive system, are important to determine heavy-metal availability to plants and their mobility throughout the soil. This study was conducted to evaluate the selectivity sequence and estimate the competitive adsorption of several heavy metals in seven different soils with different chemical and mineralogical characteristics. The most common sequences were $Cr > Pb > Cu > Cd > Zn > Ni$ and $Pb > Cr > Cu > Cd > Ni > Zn$. Chromium, lead and copper were the heavy metal cations most strongly adsorbed by all soils, whereas cadmium, nickel and zinc were the least adsorbed, in the competitive situation. (Paulo et al., 2001)

Cadmium occurs naturally in ores together with zinc, lead and copper. Cadmium compounds are used as stabilizers in PVC product, colour pigment, several alloys and, now most commonly, in rechargeable nickel-cadmium batteries. Metallic cadmium has mostly been used as an anti corrosion agent. Cadmium exposure may cause kidney damage.

Chromium is used in metal alloys and pigment for paints, cement, paper, rubber and other materials. The main human activities that increase chromium concentration in the environment are chemical, leather and textile manufacturing, steel and electroplating industries. Chromium ingestion beyond permissible quantities causes various chronic disorders in human beings (Prakasham et al; 1999) strong exposure to chromium causes cancer in digestive tract and lungs (Donald et al, 1970) and may cause nausea, vomiting, severe diarrhea and hemorrhage (browning, 1969). Lead occurs in mines and smelters as well as welding of lead painted metals, and in battery plants. Low or moderate exposure may take place in the glass industries. Lead poisoning is headache, irritability, abdominal pain and various symptoms related to the nervous system. Lead encephalopathy is characterized by sleeplessness and restlessness. Children may be affected by behavioral disturbances, learning and concentration difficulties. Recent research has shown that long term low-level lead exposure in children may also lead to diminished intellectual capacity.

Copper is a widely used material especially in the electroplating industry brass manufactures copper plumbing, and architecture. Copper waste contamination exists in aqueous waste copper mining, electronic and electrical industries, industries involved in the manufacture of computer heat sinks, excessive use of Cu-based agro-chemical, ceramic glazing and glass colouring, etc. Low levels of copper can be found naturally in all water sources. However, when drinking water is allowed to stagnate for a long period of time in household copper pipes,

copper levels may rise due to leaching of the pipes. copper may be found as contaminated in foods ,especially shellfish , liver, mushrooms, nuts and chocolate (yu et al;2000).copper concentrations in drinking water after increase during distribution ,more especially in system with an acidic ph or high-carbonate water with an alkaline ph (who 2004). Copper is essential to human health but like all other heavy metals , it is potentially toxic at high concentrations. furthermore copper is persistent nor is easily metabolized. As a result, in accumulates in the human or ecological food chain through consumption or uptake and may be harmful to both human and the environment copper toxicity may lead to severe mucosal irritation, hepatic and renal damage , capillary damage, central nervous problems followed by depression , gastrointestinal problem in a short term and liver and kidney damage over time (nebagha et al 2015) . The world health organisation (WHO). recommends that the amount of copper in drinking water should not exceed 2.0 mg/l (nebagha et al . 2015) . prolonged exposure to heavy metals such as cadmium, copper, lead, nickel , and zinc can causes deleterious health effects in human (lars jarup,2003).Any metal or metalloids species may be considered a ' contaminant' if it occurs where it is unwanted or in a form or concentration that causes a detrimental human or environmental effect. metals metalloids include lead, cadmium, mercury, arsenic, chromium, copper, selenium, nickel, silver, and zinc. others less common metallic contaminants include aluminium, cesium, cobalt, manganese, molybdenum, strontium and uranium (reena et al;2011)

Adsorption :

Adsorption can be a potential alternative to the traditional treatment process of metal ions removal (Ayhan 2008; Mckat et al,2000; Mohse, 2007).

The adsorption process is being widely used by various researchers for the removal of heavy metals (R. Ahmed et al; 2006; D.F. Alko and E.A. Afolubi, 2007; D.F. Alko and Y.C Chug, 2006; N. Amin et al ; 2006; A.M.M khaled, 1998) from waste streams and activated carbon has been frequently used as an adsorbent.

Adsorption onto activated carbon(AC) as a well-established and cost-effective technique among the various treatment processes because of its simplicity in design, easy of operation, (Demirbas,2008) high adsorption capacity and fast adsorption kinetics used for the removal of heavy metal ions from aqueous solution (garba and abdul 2016). Moreover , adsorption

processes can remove heavy metal pollutants from aqueous solution without the generation of hazardous by-products (zhon et al. 2015).

adsorption has distinct advantages over the conventional methods, the process does not produce sludge requiring further disposal, it could be highly selective, more efficient, easy to operate, can handle large volumes of waste waters containing low metal concentration. The metal sequestering ability of microorganisms such as yeast, bacteria, fungi, and algae have been investigated and reported. Adsorption technology based on the utilization of dead biomass offers certain major advantages such as lack of toxicity Constraints, non requirement of nutrient Supply, and recovery of bound metal species by desorption(Gadd, 1990)

Activated Carbon :

Activated carbon is widely used for the removal of several pollutants because of its porous structure and surface chemical properties (Rivera - Utrilla et al.2011; Lu et al. 2012; Luo et al. 2015) Activated carbon is a material that consists of hydrophilic functional groups, high surface area, tunable pore structure, low acid / base reactivity and thermo- stability, thus making it an effective adsorbent for sorption process and catalytic applications (Yuen and Hameed 2009, Daud and Houshmand 2010; Deng et al 2009; chen et al 2012) It has been reported that the surface oxygen - Containing functional groups on activated carbon greatly influenced its adsorption performances since the qualities and quantities of these groups affect the adsorption sites, hydrophilicity or hydrophobicity and surface charge distribution on the carbon surface (Scala et al. 2011; Li et al. 2011 b; Figueiredo et al 1999; zhou et al, 2007) In fact, activated carbon has gained global attention as one of the most promising and effective adsorbents for the removal of heavy metal ions from contaminated water and wastewater (Ibrahim et al-2016; Tounsadi et al-2018; Lo et al. 2012, Guo et al 2016; Bohli et al 2015; Trevino-cordero et al 2013; karhib et al 2014) The preparation of activated carbon basically involves two stages, namely pyrolysis and activation (Physical and Chemical activation) However, due to the high production cost, activated carbon tends to be more expensive than other adsorbents and this limits its widespread applications. This limitation has indeed instigated a growing interest in the production of low - cost raw materials(Ghouma et al. 2015; Anisuzzaman et al 2016; Tounsadi et al 2016; Mendoza carrasco et al. 2016; Mailler et al 2016) that are economically attractive and at

the same time show similar or better adsorption performance than commercially available activated carbons.

Natural products as low cost adsorbents :

Removal efficiency of chromium was more(70%) by charcoal, at ambient temperature. (Baisakh and patnaik 2002). Removal efficiency of chromium was maximum at lower pH and at higher dose of activated carbon. (Raghavan, 2002 and suman Mor et al. 2002) Removal of Cr^{6+} , Ni^{2+} , Cu^{2+} , Pb^{2+} ions was more at pH 5.0-8.0 (Rao et al 2003) Removal of $Cd(II)$ EDTA increases by increase in dose of activated charcoal and contact time.(Kannan and Umamathi, 2003) Removal of chromium 90-100% more at pH2 by mixture of adsorbents (Fly ash and activated carbon)

Pipal bark after chemically carbonized adsorbs 76.04% at pH2 (Joshi and srivastava, 2005). Corn cob carbon removed cadmium through pore. diffusion [sheth and umrigar, 2006]. mercury(II)adsorption on ricinus communis carbon was dependent on pH, concentration and dose (madhava krishana et al. 2008)

Removal efficiency of Cadmium 90% more with optimum contact time (120 minutes), agitation speed (60-80rpm) in acidic condition by chitosan coated coconut shell Carbon (Sudha and Celine, 2008) Removal of Chromium by sulphated black rice husk and Sulphonated White rice husk and Sulphonated White rice husk ash was strongly dependent on pH 1.0, dose and contact time (Santhalakshmi et al. 2008) Sludge based activated Carbon removes Lead (H) at optimum contact time 20 min, pH 5.3, with removal percentage 96 (Raju and Saseetharan, 2010) Manganese adsorption. Commercial activated Carbon depends on increase in contact time, dose of AC and obey the Freundlich and Langmuir adsorption isotherms (Kannan and Sarojini, 2010). Adsorption of Cadmium and Cadmium - EDTA adsorb on Lemon peel Carbon depending on metal ion concentration and pH dependent with First order intra particle diffusion. (Kannan and Veemaraj, 2010). Removal of Zinc (II) by granular activated Carbon depends on pH6 and removal increased with contact time. (Shrivastava, 2010). Removal of Chromium by Syzygium Jambolanum nut Carbon was more when it was treated Chemically, with the capacity of 4 times higher than commercial activated carbon (Sophie Beulah and Muthu Kumaram, 2008) 2010.

Mercury (II ions removed by Granular activated Carbon and Kaolinite clay highly dependent on dose of adsorbent. The adsorption kinetics was pseudo first order. (Ketcha Mbadcam. Joseph and Bougo Tchamande Chriselle 2010). 144 how old *Trichoderma viride* removes metals like Cadmium, Copper, Cobalt, Chromium, Nickel and Zinc from multimetallic aqueous solution at various PH range, (Anantha Kumar and Krishnammal 2011). Activated alumina were found to be good adsorbents to remove Rhodamine B at PH6 with a maximum of 77% removal at Ph 3 (Pracilla Prabavathi et. al 2011).

Based on this, the following adsorbents are used by the research for the removal of metals.

Table 1 : Some of the low cost adsorbents used for the removal of metals

Metals	Adsorbents used
Arsenic	Zirconium loaded activated Charcoal (Peraniemi .S et al., 1994)
Chromium	Fly ash & activated Carbon mixture (Vasanthi.M et al., 2003) Activated Carbon (Amal Raj.S and Srinivasa Raghavan.R 2002). Syzygium Jambolanum nut Carbon (Sophie Beulah.S and Muthukumar .K (2010) Bone Charcoal (Dahbi.S et al., 2002)
Cadmium	Lemon Peel Carbon (Kannan.N and Veemaraj.T (2020) Fly ash & Charcoal (Kannan.N and Umamathi.T 2003.
Copper	<i>Kigelia Africana</i> fruit Carbon (Hamindu Kaur et al., 2011) Bituminous Coal origin Activated Carbon (Satapathy et al., 2004),Fly ash (Pandey K.B et al., 1985), Activated Carbon (Edwin Vasu.A 2008)
Gold	Activated Bagasse (Valix.N and Syna.N 2002)
Iron	<i>Ricinus Communis</i> Pericarp Carbon (Madhava Krishnan.S et al., 2008) Activated Carbon (Edwin Vasu.A 2008)
Lead	Coconut & dates nut Carbon (Kannan.N and Balamurugan.J 2005). Bamboodust and Commercial activated Carbon (Kannan.N and

	Veemaraj.T 2009). Coconut shell Carbon (Chandra Sekhar.M 2008) Sludge based Carbon (Raju.P and Saseetharan.MK 2010) (Aspergillus flavus, Aspergillus nidulans, Phanerochaete Chrysosporium, Penicillium Chrysogenum) (Raman Kumar et al., 2011)
Mercury	Activated Carbon (Goyal Menakshi and Amuthy.R 2008). Zirconium Loaded activated Charcoal (Peraniemi.S at al., 1994). Kaolinite clay and Granular activated Carbon (Ketchan Mbadcam Joseph and Baago T Chamande Christelle 2010)
Manganese	Commercially activated Carbon (Kannan.N and Sarojini.P 2010)
Nickel	Sludge based activated Carbon (Raju.P and Saseetharan.M.K 2008) Activated alumina (Revathi.M et al., 2005. Activated Carbon (Edwin Vasu.A 2008) Lemon peel Carbon (Kannan and Veemaraj 2011)
Selenium	Zirconium loaded activated Carbon (Peraniemi.S et al., 1994)
Zinc	Tea leaves Carbon (Tee: T.W and Khan R.M 1988) Sludge based activated Carbon Raju.P and Saseetharan.M.K 2010) Jackfruit seeds & Commercial activated Carbons (Kannan.N and Veemaraj.T 2009) Fly ash (Srivatsava .S.K. et al., 2007)

Conclusions :

Adsorption has been extensively studied and still research is being continued on efficient methods of metal removal. In this review paper various works have been compared and followed and some of the findings. Most of the low cost activated Carbon have good potential for adsorption of metals. On uptake of metals varying pH over a certain range and stirring did not show any significant changes. Depending upon the agitation and the process response towards it one can identify the rate limiting step between film and pore diffusion. Adsorption isotherms of two and three parameters were used for studies and it was observed that most of them gave good results for Langmuir is others. In Addition to this the living organisms and the surrounding environment will also be benefited from the decrease (or) elimination of the potential toxicity due to the heavy metals.

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SYNTHESIS AND CHARACTERIZATION OF COPPER OXIDE NANOPARTICLES BY USING *MANGIFERA INDICA* SEED EXTRACT

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Abstract

The nanoparticles prepared using plant extract is the best method because the chemical constituents present in the extract act as both reducing and capping agent. In this study ethanolic extract of *Mangifera indica* seed act as reducing as well as a stabilizing agent. The formed nanoparticle is confirmed by UV-Visible spectrum and the absorption peak obtained at 269nm. XRD reveals that the average grain size of the copper oxide nanoparticle is 32.69nm by Scherrer formula. The surface morphology of the nanoparticles is found by using SEM and the elemental analysis is done by EDAX. This indicates the particles are well-defined spherical in shape and confirms formed nanoparticles having a higher percentage of copper and oxygen elements. FT-IR confirms the chemical components present in the extract capped in the copper oxide nanoparticles.

1. Introduction

Nanotechnology is multi-disciplinary research used in all the fields. Nanomaterial having the grain size 1-100nm and below 10nm size, physical, mechanical and chemical properties deviate from bulk 50-100nm. Thus, a material may be classified as a nanomaterial with a nanodimension below which the property of interest varies significantly. Different fields such as the chemical, food, electronic, and healthcare industries are embracing nanotechnology because of their many desirable and unique properties that meet the needs of end-users [1]. In literature, the Cu nanoparticles are synthesized from (a) vapour deposition, (b) electrochemical reduction, (c) radiolysis reduction, (d) thermal decomposition, (e) chemical reduction of copper metal salt and (f) room temperature synthesis using hydrazine hydrate and starch. Copper oxides nanoparticles are prepared using some of these methods have shown desired properties, toxic chemicals and solvents that are dangerous to human health and the environment are used as reducing/oxidizing agents. Biosynthesis of metal oxides has been used recently to overcome the

challenges posed by using chemical methods [2]. Because it is safe to handle, easily available and has a broad variability of metabolites. The phytochemicals such as carbohydrates, flavonoids, saponins, proteins and amino acids, and terpenoids present in the plant extracts play a key role in the synthesis of nanoparticles [3]. Plants have been proven to be one of the richest sources of natural products i.e. therapeutically useful compounds. Plants have evolved in the presence of natural nanomaterials. However, the probability of plant exposure to nanomaterials has increased to a greater extent with the ongoing increasing production and use of engineered nanomaterials in a variety of instruments and goods [4].

Cu nanoparticles have been explored to be used as nanoprobes in medicines and bio-analytical areas. Similarly, semiconducting antiferromagnetic materials are also synthesized from Cu. Nanoparticles are a class of materials with properties which differ from their characteristics and find use in different areas such as electronic, magnetic, pharmaceutical, cosmetic energy, catalytic and materials applications [5]. Copper nanoparticles, due to these unique physical and chemical properties and the low cost of preparation, have been of great interest recently. Copper nanoparticles are exploited in wound dressings and socks to give them biocidal properties. Furthermore, Copper nanoparticles have potential industrial use such as gas sensors, catalytic process, high-temperature superconductors, solar cells and so on. Copper nanoparticles can easily oxidize to form copper oxide. If the application requires the copper nanoparticles to be protected from oxidation, the copper nanoparticles are usually encapsulated in organic or inorganic material such as carbon and silica [6].

Copper nanoparticles act as an antimicrobial agent in various fields. The copper is highly toxic to microorganism such as bacteria (E-coli, Staphylococcus Aureus, Pseudomonas saerginosa) and non-toxic to animal cells, due to these phenomena it is considered to be an effective bactericidal metal. It is considered being safe for human beings such as food package application and in water treatment application [7].

2. Experimental details

2.1. Preparation of *Mangifera indica* seed extract

The *Mangifera indica* seeds were collected from Marthandam, India. The cut and shade dried seed is powdered using the mechanical blender. The extract was prepared in ethanol by using Soxhlet apparatus, filtered and stored at room temperature.

2.2. Preparation of Copper oxide nanoparticles from *Mangifera indica* seed extract

Copper sulphate purchased from Merck, India. 1ml of *Mangifera indica* seed extract is added in drops to 0.01M copper sulphate solution under stirring at 60°C. The formed nanoparticles are confirmed by colour change. Then the solution is centrifuged and dried, the dried sample was used for further analysis.

2.3. Characterization of Copper oxide nanoparticles

The formed copper oxide nanoparticles were confirmed by UV-Vis spectrophotometer. The crystalline nature can be studied by XRD and also from XRD values the average grain size of the nanoparticles was calculated using the Scherrer equation. The surface morphology and components present in the nanoparticles were analyzed by SEM with EDAX. The chemical components present in the nanoparticles by FT-IR analysis.

3. Results and discussion

3.1. UV-Visible analysis

Ethanollic extract of *Mangifera indica* seed is added to Copper (II)sulphate solution, the colour of the solution change from blue to green then it changes to dark brown indicates the formation of copper oxide nanoparticles. Also, the absorption wavelength between 250nm to 300nm confirms copper oxide nanoparticles formation [8]. The peak value obtained at 269nm because of SPR on CuO nanoparticles and confirms the reduction process [9].

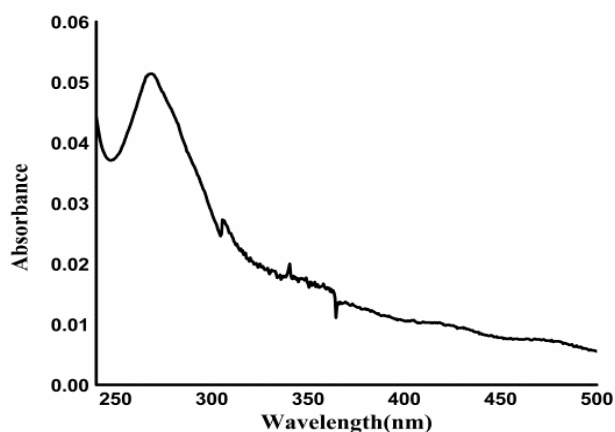
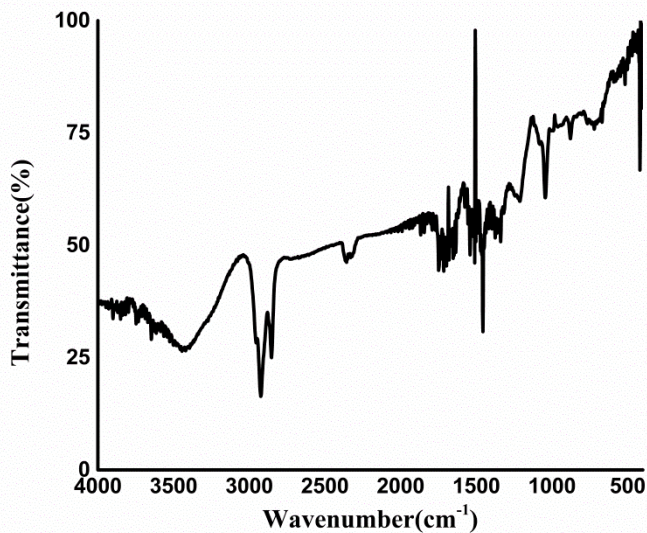


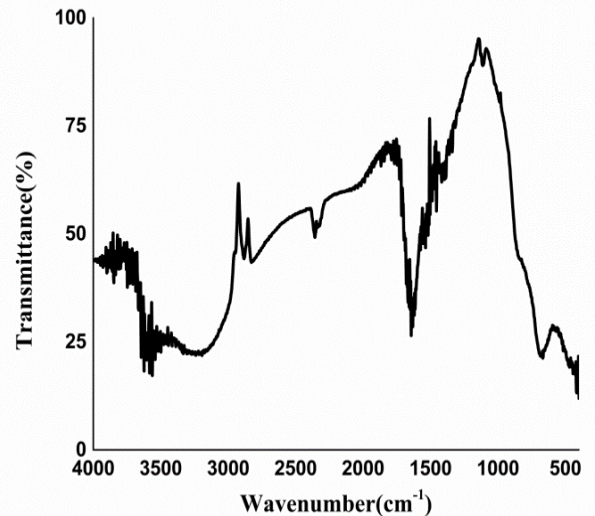
Figure.1 UV-Visible spectrum of copper oxide nanoparticles by using *Mangifera indica* seed extract

3.2.FT-IR analysis

The peak value at 3203.06 cm^{-1} , 2875.16 cm^{-1} , 1634.13 cm^{-1} and 1105.71 cm^{-1} indicates O-H stretching of alcohol and phenol [5]. A peak at 2354.48 denotes CO_2 vibration in the atmosphere and 1398.32 indicates C-H bending. The frequency between 600-700 indicates the vibrational frequency of CuO [10]. Comparing the IR spectrum of extract and the nanoparticles the hydroxyl frequency shift from 3431.98 to 3203.06 indicate that copper ions interacted with a hydroxyl group and it confirms nanoparticles are surrounded by chemical components present in the extract[11].



(a)



(b)

Figure.2 FT-IR spectrum of (a) Mangifera indica seed extract(b) copper oxide nanoparticles by using Mangifera indica seed extract

XRD analysis

The diffraction peaks obtained at 18.70, 32.36, 38.61 and 47.32 indicates the presence of CuO nanoparticles and using Scherrer formula the average grain size of the nanoparticle is found to be 32.69 nm. XRD also reveals that particles are crystalline in nature. The other peaks indicate phytochemicals present in the extract [12].

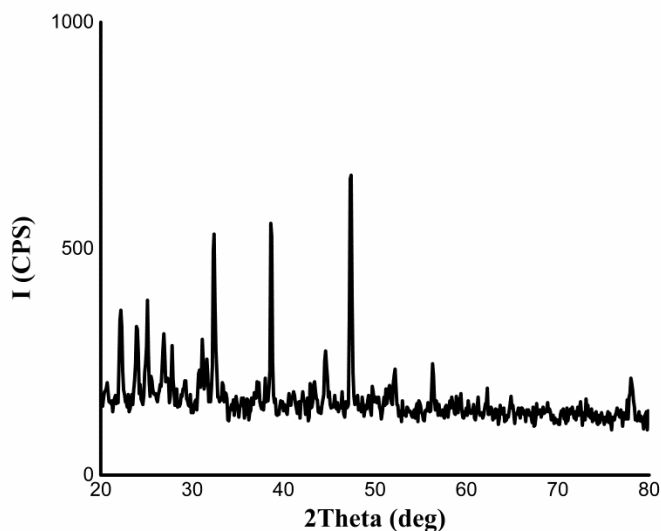


Figure.3 XRD spectrum of copper oxide nanoparticles by using *Mangifera indica* seed extract

3.3 SEM with EDAX analysis

SEM image of copper oxide nanoparticles shows well-dispersed spherical and almost uniform crystalline structure. This will support the regular polyhedron shape of the nanoparticles and island growth of the tightly packed spherical arrangement was observed. In some regions, the big nanoparticles were surrounded by smaller nanoparticles. [13].EDAX shows formed nanoparticles is in the form of copper oxide or dioxide. The weight percentage of copper and oxygen is 38.56 and 47.56. The presence of other elements Si and S is due to the interaction of chemical components present in the extract with copper oxide nanoparticles.

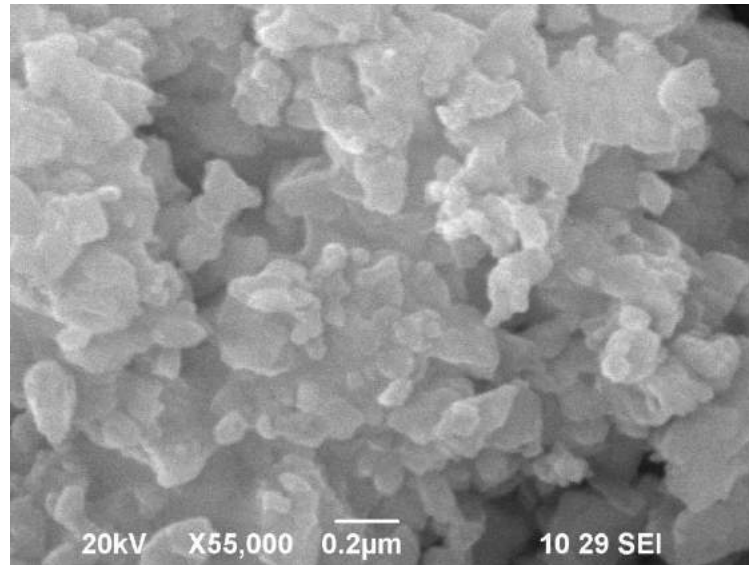
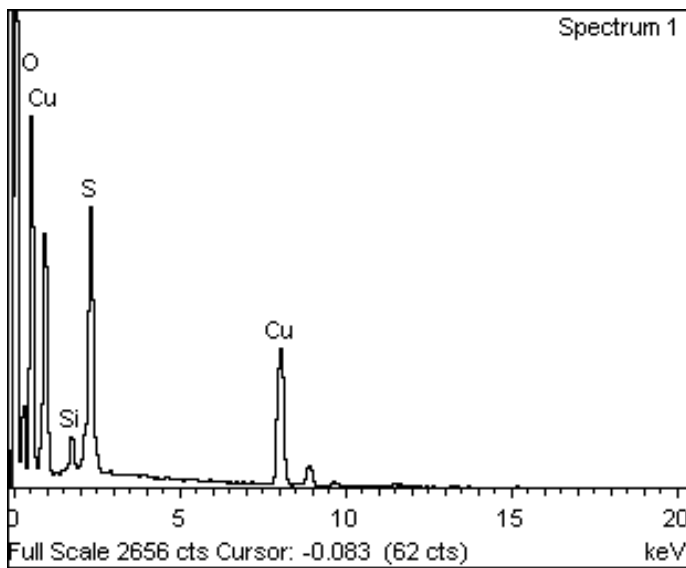


Figure.4 SEM image of copper oxide nanoparticles by using *Mangifera indica* seed extract



Element	Weight%	Atomic%
O K	47.56	73.95
Si K	1.64	1.45
S K	12.25	9.50
Cu K	38.56	15.10
Total	100	

Figure.5 EDAX spectrum of copper oxide

nanoparticles by using *Mangifera indica* seed extract

4. Conclusion

This study confirms the ethanolic extract of *Mangifera indica* seed is a good source for the preparation of copper oxide nanoparticles. The formed nanoparticles are confirmed by UV-Visible analysis and the average grain size of the nanoparticle is 32.69nm by using XRD. SEM with EDAX shows particles are spherical in shape and confirms elements present in the nanoparticle. FT-IR confirms the phytochemicals act as both reducing and stabilizing agent.

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**ETHNOBOTANICAL SURVEY OF MEDICINAL PLANTS IN VETTURNIMADAM
AREA, NAGERCOIL, KANYAKUMARI DISTRICT, TAMILNADU, INDIA**

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Abstract

The present study was carried out in Vetturnimadam area of Nagercoil during December 2018 to March 2019 to document the medicinal plant diversity. A total of 83 plant species of medicinal value belonging to 70 genera and 43 families has been reported, of which 31 were herbs, 19 shrubs, 22 trees and 11 climbers and creepers. Family wise distribution shows that Lamiaceae was the dominant family with 4 genera and 5 species. Twenty two families were monospecific. The medicinal uses of plants were collected from the households. *Acalypha indica*, *Asparagus racemosus*, *Ocimum tenuiflorum*, *Piper longum*, *Solanum trilobatum* were some of the medicinal plants recorded from the study area. Among the various plant parts used leaves and whole plant form the major source. Other useful parts include Rhizome, Root, Bark, Fruits, Tuber, Flower and Seeds. The crude drug obtained from medicinal plants can be used in the treatment of various diseases. Due to the influence of modern medicine the usage of traditional medicine becomes decreased day by day. People pull out the plant itself when they are in need of a small plant part. This lead to the decrease in the wealth of medicinal plants. So it is essential to conserve them and utilize drugs obtained from medicinal plants.

Keywords: Medicinal plants, diseases, conservation

INTRODUCTION

Medicinal plants, since times immemorial, have been used in virtually all cultures as a source of medicine. The widespread use of herbal remedies and healthcare preparations, as those described in ancient texts such as the 'Vedas' and the 'Bible' are obtained from commonly used traditional herbs and medicinal plants, has been traced the occurrence of natural products with medicinal properties.

Medicinal plants have been used by man for centuries in traditional healing system. Indigenous people have adapted different modes of application and uses to exploit this natural resource (Adnan et al 2014). The use of wild plants as food and medicine is prevalent in many rural communities of the world since times (Shinwari 2010). The local communities in many developing countries depend on plant based medicines even today, whereas, the modern system of healthcare is mainly dependent on plants based ingredients (Srithi et al 2009).

Medicinal plant research has increased all over the world and collected the immense potential of medicinal plants used in various traditional systems (Reische 1998).

World Health organization estimates over 80% of the people in developing countries depend on traditional medicines for their primary health needs (Shankar & Majumdar 1998). It is estimated that about 75% of useful bioactive plant derived pharmaceuticals used globally have been discovered by systemic investigation of leads from the field of traditional herbal medicine (Tomoko et al 2002).

From thousands of year plant has been utilised as medicine. These medicines initially took the form of crude drugs such as tinctures, teas, poultices, powders, and other herbal formulation. (Archana et al 2011). Medicinal plants that once occurred abundantly in extensive areas are vanishing fast due to various anthropogenic activities like habitat alteration, overexploitation, pollution, global climate change, invasion of exotic species, and population explosion (Khumbongmayum et al 2005).

Traditional medicinal knowledge of medicinal plants and their uses by ethnic communities is not only useful for conservation of cultural traditions and biodiversity but also for community healthcare and drug development in the present and future (Oladele et al 2011).

Traditional healers in India use 2,500 plants species while 100 species of plants are found to serve as regular source of medicine. (Pei 2001).

Traditional medicinal knowledge and practice were passed down entirely via oral tradition based on a lineage mode of transmission and personal experience (Bhattarai et al 1998).

Conservation and sustainable use of medicinal plants are issues on which immediate focus is required in the context of conserving biodiversity. considering these facts it is important to know about the medicinal plants of the nearby areas and become more crucial when the area is almost in the vicinity of the forest and well protected (Ghimire et al 2004).

In recent times, wild medicinal plants have found their way even in allopathic medicines. The present work aims at preservation of this knowledge, which would be valuable for identification of new drugs in medical world. The ethnomedicinal data include local name, scientific name and plant part used, method of application. It is of utmost importance to record this knowledge for future generation. Otherwise it will be lost forever in the process of acculturation, which is taking place in the community at an alarming rate.

The study of medicinal Flora in Veturnimadam area has not been studied and the diversity remains unknown. Several herbs appear every season and disappear within the

season itself. The availability of medicinal herb is also enormous and so the present study mainly focused to study the diversity of Angiospermic medicinal plants with the following objectives

- To study the ethno medical resources of Vetturimadam area.
- To collect information regarding plant parts used and medicinal uses.

MATERIALS AND METHODS

Study area

Kanyakumari is the southernmost district of Tamilnadu. The district lies between 77° to 15' and 77° 36', of the eastern longitudes and 8°03' and 8°35' of the northern latitudes. The present study is carried out in Vetturimadam town Panchayat, Nagercoil with reference to medicinal plant diversity from December 2018 to March 2019.

Climate: The climate of the district is favorable warm and humid. The summer starts from March to May followed by southwest monsoon from June to September. October and November constitute the post-monsoon or retreating monsoon season with frequent thunderstorms. From December to February, northeast monsoon season is confined with rains and rest months are generally with bright weather. The rainfall varies from 103cm to 310cm, and elevation varied from sea level to 1829m.

Soil

The soil of the district is broadly classified into two major groups namely, red and alluvium soils. Red soil is further classified into red loam and sandy soils. Alluvium soil is divided into coastal and river alluvium soils. An area of the district occupied by red soil is greater than alluvial soil. The black colour of the soil is mainly due to high contents of humus and minerals.

Methodology

The present study was carried out in Vetturimadam town Panchayat, Nagercoil. Monthly collections were made from December 2018 to March 2019. The specimens of the plant species were identified by using the standard floras (Gamble and Fischer, 1915-1935). The binomial name and author citations were checked thoroughly with International plant Name

Index (IPNI). The data were tabulated to include the Botanical name, Common name, Family, Life form, Use, and Useful part.

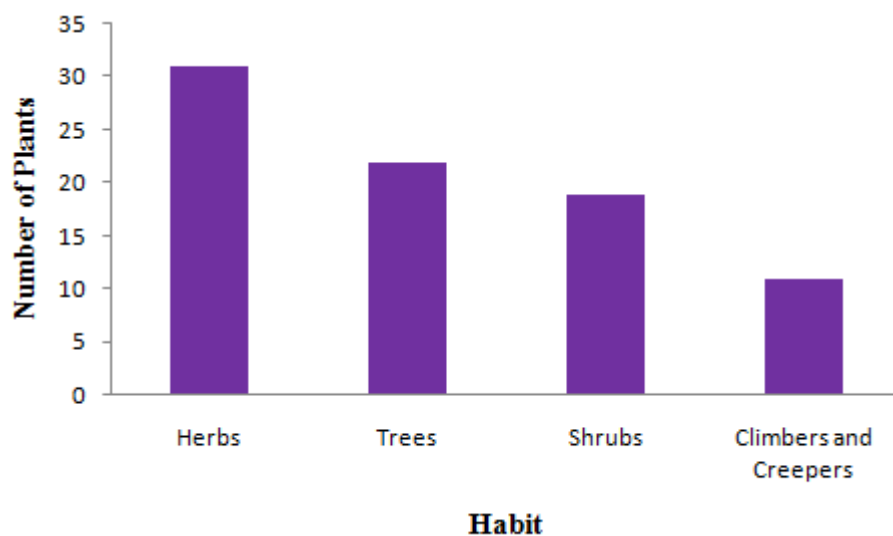
RESULTS

Medicinal plants play an important role in the healthcare of people around the world, especially in developing countries. Until the advent of modern medicine, man depended on plants for treating human and livestock diseases. There are several commonly used medicinal plants in our day to day life. Some of the plants with usage are listed in details below (Table 4.2). These are commonly occurring in Vetturimadam area, Nagercoil.

Floristic composition

Taxonomically a total 83 plant species of medicinal value has been reported in the study area, of which 31 were herbs, 19 shrubs, 22 trees and 11 climbers and creepers (Figure 1).

Figure 1. Habitwise Distribution of medicinal plants in the study area



The plants belonged to 70 different genera included in 43 families. Of the 83 plants recorded 73 belong to Dicotyledon families whereas, 10 belong to Monocotyledon families.

Species richness

Family wise distribution shows that Lamiaceae was the dominant family with 4 genera and 5 species, followed by Malvaceae and Amaranthaceae (4 genera and 4 species),

Acanthaceae, Fabaceae and Apocynaceae (3 genera and 3 species), Solanaceae (2 genera and 6 species), Moraceae (2 genera and 3 species), Rutaceae (2 genera and 3 species), Eight Families Euphorbiaceae, Aracaceae, Apiaceae, Vitaceae, Cucurbitaceae, Zingiberaceae, Lythraceae, Leguminosae had (2 genera and 2 species), two families Phyllanthaceae and Piperaceae had 1 genera and 3 species each, two families Oleaceae and Annonaceae had (1 genera and 2 species), Twenty two families Sapotaceae, Xanthorrhoeaceae, Asparagaceae, Oxalidaceae, Meliaceae, Nyctaginaceae, Crassulaceae, Caricaceae, Compositae, Amaryllidaceae, Dioscoreaceae, Rosaceae, Rubiaceae, Verbinaceae, Anacardiaceae, Moringaceae, Musaceae, Pandanaceae, Myrtaceae, Santalaceae, Bignoniaceae, Asteraceae were monospecific

From the present study it was found that the plants are used to treat the ailments such as, bone fracture, hairfall, diabetes, cold, cough, jaundice, wounds and cuts, poisonous bite, breathing problem, dental carries, fever, burns and boils, child diseases, ear disease, headache, nail infection, skin disease, vomiting, bile, body pain, diarrhea, kidney stone, rheumatism, small pox, sore throat, ulcer, bleeding, dermal irritation, pimple, respiratory problem, small pox, chicken pox and stomach disorders, etc.

Similarly, of the various plant parts used as medicines, leaves (34) whole plant (19), fruit (23) Root (13), stem (3), flowers (9), Bark (6), Rhizome (2), Latex (2), Dried fruit (2), bulb, tuber, sap, tender shoots, kernel, unripe fruit, wood were identified as useful parts in only one species.

Table 1. Medicinal plants recorded in the study area

Sl. No.	Botanical Name	Family	Habit	Tamil Name	Useful Parts	Ailments
1.	<i>Abelmoschus esculentus</i> L.	Malvaceae	Herb	Ventai	Fruit	Diarrhea
2.	<i>Acalypha indica</i> L.	Euphorbiaceae	Herb	Kuppaimeni	Leaf	Pneumonia, asthma
3.	<i>Achyranthes aspera</i> L.	Amaranthaceae	Herb	Naiyuruvi	Whole plant	Rabies bites
4.	<i>Adhatoda vasica</i> Nees	Acanthaceae	Shrub	Atatotai	Leaves	Pulmonary disease
5.	<i>Aerva lanata</i> (L.). Juss.ex Schult	Amaranthaceae	Herb	Cirupulai	Whole plant	Urinary infection
6.	<i>Aloe vera</i> (L.). Burm. F	Xanthorrhoeaceae	Herb	Sotrukatrashai	Leaf	Jaundice
7.	<i>Amaranthus tricolor</i> L.	Amaranthaceae	Herb	Sivappu thandu keera	Whole plant	Hemorrhage

8.	<i>Andrographis paniculata</i> (Burm.F)wall ex Nees	Acanthaceae	Herb	Nilavembu	Whole plant	Antidiarrheal
9.	<i>Annona muricata</i> L.	Annonaceae	Tree	Mullu sitha pazham	Fruit	Diarrhea
10.	<i>Annona squamosa</i> L.	Annonaceae	Tree	Sitapalam	Fruit	Rheumatic baths
11.	<i>Areca catachu</i> L.	Aracaceae	Tree	Kamuhu	Leaves	Skin disease
12.	<i>Artocarpus heterophyllus</i> Lam	Moraceae	Tree	Jack fruit	Fruit	Asthma
13.	<i>Asparagus racemosus</i> Willd	Asparagaceae	Herb	Shatawari	Root	Liver disease
14.	<i>Averrhoa carambola</i> L.	Oxalidaceae	Tree	Starfruit	Whole plant	Angina
15.	<i>Azadirachta indica</i> A. Juss	Meliaceae	Tree	vempu	Whole plant	Antiarthritic
16.	<i>Bougainvillea spectabilis</i> Willd	Nyctaginaceae	Climber	Bougainvillea	Leaves	Cough
17.	<i>Bryophyllum pinnatum</i> (Lam). Oken	Crassulaceae	Herb	Chodakku	Leaves	Ulcer diarrhoea
18.	<i>Calotropis gigantea</i> (L.).Dryant	Apocynaceae	Herb	Erukku	Leaf	Cough
19.	<i>Capsicum annum</i> L.	Solanaceae	Herb	Milaku	Fruit	Blood pressure
20.	<i>Carica papaya</i> L.	Caricaceae	Tree	Pappali	Fruit,Leaf	Cancer
21.	<i>Catharanthus roseus</i> (L.) G.Don	Apocynaceae	Shrub	Nithyakalyani	Leaf	Cancer
22.	<i>Centella asiatica</i>	Apiaceae	Creeper	Vallarai	Leaves	Ayurvedic medicine
23.	<i>Chrysanthemum morifolium</i> Ramat	Compositae	Herb	Chrysanthemum	Flower	Anti- HIV
24.	<i>Ciltoria ternatea</i> L.	Fabaceae	Climber	Sangu pushpam	Root, Leaves, Stem	Head ache
25.	<i>Cissus quadrangularis</i> L.	Vitaceae	Herb	Pirantai	Shoot	Diabetes
26.	<i>Citrus limon</i> (L.).Osbeck	Rutaceae	Tree	Elumicchai	Fruit	Headache
27.	<i>Citrus medica</i> L.	Rutaceae	Tree	Koti Elumicchai	Fruit	Digestion

28.	<i>Cocos nucifera</i> L.	Aracaceae	Tree	Thennai maram	Endosperm	Diuretic
29.	<i>Coccinia grandis</i> (L.) Voigt	Cucurbitaceae	Climber	Kovai	Fruit	Jaundice
30.	<i>Coriandrum sativum</i> L.	Apiaceae	Herb	Kuthamalli	Leaves	Blood sugar
31.	<i>Crinum asiaticum</i> L.	Amaryllidaceae	Herb	Visamungil	Bulb	Anti-Ulcer treatment
32.	<i>Crossandra infundibuliformis</i> (L.) Nees	Acanthaceae	Herb	Kankambaram	Flower	Fever
33.	<i>Crotalaria pallida</i> Aiton	Fabaceae	Shrub	Kilukiluppai	Flower	Demulcent
34.	<i>Curcuma longa</i> L.	Zingiberaceae	Herb	Manchal	Rhizome	Cure wounds
35.	<i>Dioscora alata</i> L.	Dioscoreaceae	Climber	Kachikilangu	Tuber	Diarrhea
36.	<i>Ervatamia coronaria</i> (Jacq.) Stapf	Apocynaceae	Shrub	Nandiar vattai	Flower	Eye infection
37.	<i>Ficus benghalensis</i> L.	Moraceae	Tree	Bargad	Stem	Diabetes
38.	<i>Ficus religiosa</i> L.	Moraceae	Tree	Pipal	Fruit	Ulcers
39.	<i>Gomphrena globosa</i> L.	Amaranthaceae	Herb	Vadamalli	Flower, Stem	Jaundice
40.	<i>Gossypium herbaceum</i> L.	Malvaceae	Shrub	Paruthy	Whole plant	Skin disease
41.	<i>Hibicus rosa-sinensis</i> L.	Malvaceae	Shrub	Sembaruthi	Flower petals	Diuretic
42.	<i>Ixora coccinea</i> L.	Rubiaceae	Shrub	Rangan	Flowers	Hypertension
43.	<i>Jasminum sambac</i> (L.)Sol.	Oleaceae	Shrub	Malligai	Flower,Leaf	Antiseptic
44.	<i>Jasminum grandiflorum</i> L.	Oleaceae	Shrub	Pitchi	Flower	Deodorant
45.	<i>Lantana camara</i> L.	Verbinaceae	Shrub	Unnichi	Flower	Cancer
46.	<i>Lawsonia inermis</i> L.	Lythraceae	Tree	Marudaani	Leaf	Baldness
47.	<i>Leucus aspera</i> (Willd) Link	Lamiaceae	Herb	Thumbai	Whole plant	Insect bites
48.	<i>Mangifera indica</i> L.	Ancardiaceae	Tree	Maamaram	Whole plant	Diarrhea
49.	<i>Manilkara zapota</i> (L.)Royen	Sapotaceae	Tree	Sapota	Fruit	Quick energy
50.	<i>Mentha piperita</i> L.	Lamiaceae	Herb	Puthina	Leaves	Digestion

51.	<i>Mimosa pudica</i> L.	Leguminaceae	Herb	Thotta siningi	Whole plant	Diuretic
52.	<i>Momordica charantia</i> L.	Cucurbitaceae	Climber	Pagakkai	Edible Fruit	Diabetes
53.	<i>Moringa oleifera</i> L.	Moringaceae	Tree	Murungai	Whole plant	Diuretic
54.	<i>Murraya koenigii</i> (L..) Spreng	Rutaceae	Tree	Karivepillai	Leaves	Diabetes
55.	<i>Musa paradisiaca</i> L.	Musaceae	Shrub	vaalai	fruit	Diarrhea
56.	<i>Ocimum canum</i> L.	Lamiaceae	Herb	Nai thulasi	Leaves	Fever
57.	<i>Ocimum tenuiflorum</i> L.	Lamiaceae	Herb	Thulasi	Leaves	Heart problem
58.	<i>Pandanus amaryllifolius</i> Roxb	Pandanaceae	Herb	Ramba	Leaves	Fever
59.	<i>Phaseolus vulgaris</i> L.	Fabaceae	Herb	Green bean	Unripe fruit	Weight loss
60.	<i>Phyllanthus acidus</i> L.. Skels	Phyllanthaceae	Tree	Pulichinelli	Fruit	Liver tonic
61.	<i>Phyllanthu emblica</i> L.	Phyllanthaceae	Tree	Kattunelli	Fruit	Anaemia
62.	<i>Phyllanthus niruri</i> L.	Phyllanthaceae	Herb	Keelanelli	Whole plant	Jaundice
63.	<i>Piper betle</i> L.	Piperaceae	Climber	Vettilai	Leaf	Cough
64.	<i>Piper longum</i> L.	Piperaceae	Climber	Thippili	Dried Fruit	Cough
65.	<i>Piper nigrum</i> L.	Piperaceae	Climber	Nallamilagu	Dried Fruit	Cough
66.	<i>Plectranthus amboinicus</i> (Lour).spreng	Lamiaceae	Herb	Navara pachilai	Leaves	Cough
67.	<i>Psidium guajava</i> L.	Myrtaceae	Shrub	Koyya	Fruit	Diarrhoea
68.	<i>Punica granatum</i> L.	Lythraceae	Shrub	Madulai	Fruit	Stomach ache
69.	<i>Rhinacanthus nasutus</i> (L.) Kuntze	Acanthaceae	Shrub	Uragamalli	Root , Leaves	Snake bite
70.	<i>Ricinus communis</i> L.	Euphorbiaceae	Shrub	Aamanaku	Leaves	Remove grey hair
71.	<i>Rosa damascens</i> Herm.	Rosaceae	Herb	Rose	Flower	Diarrhoea
72.	<i>Santalum album</i> L.	Santalaceae	Tree	Chandanam	Wood	Pimples
73.	<i>Solanum lycopersicum</i> L.	Solanaceae	Shrub	Tomato	Fruit	Eyes
74.	<i>Solanum melongena</i> L.	Solanaceae	Herb	Valuthanai	Fruit	Diabetes
75.	<i>Solanum nigrum</i> L.	Solanaceae	Herb	Manathakkali	Whole	Ulcer

					plant	
76.	<i>Solanum torvum</i> sw	Solanaceae	Shrub	Sundaikkai	Fruit	Diabetes
77.	<i>Solanum trilobatum</i> L.	Solanaceae	Herb	Tuduvalai	Leaves	Asthma
78.	<i>Tamarindus indica</i> L.	Leguminosae	Tree	Pulimaram	Whole plant	Digestion
79.	<i>Tecoma stans</i> (L)Juss.ex kunth	Bignoniaceae	Tree	Sonnapatti	Root	Diabetes
80.	<i>Thespesia populnea</i> L.	Malvaceae	Tree	Puvarasu	Bark leaves	Throat pain
81.	<i>Tridax procumbens</i> L.	Asteraceae	Herb	Vettukkaaya- thalai	Leaves	Stop bleeding
82.	<i>Vitis vinifera</i> L.	Vitaceae	Climber	Grapes	Fruit	Heart disease
83.	<i>Zingiber officinale</i> L.	Zingiberaceae	Herb	Ingi	Rhizome	Indigestion

DISCUSSION

In the present investigation, a total of 83 medicinal plants belonging to 70 genera from 43 families were collected. Out of the 83 plants recorded, all the plants were able to cure as many as 38 different human ailments such as diabetes, cough, body ache, eye diseased fever etc. Most of these plants are being used directly by the people or to prepare decoction or with slight preparation like applying the paste, boiling the useful parts of these plants, simply chewing leaves making extract of the plant and using it etc. The report is connected to the previous work (Rao et al 2002; Singh 2002; Gupta 2002; Dhar et al 2003) etc. The method of preparation of medicine and use is same or different from place to place.

Rajendran (2003) proved that *Phyllanthus emblica* is used to cure jaundice and according to Rana et al (2002) *Tridax procumbens* used to cut and wounds. In the present study also similar results were recorded.

The juice of *Centella asiatica* plant is used to enhance memory power, (Bhattacharyya 2002) the juice of leaves to treat dysentery and the whole plant is used for diarrhoea (Singh et al 2002) it is used as a blood purifier, blood pressure and heart problem (Latif 2002). Bhattacharyya (2002) observed *Mimosa pudica* leaf juice used to stop bleeding and dried powder cure diabetes. Bhattacharyya (2002) reported *Leucas aspera* leaf decoction used as antipyretic and Latif (2002) extracted juice of leaves and young shoots used for gastric disorder, Bako et al (2002) observed *Azadirachta indica* is used cure fever, stomachache and diabetes. Similar observations were noticed in the present study.

Lawsonia inermis is given to cure stomachache, and induces abortion, (Bako et al 2002), fruit powder is given with water as blood purifier (Ahmad 2003). The paste of *Solanum nigrum* whole plant is applied against headache and skin infection (Singh 2002). *Cissus quadrangularis* is ground and the paste used to cure fractures and body pain. According to Kanjilal (2003) *Capsicum annum* fruits are given for cold, cough, fever and dyspepsia, *Murraya koenigii* leaves are very useful for digestive problems. *Ricinus communis* oil is used for rheumatic pain, constipation. In the present study area people used *Zingiber officinale* to cure indigestion which is in accordance to the works done by Bako et al (2002).

Ricinus communis the warm leaf is applied on the chest and stomach during pneumonia, *Aloe vera* the pulp of the plant with salt and fermented sugarcane juice is used for pain and inflammations of the body, *Hibiscus rosa-sinensis* the stamina column of the flower used in kidney troubles and *Santalum album* is given for hypertension.

Fresh leaves of *Aloe vera* are cut longitudinally and applied on the forehead and fever Latif (2002). Majumder et al (2002) reported that *Adathoda vasica* can be given for asthma, cough and bronchitis. Similar results were noticed in the present investigation also.

The crude drug is obtained from medicinal plants. Due to the influence of modern medicine, the usage of traditional medicine becomes decreased day by day. When the people need a small part of the plant, the people pull out the plant itself. So the wealth of medicinal plants decreases, so we have to conserve the medicinal plants and utilize the crude drugs obtained from medicinal plants.

Conclusion

The conservation of medicinal plants does not end here. The community should also play a major role to conserve medicinal plants. Today, given the growing demands on the plants and the shrinking of forests, there is no option but to deliberately cultivate medicinal plants and consume of herbal wealth is need of the hour indeed.

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**Pedigree Presentation of a Multiplex family with Vitiligo-
A report from Tamil Nadu, India.**

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1.ABSTRACT

Vitiligo is a long-term skin condition characterized by patches of the skin losing their pigment. While the condition may be more noticeable in dark-skinned people, it occurs with similar frequency in all ethnic groups. On average 1 in every 100 people have vitiligo. The chances increase to 1 in 20 if a parent or sibling has it. Vitiligo is a complex disorder with multiple genetic risk factors and environmental triggers contributing to the condition. This paper presents a family with vitiligo for three generations with multiple affected individuals which can be referred as a multiplex family. This family resides in a small village called Savranmangalam, Tirunelveli district, Tamil Nadu. This is the first report of a multiplex family with vitiligo from Tamil Nadu. Further genetic testing and extensive genetic analysis are required to confirm any gene defects or to find out the possible cause for familial aggregation of vitiligo. The familial occurrence of the disease could be used to our advantage to seek for genes which occurred with a greater frequency in affected members of the same family, assuming that the same mutated gene should be universally present in all affected members across generations in a family.

Key Words: Vitiligo, Multiplex family, Genetic predisposition, Familial aggregation

2. INTRODUCTION:

Vitiligo, a common depigmenting skin disorder has an estimated prevalence of 0.5-2% of the population worldwide. Vitiligo was described 3,500 years ago in Egyptian and Indian texts, and the social stigma associated with this disfiguring disease was evident from the very

beginning. This disease is characterized by the development of white macules related to the selective loss of melanocytes. The first prime minister of India, Jawaharlal Nehru, reportedly ranked vitiligo, leprosy, and tuberculosis as the three most important medical problems in India. Vitiligo has been until recently, a rather neglected area in dermatology and medicine. The apparently simple and poor symptomatic presentation of the disease has been a strong disadvantage to its study as compared to other common chronic skin disorders such as psoriasis and atopic dermatitis (Maura Picardo et al., 2010).

Several theories explaining the etiology of the disease had been proposed so far in the course of vitiligo research which include genetic, autoimmune responses, oxidative stress, generation of inflammatory mediators and melanocyte detachment mechanisms (Christina and Khaled 2020). The concept that genetic factors contribute to vitiligo came into limelight by the identification of eight families with relatively higher number of people with vitiligo by Stuttgart and Teindel in 1950. Individuals who had first-degree relatives with vitiligo were noted to have an elevated risk for developing the disease which is around 6% compared to 1% or less in the general population (Alkhateeb et al., 2003).

Genetic epidemiological studies (Havez et al., 1983, Das et al., 1985) have demonstrated that genetic factors are relevant for the predisposition or development of vitiligo, though not in Mendelian way. Vitiligo can be considered a complex genetic disease because the disease varies in symptom severity and age of onset, which hinders the definition of the appropriate phenotype and the appropriate genotype contributing to the phenotype. Incomplete penetrance, multiple susceptibility loci and genetic heterogeneity are more appropriate to describe the pathways of vitiligo inheritance (Sun X et al., 2006).

Vitiligo patients were observed to develop multiple autoimmune disorders as comorbid conditions. The risk for development of vitiligo is greater when either patients or their family members have any of several autoimmune diseases, including type 1 diabetes mellitus, autoimmune thyroiditis, pernicious anemia, Addison disease, systemic lupus erythematosus, rheumatoid arthritis, inflammatory bowel disease, alopecia areata, or autoimmune gastritis (Jin Y et al., 2007). About 30% of patients with generalized vitiligo were affected with at least one additional autoimmune disease. In most studies done so far, genetic factors generally do not appear to predispose patients not only to development of vitiligo, but instead confer susceptibility to several related autoimmune diseases (Handy A et al., 2019, Gill L et al., 2016). These comorbid autoimmune conditions occurred at increased frequency in patients' first-degree relatives,

regardless of whether or not those relatives had vitiligo themselves. Similar results are found in retrospective studies of vitiligo patients in India (Hnada S et al.,1999, Handa S et al.,2003] and Nigeria [Par HH et al., 2006), although these studies found lower frequencies of some vitiligo associated autoimmune diseases, most likely due to under-diagnosis in these populations (R.Spritz 2010).

Three different general approaches have been used to identify genes that might mediate susceptibility to vitiligo: the candidate gene approach, the genome-wide approach, and the gene expression approach. Up to now, approximately 36 convincing non-segmental vitiligo susceptibility loci have been identified. Most of them are localized directly within or in close proximity to reliable biological candidate genes. Approximately 90% of them encode immunoregulatory proteins, while approximately 10% encode melanocyte proteins. The proteins of melanocytes are probably autoantigens which stimulate specific immune response, they are identified by the immune system and eliminated (Rafal and Kaja 2014, Spritz RA 2013). Furthermore, in the largest vitiligo twin study to date the concordance for generalized vitiligo in Caucasian monozygotic twins was 23%, almost four times the 6% risk of vitiligo to probands' siblings, thus providing additional strong support for the involvement of genes in conferring risk of generalized vitiligo (Alkhateep et al.,2003).

Rarely, large multigeneration families segregate generalized vitiligo in patterns that suggest autosomal dominant (Alkhateeb et al.,2002) or autosomal recessive (Birlea SA et al.,2008) inheritance with incomplete penetrance. The family reported in this paper is one such family where vitiligo is seen for three generations with multiple affected relatives with out any well known comorbid conditions reported so far in the Indian society like thyroid abnormalities and diabetes mellitus. This makes the family unique and attains its importance for further study in search of a single gene solely responsible for the disease. This is the first report from Tamil Nadu where family based vitiligo studies are very scarce and much needed to make a leap towards understanding the familial inheritance of the disease.

A genetic mutation causing vitiligo in an individual may or may not be the cause in other individuals. The familial occurrence of the disease could be used to our advantage to seek for genes which occurred with a greater frequency in affected members of the same family than their healthy counterparts, assuming that the same mutated gene should be universally present in all affected members across generations in a family. So, the contribution of the predisposing

genetic factors to vitiligo could be more clearly investigated in familial cases of vitiligo, leading to a better understanding of the genetic predisposition theory.

3. PEDIGREE PRESENTATION:

The pedigree (ID no: Vitiligo Multiplex-01) was identified as a part of main project in which large database of families with vitiligo were collected and recorded. The Institutional ethical committee of Sarah Tucker college had approved the study.

Identification and ascertainment of proband was done through people of common research interest. The proband was met in person and after obtaining the informed consent, the family details and lineage was interviewed and recorded. Fig 1 presents the detailed family pedigree. This family resides in Tirunelveli district, South Tamil Nadu. The generations were indicated by roman numerals I, II, III, IV. The members of each generations were indicated by numbers 1,2,3...so on. Each individual in the pedigree was referred in combination of both roman numerals and numbers together. For the ease of explanation, the family details are briefed as Generation I, II, III, IV, V. The proband of the family is III-8, A 60 year old female with generalized vitiligo without any comorbid conditions like thyroid malfunction or diabetes and she is not under medication for any other disease. Lack of proper diagnosis of other comorbid autoimmune conditions may be a reason to under report any such conditions. As of South Indian Tamil community is concerned, consanguineous marriages are quiet common and caste system plays a huge role on marriages which has to be taken in to concern for recurrence with in the same population.

Generation I: The first occurrence of vitiligo was identified in this generation. The affected member was the sister of proband's grand mother. The original age of onset was not known and could not be remembered. The person was identified as I-3 in this pedigree. The details about the lineage of I-3 were not known to the proband. The paternal grandparents(I-1 and I-2) of the proband, were not affected by the disease.

Generation II: The Proband's father had four siblings. four male(II-2,II-3,II-4, II-5) and one female(II-1). The female had died of a disease at around 13 yrs of age, the reason for her death or the name of the disease or condition that caused her death was not known. None of the members belonging to generation-II were affected. The lineage or the family members of II-2, II-3, II-4 were not affected.

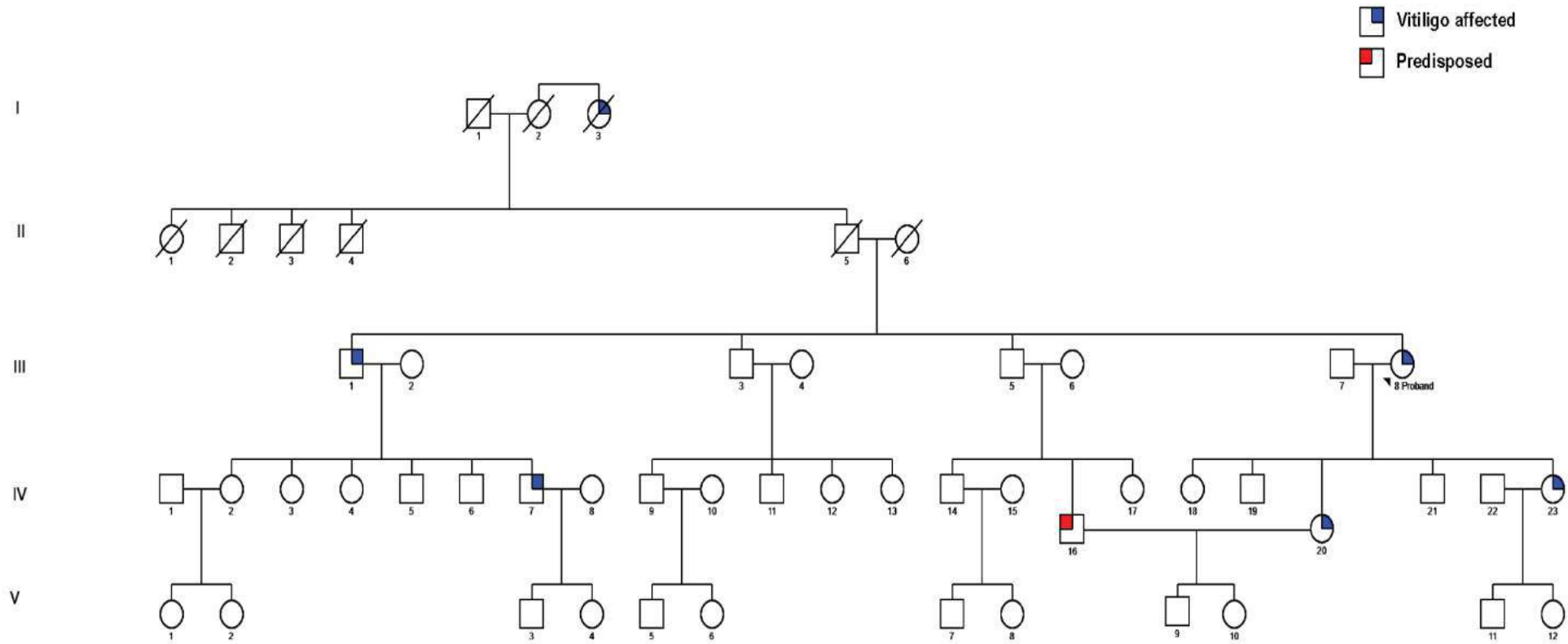
Generation III: As of this family pedigree is concerned, the original reoccurrence of vitiligo was identified in this generation. III-1(80 yrs) and III-8(62 yrs) were the affected members in this generation. Both had their condition expressed above 40 yrs of age. III-1 had the onset at the age of 45 and later had it spread over in short span of time. III-8 expressed the condition at 42 yrs and similar rapid spreading was seen. Various treatment methods were tried at the initial years of spreading and they stopped trying out treatment methods since they noticed the course of depigmentation was faster than the repigmentation and the repigmented spots kept on depigmenting with time. At present both III-1 and III-8 are not under any treatment regime.

Generation IV: It was in this generation where multiple affected members were noticed. There were two males and two females- 1V-7, 1V-16, 1V-21, IV-23. The two males got the condition in their early age, around 10 yrs with small white spots on their head which got healed in around ten months to one year. The family members claim that some life style changes like shifting to vegetarian diet and adding dried figs to their diet on daily basis helped them to get rid of the early onset vitiligo. But for IV-7, vitiligo reappeared at 40 yrs which was generalized type showing rapid depigmentation. IV-16 is disease free but, since he had expressed the condition early in his life, it can be strongly believed the genetic predisposition for the condition is already present but the environmental trigger constituting the condition had shown some shift which needs to be researched. It was represented in the pedigree that IV-16 was predisposed to vitiligo just to specify he had incurred this condition during his life time and he needs to undergo any further genetic testing in the future.

The females, IV-21, IV-23 had their mother(III-8) with vitiligo form 42 yrs of age. They both incurred the condition after their first delivery at around 30-35 yrs of age. Generalized type with rapid depigmentation without any reported comorbidities describes their type of vitiligo.

Generation V: None were affected in this generation. They range between the age group 1yr-30 yrs, which is below the average age of onset among the affected members in this family. Nevertheless in further testing and analysis, all members of this generation who has first and second degree affected relatives must be involved which could be of potential use to find out the underlying genetic condition. There is a consanguineous marriage in this family in generation IV between IV-16 and IV-20, which could possibly pave way for the re-occurrence of this condition in generation V as well

Figure 1 - Vitiligo Multiplex 01



3.SUMMARY AND CONCLUSION:

This report presents a family with late onset vitiligo for three generations without any comorbid conditions. The inheritance pattern had skipped a generation which is most likely to follow recessive mode of inheritance if at all the condition is due to single gene defect. The present generation of the family members must be educated on their risk factors since their parents possess varying risk for the disease development and some had already developed the condition. Life style changes like opting for nutritious natural food alternatives over junk food and adapting methods to alleviate stress in their daily life may have a positive effect in altering their environmental factors towards the disease development even though they are genetically predisposed. Marriage between the members of generation V is not advisable, which is quite common in the Tamil culture set up to avoid any further eruption of this disease to an extent. While epidemiologic and twin studies indicate that genes play an important role in disease pathogenesis, non-genetic factors must also be very important, perhaps even more important than genes. This is only a preliminary report on the presence of family aggregation of vitiligo. Presence or absence of any genetic condition can be confirmed only with relevant genetic testing or whole exome sequencing for the affected family members and their relatives.

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Preparation, Characterization and Thermal Efficiency of Nano-Coated Absorber for Solar Water Heating Systems

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Abstract: This study focuses on a novel and affordable solar selective coating which exhibit higher solar absorption efficiency than that of the conventional black coating used in most solar heating systems. The research results reveal that nano-sized graphite and NiO coated absorbers can be developed by spray coating method. The XRD analysis shows that the crystallite sizes in the coatings of nano-sized graphite and NiO based absorbers are in nanorange. The observation on the present investigation results that the thermal durability and the thermal efficiency of the nano-sized graphite and NiO coated absorbers (in 70:30 ratio) are acceptable in connection with their utilization in the solar water heating systems. As the thermal durability and thermal efficiency of nano-sized graphite and NiO coated absorbers are acceptable, it is concluded that nano-sized graphite and NiO coated absorbers can be integrated in solar water heating systems so as to improve their thermal performances.

Keywords: Solar absorbers- Nano-sized graphite and NiO based coating- Thermal durability- Thermal enhancement on solar absorbers.

I. INTRODUCTION

As our country is peninsular in nature, solar desalination systems are used for the desalination of saline water. The demand and supply of fresh water can be matched not only by improving the thermal performances of the existing desalination systems but also by developing and deploying novel desalination systems in the application sectors.

The solar absorber tray is the central component of a solar desalination system [1]. It is designed to absorb incident solar radiation, converting solar energy into heat energy [2]. This heat is used to evaporate the fluid and the evaporated fluid is condensed. Hence fresh water is generated from the saline water. It is pertinent to mention here that the nano-composite coated absorber has increased absorption of solar radiation and enhanced heat transfer to working fluid. In this connection, the present research work aims (i) to prepare and deposit novel nano composite coatings for the solar absorbers (ii) to characterize the prepared solar absorbers and (iii) to conduct thermal analysis on the prepared solar absorbers. All these objectives are materialised by adopting a standard methodology and the research outcomes are recorded in this research paper. The research outcomes would be beneficial to the researchers for the preparation and evaluation of the thermal efficiency of eco-friendly solar absorbers, and also to the solar manufacturers for the

development of energy efficient and cost-effective solar absorbers.

II. MATERIALS AND METHODS

Preparation of absorptive coating

In the present investigation, the procured nano-sized graphite and Nickel Oxide is mixed up in different ratios such as 60:40, 70:30 and 80:20. The mixed nano-sized graphite and Nickel Oxide is stirred thoroughly in a conventional absorptive solution by using a mechanical stirrer. Finally, the resultant absorptive solution is coated on pre-cleaned aluminum substrates by the spray coating method [3].

Deposition of absorptive coating

The spray head is kept at a distance of 15 cm from the pre-cleaned aluminum substrates. The resultant absorptive solution is sprayed at a spray rate of 10 ml/min. on to the substrates using compressed air as a carrier gas. The coatings are checked by naked eyes and the uniformity in coatings on absorbers is confirmed [4].

XRDC Characterization

As the XRD is an ideal technique for the assessment of structural characteristics of the material, the structural characterization with reference to XRD is carried out on the developed absorber samples. As a result, the diffractogram that contained 2θ , d values, net intensity and relative intensity is obtained. The crystallite size in the coating is calculated by using the Debye-Scherrer formula that has been presented in Equation (1)

$$D = K\lambda / \beta \cos\theta \quad \text{--- (1)}$$

Where D is the crystallite size, K is the correction factor, λ is the wavelength of X-ray used, β is the FWHM of the observed peaks and θ is the diffraction angle [5].

Thermal durability

The prepared nano composite coated solar absorbers are kept in a hot air oven at 175°C for four hours. The absorber samples are taken out and cooled as per Bureau of Indian Standards (BIS) specifications. The peeling off and fading of coating, if any, is inspected on the thermally tested absorber samples.

Temperature measurement on solar absorbers

The prepared nano composite coated absorbers are kept outdoors for the measurement of temperature in varied meteorological conditions. The temperature

of absorbers along with the influencing parameters such as incident solar radiation, ambient temperature and wind speed are measured. It should be noted that the absorber samples are free from fall of dusts, shadows and other influencing materials during the experimental period [6].

III. RESULTS AND DISCUSSION

The preparation, characterisation and evaluation of the thermal efficiency of nano-sized graphite and Nickel Oxide coated solar absorbers are examined through this research paper. The technical specifications of the nano-sized graphite and Nickel Oxide coated solar absorbers are presented in Table 1. At the same time, the research outcomes of characterization studies and thermal analyses are presented in Table 2 and Table 3 respectively.

Table 1: Technical specifications of solar absorber

Solar absorber	Material/Sizes
Material	Aluminum
Length of each absorber	1000 mm
Breadth of each absorber	1000 mm
Area of each absorber	1m ²
Thickness of each absorber	0.20mm

Table 2: Constituents and crystallite sizes

Parameter	Result
Constituents of coating	Graphite and NiO
Substrate	Aluminum
Calculated crystallite size	90 nm

Table 3: Thermal enhancement in solar absorbers

Time (hrs)	Solar Radiation (W/m ²)	Ambient Temperature (°C)	Temperature on solar absorber (°C)		
			On 60 Graphite: 40 NiO coated absorber	On 70 Graphite: 30 NiO coated absorber	On 80 Graphite: 20 NiO coated absorber
10.00 am	587.3	33.0	49.1	51.6	50.2
10.30 am	638.8	33.1	50.6	52.1	51.5
11.00 am	682.3	33.3	51.2	53.8	52.6
11.30 am	734.5	33.5	52.7	54.6	53.7
12.00 pm	787.3	33.6	53.4	55.5	54.6
12.30 pm	798.1	33.8	54.6	56.7	55.2
13.00 pm	818.3	34.0	55.8	57.1	56.3

In the present research, aluminium material is used as substrates for nano composite coatings. The length, breadth and thickness of the substrates are fixed as per standard specifications. They are coated with nano-sized graphite and NiO mixed coating in different ratios by the spray coating method. The nano composite coated substrates

serve as effective absorbers and they are used for further investigations [7].

In the present research, the XRD characterization is carried out on the nano-sized graphite and NiO. The crystallite sizes of the constituents in the coating on the prepared absorbers are calculated by using the generated diffractogram and Debye-Scherrer formula. The calculated crystallite sizes are found to be in the nanorange [8].

In the present research, the thermal durability test is conducted on nano-sized graphite and NiO coated absorbers. It is found that there is neither peeling off nor fading of the coatings on the absorbers. So, the prepared absorbers can withstand in stagnant and operative conditions in solar water heating systems [9].

In the present research, the prepared absorbers are kept in outdoor conditions. The incident solar radiation, ambient temperature and temperature on solar absorbers are measured during the experimental period. It is found that the solar absorber with nano-sized graphite and NiO coating in the ratio of 70% nano-sized graphite and 30% NiO has a higher temperature than those of the recorded temperatures on other absorbers with different ratios of nano-sized graphite and NiO in the absorptive coatings. So, the solar absorber with 70% nano-sized graphite and 30% NiO mixed coating can be used for further applications [10].

IV. CONCLUSION

As the preparation of nano-sized graphite and NiO coated absorbers are feasible, it is concluded that these energy efficient, cost-effective and eco-friendly solar absorbers can be developed in various application sectors. As the thermal durability and efficiency of nano-sized graphite and NiO coated absorbers are acceptable, it is also concluded that nano-sized graphite and NiO coated solar absorbers can be integrated in solar water heating systems so as to improve their thermal performances.

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PHYTOCHEMICAL AND BIOCHEMICAL ANALYSES OF *BIXA ORELLANA* L.

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ABSTRACT

Bixa orellana L., the sindoor plant or lipstick tree commonly known as annatto belonging to family Bixaceae is valued for its food and medicinal uses. Being native to tropical American area, various parts of the plant has a variety of constituents. A non-toxic annatto dye which is obtained from the pulp is used for colouring edible materials. The unique red colour of annatto is due to bixin and norbixin which are carotenoids. The present study dealt with the phytochemical and biochemical investigation of 5 parts of *Bixa* which include root, bark, leaf, fruit and seed to make an important tool to identify and screen plants for their use. It is done in order to overcome the problems including safety, quality and some adulterations with misidentified species. Here phytochemical analysis was done using 4 solvents- petroleum ether, chloroform, methanol and distilled water on the basis of the polarity. Among them most of the compounds show the presence in methanolic extract. The presence of phytochemical is an indication of great pharmacological importance of plants when used in traditional ways. From this analysis, each part of *Bixa* possesses a phytochemical compound and they are equally important. Thus, this plant has a great potential to be developed as a drug in pharmaceutical industries after clinical trials. The present study might be useful to provide the information in regards that *Bixa orellana* is an important source of novel pharmaceuticals.

Keywords : *Bixa orellana* L , Phytochemical analysis , IR Spectrum.

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INTRODUCTION

The nature has provided abundant plant wealth which possesses several medicinal values. The plant products have been used as the source of medicines from the dawn of history. Medicinal and aromatic plant species are widely distributed due to variety of climatic factors and altitudinal variations coupled with varied ecological habitats. These plant species are the basic ingredient of the ethnobotanical and traditional health care system all over the world. Herbal medicine is a major component in all indigenous people's traditional and a common element in Ayurveda, Naturopathic, Traditional, Oriental and Indian medicine. India enjoys a special privilege of having well documented traditional system of medicine based on plant products having a rich source of medicinal plants.

It is necessary to explore their pharmacological properties to ascertain their therapeutic properties. In spite of the advancement in medicinal research for the past decades, treatment of many serious diseases is still challenging (Adedapol *et al.*, 2008). Plants produce an

enormous array of phytochemicals arising from various biosynthetic pathways. These plant bioactive compounds are not essential for normal physiological functions, but the importance of certain plant bioactive has been well organized for health promoting activities such as immunomodulation, prevention of cancer and cardiovascular diseases, anti-aging and anti-diabetics.

Phytochemicals are secondary metabolites that can protect plants from predators, act on animal cell and tissue to affect DNA formation and destroy cell membrane (Cowan *et al.*, 1999). A large number of natural products are being used as traditional medicine for the treatment of several diseases (Junquera *et al.*, 2007). There is increasing concern about the safety of use of the medicinal plants. There are general and herb specific concern regarding medicinal plants and their ability to produce toxicity and adverse effects (Saad *et al.*, 2006). Crude drugs are the chemicals obtained from plants, animals and mineral origin. The part of pharmacognosy focusing on the use of crude drugs originating from nature is known as phytotherapy.

Bixa orellana L commonly known as annatto, belonging to the family Bixaceae is valued for its food and medicinal uses. It is reported to possess various activities like antimicrobial, diuretic, antidiabetic, and anticonvulsant, analgesic, antioxidant, antihistamine, hypocholestrlemic effect and anticarcinogenic activity. Annatto dye is a non-toxic natural product used as a colouring agent of food products. The pulp is also said to repel insects and to protect against sunburn due to UV filtering properties of the carotenoid pigment known as Bixin. The ancient history reveals the whole tree as a valued medicinal plant that has been used to treat a wide variety of conditions from fever to cancer. The dye exists under the list of permitted colors in accordance with the rule 28 of Prevention of Food Adulteration Act (PFA) and also specified in Food Chemical Codex of USA. The color is Generally Recommended as Safe (GRAS) for human consumption in usage of food products.

Phytochemical analysis is an important tool to identify and screen plants for their use (Sadhu *et al.*, 2007). Although millions of consumers purchase medicinal plant preparations on the basis of anecdotal and scientific evident of efficacy but very little is known about the factor that make traditional plant different from other species (Jain, 2007). Current problem with medicinal plant products that compromise the quality and safety of the medicinal plant products have included contamination with biological and environmental pollutants, adulteration with misidentified species and the unsustainable harvest result in qualitative and quantitative variations in bioactive compounds. It is therefore necessary to standardize the medicinal plant widely used throughout the world.

The objective of the study was to analyse the preliminary phytochemical (qualitative) screening of root, bark, leaf, fruit and seed, quantitative analysis and IR spectral analysis of *Bixa orellana* L.

MATERIALS AND METHOD

The plant used for the study was *Bixa orellana*. The fresh plant parts of root, bark, leaf, fruit and seeds of Bixa were collected from Attukal, Thiruvananthapuram. After authentication the material was washed in tap water and shade dried, grounded into fine powder and stored in air tight containers.

Preparation of extract

Four solvents with different polarities are used for this purpose. For the preparation of extract, dry powder of 5g each sample was re-extracted successively with 20 ml of Petroleum ether, Chloroform, Methanol and Distilled water. Then these solvents were kept in room temperature for 24 hours and then placed in rotary shaker. Each type of extract was filtered using Whatman No.1 filter paper. The final residue was tightly covered and stored in a refrigerator till further use.

A. PRELIMINARY QUALITATIVE ANALYSIS

Phytochemical examinations were carried out using the extract of *Bixa orellana* L as per the standard methods.

1. Test for Alkaloids
 - i) Dragendorff's test.
 - ii) Wagner's test.
2. Test for flavonoids
 - i) Alkaline reagent test.
 - ii) Lead acetate test.
3. Test for Phytosterols/ terpenoids
 - i) Liebermann-Burchard's test.
4. Test for Tannins
 - i) Ferric chloride test.
5. Test for Cardiac glycosides
 - i) Keller-Killiani test.
6. Test for Phenol
 - i) Ferric chloride test.
7. Test for Anthocyanin and Betacyanin
 - i) Sodium hydroxide test.

8. Test for Triterpenoids
 - i) Salkowski test.
9. Test for Quinone
 - i) Sulphuric acid test.
10. Test for carbohydrates
 - i) Fehling's test
11. Test for proteins
 - i) Biuret test.
12. Test for fats and fixed oils
 - i) Copper sulphate solution test
13. Test for saponin
 - i) Foam test.
14. Test for Coumarin
 - i) NaOH test.
15. Test for Aminoacids
 - i) Ninhydrin reagent test.
16. Test for Emodins
 - i) NH₄OH test.
17. Test for Fatty Acid
 - i) Sudan III test
18. Test for Glycosides
 - i) Modified Borntrager's Test..
19. Test for Leucoanthocyanin
 - i) Isoamyl alcohol test.
20. Test for Phlobatannins
 - i) Aqueous HCl test.
21. Test for Steroid
 - i) Chloroform test.

B. PRELIMINARY METHODS OF BIOCHEMICAL ANALYSIS

1. Estimation of moisture content.

Moisture content was estimated according to the method of Nancy Trautmann and Tom Richard (1996).

2. Estimation of protein

Bradford's method

3. Estimation of total terpenoids

Estimation of total terpenoid content was carried out following the protocol of Ghorai *et al.*

4. Estimation of total phenols

Estimation of total phenolics was performed by the method of Malick and Singh (1980).

5. Estimation of Carbohydrate

DNS method

6. Estimation of Tannin

Spectrophotometric estimation

7. Estimation of Alkaloids.

Dragendroff's test.

8. Estimation of Flavonoids.

Boham and Kocipai - Abyazan, 1974).

C. IR SPECTROSCOPY

Different parts of *Bixa orellana* were shade dried and grind it to fine powder. This fine powder was used for IR analysis. Small amount of the powder along with a pinch of Potassium bromide is mixed together and subjected for IR spectroscopic analysis using Shimadzu IR Prestige 21. The peaks obtained were analyzed for the different functional groups.

RESULTS AND DISCUSSIONS

ORGANOLEPTIC STUDIES

Powdered sample with different reagents showed the presence of secondary metabolites like alkaloids, flavanoids, phytosterols, tannin, cardiac glycosides, phenol, beta cyanin, triterpenoids, quinine, carbohydrates, proteins, fats and oil, saponin, coumarins, aminoacids, emodins, fattyacids, glycosides, leucocyanin, phlobotannin and steroid.

Moisture content - The moisture content of different parts of *Bixa orellana* is found to be high in Leaf (80.1%) than in Bark (79.05%), Fruit (76.6%), Root (72.4%), and comparatively low in seed (60.3%) respectively (Fig,1)

Qualitative Analysis - Phytochemical screening with Petroleum ether, Chloroform, Methanol, Distilled water extract of various plant parts of *Bixa orellana* indicate the presence of alkaloids, flavonoids, phytosterols, tannin, cardiac glycosides, phenol, beta cyanin, triterpenoids, quinine, carbohydrates, proteins, fats and oil, saponin, coumarins, aminoacids, emodins, fattyacids, glycosides, leucocyanin, phlobotannin and steroid. The occurrence of

various classes of secondary metabolites varies amongst different parts of plant. The presence of these secondary metabolites in these species suggests their medicinal value. The medicinal property manifested may be of activity of single class of compounds or synergistic activity of different classes of compounds.

Phytochemical studies revealed the presence of secondary metabolites in different solvent. Among the four solvents (Petroleum ether, Chloroform, Methanol, Distilled water), Methanol extract will give the presence of majority of phytochemical compounds presence in the various plant part of *Bixa orellana*. Alkaloid, flavonoid, phytosterols, tannin, cardiac glycosides, phenol, beta cyanin, triterpenoids quinine, carbohydrate, proteins, fats and oil, saponin, coumarin, fatty acids, steroid are present commonly in leaf, bark, root, fruit and stem. They also shown their presence in 4 different solvents. Amino acid is present only in the seed and it is found in distilled water extract. Leucocyanin shows presence in methanolic extract of leaf, bark, fruit, and root and in ether extract of seed. Phlobatannin is absent in this plant.

Quantitative Analysis- In this plant, the total alkaloid content was recorded as high in seed (2.42 mg/g), then bark (1.18), fruit(0.33), root(0.31), and low in leaf (0.18) comparatively (Seed > Bark > Fruit > Root > Leaf).

The total flavonoid concentration was highest in fruit (0.16), than leaf(0.13), bark (0.12), seed (0.1) and root (0.04) respectively(Fruit > Leaf > Bark > Seed > Root).

The profile of total terpenoid content was almost of equal value in *Bixa*. Higher amount is found in bark (3.892), than root (3.828), seed (3.488), fruit (3.32), and low in leaf (2.268) (Bark > Root > Seed > Fruit > Leaf).

The total phenolic content was found to be much higher in root (12.5) of *bixa* than in seed (12.4) is equal to leaf (12.4), bark (12.3) equal to fruit (12.3) (Root > Seed = Leaf > Bark = Fruit).

The concentration of tannin, estimated as tannic acid equivalent (TE mg/g) was recorded to be in the range of leaf (0.579), than seed (0.359), fruit (0.242), root(0.138) and low in bark (0.137).

(Leaf > Seed > Fruit > root > bark).

The protein content was found to be more in leaf (13.43) than fruit (7.896), bark (6.279), root (6.155), and low in seed (4.1) comparatively (Leaf > Fruit > Bark > Root > Seed).

Carbohydrate content was found to be more in bark (0.0821) than in leaf (0.057), seed (0.0236), root (0.0232), fruit (0.0090) respectively (Bark > Leaf > Seed > Root > Fruit) (Fig. 2)

The concentration of a given phytoconstituent in plant part can be influenced by seasonal and environmental factors like soil type and other climatic factors. This may account for the difference in concentration of phyto constituents recorded for *Bixa orellana* in the present and previous studies.

IR Analysis- IR peak revealed the presence of the characteristics secondary metabolites (Fig. 3-7)

Alkaloids are secondary metabolites have pharmacological activities such as analgesic, antispasmodic, anti hypertensive, antibacterial effects. Alkaloids have found to be antimalarial activity (Kittakoop *et al.*, 2014). The compounds have been used clinically as anti cough, whooping cough, chronic bronchitis etc. Bitter leaves containing alkaloids are capable of reducing head ache associate with hypertension. Here seeds of *Bixa orellana* possesses higher amount of alkaloids and low content in leaf, so each part expresses its medicinal potential.

Flavonoids can be used as anti diabetic. Flavonoids can prevent the synthesis of flavours that are caused by fat oxidation. Flavonoids have been found to have anti bacterial activity due to their ability to complex with extracellular proteins and to complex with bacterial cell wall (Ververidis *et al.*, 2007). Flavonoids have an vasodialator activity, a property which is useful in blood circulation in the brain and in Alzheimer disease. *Bixa orellana* fruit shows high amount of flavonoid content than other parts.

Terpenoids are also called as isoprenoids, are a large and diverse class of naturally occurring organic compounds with terpenes. Plant terpenoids are used for their aromatic qualities and play a role in traditional herbal remedies. The steroids and sterols in animals are biologically produced from terpenoid precursors (Ayoola, 2008). The comparative study of annatto shows higher amount in bark.

Tannins are also a major secondary metabolites in plants. They are glycosides of gallic or proanthocyanidinic acids, their astringent property make them useful in preventing diarrhoea and controlling haemorrhage due to their ability to precipitate proteins, mucus and constrict blood vessels (Bate-Smith and Swain., 1962). This is the reason why the plants rich in tannins used to treat wounds and burns since they are able to cause blood clotting. Some

tannin has been reported to inhibit HIV replication selectively besides the use of diuretics. The growth of many fungi, yeast, bacteria and virus have been proven to be exert physiological effects such as accelerate blood pressure, decrease the serum lipid level and produce liver necrosis and modulate immune response. The dosage and kind of tannins are critical to these effects. In bixa leaf produces higher amount of tannin.

Phenols are the compounds which are bonded directly to an aromatic hydrocarbon group. They are produced during pathogen and insect attack, wounding *etc.* It is used as a dietary supplement, treatment of diarrhoea associated with anti-HIV drugs, antioxidant, anticancer *etc.* (Amorati and Valgimigli, 2012). In bixa, root have higher amount of phenol.

Proteins are essential nutrients for the human body and they are polymer chain made of amino acids linked together by peptide bonds (Genton *et al.*, 2010). Protein deficiency and malnutrition leads to varieties of ailments including mental retardation and kwashiorkor *etc.* In order to avoid these situations, protein rich food is suggested. Bixa leaf have higher amount of protein content.

Carbohydrates are important product of storage and structural materials in plants. They exist in the form of free sugar and polysaccharides. This biomolecules play key role in the immune system, fertilization, preventing pathogenesis, blood clotting and development (Maton *et al.*, 1993). Bixa bark possess higher amount of carbohydrates than other parts.

The presence of important phytochemicals is an indication of great pharmacological importance of plants when used in traditional ways. In petroleum ether, chloroform, methanol and distilled water, alkaloid and flavonoids are present in all the selected parts suggesting the medicinal potential of the plants.

The presence of these phytochemicals is further confirmed in infrared spectroscopic analysis. The peak of each sample revealed the presence of the compounds. So each part of *Bixa orellana* possesses a phytochemical compound and they are equally important. The biological activities proved by many experimental studies. It represents a class of herbal drug with very strong conceptual or traditional base as well as strong experimental base for its use. Thus, this plant has a great potential to be developed as a drug pharmaceutical industries, But before recommending it for using, clinical trials are necessary and to prove its clinical utility. The result of the present investigation showed that the each part contain almost similar or more or less amount of each phytochemical compounds. They are containing an adequate amount of alkaloids, flavonoids, phytosterols, tannin, glycosides, phenol,

betacyanin, triterpenoids, quinine, carbohydrates, protein, fat and oil, saponin, coumarin, amino acid, fatty acid, leucocyanin, steroid *etc.* From this study we can conclude that *Bixa orellana* is an important source of novel pharmaceutical.

Figure I Figure 2

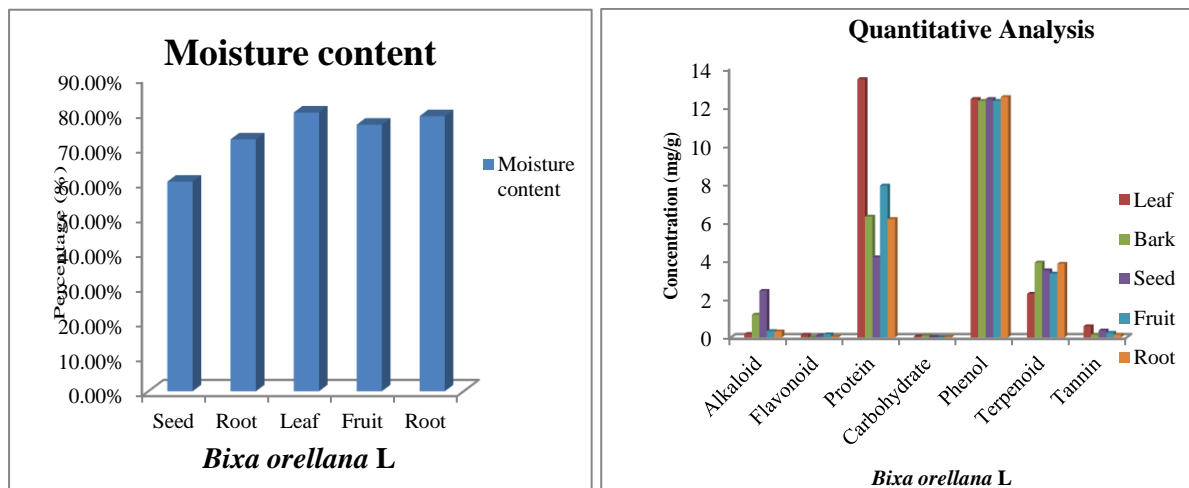


Figure 3 - IR Spectra of *Bixa orellana* L - Bark

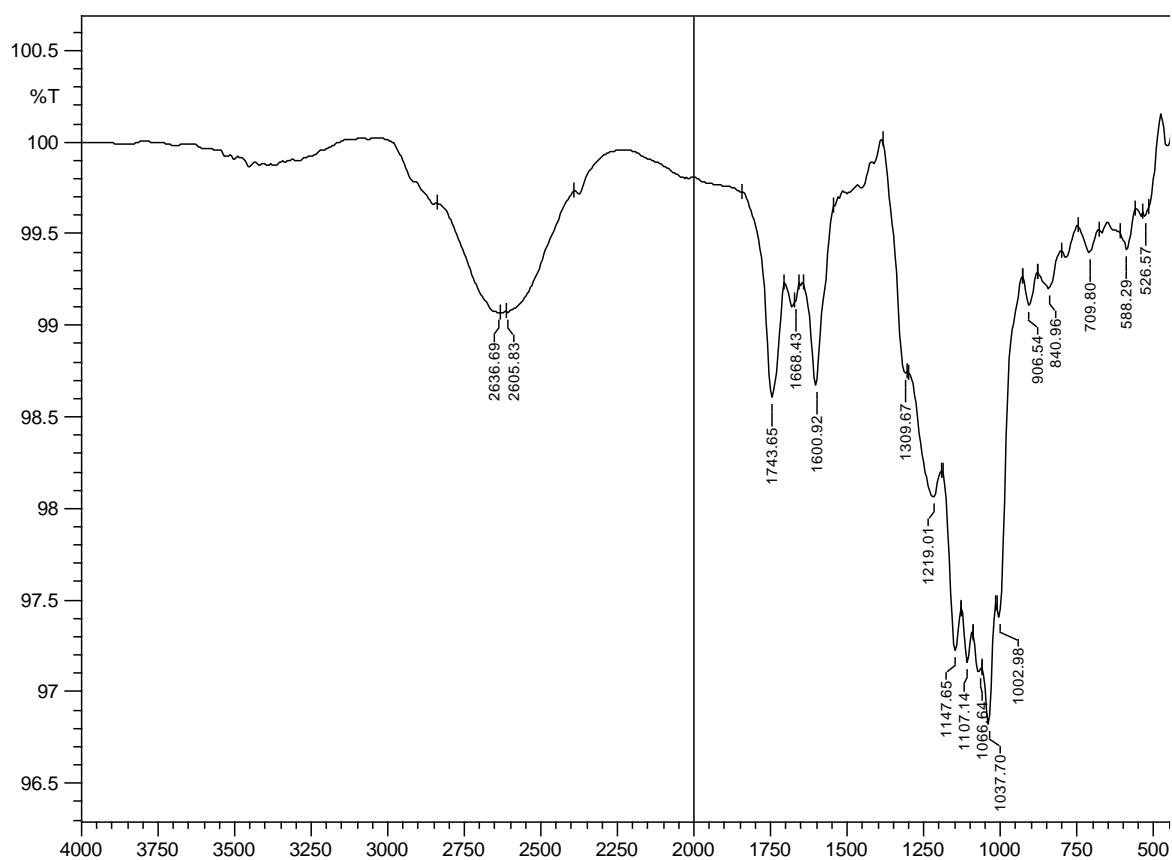


FIGURE 4- IR Spectra of *Bixa orellana* L - Seed

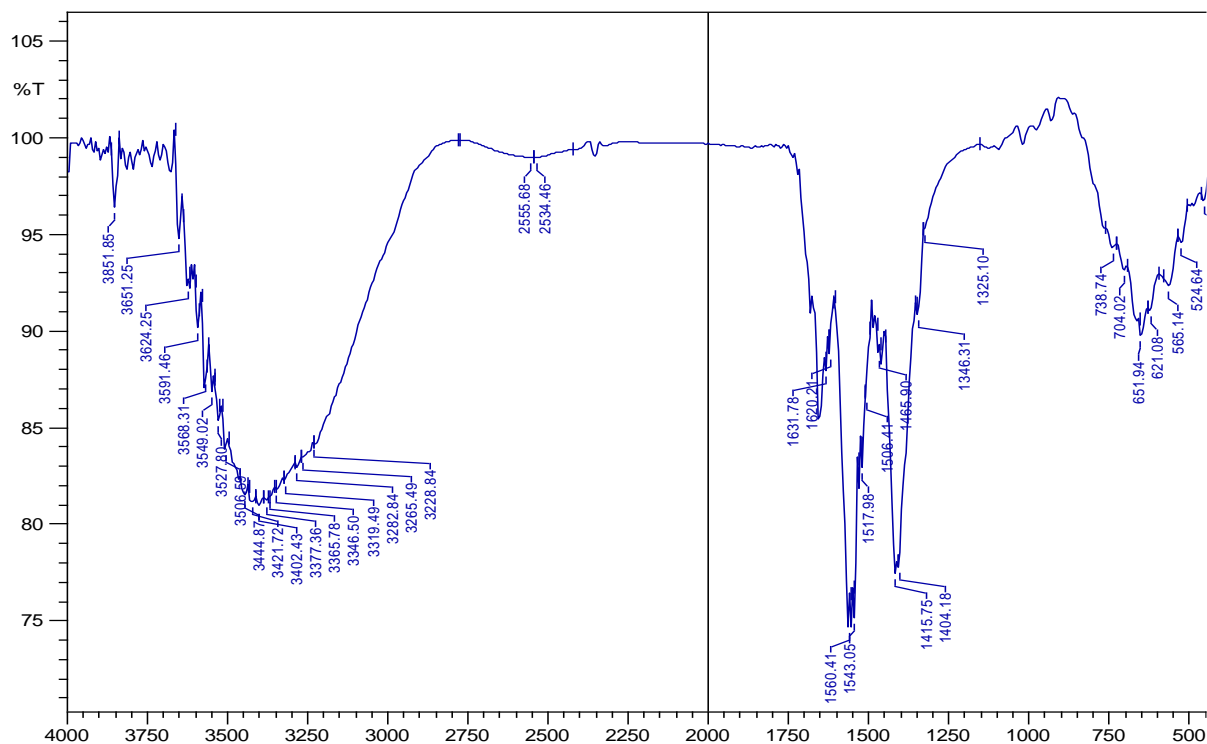


FIGURE 5- IR Spectra of *Bixa orellana* L - Leaf

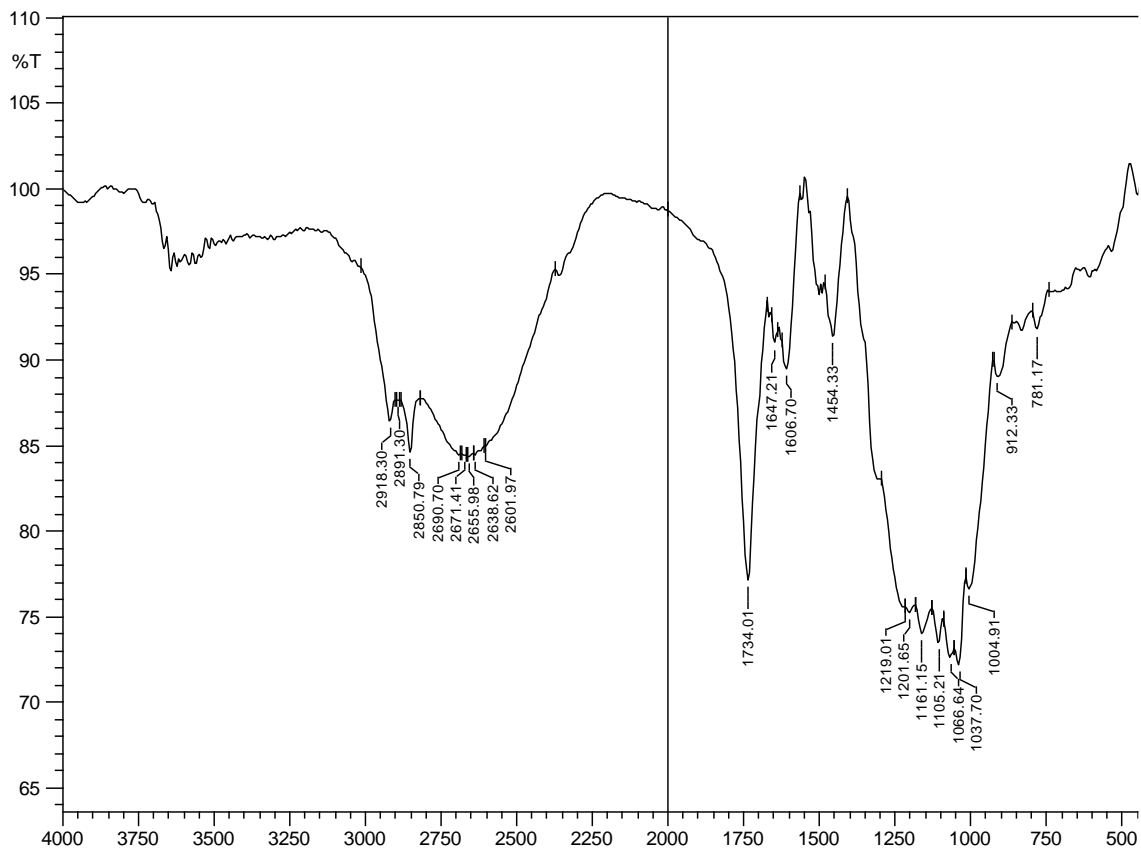


FIGURE 6- IR Spectra of *Bixa orellana* L - Root

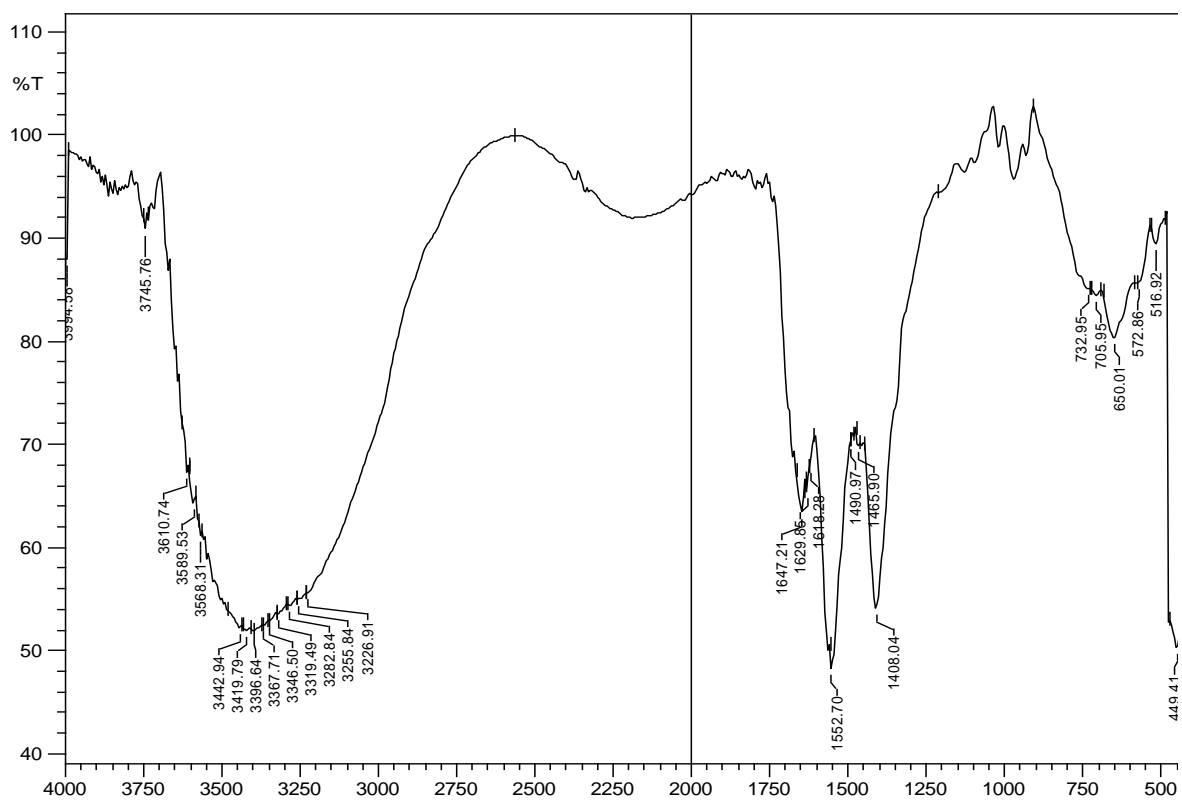
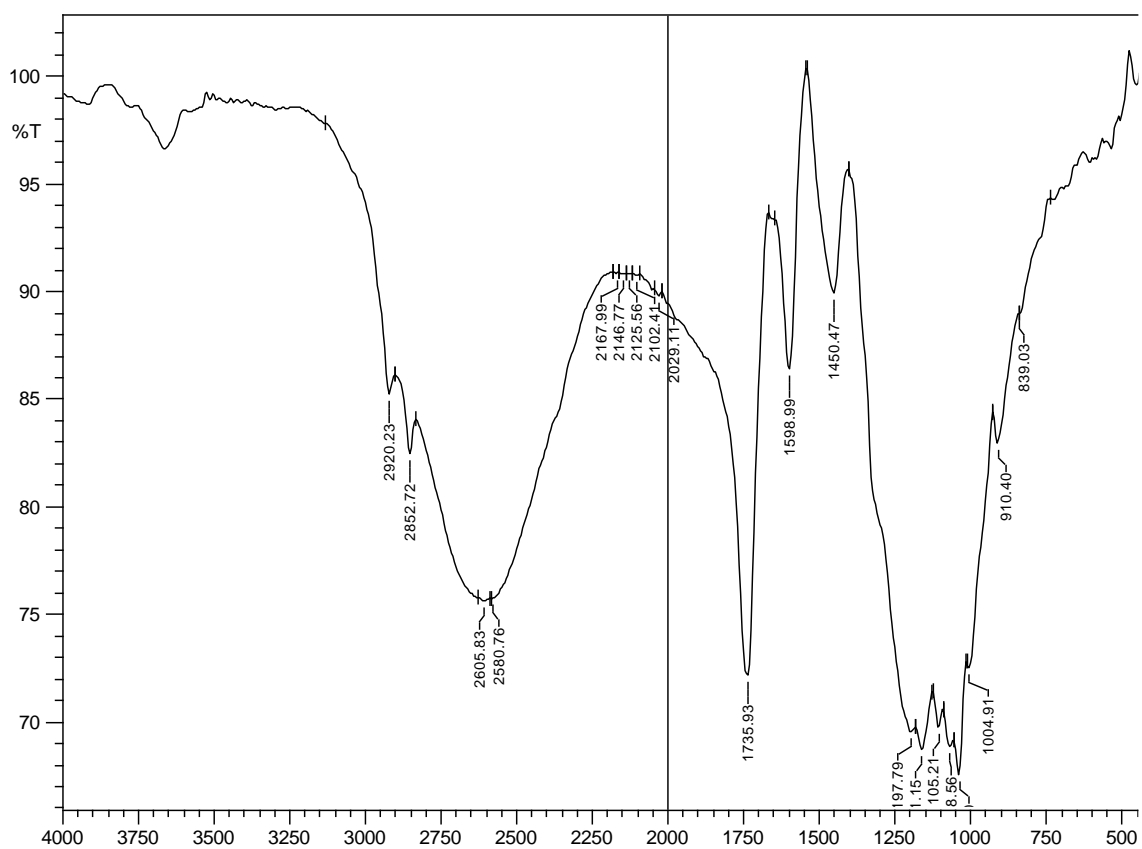


FIGURE 7 - IR Spectra of *Bixa orellana* L - Fruit



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A Note on \hat{g} -s-Locally Closed Sets in Topological Spaces

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Abstract

In this paper we introduce the concepts of \hat{g} -sLC-sets, \hat{g} -sLC*-sets, \hat{g} -sLC**-sets and study their basis properties. Using these sets, we introduce the functions between topological spaces, such as \hat{g} -sLC-continuity, \hat{g} -sLC*-continuity, \hat{g} -sLC**-continuity, \hat{g} -sLC irresoluteness, \hat{g} -sLC*-irresoluteness, \hat{g} -sLC**-irresoluteness, sub- \hat{g} -sLC continuity, sub- \hat{g} -sLC*-continuity and sub- \hat{g} -sLC**continuity and study their basic properties.

Key Words:

\hat{g} -sLC-sets, \hat{g} -sLC*-sets, \hat{g} -sLC**-sets, \hat{g} -sLC-continuity, \hat{g} -sLC*-continuity, \hat{g} -sLC**-continuity, \hat{g} -sLC irresoluteness, \hat{g} -sLC*-irresoluteness, \hat{g} -sLC**-irresoluteness, sub- \hat{g} -sLC continuity, sub- \hat{g} -sLC*-continuity, sub- \hat{g} -sLC**continuity and \hat{g} -s-submaximality.

AMS Subject Classification; 54A05,54A10.

1. Introduction

The notion of locally closed sets in a topological space was introduced by Bourbaki [4] in the year 1966. Ganster and Reilly [5] further studied the properties of locally closed sets and introduces and investigated various notions such as LC-continuity, LC-irresoluteness and sub-LC continuity in 1989. In 1996, Balachandran et al [3] introduced the concept of generalized locally closed sets and the classes of GLC-continuous functions and GLC-irresolute functions. In 1997, Balachandran et al [3] introduced the classes of sets denoted by $SLC(X, \tau)$, $sgLC(X, \tau)$ and $LSC(X, \tau)$ each of which contains $LC(X, \tau)$ and investigated some of their characteristics using the concept of semi closure. In the same way, we introduce the classes of sets denoted by \hat{g} -sLC

(X, τ) , $\hat{g}^*sLC^*(X, \tau)$ and $\hat{g}^*sLC^{**}(X, \tau)$ and study some of their characteristics using the concept of \hat{g}^*s -closure, where as the concept of \hat{g}^*s -closed sets is due to S.Pious Missier and M. Anto[9].

Throughout this paper, (X, τ) denotes a topological space with a topology τ on which no separation axiom is assumed unless explicitly stated. For a subset A of X , $cl(A)$ and $int(A)$ denote the closure of A and interior of A with respect to (X, τ) respectively. $X - A$ or A^c denotes the complement of A in X . $P(X)$ denotes the power set of X .

2. Preliminaries

Definition 2.1 [8] A subset A of a topological space (X, τ) is called semi open if $A \subseteq cl(int(A))$ and semi closed if $int(cl(A)) \subseteq A$

Definition 2.2 [4] A subset A of a topological space (X, τ) is called locally closed (briefly, lc) if $A = G \cap F$ where G is open and F is closed in X .

Definition 2.3 [2] A subset A of a topological space (X, τ) is called semi locally closed (briefly, slc) if $A = G \cap F$ where G is semi open and F is semi closed in X .

Definition 2.4 [2] A subset A of a topological space (X, τ) is called slc^* if $A = G \cap F$ where G is semi open and F is closed in X .

Definition 2.5 [2] A subset A of a topological space (X, τ) is called slc^{**} if $A = G \cap F$ where G is open and F is semi closed in X .

Definition 2.6 [7] A subset A of a topological space (X, τ) is called door space if every subset of (X, τ) is either open or closed.

Definition 2.7 [9] A subset A of a topological space (X, τ) is called a \hat{g}^*s -closed sets if $scl(A) \subseteq U$ where $A \subseteq U$ and U is \hat{g} open.

Notations Used

(i) $LC(X, \tau)$ denotes the class of all locally closed sets.

(ii) $S LC(X, \tau)$ denotes the class of all semi locally closed sets.

- (iii) $sLC^*(X, \tau)$ denotes the class of all slc^* sets.
- (iv) $sLC^{**}(X, \tau)$ denotes the class of all slc^{**} sets.
- (v) $\hat{g}^*sLC(X, \tau)$ denotes the class of all \hat{g}^*s -locally closed sets.
- (vi) $\hat{g}^*sLC^*(X, \tau)$ denotes the class of all \hat{g}^*slc^* sets.
- (vii) $\hat{g}^*sLC^{**}(X, \tau)$ denotes the class of all \hat{g}^*slc^{**} sets.
- (viii) $\hat{g}^*sC(X, \tau)$ denotes the class of all \hat{g}^*s -closed sets.
- (ix) $\hat{g}^*sO(X, \tau)$ denotes the class of all \hat{g}^*s -open sets.
- (x) $\hat{g}^*sint(A)$ denotes the \hat{g}^*s -interior of A .
- (xi) $\hat{g}^*scl(A)$ denotes the \hat{g}^*s -closure of A .

3 \hat{g}^*s -Locally closed sets

Definition 3.1 A subset A of a topological space (X, τ) is called \hat{g}^*s -locally closed (briefly, \hat{g}^*slc) if $A = G \cap F$ where G is \hat{g}^*s -open and F is \hat{g}^*s -closed in X .

Definition 3.2 A subset A of a topological space (X, τ) is called \hat{g}^*slc^* if $A = G \cap F$ where G is \hat{g}^*s -open and F is closed in X .

Definition 3.3 A subset A of a topological space (X, τ) is called \hat{g}^*slc^{**} if $A = G \cap F$ where G is open and F is \hat{g}^*s -closed in X .

Example 3.4 Let X be a topological space (X, τ) where $X = \{a, b, c, d\}$ with

$$\tau = \{\emptyset, X, \{c, d\}\} \text{ and } \tau^c = \{\emptyset, X, \{a, b\}\}$$

$$\hat{g}^*sO(X, \tau) = \{\emptyset, X, \{a\}, \{b\}, \{c\}, \{d\}, \{a, c\}, \{a, d\}, \{b, c\}, \{b, d\}, \{c, d\}, \{a, c, d\}, \{b, c, d\}\}$$

$$\text{and } \hat{g}^*sC(X, \tau) = \{\{\emptyset, X, \{b, c, d\}, \{a, c, d\}, \{a, b, d\}, \{a, b, c\}, \{b, d\}, \{b, c\}, \{a, d\}, \{a, c\},$$

$$\{a, b\}, \{b\}, \{a\}\}$$

$$\hat{g}^*sLC(X, \tau) = \{\emptyset, X, \{a\}, \{b\}, \{c\}, \{d\}, \{a, b\}, \{a, c\}, \{a, d\}, \{b, c\}, \{b, d\}, \{c, d\}, \{a, b, c\},$$

$\{a, b, d\}, \{a, c, d\}, \{b, c, d\}$

$\hat{g}^*sLC^*(X, \tau) = \{\emptyset, X, \{a\}, \{b\}, \{c\}, \{d\}, \{a, b\}, \{a, c\}, \{a, d\}, \{b, c\}, \{b, d\}, \{c, d\}, \{a, c, d\}, \{b, c, d\}$ and

$\hat{g}^*sLC^{**}(X, \tau) = \{\emptyset, X, \{a\}, \{b\}, \{c\}, \{d\}, \{a, b\}, \{a, c\}, \{a, d\}, \{b, c\}, \{b, d\}, \{c, d\}, \{a, b, c\}, \{a, b, d\}, \{a, c, d\}, \{b, c, d\}$

Proposition 3.5 In any topological space (X, τ)

- (i) $A \in \hat{g}^*sLC^*(X, \tau) \Rightarrow A \in \hat{g}^*sLC(X, \tau)$
- (ii) $A \in \hat{g}^*sLC^{**}(X, \tau) \Rightarrow A \in \hat{g}^*sLC(X, \tau)$
- (iii) $A \in \hat{g}^*sC(X, \tau) \Rightarrow A \in \hat{g}^*sLC^{**}(X, \tau)$
- (iv) $A \in \hat{g}^*sC(X, \tau) \Rightarrow A \in \hat{g}^*sLC(X, \tau)$
- (v) $A \in \hat{g}^*sO(X, \tau) \Rightarrow A \in \hat{g}^*sLC^*(X, \tau)$
- (vi) $A \in \hat{g}^*sO(X, \tau) \Rightarrow A \in \hat{g}^*sLC(X, \tau)$
- (vii) $A \in LC(X, \tau) \Rightarrow A \in \hat{g}^*sLC^*(X, \tau), \hat{g}^*sLC^{**}(X, \tau)$ and $\hat{g}^*sLC(X, \tau)$
- (viii) $A \in SLC(X, \tau) \Rightarrow A \in \hat{g}^*sLC(X, \tau)$
- (ix) $A \in SLC^*(X, \tau) \Rightarrow A \in \hat{g}^*sLC^*(X, \tau)$
- (x) $A \in SLC^{**}(X, \tau) \Rightarrow A \in \hat{g}^*sLC^{**}(X, \tau)$
- (xi) $A \in \tau \Rightarrow A \in \hat{g}^*sLC(X, \tau)$
- (xii) $A \in \tau \Rightarrow A \in \hat{g}^*sLC^*(X, \tau)$
- (xiii) $A \in \tau \Rightarrow A \in \hat{g}^*sLC^{**}(X, \tau)$
- (xiv) $A \in \tau^c \Rightarrow A \in \hat{g}^*sLC(X, \tau)$
- (xv) $A \in \tau^c \Rightarrow A \in \hat{g}^*sLC^*(X, \tau)$
- (xvi) $A \in \tau^c \Rightarrow A \in \hat{g}^*sLC^{**}(X, \tau)$

Proof: (i) Let $A \in \hat{g}^*sLC^*(X, \tau)$. Then $A = G \cap F$ where G is \hat{g}^* s-open and F is closed in X . Since every closed set is \hat{g}^* s-closed in (X, τ) , F is \hat{g}^* s-closed in (X, τ) . Therefore,

$A \in \hat{g}^*sLC(X, \tau)$.

(ii) Let $A \in \hat{g}^*sLC^{**}(X, \tau)$. Then $A = G \cap F$ where G is open and F is \hat{g}^* s-closed in X . Since every open set is \hat{g}^* s-open in (X, τ) , G is \hat{g}^* s-open in (X, τ) . Therefore, $A \in \hat{g}^*sLC(X, \tau)$.

(iii) Let $A \in \hat{g}^*sC(X, \tau)$. Since $A = A \cap X$ and A is \hat{g}^* s-closed and X is open, we have

$$A \in \hat{g}^*sLC^{**}(X, \tau).$$

(iv) Let $A \in \hat{g}^*sC(X, \tau)$. Since $A = A \cap X$ and A is \hat{g}^* s-closed and X is \hat{g}^* s-open, we have

$$A \in \hat{g}^*sLC(X, \tau).$$

(v) Let $A \in \hat{g}^*sO(X, \tau)$. Since $A = A \cap X$ and A is \hat{g}^* s-open and X is closed, we have

$$A \in \hat{g}^*sLC^*(X, \tau).$$

(vi) $A \in \hat{g}^*sO(X, \tau)$. Since $A = A \cap X$ and A is \hat{g}^* s-open and X is \hat{g}^* s-closed, we have

$$A \in \hat{g}^*sLC(X, \tau).$$

(vii) Since every closed set is \hat{g}^* s-closed, the proof follows (viii), (ix) and (x). Since every semi closed set is \hat{g}^* s-closed, the proof follows.

(xi), (xii) and (xiii) follows from the fact that every open set is a LC-set and from (vii), (xiv), (xv) and (xvi) follow from the fact that every closed set is a LC-set and from (vii).

Remark 3.6 The reverse implication of (i) to (xvi) of proposition 3.5 are not true as seen from the Example 3.4 and 3.7

Example 3.7 Let X be a topological space (X, τ) where $X = \{a, b, c, d\}$ with

$$\tau = \{\emptyset, X, \{a, b\}, \{a, b, c\}, \{a, b, d\}\} \text{ and } \tau^c = \{\emptyset, X, \{c, d\}, \{d\}, \{c\}\}.$$

$$SO(X, \tau) = \{\emptyset, X, \{a, b\}, \{a, b, c\}, \{a, b, d\}\} \text{ and } SC(X, \tau) = \{\emptyset, X, \{c, d\}, \{d\}, \{c\}\}.$$

$$\hat{g}O(X, \tau) = \{\emptyset, X, \{a\}, \{b\}, \{a, b\}, \{a, b, c\}, \{a, b, d\}\}$$

$$\hat{g}C(X, \tau) = \{\emptyset, X, \{b, c, d\}, \{a, c, d\}, \{c, d\}, \{d\}, \{c\}\}$$

$$\hat{g}^*sO(X, \tau) = \{\emptyset, X, \{a\}, \{b\}, \{a, b\}, \{a, b, c\}, \{a, b, d\}\} \text{ and}$$

$$\hat{g}^*sC(X, \tau) = \{\{\emptyset, X, \{b, c, d\}, \{a, c, d\}, \{c, d\}, \{d\}, \{c\}\}$$

$$\text{Now, } LC(X, \tau) = \{\{\emptyset, X, \{c\}, \{d\}, \{a, b\}, \{c, d\}, \{a, b, c\}, \{a, b, d\}\}$$

$SLC(X, \tau) = \{\{\emptyset, X, \{c\}, \{d\}, \{a, b\}, \{c, d\}, \{a, b, c\}, \{a, b, d\}\}$ and

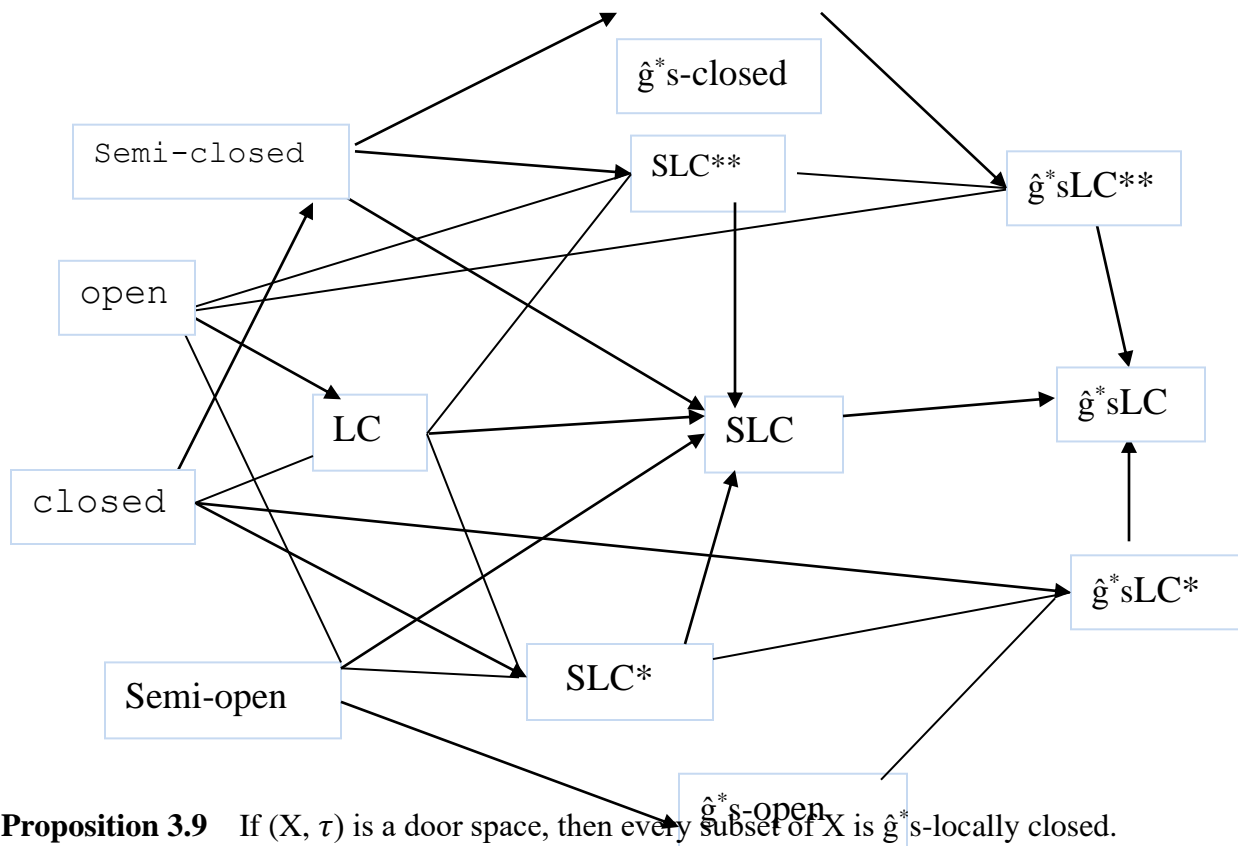
$SLC^*(X, \tau) = \{\emptyset, X, \{c\}, \{d\}, \{a, b\}, \{a, c\}, \{c, d\}, \{a, b, c\}, \{a, b, d\}\}$

$SLC^{**}(X, \tau) = \{\emptyset, X, \{c\}, \{d\}, \{a, b\}, \{c, d\}, \{a, b, c\}, \{a, b, d\}\}$

$\hat{g}^*sLC(X, \tau) = \{\emptyset, X, \{a\}, \{b\}, \{c\}, \{d\}, \{a, b\}, \{a, c\}, \{a, d\}, \{b, c\}, \{b, d\}, \{c, d\}, \{a, b, c\}, \{a, b, d\}, \{a, c, d\}, \{b, c, d\}\}$ and $\hat{g}^*sLC^*(X, \tau) = \{\emptyset, X, \{a\}, \{b\}, \{c\}, \{d\}, \{a, b\}, \{c, d\}, \{a, b, c\}, \{a, b, d\}\}$

$\hat{g}^*sLC^{**}(X, \tau) = \{\{\emptyset, X, \{a\}, \{b\}, \{c\}, \{d\}, \{a, b\}, \{a, c\}, \{a, d\}, \{b, c\}, \{b, d\}, \{c, d\}, \{a, b, c\}, \{a, b, d\}, \{a, c, d\}, \{b, c, d\}\}$

Remark 3.8 From the above proposition 3.5 and Remark 3.6 we have the following diagram.



Proposition 3.9 If (X, τ) is a door space, then every subset of X is \hat{g}^* -s-locally closed.

Proof: Since (X, τ) is a door space, every subset of (X, τ) is either open or closed. Since every open(closed) subset of (X, τ) is \hat{g}^* s –open(\hat{g}^* s–closed), we have every subset of (X, τ) is either \hat{g}^* s-open or \hat{g}^* s-closed. Since every \hat{g}^* s-open and \hat{g}^* s-closed set of X is \hat{g}^* s-locally closed, we have every subset of X is \hat{g}^* s-locally closed.

Remark 3.10 The example 3.4 shows that the converse of proposition 3.9 need not be true.

Proposition 3.11 For a subset A of a topological space (X, τ) if

- (i) $A = G \cap \text{cl}(A)$ for some \hat{g}^* s-open G and
- (ii) $\text{cl}(A) - A = \text{cl}(A) \cap [X - G]$, then (i) \implies (ii)

Proof: $\text{Cl}(A) - A = \text{cl}(A) \cap (X - A)$.

$$= \text{cl}(A) \cap \{X - [G \cap \text{cl}(A)]\} \text{ for some } \hat{g}^* \text{ s-open set } G. \quad (\text{By(i)})$$

$$= \text{cl}(A) \cap \{[X - G] \cup [X - \text{cl}(A)]\}$$

$$= \text{cl}(A) \cap \{[X - G] \cup (\text{cl}(A) \cap [X - \text{cl}(A)])\}$$

$$= \{\text{cl}(A) \cap [X - G]\} \cup \emptyset$$

$$= \text{cl}(A) \cap [X - G].$$

Proposition 3.12 For a subset A of a topological space (X, τ) , if

- (i) $A \in \hat{g}^* \text{sLC}^*(X, \tau)$.
- (ii) $A = G \cap \text{cl}(A)$ for some \hat{g}^* s-open G in (X, τ) .
- (iii) $\text{Cl}(A) - A$ is \hat{g}^* s -closed and
- (iv) $A \cup [X - \text{cl}(A)]$ is \hat{g}^* s –open.

then (i) \iff (ii) \iff (iii) \iff (iv)

Proof: (i) \implies (ii)

Since, $A \in \hat{g}^* \text{sLC}^*(X, \tau)$, we have $A = G \cap F$ where G is \hat{g}^* s-open and F is closed in (X, τ) .

Since $A \subseteq \text{cl}(A)$ and $A \subseteq G$, we have $A \subseteq G \cap \text{cl}(A)$(1)

On the other hand, since $A \subseteq F$ and F is closed in X , we have $\text{cl}(A) \subseteq F$

Therefore $G \cap \text{cl}(A) \subseteq G \cap F = A$.

Hence $G \cap \text{cl}(A) \subseteq A \dots \dots \dots (2)$

From (1) and (2), $A = G \cap \text{cl}(A)$ for some \hat{g}^* s - open set G in (X, τ) .

(ii) \Rightarrow (i)

Suppose that $A = G \cap \text{cl}(A)$ for some \hat{g}^* s-open set G in (X, τ) .

Since $\text{cl}(A)$ is closed in (X, τ) and G is \hat{g}^* s-open in (X, τ) , we have $A \in \hat{g}^* \text{sLC}^*(X, \tau)$.

(iii) \Rightarrow (ii)

Let $G = X - [\text{cl}(A) - X]$

Then G is \hat{g}^* s-open set in (X, τ) .

Now, $G \cap \text{cl}(A) = \{X - [\text{cl}(A) - A]\} \cap \text{cl}(A)$.

$\Rightarrow G \cap \text{cl}(A) = A$

(iii) \Rightarrow (iv)

Suppose that $\text{cl}(A) - A$ is \hat{g}^* s-closed in X .

Let $F = \text{cl}(A) - A$.

Now, $X - F = X - [\text{cl}(A) - A]$.

$= (\text{cl}(A) - A)^c$

$= (\text{cl}(A) \cap A^c)^c$

$= \text{cl}(A)^c \cup A$

$= [X - \text{cl}(A)] \cup A$.

Therefore, $A \cup [X - \text{cl}(A)]$ is \hat{g}^* s-open.

(iv) \Rightarrow (iii)

Suppose that $A \cup [X - \text{cl}(A)]$ is \hat{g}^* -s-open in (X, τ) .

Let $G = A \cup [X - \text{cl}(A)]$

Now, $X - G = X - \{A \cup [X - \text{cl}(A)]\}$

$= (X - A) \cap \text{cl}(A)$.

$= \text{cl}(A) - A$.

Therefore, $\text{cl}(A) - A$ is \hat{g}^* -s-closed in X .

Proposition 3.13 For a subset A of a topological space (X, τ) , if

- (i) $A = G \cap \hat{g}^* \text{scl}(A)$ for some \hat{g}^* -s-open set G and
- (ii) $\hat{g}^* \text{scl}(A) - A = \hat{g}^* \text{scl}(A) \cap [X - G]$, then (i) \Rightarrow (ii).

Proof: $\hat{g}^* \text{scl}(A) - A = \hat{g}^* \text{scl}(A) \cap (X - A)$.

$= \hat{g}^* \text{scl}(A) \cap \{X - [G \cap \hat{g}^* \text{scl}(A)]\}$ (By(i))

$= \hat{g}^* \text{scl}(A) \cap \{X - G\} \cup [X - \hat{g}^* \text{scl}(A)]$.

$= \{\hat{g}^* \text{scl}(A) \cap [X - G] \cup [\hat{g}^* \text{scl}(A) \cap [X - \hat{g}^* \text{scl}(A)]]\}$.

$= \{\hat{g}^* \text{scl}(A) \cap [X - G]\} \cup \emptyset$.

$= \{\hat{g}^* \text{scl}(A) \cap [X - G]\}$.

Proposition 3.14 For a subset of a topological space (X, τ) , if

- (i) $A \in \hat{g}^* \text{sLC}(X, \tau)$.
- (ii) $A = G \cap \hat{g}^* \text{scl}(A)$ for some \hat{g}^* -s-open set G ,
- (iii) $\hat{g}^* \text{scl}(A) - A$ is \hat{g}^* -s-closed and
- (iv) $A \cup [X - \hat{g}^* \text{scl}(A)]$ is \hat{g}^* -s-open, then (i) \Leftrightarrow (ii) \Leftrightarrow (iii) \Leftrightarrow (iv), provided $\hat{g}^* \text{scl}(A)$ is \hat{g}^* -s-closed in (X, τ) .

Proof: (i) \Rightarrow (ii)

Since, $A \in \hat{g}^* \text{sLC}(X, \tau)$, we have $A = G \cap F$ where G is \hat{g}^* -s-open and F is \hat{g}^* -s-closed in (X, τ) .

Since $A \subseteq \hat{g}^* \text{scl}(A)$ and $A \subseteq G$, we have $A \subseteq G \cap \hat{g}^* \text{scl}(A)$(1)

since $A \subseteq F$ and F is \hat{g}^* s-closed in X , we have $\hat{g}^* \text{scl}(A) \subseteq F$.

Therefore $G \cap \hat{g}^* \text{scl}(A) \subseteq G \cap F = A$.

Hence $G \cap \hat{g}^* \text{scl}(A) \subseteq A$(2)

From (1) and (2), $A = G \cap \hat{g}^* \text{scl}(A)$ for some \hat{g}^* s - open set G in (X, τ) .

(ii) \Rightarrow (i)

Suppose that $A = G \cap \hat{g}^* \text{scl}(A)$ for some \hat{g}^* s-open set G in (X, τ) .

Since $\hat{g}^* \text{scl}(A)$ is \hat{g}^* s-closed in (X, τ) and G is \hat{g}^* s-open in (X, τ) , we have $A \in \hat{g}^* \text{sLC}(X, \tau)$.

(iii) \Rightarrow (ii)

Let $G = X - [\hat{g}^* \text{scl}(A) - A]$

Then G is \hat{g}^* s-open set in (X, τ) .

Now, $G \cap \hat{g}^* \text{scl}(A) = X - [\hat{g}^* \text{scl}(A) - A] \cap \hat{g}^* \text{scl}(A)$.

$\Rightarrow G \cap \hat{g}^* \text{scl}(A) = A$

(iii) \Rightarrow (iv)

Suppose that $\hat{g}^* \text{scl}(A) - A$ is \hat{g}^* s-closed in X .

Let $F = \hat{g}^* \text{scl}(A) - A$.

Now, $X - F = X - [\hat{g}^* \text{scl}(A) - A]$.

$= (\hat{g}^* \text{scl}(A) - A)^c$

$= (\hat{g}^* \text{scl}(A) \cap A^c)^c$

$= \{\hat{g}^* \text{scl}(A)^c \cup A\}$

$= [X - \hat{g}^* \text{scl}(A)] \cup A$.

Therefore, $A \cup [X - \hat{g}^* \text{scl}(A)]$ is \hat{g}^* s-open in (X, τ) .

(iv) \Rightarrow (iii)

Suppose that $A \cup [X - \hat{g}^* \text{scl}(A)]$ is \hat{g}^* s-open in (X, τ) .

Let $G = A \cup [X - \hat{g}^* \text{scl}(A)]$

Now, $X - G = X - \{A \cup [X - \hat{g}^* \text{scl}(A)]\}$

$= (X - A) \cap \hat{g}^* \text{scl}(A)$.

$= \hat{g}^* \text{scl}(A) - A$.

Therefore, $\hat{g}^* \text{scl}(A) - A$ is \hat{g}^* s-closed in (X, τ) .

Proposition 3.15 For a subset A of a topological space (X, τ) , if

- (i) $A = G \cap \hat{g}^* \text{scl}(A)$ for some open set G and
- (ii) $\hat{g}^* \text{scl}(A) - A = \hat{g}^* \text{scl}(A) \cap [X - G]$, then (i) \Rightarrow (ii).

Proof: $\hat{g}^* \text{scl}(A) - A = \hat{g}^* \text{scl}(A) \cap (X - A)$.

$$= \hat{g}^* \text{scl}(A) \cap \{X - [G \cap \hat{g}^* \text{scl}(A)]\} \quad (\text{By (i)})$$

$$= \hat{g}^* \text{scl}(A) \cap \{X - G\} \cup [X - \hat{g}^* \text{scl}(A)]\}.$$

$$= \{\hat{g}^* \text{scl}(A) \cap [X - G] \cup [\hat{g}^* \text{scl}(A) \cap [X - \hat{g}^* \text{scl}(A)]]\}.$$

$$= \{\hat{g}^* \text{scl}(A) \cap [X - G]\} \cup \emptyset.$$

$$= \{\hat{g}^* \text{scl}(A) \cap [X - G]\}.$$

Proposition 3.16 For a subset A of a topological space (X, τ) , if

- (i) $A \in \hat{g}^* \text{sLC}^{**}(X, \tau)$.
- (ii) $A = G \cap \hat{g}^* \text{scl}(A)$ for some open set G ,
- (iii) $\hat{g}^* \text{scl}(A) - A$ is \hat{g}^* s-closed and
- (iv) $A \cup [X - \hat{g}^* \text{scl}(A)]$ is \hat{g}^* s-open,

then (i) \Leftrightarrow (ii) \Leftrightarrow (iii) \Leftrightarrow (iv), provided $\hat{g}^* \text{scl}(A)$ is \hat{g}^* s-closed in (X, τ) .

Proof: (i) \Rightarrow (ii)

Since, $A \in \hat{g}^*sLC^{**}(X, \tau)$, we have $A = G \cap F$ where G is open and F is \hat{g}^* s-closed in (X, τ) .

Since $A \subseteq \hat{g}^*scl(A)$ and $A \subseteq G$, we have $A \subseteq G \cap \hat{g}^*scl(A)$(1)

On other hand, since $A \subseteq F$ and F is \hat{g}^* s-closed in X , we have $\hat{g}^*scl(A) \subseteq F$.

Therefore $G \cap \hat{g}^*scl(A) \subseteq G \cap F = A$.

Hence $G \cap \hat{g}^*scl(A) \subseteq A$(2)

From (1) and (2), $A = G \cap \hat{g}^*scl(A)$ for some open set G in (X, τ) .

(ii) \Rightarrow (i)

Suppose that $A = G \cap \hat{g}^*scl(A)$ for some open set G in (X, τ) .

Since $\hat{g}^*scl(A)$ is \hat{g}^* s-closed in (X, τ) and G is open set G in (X, τ) , we have $A \in \hat{g}^*sLC^{**}(X, \tau)$.

(iii) \Rightarrow (ii)

Let $G = X - [\hat{g}^*scl(A) - A]$

Then G is \hat{g}^* s-open set in (X, τ) .

Now, $G \cap \hat{g}^*scl(A) = X - [\hat{g}^*scl(A) - A] \cap \hat{g}^*scl(A)$.

$\Rightarrow G \cap \hat{g}^*scl(A) = A$

(iii) \Rightarrow (iv)

Suppose that $\hat{g}^*scl(A) - A$ is \hat{g}^* s-closed in X .

Let $F = \hat{g}^*scl(A) - A$.

Now, $X - F = X - [\hat{g}^*scl(A) - A]$.

$= (\hat{g}^*scl(A) - A)^c$

$$\begin{aligned}
 &= (\hat{g}^* \text{scl}(A) \cap A^c)^c \\
 &= \{\hat{g}^* \text{scl}(A)^c \cup A\} \\
 &= [X - \hat{g}^* \text{scl}(A)] \cup A.
 \end{aligned}$$

Therefore, $A \cup [X - \hat{g}^* \text{scl}(A)]$ is \hat{g}^* s-open in (X, τ) .

(iv) \Rightarrow (iii)

Suppose that $A \cup [X - \hat{g}^* \text{scl}(A)]$ is \hat{g}^* s-open in (X, τ) .

Let $G = A \cup [X - \hat{g}^* \text{scl}(A)]$

Now, $X - G = X - \{A \cup [X - \hat{g}^* \text{scl}(A)]\}$

$$= (X - A) \cap \hat{g}^* \text{scl}(A).$$

$$= \hat{g}^* \text{scl}(A) - A.$$

Therefore, $\hat{g}^* \text{scl}(A) - A$ is \hat{g}^* s-closed in (X, τ) .

Proposition 3.17 Let A and B be subset of (X, τ) . If $A \in \hat{g}^* \text{sLC}^{**}(X, \tau)$ and B is open, then $A \cap B \in \hat{g}^* \text{sLC}^{**}(X, \tau)$.

Proof: Let $A \in \hat{g}^* \text{sLC}^{**}(X, \tau)$.

Then there exist an open set G and a \hat{g}^* s-closed set F such that $A = G \cap F$.

$$\text{So } A \cap B = (G \cap F) \cap B = (G \cap B) \cap F.$$

Since $G \cap B$ is open and F is \hat{g}^* s-closed, we have $A \cap B \in \hat{g}^* \text{sLC}^{**}(X, \tau)$.

Proposition 3.18 Let A and B be subset of (X, τ) . If $A \in \hat{g}^* \text{sLC}^{**}(X, \tau)$ and B is open, then $A \cap B \in \hat{g}^* \text{sLC}(X, \tau)$.

Proof: Proof follows from Proposition 3.5(ii), since every $\hat{g}^* \text{sLC}^{**}$ set is a $\hat{g}^* \text{sLC}$ set.

Proposition 3.19 Let A and B be subset of (X, τ) . If $A \in \hat{g}^* \text{sLC}^*(X, \tau)$ and B is closed, then $A \cap B \in \hat{g}^* \text{sLC}^*(X, \tau)$.

Proof: Let $A \in \hat{g}^*sLC^*(X, \tau)$.

Then there exist an \hat{g}^* s-open set G and a closed set F such that $A = G \cap F$.

So $A \cap B = (G \cap F) \cap B = G \cap (F \cap B)$.

Since $F \cap B$ is closed and G is \hat{g}^* s-open, we have $A \cap B \in \hat{g}^*sLC^*(X, \tau)$.

Proposition 3.20 Let A and B be subset of (X, τ) . If $A \in \hat{g}^*sLC^*(X, \tau)$ and B is closed, then $A \cap B \in \hat{g}^*sLC(X, \tau)$.

Proof: Proof follows from Proposition 3.5(i), since every \hat{g}^* slc*set is a \hat{g}^* slc set.

Definition 3.21 [6] Two subsets A and B of a topological space (X, τ) is said to be \hat{g}^* s-separated if $A \cap \text{cl}(B) = \emptyset$ and $\text{cl}(A) \cap B = \emptyset$.

Definition 3.22 [10] Two subsets A and B of a topological space (X, τ) is said to be \hat{g}^* s-separated if $A \cap \hat{g}^*scl(B) = \emptyset$ and $\hat{g}^*scl(A) \cap B = \emptyset$.

Proposition 3.23 Suppose that the collection of all \hat{g}^* s-closed sets of (X, τ) is closed under finite union and the collection of all \hat{g}^* s-open sets (X, τ) is also closed under finite union. Let $A, B \in \hat{g}^*sLC(X, \tau)$. If A and B are \hat{g}^* s-separated, then $A \cup B \in \hat{g}^*sLC(X, \tau)$.

Proof: Let $A, B \in \hat{g}^*sLC(X, \tau)$.

Then, by 3.14 there exist \hat{g}^* s-open sets G and H of (X, τ) , such that $A = G \cap \hat{g}^*scl(A)$ and

$B = H \cap \hat{g}^*scl(B)$.

Put $U = G \cap [X - \hat{g}^*scl(B)]$ and $V = H \cap [X - \hat{g}^*scl(A)]$.

Since, collection of all \hat{g}^* s-closed sets of (X, τ) is closed under finite union, collection of all \hat{g}^* s-open sets of (X, τ) is closed under finite intersection.

Therefore U and V are \hat{g}^* s-open in (X, τ) .

Now, $U \cap \hat{g}^*scl(A) = \{G \cap [X - \hat{g}^*scl(B)]\} \cap \hat{g}^*scl(A)$

$$\begin{aligned}
 &= \{G \cap \hat{g}^* \text{scl}(A)\} \cap [X - \hat{g}^* \text{scl}(B)] \\
 &= A \cap [X - \hat{g}^* \text{scl}(B)] \\
 &= A \text{ (Since } A \text{ and } B \text{ are } \hat{g}^* \text{s-separated).}
 \end{aligned}$$

Similarly, $V \cap \hat{g}^* \text{scl}(B) = B$.

$$\text{Also } U \cap \hat{g}^* \text{scl}(B) = \{G \cap [X - \hat{g}^* \text{scl}(B)]\} \cap \hat{g}^* \text{scl}(B) = \emptyset.$$

Similarly, $V \cap \hat{g}^* \text{scl}(A) = \emptyset$.

$$\begin{aligned}
 \text{Now, } & [U \cup V] \cap [\hat{g}^* \text{scl}(A) \cup \hat{g}^* \text{scl}(B)] \\
 &= \{(U \cup V) \cap \hat{g}^* \text{scl}(A)\} \cup \{(U \cup V) \cap \hat{g}^* \text{scl}(B)\} \\
 &= \{(U \cap \hat{g}^* \text{scl}(A)) \cup \{V \cap \hat{g}^* \text{scl}(A)\} \cup \{U \cap \hat{g}^* \text{scl}(B)\} \cup \{V \cap \hat{g}^* \text{scl}(B)\} \\
 &= A \cup \emptyset \cup \emptyset \cup B. \\
 &= A \cup B
 \end{aligned}$$

Since, collection of all \hat{g}^* s-open set of (X, τ) is closed under finite union, $U \cup V$ is \hat{g}^* s-open.

Since, collection of all \hat{g}^* s-closed sets of (X, τ) is closed under finite union,

$\hat{g}^* \text{scl}(A) \cup \hat{g}^* \text{scl}(B)$ is \hat{g}^* s-closed.

Therefore, $A \cup B \in \hat{g}^* \text{sLC}(X, \tau)$.

Proposition 3.24 Suppose that the collection of all \hat{g}^* s-closed sets of (X, τ) is closed under finite union and the collection of all \hat{g}^* s-open sets of (X, τ) is also closed under finite union. Let $A, B \in \hat{g}^* \text{sLC}^*(X, \tau)$. If A and B are separated, then $A \cup B \in \hat{g}^* \text{sLC}^*(X, \tau)$.

Proof: Let $A, B \in \hat{g}^* \text{sLC}^*(X, \tau)$.

Then, by 3.12 there exist \hat{g}^* s-open sets G and H of (X, τ) , such that $A = G \cap \text{cl}(A)$ and

$$B = H \cap \text{cl}(B).$$

Put $U = G \cap [X - \text{cl}(B)]$ and $V = H \cap [X - \text{cl}(A)]$.

Since, collection of all \hat{g}^* -s-closed sets of (X, τ) is closed under finite union, collection of all \hat{g}^* -s-open sets of (X, τ) is closed under finite intersection.

Therefore U and V are \hat{g}^* -s-open in (X, τ) .

$$\text{Now, } U \cap \text{cl}(A) = \{G \cap [X - \text{cl}(B)]\} \cap \hat{g}^* \text{scl}(A)$$

$$= \{G \cap \text{cl}(A)\} \cap [X - \text{cl}(B)]$$

$$= A \cap [X - \text{cl}(B)]$$

$$= A \quad (\text{Since } A \text{ and } B \text{ are separated})$$

$$\text{Similarly, } V \cap \text{cl}(B) = B.$$

$$\text{Also } U \cap \text{cl}(B) = \{G \cap [X - \text{cl}(B)]\} \cap \text{cl}(B) = \emptyset.$$

$$\text{Similarly, } V \cap \text{cl}(A) = \emptyset.$$

$$\text{Now, } (U \cup V) \cap [\text{cl}(A) \cup \text{cl}(B)]$$

$$= \{(U \cup V) \cap \text{cl}(A)\} \cup \{(U \cup V) \cap \text{cl}(B)\}$$

$$= \{U \cap \text{cl}(A)\} \cup \{V \cap \text{cl}(A)\} \cup \{U \cap \text{cl}(B)\} \cup \{V \cap \text{cl}(B)\}$$

$$= A \cup \emptyset \cup \emptyset \cup B.$$

$$= A \cup B.$$

Since, collection of all \hat{g}^* -s-open set of (X, τ) is closed under finite union, $U \cup V$ is \hat{g}^* -s-open.

And $\text{cl}(A) \cup \text{cl}(B)$ is closed.

$$A \cup B \in \hat{g}^* \text{sLC}^*(X, \tau).$$

Remark 3.25 ‘Separatedness of A and B ’ cannot be removed from the statement of 3.24 is as seen from the following example.

Example 3.26 Let X be a topological space (X, τ) where $X = \{a, b, c, d\}$ with

$$\tau = \{\emptyset, X, \{a, b, c\}\} \text{ and } \tau^c = \{\emptyset, X, \{d\}\}.$$

$$\hat{g}^*sO(X, \tau) = \{\emptyset, X, \{a\}, \{b\}, \{c\}, \{a, b\}, \{a, c\}, \{b, c\}, \{a, b, c\}\}$$

$$\text{and } \hat{g}^*sC(X, \tau) = \{\emptyset, X, \{b, c, d\}, \{a, c, d\}, \{a, b, d\}, \{c, d\}, \{b, d\}, \{a, d\}, \{d\}\}$$

$$\hat{g}^*sLC(X, \tau) = \{\emptyset, X, \{a\}, \{b\}, \{c\}, \{d\}, \{a, b\}, \{a, c\}, \{a, d\}, \{b, c\}, \{b, d\}, \{c, d\}, \{a, b, c\},$$

$$\{a, b, d\}, \{a, c, d\}, \{b, c, d\}\} \text{ and } \hat{g}^*sLC^*(X, \tau) = \{\emptyset, X, \{a\}, \{b\}, \{c\}, \{d\}, \{a, b\}, \{a, c\},$$

$$\{b, c\}, \{a, b, c\}\}$$

Let $A = \{a\} \in \hat{g}^*sLC^*(X, \tau)$ and $B = \{d\} \in \hat{g}^*sLC^*(X, \tau)$. But $A \cup B = \{a, d\} \notin \hat{g}^*sLC^*(X, \tau)$ as A and B are not separated.

Proposition 3.27 Suppose that the collection of all \hat{g}^* s-closed sets of (X, τ) is closed under finite union. Let $A, B \in \hat{g}^*sLC^{**}(X, \tau)$. If A and B are separated, then

$$A \cup B \in \hat{g}^*sLC^{**}(X, \tau).$$

Proof: Let $A, B \in \hat{g}^*sLC^{**}(X, \tau)$.

Then, by 3.16 there exist \hat{g}^* s-open sets G and H of (X, τ) , such that $A = G \cap \hat{g}^*scl(A)$ and $B = H \cap \hat{g}^*scl(B)$.

$$\text{Put } U = G \cap [X - cl(B)] \text{ and } V = H \cap [X - cl(A)].$$

Therefore U and V are open in (X, τ) .

$$\text{Now, } U \cap \hat{g}^*scl(A) = \{G \cap [X - cl(B)]\} \cap \hat{g}^*scl(A)$$

$$= \{G \cap \hat{g}^*scl(A)\} \cap [X - cl(B)]$$

$$= A \cap [X - cl(B)]$$

$$= A. \text{ (Since } A \text{ and } B \text{ are separated)}$$

$$\text{Similarly, } V \cap \hat{g}^*scl(B) = B.$$

$$\text{Also } U \cap \hat{g}^*scl(B) = \{G \cap [X - cl(B)]\} \cap \hat{g}^*scl(B) = \emptyset. \text{ (since } \hat{g}^*scl(B) \subseteq cl(B))$$

Similarly, $V \cap \hat{g}^* \text{scl}(A) = \emptyset$.

$$\begin{aligned} & \text{Now, } (U \cup V) \cap [\hat{g}^* \text{scl}(A) \cup \hat{g}^* \text{scl}(B)] \\ &= \{(U \cup V) \cap \hat{g}^* \text{scl}(A)\} \cup \{(U \cup V) \cap \hat{g}^* \text{scl}(B)\} \\ &= \{(U \cap \hat{g}^* \text{scl}(A))\} \cup \{(V \cap \hat{g}^* \text{scl}(A))\} \cup \{(U \cap \hat{g}^* \text{scl}(B))\} \cup \{(V \cap \hat{g}^* \text{scl}(B))\} \\ &= A \cup \emptyset \cup \emptyset \cup B. \\ &= A \cup B. \end{aligned}$$

Since, collection of all \hat{g}^* s-closed set of (X, τ) is closed under finite union, $\hat{g}^* \text{scl}(A) \cup \hat{g}^* \text{scl}(B)$ is \hat{g}^* s-closed.

Since $U \cup V$ is open, $A \cup B \in \hat{g}^* \text{sLC}^{**}(X, \tau)$.

Proposition 3.28 Suppose that the collection of all \hat{g}^* s-closed sets of (X, τ) is closed under finite union and the collection of all \hat{g}^* s-open set of (X, τ) is closed under finite union. Let

$A \in \hat{g}^* \text{sLC}(X, \tau)$ and $B \in \hat{g}^* \text{sLC}^*(X, \tau)$. If A and B are separated, then $A \cup B \in \hat{g}^* \text{sLC}(X, \tau)$.

Proof: Let $A \in \hat{g}^* \text{sLC}(X, \tau)$.

Then, by 3.14, there exist \hat{g}^* s-open set G of (X, τ) , such that $A = G \cap \hat{g}^* \text{scl}(A)$.

Let $B \in \hat{g}^* \text{sLC}^*(X, \tau)$

Then, by 3.12, there exist \hat{g}^* s-open set H of (X, τ) , such that $B = H \cap \text{cl}(B)$.

Put $U = G \cap [X - \text{cl}(B)]$ and $V = H \cap [X - \text{cl}(A)]$.

Since, collection of all \hat{g}^* s-closed sets of (X, τ) is closed under finite union, collection of all \hat{g}^* s-open sets of (X, τ) is closed under finite intersection.

Therefore U and V are \hat{g}^* s-open in (X, τ) .

$$\begin{aligned} & \text{Now, } U \cap \hat{g}^* \text{scl}(A) = \{G \cap [X - \text{cl}(B)]\} \cap \hat{g}^* \text{scl}(A) \\ &= \{G \cap \hat{g}^* \text{scl}(A)\} \cap [X - \text{cl}(B)] \end{aligned}$$

$$= A \cap [X - \text{cl}(B)]$$

$$= A. \text{ (Since } A \text{ and } B \text{ are separated)}$$

$$\text{And } V \cap \text{cl}(B) = \{H \cap [X - \text{cl}(A)]\} \cap \text{cl}(B).$$

$$= \{H \cap \text{cl}(B)\} \cap [X - \text{cl}(A)]$$

$$= B \cap [X - \text{cl}(A)]$$

$$= B. \text{ (Since } A \text{ and } B \text{ are separated)}$$

$$\text{Also } U \cap \text{cl}(B) = \{G \cap [X - \text{cl}(B)]\} \cap \text{cl}(B) = \emptyset$$

$$\text{And } V \cap \hat{g}^* \text{scl}(A) = \{H \cap [X - \text{cl}(A)]\} \cap \hat{g}^* \text{scl}(A) = \emptyset$$

$$\text{Now, } (U \cup V) \cap [\hat{g}^* \text{scl}(A) \cup \text{cl}(B)]$$

$$= \{(U \cup V) \cap \hat{g}^* \text{scl}(A)\} \cup \{(U \cup V) \cap \text{cl}(B)\}$$

$$= \{(U \cap \hat{g}^* \text{scl}(A))\} \cup \{V \cap \hat{g}^* \text{scl}(A)\} \cup \{U \cap \text{cl}(B)\} \cup \{V \cap \text{cl}(B)\}$$

$$= A \cup \emptyset \cup \emptyset \cup B.$$

$$= A \cup B.$$

Since, collection of all \hat{g}^* s-closed set of (X, τ) is closed under finite union, $\hat{g}^* \text{scl}(A) \cup \text{cl}(B)$ is \hat{g}^* s-closed.

Since the collection of all \hat{g}^* s-open set of (X, τ) is closed under finite union, $U \cup V$ is \hat{g}^* s-open.

Therefore $A \cup B \in \hat{g}^* \text{sLC}(X, \tau)$.

Definition 3.29 A topological space (X, τ) is

- (a) Submaximal [1] if every dense subset of X is open in X .
- (b) \hat{g}^* s-Submaximal if every dense subset of X is \hat{g}^* s-open in X .

Proposition 3.30 Every submaximal topological space is \hat{g}^* s-submaximal.

Proof: Let (X, τ) be a submaximal topological space.

Then every dense subset of X is open in X .

Since every open set is \hat{g}^* -open set in X , we have every dense subset of X is \hat{g}^* -open set in X .

Therefore (X, τ) is a \hat{g}^* -submaximal space.

Remark 3.31 \hat{g}^* -submaximal space need not be submaximal as seen from the following Example.

Example 3.32 Let X be a topological space (X, τ) where $X = \{a, b, c, d\}$ with $\tau = \{\emptyset, X, \{a\}\}$ and $\tau^c = \{\emptyset, X, \{b, c, d\}\}$.

$$\hat{g}^*sO(X, \tau) = \{\emptyset, X, \{a\}, \{b\}, \{c\}, \{d\}, \{a, b\}, \{a, c\}, \{a, d\}, \{b, c\}, \{b, d\}, \{c, d\}, \{a, b, c\}, \{a, b, d\}, \{a, c, d\}\}$$

We can easily find out that all dense sets are \hat{g}^* -open but not open. Therefore the space is \hat{g}^* -submaximal but not submaximal.

Proposition 3.33 A topological space (X, τ) is \hat{g}^* -submaximal iff $\hat{g}^*sLC^*(X, \tau) = P(X)$.

Proof: Let (X, τ) be a \hat{g}^* -submaximal topological space.

$$\text{Obviously } \hat{g}^*sLC^*(X, \tau) \subseteq P(X) \dots\dots\dots(1)$$

$$\text{Let } A \subseteq P(X) \text{ and } U = A \cup [X - \text{cl}(A)]$$

Since $\text{cl}(U) = X$, U is dense in X .

Since (X, τ) is \hat{g}^* -submaximal, U is \hat{g}^* -open in X .

Since $U = A \cup [X - \text{cl}(A)]$ is \hat{g}^* -open in X , by 3.12, we have $A \in \hat{g}^*sLC^*(X, \tau)$

$$\text{Therefore } P(X) \subseteq \hat{g}^*sLC^*(X, \tau) \dots\dots\dots(2)$$

From (1) and (2), we have $\hat{g}^*sLC^*(X, \tau) = P(X)$

Remark 3.34 The following Example shows that the converse of the above statement need not be true.

Example 3.35 Let X be a topological space (X, τ) where $X = \{a, b, c, d\}$ with $\tau = \{\emptyset, X, \{a\}, \{b\}, \{a, b\}\}$ and $\tau^c = \{\emptyset, X, \{b, c, d\}, \{a, c, d\}, \{c, d\}\}$.

$$\hat{g}^*sO(X, \tau) = \{\emptyset, X, \{a\}, \{b\}, \{c\}, \{d\}, \{a, b\}, \{a, c\}, \{a, d\}, \{b, c\}, \{b, d\}, \{c, d\}, \{a, b, c\}, \{a, b, d\}, \{a, c, d\}\}$$

We can easily find out that all dense sets are \hat{g}^* s-open but not open. Therefore the space is \hat{g}^* s-submaximal but not submaximal.

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SUPERMAGICAL PARTITIONS OF AN INTEGER

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Abstract

Let $n \geq 2$ be an integer and $P_n = \{p_1, p_2, \dots, p_r\}$ be a set of $r \geq 2$ partitions of n satisfying the following conditions:

1. in each p_i the integers are all distinct and
2. any two distinct p_i 's have at most one part in common.

Further the set P_n is called a supermagical configuration of n and of order p if it satisfies $\bigcup_{j=1}^r p_j = \{1, 2, \dots, p\}$ for some positive integer p . Two special types of

supermagical configurations of n called cycles and stars have been discussed by E Sampathkumar et.al.in 2006.If n admits a 3-uniform r -cyclic partition, then vertices and edges of C_r , the cycle of length r , can be labeled with $\{1, 2, \dots, 2r\}$ such that for each edge $e=uv$, $l(u)+l(v)+l(e)=n$. Necessary and sufficient conditions for n to admit a 3-uniform super magic r -cyclic partition have been given by them for $3 \leq r \leq 6$. This paper extends this result to $r = 7$ and $r = 8$. It has been proved that

I n admits a 3-uniform supermagic 7-cyclic partition if and only if, $19 \leq n \leq 26$.

II n admits a 3-uniform supermagic 8-cyclic partition if and only if, $23 \leq n \leq 29$.

Two more special configurations are introduced. Instead of C_r , we take disjoint union $C_r \cup C_r$ in the first and union of two cycles of length r with exactly one common vertex in the second. Bound for n to admit the above types of partitions have been obtained. It has been proved that

$$\left(5r + \frac{3}{2}\right) \leq n \leq \left(7r + \frac{3}{2}\right) \text{ in type I. } \left(5r - \frac{1}{2}\right) \leq n \leq \left(7r + \frac{3}{2}\right) \text{ in type II.}$$

AMS Subject Classification:05C 022 Graph Theory

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1. INTRODUCTION:-

Partition of number play a vital role in number theory. Magic square attracts everyone's attention towards number theory. It is highly interesting to deal with Supermagical partitions which in turn are associated with a particular type of graph labeling.

Definition 1.1. Partition

By a partition of a positive integer $n \geq 2$ we mean an ordered k -tuple (a_1, a_2, \dots, a_k) of positive integers a_i , called its parts, such that n equals their sum $\sum_{i=1}^k a_i$; we regard

two partitions of n as identical if they have the same set of integers. A set of partitions of n is a positive integer $n \geq 3$ is said to be semigraphical if every member of S has at least two parts and no two members of S have more than one part in common.

2. SUPER MAGIC- CYCLIC PARTITION

Definition 2.1. Supermagical configuration

Let $n \geq 2$ be an integer and $P_n = \{p_1, p_2, \dots, p_r\}$ be a set of $r \geq 2$ partitions of n satisfying the

following conditions:

1. in each p_i the integers are all distinct and
2. any two distinct p_i 's have at most one part in common.

Further the set P_n is called a supermagical configuration of n and of order p if it satisfies

$$\bigcup_{j=1}^r p_j = \{1, 2, \dots, p\} \text{ for some positive integer } p.$$

Definition 2.2. Super magical partition

A set $P_n = \{p_1, p_2, \dots, p_r\}$ of partitions of an integer n is super n -magic if for some integer p , every

integer in $S_p = \{1, 2, \dots, p\}$ belongs to some p_i in P_n , and every p_i contains integers only from S_p .

Definition 2.3. Cyclic Partition

A linear set $P_n = \{p_1, p_2, \dots, p_r\}$ of $r \geq 2$ partitions of n is

1. r -cyclic (or cycle of length r) if each pair of ordered pairs of the form (p_i, p_{i+1}) , (p_{i+1}, p_{i+2}) the first part of p_{i+1} is the last part of p_i and the last part of p_{i+1} is the first part of p_{i+2} , $1 \leq i \leq r$, where indices are reduced modulo r , and no two partitions other than those specified above share a common part;
2. An r -star if all the partitions in P_n have a part in common. Further, p_n is r -cyclic (an r -star), then we say that n admits a cyclic partition of length r (an r -star, or star partition of size r).

3. SOME RESULTS ON SUPERMAGICAL R-CYCLIC PARTITIONS

Theorem 3.1:-[1] Let $P_n = \{p_1, p_2, \dots, p_r\}$ be a set of 3-uniform cyclic partitions of an integer n which is super-magic and of length r .

$$\text{Then } \left\lceil \frac{5r+3}{2} \right\rceil \leq n \leq \left\lfloor \frac{7r+3}{2} \right\rfloor.$$

Theorem 3.2:-

Suppose n is a positive integer. Then

1. n admits a 3-uniform supermagic 7-cyclic partition if, and only if, $19 \leq n \leq 26$;
2. n admits a 3-uniform supermagic 8-cyclic partition if, and only if, $23 \leq n \leq 29$

Theorem 3.3:-

n admits a 3-uniform super magic 7-cyclic partition if and only if $19 \leq n \leq 26$.

Proof:-

If n admits a 3-uniform super magic 7-cyclic partitions then

$$\left\lceil \frac{5(7)+3}{2} \right\rceil \leq n \leq \left\lfloor \frac{7(7)+3}{2} \right\rfloor$$

(ie) $19 \leq n \leq 26$.

The list of such partitions are given below for $19 \leq n \leq 26$.

n=1 9	1,13, 5	5,12, 2	2,11, 6	6,10, 3	3,9,7	7,8,4	4,14, 1
n=2 0	2,12, 6	6,13, 1	1,14, 5	5,11, 4	4,9,7	7,3,1 0	10,8, 2
n=2 1	4,14, 3	3,12, 6	6,13, 2	2,8,1 1	11,1, 9	9, 5, 7	7,10, 4
n=2 2	2,8,1 2	12,9, 1	1,10, 11	11,7, 4	4,5,1 3	13,3, 6	6,14, 2
n=2 3	1,12, 10	10,2, 11	11, 5, 7	7,3,1 3	13,4, 6	6, 9, 8	8,14, 1
n=2 4	9, 7, 8	8, 2, 14	14, 4, 6	6,5,1 3	13,1, 10	10,11 ,3	3,12, 9
n=2 5	13, 7, 5	5, 12, 8	8, 6, 11	11,4, 10	10,1, 14	14, 2, 9	9,3,1 3
n=2 6	12, 5, 9	9, 4, 13	13,3, 10	10,2, 14	14,1, 11	11, 7, 8	2,6,1 2

Hence the result.

Theorem 3.4:-

n admits a 3-uniform super magic 8-cyclic partition if and only if $23 \leq n \leq 29$. Integers 30 and 31 do not admit any set of supermagic 3-uniform 8-cyclic partitions.

Proof:-

If n admits a 3-uniform super magic 8-cyclic partitions then

$$\left\lceil \frac{5(8)+3}{2} \right\rceil \leq n \leq \left\lfloor \frac{7(8)+3}{2} \right\rfloor$$

(ie) $23 \leq n \leq 31$.

The list of such partitions are given below for $23 \leq n \leq 29$. 30 and 31 do not admit any set of supermagic 3-uniform 8-cyclic partitions

n=23	1,12,10	10,11,2	2,16,5	5,15,3	3,7,13	13,4,6	6,9,8	8,14,1
n=24	10, 6, 8	8, 14, 2	2,7,15	15,4,5	5,16,3	3,9,12	12,11,1	1,13,10
n=25	14,1,10	10,12,3	3,16,6	6,15,4	4,8,13	13,7,5	5,11,9	9,2,14
n=26	8,2,16	16,1,9	9,14,3	3,11,12	12,10,4	4,15,7	7,6,13	13,5,8
n=27	4,7,16	16,2,9	9,3,15	15,11,1	1,12,14	14,5,8	8,6,13	13,10, 4
n=28	3,14,11	11,2,15	15,1,12	12,6,10	10,5,13	13,7,8	8,4,16	16,9,3
n=29	16,2,11	11,3,15	15,1,13	13,6,10	10,5,14	14,7,8	8,12,9	9,4,16

Claim:-

The integers 30 and 31 do not admit any set of supermagic 3-uniform 8-cyclic partitions.

Proof:-

Suppose on the contrary 30 admits such set of partitions say,

$(a_1, a_2, a_3), (a_3, a_4, a_5), (a_5, a_6, a_7), (a_7, a_8, a_9),$

$(a_9, a_{10}, a_{11}), (a_{11}, a_{12}, a_{13}), (a_{13}, a_{14}, a_{15}), (a_{15}, a_{16}, a_1).$

then $a_i + a_{i+1} + a_{i+2} = 30$ for $1 \leq i \leq 13$, i being an odd integer and $a_{15} + a_{16} + a_1 = 30$.

Also $\sum_{i=1}^{16} a_i = 1+2+3+4+5+6+7+8+9+10+11+12+13+14+15+16 = 136$.

Clearly each 3-partition sums up to 30 and there are 8 partitions.

Total sum = $8 \times 30 = 240$

Sum of the repeated labels = $a_1 + a_3 + a_5 + a_7 + a_9 + a_{11} + a_{13} + a_{15}$
= $240 - 136 = 104$.

Hence sum of the middle labels = $a_2 + a_4 + a_6 + a_8 + a_{10} + a_{12} + a_{14} + a_{16}$
= $136 - 104 = 32$.

Minimum possible value for super magic partitions $a_2 + a_4 + a_6 + \dots + a_{16}$ is

$$1+2+\dots+8 = \frac{8 \times 9}{2} = 36$$

Similarly 31 do not admit any set of supermagic 3-uniform 8-cyclic partitions.

3. DOUBLE CYCLIC:

Definition 4.1. Double Cyclic

A linear set $p_n = \{p_1, p_2, \dots, p_{2r}\}$ of partitions of n is type I-r- double cyclic if

$p_n = p'_n \cup p''_n$ where both p'_n, p''_n are r-cyclic.

Note 4.2:-

n admits a 3-uniform super magic type I-r-double cyclic partition if the vertices

and edges of $2C_r$ can be labelled with $\{1, 2, \dots, 4r\}$ such that for each edge $e=uv$, we have $l(u) + l(v) + l(e) = n$.

Theorem 4.3:-

Let $P_n = \{p_1, p_2, \dots, p_{2r}\}$ be a set of 3-uniform type I-r-double cyclic partitions of an integer n which is super-magic and of length r . Then

$$\left(5r + \frac{3}{2}\right) \leq n \leq \left(7r + \frac{3}{2}\right)$$

Proof:

Let $(a_1, a_2, a_3), (a_3, a_4, a_5), \dots, (a_{2r-1}, a_{2r}, a_1)$ and $(a_{2r+1}, a_{2r+2}, a_{2r+3}), (a_{2r+3}, a_{2r+4}, a_{2r+5}), \dots, (a_{4r-1}, a_{4r}, a_{2r+1})$ be the $2r$ partitions of the n -supermagic cycle. Since P_n is supermagic, a_1, a_2, \dots, a_{4r} are distinct integers from the set

$\{1, 2, \dots, 4r\}$ and $a_i + a_{i+1} + a_{i+2} = n$ for $1 \leq i \leq 2r-3$ i being an odd integer, $a_{2r-1} + a_{2r} + a_1 = n$ and $a_{4r+i} + a_{4r+i+1} + a_{4r+i+2} = n$ for $1 \leq i \leq 4r-3$ i being an odd integer,

$$a_{4r-1} + a_{4r} + a_{2r+1} = n.$$

Now clearly

$$1+2+\dots+2r \leq a_1 + a_3 + a_5 + \dots + a_{4r-1} \leq (2r+1) + (2r+2) + \dots + (4r)$$

We observe that

$$\sum_{i=1}^{4r} a_i = 1+2+\dots+4r = \frac{4r(4r+1)}{2} \text{ and adding this to the above eqn.}$$

We have

$$\frac{4r(4r+1)}{2} + \frac{2r(2r+1)}{2} \leq \sum_{i=1}^{4r} a_i + a_1 + a_3 + a_5 + \dots + a_{4r-1} \leq (2r+1) + (2r+2) + \dots +$$

$$\frac{4r(4r+1)}{2}$$

$$\frac{20r^2 + 6r}{2} \leq \sum_{i=1}^{4r} a_i + a_1 + a_3 + a_5 + \dots + a_{4r-1} \leq \frac{4r(4r+1)}{2} - \frac{2r(2r+1)}{2} + \frac{4r(4r+1)}{2}$$

Now since the sum of the labels in each partition is n , we find that the middle term above is $2rn$.

$$\left(\frac{20r^2 + 6r}{2}\right) \leq 2rn \leq 14r^2 + 3r$$

Hence we have

$$\left(5r + \frac{3}{2}\right) \leq n \leq \left(7r + \frac{3}{2}\right).$$

Example:-

n admits a 3-uniform super magic 4-double cyclic partitions $22 \leq n \leq 29$

n = 22: (6, 15, 1), (1, 16, 5), (5, 14, 13), (3, 13, 6),
(8, 10, 4), (4, 7, 11), (11, 9, 2), (2, 12, 8).

n = 24: (7, 15, 2), (2, 16, 6), (6, 14, 4), (4, 13, 7),
(11, 1, 12), (12, 3, 9), (9, 10, 5), (5, 8, 11).

n = 25: (1, 15, 9), (9, 14, 2), (2, 10, 13), (13, 11, 1),
(6, 3, 16), (16, 4, 5), (5, 8, 12), (12, 7, 6).

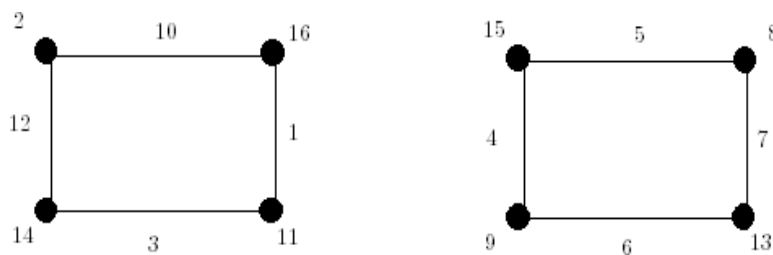
n = 26: (12, 9, 5), (5, 10, 11), (11, 2, 13), (13, 1, 12),
(16, 7, 3), (3, 15, 8), (8, 14, 4), (4, 6, 16).

n = 27: (15, 3, 9), (9, 4, 14), (14, 2, 11), (11, 1, 15),
(5, 16, 6), (6, 13, 8), (8, 7, 12), (12, 10, 5).

n = 28: (2, 10, 16), (16, 1, 11), (11, 3, 14), (14, 12, 2),
(15, 5, 8), (8, 7, 13), (13, 6, 9), (9, 4, 15).

n = 29: (12, 3, 14), (14, 4, 11), (11, 2, 16), (16, 1, 12),
(13, 7, 9), (9, 5, 15), (15, 8, 6), (6, 10, 13).

Illustration:- n=25



Theorem 4.4:-

Let $P_n = \{p_1, p_2, \dots, p_{2r}\}$ be a set of 3-uniform type II-r- double cyclic partitions of an

integer n which is super-magic and of length r. Then $\left(5r - \frac{1}{2}\right) \leq n \leq$

$$\left(7r + \frac{3}{2}\right)$$

Proof:-

Let $(a_1, a_2, a_3), (a_3, a_4, a_5), \dots, (a_{2r-1}, a_{2r}, a_1)$ and $(a_1, a_{2r+1}, a_{2r+2}), (a_{2r+2}, a_{2r+3}, a_{2r+4}), \dots$

$(a_{4r-2}, a_{4r-1}, a_1)$ be the $2r$ partitions of the n -supermagic cycle. Since P_n is supermagic, $a_1, a_2, \dots, a_{4r-1}$ are distinct integers from the set $\{1, 2, \dots, 4r-1\}$ and $a_i + a_{i+1} + a_{i+2} = n$ for $1 \leq i \leq 2r-3$ i being an odd integer, $a_{2r-1} + a_{2r} + a_1 = n$ and $a_{4r+i} + a_{4r+i+1} + a_{4r+i+2} = n$ for $1 \leq i \leq 4r-4$ i being an odd integer, $a_{4r-2} + a_{4r-1} + a_1 = n$.

Now clearly

$$1+2+\dots+2r-1 \leq a_1 + a_3 + a_5 + \dots + a_{2r-1} + a_{2r+2} + a_{2r+4} + \dots + a_{4r-2} \leq (4r-1) + (4r-2) + \dots + (4r-2r+1)$$

We observe that

$$\sum_{i=1}^{4r-1} a_i = 1+2+\dots+(4r-1) = \frac{4r(4r-1)}{2} = 2r(4r-1) \text{ and adding this to the}$$

above eqn.

$$2r(4r-1) + \frac{2r(2r-1)}{2} \leq \sum_{i=1}^{4r-1} a_i + a_1 + a_3 + a_5 + \dots + a_{2r-1} + a_{2r+2} + a_{2r+4} + \dots + a_{4r-2}$$

$$\leq 2r(4r-1) + (4r-1) + (4r-2) + \dots + (4r-2r+1)$$

$$10r^2 - 3r \leq \sum_{i=1}^{4r-1} a_i + a_1 + a_3 + a_5 + \dots + a_{2r-1} + a_{2r+2} + a_{2r+4} + \dots + a_{4r-2} \leq 14r^2 - 5r$$

a_1 appears 4 times but in the middle term we have a_1 2 times only allowing the minimum value as 1 and the maximum value as 4 for a_1 . We get

Now since the sum of the labels in each partition is n , we find the middle term above is $2rn$.

$$10r^2 - 3r + 2r \leq 2rn \leq 14r^2 - 5r + 8r$$

$$10r^2 - 3r + 2r \leq 2rn \leq 14r^2 + 3r$$

Hence we have $\left(5r - \frac{1}{2}\right) \leq n \leq \left(7r + \frac{3}{2}\right)$.

CONCLUSION:-

Characterization of numbers admitting K -uniform partitions can be done using semi graphs. This trial may give many magic semigraphs. Number theoretic properties can be used for labelings and nature of labeled graphs may provide some information or properties of numbers.

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Analytic Even Mean Labeling of Square Graphs

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Abstract: Let $G(V, E)$ be a graph with p vertices and q edges. A (p, q) - graph G is called an analytic even mean graph if there exist an injective function $f : V \rightarrow \{0, 2, 4, 6, \dots, 2q\}$ with an induced edge labeling $f^* : E \rightarrow Z$ such that when each edge $e = uv$ with $f(u) < f(v)$ is labeled with $f^*(uv) = \left\lfloor \frac{f(v)^2 - (f(u)+1)^2}{2} \right\rfloor$ if $f(u) \neq 0$ and $f^*(uv) = \left\lfloor \frac{f(v)^2}{2} \right\rfloor$ if $f(u) = 0$, all the edge labels are even and distinct. In this paper we prove that the square graph of P_n , C_n and $B_{n,n}$ admits analytic even mean labeling.

Key words: Mean labeling, Analytic mean labeling, Analytic even mean labeling, Square graph.

AMS Subject Classification: 05C78

1. INTRODUCTION

By a graph $G = (V, E)$ with p vertices and q edges we mean a simple and undirected graph. The idea of graph labeling was brought in by Rosa in 1967[1]. Somasundaram and Ponraj[2] have set up the conception of mean labeling of graphs. A detailed survey of graph labeling can be found in [3]. P. Jeyanthi R. Gomathy and Gee-Choon Lau[4] called a graph G is analytic odd mean if there exist an injective function $f : V \rightarrow \{0, 1, 3, 5, \dots, 2q-1\}$ with an induced edge labeling $f^* : E \rightarrow Z$ such that for every edge uv with $f(u) < f(v)$, $f^*(uv) = \left\lfloor \frac{f(v)^2 - (f(u)+1)^2}{2} \right\rfloor$ if $f(u) \neq 0$ and $f^*(uv) = \left\lfloor \frac{f(v)^2}{2} \right\rfloor$ if $f(u) = 0$ is injective.

A (p, q) - graph G is called an analytic even mean graph if there exist an injective function $f : V \rightarrow \{0, 2, 4, 6, \dots, 2q\}$ with an induced edge labeling $f^* : E \rightarrow Z$ such that when each edge $e = uv$ with $f(u) < f(v)$ is labeled with $f^*(uv) = \left\lfloor \frac{f(v)^2 - (f(u)+1)^2}{2} \right\rfloor$ if $f(u) \neq 0$ and $f^*(uv) = \left\lfloor \frac{f(v)^2}{2} \right\rfloor$ if

$f(u) = 0$, all the edge labels are even and distinct. This labeling f is called an analytic even mean labeling[5]. Notations not defined here are in the sense of Harary [6].

2.MAIN RESULTS

Here we show that the square graphs P_n^2, C_n^2 and $B_{n,n}^2$ admit analytic even mean labeling.

Theorem. 2.1. The square graph of path, P_n^2 is an analytic even mean graph when $n \geq 3$.

Proof. Let G be the graph $P_n^2, n \geq 3$.

Let $V(G) = \{v_i, 0 \leq i \leq n - 1\}$ and

$$E(G) = \{v_i v_{i+1}; 0 \leq i \leq n - 2\} \cup \{v_i v_{i+2}, 0 \leq i \leq n - 3\}$$

Here $|V(G)| = n$ and $|E(G)| = 2n - 3$

We define an injective map $f: V(G) \rightarrow \{0, 2, 4, \dots, 4n - 6\}$ by $f(v_0) = 0, f(v_1) = 2$

and $f(v_i) = 4i - 4; 2 \leq i \leq n - 1$.

Let f^* be the generated edge labeling of f , given by

$$f^*(v_i v_{i+1}) = \left\lfloor \frac{24i-9}{2} \right\rfloor; 2 \leq i \leq n - 2, f^*(v_i v_{i+2}) = \left\lfloor \frac{56i+7}{2} \right\rfloor; 2 \leq i \leq n - 3$$

$$f^*(v_0 v_1) = 2, f^*(v_1 v_2) = 4, f^*(v_2 v_3) = 8, f^*(v_3 v_4) = 28$$

Hence we can see that the edges $v_i v_{i+1}$ are increased by 2, 16, 12, 12, 12, ... as i increases, and the edges $v_i v_{i+2}$ are increased by 20, 32, 28, 28, 28, ... as i increases. According to this, all the edge labels are even and distinct. Hence the square graph P_n^2 is an analytic even mean graph. ■

Example.2.1. The analytic even mean labeling of the square graph P_{10}^2 is shown in the following figure.

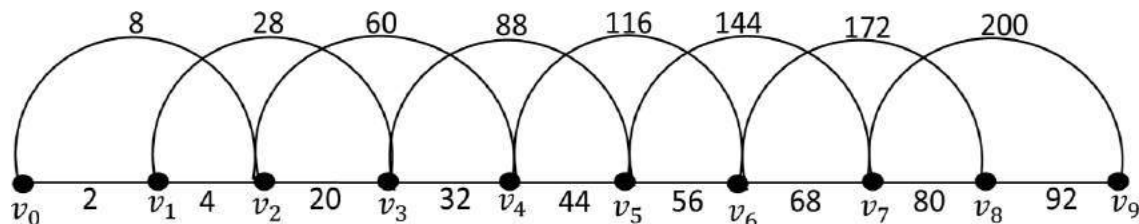


Figure. 2.1

Theorem. 2.2. The square graph of cycle, C_n^2 is an analytic even mean graph when $n \geq 4$.

Proof. Let G be the graph $C_n^2, n \geq 4$.

Let $V(G) = \{v_i, 1 \leq i \leq n\}$ and

$$E(G) = \{v_i v_{i+1}; 1 \leq i \leq n-1\} \cup \{v_i v_{i+2}, 1 \leq i \leq n-3\} \cup \{v_1 v_n, v_n v_2, v_{n-1} v_1\}$$

Here $|V(G)| = n$ and $|E(G)| = 2n$

We define an injective map $f: V(G) \rightarrow \{0, 2, 4, \dots, 4n\}$ by, $f(v_1) = 2$

$$\text{and } f(v_i) = 4i - 4; 2 \leq i \leq n.$$

Let f^* be the generated edge labeling of f , given by

$$f^*(v_i v_{i+1}) = \left\lfloor \frac{24i-9}{2} \right\rfloor; 2 \leq i \leq n-1, f^*(v_i v_{i+2}) = \left\lfloor \frac{56i+7}{2} \right\rfloor; 2 \leq i \leq n-3$$

$$f^*(v_1 v_2) = 4, f^*(v_1 v_3) = 28, f^*(v_1 v_n) = \left\lfloor \frac{16n^2-32n+7}{2} \right\rfloor, f^*(v_2 v_n) = \left\lfloor \frac{16n^2-32n-9}{2} \right\rfloor,$$

$$f^*(v_1 v_{n-1}) = \left\lfloor \frac{16n^2-64n+55}{2} \right\rfloor$$

Hence we can see that the resulting edge labels are even and distinct. Hence the square graph C_n^2 is an analytic even mean graph. ■

Example.2.2. The analytic even mean labeling of the square graph C_6^2 is shown in the following figure.

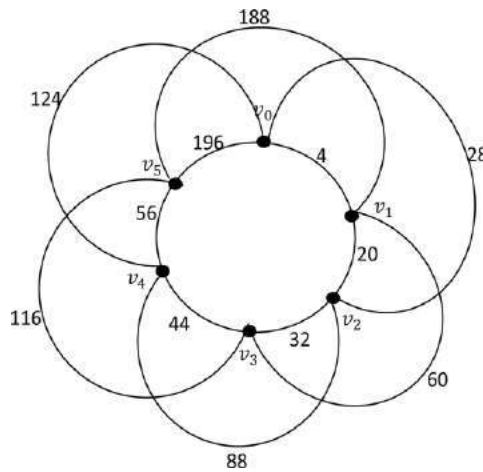


Figure.2.2

Theorem. 2.3. The square graph of n - bistar, $B_{n,n}^2$ is an analytic even mean graph.

Proof. Let G be the graph $B_{n,n}^2$.

Let $V(G) = \{u, v, u_i, v_i, 1 \leq i \leq n\}$ and $E(G) = \{uv, uu_i, uv_i, vv_i, vu_i; 1 \leq i \leq n\}$

Here $|V(G)| = 2n + 2$ and $|E(G)| = 4n + 1$

We define an injective map $f : V(G) \rightarrow \{0, 2, 4, \dots, 8n + 2\}$ by, $f(u) = 0, f(v) = 2,$

$f(u_i) = 2i + 2; 1 \leq i \leq n$ and $f(v_i) = 2n + 2i + 2; 1 \leq i \leq n.$

Let f^* be the generated edge labeling of f , given by

$f^*(uv) = 2; f^*(uu_i) = 2i^2 + 4i + 2; 1 \leq i \leq n,$

$f^*(uv_i) = 2(n + i)^2 + 4(n + i) + 2; 1 \leq i \leq n,$

$f^*(vv_i) = \left\lfloor \frac{4(n+i)^2 + 8(n+i) - 5}{2} \right\rfloor, 1 \leq i \leq n,$

$f^*(vu_i) = \left\lfloor \frac{4i^2 + 8i - 5}{2} \right\rfloor; 1 \leq i \leq n,$

Hence we can see that the resulting edge labels are even and distinct. Hence the square graph $B_{n,n}^2$ is an analytic even mean graph. ■

Example.2.3. The analytic even mean labeling of the square graph $B_{n,n}^2$ is shown in the following

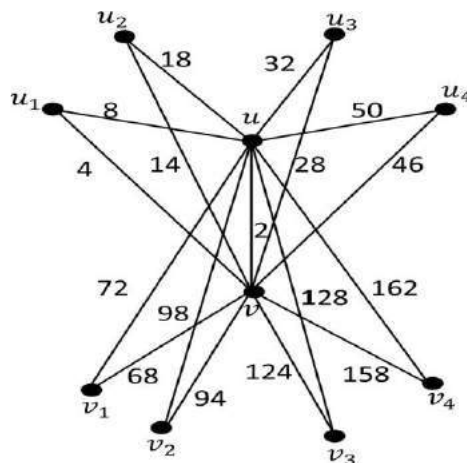


figure.2.3

3.CONCLUSION

Here we proved the analytic even mean labeling of the square graphs P_n^2, C_n^2 and $B_{n,n}^2$. In future, we can construct many analytic even mean graphs using these ideas.

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EDGE MAGIC AND BIMAGIC HARMONIOUS LABELING OF SOME GRAPHS

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ABSTRACT

A graph $G = (V, E)$ with p vertices and q edges is said to be edge magic harmonious if there exists a bijection $f : V \cup E \rightarrow \{1, 2, 3, \dots, p + q\}$ such that for each edge xy in $E(G)$, the value of $[(f(x) + f(y)) \pmod{q} + f(xy)]$ is equal to the constant k , called magic constant. A bijection $f : V \cup E \rightarrow \{1, 2, 3, \dots, p + q\}$ is called an edge bimagic harmonious labeling if $[(f(x) + f(y)) \pmod{q} + f(xy)] = k_1$ or k_2 for each edge xy in $E(G)$, where k_1 and k_2 are two distinct magic constants. A graph G is said to be edge bimagic harmonious, if it admits an edge bimagic harmonious labeling. In this paper we prove that the square graph, star graph are edge magic and bimagic harmonious graphs and triangular snake, dumbbell are edge bimagic harmonious graphs.

Keywords: Graph, Bijection, Harmonious, Magic labeling, Bimagic labeling, square graph, triangular snake, star graph, Dumbbell.

AMS Subject Classification: 05C78

1 INTRODUCTION

All graphs in this paper are finite and undirected. The symbol $V(G)$ and $E(G)$ denotes the vertex set and edge set of a graph G respectively. The graph labeling was introduced by Rosa in 1960 [7]. Magic labeling was defined by Sedlacek [11]. In 1970 Kotzig and Rosa [8] defined, magic valuation of a graph. In 1996, Ringel and Llado [3] called this labeling as edge magic. Edge bimagic labeling of graphs was introduced by Babujee [1] in 2004. Graham and Sloane [4] defined harmonious labeling. Dushyant Tanna [2] defined some harmonious graph labeling techniques. For more references, we use dynamic survey of graph labeling by Gallian [7]. In this paper, we proved that the square graph, star graph are edge magic and bimagic harmonious graphs, triangular snake and dumbbell are edge bimagic harmonious graphs. Some definitions are given below

Definition 1.1[6] : Square of a graph G denoted by G^2 has the same vertex as of G and two vertices are adjacent in G^2 if they are at a distance 1 or 2 apart in G .

Definition 1.2[6]: A triangular snake T_n is obtained from a path u_1, u_2, \dots, u_n by joining u_i and u_{i+1} to a new vertex v_i for $1 \leq i \leq n - 1$. That is every edge of a path is replaced by a triangle C_3 .

Definition 1.3[10]: A graph $G(V, E)$ is said to be a star graph if there exists a fixed vertex v (called the center of the star graph) such that $E = \{vu / u \in V \text{ and } u \neq v\}$.

Definition 1.4 [5]: The graph obtained by joining two disjoint cycles $u_1u_2\dots u_n u_1$ and $v_1v_2\dots v_n v_1$ with an edge u_1v_1 is called dumbbell graph Db_n .

Definition 1.5[9]: A graph $G = (V, E)$ with p vertices and q edges is said to be edge magic harmonious if there exists a bijection $f : V(G) \cup E(G) \rightarrow \{1, 2, 3, \dots, p+q\}$ such that for each edge xy in $E(G)$, the value of $[(f(x) + f(y))(\bmod q) + f(xy)] = k$ where k is a constant.

Definition 1.6[9]: A graph $G = (V, E)$ with p vertices and q edges is said to be edge bimagic harmonious if there exists a bijection $f : V(G) \cup E(G) \rightarrow \{1, 2, 3, \dots, p+q\}$ such that for each edge xy in $E(G)$, the value of $[(f(x) + f(y))(\bmod q) + f(xy)] = k_1$ or k_2 where k_1 and k_2 are constants.

Definition 1.7[9]: An edge magic harmonious labeling is said to be super edge magic harmonious labeling if the graph G has the additional property that the vertices are labeled with smallest positive integers.

Definition 1.8[9]: An edge bimagic harmonious labeling is said to be super edge bimagic harmonious labeling if the graph G has the additional property that the vertices are labeled with smallest positive integers.

2 MAIN RESULTS

Theorem 2.1: The square graph P_n^2 admits an edge magic harmonious labeling for all n .

Proof: Let $V = \{u_i / 1 \leq i \leq n\}$ be the vertex set and $E = \{u_i u_{i+1} / 1 \leq i \leq n - 1\} \cup \{u_i u_{i+2} / 1 \leq i \leq n - 2\}$ be the edge set of the square graph P_n^2 . The graph P_n^2 has n vertices and $2n - 3$ edges.

Define a bijection $f : V \cup E \rightarrow \{1, 2, 3, \dots, 3n - 3\}$ such that

$$f(u_i) = i, 1 \leq i \leq n$$

$$f(u_i u_{i+1}) = 3n - 2i - 4, 1 \leq i \leq n - 3$$

$$f(u_i u_{i+1}) = 5n - 2i - 7, n - 2 \leq i \leq n - 1$$

$$f(u_i u_{i+2}) = 3n - 2i - 5, 1 \leq i \leq n - 3$$

$$f(u_{n-2}u_n) = 3n - 4$$

For the edges $u_i u_{i+1}, 1 \leq i \leq n - 3$

$$\begin{aligned} [(f(u_i) + f(u_{i+1})) \bmod(q) + f(u_i u_{i+1})] &= [(i + i + 1) \bmod(2n - 3) + 3n - 2i - 4] \\ &= [(2i + 1) + 3n - 2i - 4] = 3n - 3 = k(\text{say}) \end{aligned}$$

For the edges $u_i u_{i+1}, n - 2 \leq i \leq n - 1$

$$\begin{aligned} [(f(u_i) + f(u_{i+1})) \bmod(q) + f(u_i u_{i+1})] &= [(i + i + 1) \bmod(2n - 3) + 5n - 2i - 7] \\ &= [(2i - 2n + 4) + 5n - 2i - 7] = 3n - 3 = k(\text{say}) \end{aligned}$$

For the edges $u_i u_{i+2}, 1 \leq i \leq n - 3$

$$\begin{aligned} [(f(u_i) + f(u_{i+2})) \bmod(q) + f(u_i u_{i+2})] &= [(i + i + 2) \bmod(2n - 3) + 3n - 2i - 5] \\ &= [(2i + 2) + 3n - 2i - 5] = 3n - 3 = k(\text{say}) \end{aligned}$$

For the edge $u_{n-2} u_n$

$$\begin{aligned} [(f(u_{n-2}) + f(u_n)) \bmod(q) + f(u_{n-2} u_n)] &= [(n - 2) + (n) \bmod(2n - 3) + 3n - 4] \\ &= [(1) + 3n - 4] = 3n - 3 = k(\text{say}) \end{aligned}$$

Here, the resulting edge labels are distinct and there exist a magic constant for each edge $xy \in E$, $[(f(x) + f(y)) \bmod(q) + f(xy)]$ yields the magic constant $k = 3n - 3$. Therefore, the Square graph P_n^2 admits an edge magic harmonious labeling for all n .

Corollary 2.2: The square graph P_n^2 admits a super edge magic harmonious labeling for all n .

Proof: We proved that the square graph P_n^2 admits an edge magic harmonious labeling for all n . The labeling given in the proof of Theorem 2.1, the vertices get labels $1, 2, 3, \dots, n$. Since the Square graph P_n^2 has n vertices and the n vertices have labels $1, 2, 3, \dots, n$ for all n , the square graph P_n^2 is a super edge magic harmonious for all n .

Example 2.3: Magic harmonious labeling of square graph P_9^2 is given in figure 1

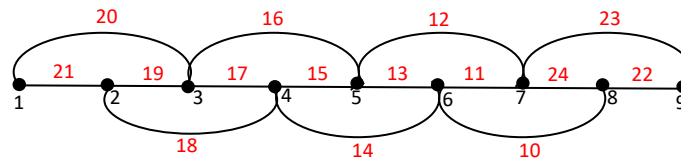


Figure 1: square graph P_9^2 with $k = 24$

Theorem 2.4: The square graph P_n^2 admits an edge bimagic harmonious labeling for all n .

Proof: Let $V = \{u_i / 1 \leq i \leq n\}$ be the vertex set and $E = \{u_i u_{i+1} / 1 \leq i \leq n - 1\} \cup \{u_i u_{i+2} / 1 \leq i \leq n - 2\}$ be the edge set of the square graph P_n^2 . The graph P_n^2 has n vertices and $2n - 3$ edges.

Define a bijection $f : V \cup E \rightarrow \{1, 2, 3, \dots, 3n - 3\}$ such that

$$f(u_i) = i, 1 \leq i \leq n$$

$$f(u_i u_{i+1}) = 3n - 2i - 1, 1 \leq i \leq n - 1$$

$$f(u_i u_{i+2}) = 3n - 2i - 2, 1 \leq i \leq n - 2$$

$$f(u_{n-2} u_n) = n + 2$$

For the edges $u_i u_{i+1}, 1 \leq i \leq n - 1$

$$\begin{aligned} [(f(u_i) + f(u_{i+1})) \bmod(q) + f(u_i u_{i+1})] &= [(i + i + 1) \bmod(2n - 3) + 3n - 2i - 1] \\ &= [(2i + 1) + 3n - 2i - 1] = 3n = k_1(\text{say}) \end{aligned}$$

For the edges $u_i u_{i+1}, n - 2 \leq i \leq n - 1$

$$\begin{aligned} [(f(u_i) + f(u_{i+1})) \bmod(q) + f(u_i u_{i+1})] &= [(i + i + 1) \bmod(2n - 3) + 3n - 2i - 1] \\ &= [(2i - 2n + 4) + 3n - 2i - 1] = n + 3 = k_2(\text{say}) \end{aligned}$$

For the edges $u_i u_{i+2}, 1 \leq i \leq n - 2$

$$\begin{aligned} [(f(u_i) + f(u_{i+2})) \bmod(q) + f(u_i u_{i+2})] &= [(i + i + 2) \bmod(2n - 3) + 3n - 2i - 2] \\ &= [(2i + 2) + 3n - 2i - 2] = 3n = k_1(\text{say}) \end{aligned}$$

For the edge $u_{n-2} u_n$

$$\begin{aligned} [(f(u_{n-2}) + f(u_n)) \bmod(q) + f(u_{n-2} u_n)] &= [((n - 2) + (n)) \bmod(2n - 3) + n + 2] \\ &= [(1) + n + 2] = n + 3 = k_2(\text{say}) \end{aligned}$$

Here, the resulting edge labels are distinct and there exist two magic constants for each edge $xy \in E, [(f(x) + f(y)) \bmod(q) + f(xy)]$ yields any one of the magic constant $k_1 = 3n$ and $k_2 = n + 3$.

Therefore, the square graph P_n^2 admits an edge bimagic harmonious labeling for all n .

Corollary 2.5: The square graph P_n^2 admits a super edge bimagic harmonious labeling for all n .

Proof: We proved that the square graph P_n^2 admits an edge bimagic harmonious labeling for all n . The labeling given in the proof of Theorem 2.4, the vertices get labels $1, 2, 3, \dots, n$. Since the square graph P_n^2 has n vertices and the n vertices have labels $1, 2, 3, \dots, n$ for all n , the square graph P_n^2 is a super edge bimagic harmonious for all n .

Example 2.6: Bimagic harmonious labeling of square graph P_9^2 is given in figure 2

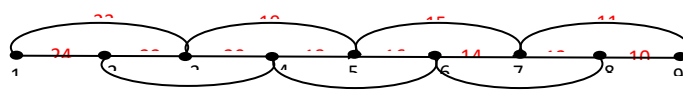


Figure 2: square graph P_9^2 with $k_1 = 27$ and $k_2 = 12$

Theorem 2.7: The star graph $K_{1,n}$ admits an edge magic harmonious labeling for all n .

Proof: Let $V = \{u, v_i / 1 \leq i \leq n\}$ be the vertex set and $E = \{uv_i / 1 \leq i \leq n\}$ be the edge set of the star graph $K_{1,n}$. The graph $K_{1,n}$ has $n + 1$ vertices and n edges.

Define a bijection $f : V \cup E \rightarrow \{1, 2, 3, \dots, 2n + 1\}$ such that

$$f(u) = 1$$

$$f(v_i) = i + 1, \quad 1 \leq i \leq n$$

$$f(uv_i) = 2n - i - 1, \quad 1 \leq i \leq n - 3$$

$$f(uv_i) = 3n - i - 1, \quad n - 2 \leq i \leq n$$

For the edges $uv_i, 1 \leq i \leq n - 3$

$$\begin{aligned} [(f(u) + f(v_i)) \bmod (q) + f(uv_i)] &= [(1 + i + 1) \bmod (n) + 2n - i - 1] \\ &= [(2 + i) + 2n - i - 1] = 2n + 1 = k(\text{say}) \end{aligned}$$

For the edges $uv_i, n - 2 \leq i \leq n$

$$\begin{aligned} [(f(u) + f(v_i)) \bmod (q) + f(uv_i)] &= [(1 + i + 1) \bmod (n) + 3n - i - 1] \\ &= [(i - n + 2) + 3n - i - 1] = 2n + 1 = k(\text{say}) \end{aligned}$$

Here, the resulting edge labels are distinct and there exist a magic constant for each edge $xy \in E$, $[(f(x) + f(y)) \bmod (q) + f(xy)]$ yields the magic constant $k = 2n + 1$. Therefore, the star graph $K_{1,n}$ admits an edge magic harmonious labeling for all n .

Corollary 2.8: The star graph $K_{1,n}$ admits a super edge magic harmonious labeling for all n .

Proof: We proved that the star graph $K_{1,n}$ admits an edge magic harmonious labeling for all n . The labeling given in the proof of Theorem 2.7, the vertices get labels $1, 2, 3, \dots, n + 1$. Since the star graph $K_{1,n}$ has $n + 1$ vertices and the $n + 1$ vertices have labels $1, 2, 3, \dots, n + 1$ for all n , the star graph $K_{1,n}$ is a super edge magic harmonious for all n .

Example 2.9: Magic harmonious labeling of star graph $K_{1,7}$ is given in figure 3

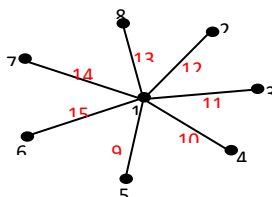


Figure 3: star graph $K_{1,7}$ with $k= 15$

Theorem 2.10: The star graph $K_{1,n}$ admits an edge bimagic harmonious labeling for all n .

Proof: Let $V = \{u, v_i / 1 \leq i \leq n\}$ be the vertex set and $E = \{uv_i / 1 \leq i \leq n\}$ be the edge set of the star graph $K_{1,n}$. The graph $K_{1,n}$ has $n + 1$ vertices and n edges.

Define a bijection $f : V \cup E \rightarrow \{1, 2, 3, \dots, 2n + 1\}$ such that

$$f(u) = 1$$

$$f(v_i) = i + 1, \quad 1 \leq i \leq n$$

$$f(uv_i) = 2n - i + 2, \quad 1 \leq i \leq n$$

For the edges $uv_i, 1 \leq i \leq n - 3$

$$\begin{aligned} [(f(u) + f(v_i)) \bmod(n) + f(uv_i)] &= [(1 + i + 1) \bmod(n) + 2n - i + 2] \\ &= [(2 + i) + 2n - i + 2] = 2n + 4 = k_1(\text{say}) \end{aligned}$$

For the edges $uv_i, n - 2 \leq i \leq n$

$$\begin{aligned} [(f(u) + f(v_i)) \bmod(n) + f(uv_i)] &= [(1 + i + 1) \bmod(n) + 3n - i - 1] \\ &= [(i - n + 2) + 2n - i + 2] = n + 4 = k_2(\text{say}) \end{aligned}$$

Here, the resulting edge labels are distinct and there exist two magic constants for each edge $xy \in E$, $[(f(x) + f(y)) \bmod(n) + f(xy)]$ yields any one of the magic constant $k_1 = 2n + 4$ and $k_2 = n + 4$. Therefore, the star graph $K_{1,n}$ admits an edge bimagic harmonious labeling for all n .

Corollary 2.11: The star graph $K_{1,n}$ admits a super edge bimagic harmonious labeling for all n .

Proof: We proved that the star graph $K_{1,n}$ admits an edge bimagic harmonious labeling for all n .

The labeling given in the proof of Theorem 2.10, the vertices get labels $1, 2, 3, \dots, n + 1$. Since the star graph has $n + 1$ vertices and the $n + 1$ vertices have labels $1, 2, 3, \dots, n + 1$ for all n , the star graph is a super edge bimagic harmonious for all n .

Example 2.12: Bimagic harmonious labeling of star graph $K_{1,7}$ is given in figure 4

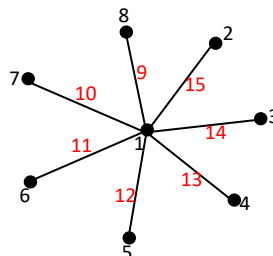


Figure 4: star graph $K_{1,7}$ with $k_1 = 18$ and $k_2 = 11$

Theorem 2.13 : The triangular snake T_n admits an edge bimagic harmonious labeling for all $n > 2$.

Proof: Let $V = \{u_i, v_{i-1} / 1 \leq i \leq n\}$ be the vertex set and $E = \{u_i u_{i+1}, u_i v_i, u_{i+1} v_i / 1 \leq i \leq n - 1\}$ be the edge set of the graph T_n . The graph T_n has $2n - 1$ vertices and $3(n - 1)$ edges.

Case 1: n is odd

Define a function $f : V \cup E \rightarrow \{1, 2, 3, \dots, 5n - 4\}$ such that

$$f(u_i) = i, 1 \leq i \leq n$$

$$f(v_i) = n + i, 1 \leq i \leq n - 1$$

$$f(u_i u_{i+1}) = 5n - 2i - 5, 1 \leq i \leq n - 1$$

$$f(u_i v_i) = 5n - 2i - 6, 1 \leq i \leq \frac{n-1}{2}$$

$$f(u_i v_i) = 4n - 2i - 4, \frac{n+1}{2} \leq i \leq n - 2$$

$$f(u_{n-1} v_{n-1}) = 5n - 5$$

$$f(u_{i+1} v_i) = 4n - 2i - 5, 1 \leq i \leq n - 3$$

$$f(u_{i+1} v_i) = 7n - 2i - 8, n - 2 \leq i \leq n - 1$$

For the edges $u_i u_{i+1}, 1 \leq i \leq n - 1$

$$[(f(u_i) + f(u_{i+1})) \bmod(q) + f(u_i u_{i+1})] = [(i + i + 1) \bmod(3(n - 1)) + 5n - 2i - 5]$$

$$= [(2i + 1) + 5n - 2i - 5] = 5n - 4 = k_1$$

For the edges $u_i v_i, 1 \leq i \leq \frac{n-1}{2}$

$$[(f(u_i) + f(v_i)) \bmod(q) + f(u_i v_i)] = [(i + (n + i)) \bmod(3(n - 1)) + 5n - 2i - 6]$$

$$= [(2i + n) + 5n - 2i - 6] = 6(n - 1) = k_2$$

For the edges $u_i v_i, \frac{n+1}{2} \leq i \leq n-2$

$$\begin{aligned} [(f(u_i) + f(v_i)) \bmod(q) + f(u_i v_i)] &= [(i + (n + i)) \bmod(3(n - 1)) + 4n - 2i - 4] \\ &= [(2i + n) + 4n - 2i - 4] = 5n - 4 = k_1 \end{aligned}$$

For the edge $u_{n-1} v_{n-1}$

$$\begin{aligned} [(f(u_{n-1}) + f(v_{n-1})) \bmod(q) + f(u_{n-1} v_{n-1})] &= [((n - 1) + (2n - 1)) \bmod(3(n - 1)) + 5n - 5] \\ &= [(1) + 5n - 5] = 5n - 4 = k_1 \end{aligned}$$

For the edges $u_{i+1} v_i, 1 \leq i \leq n-3$

$$\begin{aligned} [(f(u_{i+1}) + f(v_i)) \bmod(q) + f(u_{i+1} v_i)] &= [(i + 1) + (n + i)) \bmod(3(n - 1)) + 4n - 2i - 5] \\ &= [(2i + n + 1) + 4n - 2i - 5] = 5n - 4 = k_1 \end{aligned}$$

For the edges $u_{i+1} v_i, n-2 \leq i \leq n-3$

$$\begin{aligned} [(f(u_{i+1}) + f(v_i)) \bmod(q) + f(u_{i+1} v_i)] &= [(i + 1) + (n + i)) \bmod(3(n - 1)) + 7n - 2i - 8] \\ &= [(2i - 2n + 4) + 7n - 2i - 8] = 5n - 4 = k_1 \end{aligned}$$

Here, the resulting edge labels are distinct and there exist two magic constants for each edge $xy \in E$, $[(f(x) + f(y)) \bmod q] + f(xy)$ yields any one of the magic constant $k_1 = 5n - 4$ and $k_2 = 6(n - 1)$. Therefore, triangular snake T_n admits an edge bimagic harmonious labeling for odd n .

Case 2: n is even

Define a function $f : V \cup E \rightarrow \{1, 2, 3, \dots, 5n - 4\}$ such that

$$f(u_i) = i, 1 \leq i \leq n$$

$$f(v_i) = n + i, 1 \leq i \leq n - 1$$

$$f(u_i u_{i+1}) = 5n - 2i - 5, 1 \leq i \leq \frac{n}{2}$$

$$f(u_i u_{i+1}) = 6n - 2i - 6, \frac{n+2}{2} \leq i \leq n - 1$$

$$f(u_i v_i) = 4n - 2i - 4, 1 \leq i \leq n - 2$$

$$f(u_{n-1}v_{n-1}) = 5n - 5$$

$$f(u_{i+1}v_i) = 4n - 2i - 5, 1 \leq i \leq n - 3$$

$$f(u_{i+1}v_i) = 7n - 2i - 8, n - 2 \leq i \leq n - 1$$

For the edges $u_i u_{i+1}$, $1 \leq i \leq \frac{n}{2}$

$$\begin{aligned} [(f(u_i) + f(u_{i+1})) \bmod(q) + f(u_i u_{i+1})] &= [(i + i + 1) \bmod(3(n - 1)) + 5n - 2i - 5] \\ &= [(2i + 1) + 5n - 2i - 5] = 5n - 4 = k_1 \end{aligned}$$

For the edges $u_i u_{i+1}$, $\frac{n+2}{2} \leq i \leq n - 1$

$$\begin{aligned} [(f(u_i) + f(u_{i+1})) \bmod(q) + f(u_i u_{i+1})] &= [(i + i + 1) \bmod(3(n - 1)) + 6n - 2i - 6] \\ &= [(2i + 1) + 6n - 2i - 6] = 6n - 5 = k_2 \end{aligned}$$

For the edges $u_i v_i$, $1 \leq i \leq n - 2$

$$\begin{aligned} [(f(u_i) + f(v_i)) \bmod(q) + f(u_i v_i)] &= [(i + (n + i)) \bmod(3(n - 1)) + 4n - 2i - 4] \\ &= [(2i + n) + 4n - 2i - 4] = 5n - 4 = k_1 \end{aligned}$$

For the edge $u_{n-1} v_{n-1}$,

$$\begin{aligned} [(f(u_{n-1}) + f(v_{n-1})) \bmod(q) + f(u_{n-1} v_{n-1})] &= [((n - 1) + (2n - 1)) \bmod(3(n - 1)) + 5n - 5] \\ &= [1 + 5n - 5] = 5n - 4 = k_1 \end{aligned}$$

For the edges $u_{i+1} v_i$, $1 \leq i \leq n - 3$

$$\begin{aligned} [(f(u_{i+1}) + f(v_i)) \bmod(q) + f(u_{i+1} v_i)] &= [((i + 1) + (n + i)) \bmod(3(n - 1)) + 4n - 2i - 5] \\ &= [(n + 2i + 1) + 4n - 2i - 5] = 5n - 4 = k_1 \end{aligned}$$

For the edges $u_{i+1} v_i$, $n - 2 \leq i \leq n - 1$

$$\begin{aligned} [(f(u_{i+1}) + f(v_i)) \bmod(q) + f(u_{i+1} v_i)] &= [((i + 1) + (n + i)) \bmod(3(n - 1)) + 7n - 2i - 8] \\ &= [(2i - 2n + 4) + 7n - 2i - 8] = 5n - 4 = k_1 \end{aligned}$$

Here, the resulting edge labels are distinct and there exist two magic constants for each edge $xy \in E$, $[(f(x) + f(y)) \bmod(q) + f(xy)]$ yields any one of the magic constant $k_1 = 5n - 4$ and

$k_2 = 6n - 5$. Therefore, triangular snake T_n admits an edge bimagic harmonious labeling for even $n > 2$. From cases (1) and (2), triangular snake T_n is an edge bimagic harmonious graph for all $n > 2$.

Corollary 2.14: The triangular snake T_n admits a super edge bimagic harmonious labeling for all $n > 2$.

Proof: We proved that the triangular snake T_n admits an edge bimagic harmonious labeling for all $n > 2$. The labeling given in the proof of Theorem 2.13, the vertices get labels $1, 2, 3, \dots, 2n - 1$. Since the Triangular snake T_n has $2n - 1$ vertices and the $2n - 1$ vertices have labels $1, 2, 3, \dots, 2n - 1$ for all $n > 2$, the triangular snake T_n is a super edge bimagic harmonious for all $n > 2$.

Example 2.15: Bimagic harmonious labeling of Triangular snake T_7 and T_8 are given in figure 5 and figure 6

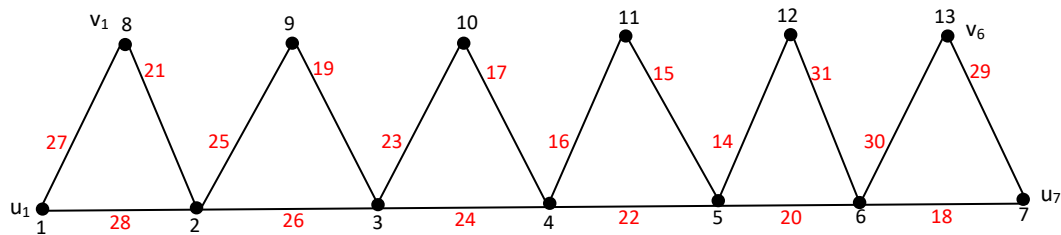


Figure 5: triangular snake T_7 with $k_1 = 31$ and $k_2 = 36$

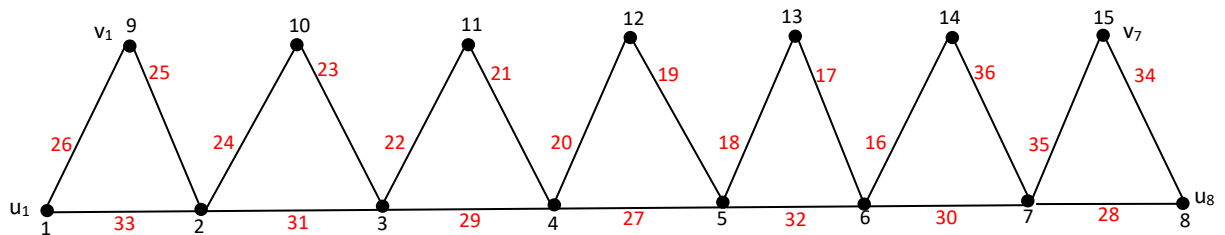


Figure 6: triangular snake T_8 with $k_1 = 36$ and $k_2 = 43$

Theorem 2.16: The dumbbell Db_n admits an edge bimagic harmonious labeling for all n .

Proof: Let $V = \{u_i, v_i / 1 \leq i \leq n - 1\}$ be the vertex set and $E = \{u_i u_{i+1}, v_i v_{i+1} / 1 \leq i \leq n - 1\} \cup \{u_1 u_n, v_1 v_n\} \cup \{u_1 v_1\}$ be the edge set of the graph Db_n . Then Db_n has $2n$ vertices and $2n + 1$ edges.

Define a function $f : V \cup E \rightarrow \{1, 2, 3, \dots, 4n + 1\}$ such that

$$f(u_i) = i, 1 \leq i \leq n$$

$$f(v_i) = n + i, 1 \leq i \leq n$$

$$f(u_i u_{i+1}) = 4n - 2i + 2, 1 \leq i \leq n - 1$$

$$f(u_1 u_n) = 2n + 2$$

$$f(u_1 v_1) = 2n + 1$$

$$f(v_i v_{i+1}) = 4n - 2i + 3, 1 \leq i \leq n - 1$$

$$f(u_1 u_n) = 2n + 3$$

For the edges $u_i u_{i+1}, 1 \leq i \leq n - 1$

$$\begin{aligned} [(f(u_i) + f(u_{i+1})) \bmod(q) + f(u_i u_{i+1})] &= [(i + i + 1) \bmod(2n + 1) + 4n - 2i + 2] \\ &= [(2i + 1) + 4n - 2i + 2] = 4n + 3 = k_1 \end{aligned}$$

For the edge $u_1 u_n$

$$\begin{aligned} [(f(u_1) + f(u_n)) \bmod(q) + f(u_1 u_n)] &= [(1 + n) \bmod(2n + 1) + 2n + 2] \\ &= [(n + 1) + 2n + 2] = 3n + 3 = k_2 \end{aligned}$$

For the edge $u_1 v_1$

$$\begin{aligned} [(f(u_1) + f(v_1)) \bmod(q) + f(u_1 v_1)] &= [(1 + n + 1) \bmod(2n + 1) + 2n + 1] \\ &= [(n + 2) + 2n + 1] = 3n + 3 = k_2 \end{aligned}$$

For the edge $v_1 v_n$

$$\begin{aligned} [(f(v_1) + f(v_n)) \bmod(q) + f(v_1 v_n)] &= [(n + 1 + 2n) \bmod(2n + 1) + 2n + 3] \\ &= [(n) + 2n + 3] = 3n + 3 = k_2 \end{aligned}$$

For the edges $v_i v_{i+1}, 1 \leq i \leq n - 1$

$$\begin{aligned} [(f(v_i) + f(v_{i+1})) \bmod(q) + f(v_i v_{i+1})] &= [((n + i) + (n + i + 1)) \bmod(2n + 1) + 4n - 2i + 3] \\ &= [(2i) + 4n - 2i + 3] = 4n + 3 = k_1 \end{aligned}$$

Here, the resulting edge labels are distinct and there exist two magic constants for each edge $xy \in E$, $[(f(x) + f(y)) \bmod(q) + f(xy)]$ yields any one of the magic constant $k_1 = 4n + 3$ and $k_2 = 3n + 3$. Therefore, dumbbell Db_n admits an edge bimagic harmonious labeling for all n .

Corollary 2.17: The dumbbell Db_n admits a super edge bimagic harmonious labeling for all n .

Proof: We proved that the dumbbell Db_n admits an edge bimagic harmonious labeling for all n . The labeling given in the proof of Theorem 2.16, the vertices get labels $1, 2, 3, \dots, 2n$. Since the

dumbbell Db_n has $2n$ vertices and the $2n$ vertices have labels $1, 2, 3, \dots, 2n$ for all n , the dumbbell Db_n is a super edge bimagic harmonious for all n .

Example 2.18: Bimagic harmonious labeling of Db_{10} is given in figure 7

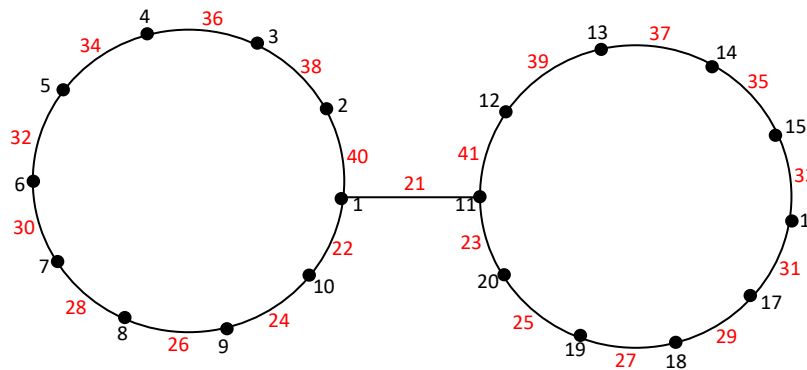


Figure 7: dumbbell Db_{10} with $k_1 = 43$ and $k_2 = 33$

3CONCLUSION:

In this paper we proved that the square graph, star graph are edge magic and bimagic harmonious graphs, triangular snake and dumbbell are edge bimagic harmonious graphs

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Study of Blood Pressure Model using Mathematical Modelling Method

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Abstract

This Article enables us to understand the importance of Mathematical Modelling, and how well the Blood Pressure Complications can be studied using mathematical modelling is illustrated. The logic of linearity is adopted to study the Blood Pressure with respect to Age, Temperature, Weight and Pulse. Firstly, the equation was developed in relationship to Age with a conclusion that, Age affect Bp. Similarly, the fluctuation in body temperature is also one of the factors that cause high blood pressure or low blood pressure. Bp of a person is directly proportional to his/her weight. Also, Since the Pulse is the kind of mechanism that is directly proportional to Bp, all the four parameter was taken into consideration and the modelling equation was developed. Further, all the equations were solved to obtain the General Establishment of Model Parameter Relationship, with the constant proportionalities. The Resulting modelled equations are analyzed and the values of constant proportionalities are Computed. The Results of this mathematical model can further be verified by collecting appropriate data and statistics can be used as the tool of Analyzing the gathered data.

Introduction

A Models States and also describe about how the world Progress. In mathematical modelling, we translate the facts and theoretical concepts into the language of mathematics. Mathematics is a very decisive language. This helps us to formulate Speculation and Recognize underlying assumptions.

Mathematics is a thumbnail language, with well-defined rules for manipulations. There is a large element of compromise in mathematical modelling. The majority of interacting systems in the real world are far too complicated to model in their entirety. Hence the first level of establishment is to identify the most important parts of the system. And it has to be included in the model; the rest will be excluded. The second level of compromise concerns the amount of mathematical manipulation which is worthwhile. Although mathematics has the potential to prove general results, these results depend critically on the form of equations used. Small changes in the structure of equations may require enormous changes in the mathematical methods. Using computers to handle the model equations may never lead to exquisite results, but it is much more rugged against alterations.

In this study a model for estimating the blood pressure of humans was developed in relation to a person's age, weight, pulse rate and body temperature parameters. The model was established to determine the nature of the extreme value of the Blood Pressure model and whether humans could have a maximum or minimum value for blood pressure.

The pressure of the blood in the circulatory system, often measured for diagnosis since it is closely related to the force and rate of the heartbeat and the diameter and elasticity of the arterial walls.

Relevance of the Study of Blood Pressure

The study of Bp of human beings is important to enable one know when he is becoming/about to be hypertensive or hypotensive, so as to be able take all necessary dietary and regular exercise precautions. Secondly, the study is also useful for one to identify whether he is or will soon be vulnerable to some cardiovascular diseases or not. Also, since mathematical modelling is useful for proper medication dosage then; this mathematical model for BP of people developed in this research work could be instrumental for deciding the proper medication dosage and nutritional evaluation for a patient based on estimated BP. This model is especially useful in many of the remote interior settings in the world, in which a reliable sphygmomanometer, a device used for measuring arterial pressure or BP is not easily available, because of financial or transport issues etc. Also, in a war or crisis situation in where which the wounded soldiers or citizen's Bp need to be checked but there is no reliable sphygmomanometer, the doctors' ornurses can use this mathematical model with its parameter at hand to check the war victims Bp.

Objective of the Study

Represents the importance of Mathematical Modelling by transforming the real life problems to Mathematical Equations.

This Article tries to clarity of the constrain that is involved in Blood Pressure.

The developed model can be utilized for estimating the blood pressure (i.e. High Bp only) of human beings.

The Results of this mathematical model can further be verified by collecting appropriate data and using statistics as the tool of Analysis.

Methodology

Under this section, we shall consider the following subheadings like: Formulation of the model itself, Basic assumptions needed to give us a model that conforms to reality, establish a relationship between our model parameters, and evaluate the resulting model equations' constants.

Blood Pressure Versus Age

So, for this research, we were able to conclude that age affects Bp. So therefore, older individual are prone to high Bp than younger individuals. And thus, as human age increases, its Bp tends to increase (in the absence of any control measures). Hence mathematically,

$$Bp \propto A$$
$$Bp = d_1 A \quad \text{————— (1)}$$

Blood Pressure Versus Body Temperature

Fluctuation in body temperature is also one of the factors that cause high blood pressure or low blood pressure as the case may be. So, how exactly does body temperature affect blood pressure? Let us know how. When a person is exposed to heat or high temperature, he sweats profusely, leading to dehydration. Dehydration reduces the volume of blood, which also results in falling of the blood pressure. Secondly, people suffering from any illness where fever is one of the symptoms, experience rise in blood pressure, i.e., fever increases the blood pressure. Why does this happen? As we know During fever, the body temperature increases considerably, which in turn increases the heart rate. As the heart rate increases, the blood pressure also rises. Therefore, people suffering from fever experience rise in blood pressure. It suffices to remark that the Bp of a person is directly proportional to its body temperature since any increase in one leads to a corresponding increase in the other. Hence mathematically,

$$\text{Bp} \propto T$$
$$\text{Bp} = d_2 T \quad \text{—————} \quad (2)$$

Blood Pressure Versus Weight

A human being that is obese or weigh above 90kg tends to have High Bp than a man of the same age with the other that weigh less will have a Low Bp. Thus this can be postulated that, Bp of a person is directly proportional to his weight since a decrease in one leads to a corresponding decrease in the other or vice versa. Hence mathematically,

$$\text{Bp} \propto W$$
$$\text{Bp} = d_3 W \quad \text{—————} \quad (3)$$

Blood Pressure Versus Pulse

The pulse rate is considered to be the number of times the heart beats per minute. The rate measurements indicate the heart rate, heart rhythm and the strength of your pulse. Therefore, high blood pressure slows down normal blood flow causing the arteries to demonstrate difficulty with expanding. Since pulse is a kind of mechanism use in checking someone's heart rate. Hence, mathematically and medically speaking, Pulse rate = Heart rate

$$\text{Bp} \propto P$$
$$\text{Bp} = d_4 P \quad \text{—————} \quad (4)$$

First Establishment of Model Parameter Relationship

From my respective postulation above, adding equation (1), (2), (3) and (4) gives

$$4\text{Bp} = d_1 A + d_2 T + d_3 W + d_4 P$$
$$\text{Bp} = d'_1 A + d'_2 T + d'_3 W + d'_4 P \quad \text{—————} \quad (\text{A})$$

$$\text{Where } d'_1 = \frac{d1}{4}, d'_2 = \frac{d2}{4}, d'_3 = \frac{d3}{4} \text{ and } d'_4 = \frac{d4}{4}$$

Where, A = Age of individual

T = Body temperature of an individual

W = Weight of an individual

P = Pulse rate of an individual

Nature of Equation's Basic Assumption

Let us state the relationship between Bp and age (A) is a linear equation relationship, and the Corresponding equation is given by,

$$\therefore Bp = z_1 + A C_1 \text{ (Where } C_1 \text{ is a constant)} \quad \text{————— (5)}$$

The relationship between Bp and body temperature (T) is a linear equation relationship.

$$\therefore Bp = z_2 + T C_2 \text{ (Where } C_2 \text{ is a constant)} \quad \text{————— (6)}$$

The relationship between Bp and weight (W) is a linear equation relationship.

$$\therefore Bp = z_3 + W C_3 \text{ (Where } C_3 \text{ is a constant)} \quad \text{————— (7)}$$

The relationship between Bp and pulse rate (P) is a linear equation relationship.

$$\therefore Bp = z_4 + P C_4 \text{ (Where } C_4 \text{ is a constant)} \quad \text{————— (8)}$$

Second Establishment of Model Parameter Relationship

From our respective equations above, adding equation (5), (6), (7) and (8) gives,

$$Bp = z'_1 A + z'_2 T + z'_3 W + z'_4 P + C \quad \text{————— (B)}$$

Where C is a constant i.e. $C = (C_1 + C_2 + C_3 + C_4) / 4$

$$\text{Where } z'_1 = \frac{z1}{4}, z'_2 = \frac{z2}{4}, z'_3 = \frac{z3}{4} \text{ and } z'_4 = \frac{z4}{4}$$

General Establishment of Model Parameter Relationship

$$2Bp = (k'_1 + z'_1)A + (k'_2 + z'_2) T + (k'_3 + z'_3) W + (k'_4 + z'_4) P + C$$

$$\therefore Bp = \alpha A + \beta T + \gamma W + \lambda P + \delta \quad \text{————— (C)}$$

Where, T = Body temperature of human being

W = Weight of human being

P = Pulse rate of human being

H = Heart rate of human being

$\alpha, \beta, \gamma, \lambda$ and δ are model constants of proportionality.

Analysis of the Model in Order to Evaluate Its Equation Constants

To evaluate the constants in the model above, equation (11) is going to be differentiated partially with respect to α β γ δ , and respectively. To do this, we have to minimize the model using least squares method as follows: from (11) we let,

$$Z = \min \sum (Bp_i - A\alpha_i - T\beta_i - W\gamma_i - P\lambda_i - \delta)^2_{i=1, 2, 3 \dots n}$$

$$\frac{\partial Z}{\partial \alpha} = -2 \sum (Bp_i - A\alpha_i - T\beta_i - W\gamma_i - P\lambda_i - \delta) A_i = 0 \text{ ————— (9)}$$

$$\frac{\partial Z}{\partial \beta} = -2 \sum (Bp_i - A\alpha_i - T\beta_i - W\gamma_i - P\lambda_i - \delta) T_i = 0 \text{ ————— (10)}$$

$$\frac{\partial Z}{\partial \gamma} = -2 \sum (Bp_i - A\alpha_i - T\beta_i - W\gamma_i - P\lambda_i - \delta) W_i = 0 \text{ ————— (11)}$$

$$\frac{\partial Z}{\partial \lambda} = -2 \sum (Bp_i - A\alpha_i - T\beta_i - W\gamma_i - P\lambda_i - \delta) P_i = 0 \text{ ————— (12)}$$

$$\frac{\partial Z}{\partial \delta} = -2 \sum (Bp_i - A\alpha_i - T\beta_i - W\gamma_i - P\lambda_i - \delta) = 0 \text{ ————— (13)}$$

From Equation (9)

Consider,

$$-2 \sum (Bp_i - A\alpha_i - T\beta_i - W\gamma_i - P\lambda_i - \delta) A_i = 0$$

On Solving, we get

$$\therefore \alpha \sum A_i^2 + \beta \sum T_i A_i + \gamma \sum W_i A_i + \lambda \sum P_i A_i + \delta \sum A_i = \sum Bp_i A_i \text{ ————— (14)}$$

From Equation (10)

Consider,

$$-2 \sum (Bp_i - A\alpha_i - T\beta_i - W\gamma_i - P\lambda_i - \delta) T_i = 0$$

On Solving, we get

$$\therefore \alpha \sum A_i T_i + \beta \sum T_i^2 + \gamma \sum W_i T_i + \lambda \sum P_i T_i + \delta \sum T_i = \sum Bp_i T_i \text{ ————— (15)}$$

From Equation (11)

Consider,

$$-2 \sum (Bp_i - A\alpha_i - T\beta_i - W\gamma_i - P\lambda_i - \delta) W_i = 0$$

On Solving, we get

$$\therefore \alpha \sum A_i W_i + \beta \sum T_i W_i + \gamma \sum W_i^2 + \lambda \sum P_i W_i + \delta \sum W_i = \sum Bp_i W_i \text{ ————— (16)}$$

From Equation (12)

Consider,

$$-2 \sum (Bp_i - A\alpha_i - T\beta_i - W\gamma_i - P\lambda_i - \delta) P_i = 0$$

On Solving, we get

$$\therefore \alpha \sum A_i P_i + \beta \sum T_i P_i + \gamma \sum W_i P_i + \lambda \sum P_i^2 + \delta \sum P_i = \sum Bp_i P_i \text{----- (17)}$$

Also from Equation (13),

$$-2 \sum (Bp_i - A\alpha_i - T\beta_i - W\gamma_i - P\lambda_i - \delta) = 0$$

$$\therefore \alpha \sum A_i + \beta \sum T_i + \gamma \sum W_i + \lambda \sum P_i + 10\delta = \sum Bp_i \text{----- (18)}$$

We have $i = 1, 2, 3, \dots, n$, but we restrict the value of n to $n = 10$

The above equations (14), (15), (16) (17) and (18) can be solved using Simultaneous Linear Equation and the values of α , β , γ , λ and δ can be obtained. The developed model can be utilized for estimating the blood pressure (i.e. High Bp only) of human beings.

The Results of this mathematical model can further be verified by collecting appropriate data and using statistics as the tool of Analysis.

Conclusion

The study of Bp of human beings is important to enable one know when he is becoming/about to be hypertensive or hypotensive, by considering the relevant parameters the mathematical equations was developed and the relationship between the parameters was established. All the constant proportionalities are computed, and further the research can be endured by collecting the sample data of the relevant parameters, which is granted for the viewer's convenience. This article is particular/ narrow created for the High Blood Pressure, $Bp \geq 0$. Thus, equation (18) is the developed model for estimating the blood pressure (i.e. High Bp only) of human beings.

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Eccentricity Based Topological Indices of Cayley Tree

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Abstract

Chemical graph theory has modified into very popular in the midst of researchers because of its extensive applications in mathematical chemistry. The molecular topological descriptors are the numerical invariants of a molecular graph and are tremendously helpful for anticipating their bioactivity. An immense collection of such indices are used in theoretical chemistry, pharmaceutical researchers, in drugs and in distant new fields. In this article, total eccentricity, average eccentricity, atom-bond connectivity (ABC) eccentricity index and geometric arithmetic eccentricity index of Cayley tree(dendrimers) are calculated.

Keywords topological index, eccentricity, cayley tree.

1. Introduction

An initial function of molecular descriptors is to deal with molecules as real bodies and convert them into numbers, which implements mathematics to play a chief aspect in chemistry, pharmaceutical sciences, quality control, environmental protection, and health research. These molecular descriptors are graph invariants and are typically known as topological indices. In graph theory, by applying topological indices we interact distinct characteristics of a chemical structure so as to distinguish it. In mathematical chemistry, a molecular or chemical graph is a demonstration of the structural formula of a chemical compound by means of graph structures. A chemical graph is a labeled graph with respective vertices acting the atoms of the compound and edges constitutes their chemical bonds. A topological index interrelated with a chemical graph is a numeric value which keep on invariant beneath the graph automorphism and more it characterizes the topology of a chemical graph. Accordingly, these indices have a wide range of applications in chemistry together with in pharmaceutical science and in the structures of nanotubes [4,11]. For graph theory, topological indices are grouped as “*degree- based topological indices*” [1,2], “*distance- based topological indices*” and “*eccentricity- based topological indices*” of graphs. Few prominent topological indices based on the degrees of a graph are the Randi connectivity index, Zagreb indices, Harmonic index, atom bond

connectivity, geometric arithmetic index and so, the Wiener index, Hosoya index and Estrada index are distance based topological indices[15]. In the same manner, eccentricity based topological indices involved the Zagreb eccentricity index [9,14], geometric-arithmetic eccentricity index [10], connectivity of atomic bond eccentricity index [5] and the fourth type of eccentric harmonic index [6,8]. Topological indices put measures for the increase of chemical structures and so mathematical operations on the graphs, with the support of topological indices, can stretch multi-disciplinary survey. The topological indices based on eccentricity are beneficial for estimating the toxicological, physico-chemical and pharmacological characteristics of a compound across the structure of its molecules.

1.1 Definitions and Notations

Let G be a connected graph with $V(G)$ the same as vertex set and $E(G)$ as edge set. *Degree of v* is the number of edges adjacent to a vertex v and is denoted by $d(v)$. *Distance* $d(u, v)$ between u and v is the length of any shortest path in G connecting u and v . *Eccentricity* is the distance of vertex u from the farthest vertex in G .

That is, $\varepsilon(u) = \max\{d(u, v) / \forall u \in V(G)\}$. (1)

The *total eccentricity index* is suggested by Farooq et al. [7], which is specified as,

$$\zeta(G) = \sum_{v \in V(G)} \varepsilon(v). \quad (2)$$

The *average eccentricity* $avec(G)$ [12] of a graph G is the average value of eccentricities of all

vertices of a graph, that is, $avec(G) = \frac{1}{n} \sum_{v \in V(G)} \varepsilon(v)$. (3)

In 2010, D. Vukicevic et al. and in 2012, Ghorbani et al. planned some new modified versions of Zagreb indices of G , a molecular graph [14]. The *first Zagreb eccentricity index* [14] is defined

$$\text{as, } M_1^*(G) = \sum_{uv \in E(G)} [\varepsilon(u) + \varepsilon(v)]. \quad (4)$$

The *second Zagreb eccentricity index* is defined as,

$$M_1^{**}(G) = \sum_{v \in V(G)} [\varepsilon(v)]^2. \quad (5)$$

The *third Zagreb eccentricity index* is defined as,

$$M_2^*(G) = \sum_{uv \in E(G)} [\varepsilon(u) \cdot \varepsilon(v)]. \quad (6)$$

The *geometric-arithmetic eccentricity index* [10] of G is,

$$GA_4(G) = \sum_{uv \in E(G)} \frac{2\sqrt{\varepsilon(u) \cdot \varepsilon(v)}}{\varepsilon(u) + \varepsilon(v)}. \quad (7)$$

A new version of the *ABC index* (atom-bond connectivity index) is suggested by Farahani [5] is,

$$ABC_5(G) = \sum_{uv \in E(G)} \sqrt{\frac{\varepsilon(u) + \varepsilon(v) - 2}{\varepsilon(u) \cdot \varepsilon(v)}}. \quad (8)$$

In this article, we broaden the study of chemical graph theory to compute the total eccentricity, average eccentricity, eccentricity-based Zagreb indices, ABC index and geometric arithmetic index of a specific Cayley tree $C_{4,3}$.

2. Cayley tree

The *Cayley tree* is rooted, as well other nodes are fixed in shells nearby its root node[13]. It is a regular branched network, where every non-terminal node is joined to m -neighbours, furthermore m is called the order of the Cayley tree. Here $C_{m,g}$ ($m \geq 3, g \geq 0$) is a Cayley tree of order m with g shells. Starting with the root node, m new nodes are initiated and joined to the root by m edges. This first set of nodes represents the first shell of $C_{m,g}$. We then acquire the shell ($2 \leq i \leq g$) of $C_{m,g}$. We add and connect $m - 1$ new nodes to each node of shell $(i - 1)$. The set of these new nodes establishes shell i of $C_{m,g}$. Figure 1. demonstrates the structure of a specific Cayley tree $C_{4,g}$. We use Cayley trees for the subsequent reasons. Cayley trees, also known as *dendrimers*, are an significant kind of polymer networks. Random walk on Cayley trees [16] has many uses, including light harvesting [3] and energy or exciton transport.

In $C_{m,g}$, the total number of nodes is $V(C_{m,g}) = \frac{m(m-1)^g - 2}{m-2}$ and the total number of edges is

$E(C_{m,g}) = \frac{m(m-1)^g - m}{m-2}$. In this paper, the results are estimated for a specific Cayley tree $C_{4,g}$.

Henceforth, $V(C_{4,g}) = \frac{4(3)^g - 2}{2}$ and $E(C_{4,g}) = \frac{4(3)^g - 4}{2}$.

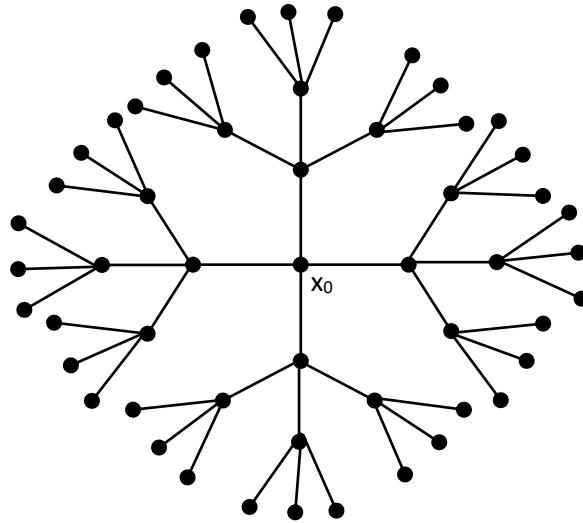


Figure 1. Cayley tree $C_{4,g}$, $g = 3$

Table 1. Vertex partition of Cayley tree $C_{4,g}$, $g \geq 2$ based on eccentricity of each vertex

$\mathcal{E}(v)$	Number of vertices	Vertex sets
g	1	V_1
$g+1$	$4(3)^0$	V_2
$g+2$	$4(3)^1$	V_3
$g+3$	$4(3)^2$	V_4
:	:	:
:	:	:
$2g$	$4(3)^{g-1}$	V_{g+1}

Table 2. Edge partition of Cayley tree $C_{4,g}$, $g \geq 2$ based on eccentricity of each vertex

$(\mathcal{E}(u), \mathcal{E}(v))$	Number of edges	Edge sets
------------------------------------	-----------------	-----------

2.1 Total	$(g, g+1)$	$4(3)^0$	E_1
	$(g+1, g+2)$	$4(3)^1$	E_2
	$(g+2, g+3)$	$4(3)^2$	E_3
	$(g+3, g+4)$	$4(3)^3$	E_4
	: $(2g-1, 2g)$: $4(3)^{g-1}$: E_g

Eccentricity of $C_{4,g}$, $g \geq 2$

Let $C_{4,g}$ be the Cayley tree with $\frac{4(3)^g - 2}{2}$ vertices and $\frac{4(3)^g - 4}{2}$ edges. From Table 1 and Equation (2), the total eccentricity index as:

$$\begin{aligned} \zeta(G) &= \sum_{v \in V(G)} \varepsilon(v) \\ \zeta(C_{4,g}) &= \sum_{v \in V_1(G)} \varepsilon(v) + \sum_{v \in V_2(G)} \varepsilon(v) + \dots + \sum_{v \in V_{g+1}(G)} \varepsilon(v) \\ &= g + 4(3)^0(g+1) + 4(3)^1(g+2) + 4(3)^2(g+3) + \dots + 4(3)^{g-1}(2g) \\ &= g + \sum_{k=0}^{g-1} [4(3)^k(g+1+k)] \end{aligned}$$

Thus, $\zeta(C_{4,g}) = g + \sum_{k=0}^{g-1} [4(3)^k(g+1+k)]$

2.2 Average Eccentricity of $C_{4,g}$, $g \geq 2$

From Table 1 and Equation (3), the average eccentricity index as:

$$\begin{aligned} \text{avec}(G) &= \frac{1}{n} \sum_{v \in V(G)} \varepsilon(v) \\ &= \frac{1}{\frac{4(3)^g - 2}{2}} \left[\sum_{v \in V_1(G)} \varepsilon(v) + \sum_{v \in V_2(G)} \varepsilon(v) + \dots + \sum_{v \in V_{g+1}(G)} \varepsilon(v) \right] \end{aligned}$$

$$= \frac{2}{4(3)^g - 2} \left[g + 4(3)^0(g+1) + 4(3)^1(g+2) + 4(3)^2(g+3) + \dots + 4(3)^{g-10}(2g) \right]$$

$$= \frac{2}{4(3)^g - 2} \left[g + \sum_{k=0}^{g-1} [4(3)^k(g+1+k)] \right].$$

Hence, $avec(C_{4,g}) = \frac{2}{4(3)^g - 2} \left[g + \sum_{k=0}^{g-1} [4(3)^k(g+1+k)] \right].$

2.3 First Zagreb Eccentricity Index

From Table (2) and Equation (4), the first Zagreb eccentricity index as:

$$M_1^*(C_{4,g}) = \sum_{uv \in E(G)} [\mathcal{E}(u) + \mathcal{E}(v)]$$

$$= \sum_{uv \in E_1(G)} [\mathcal{E}(u) + \mathcal{E}(v)] + \sum_{uv \in E_2(G)} [\mathcal{E}(u) + \mathcal{E}(v)] + \dots + \sum_{uv \in E_g(G)} [\mathcal{E}(u) + \mathcal{E}(v)]$$

$$= \sum_{uv \in E_1(G)} [g + (g+1)] + \sum_{uv \in E_2(G)} [(g+1) + (g+2)] + \dots + \sum_{uv \in E_g(G)} [(2g-1) + 2g]$$

$$= 4(3)^0 [g + (g+1)] + 4(3)^1 [(g+1) + (g+2)] + \dots + 4(3)^g [(2g-1) + 2g]$$

$$= \sum_{k=0}^{g-1} (4(3)^k [(g+k) + (g+k+1)])$$

$$= \sum_{k=0}^{g-1} (4(3)^k [2g + 2k + 1])$$

Hence, $M_1^*(C_{4,g}) = \sum_{k=0}^{g-1} (4(3)^k [2g + 2k + 1]).$

This is true for all $g \geq 2$.

2.4 Second Zagreb Eccentricity Index

From Table (2) and Equation (5), the second Zagreb eccentricity index as:

$$M_1^{**}(C_{4,g}) = \sum_{v \in V(G)} [\mathcal{E}(v)]^2$$

$$= \sum_{v \in V_1(G)} [\mathcal{E}(v)]^2 + \sum_{v \in V_2(G)} [\mathcal{E}(v)]^2 + \dots + \sum_{v \in V_{g+1}(G)} [\mathcal{E}(v)]^2$$

$$= \sum_{v \in V_1(G)} [g]^2 + \sum_{v \in V_2(G)} [g+1]^2 + \dots + \sum_{v \in V_{g+1}(G)} [2g]^2$$

$$= [g]^2 + 4(3)^0 [g+1]^2 + 4(3)^1 [g+2]^2 \dots + 4(3)^{g-1} [2g]^2$$

$$= g^2 + \sum_{k=0}^{g-1} [4(3)^k (g+k+1)^2]$$

$$\text{Hence, } M_1^{**}(C_{4,g}) = g^2 + \sum_{k=0}^{g-1} [4(3)^k (g+k+1)^2].$$

2.5 Third Zagreb Eccentricity Index

From Table (2) and Equation (6), the second Zagreb eccentricity index as:

$$\begin{aligned} M_2^*(C_{4,g}) &= \sum_{uv \in E(G)} [\varepsilon(u) \cdot \varepsilon(v)] \\ &= \sum_{uv \in E_1(G)} [\varepsilon(u) \cdot \varepsilon(v)] + \sum_{uv \in E_2(G)} [\varepsilon(u) \cdot \varepsilon(v)] + \dots + \sum_{uv \in E_g(G)} [\varepsilon(u) \cdot \varepsilon(v)] \\ &= \sum_{uv \in E_1(G)} [g \cdot (g+1)] + \sum_{uv \in E_2(G)} [(g+1) \cdot (g+2)] + \dots + \sum_{uv \in E_g(G)} [(2g-1) \cdot 2g] \\ &= 4(3)^0 [g \cdot (g+1)] + 4(3)^1 [(g+1) \cdot (g+2)] + \dots + 4(3)^{g-1} [(2g-1) \cdot 2g] \\ &= \sum_{k=0}^{g-1} (4(3)^k [(g+k) \cdot (g+k+1)]) \\ &= \sum_{k=0}^{g-1} (4(3)^k [g^2 + 2kg + k^2 + g + k]) \end{aligned}$$

$$\text{Hence, } M_2^*(C_{4,g}) = \sum_{k=0}^{g-1} (4(3)^k [g^2 + 2kg + k^2 + g + k]).$$

This is true for all $g \geq 2$.

2.6 Geometric-Arithmetic Eccentricity Index

$$\begin{aligned} GA_4(C_{4,g}) &= \sum_{uv \in E(G)} \frac{2\sqrt{\varepsilon(u) \cdot \varepsilon(v)}}{\varepsilon(u) + \varepsilon(v)} \\ &= \sum_{uv \in E_1(G)} \frac{2\sqrt{\varepsilon(u) \cdot \varepsilon(v)}}{\varepsilon(u) + \varepsilon(v)} + \sum_{uv \in E_2(G)} \frac{2\sqrt{\varepsilon(u) \cdot \varepsilon(v)}}{\varepsilon(u) + \varepsilon(v)} + \dots + \sum_{uv \in E_g(G)} \frac{2\sqrt{\varepsilon(u) \cdot \varepsilon(v)}}{\varepsilon(u) + \varepsilon(v)} \\ &= \sum_{uv \in E_1(G)} \frac{2\sqrt{g \cdot (g+1)}}{g + (g+1)} + \sum_{uv \in E_2(G)} \frac{2\sqrt{(g+1) \cdot (g+2)}}{(g+1) + (g+2)} + \dots + \sum_{uv \in E_g(G)} \frac{2\sqrt{(2g-1) \cdot (2g)}}{(2g-1) + (2g)} \\ &= 4(3)^0 \frac{2\sqrt{g \cdot (g+1)}}{g + (g+1)} + 4(3)^1 \frac{2\sqrt{(g+1) \cdot (g+2)}}{(g+1) + (g+2)} + \dots + 4(3)^{g-1} \frac{2\sqrt{(g+1) \cdot (g+2)}}{(g+1) + (g+2)} \end{aligned}$$

$$= \sum_{k=0}^{g-1} \left(4(3)^k \frac{2\sqrt{(g+k).(g+k+1)}}{(g+k).(g+k+1)} \right)$$

$$\text{Hence, } GA_4(C_{4,g}) = \sum_{k=0}^{g-1} \left(4(3)^k \frac{2\sqrt{(g+k).(g+k+1)}}{(g+k).(g+k+1)} \right).$$

2.7 Atom-Bond Connectivity Eccentricity index

From Table (2) and Equation (8), the atom-bond connectivity eccentricity index is:

$$\begin{aligned} ABC_5(C_{4,g}) &= \sum_{uv \in E(G)} \sqrt{\frac{\varepsilon(u) + \varepsilon(v) - 2}{\varepsilon(u) \cdot \varepsilon(v)}} \\ &= \sum_{uv \in E_1(G)} \sqrt{\frac{\varepsilon(u) + \varepsilon(v) - 2}{\varepsilon(u) \cdot \varepsilon(v)}} + \sum_{uv \in E_2(G)} \sqrt{\frac{\varepsilon(u) + \varepsilon(v) - 2}{\varepsilon(u) \cdot \varepsilon(v)}} + \dots + \sum_{uv \in E_g(G)} \sqrt{\frac{\varepsilon(u) + \varepsilon(v) - 2}{\varepsilon(u) \cdot \varepsilon(v)}} \\ &= \sum_{uv \in E_1(G)} \sqrt{\frac{g + (g+1) - 2}{g \cdot (g+1)}} + \sum_{uv \in E_2(G)} \sqrt{\frac{(g+1) + (g+2) - 2}{(g+1) \cdot (g+2)}} + \dots + \sum_{uv \in E_g(G)} \sqrt{\frac{(2g-1) + (2g) - 2}{(2g-1) \cdot (2g)}} \\ &= 4(3)^0 \sqrt{\frac{g + (g+1) - 2}{g \cdot (g+1)}} + 4(3)^1 \sqrt{\frac{(g+1) + (g+2) - 2}{(g+1) \cdot (g+2)}} + \dots + 4(3)^{g-1} \sqrt{\frac{(2g-1) + (2g) - 2}{(2g-1) \cdot (2g)}} \\ &= \sum_{k=0}^{g-1} 4(3)^k \sqrt{\frac{(g+k) + (g+k+1) - 2}{(g+k) \cdot (g+k+1)}} \end{aligned}$$

$$\text{Hence, } ABC_5(C_{4,g}) = \sum_{k=0}^{g-1} 4(3)^k \sqrt{\frac{(g+k) + (g+k+1) - 2}{(g+k) \cdot (g+k+1)}}.$$

Conclusion

In this paper, the total eccentricity, average eccentricity, Zagreb based eccentricity index, atom-bond connectivity (ABC) eccentricity index and geometric arithmetic eccentricity index of Cayley tree (dendrimers) are calculated. These indices are used in theoretical chemistry, pharmaceutical researchers, in drugs and in distant new fields and so these indices are useful to analyze the physico-chemical, pharmacological and toxicological properties of Cayley tree network.

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Perfect Mean Cordial Labeling of Splitting Graphs

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Abstract

A vertex labeling $h : V(G) \rightarrow \{0,1,2,3\}$ is said to be perfect mean cordial labeling of a graph G if it induces an edge labeling h^* defined as follows :

$$h^*(wz) = \begin{cases} 1 & \text{if } 2|(h(w) + h(z)) \\ 0 & \text{otherwise} \end{cases}$$

with the condition that $|e_h(0) - e_h(1)| \leq 1$ and $|v_h(\alpha) - v_h(\beta)| \leq 1$ for all $\alpha, \beta \in \{0,1,2,3\}$, where $e_h(\delta)$ is number of edges label with δ ($\delta = 0, 1$) and $v_h(\lambda)$ denote the number of vertices labeled with λ ($\lambda = 0, 1, 2, 3$). A graph G is said to be perfect mean cordial graph if it admits a perfect mean cordial labeling. In this paper, we verify that some splitting graphs are perfect mean cordial.

Keywords - perfect mean cordial graph , perfect mean cordial labeling.

AMS Subject Classification 05C78.

1.Introduction

Let $G = (V, E)$ be a simple undirected graph of order n and size m . A path on n vertices is denoted by P_n ; a cycle on n vertices is denoted by C_n .

In 1987 Cahit introduced the concept of cordial labeling as a weaker version of graceful and harmonious labeling. In [1] perfect mean cordial graph was introduced and proved that some graphs are perfect mean cordial graphs.

Definition 1.1. [1]A vertex labeling $h : V(G) \rightarrow \{0,1,2,3\}$ with induced edge labeling $h^* : E(G) \rightarrow \{0,1\}$ defined by

$$h^*(wz) = \begin{cases} 1 & \text{if } 2|(h(w) + h(z)) \\ 0 & \text{otherwise} \end{cases}$$

is called perfect mean cordial labelling of a graph G if $|e_h(0) - e_h(1)| \leq 1$ and $|v_h(\alpha) - v_h(\beta)| \leq 1$ for all $\alpha, \beta \in \{0, 1, 2, 3\}$, where $v_h(\lambda)$ denote the number of vertices labeled with λ ($\lambda = 0, 1, 2, 3$) and $e_h(\delta)$ is number of edges label with δ ($\delta = 0, 1$) and. A graph G is said to be perfectmean cordial graph if it admits a perfect mean cordial labeling.

Definition 1.2 [2] A shell graph is defined as a cycle C_n with $(n - 3)$ chords sharing a common end point called the apex. Shell graph are denoted as $C_{(n, n-3)}$.

Definition 1.3 [4] A complete bipartite graph $K_{1, n}$ is said to be a star.

Definition 1.5 [2] For each vertex v of a graph G , take a new vertex v' . Join v' to all the vertices of G adjacent to v . The graph $S(G)$ thus obtained is called splitting graph of G .

Terms not defined are used in the sense of [3]. In this paper, we verify that some splitting graphs are perfect mean cordial.

2. Main Results

Theorem 2.1 The graph $S(P_n)$ is perfect mean cordial graph.

Proof. Let $V(S(P_n)) = \{w_i, z_i : 1 \leq i \leq n\}$

The vertex labeling $h : V(S(P_n)) \rightarrow \{0, 1, 2, 3\}$ is defined as

$$h(w_i) = \begin{cases} 1 & i \equiv 0 \pmod{4} \\ 3 & i \equiv 1 \pmod{4} \\ 2 & i \equiv 2 \pmod{4} \\ 0 & i \equiv 3 \pmod{4} \end{cases} \text{ for all } 1 \leq i \leq n - 1$$

$$h(z_i) = \begin{cases} 2 & i \equiv 0 \pmod{4} \\ 0 & i \equiv 1 \pmod{4} \\ 1 & i \equiv 2 \pmod{4} \\ 3 & i \equiv 3 \pmod{4} \end{cases} \text{ for all } 1 \leq i \leq n - 1$$

The induced edge labeling is,

$$h^*(wz) = \begin{cases} 1 & \text{if } 2|(h(w) + h(w)) \\ 0 & \text{otherwise} \end{cases} \text{ for all } wz \in E(G)$$

Verification of vertex and edge conditons of perfect mean cordial labeling are as follows

	Vertex condition	Edge condition

$n \equiv 0(mod4)$	$v_h(0) = v_h(1) = v_h(2) = v_h(3) = \frac{n}{2}$	$e_h(0) = \frac{3n}{2} - 2$ $e_h(1) = \frac{3n}{2} - 1$
$n \equiv 1(mod4)$	$v_h(0) = v_h(3) = \frac{n-1}{2} + 1$ $v_h(1) = v_h(2) = \frac{n-1}{2}$	$e_h(0) = e_h(1) = \frac{3\{n-1\}}{2}$
$n \equiv 2(mod4)$	$v_h(0) = v_h(1) = v_h(2) = v_h(3) = \frac{n-2}{2} + 1$	$e_h(0) = \frac{3(n-2)}{2} + 1$ $e_h(1) = \frac{3(n-2)}{2} + 2$
$n \equiv 3(mod4)$	$v_h(0) = v_h(3) = \frac{n-3}{2} + 2$ $v_h(1) = v_h(2) = \frac{n-3}{2} + 1$	$e_h(0) = e_h(1)$ $= \frac{3\{n-3\}}{2}$ $+ 3$

Therefore, the graph $S(P_n)$ satisfies the conditions $|v_h(\alpha) - v_h(\beta)| \leq 1$ for all $\alpha, \beta \in \{0, 1, 2, 3\}$ and $|e_h(0) - e_h(1)| \leq 1$.

Hence, $S(P_n)$ is perfect mean cordial graph.

Example 2.1

A perfect mean cordial graph $S(P_8)$ is shown in the figure 2.1

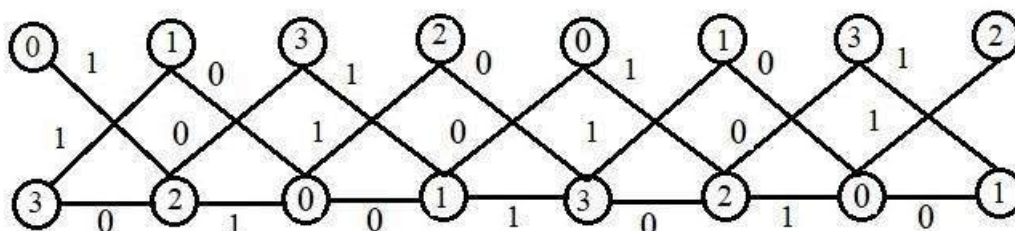


Figure 2.1

Theorem 2.2 The graph $S(C_n)$ is perfect mean cordial graph if $n \not\equiv 2(mod4)$

Proof. Let $V(S(C_n)) = \{w_i, z_i : 1 \leq i \leq n\}$

The vertex labeling $h : V(S(C_n)) \rightarrow \{0, 1, 2, 3\}$ is defined as

$$h(w_i) = \begin{cases} 0 & i \equiv 0(\text{mod}4) \\ 1 & i \equiv 1(\text{mod}4) \\ 3 & i \equiv 2(\text{mod}4) \\ 2 & i \equiv 3(\text{mod}4) \end{cases} \text{ for all } 1 \leq i \leq n$$

$$h(z_i) = \begin{cases} 1 & i \equiv 0(\text{mod}4) \\ 0 & i \equiv 1(\text{mod}4) \\ 2 & i \equiv 2(\text{mod}4) \\ 3 & i \equiv 3(\text{mod}4) \end{cases} \text{ for all } 1 \leq i \leq n$$

The induced edge labeling is,

$$h^*(wz) = \begin{cases} 1 & \text{if } 2|(h(w) + h(w)) \\ 0 & \text{otherwise} \end{cases} \text{ for all } wz \in E(G)$$

Verification of vertex and edge conditions of perfect mean cordial labeling are as follows

	Vertex condition	Edge condition
$n \equiv 0(\text{mod}4)$	$v_h(0) = v_h(1) = v_h(2) = v_h(3) = \frac{n}{2}$	$e_h(0) = e_h(1) = \frac{3n}{2}$
$n \equiv 1(\text{mod}4)$	$v_h(0) = v_h(1) = \frac{n-1}{2} + 1$ $v_h(2) = v_h(3) = \frac{n-1}{2}$	$e_h(0) = \frac{3(n-1)}{2} + 2$ $e_h(1) = \frac{3(n-1)}{2} + 1$
$n \equiv 3(\text{mod}4)$	$v_h(0) = v_h(1) = \frac{n-3}{2} + 1$ $v_h(2) = v_h(3) = \frac{n-3}{2} + 2$	$e_h(0) = \frac{3(n-3)}{2} + 4$ $e_h(1) = \frac{3(n-3)}{2} + 5$

Therefore, the graph $F_{1,n}$ satisfies the conditions $|v_h(\alpha) - v_h(\beta)| \leq 1$ for all $\alpha, \beta \in \{0, 1, 2, 3\}$ and $|e_h(0) - e_h(1)| \leq 1$.

Hence, $S(C_n)$ is perfect mean cordial graph.

Example 2.2. A perfect mean cordial graph $S(C_7)$ is shown in the figure 2.2

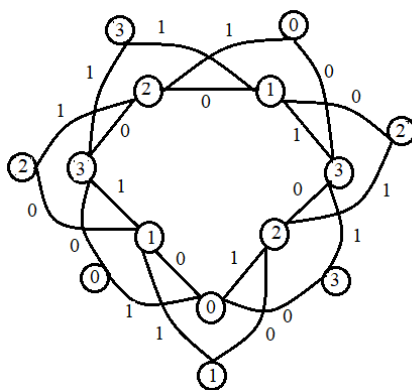


Figure 2.2

Theorem 2.3 The graph $S(K_{1,n})$ is perfect mean cordial graph.

Proof. Let $V(S(K_{1,n})) = \{w, z, w_i, z_i : 1 \leq i \leq n\}$

The vertex labeling $h : V(S(K_{1,n})) \rightarrow \{0, 1, 2, 3\}$ is defined as

$$h(w) = 3$$

$$h(z) = 0$$

$$h(w_i) = \begin{cases} 3 & i \equiv 0 \pmod{4} \\ 2 & i \equiv 1 \pmod{4} \\ 1 & i \equiv 2 \pmod{4} \\ 0 & i \equiv 3 \pmod{4} \end{cases} \text{ for all } 1 \leq i \leq n$$

$$h(z_i) = \begin{cases} 0 & i \equiv 0 \pmod{4} \\ 1 & i \equiv 1 \pmod{4} \\ 2 & i \equiv 2 \pmod{4} \\ 3 & i \equiv 3 \pmod{4} \end{cases} \text{ for all } 1 \leq i \leq n$$

The induced edge labeling is,

$$h^*(wz) = \begin{cases} 1 & \text{if } 2 \mid (h(w) + h(z)) \\ 0 & \text{otherwise} \end{cases} \text{ for all } wz \in E(G)$$

Verification of vertex and edge conditions of perfect mean cordial labeling are as follows

	Vertex condition	Edge condition
$n \equiv 0 \pmod{4}$	$v_h(0) = v_h(3) = \frac{n}{2} + 1$ $v_h(1) = v_h(2) = \frac{n}{2}$	$e_h(0) = e_h(1) = \frac{3n}{2}$

$n \equiv 1(mod4)$	$v_h(0) = v_h(1) = v_h(2) = v_h(3) = \frac{n-1}{2} + 1$	$e_h(0) = \frac{3(n-1)}{2} + 2$ $e_h(1) = \frac{3(n-1)}{2} + 1$
$n \equiv 2(mod4)$	$v_h(0) = v_h(3) = \frac{n-2}{2} + 1$ $v_h(1) = v_h(2) = \frac{n-2}{2} + 2$	$e_h(0) = e_h(1)$ $= \frac{3(n-3)}{2}$ $+ 3$
$n \equiv 3(mod4)$	$v_h(0) = v_h(1) = v_h(2) = v_h(3) = \frac{n-3}{2} + 2$	$e_h(0) = \frac{3(n-3)}{2} + 5$ $e_h(1) = \frac{3(n-3)}{2} + 4$

Therefore, the graph $S(K_{1,n})$ satisfies the conditions $|v_h(\alpha) - v_h(\beta)| \leq 1$ for all $\alpha, \beta \in \{0, 1, 2, 3\}$ and $|e_h(0) - e_h(1)| \leq 1$.

Hence, $S(K_{1,n})$ is perfect mean cordial graph.

Example 2.3

A perfect mean cordial graph $S(K_{1,6})$ is shown in the figure 2.3

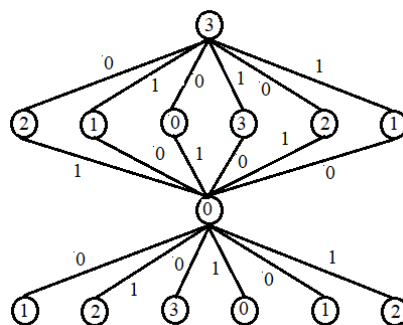


Figure 2.3

Theorem 2.4 The graph $S(C_{n,n-3})$ is perfect mean cordial graph $n \not\equiv 2(mod4)$.

Proof. Let $V(S(C_{n,n-3})) = \{w_i, z_i : 1 \leq i \leq n\}$

The vertex labeling $h : V(S(C_{n,n-3})) \rightarrow \{0, 1, 2, 3\}$ is defined as

$$h(w_i) = \begin{cases} 0 & i \equiv 0(\text{mod}4) \\ 2 & i \equiv 1(\text{mod}4) \\ 1 & i \equiv 2(\text{mod}4) \\ 3 & i \equiv 3(\text{mod}4) \end{cases} \text{ for all } 1 \leq i \leq n-1$$

$$h(z_i) = \begin{cases} 1 & i \equiv 0(\text{mod}4) \\ 3 & i \equiv 1(\text{mod}4) \\ 2 & i \equiv 2(\text{mod}4) \\ 0 & i \equiv 3(\text{mod}4) \end{cases} \text{ for all } 1 \leq i \leq n-1$$

The induced edge labeling is,

$$h^*(wz) = \begin{cases} 1 & \text{if } 2|(h(w) + h(w)) \\ 0 & \text{otherwise} \end{cases} \text{ for all } wz \in E(G)$$

Verification of vertex and edge conditons of perfect mean cordial labeling are as follows

	Vertex condition	Edge condition
$n \equiv 0(\text{mod}4)$	$v_h(0) = v_h(1) = v_h(2) = v_h(3) = \frac{n}{2}$	$e_h(0) = 3n - 5$ $e_h(1) = 3n - 4$
$n \equiv 1(\text{mod}4)$	$v_h(0) = v_h(1) = \frac{n-1}{2}$ $v_h(2) = v_h(3) = \frac{n-1}{2} + 1$	$e_h(0) = 3n - 4$ $e_h(1) = 3n - 5$
$n \equiv 3(\text{mod}4)$	$v_h(0) = v_h(1) = \frac{n-3}{2} + 1$ $v_h(2) = v_h(3) = \frac{n-3}{2} + 2$	$e_h(0) = 3n - 5$ $e_h(1) = 3n - 4$

Therefore, the graph $S(C_{n,n-3})$ satisfies the conditions $|v_h(\alpha) - v_h(\beta)| \leq 1$ for all $\alpha, \beta \in \{0,1,2,3\}$ and $|e_h(0) - e_h(1)| \leq 1$.

Hence, $S(C_{n,n-3})$ is perfect mean cordial graph.

Example 2.1

A perfect mean cordial graph $S(C_{5,2})$ is shown in the figure 2.1

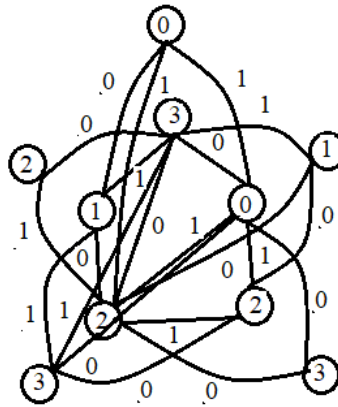


Figure 2.1

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Automatic Attribute based Self update Mechanism in Cipher text Policy Attribute based Encryption with enhanced Trust Management for IOT in Cloud Storage

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Abstract

The Internet of Things (IoT) is the connection of billions of devices that exists in the networked society. In Information-Centric Internet of Things (ICIoT), IoT data can be cached throughout a network for close data copy retrievals. Such a distributed data caching environment, however, poses a challenge to flexible authorization in network. To address this challenge, Cipher text -Policy Attribute-Based Encryption (CP-ABE) has been identified as a promising approach. However in the existing CP-ABE scheme, publishers need to retrieve attributes from a centralized server for encrypting data, which leads to high communication overhead. To solve this

problem, we incorporate CP-ABE and proposed Distributed Publisher-driven secure Data sharing for ICIoT (DPD-ICIoT) to enable only authorized users to retrieve IoT data from distributed cache. In DPD-ICIoT, newly introduced Attribute Manifest (AM) is cached in the network, through which publishers can retrieve the attributes from nearby copy holders instead of a centralized attribute server. In addition, key chain mechanism is utilized for efficient cryptographic operations, and an Automatic Attribute Self-update Mechanism (AASM) is proposed to enable fast updates of attributes without querying centralized servers. According to the performance evaluation, DPD-ICIoT achieves lower

bandwidth cost compared to the existing CPABE scheme.

Keywords : authorization, information, cache, attribute, bandwidth

1.Introduction

The Internet of Things (IoT), also be referred to as the Internet of Everything (IoE), is the collection of many web-enabled devices that collect, send and act on data they acquire from the environments with the help of embedded sensors, processors and communication hardware. The IoT is enabled by the latest developments in RFID, smart sensors, communication technologies, and Internet protocols. The basic premise is to have smart sensors collaborate directly without human involvement to deliver a new class of applications. The current revolution in Internet, mobile, and machine-to-machine (M2M) technologies can be seen as the first phase of the IoT. In the coming years, the IoT is expected to bridge diverse technologies to enable new applications by connecting physical objects together in support of intelligent decision making. This paper starts by providing a horizontal overview of the IoT. Then, we give an overview of some technical details that pertain to the IoT enabling technologies, protocols, and applications. Compared to

other survey papers in the field, our objective is to provide a more thorough summary of the most relevant protocols and application issues to enable researchers and application developers to get up to speed quickly on how the different protocols fit together to deliver desired functionalities without having to go through RFCs and the standards specifications. Moreover, we explore the relation between the IoT and other emerging technologies including big data analytics and cloud and fog computing. We also present the need for better horizontal integration among IoT services. Finally, we present detailed service use-cases to illustrate how the different protocols presented in the paper fit together to deliver desired IoT services. According to the performance evaluation, DPD-ICIoT achieves lower bandwidth cost compared to the existing CPABE scheme.

II. Enabling Technologies

a. Content-Centric Networking (CCN)

Network use has evolved to be dominated by content distribution and retrieval, while networking technology still speaks only of connections between hosts. Accessing content and services requires mapping from the what that users care about to the network's where. We present Content-

Centric Networking (CCN) which treats content as a primitive – decoupling location from identity, security and access, and retrieving content by name. Using new approaches to routing named content, derived heavily from IP, we can simultaneously achieve scalability, security and performance. We implemented our architecture's basic features and demonstrate resilience and performance with secure file downloads and VoIP calls.

b. Information resilience: Source recovery in an information-centric network

Recent years have witnessed explosive growth in traffic demands combined with evolving content characteristics and dissemination patterns. This growth has resulted in an increasing demand for information identification as well as information-based communication functions that can meet this evolution. Consequently, information-centric networking envisions a shift in the future Internet communication paradigm from relying on the notion of an end node toward making information itself the primary object. This is realized by adopting information as the primary identifier of a user's demand. With the new concept in networking, new (information- focused)

solutions can be developed to conventional problems found in IP networks, such as resilient content delivery. In this, we introduce a novel resiliency solution that goes beyond the scope of path recovery to tackle source failure scenarios in order to achieve the more general form of information resilience. We show that by utilizing the knowledge of information, offered by a publish/subscribe information-centric networking model, multiple publishers of a single information item can be natively identified, thereby allowing for recovery of the delivery process using alternative publishers should a publisher fail.

c. A community-oriented route coordination using information centric networking approach

The accommodation of growing tussles among different communities and the efficient and robust information dissemination in cyberspace have become crucial challenges for future network design, while the current Internet is ossified into the principle of end-to-end communications. To satisfy these challenges, in this paper we devise a community-oriented route coordination (CORIN) system using informationcentric networking approach to naturally and efficiently provide community-based information dissemination

and retrieval with name-integrated forwarding. The proposed CORIN modularizes users into communities, lets them express their interests and choices, and enables information objects to be searchable and retrievable in community units. We conduct performance analysis, which shows that CORIN can greatly reduce the control packet overhead compared with PURSUIT for community communication service provision.

d. Data clouds: enabling community-based data-centric services over Internet of things

The Internet of Things (IoT) is emerging as one of the major trends for the next evolution of the Internet, where billions of physical objects or things (including but not limited to humans) will be connected over the Internet, and a vast amount of information data will be shared among them. However, the current Internet was built on a host-centric communication model, which was primarily designed for meeting the demand of pair-wise peer-to-peer communications and cannot well accommodate various advanced data-centric services boosted by the IoT in which users care about content and are oblivious to locations where the content is stored. In this paper, we propose a novel architecture for

the future Internet based on information-centric networking (ICN), which is called Data Clouds, to better accommodate data-centric services. Different from existing ICN-based architectures, we take the sharing nature of data-centric services under the IoT into consideration and introduce logically and physically formed communities as the basic building blocks to construct the network so that data could be more efficiently shared and disseminated among interested users. We also elaborate on several fundamental design challenges for the Internet under this new architecture and show that Data Clouds could offer more efficient and flexible solutions than traditional ICN-based architectures.

e. Cipher text-policy attribute based encryption

In several distributed systems a user should only be able to access data if a user possesses a certain set of credentials or attributes. Currently, the only method for enforcing such policies is to employ a trusted server to store the data and mediate access control. However, if any server storing the data is compromised, then the confidentiality of the data will be compromised. In this paper we present a system for realizing complex access control on encrypted data that we call cipher text-

policy attribute-based encryption. By using our techniques encrypted data can be kept confidential even if the storage server is untrusted moreover, our methods are secure against collusion attacks. Previous attribute-based encryption systems used attributes to describe the encrypted data and built policies into user's keys; while in our system attributes are used to describe a user's credentials, and a party encrypting data determines a policy for who can decrypt. Thus, our methods are conceptually closer to traditional access control methods such as role-based access control (RBAC). In addition, we provide an implementation of our system and give performance measurements.

f. Secure timing synchronization for heterogeneous sensor network using pairing over elliptic curve

Secure time synchronization is one of the key concerns for some sophisticated sensor network applications. Most existing time synchronization protocols are affected by almost all attacks. In this paper we consider heterogeneous sensor networks (HSNs) as a model for our proposed novel time synchronization protocol based on pairing and identity based cryptography (IBC). This is the first approach for time synchronization protocol using pairing-based cryptography

in heterogeneous sensor networks. The proposed protocol reduces the communication overhead of the nodes as well as prevents from all the major security attacks. Security analysis shows, it robust against reply attacks, masquerade attacks, delay attacks, and message manipulation attacks.

g. Optimal cache allocation for content-centric networking

Content-Centric Networking (CCN) is a promising framework for evolving the current network architecture, advocating ubiquitous in-network caching to enhance content delivery. Consequently, in CCN, each router has storage space to cache frequently requested content. In this work, we focus on the cache allocation problem: namely, how to distribute the cache capacity across routers under a constrained total storage budget for the network. We formulate this problem as a content placement problem and obtain the exact optimal solution by a two-step method. Through simulations, we use this algorithm to investigate the factors that affect the optimal cache allocation in CCN, such as the network topology and the popularity of content. We find that a highly heterogeneous topology tends to put most of the capacity over a few central nodes. On the other hand,

heterogeneous content popularity has the opposite effect, by spreading capacity across far more nodes. Using our findings, we make observations on how network operators could best deploy CCN caches capacity.

h. Distributed publisher-driven secure data sharing scheme for Information-Centric IOT

In Information-Centric Internet of Things (ICIoT), Internet of Things (IoT) data can be cached throughout a network for close data copy retrievals. Such a distributed data caching environment, however, poses a challenge to flexible authorization in the network. To address this challenge, Ciphertext-PolicyAttributeBased Encryption (CP-ABE) has been identified as a promising approach. However, in the existing CP-ABE scheme, publishers need to retrieve attributes from a centralized server for encrypting data, which leads to high communication overhead.

III .Proposed Method :AASM-ABE

To solve the existing problems, we incorporate CP-ABE and propose a novel Distributed Publisher-Driven secure data sharing for ICIoT (DPD-ICIoT) to enable only authorized users to retrieve IoT data from distributed cache. In DPD-ICIoT, newly introduced attribute manifest is

cached in the network, through which publishers can retrieve the attributes from nearby copy holders instead of a centralized attribute server. In addition, a key chain mechanism is utilized for efficient cryptographic operations, and an automatic attribute self-update mechanism is proposed to enable fast updates of attributes without querying centralized servers. According to the performance evaluation, DPD-ICIoT achieves lower bandwidth cost compared to the existing CP-ABE scheme. In the Existing system, conventional work on IoT network security and AAA(Authentication, Authorization, Access control) is designed based on an end-to-end principle, which produce redundant and duplicate traffic and bring out large latencies. CP-ABE scheme uses centralized server for encrypting data, which leads to high communication overhead. CP-ABE scheme completely relies on centralized servers, which restricts the scalability of IoT systems .

IV.Implementation scenario

The system architecture is depicted in Fig.1.The implementation begins with the four basic steps Initialization, Message Encryption, Message Decryption and Automatic Reboot.

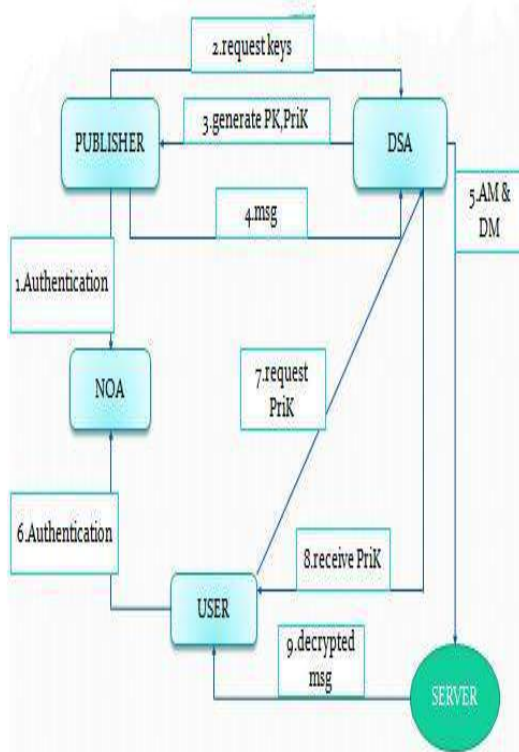


Fig.1 System Architecture

a.Initialization

In this module the publisher registers its identity to Network Operator and Authority verifies and does the authentication process. Upon the successful authentication the publisher requests keys to Data Sharing Authority.

b.Message Encryption

Publisher gives the access policy to DSA. DSA generates AM based on the access policy which is cached in the network. By using these attributes, keys (PK, PriK, MK) are generated and sent to publisher. Only the people with the attributes satisfying the publisher defined policy are able to retrieve the data. The access policy specifies the

access rights for a specific group. Access policy is used to encrypt KEK.box).After that KEK is used to SK(symmetry key). By using this SK, IoT data is encrypted.

c. Message Decryption

User gets authenticated by NOA. Upon successful authentication user requests data to DSA. User receives the encrypted data from server .User requests PriK to DSA. PriK is used to decrypt KEK.KEK is used to decrypt SK which in turn is used to decrypt data.

d. Automatic Reboot

Server reboots at times of attack and sends information to DSA.

The sequence of activities is represented in the Fig.2

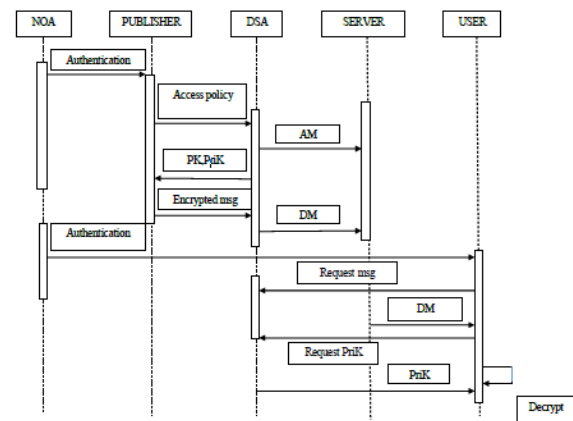


Fig 2.Collaboration between Modules

The actual deployment of the process is depicted in Fig 3.

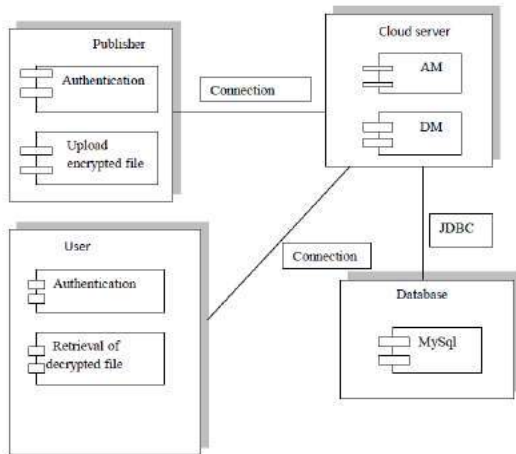


Fig 3. Deployment Scenario

To realize a true IoT vision, ensuring security is a key issue. To address this issue we introduce a Distributed Publisher driven secure Data sharing for ICIoT (DPD-ICIoT) to enable IoT data to be securely shared based on publisher defined policy. DPD-ICIoT provides flexible authorization from publishers to users. In DPD-ICIoT, CP-ABE is employed to provide flexible authorization from publishers to users. To balance centralized management and distributed retrievals for attributes, attribute manifest (AM) and data manifest (DM) are introduced and distributed cached in the network. Thus, publishers can retrieve AMs from close copyholders instead of the centralized attribute servers. Herein, AM and DM are the data chunks, with the type of “Manifest”, that describe attributes and data, respectively. Further, to reduce the large traffic overhead of attribute updates,

we propose an Automatic Attribute Self-update Mechanism (AASM) to enable the update of attributes without querying the distant server.

V. Outcomes

The proposed system has the following advantages :

1. Compared with the existing CP-ABE scheme, the total bandwidth cost in packet transmissions consumed for attribute retrievals can be greatly reduced .
2. It uses publisher-driven fine-grained access control in a ubiquitously distributed caching scenario for ICIoT.
3. It integrates CP-ABE with the typical ICN, and propose a DPD-ICIoT scheme for providing distributed, secure, and flexible data sharing for ICIoT.
4. It employs a key chain mechanism for efficient cryptographic operations.
5. The AM designed to enable the close copy retrievals of attributes and propose an AASM to provide efficient attribute update.
6. It provides enhanced trust management for IoT system.

VI. Conclusion

The IoT data sharing problem with regard to unauthorized access, illegal modifications, and impersonation attack, when IoT data are cached in a distributed

manner in the network are investigated. We provided system security requirements for a typical IoT data sharing scenario in distributed caching environment. We use DPDIoT scheme to enable secure and flexible access control for IoT data. The DPDIoT provides key chain mechanism to provide efficient cryptographic operations. The AM and DM are introduced in DPD-ICIoT. We introduce AASM to realize the automatic attribute update in a distributed manner. Further, we proposed “Automatic rebooting” to enhance trust management in IoT data sharing.

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CONTEMPORARY APPROACHES OF BLOCKCHAIN IN HEALTHCARE- A METHODOLOGICAL REVIEW

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ABSTRACT

Blockchain in healthcare has been gaining a lot of attentions and could be used to improve a variety of healthcare related processes, including insurance claims, donations, EHR management, healthcare surveillance, disease outbreak tracking, pandemic situations, etc. It is of utmost importance in the modern healthcare era, to leverage medical knowledge dispersed around health-care sectors to help rigorous medical research. The unexpected emergence and rapid but uncontrolled spreading of the corona virus worldwide shows us the inability of current healthcare surveillance systems to timely handle emergencies in public health. This review paper explores the modern methodologies on privacy preserving and distribution of EHR with an emphasis of blockchain based solutions. This work analyses the benefits of the different types of blockchain used in various researches.

Index terms: Blockchain, Healthcare, EHR, Smart Contracts, Ethereum, Consortium, Methodical review, Hyperledger, IoT.

I. INTRODUCTION:

The implementation of emerging technology for the everyday management of Electronic Health Records (EHR) has started across the world over the last decade. The World Health Organization

(WHO) has described medical records as creative assets whose sharing reaches well beyond their primary use. In our modern architecture, centralized platforms are fine, but they are not scalable and not resilient to failure. So, a need of migration to a decentralized architecture or distributed architecture from a centralized architecture. Blockchain is a decentralized network for computing and exchanging knowledge that allows for the cooperation, coordination, and collaboration of multiple authoritative entities that do not trust each other in a reasonable decision-making process. A number of different aspects such as protocols for commitment, consensus, security, privacy, and authenticity need to be ensured in blockchain.

A. GENERATION OF BLOCKCHAIN

Blockchain technology is the backbone of the Bitcoin cryptocurrency founded in 2008 by S.Nakamoto [13]. The primary objective was to eradicate any problem with thirdparties and double

spending using a distributed network. Blockchain1.0 was used for cryptocurrencies which allows financial transactions based on Distributed Ledger Technology (DLT). The Ethereum[7] Smart Contracts was developed in 2013 which is an alternative to Bitcoin. Blockchain2.0 introduced the smart contract which is an automated computer program used for facilitation, verification or performance of a legal contract by eliminating any third party and directly validating the contract. Smart contracts are immutable and executed in Ethereum Virtual Machine. Blockchain3.0 targets to improve the technology's capabilities and it is notable for its Directed Acyclic Graph (DAG) based network.

B. TYPES OF BLOCKCHAIN

The major three blockchain forms are: PublicBlockchain, Private Blockchain and Hybrid Blockchain. Public blockchains like Bitcoin and Ethereum are fully decentralized, highly censorship-resistant and incentivize the participants in the network. Private blockchains like Hyperledger, Corda R3 are permissioned blockchains which are valuable for enterprises to collaborate and exchange data in a highly secured manner.

Consortium blockchain is a private type of blockchain with a difference that it is governed by a group of entities rather than a single entity. Hybrid blockchain like Dragonchain which combines the benefits of both private and public blockchains. Table.1. differentiates the public blockchain and private blockchain.

C. BLOCKCHAIN IN HEALTHCARE 4.0

The EHR of patients' from various healthcare providers are kept in distant cloud storage, so that it can be used by the users and doctors. Encrypting the EHR before transmitting to the cloud needs a considerable quantity of memory-accelerated computing [4]. Moreover, the issues of a single fault point, EHR breeches still exist in cloud-based architecture. Blockchain technology [5] has a great potential as it uses a distributed, irreversible, and transparent ledger to solve the issues of current client-server architecture. The evolution of blockchain in Healthcare is shown in Fig.1.

Table 1. Public blockchain vs. Private blockchain

Characteristics	Public	Private
Infrastructure	Distributed	Decentralized
Network Join	Open	Restricted/Requires an Invitation
Transaction Visibility	All members	Authorized Members
Participation	Permissionless	Permissioned
Trust	Not Required	Required
Privacy of Data	Low	High
Throughput	Low	High
Consensus	PoW	PoS, PBFT
Identity	Anonymous/ Pseudonymous	Linked to Known Identities
Cryptocurrency	Required	Optional
Access	Anybody	Restricted
Data Immutability	High	Medium
Transaction Speed	Slow	Fast
Example	Bitcoin, Ethereum	Hyperledger, Ripple

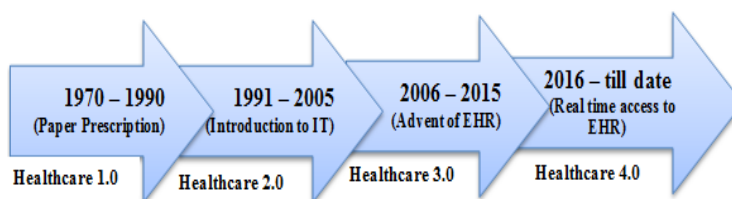


Fig. 1. Healthcare Era.

The world’s first and truly integrated healthcare platform Callhealth has ensured secure healthcare data integration by having blockchain service partnership with ThinkBlynk, the developers

of ChainTrail. The EHR systems in different healthcare sources use different information models, so that stringing together data would become a great challenge. The prescriptions, and reports

provided to the patients must be standardized so that the information is made verifiable and interoperable by giving them a better control over their personal health records. Blockchain technology in healthcare offers patient-driven interoperability which enables exchange of medical data securely among the different healthcare providers and personnel involved. Patients can take their verifiable health data and transact with whomever they want. At the same time, Healthcare providers can verify the data provenance and ensure any medical data migration into their systems is accurate. Different healthcare providers demand for repeated medical procedures and pathological tests which lead high out-of-pocket expenses for patients and strain the already burdened healthcare system. Healthcare using blockchain technology ensures every datum is auditable, traceable, controllable, immutable, and provides a trusted information exchange platform for better integration within the Healthcare ecosystem. Offering such innovative solutions will have positive impact on the global society at large.

This paper is organized as follows: Section II elaborates about the block structure and the techniques used in blockchain. Section III describes about the methodical review of the recently published research papers under

blockchain in healthcare topic. Section IV discusses about the technologies used. Section V describes about the analysis of the reviewed papers and finally Section VI is the conclusion part.

II. BACKGROUND

A. BLOCK STRUCTURE

The blockchain is a back-linked structured archive of transaction blocks which is stored in a database. Block Header and Block Body are the two main partitions of every block. Block Version, Parent Block Hash, Nonce, Merkle Root Hash, Timestamp, and Difficult Target are the fields of the Block Header. The Block Body contains the list of transactions. Genesis Block or Block Zero is the initial block in the blockchain. Every block holds the parent block hash, thereby interconnecting the previous block and thus, creates a chain.

B. CRYPTOGRAPHIC PRIMITIVES

The cryptographic primitives used in a blockchain are Merkle Hash Tree, Chained Hash and Digital Signatures.

- i. **Merkle Hash Tree:** It is the basis for blockchain concept. Merkle tree is a binary hash tree. Every parent node will have the hash value which is the combination of the right and the left child.

- ii. **Chained Hash:** A hash generated using the cryptographic algorithm SHA-256 is able to recognize each block.
- iii. **Digital Signature:** To provide authenticity, integrity, and non-repudiation, a sender can sign the encrypted document using his private key. The public key of the sender is used to validate the document by the receiver.

C. SMART CONTRACTS

Nick Szabo [12], a computer scientist and cryptographer was the first to propose the term “Smart Contract”. A Smart Contract is an automated computerized procedure that imposes the performance or negotiation. To prevent contract tampering, smart contracts that are deployed in blockchain are copied to every node. It can accept and store the cryptocurrency Ether. It can also store a combination of both Ether and data. Smart contracts for Ethereum are written in an object oriented programming language called Solidity. Syntactically Solidity is similar to JavaScript. The Smart Contract platforms are Ethereum, Rootstock, Hyperledger and Ripple.

III METHODOLOGICAL REVIEW OF RECENT RESEARCH

A. Smart Contracts for RPM (Remote Patient Monitoring) System

RPM is the use of wireless technology by healthcare organizations to capture clinical and diagnostic-related information about their patients. According to [2] a concept published by MIT called Medrec, which is a practical way for healthcare professionals to exchange data across the blockchain. In order to handle the clinical data produced by the IoT tools or WBANs, a blockchain-based smart contract has been proposed by Kristen N. Griggs et al. to simplify the safe analysis and monitoring of health sensors [1]. This RPM approach allows the doctors to inspect the health of their patients from remote. Permissioned Consortium Blockchain is used by this RPM system. Authorized nodes only have the access rights to verify and validate the blocks in the blockchain. Solidity language is used to write the smart contracts implemented in this system.

The remote patient equipped with wearable devices is monitored by the clinicians. The primary data is transferred to a main device, for consolidation and customization by the application. After completion, the smart contract is fed with the formatted information along with customized threshold values for full analysis. The source of the information is

supplied to the smart contract "Oracle" to communicate directly in the Ethereum protocol [3][8]. The smart contract will therefore analyze the data presented and provide notification to the patient and the doctor. Because of HIPAA compliance reason, no sensitive clinical information is stored in the smart contract and on the blockchain. Only the events are recorded as ledger. A fresh transaction will be attached to the blockchain indicating that the data was processed successfully when the measurements are sent to the EHR storage database. Then, all blockchain transactions can be connected to the EHR to authenticate the data. The combination of blockchain and IoT will cause significant change in the healthcare sector.

B. Lightweight Blockchain in Healthcare

Leila Ismail et al. [5] proposed a lightweight blockchain architecture for the management of healthcare data that uses a flexible and energy-efficient consensus protocol that has low overhead computation and coordination. This system is developed using permissioned blockchain and PBFT consensus mechanism. This architecture consists of HBCM, BCM, NM, Hospitals, and patients as entities. Any recognized medical organizations may take on the position of Head Blockchain Manager

(HBCM). To avoid single point of failure, two HBCM are used. One HBCM is the leader and the other one is the follower. The blocks are created by the leader HBCM and it is replicated by the follower HBCM. The network is divided into sub-networks called canals. In this system the canals are divided into "Canal 0" consisting of the permissionless blockchain ledger, "Canal 1" and "Canal 2" are sensitive and only viewed by the authoritative members of the canal. Hospitals are further grouped into clusters in all canals based on their demography. Each cluster has one Blockchain Manager (BCM) who is involved with the consensus mechanism.

The leader HBCM receives the transaction proposal of the patients' or hospitals' and their matching digital signature. The patient ID, hospital ID, medical data, canal and timestamp are the information included in the transaction proposal. The transaction proposals received from different clients are accumulated by the client. Transactions received from same canal are packed in single block. After calculating the block's hash, it is broadcasted to the follower HBCM and the BCM of the canal to which the block relates. The BCM validates the clients' authenticity and separates the valid and invalid transaction in separate blocks. Valid transaction block is known as LVT

(Ledger of Valid Transactions) and invalid transaction block is known as LIT (Ledger of Invalid Transactions). The hashes of LVT and LIT are calculated by the BCM and broadcasted to other BCMs in the canal. If two-third of other BCMs of the same canal responds with the same hash values of the block then the BCM's ledger is updated. Now, the Notification Manager (NM) notifies the corresponding patients and hospitals about the update of their transaction proposal. The DoS attack is eliminated as all the transactions are processed by the HBCM.

C. BSSP for diagnosis improvements in e-Health system

Aiqing Zhang et al. [6] proposed a system which uses two kinds of blockchain. One is private blockchain of each hospital which is responsible for storing the PHI (Personal Health Information) of the patient and the other is the consortium blockchain which consists of the hospitals in alliance which stores the secure indexes of the PHI. The PHI, the identity of the patient, is encrypted with public key to achieve data protection. The major entities included in this system are System Manager, Medical Service Providers and Patients. The System Manager issues the public key to the hospitals and patients. Each Medical Service Provider has a server and several

clients. A Doctor must handle a computer client to record the data of his/her patients. When a patient completes the registration in a hospital, the server will provide a token which should be maintained securely by the patient. The token used by the patient authorizes the doctor to produce the patient's PHI. The PHI is then encrypted by the doctor using the patient's public key and a pseudo identity is generated for the patient. All the clients then generate a block consisting of their patients' data and sent it to their hospital's private blockchain. To improve diagnosis, the relevant doctor is permitted to search the past of his/her patient's PHI.

The keywords stored in the blockchain should be interoperable so that keyword search is provided by the consortium blockchain to the users. Both the private and the consortium uses the consensus process called Proof of conformance. The proposed BSSP is implemented on JUICE.

D. Blockchain-based EHR Storage and Management System

JayneelVora et al. [9] designed a framework to fulfill the needs of the patients and healthcare providers. It has four main entities: Blockchain, Patient Nodes, Provider Networks and Proxy Nodes. Blockchain is a web of nodes which creates and transfer records. It

consists of several contracts. The Classification Contract classifies the nodes as Patients, Health-care Providers, and External Party. The Consensus Contract is utilized to confirm the new nodes added to the chain, manage the lists of registered users and store the registered nodes' voting permission. The Service Contract maintains the relationship between the patient and the healthcare providers. The Owner Contract is generated when a node-to-node connection is identified. The Permission Contract provides various access levels such as Read, Write, Transfer and Owner.

The records are created in the patient nodes. The patients' health records are stored in the provider's network which consists of a DM (Database Manager) and a CM (Cipher Manager). The integrity of the transaction and the validation of the nodes are maintained with the help of Voter pools. The essential operations on the blockchain include adding a block, adding a patient, initiate/revoke/change access permission, adding a record, retrieving a record and transferring a record. The database manager stores the EHR and generates a link to the records. Cipher Manager handles the encryption-decryption of the files. Each registered nodes have a different Ethereum address. In this system, the patient gains full control and ownership of their medical records.

The drawback of this system is that it uses various contracts which lead to data confusion. Moreover the system is not much user friendly to the patients.

E. Hyperledger Blockchain Technologies in Healthcare 4.0

Sudeep Tanwar et al. [11], explored many ways to strengthen the existing gaps in health care systems. The Access Control Policy Algorithm was implemented to enhance the availability of data among the healthcare sectors. In order to produce better efficiency, various performance metrics like Latency, Throughput, and Round Trip Time are optimized. The Healthcare 4.0 was observed from 2016 to the present day with the advent of various different technologies in computer industry [10].

Using DLT, a patient-oriented framework and algorithm has been proposed to provide various healthcare sectors with a strategy of access control with private key cryptography. A blockchain-based solution was introduced to incorporate an EHR sharing network based on Hyperledger, using the chaincode principle. The new framework is analyzed to meet the requirements of patients, health care providers and other parties involved. At last, latency, throughput, scalability, and security are the metrics calculated in order

to determine the blockchain system's performance optimization.

The proposed EHR system is developed using Hyperledger Fabric and Hyperledger Composer. It consists of four types of participants: admin, patients, clinicians, and laboratory staff. All database operations of participants are done by the admin, who has the full access to the system. The administrator generates an ID to clinicians, patients or laboratory staff for the accessibility to the blockchain only if they are valid. In case of inappropriate behavior of any participant, they can be removed from the network by the admin. The patient seeks a private key from the admin to sign into the network and they have full privileges on their EHR after the key is granted. If the patient has a valid node, then patient, clinician and laboratory staff records can be viewed or searched over the network. In the same manner, the clinician node and the lab staff node acquire the key from the admin to sign in to the blockchain network. They will be granted all privileges to handle the patient's EHR in the system. They will not be able to make any changes in the previous records as it is immutable.

IV. DISCUSSIONS

Blockchain provides high fault resistant and eliminates denial of services because every nodes store the replication

of transactions. Algorithms such as the Practical Byzantine Fault Tolerance can handle one or more failures of the nodes [1][5]. In PBFT, the number of fraudulent nodes in the network must not be equal to or beyond $1/3$ of the overall nodes.

Healthcare industries are adopting blockchain technology to innovate their way of function. Improved healthcare interoperability is the top most priority of the healthcare sectors. Most of the recent researches in healthcare have adopted Ethereum and Hyperledger blockchain technologies. Ethereum is the platform for the B2C business and generalized applications like healthcare. Hyperledger is the platform for B2B businesses where the healthcare industries communicate for research, innovation in pharma, etc. In Ethereum, the smart contracts are written in Solidity whereas in Hyperledger the Chaincode is written in Golang.

The blockchain of the Ethereum operates with a simplified protocol running on its distributed network. But the Hyperledger allows individuals to build their own custom blockchains to match their business needs. The RPM market is predicted to gain more than 31.3 billion dollars by the end of 2023[14]. The remote monitoring system[1] improves the capability to produce greater-quality care towards more patients with reduced risk rates. The main drawbacks in RPM

systems are the data security and inefficient transmissions of the medical data. Cybercriminals targets the healthcare data and therefore the primary motivation is to protect the PHI from the hackers. With the immutable property of blockchain technology the healthcare system could prevent the aforementioned issues.

V. ANALYSIS

Hyperledger is friendlier with a user interface and customer support compared to the Ethereum platform. The Ethereum software can be used and implemented free of charge but requires a team of professionals to handle it properly. Public key cryptography typically offers secrecy, authentication, and non-

repudiation versus private key cryptography. Asymmetric Encryption uses private and public keys. The greatest problem with Symmetric Encryption is key exchange.

The assumption for the PBFT model to operate is that in a given vulnerability window the amount of malicious nodes in the network cannot be equal to or exceed 1/3 of the total nodes in the system simultaneously. Table. 2. displays the analysis of papers reviewed. In a pandemic outbreak, the main source of Healthcare system i.e., the doctors are infected and died while treating the affected patients. In such cases, WBANs and IoT devices are much useful as they can transmit the information to the doctors in remote.

Table 2. Comparison of the reviewed papers

Characteristics	Kristen N. Griggs et al.	Leila Ismail et al.	Aiqing Zhang et al.	Jayneel Vora et al.	Sudeep Tanwar et al.
Cryptography System	Standard channel encryption	Digital Signature and SHA-256	Public Key Cryptography	Symmetric & Public Key Cryptography	Symmetric Key Cryptography
Architecture	Yes	Yes	Yes	Yes	Yes
Algorithm	Yes	No	Yes	Yes	Yes
Blockchain type	Private & Consortium	Public & Private	Private & Consortium	Private Ethereum	Private Permissioned

	Blockchain	Blockchain	Blockchain	Blockchain	Blockchain
Consensus Mechanism	PBFT	PBFT	Proof of Conformance	Consensus Contract (Vote based)	CFT & BFT
Implementation	Yes	NA	Yes	NA	Yes
Platform	Ethereum	NA	JUICE	NA	Hyperledger Fabric
Smart Contract Language	Solidity	NA	Solidity	NA	Go

VII. REFERENCES

VI. CONCLUSION

This review explores the modern approaches of blockchain in healthcare sector. As we have seen, the combination of IoT and blockchain will be more powerful and can cause significant benefit in distributed applications while handling sensitive patient data. Nowadays in healthcare industry, Hyperledger blockchain technology is gaining more importance than Ethereum blockchain technology. However, combining the public and private/consortium type of blockchains would produce an efficient framework of blockchain. So, hereby this work concludes that blockchain in healthcare would be more secure and interoperable and by incorporating IoT technology it becomes an enhanced version of healthcare management.

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A Simplified Review on Registration of Remote Sensing Images Using Straight Line Features

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Abstract

Now a day's image registration has become a rising and hot topic for researches. Thanks to the worldwide would like for low computations, less time overwhelming and smart quality image registration techniques alive in multiple application areas. Image registration finds its application in numerous fields like remote sensing, medical imaging, laptop vision and fashioning. Image registration may be a basic however essential pre-processing step for remote sensing image process and finding stable options from pictures is one in all the foremost extended challenges. Image registration is that the method of determinative the point-by-point Correspondence between two pictures of a scene, by restoring two pictures, the fusion of multimodality info becomes attainable, the depth map of the scene is determined, changes within the scene is detected and objects is recognized. Primarily image registration is of two types: space primarily based} and have based. space primarily based} works on the intensity of image and also the feature based is predicated on options of image like lines, points, corners, curves, regions and patches. Line feature primarily based image registration may be a difficult task however plays a crucial role in remote sensing image registration. Line options area unit generally a lot of stable than different options, less doubtless to be littered with muddle and noise particularly in manmade environments. And conjointly confirm the correct correspondence between pictures and brings in sturdy lustiness to image distortion. In distinction to different options line options supply necessary info concerning geometrical and structural contents in pictures. Also, detailed shapes in scenes is simply analysed and detected through the essential line segments. The most goal of this review work is to gift numerous techniques used for line feature primarily based image registration.

Keywords: Reference Image, perceived Image, Line Feature, Line Extractor Resampling

I.INTRODUCTION

The main task of image registration is geometrically positioning two or a lot of pictures that are detected from totally {different completely different} viewpoints at different time and/or victimization the various sensors. Out of those pictures one may be a reference image and every one different are known as detected pictures.

The detected image is additionally referred to as the target image. Relying upon however the image area unit to be registered are a unit non-inheritable, the image registration may be classified into four categories. They are

Multiview image registration (different Viewpoints)

Images of an equivalent scene square measure non-inheritable from completely different viewpoints. Our aim is Larger second read of the Scene or a 3D illustration of the scanned scene.

Example of Application: - Remote sensing: - Mosaicking of pictures of the surveyed space. Laptop vision: - form recovery.

Multitemporal image registration (different time)

Image of a similar scene are non-inheritable at completely different times, typically on regular basis, and presumably below completely different conditions. Here the pictures that are to be registered are perpetually having the amendment in illumination as a result of illumination can amendment as time changes, our aim is to seek out and judge changes within the scene that appeared between the consecutive pictures. Samples of application:

Remote sensing: - observation of worldwide land usage designing of landscape. Pc vision: Automatic amendment detection for security observation motion following. Medical Imaging: observation of the healing medical aid, observation of the tumour growth **Multimodel image registration (different sensors)**

Images of an equivalent scene square measure non-inheritable by completely different sensors. Our aim is to integrate the knowledge obtained from completely different sources streams to realize additional complicated and elaborate scene illustration. Samples of application: - Remote sensing: -

fusion of knowledge from sensors with completely different characteristics like panchromatic pictures and multi spectral pictures. Medical imaging:- Combination of sensors recording the anatomical body part like resonance image (MRI), ultrasound or CT with sensors observance purposeful and metabolic body activities like antielectron emission imaging (PET), single gauge boson emission computed axial tomography (SPECT) or resonance spectrometry (MRS). **Scene to Model registration**

In this sort image and a model of the image with scene square measure registered. The aim is to localize the non-inheritable image for a projected technique. Samples of application: - Remote sensing: - registration of satellite knowledge into maps. Pc vision: - Target model matching with real time pictures, automatic quality examination. Medical imaging: - Comparison of the patient image with digital anatomical atlases, specimen classification. Image registration technique will be usually divided into 2 classes, Area-based strategies and Feature-based strategies. Space primarily {based} approach works on image pixels values whereas feature based approach works with low level options of a picture.

II. STEPS IN IMAGE REGISTRATION

Given two images of a scene, the following steps are usually taken to register the images as in fig-1.

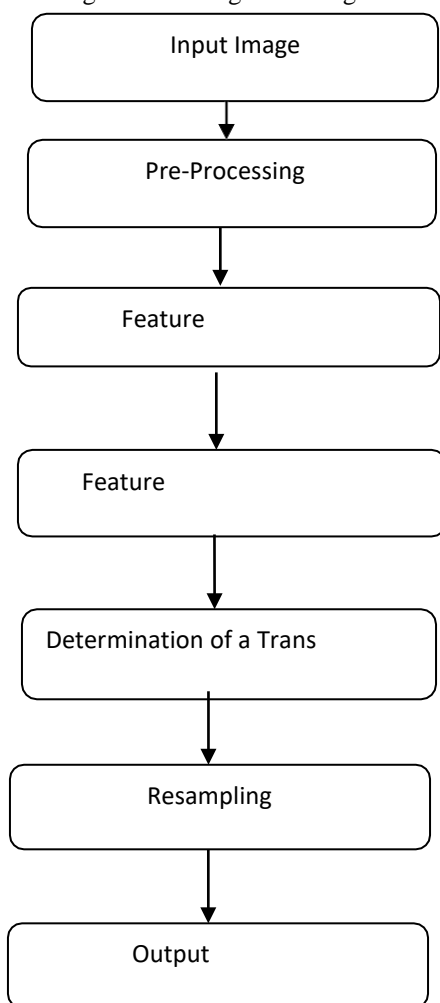


Fig 1: Processing stages of Image Registration

Pre-processing

This involves making ready the pictures for feature section and correspondence. Exploitation strategies like scale adjustment, noise removal, and segmentation. Once pixel sizes within the pictures to be registered area unit totally different however known, one image is resampled to the dimensions of the opposite image. This scale adjustment facilities feature correspondence. If the given pictures area unit known to be noisy, they're ironed to scale back the noise. Image segmentation is that the method of partitioning a picture into regions so options are often extracted.

Feature Selection

To register two pictures, variety of options area unit chosen from the pictures and correspondence is established between them. Knowing the correspondences transformation operate is then found to jibe the perceived image to the pure mathematics of the reference image. The options employed in image registration area unit corners, lines, curves, templates, regions and patches. The kind of options chosen in a picture depends on the kind of image provided. A picture of an unreal scene usually contains contours and region. In 3D image, surface patches and regions area unit usually gift. Templates area unit torrential in each 2-D and 3D pictures and might be used as options to register pictures.

Feature Correspondence

This can be achieved either by choosing options within the reference image and finding out them within the perceived image or by choosing options in each pictures severally and so crucial the correspondence between them. The previous methodology is chosen once the options contain considerable info, like image regions or templates. The latter methodology is employed once individual options, like image regions or templates. The latter methodology is employed once individual's options, like points and features, don't contain adequate info. If the options don't seem to be points, it's vital that from every try of corresponding options a minimum of one try of corresponding points is decided. The coordinates of corresponding points area unit accustomed verify the transformation parameters. For example, if templates area unit used, enters of gravity of corresponding line pairs represent corresponding points and if curves area unit used, domestically most curvature points on corresponding curves represent corresponding points.

Determination of a Transformation Function

Knowing the coordinates of a collection of corresponding points within the pictures, a change operate is decided to resample the perceived image to the pure mathematics of the reference image. The kind of transformation operate used ought to rely on the kind of geometric distinction between the pictures. If geometric distinction between the pictures isn't known, a change which will simply adapt to the geometric distinction between the pictures ought to be used.

Resampling

Knowing the transformation operate, the perceived image is resampled to the reference image. This allows fusion of data within the pictures or detection of changes within the scene.

III. RELATED WORK

Line feature primarily based image registration may be a difficult task, however plays a crucial role in remote sensing image registration. During this section a short regarding all the analysis papers of this space area unit reviewed and studied is documented. Conjointly a short regarding the work drained a similar embody here.

Approaches on Traditional features

[1] Zhiguo Zhang, Ye Zhang and Xuan Li bestowed a picture registration rule supported purpose feature of sub pel. They used Harris trumpet purpose rule to induce purpose options, subsequently these points as communication system Points (GCPs) and register the two pictures.

[2] Younk Yung Han, Francesca Bovola associate degree Lorenzo Bruzzone planned an approach to spot Registration noise between terribly high resolution and multi device pictures. They assumed that dominant Registration Noise (RN) principally exists on boundaries of objects, in order that they planned to use edge info in high frequency regions to estimate it. This alternative makes RN detection less captivated with radiometric variations and so more practical in terribly High Resolution (VHR) Multisensor image processing.

[3] Jianwei Fan, Yan Wu, Fan Wang, Peng Zhang Ming dynasty Li planned new purpose matching rule to align two artificial Aperture radiodetection and ranging (SAR) pictures. within the planned methodology, by considering image patches because the basic units, a unique native description as well as the intensity and geometric info is allotted supported the reconstruction errors between feature point calculated by the Sparse Representation (SR) technique.

[4] Siying Liu, Jie Jiang declared that a formula supported the distribution data of the world edge and therefore the native data of the feature points was projected. Lifting rippler work is employed for multiscale edge extraction of stable international edge. On the premise of Scale Invariant Feature rework (SIFT) feature purpose detection, the equivalent Pyramid was made and therefore the scale invariant feature points on edges are extracted.

[5] Huai Yu, Lan Liu, Li Li, steatocystoma rule and dynasty Sheng Liao projected a brand new methodology to sight stable options by across Coherent Scatters and corners. Then the stable options are delineated by SIFT descriptors and therefore the coarse registration is achieved by matching these stable points. Finally they used Powell formula to look the best mutual data for precise registration.

[6] Oing Guo, Mengmeng He and AN Li projected an automatic and quick image registration methodology supported angle matching of Edge purpose options (EPFS). They initial reworked the first image by the Haar ripple to induce the approximate image to impore the registration speed. Then edges completely different in several in numerous } supply pictures are extracted by different edge detectors.

Approaches on line features

[7] Ke Wang... Oixa declared that edge points are detected in a very template image and a largest image. The sting points are coupled and segmental into chains. The chains are fitted to lines and therefore the lines are mapped to twin points to the twin house. To boost stability and potency, some extent merging formula is projected to manage the fragmental line segments that ought to belong to one line.

[8] Youngwook paul kwon derives the road segments were detected exploitation Line phase Detection (LSD) formula. Then the detected lines were united, generate potential hypothesis transformation by selecting 3 segments in every image. Once marking every hypothesis transformation supported the score metric, the highest-scoring one is chosen.

[9] Tengfei Long, Weili Jiao, Guojin he and Wei Wang projected a line phase registration methodology exploitation Gaussian mixture Models and Expectation-Maximization (EM) formula. It used the affine model to verify the transformations.

[10] Haigang Sui, Chuan Xu, Junyi Liu ANd Feng HUA devised an reiterative procedure was wont to mix extract line phase and line intersection to avoid registration failure. Then a structure strategy of coarse_ high fine registration was bestowed to preserve linear structures whereas reducing information redundancy. Finally voronoi diagram was introduced into spectral purpose matching to any enhance the matching accuracy between 2 sets of line intersection.

[11] Chenyang Zhao A. Ardeshir Goshtasby, detected line phase within the pictures by a least-squares line fitting methodology. The coefficients/parameters of those lines are wont to notice a homography transformation to register the pictures.

[12] Xiao long Shi ANd Jie Jiang represents an automatic image registration methodology supported the road segments on the most form contours is projected for remote sensing pictures with giant background variations as a result of the most form contours will hold comparatively a lot of invariant data. Initial a Line phase Detector (LSD) used for line phase extraction and a validation step is developed to reject the insignificant and fragmented options. Then a form based mostly line phase. Finally, a special consistency live is employed to get rid of in correct matches and transformation parameters may be found out.

[13] Boli Xiong, Wenchao Li, Lingjun Zhao, Jun Lu, Xiaogang Zhang and Gangyao Kuang, Firstly, completely different edge sights are used to detect the road segments in each optical and SAR pictures severally. Then through the Hough rework and a line fitting and filtration methodology, the straightest lines of every pictures are extracted and their intersections are obtained and brought as a candidate matching points. With the RANSAC (Random Sampling Consensus) methodology, Corresponding purpose pairs are found with these candidate points and a rough registration, between the heterogeneous pictures is enforced.

[14] Yong Li and Robert L. Stevenson, detected edges from pictures by a changed cagey operator and line segments correspondences are tentatively shaped by applying the gap and orientation constraints that confirm AN intermediate transformation. Those triplets of lines leading to higher equally matrices are preserved & their intersections are refined by a reiterative method or random sample agreement.

[15] Yirule and Yunali Liu, extracted image management line options for coarse registration by the employment of visual prominence and Line Segment Detection (LSD). Visual prominence represents human visual characteristics. LSD has attributes as well as rotation invariances illumination changes inability and noise resistant ability. Then Scale Invariant Feature Transform (SIFT) supported multiresolution analysis is employed to extract the purpose options with scale and

rotation invariant characteristics. Once words, the feature points are won't to notice the fineregistration.

[16] ChangCh'ingLi,BoWang,ZhiqiangChowdynasty,Sun Li, Jinlei Ma, Shi Tang, introduces 2 formulas containing a roughregistrationalgorithmto boostregistrationaccuracy. To look best registration correspondence within the applicable candidate lines, AN optimisation formula referred to as line phase length bar graph methodology is introduced. Rough registration will get AN approximate registration in keeping with the candidate lines & it improves the potency. In correct registration formula, the road feature is expressed in a very completely different type avoid a lot of drawbacks in registration.

[17] Cheng jin Lyu and Jie Jiang, line segments are extracted from image pyramids to unify the scales of description based on the gradient distribution of local areas is constructed and the segments are matched in image pyramids. Finally, tippets of intersections of matching lines are selected to estimate affine transformation between twoimages.

[18] Guoping Zhang, Hain gang Sui, Zhina song, Li Hua, projected completely different edge confirm are used to sight the road segments in each optical and SAR pictures severally with the sampling agreement methodology, corresponding purpose pairs are found with these candidate points. Then Voronoi diagrams are generated from 2 purpose sets. Finally, Combined with spectral graph theory, the corresponding options may be obtained.

[19] Ming Zhao, Yong peng Shanghai dialect, Shengdapan, fan Zhou, Bouwenan, and Andre Koup, addressed the matter related to registration of pictures with affine deformations and inconsistent content noise interference or mappictures with inconsistent annotations. Lines supported regions are extracted to handle the problems of inconsistent content existing in pictures. To alleviate the wholeness of line segments, a reiterative strategy with multiresolution is used to preserve international structures that are cloaked at full resolution by image details or noise. Then Geometrical Outlier Removal (GOR) is developed to produce reliable feature point matching, which is based on affine invariant geometrical classifications for corresponding matches Initialized by SIFT.

IV. CONCLUSION AND FUTURE SCOPE

Few significant papers on Remote sensing image registration using line features were discussed during the year 2013-2018. Based on this review one can conclude that straight line feature were more suitable for better, compact, efficient remote sensing image registration as well as to reduce the errors produced in the process of Image registration. In future better Line extraction technique will develop for accurate and error-free image registration.

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An improved optimization algorithm for storing secure data in IoT cloud system

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Abstract: Big data and IoT cloud computing are two essential issues in recent years, empowering computing resources to provide IT services with greater efficiency. To protect the security of data holders, data is constantly stored in the cloud in encrypted form. Internet of things (IoT) is a type of advanced facts technology which has drawn society's attention. Sensors and simulators are usually recognized as smart devices of our environment. Simultaneously Iota security brings up new issues. Internet connection and possibility of interaction with smart gadgets cause those gadgets to involve greater in human life. Therefore, protection is a fundamental requirement in designing IoT. IoT has three extraordinary features: universal perception, reliable transmission and sensible processing. Because of IoT span, security of conveying records is a vital element for machine safety. Hybrid encryption approach is a new version that may be utilized in IoT. This types of encryption generates strong security and low computation. In this paper we have proposed a hybrid encryption set of rules which has been conducted a good way to lessen safety risks and enhancing encryption space and much less computational complexity. The proposed algorithm generates a best key for encrypting and decrypting the data. The

performance of proposed methodology is analysed in terms of different metrics and performance is compared with different algorithms.

Keywords: - Cloud Computing Big data, IoT, Hybrid algorithm

I. INTRODUCTION

Internet of things (IoT) may be a new network that's getting used by wireless detector connections and frequency identification (RFID) through wireless network and technology to realize overall perception of information, reliable transmission and intelligent processing. Hence protective privacy and safety square measure the essential options of IoT [1]. This security is expounded to tag info (RFID), wireless communications info security, network transmission of data security, privacy and security IP security. So it's very important to possess thorough study and analysis on style and improvement of security issues in IoT [2-3]. IOT consists of 3 layers: sensing layer, transport layer and application layer. IoT has created a

large amendment within the drugs, household, business, industry, agriculture and even nuclear reactors. The fast development of security and privacy in massive scale square measure the determinant factors of IoT. The most purpose of network security and knowledge protection is to realize confidentiality and integrity. Security problems square measure of nice importance in enlarging the dimensions of network and devices. The innovative headways and quick assembly of remote correspondence, advanced electronics, and micro-electro-mechanical systems (MEMS) technologies have brought about the rise of the Internet of Things (IoT) [4-5]. The IoT is a rising innovation that has grown quickly as of late [6]. The idea of the IoT is characterized as the system of physical articles, gadgets, vehicles structures and different things that are inserted with electronics, programming, sensors, and system availability that allows these items to assemble and trade information [7]. The IoT has prompted the consistent all-inclusive association among individuals and things [8]. The IoT has been applied in different applications in the new innovation area [9]. IoT gadgets produce a large amount of data that put pressure in managing those data by cloud. [10-11]

Cloud computing provides a new approach for maximize the capability and capacity without spending a lot of money in buying any new software or infrastructure. Although it provides

various facilities to the user but still there are many security issues needs to be considered. Cloud user's data can be attacked in either of two ways a) Outside attack: in which an intruder or malicious user tries to acquire the sensitive data for which the attacker is not authorised and also tries to hamper its accurate processing; b) Inside attack: - in which the organization, administrator or even service provider tries to acquire the owner's data and use it for their own benefit. Outside attackers are easy to identify compared to inside attackers. Therefore a user needs to be very careful before processing, storage or retrieval of data through untrusted network. The requirement is before sending the data it should be encrypted and transmitted over the network and only authorised user should decrypt the data.

Data security incorporates data transmission, data confinement, data build up. Data transmission for big data is encoding the data and transmits the data in the cloud; at last, the data can be unscrambled. By encrypting and decrypting the big data many algorithms have been used. There are genetic algorithms, particle swarm optimization, ant colony optimization, and attribute – based encryption. This paper exposes an improved key generation algorithm which is combined with a standard encryption algorithm to increase its better performance.

II. RELATED WORKS

Big data innovations for IoT security was examined by Amanullah, M.A, et al. in 2020 [12]. Big data advances were fused, better and better data taking care of can be accomplished. Thus they have led an extensive study on best in class profound learning, IoT security and big data innovations. Further they have gotten a topical scientific categorization from a similar examination of specialized investigations of the previously mentioned spaces. At long last they have distinguished and examined the difficulties in joining profound learning for IoT security utilizing big data advancements and have been heading to future analysts on the IoT security viewpoints.

Prakash et al [13] proposed key relation technique while performing encryption / decryption of file and address the security challenges needs to be resolve in cloud computing. By experiment analysis they had also proved that CA inverter and shifter during encryption and decryption respectively.

Fadhil et al [14] proposed a hybrid cryptographic technique by a combination of public RSA cryptosystem and knapsack. This proposed technique is less complex and more secure than individual algorithm. It works in two stages first perform the RSA encryption and forward its output to knapsack approach. Reverse process needs to be applied while performing the decryption at receiver end.

Zissis et al [15] proposed various security issues need to consider while adopting cloud computing such as data integrity, confidentiality, availability, threats, identification and authentication. Etc. A third party auditor has also been introducing who will perform auditing on the user request. This auditing feature helps the user to get information regarding its data integrity.

III. PROPOSED METHOD

In the proposed method we introduced a new key generation algorithm which is developed from an existing algorithm swarm optimization. This algorithm is an artificial intelligence technique that can be used to find approximate solutions to extremely difficult or impossible numeric maximization and minimization. Hypothesis are plotted in this space and seeded with an initial velocity, as well as a communication channel between particles. This is a population based stochastic optimization technique inspired by social behaviour of bird flocking or fish schooling.

Each solution is considered as bird, called particle. All the particle have a fitness value. The fitness values can be calculated using objective function. All their particles preserve their individual best performance. They also know the best performance of their group. They adjust their velocity considering their best performance and also considering the best performance of the best particle.

The existing algorithm is initialized with a group of random particles (solutions) and then searches for optimal and updating generations. Particles move through the solution space and are evaluated according to some fitness criterion after each time step. In every iteration each particle is updated by following two best values, the first one is the best solution it has achieved so far. This value is called pbest. Another value is tracked by swarm optimizer is the best value obtained so far by any particle in the population. This second best value is called global best or gbest. When a particle takes part of the population as its topological neighbours, the second best value local best called lbest. Each particle tries to modify its current position and velocity according to the distance between its current position and pbest and the distance between its current position and gbest.

$$V_{i+1} = wV_i + C_1 * \text{rand}() * (P_{Bi} - X_i) + C_2 * \text{rand}() * (G_{Bi} - X_i) \quad (1)$$

C_1 and C_2 are the learning factor.

w is the inertia weight.

The proposed algorithm is mainly concentrated on three main components of the algorithm such as personal best experience, the global best experience and the worst experience of the respective particles. In the improved optimization algorithm the particle u is spread in a dimensional space. Each particle u is associated with respective position and velocity.

$$A_u = wA_u + c_1r_1(P_u - B_u) + c_2r_2(P_n - B_u) \quad (2)$$

$$B_u = B_u + A_u \quad (3)$$

w = Inertia weight

c_1 and c_2 = Randomly selected value

r_1 and r_2 = Random value consistently generated inside the interval [0,1].

P_u = Personal best position.

P_n = Position of neighbourhood particle.

The particle's flying velocity is,

$$A_u = wA_u + cr(P_g - B_u) \quad (4)$$

The guidance vector PG is constructed for each particle u ,

$$P_g = P_u + P_n \quad (5)$$

The fitness value is calculated for the initialized solutions. For optimal prime or private key selection, the fitness is defined based on the throughput of the solution. The throughput is defined as the ratio between the size of the plain text in bytes and the encryption time in seconds. The solution with the maximum fitness value is selected as the optimal solution or the best private key. After the fitness calculation each particle is updated their velocities and positions according to (2) and (3).

The above process is stopped until finding the optimal solution or private key from the initial solution. The resultant output is fed to the cryptography process.

The key generated using proposed algorithm is given to the existing Stream Cipher algorithm to give an efficient output. A stream cipher is a symmetric key cipher where plaintext digits are combined with a pseudorandom cipher digit stream (keystream). In a stream cipher, each plaintext digit is encrypted one at a time with the corresponding digit of the keystream, to give a digit of the ciphertext stream. Since encryption of each digit is dependent on the current state of the cipher, it is also known as state cipher. In practice, a digit is typically a bit and the combining operation is an exclusive-or (XOR).

The pseudorandom keystream is typically generated serially from a random seed value using digital shift registers. The seed value serves as the cryptographic key for decrypting the ciphertext stream. Stream ciphers represent a different approach to symmetric encryption from block ciphers. Block ciphers operate on large blocks of digits with a fixed, unvarying transformation. This distinction is not always clear-cut: in some modes of operation, a block cipher primitive is used in such a way that it acts effectively as a stream cipher. Stream ciphers typically execute at a higher speed than block ciphers and have lower hardware complexity. However, stream ciphers can be susceptible to serious security problems if used incorrectly (see stream cipher attacks); in particular, the same starting state (seed) must never be used

twice. Moreover this key generation algorithm can be combined to any cryptography algorithm to attain better results.

IV. RESULT ANALYSIS

The proposed algorithm is compared with the existing algorithms with some standard metrics and measures and find out that it is giving better results. The standard encryption algorithm AES and SCA are compared with the proposed Improved Swarm Optimization (ISO) algorithm the encryption time and decryption time increases according to the file size. Compared to the existing algorithms the ISO algorithm takes less time to encrypt and decrypt the data.

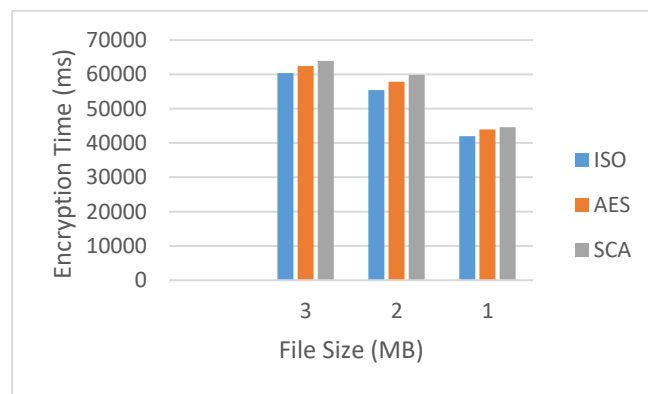


Figure: 1 Performance analysis based on Encryption time

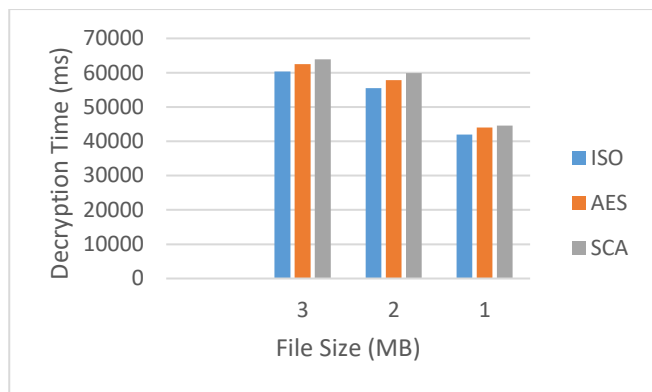


Figure: 2 Performance analysis based on Decryption time

V. CONCLUSION

This proposed method is used with any security algorithm for better results. This algorithm is a key generation algorithm which generates a secure key and this key can be used as a private or public key for any encryption and decryption algorithm. The comparative analysis concluded that the proposed ISO encryption technique accomplished minimum execution time with highly secured data compared to existing methods.

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