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ECONOMIC EMPOWERMENT OF WOMEN THROUGH SELF HELP GROUP IN DINDIGUL DISTRICT

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Abstract

Self-Help group is now a well-known concept. It is now almost two decade old. It is reported that the SHGs have a role in speeding up country's economic development. SHGs have now evolved as movement. The primary focus of Self Help Groups is to provide emotional and practical support and an exchange of information. Such groups use participatory processes to provide opportunities for people to share knowledge, common experiences and problems. Mainly, members of the SHGs are women. Consequently, participation of women in the country's economic development is increasing. They also play an important role in elevating the economic status of their families. This has led boost to the process of women's empowerment. The data has been collected from two sources of data that is primary and secondary data. Primary data is collected by administering the questionnaire & personal interaction. Secondary data has been collected from different books and company files and website. The sample size is 100, respondents are selected from the SHGs members. Simple random sample method was used to select the respondent. Data was presented with the help of tables and charts. This study is found the women are empower through SHGs.

Key words: Self Help Groups , Socio – Economic Empowerment , SHG Women.

Introduction

Self Help Group is the small group formed by the women members residing in a particular locality, possessing the core skill capacity of producing a product individually or in groups and have started business venture of their own with the support of the government agencies. India government is helping the SHGs through state government consisting of women members who are interested in taking up entrepreneurship to set up their own business venture jointly as a group the group. SHGs members are not fully skilled people so the Government try to help these group during initial period of the business to overcome the teething problems and provide support and training ultimately to function independently as a successful business venture.

SHGs have emerged as the appropriate people's institution which provided the poor women with the space and support necessary to take effective steps towards greater control of their personal and social life. It is not a static body; rather it grows in its resources and management skills of its members. Their increasing confidence has motivated them for enhanced involvement

in public spheres and has provoked them to undertake common action programmes. Self-help groups are voluntary small group structures for mutual aid in the accomplishment of a specific purpose. The seven distinctive characteristics of self-help groups are, voluntary activity, members having shared problems, meetings for mutual benefit, sharing the role of helpers and the helped, constructive action towards shared goals, groups run by members and groups existing without outside funding There is a very strong role for civil society organisations in this process. The state alone cannot empower women. What the state can do is to create enabling conditions which legitimize a change in women's position. In promoting SHG movement both Governmental and Non-Governmental agencies were involved. SHG movement had been designed to benefit women, especially the rural belt, by providing them social status and identity. In India, Tamil Nadu and Andhra Pradesh had been successful in SHG movement. Self Help Groups become the agents of empowerment promoting agencies in rural India. They have gained the momentum as a movement and they can make

sustainable development a reality in rural India. Specific efforts to promote SHGs to all the rural areas are a need of the hour. Further, it is essential to probe into the process and dimensions of empowerment of the women members in SHGs. As it is an emerging new concept, a scientific prediction and implementation would be of great help. The present research study is an attempt to contribute to the women-studies specific to the empowerment of women at the grass-root level. Rural women empowerment through self-help groups can be certainly a significant step and a milestone in the history of rural development in India. Unlike the other governmental programmes it was not organised by government officials but by women themselves.

Selfhelpgroups and Women

Women are a important part of the economy, both the inside and outside of the house. Now the women are interest to go jobs. In spite of all this, social conventions and gender ideology deprive them of the access to and control over, the resources which would enable them to increase their productivity. Since independence, government policy on women's development has taken varying types of emphasis; from initial welfare oriented approach to the current focus on development and empowerment. Successful working of SHGs in Andhra Pradesh, Tamil Nadu, Karnataka etc. and successful implementation of social development programme such as Mahila Samakhyas, some part of DWCRA and programmes under taken by NABARD and RMK for women's development and empowerment highlighted the need for a change in women's traditional roles and for organising them into small homogenous self-help groups, training them to increase their productions skill and productivity and equipping them through skill upgradation, entrepreneurship training etc to undertake more remunerative on-farm and off-farm activities. Micro finance programmes not only give women and men access to savings and credit, but reach millions of people world wide bringing them together regularly in organized groups. There are other organizations like SKS, Basix and spandana which have managed to create an environment for the empowerment of women. The overall objective of these organizations is to make women self

reliant, which will improve the quality of their lives through greater access to and control resources, sensitizing and strengthening the institutional capacity of support agencies to proactively address. Women's needs, developing linkage between SHGs and lending institution to ensure women's continued access to credit facilities for income generation activities.

Impact of SHGs on Economic Emancipation of Women

Self help-groups help the rural women to improve their economic status and thereby enhance their social image. The basic idea of self help group is simple: if the poor people are provided access to financial services, including credit, they may very well be able to start and expand a micro-enterprise that will allow them to improve their economic and income status. An increase in income would lead to an increase in the expenditure as well as in the savings. This chapter deals with the impact of the self-help groups on a few chosen economic variables such as their income, employment, savings, enjoyment of a few consumer durable goods, indebtedness, their expenditure and their housing conditions.

Statement of the Problem

Women are facing numerous socio-economic, cultural, environmental and psychological problems. The level of facing these problems will vary according to their age, income level, place of residence, occupation, educational qualification, religion and caste. Women should join the labour force of the country on an equal footing with those of men and get themselves integrated into the economic system. The present analysis is undertaken to find out the empowerment achieved among the socially deprived classes to improve health and nutritional status, educational achievements, access to resources and to increase the real per capita income. Their empowerment needs are to be looked at from different perspectives such as individual, group, community, collaborating organisations and the state too. Therefore the study mainly focused on the issue of socio-economic empowerment of women through SHGs and to know whether participation in SHGs causes for the

individual and socio-economic empowerment of women in Dindigul district.

Objectives of the Study

The main objectives of the studies are

1. To study about the relationship between Self Help Group and women empowerment in Dindigul district.
2. To study about the reasons for joining the self help group in Dindigul district.
3. To analyse the impact of the SHGs on employment, income, expenditure, savings, indebtedness, housing conditions.

Methodology and Tools of Analysis

The total sample respondents taken for this study was 100. The 100 sample women respondents

were selected randomly from different NGOs by adopting proportionate random sampling technique. The sample respondents cover all blocks and their membership had varied from a minimum of 6 months to a maximum of 10 years of experience in the SHGs. Z test was applied to study the impact of SHGs on the economic emancipation of women along with percentage analysis

Sources of Data

To meet out the objectives of this study relied on both primary and secondary data. Primary data have been collected with the help of structured questionnaire. Secondary data have been collected from collectorate office records, rural development department records non-government organizations, books, journals, RBI, NABARD and scheduled commercial banks reports.

Analysis and Interpretation

Table-1 Demographic profile of the respondents

S. No.	Particulars	Responses	No. of Respondent	Percentage
1	Age	20-30	15	15
		31-40	20	20
		41-50	40	40
		51-60	20	20
		>60	5	5
	Total		100	100
2	Educational Status	Illiterate	25	25
		Primary	15	15
		Middle	25	25
		Higher Secondary	25	25
		Graduation	7	7
		Post – Graduate	3	3
	Total		100	100
3	Family Status	Joint Family	80	80
		Nuclear Family	20	20
	Total		100	100
4	No. of Dependents of Respondents	1-2	65	65
		3-5	20	20
		5-7	15	15
		>7	10	10
	Total		100	100
5	No of Children	1-2	50	50
		3-5	40	40
		>5	10	10
	Total		100	100

6	Occupation	Agriculture	60	60
		Livestock	20	20
		Construction work	5	5
		Forestry	5	5
		Shop	5	5
		Other	5	5
	Total		100	100
7	Monthly income of the family	<3000	35	35
		3001-5000	25	25
		5001-7000	30	30
		7001-10,000	5	5
		>10000	5	5
	Total		100	100
8	Place of Residence	Urban	10	10
		Rural	90	90
	Total		100	100

Sources: Primary Data

Table-1 clearly shows that 40% of the respondents were belongs to 41-50 years of the age group followed by 31-40 years of age and 51-60 years of age (20% and 20%) respectively. In the educational qualification, 25 percent women were illiterate followed by 25 percent women have completed middle school followed by 25 percent women have completed higher secondary education. In the family status 80 percent women were in joint family system only 20 per cent women were in nuclear family system. Then 65 per cent of the respondents have one to two dependents followed by 20 per cent women have three to five dependents. 50 percent of women have one to two children followed by 40 per cent women have three to five children. In the occupation 60 per cent respondents are engaging in agriculture followed by 20 per cent of respondents are engaging in livestock activities. Then 35 per cent of the respondents are earning less than 3000 rupees per month followed by 30 per cent respondents are earning 5001-7000 rupees per month. Then 90 per cent of the respondents are living in rural area and remaining 10 per cent respondents are living in urban are.

Impact on Income

Several grass root level programmes in India have been undertaken by the SHGs with a view to undertake the task of increasing incomes of the poor women by strengthening and promoting economic activities and their capabilities. The financial assistance provided by the banks in the form of providing micro-

credit loans had led to an increase in the incomes of the beneficiaries. It had enabled the member beneficiaries to supplement their family income to a certain extent.

Table - 2

Employment Level before and after Joining SHGs

Sl. No.	Employment Level	Before Joining the SHGs		After Joining the SHGs	
		Number of Respondents	% to Total	Number of Respondents	% to Total
1.	Up to 4 hours	73	73	4	4
2.	5 hours	11	11	13	13
3.	6 hours	3	3	15	15
4.	7 hours	4	4	21	21
5.	8 hours and above	9	9	47	47
	Total	100	100	300	100.0

Source: Primary Data.

There is an increase in employment level of the respondents due to the impact of SHGs. Before the membership in SHG nearly 73 respondents got employment only for up to 4 hours and the number had decreased to 4 after joining in SHG. After joining in SHG the number of respondents who were employed for 8 hours increased from 9 to 47. The change in percentage of the employment level of the respondents also shows an increasing trend.

The number of respondents employed below 4 hours had declined to a very low level of 4 members. In general, the number of hours of employment of the beneficiaries has improved. Many of the beneficiaries who were unemployed previously are able to become self-employed with the help of SHGs.

Impact on Savings

A small portion of the profits earned through the operation of small enterprises is saved by the women

respondents. Saving practice enables the rural women to mobilize their own resources and reduce their dependency on external assistance. The credit given by banks has turned to be an effective strategy for mobilizing savings. Credit is given only to those who save with the self-help groups for at least 6 months.

Table – 3 Savings of the Respondents before and after Joining SHGs

Sl. No.	Savings (in Rs.)	Before Joining the SHGs		After Joining the SHGs	
		Number of Respondents	% to Total	Number of Respondents	% to Total
1.	Below 500	37	37	6	6
2.	500 – 1000	47	47	47	47
3.	1000 – 1500	12	12	18	18
4.	Above 1500	4	4	29	29
	Total	100	100	300	100.0

Source: Primary Data.

It is inferred from Table that there is a significant increase in savings of the sample respondents after joining self-help group. The NGOs encourages the SHGs to save regularly. Further, when the respondents obtain micro-credit one per cent of the loan amount is put into the group's savings account.

Conclusion

SHG members savings are increased to the desirable extent which automatically increase the purchasing power and increase in standard of living and thereby enhance the empowerment of women. Self confidence, self esteem and freedom of women are the central theme of socio-economic empowerment. SHGs creating opportunities for women by developmental scheme and programmes. Rural women, who are in the lowest rung of the Indian society, are in need of empowerment and up liftmen. SHGs had a major role in bringing empowerment among them. The dehumanizing bondages of caste, class and gender have to be eliminated and their right to live with human dignity has to be restored. The self-help group movement and joint ventures of government and nongovernmental agencies had paved the way for the emancipation of rural women.

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A STUDY ON WOMEN IN HUMAN RIGHTS ISSUES AND CHALLENGES: A SOCIOLOGICAL PERSPECTIVE

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Abstract

There is now near-universal consensus that all individuals are entitled to certain basic rights under any circumstances. These include certain civil liberties and political rights, the most fundamental of which is the right to life and physical safety. Human rights are the articulation of the need for justice tolerance, mutual respect, and human dignity in all of our activity speaking of rights allows us to express the idea that all individuals are part of the scope of morality and justice to protect human rights to ensure that people receive some degree of decent, humane treatment. To violate the most basic human rights, on the other hand, is to deny individuals their fundamental moral entitlements. It is, in a sense, to treat them as if they are less than human and undeserving of respect and dignity. Examples are acts typically deemed "crimes against humanity," including genocide, torture, slavery, rape, enforced sterilization or medical experimentation, and deliberate starvation. Because these policies are sometimes implemented by governments, limiting the unrestrained power of the state is an important part of international law. Underlying laws that prohibit the various "crimes against humanity" is the principle of non-discrimination and the notion that certain basic rights apply universally.

Introduction

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Statement of the Problem

According to Gandhian analysis violence in its crudest form has always existed in society everywhere in the world. The great mass of the people have suffered constantly from it and have been living in a state of violence perpetually. The life dignity and the property of the poor, weak and women have always been unsafe. They have been living in perpetual state of peacelessness. Violence has touched the upper, elite class disturbing the peace of the ruling class. The politicians, the business executives and the intellectuals violence has acquired new dimension recently with incidents like gang rapes upon women by taking law in their hands.

Individual. Violence is the illegitimate use or threatened use of coercion resulting or intended to person or the destruction or seizure of property. The essence of violence is thus infliction of injury. Its chief features are,

- Excessive unrestrained and unjustifiable use of force
- Out rape, profanation, injury or rape
- Injury may be physical
- Injury may be mental
- Illegal employment of methods of physical coercion for personal or group ends.

- It is exploitation
- It violates human rights of life liberty, equality and dignity.
- The law makers have empowered the commission to investigate cases of atrocities against women, deprivation of women's rights etc. Despite the legal safeguards provided for women. Violation against women continues unabated in our country. Violation against women manifests itself as rape, molestation, stripping, eve-teasing, and kidnapping and abduction, domestic violence including life battering dowry harassment, dowry death, cruelty to women driving them to commit suicide or other forms of murder life female feticide and female infanticide. As is well known reporting of such cases is very poor, generally for fear of social stigma, poverty of parents, and lack of evidence and so on. Although violence against women is a global problem. It is yet to be recognized as issue of human rights abuse. The incidence of crime is rising at a very fast rate of our country and crime against women is no exception.

Objectives of the study

- To study the social structure of the study area
- To study the socio-economic conditions of the study area
- To women in human rights problems in study area
- To suggest ways and means to improve human rights in women

Methodology of the study

Descriptive as well as analytical method has been followed in the present study. The women in human rights problem and violation of Human Rights of women are described and then these were analysed in relation to socio- economic status of women. Study area: Nillakottai Community Development Block in Dindigul District of Tamil Nadu, India. Sampling: Among the southern districts of Tamil Nadu where Human Rights women is more compared to other districts as per the reports of the

NGOs, Dindigul District has been selected randomly for this study. Among the 14 Community Development Blocks in Dindigul District, Nillakottai block has been selected randomly. The fixed sample size of women is selected by adopting systematic random sampling. Thus, 255 women are selected and interviewed. Method of Analysis of data: The collected data are computerized and analyzed using spss package and other statistical tools and techniques like averages and percentages for the purpose of analyses and interpretation data. Sources of data: There are two types of data collected for the present study. Primary data: Data was collected from the researcher using personal interview schedule, focused group discussion, and other observational techniques. Secondary data: Data was also collected from the books, journals, reports, national and international on human rights and women problems from Government and Non-Government organization.

Hypotheses

The following hypothesis is listed in the present investigation.

- Human Rights problem of the married women in the society.
- The institution of law and justice is responsible for the reformation of the affected women problems.
- The Government and NGO's play a positive role in reforming the women.

Pilot study

A draft interview schedule was administered to test its reliability and validity. A pre-test was conducted among 255 women comprising both family by direct face to face personal interview by posing and recording of the questions, and responses respectively in the field and for which the researcher made a consistent visit to the places of human rights women to win their confidence and established rapport with the respondents which helped the researcher to make the violations against women extend all possible co-operation to the researcher un mindful for their time, task etc. After the pre-test was over the researcher edited and re-constructed the interview schedule based upon the result of the pre-test.

Operational definition

The concepts used in the title of the study. The concepts of such as Human Rights violations and women are operationalised defined as under study. The concept of the human rights women's problem in this study refers to domestic violence, dowry, forced marriage, torture, sexual harassment, prostitute, rape, feticide, infanticide, wife battering, eve-teasing, separation of divorce, cursing the widow, bride burning.

Women

The concept of the women in this study refers through women who are 20 and above in age in this study area are considered in the study.

The Various Types of Violations

The number of deaths related to combat and the collateral damage caused by warfare are only a small part of the tremendous amount of suffering and devastation caused by conflicts. Over the course of protracted conflict, assaults on political rights and the fundamental right to life are typically widespread. Some of the gravest violations of the right to life are massacres, the starvation of entire populations, and genocide. Genocide is commonly understood as the intentional extermination of a single ethnic, racial, or religious group. Killing group members, causing them serious bodily or mental harm, imposing measures to prevent birth, or forcibly transferring children are all ways to bring about the destruction of a group. Genocide is often regarded as the most offensive crime against humanity.

Many have noted the strong interdependence between human rights violations and intractable conflict. Abuse of human rights often leads to conflict, and conflict typically results in human rights violations. It is not surprising, then, that human rights abuses are often at the center of wars and that protection human rights that is central to conflict resolution. Violations of political and economic rights are the root casus of many crises. When rights to adequate food, housing, employment, and cultural life are denied, and large groups of people are excluded from the society's decision-making processes, there is likely to be great social unrest. Such conditions often give rise to justice conflict in which parties demand

that their basic needs be met. Indeed, many conflicts are sparked or spread by violations of human rights. For example, massacres or torture may inflame hatred and strengthen an adversary's determination to continue fighting. Violations may also lead to further violence from the other side and can contribute to a conflict's spiralling out of control. On the flip side, armed conflict often leads to the breakdown of infrastructure and civic institutions, which in turn undermines a broad range of rights. When hospitals and schools are closed, rights to adequate health and education are threatened. The collapse of economic infrastructure often results in pollution, food shortages, and overall poverty. These various forms of economic breakdown and oppression violate rights to self-determination and often contribute to further human tragedy in the form of sickness, starvation, and lack of basic shelter. The breakdown of government institutions results in denials of civil rights, including the rights to privacy, fair trial, and freedom of movement. In many cases, the government is increasingly militarized, and police and judicial systems are corrupted. Abductions, arbitrary arrests, detentions without trial, political executions, assassinations, and torture often follow.

Conclusion

Women's rights are the rights and entitlements claimed for women and girls of many societies worldwide. In some places these rights are institutionalized or supported by law, local custom, and behaviour, whereas in others they may be ignored or suppressed. They differ from broader notions of human rights through claims of an inherent historical and traditional bias against the exercise of rights by women and girls in favour of men and boys. Issues commonly associated with notions of women's rights include, though are not limited to, the right: to bodily integrity and autonomy; to vote (suffrage); to hold public office; to work; to fair wages or equal pay; to own property; to education; to serve in the military or be conscripted; to enter into legal contracts; and to have marital or parental rights.

The study is done only on human rights problem and women because most marginalized and vulnerable group. Since the study is limited Nillakottai

block in Dindigul District only. The study has not used any index or standard scale to measure or assess the socio-economic condition and life satisfaction of the human rights women. The respondents in the human rights women were apprehensive in giving interview in the presence of the study and were giving their suggestions to improve their families. Health condition was assessed only through self-assessment by the respondents. In the families the women in the presence of other member's especially husband neighbors, were apprehensive about giving the interview and disclosing their real problems. The Younger's women interview they are lot of problem faced by the daily women. And even if the non-government would take any action based on the study by the time they would be no more on this earth. When the interviews were conducted with the extreme women their faced many problems.

However a serious attempt has been made to cover broadly the life and problems of the women living in families. Sometime young female unconsciously behave in such a way that they become participants in the rape errant. Some married and unmarried males and female come from homes where they are rejected or from and other wise 'bad' environment and lack sexual guidance family control and family protection. As a result they become sexually precarious working for new experiences which attired them a false sense of satisfaction attention and status. The males early enter into relationships and female early succumb to situation fraught with the danger of sexual exploitation. In their cases, we include those cases where it is neither because of the victims' behavior not because of the offender's psychopathological personality but rather factors which create situations leading to rap Some of the reported rapes were of such a nature that no amount of rationalization could convert them into anything other than hostile acts of the cruelest kind. A few of the assaulters had such an attitude of hate and hostility towards women that their rape attempt could be social to be primarily directed towards the humiliation of the victim.

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ABUSE AND TRAUMA: A PSYCHOANALYTIC READING OF STEPHEN CHBOSKY'S THE PERKS OF BEING A WALLFLOWER

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*"One's dignity may be assaulted, vandalized and cruelly
mocked, but it can never be taken away unless it is
surrendered"*

Michael J. Fox

Psychology which is said to be the scientific study of human psyche helps in analyzing the unconsciousness in human mind. When human behavior is analyzed signs of abnormalities can be traced. An individual's personality depends upon the variation level between normal and abnormal behavior and if the abnormalities exceeds in a varied proportion it is said to be disintegrated personality. Abuse is an outcome of the unconscious mind and it is also because of a disintegration of personality. Signs of personality disintegration can be various sex crimes such as rape, unnatural sexual intercourse, bestiality, masturbation and others. Stephen Chbosky's novel *The Perks of being a Wallflower* is one such novel which tells the life of a teenage protagonist Charlie and his high school friends. Through them, one can get to know the problems experienced by school going students in the form of abuses and the resulting trauma. This research paper seeks to analyze the various types of abuses that are experienced by children and the resulting trauma through the eyes of Psychological reasons. It analyzes the reasons behind those abuses, the causes and their cure.

Charlie, the protagonist of the novel *The Perks of being a Wallflower*, writes his experiences in the form of letters to an unknown person whom he calls his friend. He begins his letter by sharing about the suicide of his close friend Michael in the middle school. Suicide in children used to be very rare, but now there is an increase in the number of such suicides, especially between the ages of ten to fourteen. Jamison writes, "Children are at increased risk for suicide if they have lost a parent or have been abused"(112). When one of the teachers in the middle school had said that Michael killed

himself because he had no one to talk to, Charlie screamed and cried. Michael had been the only close friend Charlie had had. Another reason for his outburst is revealed in the later part that Charlie's aunt, Helen, had also died when he was quiet young. Charlie had been very much attached to her. After her death, Charlie was traumatized and this repressed fear arose and made him emotionally unstable when he heard about deaths. Earlier Charlie had had his best friend Michael to share, that made him forget the tragic death of his aunt for some time, but soon after his friend's death, Charlie once again became emotionally disturbed. The death of his aunt Helen and the death of his close friend Michael affect Charlie so much that it became a kind of emotional abuse. He experienced a strange feeling of loneliness that made him miss his friend and aunt. Beverley Engel defines Emotional abuse as, "...any *nonphysical* behavior that is designed to control, intimidate, subjugate, demean, punish, or isolate another person through the use of degradation, humiliation, or fear"(10).

The thought that his Aunt was dead disturbed him often that he felt isolated and wrote all of his thoughts in the form of letters. A few minutes before her death his aunt had told Charlie about the birthday gift she was going to get for him. Whenever Charlie remembered his aunt, he also remembered her last words saying, "I'm going to buy your birthday present"(PW 92) which echoed in him and created an imbalance in his mind. He felt that Aunt Helen died on her way to buy his gift and so blames himself for her death. Charlie was much attached to his aunt than his parents, hence he framed his mind that his only relief to share his feeling is by writing down to his unknown friend.

After finishing middle school, Charlie joined high school where he befriends Sam and Patrick. Mr. Anderson, shortly called as 'Bill', was his advanced English teacher who gave him books to read and asked

him to submit papers analyzing those books. Charlie also introduces his family members in his letter. His brother, who was at college and a football player for Steelers, rarely came home. His sister Candace loved Derek, nick named as 'Ponytail Derek' who presents her mix tapes every week. One night Charlie saw Derek hit her hard across her face. On seeing him, Candace asked Charlie to leave the place and not mention the abuse to anyone. However, Charlie mentioned it to Mr. Anderson and he in turn mentioned it to their parents. They discussed the matter with Derek's parents and told Candace never to see Derek again. Though Charlie had only tried to help her, he now earned enmity and lost the little affection he got from his sister. Even worse, Candace still dated Derek but now they did it in secret. Once, Charlie saw the boy and his sister having sex. His sister shouted at him to get away from that place: "He was on top of her, and her legs were draped over either side of couch. And she screamed at me in a whisper. 'Get out. You pervert'"(PW 12).

At school, Charlie liked a girl named Sam right from their first meeting. Once he had a dream of seeing Sam naked, but he felt ashamed of that. He was too honest that he shared his dream to Sam who genuinely admired his openness, and accepting curiously his sincerity, continued to be his friend. Though he knew quite a few people now, Charlie still spent more time in his room rather than with his friends. Thoughts of his Aunt's death occupied his mind often. Being influenced by seeing his sister's sexual exploits and his senior friends at school, Charlie had acquired a bad habit of Masturbating and practiced it whenever he felt alone. Patrick was the one who initiated Charlie about the process of Masturbation and the pleasure it gave and made him practice it often in his loneliness. Charlie's environment had created him a platform for acquiring such a habit in him. Masturbation had been caused in him due to his environment, which abused him psychologically, leading him to it. To quote Robert Anton Wilson, "Masturbation is not the happiest form of sexuality, but the most advisable for him who wants to be alone and think"(118).

Sam and Patrick invited Charlie to attend a party and there they introduced him to all their friends. Charlie cried a little thinking of his friend Michael, and Sam comforted him and gave him a milkshake to drink.

After some time when Charlie was looking for the bathroom, he heard some murmuring sound in the nearby room. He opened the room and was surprised to see Patrick kissing the football star Brad: "When I got out of the bathroom, I heard a noise in the room where we left our coats. I opened the door, and I saw Patrick kissing Brad"(PW 36). Patrick stopped kissing Brad and went to Charlie and asked his assurance never to reveal the secret to anyone. Charlie promised him. Patrick and Brad had had this for quite some time then. Psychologists call this type of abnormal sexual behavior as Homosexuality. The persons who practice this behavior show less interest with the opposite sex but are sexually attracted with the person of the same sex. During the next party Patrick had sex with Brad. Brad cried because of that, and was scared. Charlie observed this and felt sad for Patrick, "Brad started to cry really hard. He had been drinking a lot. And getting really really stoned"(PW 44).

Sam's boyfriend was Craig, who was much older than she was. In spite of this, Charlie always had love, affection and respect towards Sam. Soon it was Christmas time and the friend's gang – Sam, Patrick, Alice, Mary Elizabeth, Charlie – started playing Secret Santa. Charlie went to Patrick's house for the Christmas celebration as they all gathered there to handover gifts. Charlie got gifts for everyone and not just Patrick to whom he was the Secret Santa. Patrick told Charlie that he in turn was his secret Santa and presented him a suit. Sam had also got Charlie a gift – a typewriter. She wanted him to pursue his dreams as a writer. When they were alone, Sam asked whether Charlie had kissed anyone else before. He replied that other than his aunt he had never received such passion from anyone else. When Charlie asked her back, Sam felt depressed and started to cry. She told him that her father's friend used to abuse her at the age of eleven. This behavior of abuse is called as Child Sexual abuse. Fraser defines child sexual abuse as, "...the exploitation of a child for the sexual gratification of an adult"(58).

When Sam kissed Charlie for the first time, he remembered his aunt Helen. The death of his aunt had created such an impact that Charlie was not able to overcome his childhood stress and had images of his aunt for any pleasant or sad situation.

Charlie read out his friend Michael's poem for everyone. Bob recognized it as, "...some kid's suicide note"(PW 73) and told everyone that he had heard it. Everyone in the gang understood its impact as they were all in some way been abused. Charlie gave an old nineteen forty five record full of Sam's favorite songs, including the Beatles' song 'Something', as a gift to Sam. Christmas day fast approached and Charlie's brother came to their house from college after a long time. Charlie's entire family travelled to his mother's native place for the celebration. When they visited Aunt Helen's grave, Charlie's mother talked about her sister. The thing, which always made her feel sad, was that a friend of the family had sexually abused her sister. She was not able to share her difficult situation with her family members. Her father didn't believe her because the man supported their family financially and helped him find a job. This type of behavior is called as Sexual assault or Sexual abuse. Charlie personally writes in his letter,

I will not say who. I will not say when. I will just say that my aunt Helen was molested. I hate that word. It was done by someone who was very close to her. It was not her dad. She finally told her dad. He didn't believe her because of who it was. A friend of the family. That just made it worse. My grandma never said anything either. And the man kept coming over for visits. (PW 90)

When Charlie's aunt had died in an accident, the police officer who reported that his aunt passed away asked Charlie's mother to identify her sister's body. Charlie was very young that time, but he was able to remember the incident and write back in the letter even after so many years. His mother left him with his sister and went with the police. Charlie was so much affected by the death that as a result he acted oddly and was taken to consult a psychiatrist. Charlie was able to get over that after some time, but he was not completely cured and the madness attacked him now and then. His repressed thoughts disturbed him often and made him mentally unstable. The memories of his aunt disturbed him and haunted him for years. He felt, "I just want it all to stop spinning. If this gets any worse, I might have to go back to the doctor. It's getting that bad again"(PW 94).

Candace soon discovered that she was pregnant and told Derek the news. To her shock he

refused that, he had nothing to do with the baby and she understood his character only now. He was adamant saying that it was not his child: "...her boy friend said it wasn't his baby, but my sister knew that it was. And I do know that he broke up with her right there at the dance. My sister hasn't told anybody else about it because she doesn't want it to get around"(PW 116). She broke her relationship with the boy; she wanted to abort the child secretly without her parents' knowledge. So she asked Charlie to accompany her to the abortion centre and asked him not to tell their parents. Charlie readily agreed to come with her and his support and care renewed their closeness. Her break up with that boy and Charlie's willingness to help her created a true bond between the brother and sister.

Mary Elizabeth, a girl from Patrick, Sam and Charlie's gang approached Charlie to ask him out on a date with her for a dance. Even though Charlie was not much interested in Mary Elizabeth he agreed, as he did not know any reason to refuse. On the day of the dance, she came to his house and he introduced her to his family. That night she took him to her home and started showing signs of having sex. Charlie had no idea of such things and did not particularly like being involved with Mary Elizabeth. To his relief her parents came home and he became relaxed. After that, they seemed to be a couple in everyone's eyes. However, in reality Mary Elizabeth talked non-stop and dominated Charlie, not allowing him to say anything. Due to his passive nature, Charlie never mentioned anything. One day when they were playing a game, Charlie's dare was to kiss the girl he thought the prettiest in the room. Without thinking anything, Charlie kissed Sam. This scandal lost him all his friends.

Peter Barry points out Freud's observation, "There is always a return of the repressed"(96). Charlie was not able to share his thoughts with his family and he now did not have close friends with whom he could share. The thought about his aunt's death and his close friend Michael's death now started dominating. To relieve his mind he started a bad habit of smoking cigarettes whenever he felt the loneliness. He writes in his letter, "I'm now up to about ten cigarettes a day"(PW 103). Sigmund Freud was the one who introduced the term

called 'Displacement' or 'Sublimation' in Psychoanalysis. Hergenhenn and Olson quote Freud that, "...with displacement, what a person truly desires is repressed and is replaced by something safer"(36). Here Charlie did not use his repressed feeling to be displaced by a safer thing, but had acquired something bad to his health.

Patrick was now heartbroken, as Brad had started ignoring him. Once Brad's father had seen both of them together and he started beating Brad heavily with his belt. This form of abuse is referred to as Physical abuse. Beverly Engel defines that, "The physical abuse of a child includes any non-accidental physical injury or pattern of injuries inflicted upon a child (under the age of eighteen) that may include beatings, burns, bites, bruises, fractures, shaking, or other physical harm"(27). After the incident, Brad came to school with an injury but his behaviour had changed completely. He was in the cafeteria, joking with his football friends when Patrick passed by with an angry and sad face. To his astonishment one of Brad's friends tripped Patrick and Brad verbally abused him in front of all others. Charlie saw this from a distance: "And then I heard it. It was just loud enough for a few tables to hear. The thing that Brad yelled at Patrick. 'Faggot!'"(PW 150). Psychologists call this kind of abuse as Verbal abuse. To quote Beverly Engel, "...verbal abuse usually escalates over time and may include screaming at your partner and insulting him or her in front of others"(35). The others who noticed it laughed at Patrick and he went near Brad and gave a heavy blow to his face. Brad's other friends physically hurt Patrick. Charlie went there to help Patrick and beat everyone else. This reconciled Charlie with his old group of friends.

Patrick now shared all his grief and feelings to Charlie. He took Charlie to many of his special places. He even took him to the places where gay men found partners. Patrick drank quite heavily and Charlie also gave him company: "Patrick and I have been spending a lot of time together. We drink a lot"(PW 161). This kind of behavior is associated with drug abuse and is also known as Substance abuse. To quote Steven B. Karch, "...drug abuse is simply the use of any substance that is self-administered for its mood altering effects and is used for a non-therapeutic purpose"(290). He was always sad and

every night after wandering and drinking together, he dropped Charlie home. Once he happened to watch Brad with some other guy in that park. Patrick got angry and started throwing bottles out of the window. Charlie writes in his letter about their drinking and getting high with drugs. He says, "Another night, Patrick took me to this place where they sell poppers, which is this drug you inhale"(PW 163).

Soon it was time for the school year to end, and Sam, Patrick and Charlie's sister were packing up to go to their various colleges. On the day before Sam vacated her home, she told Charlie about her breaking up with Craig. She was also happy that Charlie accepted her just as she was, and knowing everything about her. Charlie writes in his letter about his romantic involvement with Sam that they,

... lay down on the floor and kept kissing. And it was soft. And we made quiet noises. And kept silent. And still. We went over to the bed and lay down on all the things that weren't put in suitcases. And we touched each other from the waist up over our clothes. (PW 202)

When Sam's touch moved down, Charlie suddenly remembered something. Flashes of remembrance came as he remembered that he had been touched in the same way before. It had been his Aunt Helen. He could not take in this realization and he suddenly stopped Sam. Now the truth behind Charlie's trauma is revealed. It had been because his aunt had sexually abused him and had told him to keep it a "secret"(PW 91). Jeff fowler says, "Children who are sexually abused have their physical and emotional health compromised in a way which, in many cases, affects them throughout their entire adult life"(10). It had been like a vicious circle – his aunt had been abused as a child and now as an adult, she had abused another child because of the trauma from her childhood. He was not able to continue and said goodbye to Sam who just thought that he was shy. The next morning he went to Sam's house to send off her and Patrick as they were leaving for their colleges.

After he came home, the images kept replaying in Charlie's mind and disturbed him so much. He had no one to share - not Sam not Patrick not even his sister. He remembered his Aunt's words, "little secrets"(PW 206)

which she used often to hide many things that it had got ingrained in little Charlie's mind. He was not able to think clearly and his mind was becoming unstable. He was not sure what to believe and did not know what was true and if it was true, how to accept it. Therefore, Charlie decided to commit suicide. "There is no behavior that more effectively terminates individual evolutionary fitness than suicide"(387) say Hergenbahr and Olson. However, he was saved and later admitted in the hospital where he woke up. The doctor asked questions and Charlie's repressions slowly vanished from him, as he was able to tell everything that had disturbed him for such long years. It slowly helped him to realize the truth and to accept it. The doctor also informed his family and friends who visited him and stayed with him. They were very supportive. With their love, care and support Charlie was finally able to fully recover from the past as for the first time he accepted the truth and revealed his secrets. This cheered him up and helped him to move on in life. After all these years of being a mere spectator, a wallflower, he now felt the need for living and participating in the world, rather than just watching silently. He finishes his letter saying that he would start the sophomore year of high school differently. The result of therapy and his facing the past boldly had helped him to come out of his trauma. He had come out of his utter passivity and decided to actively participate in everything and mingle sociably. This he hints to the reader friend by saying that he was okay and would write no more letters: "I'm not sure if I will have the time to write any more letters because I might be too busy trying to 'participate'"(PW 213).

Though the culture differs and the novel portrays a western way of life, it depicts the real situation of the school-going children. The parents in the novel seem to be standing aloft and do not realize that their children are in desperate need for their love, affection and care. There is no place in the novel that portrays children mingling with their parents. In one sense, it can be argued that the characters Sam and Patrick have been abused in different forms because of their parents and family members' negligence and indifference. Patrick's father married Sam's mother, and the children who grew up amongst divorces and remarriages would indeed be psychologically abused. Without their parents being a role

model, they lead their life in irresponsible ways that create the root cause for all problems and traumas.

The Perks of being a Wallflower shows how children should be brought up in love and care by their parents. They should spend time with their children and let them share their thoughts and feelings with them. Especially children who undergo different abuses at a young age should be given special care and helped to overcome their trauma and not be left out. They should be emotionally nurtured and psychologically boosted to overcome those troubled times. The cure for any psychological and mental disorder is love. Parents should love their children in all aspects, trust them, and try to guide them, helping them to differentiate the positives and negatives, the right path from the wrong. The novel ends after informing that the protagonist recovered by accepting the past through the love, care and support showed by his parents, siblings and friends. His fear of being alone vanished slowly from him as he felt that he is loved by everyone. His willingness to "participate"(PW 213) and mingle with other people by developing an outgoing personality would resolve his emotional abuse. He will no more be a spectator but will be a participator all through the affection of his loved ones: "Love is above wisdom, just as the Virgin is above the snake"(Paulo Coelho, 184).

Abbreviation

- 1) PW- THE PERKS OF BEING A WALLFLOWER

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ROLE OF TEACHING AIDS IN TEACHING ENGLISH LANGUAGE

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Abstract

Teaching Aids plays the important role in teaching English. By using the audio-visual aids in the classroom; the students can understand the subject properly and easily. It helps them to pronounce the English vocabulary correctly and also creates the environment of interest for the students. It motivates the students and makes the classroom active.

The teaching aids can be classified as audio and visual. The aids that involve the sense of hearing are called Audio aids. The aids which use sense of vision are called Visual aids. In teaching English, some of the useful audio aids are Tape-Recorder, Radio and Record Player and the visual aids are the blackboard, Television, Flash Cards and Pictures.

Keywords: Teaching Aids , Audio – Visual aids, Radio, Pictures

Introduction

English occupies an important place in India today. In every of sphere of life whether social, academic, political and economic, it holds a significant value. English is the second largest language of the world next to the Chinese language. English language brings greater and greater number of people in closer contacts with one another. English has its unique importance in our country. It has played a very important role in building modern India. It has become one of the major languages of world. English has a great educational importance in our country. It acts as a medium of instruction both at the school and college.

Teaching Aids plays the important role in teaching English .By using the audio-visual aids in the classroom; the students can understand the subject properly and easily. It helps them to pronounce the English vocabulary correctly and also creates the environment of interest for the students. It motivates the students and makes the classroom active.

The teaching aids can be classified as audio and visual. The aids that involve the sense of hearing are called Audio aids. The aids which use sense of vision are called Visual aids. In teaching English, some of the useful audio aids are Tape-Recorder, Radio and Record Player. The visual aids are the blackboard, Television, Flash Cards, OHP, Computer and Pictures.

The Audio Aids

Tape-Recorder is one of the useful types of audio aid. It can serve many useful purposes in the teaching of English. There are tapes available for good pronunciation, prose, reading, poem recitation, stress, intonation etc. Tapes can be prepared with the personal interest and efforts of the teacher. The student may be asked to use those tapes. They can do so at home and also in the institution. It will improve their pronunciation.

Tape recorder can also be used for learning spelling of the words. In the classroom, the listening to certain spelling tapes will help the students to learn spelling of difficult words. A learner can speak and record his speech for listening. This will rectify his problems with language. Poetry can be taught with the help of a tape recorder. The poem can be played again and again. The students can easily learn to read a poem well only after listening it repeatedly.

Radio is an important audio aid. The speaker is not visible but he can be heard. It can be used for listen to English news and other programme which are broadcast on the radio. The speaker in Radio explains the topic with proper accent, pronunciation, punctuation and modulation of voice to make narration effective. The learner can listen to English news and learn the correct pronunciation. They can improve their speaking ability of English. It makes the classroom teaching more effective and live. Radio is an important means of group teaching by a group of eminent English teachers who are specialists in different fields.

Record player is a very useful audio aid in teaching English. It is an expensive aid but it is of great advantage in the classroom situations. There are records available on well known speeches. Listening to this type of records can imbibe speech abilities among the students.

The Visual Aids

The Blackboard is the most important instructional aide in the classroom. It is a visual aid used for writing and drawing. Chalk and talk, it is important to get the class involved in the blackboard work. Blackboard sketches can be very effective at all stages. If there is rolling board, some complicated diagrams can be done in advance and exhibited in the class. It can be also used in outdoor classes.

Pictures are an invaluable aid in the teaching English. Another effective way in getting learners to learn words is through the use of pictures. In the initial stage, pictures can be used for doing vocabulary orally. Later, learners can be asked to match words with pictures. This technique is again very effective at the primary level. At a last stage, colourful pictures from magazines can be used as inputs for teaching vocabulary.

Flash cards are very useful in teaching the language. Students will enjoy the method of learning English through flash cards with attractive colourful cards. The cards can be used with matching pictures to aid comprehension. It is easy to make and use. Unlike blackboard drawings, these can be displayed for a longer time. If a chart has to be used for the whole class, visibility becomes the primary criteria.

Overhead Projector is another useful tool because it can supplement the chalkboard. It is an aid which is expensive to buy. As the screen is quite big, the projection can be seen by everybody in the class. The teacher can prepare the transparencies in advance and through the use of masks manipulate the order and arrangement of the presentation. The teacher can add the information or input directly onto the transparency. An Overhead projector can be used in brief periods of time but the activities are to be properly planned to maximize the effect. Proper infrastructure facilities are also required for the use of audio-video equipment.

Television is a very powerful media. It has wide reach and it can put across ideas and concepts clearly, attractively and effectively. Television programmes can be recorded in advance. Video programmes can be presented by using a video cassette and an appropriate recorder or player. Video programmes can be and often are as attractive as television programmes. The video allows the user to locate the specific frames or segments for replay. Since the TV is a familiar medium, students relate easily to it. When they understand portions of a programme, their confidence improves. Teachers must be aware of the level of the student's comprehension and their interest. Comprehension can be checked through discussion, questions or quizzes.

Computer plays the important role in the educational field. Computer carries out the tasks which are not possible in other media. It also do the tasks more conveniently than in other media such as editing, moving sentences, checking spelling. Using the CDs in the computer, students can hear the pronunciation clearly with the help of headphones.

Conclusion

In modern teaching trends, it is advisable to have audio-visual aids at all the institution for teaching and learning the English language. Audio-visual aids are more attractive, and a teacher might feel that using audio-visual aids should make the lesson more effective and easy to sustain the attention of a class. It is clearly depicts that one picture is worth a thousand words.

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THE VOICE OF THE UNVOICED WOMEN CHARACTERS IN GIRISH KARNAD'S HAYAVADANA, NAGA-MANDALA AND THE FIRE AND THE RAIN

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India is our country of too many paradoxes. Of all the paradoxes in India the most absurd is to be found in the attitude towards and the treatment of women here. The country is called motherland and the language spoken is mother tongue. From Kasi Visalakshi in the north to Madurai Meenakshi in the south there are umpteen number of women deities besides the local ones like Mariamman, Kaliyamman and the like. Women are glorified by naming the rivers after them like Ganga, Kaveri, Narmada and so on. Even nature is called "Mother Nature". But these high ideals and positive attitude are blown to pieces when it comes to practice in real life. An Indian woman's life is totally dependent upon man from cradle to grave. In childhood she is under the care of father; then of husband and in the old-age she has to depend on her son. Under these circumstances, it is no wonder that, she is not considered a human being with flesh and blood, with emotions and feelings. Worse is that she is regarded a liability not an asset. The prevalent practice of female foeticide and female infanticide in many parts of the country, particularly in Madurai district in Tamil Nadu proves the veracity of this statement. The precarious condition of the ill-fated women in the male-dominated Indian society founded upon patriarchal set up and strengthened by age-old tradition is well articulated by Chitra Banerjee Divakaruni who, in her short-story collection *Arranged marriage* rightly points out "It's a man's world in India where a woman is nothing but a baby machine." (218) She adds that like charity, slavery of women too begins at home where mothers are tirelessly advising the daughters, "that women should be happy with whatever their men decided they ought to have ." (292). She crowns her observations on women with the pointed conclusion that the perfect life for a woman in India, "is only an illusion." (299) The absence of the

equivalent for the word 'widower' in most of the Indian languages brings to limelight the male chauvinistic attitude of tradition bound, male dominant Indian Society. Whereas the women voluntarily enters or forcibly pushed into the funeral pyre of her husband, there is no such a ritual called 'Sati' for man who loses his wife. On the contrary, he once again becomes a bridegroom at the earliest opportunity.

Voice for the voiceless weaker sex has been raised now and then by social reformers like Bala Gangadara Tilakar in the north and E. Ve. Ra. better known as Periyar in the south. It was Tilakar who left no stone unturned to put an end to the human practice of Sati. Gandhi fought tooth and nail against the inequality not only among castes but also sexual discrimination. According to Nehru, the true emancipation of women lies in their education only. Bharathi, the Tamil poet, boldly declared the chastity cannot be a one-way traffic and Periyar Ramasamy kept the torch of such call for liberation of women unextinguished. Karnad, as a true artist with social consciousness shouldered the restorability of liberation of women through his plays by strongly expressing his feminist concerns.

In *Naga-Mandala*, he, at once, faithfully presents the society where in women live an abject life, devoid of honour and dignity and argues for emancipation of women. In the "Prologue" itself he effectively and efficiently puts forward his case. By not naming the four women about whom the flames speak, Karnad cleverly makes them the representatives of the likes of them who are rudely subjected to all sorts of invidious discriminations. The first of them is married to a "skinflint" (23) who buys all the groceries himself because he is convinced "his wife has a hole in her palm" (23). The death of "an old ailing mother" opens the avenues for the

master of the house and his wife, "young and juicy as a tender cucumber" (24) to pursue conjugal pleasures. The third flame regrets being awake throughout night for the "master's eyes have to feast on his wife limb by limb if the rest of him is to react" (24). The worst is the case of the fourth woman. The stress and tension born of her suspicion about her husband being an adulterer make her psychic and the hallucination aggravate her agony. It is made clear that invariably all men treat their wives just as sex-machines to appease their lustful appetite and the women is not allowed to nurture any ambition to established her identity and make her mark in any sphere. In short, her life is not determined by her and she is made to believe that her husband is the be-all and end-all of life.

Naga-Mandala is a feminist play in which the dramatist, "seems to suggest", observes Sarat Babu. "that patriarchy which according to Bachofen's theory of Mother Right is the lost paradise of mankind will come again" (238). As a feminist play, it challenges the patriarchal moral code, which was, though cunningly devised and perpetuated by men, whole-heartedly accepted by women and which demands the immaculate faithfulness of a woman to her husband but not **vice versa**. Appanna's extra martial relationship with a bazaar woman who has him, "in her clutches and squeezes him dry" (36) is accepted by the male-dominated society with pomp and glory. The village elders-the self styled unquestionable judges-are not at all bothered about his misconduct nor do they question him on his rude, if not sinful, behavior of keeping "his wife locked up like a caged bird" (30) and "lying in his concubine's house" (29); on the contrary they take Rani to task on his suspicion regarding her pregnancy. No doubt the child in her womb is the offspring of Naga, who in disguise of Appanna, showed her the martial bliss. She failed to recognize him because of Appanna who himself admits: "Since the day of our wedding, I have not once touched my wife or slept by her side" (55) and his restricted conversation with her "not a syllable more than required" (31). Had she discovered the identity of Naga, she would have perhaps, avoided his company. A member of the tradition-bound Indian society she is frigid and despises sex which is made clear from her conversation with Kurudava. When Kurudava explains the effects of the

aphrodisiac root on her husband who "Will make" Her wife instantly she replies. "But I am his wife already" (34). Her reaction after her first physical union with Naga brings to limelight her conviction that sex is a taboo. But she grows so wise soon that she is able to accuse Naga openly of his male-characteristics attitude and act. But below the Veiled but biting sarcasm lies the bitter but irrefutable truth which unmasks the draconian face of the self-styled civilized society one half of which leaves no stone turned to keep the other half in eternal bondage:

"Don't ask questions. Do as I tell you. Don't ask questions.

Do as I tell you. No I wait ask questions. I shall do what you tell me.

Scowls in the day. Embrace at night. The face in the morning unrelated to the touch at night. But day or night one motto does not change don't ask questions. Do as I tell you". (Three plays, 51)

Padmini's words in **Hayavadana** reiterates this fact:

"If I fall into a well tomorrow you won't miss me until my bloated Corpse float up.... Sorry. I forgot. I apologize-I slap myself on the Cheeks [slaps herself on the both cheeks with her right hand several Times in punishment]" (Three plays, 92).

If the self-ascertained supremacy of man is thus born into pieces by these rebel women, salt is rubbed on the bleeding wounds by the poignant words of the queen in **Bali The Sacrifice**. Child-birth is the natural denied outcome of a happy wedded life. But at times, the couple is denied this fruit and this barrenness is caused by the impotency of man or infertility of wife or both. But from time immemorial the accusing finger has been against women only.

The tension and stress caused by the centuries-long suppression rouses the justifiable anger hidden in the heart of hearts of women who are now physically and mentally prepared to payback man in his own coin. It is affection not sex that she yearns for, which she gets in abundance from Naga. By his care and affection as a surrogate parent and his erotic act a faithful bed-partner Naga cures her of frigidity which enables her to enjoy marital life with the real Appanna later. What the bestiality of a human being fails to make of Rani, the gentility of a reptile makes and the result is the metamorphosis of

Rani-from the young and tender girl, "frightened at the very mention of the name of cobra" (43) to matured woman who goes to the ant-hill, "plunges her hand into it and pulls the cobra out" (58); from a sex-hater(44) to a mother of a child; above all (in Appanna's assessment) from a slut a "shit" (52) "whore", "harlot"(56) to a goddess" (63). But even after a transformation she never commands Appanna who whole heartedly accepts her superiority but just makes a gentle request to allow their son to ritually cremate the dead cobra and to "perform the rituals to commemorate its death every year" (63). The striking difference between the patriarchal dictatorial approach and the matriarchal democratic approach sounds optimistic that the betterment of society by replacement of patriarchy with matriarchy is not far away.

Like Rani of **Naga-Mandala**, padmini of **Hayavadana**, too, enjoys extramarital relationship but with a striking difference. Whereas Rani enjoys her conjugal life with a look-alike of her husband whom she herself created out of sheer ignorance and innocence padmini has been nurturing a desire to possess a husband with physical prowess and intellectual sharpness. As in the myth the craving is not over in the play too, for it runs as an undercurrent in padmini's subconscious where in is found her deep-rooted desire for a combination of strong physique and sharp brain. To suit Karnad's dramatic purpose, the enactment of the transposition of heads by padmini at the temple of Kali is, perhaps, a Freudian slip suggestive of wish-fulfilment. Between her secret desire and her conscious social life of a respectable married woman arises the ethical confusion and the tension between moral right and wrong in weighs her whole being.

By cleverly choosing the necessary and relevant material from myths, folk tales and legends for his plays, particularly, **Hayavadana** and **Naga-Mandala** Karnad, in fact, explores the hitherto unanswered and subtle question what chastity is and he becomes the clear and loud voice of the voiceless victims of the male-chaunistic and tradition bound society. Sarat Babu concludes his analysis of "The Concept of Chasity and Naga-Mandala" with the following observation:

"The Dough Cock, Hayavadana_and Naga-Mandala prove that chastity is a myth. If chastity is

spiritual or psychological, Rani not lost it though she sleeps with Naga before the judgement. The queen in The Dough Cock loves a singer for his melodious voice without seeing him; yet she sleeps with him since she has already committed adultery mentally. Padmini in **Hayavadana** enjoys marital life with Devadatta who gets kapila's body after transposition of heads. In addition, chastity is a patriarchal concept that has been used to oppress and weaken women for ages".
(The plays.... 247)

Samlatha Bathiwal also endorses this view when she expresses her opinion on chastity in her article "why do women oppress women?"

"Since the beginning of civilization, every society has lived by certain values and beliefs which are cleverly transformed into immutable truths. In reality these ideologies are specifically created and disseminated to justify the inequalities and injustice of prevailing social structure and thus protect the rights and privileges of the powerful"(The Hindu, may 2,1993)

Chastity is one such value invented by patriarchal culture and unquestioningly accepted by women. Though Karnad shows himself unconventional in raising his voice in defence of the oppressed women and in defying the orthodox concept of chastity he doesn't, however, fail to underscore two important facts. The first is that all the three entangled in the love-triangle are deprived of peace of mind and domestic harmony. In **Hayavadana** the trio meet with the fatal end in **Naga-Mandala** the snake-lover dies. But Rani will live haunted by the memory of Naga and Appanna would lose peace of mind in pursuit of the answer for the question who is really the father of his wife's child? The second and more important point is that Karnad consciously or unconsciously upholds the time-tested moral that no sinner goes unpunished. It implies that since time immemorial the concept of crime and punishment is deeply imbedded into the subconscious mind of man which surfaces whenever required. Karnad is no exception. Though he takes an unconventional stand and feels sympathetic towards the adulterous women he perhaps, finds it difficult to break the traditional concept of crime and punishment.

But tradition-bound and orthodox Indian are not yet prepared to accept interpretation which explicitly or implicitly defy religious or social conventions. Sarat Babu in *Indian Drama Today: A Study in Theme of Cultural Deformity* points out that in Indian culture still marriage is the highest and noblest ideal and "the supreme boon of a woman" as it ensures salvation to her "through her service to her husband" and "that chastity is superior and preferable to life" (37) for women. But Karnad's women characters boldly defy such conventions. In an interview with Aparna Dharwad, Karnad expresses that India society is 'dreadfully puritanical' and that most men here are 'embarrassed by women who are not closely related to them' as a consequence of which "most Indian playwrights just don't know what to do with their female characters". (New theater, 359). But Karnad successfully swims against the current and argues that adultery is not a sin but a natural and inevitable urge common to both men and women and hence presents his adulterous women characters in such a light as to win the sympathy and support of the audience as they are convinced that they are 'more sinned against than sinning' as found in cases of Rani in **Naga-Mandala** padmini in **Hayavadana** and Vishaka and Nittilai in **The Fire and the Rain**.

Karnad's loud voice in defence of Vishaka and Nittilai in *The Fire and the Rain* who also sail the same boat as Rani and Padmini manifests his defiance of the societal norms and ethics created and sustained by the self-centred men with a view to keeping the women under their thumb. Advocacy of female principle desiring for freedom to live with men of their choice make Vishaka and Nittilai representatives of modern women. Vishaka, wedded to Paravasu, willingly has sexual union with Yavakri, her former lover while Nittilai abandons her husband for Aravasu her lover. Yet there is a difference.

Whereas Vishaka loves Yavakri's body, Nittilai likes Aravasu's company. She doesn't want to live together with Aravasu like lovers or like man and wife. She just wants to be together 'like brother and sister' and she even says, "You marry any girl you like. Only please Aravasu-space a corner for me"(49). These two women of *The Fire and the Rain* along with Rani of *Naga-mandala* and padmini of *Hayavadana* represent modern women. If their outbursts-quoted earlier-holds 'mirror upto nature and reflects the society with a photographic accuracy, their rebellious action clearly show how the society ought to be. In other words Karnad fulfils the twin purpose of true literature, namely showing the society as it is shaping the society as it ought to be.

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HISTORIOGRAPHIC METAFICTION IN SHASHI THAROOR'S THE GREAT INDIAN NOVEL

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Abstract

Postmodernism is largely a reaction to the assumed certainty of scientific or objective, efforts to explain reality. Among the postmodern techniques, historiographic metafiction is a term which was created by Linda Hutcheon. Historiographic metafiction refers to the novels that fictionalize actual historical events and characters. Shashi Tharoor's *The Great Indian Novel* explains the historiographic metafiction by examining the historical events of Indian politicians and politics. Linda Hutcheon in her *Poetics of Postmodernism* labels postmodern historical novels as "historiographic metafiction". Historiographic metafiction thematizes the theory of contemporary historiography and problematizes the distinction between history and fiction. In this paper, the term Historiographic Metafiction is examined by analyzing the characters of *The Great Indian Novel*. Each character is interlinked with the characters on *The Mahabharata*. Through the characters the author explained the Indian politics and politicians.

Key Words: Historiographic Metafiction, character comparison, differentiation, analysis of character, Indian politics.

Postmodernism is largely a reaction to the assumed certainty of scientific or objective, efforts to explain reality. Among the postmodern techniques, historiographic metafiction is a term which was created by Linda Hutcheon. Historiographic metafiction refers to the novels that fictionalize actual historical events and characters. Shashi Tharoor's *The Great Indian Novel* explains the historiographic metafiction by examining the historical events of Indian politicians and politics.

Linda Hutcheon in her *Poetics of Postmodernism* labels postmodern historical novels as "historiographic metafiction". Historiographic metafiction thematizes the theory of contemporary historiography and problematizes the distinction between history and fiction. Linda Hutcheon's definition is governed by the paradox created by the intermingling of metafictional self-reflexivity and historical reality in novels. Historiographic metafiction attempts to use historical material within the parodic self-reflexivity of metafiction which aims at undermining realism.

In this paper, the term Historiographic Metafiction is examined by analyzing the characters of *The Great Indian Novel*. Each character is interlinked with the characters on *The Mahabharata*. Through the characters the author explained the Indian politics and politicians.

Shashi Tharoor's *The Great Indian Novel* (1989) is an astonishing title derived from the ancient epic *The Mahabharata*. In Sanskrit, 'Maha' means 'great' and 'Bharata' means 'India'. *The Great Indian Novel* is modern English Prose novel Whereas Ved Vyasa's *The Mahabharata* is an epic poem in Sanskrit. Tharoor reinvents India with a dazzling marriage of Hindu myth and modern history, which is clear at every step and in every moment of the novel. The writer presents an apt correlation of ancient Hastinapur and the pre-independent India. In order to build up the gap between the old and the new, Ved Vyasa's *The Mahabharata* to some extent is shown with reference to the autobiographies of Rajaji, Nirad C. Choudhari and Gandhiji.

Shashi Tharoor established his name in Post-Modern English Literature with the publication of *The Great Indian Novel* in 1989. The story narrated in the novel is more or less a political commentary on the history of India since the advent of Gandhi. Characters in this political novel bear the names of characters from *The Mahabharata*. Gandhi is Gangaji, Dhritarashtra is Jawaharlal Nehru, and Priya is Indira Priyadarshini. The story begins with Gandhi or Gangaji and moves to the days of Jawaharlal Nehru as the Prime Minister of India, and then to Lal Bahadur Shastri and Indira Gandhi. The novel ends with the days of National Emergency and the emergence of Janata Party, its grand alliance, success in the polls and its defeat later on.

Gandhari of *The Mahabharata* is blind-folded whereas, Kamala is invalid. Dhritarashtra is India's first Prime Minister, Nehru; while Bhishma, generally referred to as Gangaji, is Gandhi. But rather than a hundred sons, Tharoor's Dhritarashtra fathers a single daughter, Priya Duryodhani. The oldest Kaurava in the *The Mahabharata* is called Duryodhana. Draupadi represents the "body politic", or Indian democracy. Yudhistir is correlated to Morarji Desai.

The character of Gangaji and Gandhiji are intertwined at various points that the reader has to make a distinction between the two. Gandhiji had a marginal 'Dharma' towards his family. Unlike Ganga, he got married but could not perform his 'dharma' completely. He couldn't be a father to his children but has transcended his home and performed his 'Dharma' well towards his nation. Though he was unable to be a proper father to his two children, he became the father of the Indian nation.

The dharma of family life is highlighted by Tharoor through Gandhari and Dhritarashtra, an iconic representation of Nehru family. A man's expectation from wife is described thus: "a dharmapatni is not expected to be useful. Her duty is to share the life of her husband its joys & triumphs and sorrows, to be by his side at all times." (95)

Gandhari and Dhritarashtra give birth to a daughter Priya Duryodhani who grows up to rule all India. Gandhari of *The Mahabharata* is blind-folded whereas Kamala is invalid. Dhritarashtra is not loyal to his wife. He is a true politician with selfish motives. He guides his daughter not as a father but as a political trainer into a political manipulation. Dhritarashtra has taken his political career as the chief concern in his life. He has thus neglected his grihastha dharma and grooming his daughter as a politician shows his priorities.

Dhritarashtra takes an active role in politics. He sees the world not as it is, but as he wants it to be. He is a dreamer to convince everyone around him. In short, he becomes the central figure of the Kaurava Party (Congress Party). He is ever supported by Gangaji, who is the Party's political and spiritual mentor. He is an idealist whereas Pandu is a practical person. Priya Duryodhani in *The Mahabharata* has a little role to play whereas in *The Great Indian Novel* she is given utmost importance. She is

successful in fulfilling her 'Dharma' towards her parents. She looks after her mother till her death and accepts and follows her father's teachings, which he had taught her through letters. She is a self made woman, with firm conviction.

Another elaboration of the epic original concerns the five Pandavas. Yudishtir thus symbolizes India's best political traditions, Bhim its loyal armed forces, Arjun an articulate press, Nakul and Sahadev the administrative and diplomatic services, respectively. All five Pandavas are also devoted to their common wife, Draupadi, who represents the "body politic", or Indian democracy. Pandu, the non-biological father of the Pandavas, thus becomes Subash Bose, founder of the pro-Japanese Indian National Army. Karna, Kunti Devi's child by the sun, becomes Muhammad Ali Jinnah, first president of Pakistan.

Dhritarashtra along with priya is successful in bringing about a modern Industrial revolution. After Dhritarashtra there is no man of truly national stature to succeed Dhritarashtra; the kaurava party decides to have a collective leadership, with the working committee effectively in command. They selected Shishupal as the Prime Minister. Later, Priya Duryodhani is given a chance to become the Prime Minister because; she was the only woman, who can decorate the office, so that the kaurava working committee can act accordingly. The character Priya Duryodhani symbolizes Indira Gandhi.

The Pandavas start gaining importance in the Indian politics. In this context, Draupathi Mokraasi represents the Indian independence and the pandavas are entrusted to be its protectors. Arjun moves from Delhi to Kerala where he meets D.Krishna Parthasarathi who becomes his friend and promises to be his adviser later on. Priya's reign is aptly named as 'the reign of error', because it has destroyed the unity and morality of the Kaurava party. In its fourth general elections, the Kaurava party loses seats all over the country, but retains its power. So Yudhistir questions the leadership of Priya, and so he is appointed as the Deputy Prime Minister. He functions as the chief executive and also presides over the cabinet. In *The Mahabharata*, Aswathama always remains subservient to Drona. whereas in *The Great*

Indian Novel Aswathama act as an individual entity in politics. Drona emerges from his retreat and calls for a peoples uprising against Priya. Arjun ignores politics and takes to non-political freelance journalism. Nakul takes over Vidur's post in Nationals service. Sahadev enters the Foreign Service. Drona preaches new civil disobedience against the rule of the Prime Minister. In Drona's home state the chief minister resigns and the "presidents rule" is imposed. Prime Minister is advised by a Bengali lawyer Shakuni Shanker Dey to arrest and imprison the agitators. Yudhistir starts working actively with Drona for Janata Morcha or people's front. The siege is accompanied by the declaration of a twenty point socio-economic programme which the government seems determined to implement. This shows the mind of the Indians and illustrates both their resilience and their self-absorption in the circumstance.

The life of the poor has become miserable. They are subject to random police harassment. They are forced displacement from their homes in the name of slum clearance campaigns. They are all forced to compulsory vasectomies for population control. Suddenly Priya suspends the siege and calls for free general elections. She is very confident that she would sweep the polls. The novelist makes fun of the elections as 'the great Indian thamasha' which is conducted at irregular intervals and various levels amid much fanfare. As usual ballot-boxes are stuffed, booths are captured, and the election, candidates, workers and voters are assaulted, kidnapped and at times shot. But nothing stops the franchise. People feel that they have got a chance to choose in a free election, between 'democracy' and dictatorship' and also between 'dharma' and 'adharma'. It is like the great battle of kurukshetra; the only difference is that in the end it becomes a tragedy. But this war is devoid of bloodshed. It is between good and evil. At last the results are announced and Priya is defeated by the Janatha Front. Yudhistir is elected as the Prime Minister

by Janatha Front. Now Draupadi is quite healthy and her skin is glowing with honour. The new Prime Minister gives speeches for the upliftment of the backward class of the society.

The writer always speaks through a character in his novels, but he never uses the first person narrative voice. In *The Great Indian Novel*, the author speaks through Ved Vyasa, who remains almost as a spectator or commentator. The Zigzag narrative, constantly shifting from the present to the past, from reality to illusion, discovers and defines, enlarges and evaluates the central theme of the novel. The novelist proves himself successful in merging the earlier themes of public issues like the achievement of political freedom and more recent phase of writing where the problem of what is means to be an authentic human being.

On the whole Shashi Tharoor shows his Socio-Moral vision and mourns for the lack of 'Dharma' in modern times. The satirical and sarcastic tone is an indication of the author's concern for lack of values on the part of the characters. Though, *The Mahabharata* frame work has been chosen by Tharoor for this contemporary situation, the reduction of dharma is portrayed in all its multifarious revisions. Thus Tharoor through the frame work *The Mahabharata*, examined Indian politics with epic characters.

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A STUDY ON CUSTOMER AWARENESS ABOUT ONLINE SHOPPING WITH SPECIAL REFERENCE TO GOBICHETTIPALAYAM TALUK, ERODE DISTRICT

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Introduction

Online shopping has become a major outbreak in the world of information technology also being developed world wide. Internet shopping (also known as online shopping) is process where customers purchase product/ services over the internet.

It is a network of linked computers enabling millions of people to communicate and search for information as well as to sell or buy product. Online shopping is a recent phenomenon. The development of search engines and the customers growing interest in the internet has enabled online shopping to garner significant attention in recent year. Online shopping is becoming a - well-accepted way to purchase a wide range of product and services. It offers a new environment distinguished from the traditional ways of doing business. It allows shopping of required product without going to the store physically. Internet shopping is great because people are able to shop 24 hours a day without leaving their home or work place. Internet is the fastest growing media during the past decade. Especially online shopping is a rapidly growing e-commerce area.

Online Shopping Development

There are many reasons for such a rapid development of online shopping they are mainly due to the benefits, that internet, provides. First of all, the internet offers different kind of convenience to consumer. Obviously consumer does not have the need to go out looking for products information as the internet can help them to search from online shopping sites, and it also helps them to evaluate between each sites to get the cheapest price for purchase. Further more, the internet can enhance consumer to use product more affiance and

effectively than other channels to satisfy their needs. Through the different search engines, consumer save time to access to the consumption related information and which information with mixture of image. Sound and very detailed text description help consumer learning and choosing the most suitable products. However, internet shopping has potential risks for the customers, such as payment safety, and offer service, due to the internet technology developed, internet payment recently becomes prevalent way for purchasing goods from the internet. Internet payment increases consumptive efficiency, at the same time, as its virtual property reduced internet security.

Online shopping or e-shopping is a form of electronic commerce which allows customers to directly buy goods or services from a seller over the internet using a web browser. Michael Aldrich's the man who invented online shopping in 1979. With the increasing internet literacy, the prospect of online marketing is increasing in India. Alternative names of online shopping are e-web-store, e-shop, e-store, internet shop, web-stores. Online store front and virtual store. An online shopping evokes the physical analogy of buying products or services at a bricks-and-mortar retailer or shopping center; the process is called Business to Customer (B2C) online shopping the largest of these online retailing corporations are Snap deal, Amazon, and eBay.

Online Shopping Companies

- www.snapdeal.com
- www.flipkart.com
- www.twitter.com

- www.OLX.com
- www.Amazon.com
- www.junglee.com
- www.quicker.com
- www.ebay.com
- www.norukutheeni.com
- www.askmebazaar.com

Review of Literature

In the literature review, many authors have done their research on the customer's perceived risk when shopping in the internet. There are few articles available which compare the factors contributing the intention to purchase in online and offline shopping for apparels. The study will discuss more on the factors that will contribute to the customer's purchasing intention for apparels which comprises of price attractiveness, time saving, perceived risk, enjoyment and excitement, tangibility and high interactivity.

Geffen's (2000), indicated that customer trust influences purchase intentions. It is relatively more difficult for E-stores to gain online buyer trust in comparison to brick and master stores as high level of risk and uncertainty are associated with online buying. (**Bickart et.al., 2001**) it is investigated within online communities impacted customer behaviour. Results from their study pointed to the efficacy of online forums in generating product interest. There was more focus, however, on this information can be used to assist website developers with the development of better websites. **Childers (2001)**, found that "enjoyment" to be a consistent of strong predictor and attitude toward online shopping. If customers enjoy their online shopping experience, they have more positive attitude towards online shopping, and are more likely to adopt the Internet as a shopping medium. **Prompongsoitorn et.al., (2012)**, examined the factors influencing customer trust in internet shopping in Thailand. They used six independent variables such as Reputation, Security, Privacy and Ease of uses. Usefulness and integrity and one dependent variable Trust in online shopping. They found that all six independent variables had an impact on Trust in online shopping. **Shalini and Kamalveni (2013)**, in their study identified "Online buying behaviour reference to

Coimbatore." To explore the demographic and internet usage of online shoppers the internet is any time anywhere media and the expending power of internet has brought to a new generation of interaction platform between human and computers. The study brought to the fore that online shoppers are young, highly education; active, intensive and are expert users of the internet; they have a strong positive perception towards online shopping and generally spend a very low amount on online shopping. Significant difference in shopping behaviour could be ascribed to gender, occupation, and internet expertise of the online shopping.

Objectives of the Study

- To study the socio-economic characteristics of customers.
- To assess the awareness of the customers about the products and services offered by the online shopping.
- To know the purchasing behaviour of customers in online shopping.
- To identify the factors influencing to the customers about online shopping.
- To identify the problems faced by customers in online shopping.
- To offered valuable suggestions and conclusion improving for online shopping.

Awareness Level of Customers about Online Shopping

Internet is the rapidest growing media during the past decade especially online shopping is a rapidly growing e-commerce area, the number of consumers who purchase online is growing sharply an online shop, e-shop, e-store, internet shop, web-store, online shop, virtual stores evokes the physical analogy of buying products or services at a bricks-and-mortar retractor or shopping centre. The process is called Business-to-Consumer online shopping. When a business buys from another business it is called Business- to-Business online shopping. In order to shop online, one must be able to have access to computer, a bank account and debit card online shopping has widened the target audience at first the users of online shopping were youngsters. But new

trend is changing which will increase the use and importance of online shopping.

Mean Scores and SD of Awareness of Respondents Regarding Various Factors of Online Shopping

S. No.	Factors	No. of Respondents			Mean Score	SD
1	Time saving	116 (77.3)	34 (22.7)	150 (100)	1.77	0.420
2	Delivery of products & services	103 (69.3)	47 (31.3)	150 (100)	1.69	0.465
3	Offer, choice and selection of goods	104 (69.3)	46 (30.7)	150 (100)	1.69	0.463
4	Cash on delivery	106 (69.3)	44 (29.3)	150 (100)	1.71	0.457
5	Home delivery	99 (66.0)	51 (34.0)	150 (100)	1.66	0.475
6	Checking prices	95 (63.3)	55 (44.7)	150 (100)	1.63	0.484
7	Safe for credit card use	83 (55.3)	67 (44.7)	150 (100)	1.55	0.499
8	Secure payment process	97 (64.7)	53 (35.3)	150 (100)	1.65	0.480
9	Delivery time	84 (56.0)	66 (44.0)	150 (100)	1.56	0.498
10	Sales announcement	77 (51.3)	73 (48.7)	150 (100)	1.51	0.501
11	Difficulty in returning products	85 (56.7)	65 (43.3)	150 (100)	1.57	0.491
12	Repayment	78 (52.0)	72 (48.0)	150 (100)	1.52	0.501
13	Minimum balance to be maintained in credit card	89 (59.0)	61 (40.7)	150 (100)	1.59	0.493
14	Debit card usages	95 (63.3)	55 (36.7)	150 (100)	1.63	0.484
15	Secure purchase document	86 (57.3)	64 (42.7)	150 (100)	1.57	0.496

The above table shows that 54.7 percent of the respondents are strongly agree of advantage shop at any time of the day (mean score 4.18), 54.0 percent of the respondents are strongly agree of provides a better quality product (mean score 4.04), 34.7 percent of the respondents are strongly agree of reduces traditional shopping (mean score 3.74), 33.3 percent of the respondents are strongly agree of reduce efforts as possible (mean score 3.75), 33.3 percent of the respondents are strongly agree of variety of products (mean score 3.49), 32.7 percent of the respondents are strongly agree of easy to compare many products (mean score 3.56), 30.0 percent of the respondents are strongly agree of when I shopping checking price for small price (mean score 3.56), 30.0 percent of the respondents are strongly agree of spend leisure time and save money (mean score 3.45), 28.7 percent of the respondents are

strongly agree of shopping is convenient (mean score 3.68), 28.0 percent of the respondents are strongly agree of shopping is easy to do (mean score 3.43), 26.7 percent of the respondents are strongly agree of better Advertisement, sales or gifts are attractive (mean score 3.46), 23.0 percent of the respondents are strongly agree of description of products (mean score 3.69), 22.0 percent of the respondents are strongly agree of information is sufficient (mean score 3.43), 20.7 percent of the respondents are strongly agree of pictures and colours are clear of the products (mean score 4.04), 17.3 percent of the respondents are strongly agree of Internet retailers are not fully identified. 36.7 percent of respondents are agree of pictures and colours are clear of the products (mean score 4.04) and 42.3 percent of respondents are agree of description of products (mean score 3.69). 17.3 percent of the respondents are disagree of when I

shopping checking price for small price (mean score 3.56), 17.3 percent of the respondents are disagree of better advertisement sales or girls are attractive (mean score 3.46), 16.0 percent of the respondents are agree of variety of products (mean score 3.49), 16.0 percent of the respondents are disagree of Internet retailers are not fully identified (mean score 3.15), 15.3 percent of the respondents are disagree of spend leisure time and save money (mean score 3.45), 14.7 percent of the respondents are disagree of shopping is convenient (mean score 3.68) 14.0 percent of the respondents are disagree of reduces traditional shopping (mean score 3.79), 12.7 percent of the respondents are disagree of description of products (mean score 3.69), 12.7 percent of the respondents are disagree of information is sufficient (mean score 3.43), 12.7 percent of the respondents are disagree of easy to compare many products (mean score 3.56), 12.7 percent of the respondents are disagree of pictures and colours are clear of the products (mean score 4.04), 11.3 percent of the respondents are disagree of shopping is easy to do (mean score 3.43), 10.7 percent of the respondents are disagree of provides a better quality product (mean score 3.75), 15.3 percent of the respondents are strongly disagree of variety of products (mean score 3.49), 15.3 percent of the respondents are strongly disagree of Internet retailers are not fully identified (mean score 3.15).

Findings of the Study

45.3% of the respondents are between the Age group of 21 to 30 years. 73.3% of the respondents are Male category. 76.7% of the respondents are Unmarried category. 29.3% of the respondents are Under Graduates of educational qualification. 28.6% of the respondents are Occupation of Government employees.

60.7% of the respondents are Nuclear family. 60% of the respondents are Rural area. 52.7% of the respondents are upto of Rs. 10000 of Monthly income. 42% of the respondents are two members Earnings per month. 32.1% of the respondents are Rs. 10001 – Rs. 20000 of Family income per month. 56.7% of the respondents are came to known by Friends. 77.3 % of the respondents are aware of Time Savings. 62.7% of the respondents have Medium level of awareness.

There is a significant association between the age of the customers and their level of awareness about online shopping. There is no significant association between the gender of the customers and their level of awareness about online shopping. There is a significant association between marital status of the customers and their level of awareness regarding online shopping. There is a significant association between educational qualification of the customers and their level of awareness regarding online shopping. There is no significant association between type of family of the customers and their level of awareness regarding online shopping. There is no significant association between place of residence of the customers and their level of awareness regarding online shopping. There is no significant association between number of members earnings per month of customers and their level of awareness regarding online shopping. There is no significant association between family income per month of customers and their level of awareness regarding online shopping.

Suggestions

In the light of the findings of the present study and on the basis of suggestions offered by the sample consumers, the following suggestions are offered for the betterment of online shopping.

1. In the present study, it is found that 22.0% of the sample respondents are having low level of awareness about online shopping. Hence it is suggested that, the online shoppers are concentrating on improving the advertisement in various media (TV, News papers, Magazines, Pamphlets, etc.) to attract more consumers and it will helpful to users and non-users to know about features of online shopping. Advertisement in TV channels lead to influencing more numbers of consumer than that of other media.
2. It is found that majority of sample respondents are prefer time saving as importance factors and the seller of online shopping [Hence, it is suggested that, the Government will take necessary steps to improve online shopping by providing additional facilities to the online marketer]

3. In this study, the problem of Delay in delivery of products has been ranked as first (mean score 54.42) by the sample respondents in the study area (Table 43). Hence, it is suggested that the online marketer will give delivery of delay in the product at the time of reducing the service cost.

Conclusion

The Internet is "anytime anywhere" media, and the expanding power of the internet has brought for a new generation of interaction platform between human and computer. The study brought to the fore that online shoppers are young, educated, active, and intensive and are expert users of the internet. They have a strong positive perception towards online shopping and generally spend a very low amount on online shopping. Significant difference in shopping behaviour could be described to gender, occupation, and Family income per month mode of payment and internet expertise of online shopping. Travel related services remain the most widely purchased item of online followed by mobile phones, kids product and watch. The largest driving factor for online shopping convenience risk perceptions, particularly concerns about online security are deterring many people from online shopping. To improve online security that could lead to better shopping experience for the consumers.

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A TOURIST PLACES OF MAMALLAPURAM IN TAMIL NADU A STUDY

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Abstract

Mamallapuram Peak of Tamil heritage, mother land of Tamil Architecture. The master piece of Sculptural forms a world famous attractive Tourist spot a museum of Architecture, a wonder in Rock cut Temple and monolithic 8 sculptures. The Arjuna penance Mamallapuram. Tamil Nadu on the shores of Bay of Bengal is the Backdrop of the Indian Dance Festival and it is perhaps the most photographed monument in India. The temples and rock cut sculptures create a unique blend of history and natural beauty. The monuments of Mamallapuram are the excellent specimen of Dravidian Temple Architecture and pallava art, Mamallapuram as a world cultural heritage site.

Mamallapuram

East coast wide smooth, where littoral palms, back water brooks and green fields line the edges. At a distance of 55 km from Chennai lies Mamallapuram on the seashores of the Bay of Bengal. Here you can see the rock-cut caves, single stone crafted rathas and bas-reliefs, all belong to the times of the Pallavas who ruled from 600-750 AD with Kanchi as their capital.

An ancient port with a flourisher maritime trade Mamallapuram earlier called Mahabalipuram stands today as the center of art and as a testimonial to early Dravidian style of Temple architecture. Here you can also hear the sound of wind on stone and the swish of waves. The city of Mamallapuram was largely developed by the Pallava King Narasimhavarman, I in the 7th Century AD.

Keywords: *The form heritage tourism in the natural cultural and build environment of on the Mamallapuram historical and cultural resources of Tourism in the Coastal in the Tamil Nadu, Tourism is more important for the supporting communities in their quest for sustainable development. The Tourism into closer contact with the human, natural and build environment with the negative impacts.*

This paper highlights the importance of the Tourism Mamallapuram as a heritage Tourism destination of heritage Tourism potential in the township of Mamallapuram and the prospects of contribution of the stage economy.

Tourist Place in Mamallapuram

Arjuna's Penance

The world's largest base relief measuring 27m x 9m is the pride of Mamallapuram. It is one of the most famous and finest stone. Built during the reign of Narasimhavarman I, The immense 'Arjuna's Penance' is sculpted across a huge 27 meter long and 9 meter high whale back shaped rock with a fissure in the middle, on either sides are carvings depicting mythological figures, men, beasts – including life sized elephant and birds.

Shore Temple

The world famous Temple is the long survivor among the 7 magnificent Temples originally built over here. It is one of the oldest Temples in the south and has been listed among the world Heritage sites of UNESCO. The unique Temple was built in the Late 7th century during the reign of Raja Simha. It has two compact rock-

cut shrines. The shore temple stands as a symbol of the squaring aesthetic aspirations of the Pallavas.

Five Rathas

The set of Five monolithic rock temples are considered to be architectural prototype in evolution of Dravidian Temple architecture. Built in pagoda form they resemble. The earlier architecture of the Buddhist Temple and monasteries. The main shrines studded with gopurams and vimanas multi pillared halls and sculptures walls are Temple chariot. The rathas are assigned to Pandavas. The legendary heroes of Mahabharata and their wife Draupadi and are known as "Panchapandava Rathas".

Tiger Cave

4 kms north of main monument complex. It was built as an open-air Theatre, where cultural programmes

were held during the Pallava period. Though it very near the sea. The places is serene and calm.

Cave Temples

The rock – cut cave tradition, represented by more than thirteen caves, was first initiated here by Mahendravarman-1. They are known for their simplicity in plan and decoration notable among the cave Varahamandapa, Adivarhamandapa, Tirumurthi cave and Krishnamandapa.

Krishna's butter ball

The huge boulder near the GaneshaRatha is popularly known as Krishna's butterball. It rests precariously on a narrow rock base. Legend says that several Pallava kings attempted to move it. But all the kings and their elephants could not shift. The boulder even by an inch.

Muttukadu

The secluded back waters 96 kms from Kanchi near Chennai are an excellent site for picnics. Boating and other water sports including wind surfing and canoeing, water sports competitions are held annually in February.

Mudaliarkuppam – Boating

Mudaliarkuppam, next Mahabalipuram on ECR is an excellent place with backwaters from the Bay of Bengal which extends to about 10 km and has a Beach island which can be reached after a 15-20 minute boat ride sports such as Banana Boating, water scooter, Kayaking, speed boat ride apart from regular rowboat and pedal boats.

Crocodile Bank

It lies 15 kms from Mamallapuram. The 'Crocodile Breeding and Research Center' is run by Chennai Crocodile Bank Trust, to augment the Crocodile Population of India's wildlife.

Tirupporur

It is located 24 kms north of Mamallapuram and 60 kms from Kanchi. The town is known for the ancient

temple of Lord Murugan. The temples have some fine inscriptions.

The Beach

The Old part town of Mamallapuram has a coastline spanning a distance of over 90 km with beautiful beaches. Identified as the most pristine beaches of Tamil Nadu. The beach attracts thousands of Tourists throughout the year the beach is an ideal for sunbathing and lazing around, Mamallapuram beach also has some ancient historical movements in its close proximity and this is the main reason for attraction of this beach.

SahadevaRatha

There are fine monolithic temples each created in different style, out of five, for the Rathas one supposed to have scooped out of a single rock formation. These fine Rathas and in one place, Besides this cluster of chariots, There are a few while the former is a fine chariot similar of the five Rathas.

Dance Festival

Mamallapuram Dance Festival every year Dec, Jan hosted by Indian Government Tourist ministry and Tamil Nadu Tourism Department to the accompanying music of the wind and with and with Arjuna's penance serving as a fitting backdrop Dance such as Bharathanatyam, Kathakali, Kuchipudi, Odissi and Folk dance, The dance festival a large number of Tourists and annual cultural festival also attract a large number of devotees.

Tourism Arrivals to Mamallapuram 2005-2010

Year	Domestic	Foreign
2005	920045	100357
2006	1142690	118885
2007	1242897	156765
2008	1408000	208365
2009	1953329	228536
2010	2245345	250560

Accommodation

The Tamil Nadu Tourism Development Corporation provides accommodation to the tourist arrivals to the Mamallapuram in the year 2006,

48 residential Hotels, with 2010 beds accommodated 58% residential hotels with 2120 beds 65% tourist arrivals.

Conclusion

The Mamallapuram Tourist Place very interest in the place was the provides an excellent opportunity for the Indian Artist of various forms and is a mark of Hospitality foreign Tourist, The mega Tourist place with mega cultural show, Dance, Festivals. The cultural heritage of Tamil Nadu and the glory of Tamil Arts. The ration and promotes tourism, cultural heritage of india and understanding in the International area.

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A COMPARISON BETWEEN SITA IN THE RAMAYANA AND DRAUPADI IN THE MAHABHARATHA

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Abstract

This present paper unravels the prominence of dual Indian Epics, 'The Ramayana', 'The Mahabharatha' through a comparative estimate between Sita in the Ramayana and Draupadi in the Mahabharatha. The matriarchal peaks of these epics have a significant prominence down the ages. Sita in the Ramayanam, Panjali in the Mahabharatha are characters implemented with divine notions yet their worldly life offer much scope for comparative study in various levels, criteria. These two characters have many similarities and contradictions, but in general categorized as noble with divinely portrayal. Apart from religious connotation, these two epics have literary significance which pave the way for comparing Sita and Draupadi.

Introduction

In India, dual Epics The Ramayana and The Mahabharatha have evergreen familiarity. Apart from many versions, Valmiki's Sanskrit version of 'The Ramayana', Vyasa's 'The Mahabharatha', Kambar's Tamil version of Ramayanam are very familiar. These two epics depict Indian literary nobility. The vital characters of both the Epics are drawn from the royal classes.

Valmiki was believed to be a thief initially, whose redeeming activity was to write an epic with divine notion. Vyasa was one among the heir of King Chandhanu who renounced his royal comfort and opted holy life, but was compelled by his mother to deliver heirs to the kingdom with courtship of his brother's wives because of death of the husbands. Strong evidences from real life experiences added as the carbuncle to the crown thus enhanced the factual estimation of Mahabharatha.

Kambar's version of Ramayanam has slightly varied linguistic nuances to enrich Tamil's nobility. It is adaptation. This adaptation has earned an innovative reputation for Kambar in Tamil Literature. Ramayanam is earlier to Mahabharatham. The former describes about the destruction of the powerful character due to illicit lust for women whereas the latter describes about the destruction of a generation due to illicit lust for Land.

Area of Interest

The Patriarchal head Rama in Ramayanam and Pandavas in Mahabharatham are extremely situational

bound yet they were analysed by numerous criticisms on positive and negative tone. In both epics the patriarchal protagonists were driven from royal classes. The Antagonists of both the epics were perfectly equipped with major tragic flaws that drew them from prosperity to adversity. The gradual destruction of Antagonists through gradual construction of protagonist's victory with divine's influence is the area of interest.

Divisions in Epics

The Ramayana is broadly divided into seven major parts in general according to the phases of (Ram-Sita)'s life. The Mahabharatha has no such broad classification, still the last part of the Kurushetram war is generally declared as 'Gita upadesam' which in turn gives rise to spiritual 'Bhagavat Gita'. In both the epics, even literary analysis can take place on the elevated language. In fact Kambar's version of Ramayanam is noted for its ornamental language. The role of war is unavoidable in both the epics. In Ramayanam, war between Rama, Ravana redeemed and emancipated Sita from cruel traps of illicit lust of Ravana. In Mahabharatham, war between Pandavas and Kauravas emancipated Pandava's lack of properties.

In both the epics, tricks play vital role because of which Sita was deceived by Ravana and by same way Pandavas were deceived by Sagooni and Kauravas. The dual epics thus have many similarities which pave the way for multiple comparisons. These dual epics had seen

multiple analysis, yet stood at test of time. These dual Epics had seen numerous translations in famous worldly languages such as English, French, etc..... So rather than viewed as religious epics, these dual epics are viewed as two literary masterpieces. Thus a literary comparison can be made in following grounds in these dual literary masterpieces.

Difference in Birth

Sita was the daughter of King Janahan whereas Panjali was the daughter of King Dhurbahadhan who created Panjali from fire after a tedious penance to destruct Dhronacharya's disciples. Their birth itself define the difference. Sita was created for constructive purpose whereas Panjali was created for destructive purpose.

Silent Initiation and Violent Termination

The significant distinction between these two Epic matriarchs is that, there is silent slavery at initial level which converted as violent rage at the end in Sita, but in the case of Panjali, there is violent rage initially which terminally converted as silent repentance. Sita came as the boon to safeguard Ragu clan. Nowhere in 'The Ramayana' Sita considers herself as chasteless except at one occurrence where she volunteered fire proof for accusing Lakshmanan with lusty notion towards her, when he refused to quit his safeguarding duty in the forest. Exclusive of that event, Sita was compelled even by Raman to prove her chastity twice or thrice. Sita protests for being suspected for her chastity, thus undergone fire proof not as a redeeming measure but to prove no one can define chastity limits to women in name of social, marital discipline.

Violent Initiation and Silent Termination

Panjali was created in fire to destruct the disciple of Dronacharya, as a revenge of the King Dhurbahadhan. The perception of chastity differs from Draupadi (Panjali) and Sita. Panjali felt herself that her chastity is ravished by Gouravas in the public humiliation and thus she promises to moisture her tress with Duriyodhana's thigh blood as a revenge. Vigour anger underlies in her mind. There is an unexpected but

impactful twist in both these characters at the end because in contrary to the prolonged portrayal.

Indian Myth

Indian mythology is special in that the mythological characters featuring herein, lead very human lives and reflect the human traits of love, courage, valour and righteousness, as also hatred, revenge and violence. Five important women featuring in the Indian epics of the Ramayana and the Mahabharata – also referred to as the Sreshta Naris (chaste or pure women) – have practically shaped the psyche of Indian women in the past and continue to do so, even in this jet age of modernity and advanced technology. The Sreshta Naris include Sita (wife of Lord Sri Rama) Draupadi (wife of Pancha Pandavas), Mandodari (the Demon King, Ravana's wife), Ahilya (consort of Sage Gautama) and Tara (consort of Bali, the tyrant monkey king). This paper attempts to study two of these Panchakanyas, Sita and Draupadi. Sita and Draupadi are considered icons of Indian womanhood even today. While these women show striking similarities in their life graphs, they are also very different in their own ways. Yet, they continue to shape the modern Indian woman in different ways.

Early Life of Sita and Panjali

Goddess Sita

Sita is the wife of Rama, the seventh avatar of Lord Sri Maha Vishnu, one of the Divine Trinity. Sita is one more of the central characters of the Hindu Epic, the Ramayana. Born in Sitamarhi in Bihar, Sita was taken to Janakpur in present day Nepal by her father, King Janak, very soon after her birth. Sita, considered an avatar of Goddess Sri Maha Lakshmi, is widely venerated as an icon for wifely and womanly virtues for all Hindu women. As a foundling, Sita was discovered in a furrow in a ploughed field. She is hence considered the daughter of Bhodevi or the Goddess Mother Earth. Sita was found by Janaka, King of Mithila in present day Nepal. Janaka and his wife Sunayana adopted the child and raised her as their own. Hence, Sita is also referred to as Janaki. Since Sita was the Rajkumari of Princess of Mithila, she is also referred to as Maithili. Janaka was called "Videha" as

he had the ability to transcend body consciousness. Sita is hence also referred to as Vaidehi.

Draupadi

In the Mahabharata, Draupadi, was the adopted daughter of King Drupada of Panchaala. Later, she went on to become the wife of the Pancha (five) Pandavas. Being dark in complexion, she was referred to as Krishnaa. She was also called Panchali, being the daughter of the King of Panchala. Draupadi had five sons, one from each of the Pandavas, namely, Porativindhya, Sutasoma, Shruthakeerti, Satanika, and Srutasena. King Drupada had once been defeated by Arjuna, one of the Pandava princes, on behalf of Drona (the pandavas' Guru), who subsequently took half his kingdom to humiliate him. Drupada undertook a yagya or fire-sacrifice to gain revenge on Drona. Draupadi emerged out of this yagya-kunta. She emerged as a strikingly beautiful, copper-skinned young woman. She manifested from the Agni (fire), along with her siblings Dhrishtadyumna and Shikhandi.

Marriage of Sita with Rama

When Sita attained marriageable age, Janaka arranged a swayamvara (a function where the girl is allowed to select her own groom) for her. Various kings attended the swayamvara in the hope of wedding the beautiful damsel with a divine aura. Janaka promised Sita's hand in marriage to the one who would string a gigantic Shiva's bow, kept in the mandap. All the princes and kings present at the venue failed at repeated attempts of lifting the bow. Even Ravana, the demon king of Lanka, could not succeed in this. Finally, Rama stepped forward. Having offered obeisance to the bow and to all the elders present at the venue, Rama effortlessly lifted Shiva's bow and strung it with a booming twang. Sita was given away in marriage to Rama, the prince of Ayodhya, who actually was the avatar of Vishnu. Soon after the wedding, Rama's stepmother, Kaikeyi, demanded from Rama's father, Dasaratha, that Rama be sent to forest on exile. She wanted her own son, Bharatha, to become heir to the throne. Being the very soul of obedience, Rama prepared to leave for his 14-year Vanavasa (stay in the forest). Sita, being a devoted

wife, willingly renounced the luxurious life in the palace and joined her husband. Rama's brother, Lakshmana, too joined them for the Vanavasa. They spent some happy years in the Dandaka forest and then moved on to Panchavati.

Marriage of Panjali with Pandavas

Drupada wanted Arjuna alone to wed his daughter. The Pandavas were in hiding at that point of time, as they were believed to be dead in the Varanavata episode. Drupada set up a swayamvara for Draupadi, with the idea of bringing Arjuna out into the open. The participants in the swayamvara had to shoot an arrow at a revolving target, while looking at its reflection in a bowl of water kept under it. Drupada knew that only Arjuna would be able to accomplish this task. Arriving with his brothers disguised as Brahmins, Arjuna successfully hit the target, winning Draupadi's hand in marriage. When the Pandavas came back home with Draupadi and asked their mother, Kunti, to take a look at what they had brought home. Kunti, without knowing, asked them to share it equally among themselves. The brothers would usually share the Bhiksha (alms) they received every day. In order to obey their mother's orders, the five Pandavas accepted Draupadi as their wife, without discussing it with her or taking her consent. While polygamy was pretty much accepted during the time of the Mahabharata, polyandry was regarded with much censure in the era of the epic. Hence, Draupadi was much looked-down-upon for having married the five Pandavas. In fact, Karna, during the game of dice, had addressed her as a Courtesan for having several husbands.

Incidentally, though the matter of polyandry was so controversial, Draupadi is also regarded as one of the five Srestha (or the most chaste) Naris. This in itself is an anomaly and cannot be properly explained. When Krishna visits the family after the wedding, he tells Draupadi that her becoming the wife of five brothers came to be because of a karmic connection – from an incident in her previous birth. In that birth, Draupadi had been a staunch devotee of Shiva. She had undergone severe penance to please Him and when He manifested, she asked Him to grant her a husband with five desirable qualities. Shiva told her that it would be difficult to get one husband with

all the five qualities. But he granted her a boon that she would get the same in her next birth. Hence she got married to five brothers, each one representing one of those qualities.

Similarities between Sita and Draupadi

Though manifesting in different yugas (epochs) and being raised in different vamshas (dynasties), Sita and Draupadi share striking similarities.

Birth Secret

Sita and Draupadi were the central female characters of the two great Indian epics, the Ramayana and the Mahabharata respectively. Both were Srestha Naris in their time. They were equally powerful and ended up being two of the greatest women in Indian history. Neither Sita nor Draupadi were born in their respective vanshas or lineages. Sita was found while ploughing the Earth, while Draupadi rose from King Drupada's yagna fire. Both Sita and Draupadi were legendary beauties, whose grace caused great kings to desire, covet and even kidnap them. Ravana kidnapped Sita, while Duryodhana lusted after Draupadi.

Beauty

Great wars had been fought because of this very beauty of Sita and Draupadi. Both Sita and Draupadi had swayamvaras which severely tested the participants' valour and skills. Both women were married at age 14. Sita and Draupadi accompanied their husbands were in exile, which also lasted around the same time. Rama's vanavasa lasted 14 years, while the Pandavas were in exile for 13 years, including one year of living incognito. Both women suffered trials and tribulations throughout their marital lives. Their suffering ended only when their own life stories ended.

Divine Connotations

They were also largely misunderstood by other people during their lifetimes, but received adulation after the end of their life mission. Both Sita and Draupadi became the direct cause of the fall of two great dynasties. Sita was responsible for the downfall of the Pulastya Vansh, while Draupadi destroyed the Kuru Vansh. Both women were incarnations of Goddess Sri Mahalakshmi. It

is believed that Mahalakshmi manifested several times in the Dwapara Yuga. It is an established belief that Sita was an avatara of Sri Lakshmi. But few were aware that Krishna's first 8 wives, including Rukmini were all avatars of Lakshmi. Even Radha, Krishna's childhood sweetheart, was an incarnation of the Goddess of Wealth.

The five Pandavas were the amsas or atoms of Lord Sri Maha Vishnu. Hence, Draupadi was an aspect of Maha Lakshmi. Sita, being one of the Pancha Maha Satis, was pure beyond measure. But so was Draupadi, one of the Pancha Maha Kanyas. Draupadi was also blessed by Lord Siva himself. Lord Krishna had applauded her devotion and loyalty to her husbands. In fact, Duryodhana scripted his own end the moment he even thought of the Draupadi vastraharan, because he was trying to lay his hands on Sri Mahalakshmi herself.

Different Personalities of Sita and Draupadi

In spite of the above-mentioned similarities, Sita and Draupadi were also very different from one another. Here are the basic differences in the personality of both these women: Sita was a complete Pavitrata. She was married only to one person, Lord Rama, and was always totally devoted to him. Draupadi, on the other hand, had five husbands, though she was equally loyal to them all. Sita was always very gentle and soft-spoken, whereas Draupadi was rather aggressive and had a sharp tongue. For instance, when Duryodhana was fooled by the palace in Indraprastha and had an accidental fall, Draupadi had laughed, stating that he was as blind as his blind father, Dhritarashtra. Again, she had called Karna a "Sutapoutra" or son of a low-caste charioteer. Sita was extremely submissive to her husband and went through the Agni Pariksha without even a shadow of protest. Draupadi, on the other hand, would have never acquiesced to go through that kind of a humiliation at the hands of her husbands.

Contrasts of Portrayal

Though Sita was known to be mild-mannered, she also had a powerful side to her. In contrast to her slight frame, she had great mental strength and exhibited it throughout her life. Sita made some powerful speeches during the course of the exile. The first time, she speaks

to Rama, telling him an ancient story about ahimsa or non-violence. This moves Rama and he promises her that he would never kill anyone without extreme provocation. The second time, Sita addresses Ravana in disguise as the Brahmin mendicant. She looks at him with suspicion and tells him he does not all look like a Brahmin. When Hanuman reaches Lanka and meets Sita for the first time, he wants to see the Rama-Sita union immediately. He tells her that she could climb onto his back and travel with him to Rama. But Sita refuses, saying she would never want to run away like a cowardly thief and that she would want Rama to defeat Ravana and then come to fetch her, like any valorous Kshatriya (warrior) would.

Sita also portrays a lot of patience and forbearance. She magnanimously asks Rama to forgive Ravana when the latter surrenders himself at the Lord's feet. Thus, Sita exhibits all the qualities and traits of a strong woman, true to her purpose. Every Indian woman has a bit of Sita in her – gentle, though strong; quiet, though purposeful; a little fickle, though also hugely forgiving and forbearing. After all, Indian women are all amsas of the all-endeing Bhoomidevi!

Generative deviation

Sita and Draupadi were both "Ayonija", but there was one major difference here. Sita was Bhoomi Devi's daughter, and hence, she showed much more patience and forbearance than Draupadi. Draupadi, on the other hand, was "Agnija" or born of the fire. Hence, she was wrath incarnate and showed her fiery nature in all she did. According to different treatises on Hindu mythology, Draupadi was said to be an incarnation of many different Devis. As per The Garuda Purana, she was the incarnation of Bharati Devi, the consort of Lord Vayu. The Narada and Vayu Puranas portray Draupadi as the composite avatar of Goddess Shyamala (wife of Dharma), Bharati (wife of Vayu), Sachi (wife of Indra) and Usha (wife of Aswinis). They state that Draupadi married the earthly counterparts of these demigods, who had manifested in the form of the five Pandavas. Enraged at a jest by Parvati, Shyamala, Sachi and Usha, Brahma cursed them to be born on earth as human beings. Parvati deemed that they would be born as one woman, Draupadi, and share her earthly body for a smaller period

of time. The deities also requested Bharati to join them in this human birth.

Draupadi's fight against injustice reflects Parvati on her Shakti aspect. She also showed shades of Kali. At other times, Draupadi was docile and tame and waited to be rescued from her attackers, thereby exhibiting qualities of goddesses like Sachi and Usha. Sometimes, Draupadi was also the picture of astuteness, in hiding her true identity and asking Bhima to kill the evil Keechaka like Goddess Bharati would.

Draupadi was also avatar of Goddess Shree or Wealth who was the wife to five Indras in their mortal manifestation, that is, the five Pandavas. She was born many times for imprisoning the Indras. Her first birth was as Vedavati (the avatar of Swaha, Agni's wife) who cursed Ravana. She then came again as Maya-Sita, especially to take revenge from Ravana, while Agni hid the real Sita. The third birth was partial – she was both Damayanti and her daughter Nalayani. She married Sage Mudgala. Her fifth avatar was that of Draupadi herself. Hence, it could be said that Draupadi was a composite avatar of all the eight goddesses, namely, Kali, Parvati, Sachi, Shyamala, Usha, Bharati, Shree and Swaha.

Draupadi was never the type who would easily forgive and forget. Of course, she also had a lot of patience, as she had suffered many hardships while in the forest. She had not uttered a word of protest when Kunti had unknowingly asked all her sons to share her. At Yudhishtira's behest, she had quietly married all the brothers although this system of marriage was not at all prevalent at her time. Draupadi had worked as a menial maid for Queen Sudeshna of Virata during their time of Agyatavasa (living incognito). She also suffered multiple insults from Dushasana, Duryodhana, Karna, Jayadrata and Kichaka. She kept herself focused on her devotion to Krishna, knowing that he would come to her rescue when the time came.

Draupadi went through terrible humiliation during the vastraharan episode. Even though she had no support from her otherwise valorous husbands when Dushasana brought her before the court and attempted to disrobe her, she had still accompanied them to the forest and spent the 13 years of exile with them. She had also shown a keen sense of logic and quick thinking when she

denied that she had been enslaved in the game of dice. She had pointed out that he had no right to put her at stake, as he himself had no powers left and had himself become a mere slave. Draupadi did forgive Ashwatthama for killing her five children, but only in the end, after she came to know the futility of war, and that it was going to be better for her to leave the past behind her. Other than this episode, one does not see her forgive any of her enemies.

Periodical difference between Sita and Draupadi

Though both Sita and Draupadi were divine beings, who came to earth to fulfil a certain mission, there is bound to be a major difference in the personalities. This is because both the women hailed from different yugas. Sita came from the Treta Yuga, while Draupadi manifested in the Dwapara Yuga. One has to understand that things were very different in these two yugas. The Treta Yuga had very little evil and so, one could see more idealistic characters such as Rama and Sita in the Ramayana. Hence, it was appropriate for Rama and Sita to be mild-mannered and the very soul of forbearance, in this particular yuga.

In stark contrast, the Dwapara Yuga was full of arrogant and evil characters, who most of the time adopted adharmic (unrighteous) methods to get what they wanted. Duryodhana, Dushshasana and Shakuni were probably the most cunning of the lot, who would not stop at anything to attain their goals. Such people did not at all deserve the least bit of forgiveness. Draupadi's anger and her attitude of seeking revenge, was appropriate for the Dwapara yuga. In the present Kali Yuga, things are only getting worse, what with global terrorism, unrest and war in almost all countries of the world. In such a yuga, one would probably have to resort to severe measures to curb the existing violence. Peaceful means may not necessarily work for this particular yuga. In this context, a woman would have to be more like Draupadi in order to survive and live a fruitful life.

Present Relevancy of Sita and Draupadi

Both Sita and Draupadi were equally powerful women, who have captured the very essence of the true Indian woman. Extraordinarily beautiful and highly

virtuous, they were also strong – so strong, in fact, that no calamity could diminish their spiritual aura. It is no wonder that Indian Hindu women still hold them in the highest of regard and worship them for their own salvation. Some men may conveniently point out that Sita suffered all the trauma only because she disregarded the Lakshmanan-Rekha (the line drawn by lakshmana, before he went in search of Rama during the Mareecha episode). Many say that this was her punishment for not respecting the authority of the men in her family.

Indian women even today are expected to stay within the "line of control" men draw for them. Her behavior, the way she moves around in the social circuit and so on, is usually governed by her familial head. Abandonment and social ridicule are what she will have to face if she dares to defy any of the set rules. Draupadi was born out of kind Drupada's revenge against his enemies. She showed this personality throughout her life story. Her vastraharan was what caused the epic war of Kurushetra. This shameful episode led to her curse that a land that reduced its women to such levels of indignity would never ever prosper. Here too. One can draw a parallel between Draupadi and the present society's attitude towards Indian women. Many Indians still believe that Draupadi suffered so much only because she refused to accept Duryodhana's advances before her marriage. She had also ridiculed him, calling him, "the blind son of a blind father". Many Indian women are still brutally beaten up by their husbands because they "back-answered" them, hence challenged their authority. Sita and Panjali inspite of their survival in male chauvinistic era, proved that women are never inferior to men, and men are never superior to women.

Conclusion

In conclusion, the Indian woman depicts many shades of character. She is capable of expressing the deep love and tenderness of Sita, while also turning into an aggressive, revenge-seeking entity like Draupadi. Draupadi exhibited her own gentle and spiritual side when she forgave Ashwathama towards the end of the war. Sita, on the other hand, showed her aggressive and defiant side when she chose to reject Rama and instead, return to her Mother, Bhoomidevi, at the end of her life

mission. There is silent initiation, violent termination in Sita whereas there is violent initiation, silent termination in Panjali. Each Indian woman has a little bit of Sita and Draupadi in her. No matter what suffering or trauma she has to undergo in her life, she is capable of bending to her circumstances, finally emerging victorious. Though she remains submissive in a society that is still largely male-dominated, she manages to struggle and hold on to her dignity, achieving success and winning the respect and recognition of all those around her.

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EFFECTS OF PARENTAL SUBSTANCE ABUSE ON CHILDREN AND FAMILY

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Abstract

Drug addiction, also called substance use disorder, is a dependence on a legal or illegal drug or medication. Alcohol and nicotine are legal substances, but are also considered drugs. When an individual not able to control he will drug use and may continue using the drug despite the harm it causes. Drug addiction can cause an intense craving for the drug. You may want to quit, but most people find they can't do it on their own. Drug addiction can cause serious, long-term consequences, including problems with physical and mental health, relationships, employment, and the law. One may need help from doctor, family, friends, support groups or an organized treatment program to overcome your drug addiction and stay drug-free. Drug abuse is a complex phenomenon, which has various social, cultural, biological, geographical, historical and economic aspects. The disintegration of the old joint family system, absence of parental love and care in modern families where both parents are working, decline of old religious and moral values etc lead to a rise in the number of drug addicts who take drugs to escape hard realities of life. Drug use, misuse or abuse is also primarily due to the nature of the drug abused, the personality of the individual and the addict's immediate environment. The processes of industrialization, urbanization and migration have led to loosening of the traditional methods of social control rendering an individual vulnerable to the stresses and strains of modern life. The fast changing social milieu, among other factors, is mainly contributing to the proliferation of drug abuse, both of traditional and of new psychoactive substances. The introduction of synthetic drugs and intravenous drug use leading to HIV/AIDS has added a new dimension to the problem, especially in the Northeast states of the country.

The author discusses in this paper about the ways by which children are affected in health and social aspects due to alcoholic parents. It is further discussed by the authors on social work intervention to deal with the problems

Key words: Substance Use, Alcohol, Drugs, Parent, children, Family

Introduction

Drug use is a global phenomenon, affecting individuals from every ethnic and socio-economic status. Specific drug trends vary from country to country as well as by generation. Worldwide, the most commonly abused substances are alcohol, cannabis, opiates, and cocaine. While some countries practice different management for substance abuse, drug addiction help and treatment is available in many places across the globe. Drug use has been present in every culture throughout history, and similar to many medical illnesses, there is no sure-fire way to avoid addiction to drugs without practicing abstinence. The global scale of drug production and distribution has impacted the modern world dramatically, increasing the potency and risk involved when experimenting with today's substances. Reports show an increase in prescription of drug use and methamphetamine use. Globally, drug use is expected to

rise by 25% over the next few decades as a result of rapid urbanization in developing countries.

Alcohol is one of the leading causes of Death and disability in India as well as globally. However its real impact is on the social and family dynamics that underlie its communities, Alcohol consumption has been steadily increasing in developing countries like India and decreasing in developed countries since 1980s. The pattern of drinking to intoxication is more prevalent in developing countries indicating higher levels of risk due to drinking. It is estimated that there are 62.5 million alcohol users in India

In India an NGO survey revealed that 63.6 % of patients coming in for treatment were introduced to drugs at a young age below 15 years. According to another report 13.1% of the people involved in drug and substance abuse in India, are below 20 years. Heroin, Opium, Alcohol, Cannabis and Propoxyphene are the five most common drugs being abused by children in India. A

survey shows that of all alcohol, cannabis and opium users respectively are 21%, 3% and 0.1% are below the age of eighteen. An emerging trend about child drug abusers is the use of a cocktail of drugs through injection, and often sharing the same needle, which increases their risk of HIV infection.

June 26 is celebrated as International Day against Drug Abuse and Illicit Trafficking every year. It is an exercise undertaken by the world community to sensitize the people in general and the youth in particular, to the menace of drugs. The picture is grim if the world statistics on the drugs scenario is taken into account. With a turnover of around \$500 billions, it is the third largest business in the world, next to petroleum and arms trade. About 190 million people all over the world consume one drug or the other. Drug addiction causes immense human distress and the illegal production and distribution of drugs have spawned crime and violence worldwide. Today, there is no part of the world that is free from the curse of drug trafficking and drug addiction. Millions of drug addicts, all over the world, are leading miserable lives, between life and death.

The problem in India is there are no sensitization programmes about drug abuse in schools or for children out of school. India does not have a substance abuse policy. There is also a high incidence of charging children under the Narcotic Drugs and Psychotropic Substances (NDPS) Act, 1985. Children who at times do have access to high quality drugs will use volatile substances easily found in corner stores such as cough syrups, pain relief ointments, glue, paint, gasoline and cleaning fluids. There are very few to no health centers that deal with child substance abuse problems, especially in the rural areas. The use of tobacco is another major concern amongst children. In India 20 million children a year and nearly 55,000 children a day are drawn into a tobacco addiction. The number is shocking when compared to the 3000 a day new child smokers in the US. Children affected by Substance Abuse.

Affect of Children and family

Children of alcoholics and other substance abusers are a population without a clear definition.

Because the concept of COA/COSA is focused on the child rather than the parent, the definition of a COA/COSA is any child whose parent (or parental caregiver) uses alcohol or other drugs in such a way that it causes problems in the child's life. The child may no longer be living with the substance abusing parent because of separation, divorce, abandonment, incarceration or death. And the parent does not have to be still actively drinking or using for the child to continue to feel the impact of the abuse.

In families where alcohol or other drugs are being abused, behavior is frequently unpredictable and communication is unclear. Family life is characterized by chaos and unpredictability. Behavior can range from loving to withdrawn to crazy. Structure and rules may be either nonexistent or inconsistent. Children, who may not understand that their parent's behavior and mood is determined by the amount of alcohol or other drugs in their bloodstream, can feel confused and insecure. They love their parents and worry about them, and yet feel angry and hurt that their parents do not love them enough to stop using.

Despite the suffering these children endure, many blame themselves for their parent's substance abuse. They believe it when their parents scream that they wouldn't drink so much or use other drugs if the children didn't fight, or rooms were kept clean or grades were better. Some children try to control the drinking or drug use by getting all A's, or keeping the house spic and span, or getting along perfectly with their siblings. Others withdraw, hoping not to create any disturbance that might cause a parent to drink or use. Few realize that children cannot cause a parent to drink or use drugs, nor can they cure a parent's substance problem.

Many times, children of substance abusers are frightened. They may be the victims of physical violence or incest. They may also witness violence – frequently alcohol and other drug abuse goes hand in hand with domestic violence. And as a result, these youngsters may suffer from post-traumatic stress syndrome, with the same kinds of sleep disturbances, flashbacks, anxiety, and depression that are associated with victims of war crimes. These children are not only frightened for their own well-being – they also harbor the all-too-real concern

that their parent may get sick or die as a result of the drinking or drug use. They know that their parent may drive intoxicated, or get into fights on the street.

Despite the fact that friends can be a buffer for the problems at home, some COAs/COSAs have a limited social life. They may avoid bringing home friends, or going out in public with their parents. They may even shy away from making friends, because they lack basic social skills or out of a profound fear that someone will find out the truth. They may also find it difficult to make friends because other parents have warned their children to stay away from these youngsters from troubled families. On the other hand, some young people use friends as buffers, relying on their leadership skills to take on key positions in school and extracurricular activities. These young people are often among the most difficult to identify as COAs/COSAs because their achievements make them seem so "well-adjusted."

Not every family is affected identically. Research has shown that families that maintain certain "rituals," such as holiday traditions or a Friday night pizza and movie can help mediate the chaos of addiction. Sober parents who are able to provide stability, support and nurturing also help minimize confusion and strengthen children. Sometimes family life is less damaging because children rely on "adaptive distancing," a technique in which the child separates from the "centrifugal pull" of family problems in order to maintain pursuits and seek fulfillment in life, school and friendships.

Substance Abuse Affects the Entire Family

The need for the substance puts a constant strain on financial resources, and the effects of the substance can threaten long-term employment. The increasing stress level in the home can lead to arguing and hostility, verbal, physical, and sexual abuse, and overall chaos for the family. The pandemonium in the home leads to anxiety, confusion, and conflict in the children who live there. No one member escapes the effect of a substance abuser in the home, which makes substance abuse a family disease. Children whose parents or other siblings are alcoholics or drug users are at greater risk of developing a substance use disorder.

Having an alcoholic family member doubles the risk of a male child later becoming alcohol or drug dependent.

No one member escapes the effect of a substance abuser in the home, which makes substance abuse a family disease. Children whose parents or other siblings are alcoholics or drug users are at greater risk of developing a substance use disorder. Having an alcoholic family member doubles the risk of a male child later becoming alcohol or drug dependent.

Effect of Substance Abuse on Children

Children who have parents, siblings or other family members who abuse alcohol or other substances are often the forgotten victims. Unpredictable behavior, lack of appropriate care and no structure to a home life are often the result of substance abuse. For a child, this can be scary, painful and lead to many problems in the future. Many children can be exposed to violence, abuse, neglect, financial problems and even malnourishment at a young age if family members are addicted to drugs or alcohol.

Children may face separation, homelessness, divorce and abandonment. Their parent may be incarcerated or be dead as a result of their substance abuse problems. These issues can all have a long-lasting negative affect on a child's development and future life choices. They themselves may turn to alcohol or drugs as a way to understand or cope with their feelings or they may feel that a substance abusing life is what they are destined for.

The Impact on Childhood Development

Exposure to parental SUDs during childhood also can have dire consequences for children. Compared to children of parents who do not abuse alcohol or drugs, children of parents who do, and who also are in the child welfare system, are more likely to experience physical, intellectual, social, and emotional problems. Among the difficulties in providing services to these children is that problems affected or compounded by their parents' SUDs might not emerge until later in their lives.⁶⁸ This section summarizes some of the consequences of SUDs on childhood development, including a disruption of the bonding process; emotional, academic, and

developmental problems; lack of supervision; parentification; social stigma; and adolescent substance use and delinquency. D

Behavioral Consequences

Parental substance abuse interrupts a child's normal development, which places these youngsters at higher risk for emotional, physical and mental health problems. Because parents who abuse alcohol or other drugs are more likely to be involved with domestic violence, divorce, unemployment, mental illness and legal problems, their ability to parent effectively is severely compromised. There is a higher prevalence of depression, anxiety, eating disorders and suicide attempts among COAs than among their peers. In addition, COAs are 3-4 times more likely than others to become addicted to alcohol or other drugs themselves.

In homes where a parent is abusing substances, physical and sexual abuse of children is more likely. Sexual abuse is more frequent in chaotic and dysfunctional families where communication has broken down and roles have been blurred. Children who live in high conflict homes are more likely to have lower self-esteem and less internal locus of control. This puts COAs/COSAs at higher risk for being re-victimized in the future. For instance, female COAs are more likely to be involved with men who abuse substances, which leaves them open to even more abuse.

Even if the children themselves are not victimized by family violence, simply witnessing violence can have emotionally destructive consequences. COAs are six times more likely to witness spousal abuse than are other children.

As a result of these stressors, COAs/COSAs often have difficulty in school. They may be unable to focus on their school work due to the conflicts and tensions at home. They are also more likely than their peers to have learning disabilities, be truant, repeat more grades, transfer schools and be expelled.

Other effects

A parent's substance abuse can have other effects on children besides parent-child interactions. For example, if a parent loses a job because of drinking or

drug use, the child suffers the economic consequences, especially if this is the household's only income. Without employment, a family might lose their home, car or other valuable possessions.

A child's health might also be compromised by a parent's drinking or drug problem. The child might develop stress-related health problems like gastrointestinal disorders, headaches, migraines, or asthma, causing them to miss school. And a child whose parent's substance abuse causes neglect might become injured because of failure to adequately child-proof the house or because of inadequate supervision, or even lack immunization and other routine well-child care.

However, the fact remains that the majority of COAs/COSAs do not end up in horrible circumstances. Only one in four COAs will become alcoholic themselves and three in four will not. Most children and teens are able to draw upon their inner strengths to cope with their circumstances and succeed in life. COAs and COSAs can be helped in many ways - both formal and informal - to call on their resiliency.

How Parental Substance Use Disorders Affect Children

The lives of millions of children are touched by substance use disorders (SUDs). The 2007 National Survey on Drug Use and Health reports that 8.3 million children live with at least one parent who abused or was dependent on alcohol or an illicit drug during the past year. This includes 13.9 percent of children aged 2 years or younger, 13.6 percent of children aged 3 to 5 years, 12.0 percent of children aged 6 to 11 years, and 9.9 percent of youths aged 12 to 17 years.⁴⁸ These children are at increased risk for abuse or neglect, as well as physical, academic, social, and emotional problems.⁴⁹ A predictable, consistent environment, coupled with positive caregiver relationships, is critical for normal emotional development of children.

Parental substance abuse and dependence have a negative impact on the physical and emotional well-being of children and can cause home environments to become chaotic and unpredictable, leading to child maltreatment. The children's physical and emotional needs often take a back seat to their parents' activities

related to obtaining, using, or recovering from the use of drugs and alcohol.

How Parental Substance Use Disorders Affect Children the impact on childhood development Exposure to parental SUDs during childhood also can have dire consequences for children. Compared to children of parents who do not abuse alcohol or drugs, children of parents who do, and who also are in the child welfare system, are more likely to experience physical, intellectual, social, and emotional problems. Among the difficulties in providing services to these children is that problems affected or compounded by their parents' SUDs might not emerge until later in their lives.

The Impact on Prenatal Development

In 2006 and 2007, an average of 5.2 percent of pregnant women aged 15 to 44 years used an illicit drug during the month prior to being surveyed, and 11.6 percent had consumed alcohol.⁵³ Nationwide, between 550,000 and 750,000 children are born each year after prenatal exposure to drugs or alcohol.⁵⁴ These children often are medically fragile or born with a low birth weight. Some are born prematurely and require intensive care. Identifying the effects of drugs and alcohol on fetuses has posed challenges for researchers. While there has been some success researching the effects of alcohol on fetal development, securing accurate information regarding the use of illicit drugs from pregnant women or women who have given birth has proven to be very difficult.

In addition, women who abuse substances often have other risk factors in their lives (e.g., a lack of prenatal care, poor nutrition, stress, violence, poor social support) that can contribute significantly to problematic pregnancies and births. directly affects the fetus.⁵⁸ A variety of birth defects to the major organs and the central nervous system, which are permanent, can occur due to alcohol use during pregnancy, though the risk of harm decreases if the pregnant woman stops drinking completely.⁵⁹ Collectively, these defects are called Fetal Alcohol Syndrome (FAS). FAS is one of the most commonly known birth defects related to prenatal drug exposure. Children with FAS may exhibit:

- Growth deficiencies, both prenatally and after birth

- Problems with central nervous system functioning
- IQs in the mild to severely retarded range
- Small eye openings and poor development of the optic nerve
- A small head and brain
- Joint, limb, ear, and heart malformations. Alcohol-Related Neurodevelopmental Disorder (ARND) and Alcohol-Related Birth Defects {ARBD}

Treatment for Drug Abuse

Most drug abusers think that they can stop taking drugs without the help of formal drug abuse treatment, but unfortunately, without treatment for drug abuse, many of them fail. Because drug abuse develops over time, the user's life and brain is altered before they attempt to quit drugs and this makes recovery more difficult. Formal treatment for drug abuse is important if a drug abuser is to succeed in recovery.

Treatments for drug abuse include:

- Medical drug abuse treatment
- Drug abuse rehabilitation programs
- Drug abuse counseling or support groups

Treatments for Drug Abuse

Medical Treatment

Drug abuse treatment often starts with a visit to a doctor who can assess the specific needs of the patient. A doctor can refer someone to a hospital, a drug abuse rehabilitation program or counseling services. A doctor may also prescribe medication as part of drug abuse treatment. This medication may be used to ease withdrawal symptoms or prevent relapse.

Common drug abuse treatment medications include:¹

- Benzodiazepines - tranquilizers that can ease withdrawal from drugs like alcohol
- Methadone - used to control cravings and prevent relapse from heroin
- Nicotine patches - used to replace the addictive chemical in cigarettes, and is gradually tapered

Medical drug abuse treatment will also screen for other mental disorders, as substance abuse frequently

co-occurs with a mental illness. If a mental illness is diagnosed, part of drug abuse treatment will include treating the mental illness.

Rehabilitation Programs for Drug Addicts

Drug abuse rehabilitation programs can be run through medical facilities like a hospital or in separate facilities (read: substance abuse treatment facilities). Drug abuse rehabilitation programs can be particularly helpful for those with severe or long-term substance abuse issues. Programs for drug abuse rehabilitation can be inpatient with around-the-clock care, or outpatient, where the drug abuser attends only during the day.

Programs for drug abuse rehabilitation are designed to provide all the services a drug abuser might need to succeed in quitting drugs. This typically includes:

- Medical attention
- Behavioral treatment - counseling in an individual or group setting
- Peer support
- An aftercare program for when the drug abuser leaves rehabilitation

Counseling and Support Groups

While medical drug abuse treatment can help with physical withdrawal symptoms and sometimes cravings, staying clean means also changing thoughts and behaviors around drug use. Drug abuse counseling aims to address these psychological and behavioral issues. Drug abuse counseling may be:

- Part of a drug abuse rehabilitation program
- Provided by private practitioners such as addiction therapists

Drug abuse treatment also commonly includes peer support groups both during and after treatment. These groups allow drug abusers to support each other in staying clean and sober. Alcoholics Anonymous and Narcotics Anonymous are 12-step groups believing in physical, psychological and spiritual healing in drug abuse recovery. SMART Recovery is secular and another commonly used drug abuse support group

Some related research Studies on Parental Substance Abuse Affect Children

More recently, researchers have attempted to identify the pathway by which early sexual abuse leads to substance abuse in women (Brady, Killeen, Saladin, Dansky, & Becker, 1994; Swett&Halpert, 1994). One such study noted the frequency of symptoms of Post Traumatic Stress Disorder (PTSD) in individuals who were sexually traumatized in childhood and posited that substance abuse represents an effort to manage the symptoms of this disorder (Epstein, Saunders, Kilpatrick, & Resnick, 1998). Symptoms of PTSD relate to feelings of intense anxiety and include hyperarousal, avoidant behaviors, emotional numbing, and flashbacks to the traumatic event.

Epstein and his colleagues found in interviewing over three thousand women that those who reported a childhood experience of sexual abuse had twice as many PTSD symptoms as women who reported no such experience. Further, sexual abuse victims had double the number of alcohol abuse symptoms as women who had not been abused in this way. And, finally, those abuse victims who reported experiencing PTSD symptoms had twice as many alcohol abuse symptoms as abuse victims who had no symptoms of PTSD. From this, Epstein concluded that PTSD is the connecting pathway between early sexual abuse and later chemical dependence.

Herzog, Gara, and Rosenberg (1992) also explored the parenting behaviors of mothers abused as children, this time through a case design study. They found that mothers who detached themselves psychologically from their own childhood experiences of abuse, that is, they had failed to process feelings associated with this maltreatment, were more likely to hold unrealistically high expectations of their children's developmental capacities. Unrealistic expectations of children are a common finding in studies of abusive parents. Such expectations are believed to contribute to abusive behavior in that when the child is unable to conform, the parent interprets this inability as purposeful, and becomes enraged at what she sees as the child's willful opposition (Larrance&Twentyman, 1983). Herzog and her colleagues interpreted these unrealistic parental expectations as the inability of the abused parent to

identify with her child. Instead she projects onto the child an adultlike persona, removing from her vision of the child any sense of the vulnerability that characterized her own relationship with her childhood abuser

Conclusion

Finally, if our goal is really help to protect children from the impact of parental substance abuse and child maltreatment, in addition to treating their parents, we must also intervene on the child level. Children who have been exposed to all of the detrimental factors associated with parental substance abuse are negatively impacted, no matter how resilient they may first appear. A large body of research bears this out (see Dore, Kauffman, Nelson-Zlupko, & Granfort, 1996, for a review). Children who grow up in families where substance abuse takes place exhibit a range of psychosocial difficulties, including greatly increased probability of becoming substance abusers themselves. Mental health clinicians and child welfare practitioners must be sensitized to this impact on children, and interventions implemented to address their needs. Without such interventions, a new generation of substance abusing parents who maltreat their children will come to the attention of the child welfare system.

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CHANGING PATTERN OF PADDY CULTIVATION AMONG THE TRIBAL FARMERS OF KERALA, INDIA “CHALLENGES AND PROSPECTS”

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Abstract

India is one of the largest paddy producers and the second largest exporter of rice in the world. Paddy fields are common sight throughout India. Many communities practice agriculture as their main occupation including some of the tribal groups. About 8% of the Indian population notified as “Scheduled Tribes” enumerated in the Schedule to Article 342 of the Constitution of India. This article defined “tribal folk” as “People living in a particular place, who enter into marriage relation among themselves, who have no specific skills in any work, traditionally or ethnically ruled by the adivasi leaders, who speak any special language, have own beliefs customs and traditions”. Naturally tribal people have symbiotic relationship with the forests, land, hills and are they have a unique life style, with distinct set of cultural and religious beliefs. Agriculture is the major occupation of Kuruma and Kurichiya tribes of Kerala. Paddy cultivation among them plays a major role in their social, economic and cultural life.

Introduction

Tribals of Kerala are cultivating indigenous varieties of paddy and practicing the traditional pattern of cultivation through centuries. But the introduction of new varieties of rice and changing pattern of cultivation has made great effects in the tribal's social and economic life which are both positive and negative. Most of the indigenous varieties of rice that the tribal communities possessed became extinct and remaining few are on the verge of extinction. Biodiversity has been badly affected by modern pattern of cultivation. Although the government has introduced the concept of sustainable agriculture, it has failed to promote traditional cultivating patterns and to protect the indigenous varieties that are in the verge of extinction which exist in tribal community. This paper discuss the effects of modern pattern of paddy cultivation and on the importance of protecting indigenous varieties of rice and promoting traditional ways of paddy cultivation which are disappearing from tribal community. The paper also demonstrates that the importance and need of sustainable agriculture practices and adopt them in the days to come.

Kurumas and Kurichiyas of Wayanad

Wayanad is the land of forest situated in the northern part of Kerala. The land is picturesque with its diversity in wild life and lush greenery. The tribal communities who are locally known as “Adivasi” are an indispensable part of the socio- cultural history of Wayanad. The district was rich in its agriculture products. The name Wayanad derived from the word “Vayalnadu” the land of Paddy fields. Seven major communities found in the district namely Paniya, Kuruma, Kurichiya, Kathunayaka, Adiya, etc. Kuruma and Kurichian, are traditionally associated with agriculture in sustainable basics.

The Kuruma is one of the dominant tribal communities in Wayanad. They can be only found in the Wayanad district of Kerala and Gudallur taluk in Tamil Nadu. Kurumas are considered as the descendants of the royal family of Vedar. The Kurmas worship lord Shiva (Kariyathan in their dialect) and goddess Devi (Venuthalachi). There are four sub divisions among them and they consider marriage from their own community as a taboo. Kurumas have a feeling that they are superior to other tribal groups. They speak a mixed language of Tamil and Malayalam which does not have scripts. kurumar have better education than other tribal communities and some of them are employed in

government jobs as well. Majority of them own land they are also experts in hunting and allied activities.

The Kurichias are mainly a settled agriculturalist community who traditionally practice co-operative farming. Majority of them have land holdings and agriculture is their principal economic pursuit. The word 'Kurichyan' came from two words 'Kuri' and 'Chiyen'. In their dialect 'Kuri' means target and 'Chiyen' means those who hunt or shoot at the target. They are very efficient in using bows and arrows. They were constituted in the army of Pazhassi Rajah who engaged war with the British forces in several battles. They are well expertise in hunting. They used to claim an equal status with Brahmins and call themselves Malanamboothiries. They follow the matrilineal joint family system.

into the chemical farming. The Green Revolution resulted in the poisoning of the soil, water and food by the use of agrochemicals.

The traditional paddy cultivation in almost all parts of the Wayanad is still at its subsistence level. Chemical fertilizers and pesticides are also extensively used in this region where commercial production of rice is practiced. The paddy fields are constructed where there is an assured water source. With the high cost of rice-farming inputs, the degradation of farms brought about by chemical farming and the failure of mono cropping, it is relevant now to look at small-scale sustenance cultivation practices which have been tested through time. These may seem non replicable because of changed situations. But with sincere efforts to create the conditions for their practice, there is still hope.

Sustainable Paddy cultivation by indigenous people

Paddy cultivation in the Wayanad region of Kerala has long been a tribal domain. The significance of this role infor the indigenous peoples in the Wayanad for centuries. In maintaining the high status of tribals in the society has been the harsh and fragile environment of the Wayanad, people undermined by the introduction of cash crops, which have been able to muster the available resources for the shifted the major role in cultivation patterns. Paddy cultivation development of a way of life that would ensure the survival of is the main livelihood of Kuruma and Kurichiya communities. These peoples have survived in this harsh environment for centuries while still maintaining their respondent from kurichiya community are still following the physical environment in good condition and, as a matter of traditional farming. The combination of green and animal manure, the availability of water, the correct reading of the biophysical signs for proper planting time and the socio-cultural regulations of the indigenous knowledge help to maintain animal manure. The overall effect has been that of produce food in sustained basis. 70 % of the farmers are preserving the environment and at the same time feeding using cow dung, leaves, and other natural fertilizers for communities. cultivation. It helps to increase the soil fertility, production and productivity. There for traditional farming of tribals is the sustainable model for agriculture.

Importance of traditional farming system

Traditional paddy cultivation has been a way of life for centuries. In the harsh and fragile environment of the Wayanad, people undermined by the introduction of cash crops, which have been able to muster the available resources for the shifted the major role in cultivation patterns. Paddy cultivation development of a way of life that would ensure the survival of is the main livelihood of Kuruma and Kurichiya communities. These peoples have survived in this harsh environment for centuries while still maintaining their respondent from kurichiya community are still following the physical environment in good condition and, as a matter of traditional farming. The combination of green and animal manure, the availability of water, the correct reading of the biophysical signs for proper planting time and the socio-cultural regulations of the indigenous knowledge help to maintain animal manure. The overall effect has been that of produce food in sustained basis. 70 % of the farmers are preserving the environment and at the same time feeding using cow dung, leaves, and other natural fertilizers for communities. cultivation. It helps to increase the soil fertility, production and productivity. There for traditional farming of tribals is the sustainable model for agriculture. It is leaned from the field survey tribal farmers are still practicing traditional farming which proves that traditional farming is still prevalent among the communities of Kuruma and Kurichiya. Agriculture is one of important part of their culture and they have different kinds of rituals based on paddy cultivation namely Thullapathu, Puthari etc.

Impact of Green Revolution in wayanad

Chemical farming was introduced in the Wayanad in the 1960s. However, in Wayanad areas, the use of chemical fertilizers, mainly urea and complete fertilizer (NPK), were applied largely in paddy cultivation. In the past chemical pesticides and fertilizers were not used in rice cultivation in subsistence farming among the Kuruma and kurichiya communities. The Green Revolution in the 1970s converted prime agricultural lands in so many areas of the Wayanad

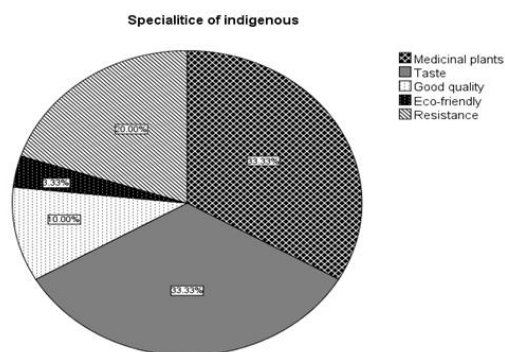
Traditional agriculture helps to improve quality, self-life and nutritive value of the farm produce and encourage sustainable livelihood of the farmers as well as safeguard of the consumer's health. S. Leena Kumari in her paper "Status Paper on Rice in Kerala" she has mentioned (The most important use of Njavara is in Njavarakizhi in Oleation to head and body

using special cloth pieces containing a smooth paste of deserves special mention in this regard. The roots of this rice Njavara rice cooked in *Sida* (*Sidarectusa. Lin*) decoction are said to be cooling, diuretic and febrifuge and are useful and milk, makes the body supple, removes stiffness of joints in burning sensation, dyspepsia, bilious fever and diabetes. due to various vitiated Vatha dominant conditions, cleans the Chenallu another rice variety also have some kind of body channels, and brings about better blood circulation. It medicinal property.

improves complexion, increases appetite, improves digestion, restores relish for food, and corrects the mental irregularities. This makes the body strong and steady, rejuvenated with well-developed musculature. Judicious application of this is very effective in hypertension, skin diseases and prevents premature ageing).

Very important thing in traditional farming is that the farmers are cultivating various indigenous varieties of rice like Ghantakashala, Thondi, Veliyan and Kayama etc. And the traditional practices are harmless to the environment. It enhances and sustains biological diversity within the system and promotes healthy use of natural resources and minimizes all forms of pollution and it will help to increase soil fertility.

The nutritional and medicinal properties of indigenous rice varieties



The figure shows us the information about the medicinal properties of indigenous varieties of rice collected from the tribal farmers. The medicinal properties of these rice varieties have to be validated by clinical studies, but traditional knowledge associated with these varieties substantiates their use either as medicine or as ingredient in medicinal preparations. Most of the tribal people are aware about the medical properties of indigenous rice. They are aware of the nutrition level and immunity power of the rice. Njavara, a unique medicinal rice variety from Wayanad

Traditional farming and Chemical farming

Traditional farming is changed to chemical farming due to the different reasons. But a number of tribal farmers from Kuruma and Kurichiya farmers are still following the traditional farming. They know the value of the indigenous variety of rice and importance of conservation of the biodiversity. Because of the influence of modernity and introduction of new varieties of rice most of the tribal farmers are forced to adopt modern agricultural practices. When quality calls, indigenous rice is far better than modern rice but the ignorance and influence of the other forces of society forced the tribal farmers to change to modern farming. The impact of migration from different parts of Kerala to Wayanad is also a reason for the adoption of modern agriculture. The traditional varieties that are still cultivated, mostly by tribal people, include Jeerakasala, Adukkam, and Kalladiyaran. The number of traditional varieties, which were cultivated in very small pockets, would be below 25.

Conclusion

The study shows that tribal farmers are not getting any support from government to cultivate indigenous varieties of rice. Some of them are getting only 2500 subsidy for Ganthshala cultivation. It proves the negligence of government towards tribal farmers to cultivate indigenous varieties of rice. In Kerala each panchayat have Krishibhavan whose duty is to support the tribal farmers for practicing their indigenous farming method but they are forcing them to adopt chemical method of farming. In Wayand a number of research organizations are working for the upliftment of farmers and to increase the production. But they are also avoiding the indigenous farming and farmers. The government should provide help for paddy farmers to ensure the food security of our nation. Most of the farmers are depending private agencies for getting seeds. The government is also distributing seeds with same prize of private agencies but it is not available in agricultural season.

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FINANCIAL INTERMEDIATION, LIQUIDITY, SYSTEMIC CRISES AND POLICY

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Abstract

Hedge funds are significant players in the U.S. capital markets, but differ from other market participants in important ways such as their use of a wide range of complex trading strategies and instruments, leverage, opacity to outsiders, and their compensation structure. The traditional bulwark against financial market disruptions with potential systemic consequences has been the set of counterparty credit risk management practices by the core of regulated institutions. The characteristics of hedge funds make more difficult as they exacerbate market failures linked to agency problems, externalities, and moral hazard. While various market failures may make imperfect, it remains the best line of defense against systemic risk. In the model, the endogenously time-varying tightness of liquidity and capital constraints generates intermediaries' leverage cycle, influencing the pricing of risk and the level of risk in The economy. Our analysis focuses on liquidity policies' implications for household welfare. Within the context of our model, liquidity requirements are preferable to capital requirements, as tightening liquidity requirements lowers the likelihood of systemic distress without impairing consumption growth.

Keywords: "banks, counterparty credit risk management, liquidity regulation, systemic risk."

Introduction

Financial economists and policy-makers have historically focused on banks as prospective channels of systemic distress through, for instance, bank runs and the concomitant reduction in the supply of credit. This "special" attribute of banks has been the classic policy rationale for regulating them. The ongoing shift toward financial markets, arms-length transactions, and active trading, however, has shifted focus to the potential impact of a hedge fund-led disruption on financial institutions, markets, and the broader economy.

Financial intermediaries, of course, have many ways to reduce their exposure and mitigate the impact of financial market shocks. The first line of defense is the intermediary's counterparty credit risk management (CCRM) system. Banks establish limits, implement risk reporting infrastructures, and define haircut, margining and collateral policies, all designed to assess credit risk and limit their counterparty exposure. Effective CCRM is obviously needed for any counterparty, but hedge funds differ in important ways such as their use of complex trading strategies and instruments, leverage, opacity,

and convex compensation structures, all of which increase the challenges to effective CCRM. This paper examines how the nature and characteristics of hedge funds may generate "market failures" that make CCRM for exposures to hedge funds intrinsically more difficult to manage, both for the individual firm and for policy-makers concerned with systemic risk. We put forward no specific new policy proposals, however, because we believe CCRM remains the appropriate starting point for limiting the potential for hedge funds to generate systemic disruptions.

By laying out the issues and highlighting the specific linkages from hedge funds to systemic risk, we hope to highlight areas for further research to better understand when and how markets may fail to yield a desirable outcome.

The Real Effects of Financial Intermediation

If a meaningful definition of systemic crisis involves a potential impact on real economic outcomes, the next step is to identify precisely the linkages between the financial sector in general, and hedge funds more

specifically, and the real economy. This connection has historically been made through the “special” role that financial intermediaries, particularly banks, play in resolving information problems in the provision of credit. We begin with a discussion of this channel, and then broaden our perspective to consider the role of hedge funds as a potential source of systemic risk.

The traditional story of why banks matter for real economic activity rests on the assumption that borrowers (firms and entrepreneurs) are risky, but banks have unique skills that allow them to effectively screen lending opportunities, ex ante before investing, and then to monitor borrowers ex post. As it is inefficient for each saver to do this individually, banks become the “delegated monitor” that produce the critical information to facilitate the efficient allocation of credit. If bank-lending activity becomes disrupted, due to insolvency or capital

Shocks for example, socially productive relationships are severed and critical information is destroyed. As a result, some viable investment projects go unfunded and economic activity is reduced; ample evidence shows that bank lending affects real outcomes.¹⁸ Note that this type of pure informational problem tends to reduce the supply of credit (credit rationing). Later, we discuss how agency problems may reverse this and generate excess risk-taking.

Systemic Risk

The rapid growth and innovation in global capital markets, financial stability and systemic risk have emerged as top policy concerns around the world. The Reserve Bank of Australia, the Bank of England, the Bank of Japan, the Norwegian Norges Bank, the Bank of Spain, the Swedish Riksbank, the Swiss National Bank, the Financial Stability Forum, the ECB, and the IMF, to name a few, now all publish regular reports on global financial conditions and financial stability issues. Systemic risk, however, is not always defined and remains somewhat nebulous, so it is useful to be precise about what we mean by systemic risk. In their exhaustive survey, DeBandt and Hartmann (2002) describe a “systemic crisis” as occurring when a shock affects “a considerable number of financial institutions or markets

in a strong sense, thereby severely impairing the general well-functioning (of an important part) of the financial system. The well functioning of the financial system relates to the effectiveness and efficiency with which savings are channeled into the real investments promising the highest returns (p. 11)” and define “systemic risk” as the risk of experiencing a systemic event.

Note that this type of pure informational problem tends to reduce the supply of credit (credit rationing). Later, we discuss how agency problems may reverse this and generate excess risk-taking. Bank lending, however, is not the only information-intensive form of credit provision and other forms are rising in relative importance. According to the U.S. Flow of Funds, bank credit accounted for 39% of outstanding credit market instruments for nonfarm, nonfinancial corporations in 2005, down from 52% in 1985, which reflects the growing importance of alternative sources of credit such as corporate bonds and commercial paper. These capital market instruments also rely on specific knowledge about borrowers’ creditworthiness, so a financial disruption in these markets could also limit the provision of credit and have real economic effects.

Agency Problems

An agency problem exists when participants have different incentives and information problems prevent one party (the principal) from perfectly observing and controlling the actions of the second (the agent). In this case, the agent may act in his own self-interest in a way that is detrimental to the principal. In the case of hedge funds, these agency problems may exist within the dealer/bank, e.g., a trader vs. a risk manager, within the hedge fund, e.g., the hedge fund manager vs. an investor, or in the credit relationship between the bank and the hedge fund.

Financial Intermediaries

There is a unit mass of identical, infinitely lived financial intermediaries in the economy. The financial intermediaries serve two functions in the economy. First, they generate new capital through investment in the productive sector. As in Brunnermeier and Sannikov

[2012], we assume that the intermediaries have access to a superior investment technology relative to households. Thus, the intermediaries serve an important role in propagating growth in the economy. Second, since intermediaries accumulate wealth through retained earnings, they provide risk-bearing capacity to the households. By issuing risky debt to the households, the financial intermediaries increase market completeness and improve risk-sharing within the economy. As in our previous work, we assume that the intermediaries are debt-financed, which allows us to abstract from modeling the dividend payment decision ("consumption") of the intermediary sector and to assume that an intermediary invests maximally if the opportunity arises. In particular, financial intermediaries create new capital through capital investment. Denote by the physical capital held by the representative intermediary at time t and by K_t at the investment rate per unit of capital. Then, without trade between households and intermediaries, the stock of capital held by the representative intermediary would evolve according to.

Implications for Regulation

A typical economist's view is that market participants enter into transactions with a full understanding of the benefits and costs of their actions. To the extent that participants are well informed and all the costs and benefits accrue to those making the transaction, a perfectly competitive environment leads to a laissez faire level of systemic risk that is socially efficient, so there is no rationale for regulation or intervention. Additional direct regulation would likely reduce social welfare due to less activity, entry deterrence, stifled innovation, limited competition, distorted behavior and regulatory arbitrage, increased moral hazard, and direct compliance costs. As discussed

earlier, however, the textbook description of perfect competition is typically not appropriate in financial and credit markets where agency problems, externalities, and moral hazard are common. As a result, the laissez faire level of systemic risk may be too high from society's perspective, raising the question of whether regulation may potentially improve outcomes. Indeed, a key lesson from the collapse of LTCM is that market participants may not be sufficiently cognizant of the risks they face and therefore not vigilant enough in constraining counterparty risk

Conclusion

Since the financial crisis, bank regulators have been developing liquidity regulations such as the liquidity coverage ratio. Little is known about the welfare implications of such regulations. The interaction of liquidity regulations with capital requirements and the supply of risk-free assets within the macro economy are even less researched. In conducting such analysis, we uncover notable interactions between capital and liquidity regulations and the supply of risk-free assets. General equilibrium considerations are paramount in determining household welfare, debt-to-equity ratios, and return volatilities, demonstrating the desirability of a macro prudential approach to regulation.

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BANCASSURANCE IN INDIA - EMERGING TRENDS AND STRATEGIC CHALLENGES

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Abstract

Bancassurance is the distribution of insurance products through the bank's distribution channels. It is a phenomenon where in insurance products are offered through the distribution channels of the banking services along with a complete range of banking & investment products & services. The insurance Industry has indeed awakened to deregulated environment in which several private companies have partnered with multinational Insurance companies. Despite a billion of population, India still has a low insurance percentage of 1.95 and it is in 51st position in world. Despite of the fact that India boasts a saving rate around 25%, less than 5% is spending on insurance. To streamline the saving in to insurance Bancassurance is the best channel to tackle four challenges facing the insurance industry. The traditional distribution channels of insurance companies are costlier as the population of insurable over one billion in over country. Due to heavy competition among the insurers, they have to incur heavy distribution expenses.

Introduction

Bancassurance commonly means selling insurance products under the same roof of a bank. Though bancassurance had roots in France in the 1980s, and spread across different parts of Continental Europe since, it has spread its wings in Asia in particular, in India. In India, there are a number of reasons why bancassurance could play a natural role in the insurance market. First, banks have a huge network across the country. Second, banks can offer fee-based income for the employees for insurance sales. Third, banks are culturally more acceptable than insurance companies. Dealing with (life) insurance, in many parts of India, conjure up an image of a bad omen. Banks do not. Some bank products have natural complementary insurance products. For example, if a bank gives out a home loan, it might insist on a life insurance cover so that in case of death of the borrower, there is no problem in paying off the home loan. The banking & Insurance industry have changed rapidly in the changing and challenging economic environment throughout the globe.

Bancassurance in India

Bancassurance in India is a very new concept, but it is gaining ground and the process began in 2000. IRDA came up with regulation on registration of Indian companies. Government of India also issued a Notification specifying 'Insurance' as a permissible form of business that could be undertaken by banks under Section 6(1)(o) of the Banking Regulation Act, 1949. However it was clarified that any bank intending to take up the business would have to take specific approval from RBI. All scheduled commercial banks were permitted to undertake insurance business as agent of insurance companies on fee basis, without any risk participation. Specific rules were framed for setting up of joint venture companies for undertaking insurance business with risk participation. There has been no looking ever since. Traditionally, insurance products were sold only through individual agents and they accounted for a major chunk of the business in retail segment. With the opening up of this sector to private players, competition has become more intense and the public sector major LIC has been challenged with a flood of new products and new means of marketing. Insurance industry in India has been progressing at a rapid pace

since opening up of the sector to the entry of private companies in 2000.

Important Bancassurance Tie-Up In India

As per the investigation made by Graham Morris, the opening of insurance industry to private sector participation in December 1990 has led to the entry of 20 new players, with 12 in life Insurance Sector & 8 in the non-life insurance sector. Almost without exception these companies are seeking to utilize multiple distribution channels such as – 1) Traditional Agencies 2) Bancassurance 3) Brokers & 4) Direct Marketing.

Bancassurance Arrangement of the Indian Life Insurance Companies

Insurance Companies	Bancassurance Partner
Allianz Bajaj	Standard Chartered Bank
Birla Sun Life	Citibank
Dabur Cgu	Canara Bank, Lakshmi Vilas Bank, ABN Amro Bank And American Express Bank
HDFC Standard Life	Union Bank/Indian Bank
ICICI Prudential Life	ICICI Bank
ING Vysya Life	Vysya Bank
LIC	Corporation Bank, Oriental Bank Of Commerce, Indian Overseas Bank
Met Life	J&K Bank
SBICardiff Life Insurance	SBI
Tata AIG Life Insurance	Citibank

Bancassurance Arrangement of the Indian Non-Life Insurance Companies

Insurance Companies	Bancassurance Partner
Bajaj Allianz	Karurvyysya Bank, Punjab & Sind Bank
Royal sundaram Allianz	Citi Bank, Standard chartered Bank
ICICI Lombard	ICICI Bank, Centurion Bank, ABN amro

United India Insurance co.	Andhra Bank, Indian Overseas Bank, syndicate Bank
National Insurance co.	Allahabad Bank, Bank of India, vijaya Bank
The New India Assurance co.	Catholic Syrian Bank, Union Bank of India, Central Bank of India
Reliance General Insurance	Development Credit Bank, UCO Bank

Bancassurance across the Globe

Bancassurance has grown at different places and taken shapes and forms in different countries depending upon demography, economic and legislative prescriptions in that country. It is most successful in Europe, especially in France, from where it started, Italy, Belgium and Luxembourg. The concept of bancassurance is relatively new in the USA. Bancassurance growth differs due to various reasons in different countries. The Glass-Steagall Act of 1933 prevented the banks of the USA from entering into from entering into alliance with different financial services providers, thereby putting a barrier on bancassurance. As a result of this life insurance was primarily sold through individual agents, who focused on wealthier individuals, leading to a majority of the American middle class households being under-insured. With the US Government repealing the Act in 1999, the concept of bancassurance started gaining grounds in the USA also. In 2000 itself in France, bancassurance accounted for 35% of Life Insurance premiums; 60% of savings premiums; 7% for Property Insurance and 69% of new premium income in individual savings.

Bancassurance: Emerging Trends and Strategic Challenges

Emerging Trends

Banks are offering space in their own premises to accommodate the insurance staff for selling the insurance products or giving access to their client's database. Insurance companies can use this opportunity to increase their sale. Nowadays banks are campaigning and marketing the insurance products across the globe. Number of banks in India act as "corporate agents to insurance company.

Finally, the marketing of more complex products has also gained ground in some countries, alongside a more dedicated focus on niche client segments and the distribution of non-life products. Nevertheless, bancassurers have shown a willingness to expand their product range to include products beyond those related to bank products.

Strategic Challenges

These developments are expected to challenge the traditional bancassurers in the following ways:

- The shift away manufacturing to pure distribution requires banks to better align the incentives of different suppliers with their own.
- Increasing sales of non life products, to the extent those risks are retained by the banks, require sophisticated products and risk management.
- The sale of non life products should be weighed against the higher cost of servicing those policies.
- Banks will have to be prepared for possible disruptions to client relations arising from more frequent non life insurance claims.

Conclusion

The success of bancassurance greatly hinges on banks ensuring excellent customers relationship; therefore,

banks need to strive towards that direction. Regulators could explore the possibility of allowing banks having tie-up arrangements with more than one insurance company, giving wider choice for the customers. In addition to acting as distributors, banks have recognized the potential of bancassurance in India and will take equity stakes in insurance companies, in the long run. Going by the present pace, bancassurance would turn out to be a norm rather than an exception in future in India. Adequate training coupled with sufficient incentive system could avert the banks' staff resistance if any. In sum, bancassurance strategy would be a 'win-win situation' for all the parties involved - the customer, the insurance companies and the banks.

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COMPANY ANNOUNCEMENTS AND ITS IMPACTS REFERENCE TO THE ROLE OF MEDIA ON PRICES OF IPOS AT SECONDARY MARKET

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Abstract

Stock prices move up and down every minute due to varies in supply and demand. If more people want to buy a particular stock, its market price will increase. On the other hand, if more people want to sell a stock, its price will fall. One has to be smart enough to decode the news and take the position quickly in the stock. People who are dexterous in this do make good short term gains even if we leave the insiders or fund houses that generally have. The impact of news information on a stock depends on how unexpected the news is. This is because the market is always building future expectations into prices. Thus, its unexpected news-and not just any news – that helps drive prices. The present study hence attempts to prove the evidence of reaction in stock price due to announcements from the company.

Keywords – media's role, scrips, Announcement of company

Introduction

The last three decades of finance research have produced a large number of papers examining the effect of news announcements on financial markets. According to Efficient Market Hypotheses (EMH), stock prices already incorporate all existing and expected public information and should only respond to new information. When there is positive news about particular scrips people try to invest all their money in that specific scrip. This leads to increase in the interest of buying the scrips and vice versa. In Indian context, investment is very vital and momentous for the progress and market capitalization of indigenous industry, trade and commerce. However, investors consider several things before they invest their funds in any specific securities. Among them, so far the most important subject matter is return on investment that partly depends on company announcements in the stock market. The present study deals with the five major company announcements like: Dividend, Bonus, Rights Issue, Splits, Earnings report.

Statement of the Problem

The Market Efficiency theory believes that the price of stocks reflects information, since valuable information could change investor's expectation and cause market reaction. The effect of sensitive information on market price of stocks is the topic substance of the study. At this juncture, the present study captioned "Company Announcements and Its Impacts Reference to the Role of Media on Prices of IPOs at Secondary Market" attempts to answer the research questions that arise with reference to the selected announcement from the companies listed at Bombay Stock Exchange.

- a) Which media is mostly preferred by the investors to receive the company announcement?
- b) What type of announcement do the investors prefer to gain their expected return on their investment?

Objective

- To assess the investors' opinion on the company accouncement and their expectation towards it.

- To analyse the mostly preferred media by the investors to receive the company announcement.
- To analyse the role of media in impact of company announcements on stock prices.

Hypotheses

H₀: There is no significant association between investors' age and their preference for the type of media.

H₀₁: There is no significant difference in investors' mean ratings of five categories of the company announcements.

H₀₂: There is no significant effect of the block used, that is, type of media on the mean rating given to the company announcements by the investors.

Methodology

Sources of Data

The study has depended on both secondary and primary sources of data. The secondary data were collected from the standard text books and leading journal, magazines and financial websites.

Questionnaire

Primary data were collected by administering a well conceived questionnaire to the sample investors.

Tools

Relevant statistical tools such as Chi-square test, ANOVA – Randomized Block design and Factor analysis were used for the analysis and interpretation of survey data.

Sample Design

- i) Sampling frame : 2775 Investors
- ii) Sampling size : 330 Investors
- iii) Sample method : Simple random sampling

Research Design

The research design adopted in the present study is a "Descriptive Design" of conclusive one.

Literature Review

Fama, Lawrance and Jensen (1969)(1), examined whether normally some "unusual" behaviour in the rates of return on a split security in the months surrounding the split and if splits are associated with

"unusual" behaviour of security returns, to what extent can this be accounted for by relationships between splits and changes in other more fundamental variables.

Tetlock (2015) (2) quantitatively measured the interactions between the media and the stock market using daily content from a popular Wall Street Journal column. He found that high media Pessimism predicts downward pressure on market prices followed by a reversion to Fundamentals and unusually high or low pessimism predicts high market trading volume.

Chi-square Test

The investors' age wise classification and the type of media they prefer were cross tabulated from 330 respondents. A cross tabulation with a Chi-squared test was requested from the computer package. The output is shown in the table 1.

Table 1
Age of Investors Vs Type of Media

Age of Investors	Television	Types of Media				Total
		Internet	Newspaper	Broking Agents	Magazines	
Below 25	3	6	2	2	1	14
25 – 35	12	36	8	18	3	77
35 - 45	24	43	15	18	6	106
45 – 55	26	15	21	17	8	87
Above 55	27	9	2	8	0	46
Total	92	109	48	63	18	330

Source: Primary data

The cross table shows the number of respondents falling into each cell, this is, the combination of one Age category with one Media category.

Testing of Hypothesis

Null Hypothesis H₀: There is no significant association between investors' age and their preference for the type of media.

Alternative Hypothesis H₁: There is a significant association between investors' age and their preference for the type of media.

Table 2
Chi-square Tests for Age of Investors Vs Type of Media

	Value	df	Asymp. Sig (2 sided)
Pearson Chi-Square	52.0155	24	0.006
Likelihood Ratio	52.776	24	0.006
Linear-by-Linear	3.5535	1	0.186
Association N of Valid Cases	330		

Source: Results computed through SPSS package

The 'p' value, that is, Pearson Chi-Squared test reads a significant level of 0.006 at 5% level of significance. This value of 0.006 being less than the significance level of 0.05, the null hypothesis is rejected. Thus at 95% of confidence level, we accept the alternative hypothesis, that is, Age of investor and their preference for type of media are associated significantly with each other.

ANOVA – Randomized Block Design

In the present study, the type of media through which company announcements released could influence the rating given to the five categories of company announcements by the investors. This technique helps to remove the effect of the media preferred by investors, by 'blocking' its effect, or treating the block separately. If the researcher does not block variable, its effect gets included with the residual term. This may lead to wrong conclusions about the relationship between the independent and dependent variables. In what sense, a randomized block design is more 'powerful' than a simple one-way ANOVA, if the block effect is significantly influencing the relationship.

Null Hypotheses

H₀₁: There is no significant difference in investor's mean ratings of five categories of the company announcements.

H₀: There is no significant effect of the 'block' used, that is, type of media on the mean rating given to the company announcements by the investors.

Table 3
Tests of Significance for Rating Using Randomized Block Design

Dependent Variable: Expectation about the company announcements

Source	Sum of Squares	Df	Mean Square	F	Sig
Corrected	56.8485	25	3.3435	4.999	0.000
Model	15.807	6	3.9525	5.908	0.009
Announcement	9.313	6	2.328	3.48	0.096
Media	17.343	13	1.9275	2.88	0.900
annou * media	82.276	123	1.0035		
Error	2248.50	150			
Total	139.125	148.5			
Corrected Total					

R Squared = 0.6135 (Adjusted R Squared = 0.429)

Source: Results computed through SPSS package

The results computed show that the significance level of F for company announcement 0.009 is less than 0.005. Hence, the null hypothesis (H₀₁) is rejected.

It is 0.096 for the type of media, which is greater than 0.05 and hence, the null hypothesis (H₀₂) is accepted.

Thus, it is concluded that there is significant difference between investor's mean ratings of the five categories of company announcements and type of media has no significant effect on the mean rating given to the company announcements by the investors.

Factor Analysis

Factor analysis, a multivariate interdependence statistical technique is a data reduction tool. Factor analysis removes redundancy or duplication from a set of correlated variables. It is helpful in representing corrected variables with a smaller set of 'derived' variables. Factors are formed that are relatively independent of one another. The present researcher has applied the factor analysis for the type of media that the investors prefer to receive the company announcements.

Type of media that the investors prefer to receive the company announcements

The present study covers three hundred and thirty investors to ascertain the vital type of media that influence the investors to receive the company announcements. For this, fourteen types of media are

considered for factor analysis. Mathematically, factor analysis is somewhat similar to the multiple regression analysis. Each variable is expressed as a linear combination of the underlying factors. Factor analysis calculates pairs of correlation between all variables, and the highly related variables are combined into factors.

Factor analysis involves the following decisions. (1) Is the factor analysis valid? (2) How many factors are to figure in the final solution? (3) What are the constituent variables of each factor? (4) Name of each factor.

Details of Statistical calculation and Decisions (Testing for sampling adequacy)

The appropriateness of the factor model is tested before extracting the factors. The test statistics for sphericity is based on a Chi-Square transformation of the determinant of the correlation matrix. Another useful statistics is the Kaiser-Meyer-Olkin (KMO) test of sampling adequacy. Small values of the KMO statistics indicate that the correlation between pair of variables cannot be explained by other variables and that factor analysis may not be appropriate. Generally, a value greater than 0.5 is desirable.

Hypothesis for testing:

H₀: The factor analysis is not valid.

H₁: The factor analysis is valid.

Table 4
KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of	0.7665
Sampling Adequacy	
Approx. Chi-Square	683.701

The significance (0.000) is less than the assumed significance value (0.05). So the null hypothesis H₀ is rejected, the alternative hypothesis H₁ is accepted, and hence the factor analysis is valid. Next, one may look at the KMO co-efficient to cross check Bartlett's test. It can be seen (0.7665) is more than 0.5, so one agrees with Bartlett's test that the factor analysis is valid.

Extraction of Factor: Principal Component Analysis (PCA)

Stage I

It is necessary that the scale constructed and the factors / components extracted should be able to explain the variance in the data. To analyse this variance, one has to calculate the Eigen values, which will explain the variance among the factors. A low Eigen value (less than 1) contributes very little to the explanation of variances in the set of variables being analysed. The sum of Eigen values, as expected, is equal to the number of variables being analysed. There are 14 variables that can be extracted. But only those factors can be extracted which have eigen value more than 1.

Table 5
Total Variance Explained with Factor Loading

Variables	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1.	2.045	14.606	14.606	2.045	14.606	14.606	1.891	13.504	13.504
2.	1.763	12.595	27.201	1.763	12.595	27.201	1.496	10.689	24.193
3.	1.462	10.446	37.647	1.462	10.446	37.647	1.452	10.373	34.566
4.	1.351	9.651	47.299	1.351	9.651	47.299	1.366	9.754	44.320
5.	1.289	9.210	56.509	1.289	9.210	56.509	1.325	9.467	53.787
6.	1.125	8.033	64.543	1.125	8.033	64.543	1.317	9.408	63.194
7.	1.114	7.956	72.499	1.114	7.956	72.499	1.303	9.304	72.499
8.	0.836	5.974	78.473						
9.	0.724	5.170	83.643						
10.	0.600	4.287	87.930						

11.	0.520	3.712	91.642						
12.	0.477	3.404	95.046						
13.	0.425	3.034	98.080						
14.	0.269	1.920	100.000						

Extraction method: Principal Component analysis.

Source: Results computed through SPSS package

The higher the Eigen value of a factor, the larger is the amount of variance explained by the factor. BY retaining only the variables with eigen value greater than one, one can infer that 13.504 per cent of variance is explained by factor 1, 10.689 per cent of variance is explained by factor 2, 10.373 per cent of variance is

explained by factor 3 and so on till factor 7 is explained in the table 5.

Stage II:

In stage II of factor analysis, 'rotation of principal components is performed by varimax rotation method. After initial extraction, the plot has to be rotated (varimax method) to get a better analysis. The factor matrix gives the loading of each variable in relation to each factor.

Table 6
Rotated Component Matrix

Variables	Component						
	1	2	3	4	5	6	7
Share brokers	1.3485						
Certified Professionals	1.3455						
Magazines		1.281					
Newspaper		1.138					
Company websites			1.137				
Company Broacher			1.185				
News channels				1.255			
Financial websites				1.1835			
SMS					1.314		
E-mail					1.005		
Friends						1.0245	
Family						1.194	
Own Knowledge							1.3065
Word of mouth							0.852

Extraction Method: Principal Component Analysis

Rotation Method: Varimax with Kaiser Normalization

Source: Results computed through SPSS package

Table 6 exhibits the rotated factor loadings for the 14 statements indicating the factors influencing

investors' preference for the type of media. It is clear from the table 6 that all the 14 statements have been reduced to seven factors, namely, F1, F2, F3, F4, F5, F6 and F7. These seven factors with suitable names are given below.

Table 7
Principle Component Analysis

S.No	Variables	Factor Loading	Eigen Value	% Variance
1.	Share Brokers try to promote investor interest	1.3485	2.8365	20.256
2.	Certified professionals provide detailed report on any announcements	1.3455		
3.	Many people have the habit of reading Magazines to any new information	1.281	2.244	16.0375

4.	News Paper gives information in a brief manner	1.138		
5.	Reliable information is provided only through Company Websites	1.137	2.178	15.5595
6.	Company Broachers contain valid information	1.185		
7.	Announcements through News Channels are very faster comparatively	1.255	2.049	14.631
8.	Other financial websites also provides the related news	1.183		
9.	Recommendations through SMS alert are easier source of getting information	1.314	1.9875	14.200
10.	Financial recommendations through E-mail provide more personalized service	1.005		
11.	Friends inform any announcement immediately ones he gets it	1.0245	1.9755	14.112
12.	Information through Family members is given with true care	1.194		
13.	Investment decision by own knowledge is best	1.3065		
14.	Word of mouth leads to bad investment many a time	0.852	1.9545	13.956

Source: Results computed through SPSS package

It could be seen from the above table 7 that there are 14 factors has got significant loading on seven pairs, which are Share brokers with factor loading of 1.3485 and Certified Professionals with factor loading of 1.3455. Hence, F1 is ranked as first important factor and is named as Financial Advisers. The Eigen value for the first pair was 2.8365, and the percentage variance was 20.256. It could be concluded that the investors receive the company announcement at right time for right investment through Share brokers and certified professionals who are their financial planners for their investment.

Considering the second pair, which are Magazines with factor loading of 1.281 and Newspaper with factor loading of 1.138. Investors have a habit reading newspapers and magazines on a regular basis to update their current knowledge. Hence, F2 is named as Periodicals as guides. The Eigen value for these factors was 2.244 and the percentage variance was 16.0375. It could be concluded that thought the investors receive the company announcement briefly through magazines and newspapers they get more details about these announcements.

As far as third pair, which are Company websites with factor loading of 1.137 and Company Broachers with factor loading of 1.185. To know the correct information about company announcement investors depend only on company websites and company broachers. Hence, F3 is named as Company's

information Outlets. The Eigen value for the factor 3 was 2.178 and the percentage variance was 15.5595.

Regarding the fourth pair, which are News channels with factor loading of 1.255 and financial websites with factor loading 1.183. Investors receive company announcement quickly only through New channel and financial websites. Hence, F4 is named as Speedy Information. The Eigen value for the factor 4 was 2.049 and the percentage variance was 14.631. Thus the investors have to receive the company announcements very fast for their investments and return in the short period.

About the fifth pair, which are Short message services with factor loading of 1.314 and Electronic mail with factor loading of 1.005. Investors usually prefer personalized and speedy services like SMS and E-mail. Hence, F5 is named as Personalized Service. The Eigen value for the factor 5 was 1.9875, and the percentage variance was 14.200. It could be concluded that the investors are more interested in personalized service to receive the company announcement which would help them for their investment decision.

Considering the sixth pair, which are Friends with factor loading of 1.0245 and Family with factor loading of 1.194. Hence, F6 is named as Well Wishers. The Eigen value for the factor 6 was 1.9755 and the percentage variance was 14.112. It could be concluded that the investors sometimes consider the ideas or advices given by family members and friends on the company announcements before their investment.

Considering the last pair, which are Own knowledge of investors with factor loading of 1.3065 and Word of mouth with factor loading of 0.852. Some blindly believe the luck or word of mouth of others. Hence, F7 is named as Use of own Knowledge. The Eigen value for the factor 7 was 1.9545, and the percentage variance was 13.956. It could be concluded that the investors must possess their own knowledge regarding company announcements even they consider a word of mouth.

Table 8
Variables with High Loading in the Factors
Influencing Investors Preference for Type of Media in
Receiving Company Announcements

Factor	Name of extracted Factor	Selected Statement	Factor loading
F1	Financial Advisors	Share Brokers try to promote investor interest	1.3485
F2	Periodicals as guides	Many people have the habit of reading Magazines to any new information	1.281
F3	Company's information Outlets	Company websites Reliable information's are provide only through Company Websites	1.185
F4	Speedy Information	Announcement through News Channels are very faster comparatively	1.2555
F5	Personalized Service	Recommendations through SMS alert are easier source of getting information	1.314
F6	Well wishers	Information through Family members are given with true care	1.194
F7	Use of own Knowledge	Investment decision by Own knowledge is best for better return	1.3065

It is evident from the table 8 that the statement, Share Brokers try to promote investor interest with factor loading of 1.3485, Many people have the habit of reading Magazines to any new information with factor loading of 1.281, Reliable information is provided only through Company Websites with factor loading of 1.185, Announcement through News Channels are very faster comparatively with factor loading 1.2555, Recommendations through SMS alert are easier source of getting information with factor loading of 1.314, Information through Family members are given with true care with factor loading 1.194 and Investment decision by Own knowledge is best for better return with factor loading 1.3065, are the statements with the higher loading factors of F1, F2, F3, F4, F5, F6 and F7 respectively.

Findings and Suggestions

- Short term and intraday investors can be benefit on a highly volatile market.
- Age of investor and their preference for type of media are associated significantly with each other.
- Long term investor should aim at investing in companies having good earnings report.
- Media which are specific to information release are to be giving more priority. Like, share brokers, certified professionals, News papers, Company websites and brochures, News channels must be given preference in receiving company announcements.
- Overall, earnings announcement shows a good positive signal for all investors, followed by dividend and bonus announcements. Informational efficiency is a measure of the swiftness or the market's reaction to any new information. Thus, researchers or investors who have access to information more quickly can only able to use it to earn more profit.

Conclusion

News is an important factor that affects the share price. The company announcements considered in the present study has a serious effect on the prices of

stocks. The present study has brought to sharp focus that the choice of media to receive the announcements is the vital energy for the success of any investor. The suggestions offered in the study would help investors enhance their investment techniques resulting in higher return on investment. The study also offers suggestions correlating type of investor, their investment goal and preferences for the company announcements. Thus, the stoutest finding in the present study is that conclusive relationship exists between company announcements and prices of stocks.

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MUSHROOM CULTIVATION AND SUSTAINABLE LIVELIHOODS - A GLANCE

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Contribution to Livelihoods

Mushroom cultivation can help reduce vulnerability to poverty and strengthens livelihoods through the generation of a fast yielding and nutritious source of food and a reliable source of income. Since it does not require access to land, mushroom cultivation is a viable and attractive activity for both rural farmers and peri-urban dwellers. Small-scale growing does not include any significant capital investment: mushroom substrate can be prepared from any clean agricultural waste. Introduction to material, and mushrooms can be produced in temporary clean shelters. They can be cultivated on a part-time basis, and require little maintenance. Indirectly, mushroom cultivation also provides opportunities for improving the sustainability of small farming systems through the recycling of organic matter, which can be used as a growing substrate, and then returned to the land as fertilizer.

Through the provision of income and improved nutrition, successful cultivation and trade in mushrooms can strengthen livelihood assets, which can not only reduce vulnerability to shocks, but enhance an individual's and a community's capacity to act upon other economic opportunities.

Mushrooms and Sustainable Livelihoods

Mushroom cultivation can directly improve livelihoods through economic, nutritional and medicinal contributions. However, it is essential to note that some mushrooms are poisonous and may even be lethal, thus the need for extra caution in identifying those species that can be consumed as food. Nutritional value

Mushrooms both add flavour to bland staple foods and are a valuable food in their own right: they are often considered to provide a fair substitute for meat, with at least a comparable nutritional value to many vegetables. The consumption of mushrooms can make a valuable addition to the often unbalanced diets of people in developing countries. Fresh mushrooms have a high water content, around 90 percent, so drying them is an effective way to both prolong their shelf-life and preserve their flavour and nutrients.

Mushrooms are a good source of vitamin B, C and D, including niacin, riboflavin, thiamine, and folate, and various minerals including potassium, phosphorus, calcium, magnesium, iron and copper. They provide carbohydrates, but are low in fat and fibre, and contain no starch. Furthermore, edible mushrooms are an excellent source of high quality protein and white button mushrooms contain more protein than kidney beans. In addition to all the essential amino acids, some mushrooms have medicinal benefits of certain polysaccharides, which are known to boost the immune system.

- Medicinal value Recently, there has been a spectacular growth in, and commercial activity associated with, dietary supplements, functional foods and other products that are 'more than just food'.
- Medicinal fungi have routinely been used in traditional Chinese medicine. Today, an estimated six percent of edible mushrooms are known to have medicinal properties and can be

found in health tonics, tinctures, teas, soups and herbal formulas.

- *Lentinula edodes* (shiitake) and *Volvariella volvacea* (Chinese or straw mushroom) are edible fungi with medicinal properties widely diffused and cultivated.

Mushrooms represent a vast source of yet undiscovered potent pharmaceutical products and their biochemistry would merit further investigation. Income benefits Mushroom cultivation activities can play an important role in supporting the local economy by contributing to subsistence food security, nutrition, and medicine; generating additional employment and income through local, regional and national trade; and offering opportunities for processing enterprises (such as pickling and drying) Income from mushrooms can supplement cash flow, providing either: A safety net during critical times, preventing people falling into greater poverty;

- a gap-filling activity which can help spread income and generally make poverty more bearable through improved nutrition and higher income; or
- a stepping stone activity to help make people less poor, or even permanently lift them out of poverty.

Livelihood opportunities Trade in cultivated mushrooms can provide a readily available and important source of cash income - for men and women and the old, infirm and disabled alike. The role played by women in rural mushroom production can be very significant. Certain parts of the mushroom cultivation process, such as filling substrates in containers and harvesting, are ideally suited for women's participation. Several programmes have enhanced women's empowerment through mushroom production by giving them the opportunity to gain farming skills, financial independence and self respect.

Essentials of Mushroom Cultivation

Fungi come in many shapes, sizes and colours. Macrofungi is a general category used for species that have a visible structure that produces spores, which are generically referred to as fruiting bodies. Unlike the leaves of green plants, which contain

chlorophyll to absorb light energy for photosynthesis, mushrooms rely on other plant material for their food.

Life Cycle of a Mushroom

The key life cycle stages for fungi are as follows:

Vegetative growth of the mycelium in the substrate As spores, released from the gills, germinate and develop they form hyphae, which are the main mode of vegetative growth in fungi. Collectively, these are referred to as mycelium, and these feed, grow and ultimately produce mushrooms. Mycelium appears as microscopic threads similar in appearance to the mould that sometimes grows on bread.

Reproductive Growth when the Fruit Bodies are Formed

The appearance of fruiting bodies or mushroom varies according to the species, but all have a vertical stalk and a head. Production of spores by the mushroom fruit bodies The underside of the cap has gills or pores from which mushroom spores are produced. The mushroom produces several million spores in its life, and this life cycle is repeated each time the spores germinate to form the mycelium.

Growing Systems

Cultivated mushrooms are edible fungi that grow on decaying organic matter. Mushrooms obtain their nutrients in three basic ways:

- Saprobic, growing on dead organic matter. Saprobic edible fungi can be wild harvested, but are most widely valued as a source of food and medicine in their cultivated forms. They need a constant supply of suitable organic matter to sustain production and, in the wild, this can be a limiting factor in production.
- Symbiotic, growing in association with other organisms. The majority of wild edible fungi species (e.g. chanterelles - *Cantharellus* and *Amanita* species) are symbiotic and commonly form mycorrhizas with trees, where the fungus helps the tree gather water from a wider catchment and delivers nutrients from the soil

that the tree cannot access and the tree provides the fungus with essential carbohydrates.

- Pathogenic or parasitic, plant pathogenic fungi cause diseases of plants and a small number of these microfungi are eaten in the form of infected host material. Essentially, mushroom species can be cultivated in two ways:

Composted Substrates

Wheat and rice straw, corn cobs, hay, water hyacinth, composted manure, and various other agricultural by-products including coffee husks and banana leaves.

Woody Substrates

Generally, each mushroom species prefers a particular growing medium, although some species can grow on a wide range of materials focuses on cultivating saprobic species. Some mushrooms - matsutakes and chanterelles - can also be cultivated by inoculation of tree roots with species that form mycorrhizae that then infect the roots, as with truffles; however this is not covered. (Hall et al, 1998)

Key Steps in Mushroom Production

The basic concept in cultivation is to start with some mushroom spores, which grow into mycelium and expand into a mass sufficient in volume and stored up energy to support the final phase of the mushroom reproductive cycle, which is the formation of fruiting bodies or mushrooms. The key generic steps in mushroom production – a cycle that takes between one to three months from start to finish depending on species – are:

- identifying and cleaning a dedicated room or building in which temperature, moisture and sanitary conditions can be controlled to grow mushrooms in;
- choosing a growing medium and storing the raw ingredients in a clean place under cover and protected from rain;
- pasteurising or sterilizing the medium and bags in which, or tables on which, mushrooms will

be grown (to exclude other fungi that would compete for the same space - once the selected fungi has colonized the substrate it can fight off the competition);

- seeding the beds with spawn;
- maintaining optimal temperature, moisture, hygiene and other conditions for mycelium growth and fruiting, which is the most challenging step; adding water to the substrate to raise the moisture content since it helps ensure efficient sterilization;
- harvesting and eating, or processing, packaging and selling the mushrooms;
- cleaning the facility and beginning again. Spawn and inoculation Mushroom spawn is purchased from specialist mushroom spawn producers, and there are several types or strains of spawn for each type of mushroom. It is not generally advisable for mushroom growers to make their own spawn because of the care needed to maintain the quality of spawn in the production process.

Spawn is produced by inoculating a pasteurised medium, usually grain, with the sterile culture of a particular mushroom species. The cheapest cultivation system using composted substrate is one where mushrooms are grown in plastic bags (which can be sterilized and re-used with new substrate) containing substrate or compost, in a simple building to provide controlled growing conditions. Bottles can also be used, and in other indoor low cost systems wooden trays of different sizes can be arranged in stacks to provide a useful cultivating space.

Spawn is added to the sterilized/ pasteurised substrate under hygienic conditions, in an enclosed space, and mixed thoroughly to ensure that the mushroom mycelium grows evenly throughout the substrate. Farmers with limited resources can overcome the need to purchase spawn each time a new crop is put down by removing a portion of the substrate colonized by the mushroom spawn from the new crop and using it for spawning the following crop. However, care must be taken to remove only healthy, uninfected substrate colonized fully by the mushroom spawn.

Maintaining suitable growing conditions The inoculated substrate is put into bags, trays, etc. and transferred to an enclosed and darkened room or building to incubate for a period of up to 12 weeks, depending on the variety of mushroom. If space is limited, plastic bags can be suspended in darkened rooms. Humidity levels are important for the mycelium to colonise over the next two weeks, so water needs to be available, and the temperature controlled accordingly to the variety of mushroom.

The crop should be protected from sunlight and strong winds at all times, which can cause the mushrooms to dry out. Humidity can be maintained in the growing room by hanging wet rags at several points around the walls, or watering the floor. Temperature can be regulated by a fire, and cooling could be assisted by using a table fan blowing over a container of water, and air circulating between the sacks should help assist with temperature regulation. It is essential to maintain hygienic conditions over the general cropping area, in order to protect the crop from contamination. Harvesting cultivated mushrooms

The transition from fully-grown mycelium to produce mushroom fruiting bodies normally requires a change in the environmental conditions, such as temperature decrease and ventilation and humidity increase. Mushrooms fruit in breaks or flushes, and the type and size of mushrooms harvested depend on the type of mushrooms grown and market demand. Mushrooms should be harvested according to market demand; for example, there may be a price premium for small button mushrooms. Generally mushrooms are harvested by hand using sterilized knives to cut the ones that are ready. Pickers should be trained to recognise the appropriate stage for harvesting and be consistent in when the mushrooms are cropped. Handling such a perishable crop should be kept to a minimum to reduce the risk of damage. Marketing mushrooms Harvested mushrooms need to be carefully handled and should be kept in a container that allows for air circulation, such as a basket, and care needs to be taken to prevent bruising.

The baskets containing mushrooms should be covered to keep flies out and protected from sunlight, high temperatures and draughts. High quality

mushrooms that are healthy and clean fetch the best market price. Harvested mushrooms should be taken to market without delay in order to maintain their freshness and quality, or stored in a refrigerated environment or processed. Getting fresh specimens to market is considerably difficult, both for wild fungi and cultivated mushrooms.

The physical appearance of fruiting bodies is obviously important and customer preferences must be observed. Some species discolour if the gills or cap are damaged and they must be handled with care. Depending on the soil where the fungi grow, some preliminary cleaning of gills and caps may be needed to remove particles. Picking fruiting bodies at the correct stage of development is important. As they mature, some species become woody

Key Species and their Cultivation Methods

Detailed in the following pages are a few species of commonly cultivated edible mushrooms that are of global relevance.

1. *Agaricus bisporus* The white button mushroom is the most cultivated mushroom in the world, of particular importance in temperate regions. It is grown in composted substrate and is commonly Key species and their cultivation methods Detailed in the following pages are a few species of commonly cultivated edible mushrooms that are of global relevance. 1 *Agaricus bisporus* The white button mushroom is the most cultivated mushroom in the world, of particular importance in temperate regions. It is grown in composted substrate and is commonly
2. *Pleurotus ostreatus* Oyster mushrooms are a good choice for inexperienced cultivators because they are easier to grow than many other species. In addition, they can become an integral part of a sustainable agriculture system utilising organic waste, can be grown on a small-scale with a moderate initial investment, and convert high amounts of substrate to fruiting bodies thereby increasing potential profitability. Oyster mushrooms were first cultivated on tree logs, and are now commonly grown on sawdust, wheat or rice straw and a variety of highcellulose waste materials,

which has shortened the fruiting period to about two months. Cultivation merely involves placing the sterilized and inoculated substrate in plastic bags, and keeping them in the cool and dark. Once the mycelium has grown throughout the substrate, openings are cut through the bag to allow fruiting bodies to develop. Nevertheless, they have some drawbacks. These mushrooms have a soft and fragile structure; the shortest shelf-life of any cultivated mushroom, often displaying bacterial decay or two of arriving at the market place. Some people are allergic to the spores, which are produced in profusion when the fruiting bodies start to emerge from growing bags, requiring at minimum a face mask to work in production areas.

3. *Lentinus edodes* Shiitake mushrooms are well suited as a low-input alternative enterprise because they can also be grown on a small-scale with a moderate initial investment. Shiitake are grown outside on logs, or inside and outside on compressed sawdust or in bottles or bags. A cultivation system using compressed sawdust and bags allows for a much faster fruiting cycle and a high level of return, but requires more skilful management than log production. The smaller the diameter of substrate logs, the quicker fruiting bodies appear, although production lasts for a shorter time, and the denser the wood, the longer the production will last. In the same way as substrate, logs are inoculated with spawn from a suitable and locally sourced strain and, as the spawn develops and the mycelium grow throughout the log, it must be kept shaded, moist, and out of the wind. When the mycelium has fully occupied the logs and the temperature and humidity are right for fruiting, the mycelium will initiate tiny 'pinheads' on the surface of the log, which will grow into mushrooms within a few days
4. *Volvariella volvacea* Paddy straw mushroom cultivation is often integrated with rice production across much of Southeast Asia, including Viet Nam. The mushrooms also grow on substrates in addition to paddy straw, including rice straw, cotton waste, dried banana leaves and oil palm bunch waste, but

yields are lower than with paddy straw, where cultivation methods are similar to that of common or oyster mushrooms. Throughout many rural areas, including Indonesia and Malaysia, mushroom growers just leave thoroughly moistened paddy straw under trees and wait for mushrooms to appear.

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WOMEN ENTREPRENEURSHIP – PROGRESS AND PROSPECT IN INDIA

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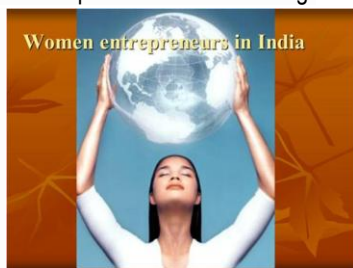
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Abstract

Entrepreneurship among women is an important avenue through which women can overcome their subordination within the family and the society as a whole. Therefore, development of entrepreneurship among women has received special attention of the policy makers. The educated Indian women have to go a long way to achieve equal rights and position because traditions are deep rooted in Indian society where the sociological setup has been a male dominated one. Despite all the social hurdles, Indian women stand tall from the rest of the crowd and are applauded for their achievements in their respective field. The transformation of social fabric of the Indian society, in terms of increased educational status of women and varied aspirations for better living, necessitated a change in the lifestyle of Indian women. She has competed with man and successfully stood up with him in every walk of life and business is no exception for this. These women leaders are assertive, persuasive and willing to take risks. They managed to survive and succeed in this cut throat competition with their hard work, diligence and perseverance.

Indian Government defines woman owned business as an entity where a woman or a group of women owns at least "51% of the capital" and give at least 51% of generated employment to women. Women are 48% of Indian population but their participation is still below par as only 34% of Indian women are engaged in financial and economic activities, many of which are underpaid workers. With gender-bias problems in some regions of India, women have also become victims of unemployment.

This bias has proven to be advantageous to certain extent as women have taken up entrepreneurship to fill the void and prove their critics wrong.



This paper aims to examine recent developments of women entrepreneurship in India. In developing countries, empowerment of women plays a

vital role on its growth. It is part of ongoing national efforts to alleviate poverty in developing countries. Greater opportunities for women to become entrepreneurs (or to have better income paid jobs) will help much in poverty reduction.

Despite all the social hurdles, India is brimming with the success stories of women. They stand tall from the rest of the crowd and are applauded for their achievements in their respective field.

Concept of Women Entrepreneurs

Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. The Government of India has defined women entrepreneurs as an enterprise owned and controlled by women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women. Women entrepreneurs engaged in business due to push and pull factors which encourage women to have an independent occupation and stands on their own legs. A sense towards independent decision-making on their life and career is the motivational factor behind this urge. Under the influence of these factors the

women entrepreneurs choose a profession as a challenge and as an urge to do something new.

The educated women do not want to limit their lives in the four walls of the house. They demand equal respect from their partners. Women are considered as weaker sex and always made to depend on men folk in their family and outside, throughout their life. The Indian culture made them only subordinates and executors of the decisions made by other male members, in the basic family structure. While at least half the brainpower on earth belongs to women, women remain perhaps the world's most underutilized resource.

The glass ceilings are shattered and women are found indulged in every line of business. The entry of women into business in India is traced out as an extension of their kitchen activities, mainly 3P's, Pickle, Powder and Pappad. But with the spread of education and passage of time women started shifting from 3P's to modern 3E's i.e., Energy, Electronics and Engineering. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures. Women Entrepreneur' is a person who accepts challenging role to meet her personal needs and become economically independent. A strong desire to do something positive is an inbuilt quality of entrepreneurial women, who is capable of contributing values in both family and social life. With the advent of media, women are aware of their own traits, rights and also the work situations. The challenges and opportunities provided to the women of digital era are growing rapidly that the job seekers are turning into job creators. Many women start a business due to some traumatic event, such as divorce, discrimination due to pregnancy or the corporate glass ceiling, the health of a family member, or economic reasons such as a layoff. But a new talent pool of women entrepreneurs is forming today, as more women opt to leave corporate world to chart their own destinies. They are flourishing as designers, interior decorators, exporters, publishers, garment manufacturers and still exploring new avenues of economic participation.

Classification of Women Entrepreneurs

The different categories are based on how their businesses got started, or the main reasons or motivations behind starting their own businesses.

Chance entrepreneurs are those who start a business without any clear goals or plans. Their businesses probably evolved from hobbies to economic enterprises over time. Forced entrepreneurs are those who were compelled by circumstances (e.g., death of a spouse, the family facing financial difficulties) to start a business, their primary motivation, hence, tend to be financial. Created entrepreneurs are those who are "located, motivated, encouraged and developed" through, for instance, entrepreneurship development programs.

Most regions in the world are making progress in increasing the number of women in decent employment, but that full gender equality in terms of labour market access and conditions of employment has not yet been attained. Economic empowerment for women has a lot to do with their ability or inability to participate in labour markets and with the conditions of employment that the women who do manage to find work face.

In Asian developing countries, as in any other part of the competition from organized units both in the domestic as world, though the entrepreneurial process is the same for well as the international markets, low level of self-confident and women, there are however, in practice, many dense, and social and cultural barriers such as exclusive problems faced by women, which are of different dimensions-responsibility for household work, restrictions on mobility.

Majority of women entrepreneurs in the region were not drawn to entrepreneurship by "pull" factors, such as the need for a challenge, the urge to try something on their own and to be independent, to show others that they are capable of doing well in business, to be recognized by the society (self-esteem), hobby, or to use spare time, but by "push" factors such as poverty, unemployment, the need to have more cash income to support.

Significance of Women in India's Entrepreneurial Sector

Reasons that motivate women's entry in business vary but despite all of their variations in socioeconomic backgrounds, they have proved their worth time and again. They have taken risks in businesses and managed to make them pay off. Over and over, Indian women have competed with men and proven to be equal in every race, including entrepreneurship.

Indian women have been at the receiving end of criticism but much to the dismay of their skeptics, they have mostly appeared triumphant as the dust of criticism settled. The industry has much to gain and literally nothing to lose with women in business. The merits are innumerable.

- Indian industry's think-tank gets bigger.
- New opportunities are created. More employment opportunities are generated.
- Per-capita income increases.
- Indians enjoy better standard of living.
- Education and awareness becomes common.
- Future becomes brighter for the next generation.
- Women gain a better understanding of managing family and business concurrently.
- Indian women achieve a sense of self-realization and self-fulfillment.
- Women gain better ability to take risks and business decisions.
- Women become more confident.

Development and progress of Women Entrepreneurs

The growth of the proportion of women entrepreneurs in developing countries has drawn the attention of both the academic and the development sector. Donors, international public institutions, national and local governments, NGOs, private companies, charities, knowledge institutes and business associations have initiated programs or policies to promote and develop women's entrepreneurship. They initiate programs for capacity-building of entrepreneurial skills, strengthening women's networks, provide finance and trainings, or design policies that enable more and

stronger start-ups and business growth. They all claim that women entrepreneurship is essential for growth and development. Some even argue that women entrepreneurs' contribution tends to be higher than that resulting from entrepreneurial activity of men. In recent years, the general attention to women and entrepreneurship in developing countries has increased to a great extent and the focus on this 'untapped source' of growth seems to be indispensable nowadays for development practitioners and policy makers. However, despite this growing number of initiatives and resources made available to promote and develop women's entrepreneurship in developing countries, women still own and manage fewer businesses than men, they earn less money with their businesses that grow slower, are more likely to fail and women tend to be more necessity entrepreneurs.

Conclusion

Of course education, socio-cultural values and primary motives have played a crucial role, but women's determination, talent and sheer will have also been a contributor in making them a productive force for Indian Economy. India's fast track to success becomes accessible only when Indians accept the importance of women in entrepreneurship and also Indian women are found international trading from India.

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CONSUMERS' PREFERENCES TOWARDS SOFT DRINKS IN VELLORE TOWN

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Abstract

In India, the soft drinks market faces tremendous challenges in the recent times due to heavy competition. This situation in the market creates necessity to study about the consumers' preference and buying pattern in soft drinks market. This paper attempts to explore the consumers' preference among soft drink brands in Vellore town. It also tries to find the buying behaviour of consumers in soft drinks. Statistical tools like frequency analysis, per cent analysis and chi-square tests are computed using SPSS package. The findings revealed that only 79 per cent consume soft drinks; there is no significant association between gender and consumption of soft drinks; educational qualification of consumers also doesn't have significant association with soft drink consumption. Advertisement acts as the prominent factor in soft drinks market. Few suggestions were given to the soft drink marketers.

Key words: Consumer preference, buying pattern, soft drinks

Introduction

The soft drink industry in India is growing at a rapid speed. It gains approximately seven per cent growth annually. There are about 110 soft drink producing units, out of which around 65 being owned by Indian companies in the country, employing more than 1,25,000 people. The market of the soft drinks has two segments, cola and non-cola drinks. The cola segment share around 62 per cent, while the non-cola segment which includes soda, clear lime, cloudy lime and drinks with orange and mango flavours covers the rest of 38 per cent of the market. The approximate worth of soft drink industry is around fifty billion rupees (Niir.org, 2016).

The preferences of the consumers are positive motives expressed by affective compatibility towards a product or service. Preferences are the result of a long-term relationship between the brand and the consumer, as the latter learns to associate the brand with a symbol and perceive it as having high quality. Following these intimate connections created over the course of time, a strong emotion is developed which lies on the basis of preferences, remaining present even in the absence of the friendly symbol or of any other component feature.

Since Vellore district experiences hot and dry weather throughout the year and the temperature ranges from a maximum of 43.5 °C (110.3 °F) to a minimum of 18.4 °C (65.1 °F), this paper chooses it as the optimal

place to study about soft drinks. Like the rest of the state, April to June is the hottest season and December and January is the coldest. This paper attempts to explore the consumers' preference among soft drink brands in Vellore town. It also tries to find the buying behaviour of consumers in soft drinks. The research work was done through the collection of primary data using questionnaire through market survey technique. The project purports to work out the customer's preferences pertaining to the various brands of soft drink.

Ingredients in Soft Drinks Production

A soft drink is a beverage that contains water not essentially carbonated water, sweeteners like sugar, fruit juice, high-fructose or sugar substitutes, flavouring agents. Some soft drinks also contain some of the other ingredients like caffeine, colourings and preservatives (Wikipedia.org, 2016). The soft drinks are named because they are softer than hard drinks (alcoholic beverages). A soft drink may contain alcoholic substance but not more than half a per cent of total volume. Soft drinks are called differently in different parts of the world or even in different places in a same country. Some of the commonly used names are carbonated drink, soda, cool drink, pop seltzer, lolly water, fizzy drink, coke, sugary drink, cold drink, etc (Soft drinks, 2016). The over-view of ingredients and technical information used

in the production of soft drinks and the information would help to understand the basics of soft drink production.

- **Water:** Water is the most predominant ingredient found in soft drinks. The water should have no impurities of any nature or kind to interfere with proper taste, color, physical appearance and carbonation of the product.
- **Sweeteners:** The most expensive ingredient in a soft drink is the sweetener. Sucrose can be used but dextrose or corn sugar should not be used. Honey can be used for flavoring and sweetening, but should be used as per cent of total sweetener. Molasses and malt extract can give interesting flavor as well as sweetness to products such as root beer and cream soda. Artificial sweeteners and non-nutritive sweeteners can also be used in soft drinks. There are a number of diet sweeteners available. They are generally used in combination in order to reduce cost and after taste and increase shelf life.
- **Flavours:** The flavouring ingredients used in making soft drinks must be water soluble allowing them to completely disperse throughout the drink with no separation. Flavors are supplied in two forms namely extracts and emulsions
- **Acids:** Acidulants are used in soft drinks formulations to effectively enhance the flavor. They are referred to as flavoring acids. Sometimes it acts as a preservative or activates the added preservative. The most popular and versatile acid used in soft drinks is citric. It is used in most fruit flavored and some non-fruit flavored drinks. Phosphoric acid is widely used in cola and some root beers.
- **Colours:** Many soft drinks contain added colourants. The colour is added to enhance eye appeal, making the drink more psychologically desirable. Some naturally derived colours are available to the soft drink industry. Generally, these are not as acceptable for use because of high cost,

instability and the possibility of causing off-taste.

- **Preservatives:** Although soft drink manufacturers would like to make their products without the added preservative, they cannot do so without the threat of off taste and/or spoilage. The most widely used and cost effective preservative is sodium benzoate. Other preservatives like Potassium benzoate and potassium sorbate are used in specific applications. The amount and application of the preservative is critical. The amount of preservative allowed in a product is usually regulated by the FDA.

Objectives of the Study

- To explore the consumers' preference among soft drink brands in Vellore town.
- To find the buying behaviour of consumers in soft drinks.
- To identify the factors which influence the consumer preference with regard to soft drinks products.

Review of literature

There are numerous studies on consumer preferences but there are only few studies on consumer preference towards soft drinks.

Beverly (1998) said that the relative contributions of taste and health considerations on consumer liking and purchase intent of cola drink. Eight types of commercial cola drinks were suggest that in spite of current concern about reducing dietary fat, health remains secondary to taste in the selection of cola drinks for consumers in this population.

Banumathy and Hemameena (2006) found that after globalization most of the consumers like international brands such as Pepsi and coca-cola. Consumers preferred a certain brand or a particular drink mainly because of its taste and refreshing ability.

Chu, (2000) investigated factors of marketing communications and consumer characteristics that induce reminder impulse buying behavior. The results of Study 1 revealed that reminder impulse buying

significantly differs from pure impulse buying on motivation, buying goal and decision evaluation. Both sales promotion strategy and its interaction effects with product appeal are found to have significant influences on reminder impulse buying. Specifically, an instant reward promotion promotes stronger reminder impulse buying than a delayed-reward promotion. Furthermore, both a utilitarian product appeal with a price discount promotion and a hedonic product appeal with a premium promotion can encourage greater reminder impulse buying.

Gibson (1998) Sugar-sweetened soft drinks are a special target of many obesity- prevention strategies, yet critical reviews tend to be more cautious regarding the etiological role of Sugar sweetened soft drinks in promoting excess body weight. Progress in reaching a definitive conclusion on the role of Sugar-sweetened soft drinks in obesity is hampered by the paucity of good-quality interventions problems. Recognizing the separation between the time of purchase and the time of consumption, they model consumers purchasing bundles of goods in anticipation of a stream of consumption occasions before the next trip. They applied the model to a panel of household purchases for carbonated soft drinks.

Patwardhan (2007) aims at improving business performance through an understanding of customer's preferences and desires. In today's world of growing competition where there are numerous brands selling the same products, consumers have an abundant number of choices and many diverse factors influence their buying behavior. In such a scenario, this analysis can help in structuring and formulating different strategies for maximizing profit. This study made an attempt to find the factors affecting consumer's buying behavior, with the focus on two commonly used products (soaps and chocolates). These factors are based on certain variables used in the survey. These variables were aimed at identifying the secondary factors that influenced the choice of soaps/chocolates at the point of purchase or due to other contextual reasons. The variables include packaging, cost, availability, ingredients, product popularity, etc., that influence the choice of a brand from among those in the consideration list, but may not be the

most important and primary determinants for short listing brands. The study is useful to the marketers as they can create various marketing programs that they believe will be of interest to the consumers. It can also boost their marketing strategy.

Noe (2000) studied the factors responsible for brand preference in FMCG products, increasing competition, more due to globalization, is motivating many companies to base their strategies almost entirely on building brands. Brand preference means to compare the different brands and opt for the most preferred brand. This brand preference is influenced by various factors. In the identification of factors affecting the brand preference, it was concluded that brand persona is the most effective factor that affects the brand preference. This brand person a deals with the personality aspects or the external attributes of brand, thus it can be said that consumer prefer any brand by looking at the external attributes of a brand.

Nandagopal and Chinnaiyan (2003) conducted a study on brand preference of soft drinks in rural Tamil Nadu, using Garrets ranking technique, to rank factors influencing the soft drinks preferred by rural consumer. The results found that, the product quality was ranked as first, followed by retail price. Good quality and availability were the main factors, which influenced the rural consumers of a particular brand of a product.

Reddy Yella and Ramesh (2007), With the rising popularity of packaged fruit drinks, the cola wars might extend beyond the traditional boundaries as they face fierce competition from the former. India is the second largest producer of fruits and vegetables in the world. There is enormous potential to be tapped which will also be advantageous for both domestic and export markets. The youth market and the middle class provide exciting opportunities for market penetration and development. It becomes imperative to examine the attitude towards packaged fruit drinks, as attitude influences buying behavior. The study identifies the key factors that reflect attitude using factor analysis and examines their managerial implications. The four factors identified through factor analysis provide an insight into the attitude towards PFDs which influences consumption. Consumers give importance to taste and benefits

(health/nutrition). Therefore, marketers need to highlight these in advertisements using a mix of emotional and rational appeal. There is a need to increase promotional efforts to increase consumption and for market penetration and development. Usage occasion has to be increased. There is no individual inhibition for the consumers to drink PFDs, which indicates acceptance and popularity in the chosen segment.

Methodology

This paper involves quantitative approach and empirical in nature. This paper utilizes both primary and

secondary data. The primary data are collected among Vellore town consumers regarding soft drink consumption using structured questionnaire with closed ended questions. The secondary data used for the purpose of this paper include published journals, reports, articles, dissertations, web sources, etc.

Analysis and Findings

Various statistical tools like frequency analysis, per cent, and chi-square are used for analyzing the collected data. The findings are summarized here;

Table 1
Consumption based on demographic characteristics

Basis		Consume soft drinks	Per cent	Do not Consume soft drinks	Per cent	Total	Per cent
Gender	Male	45	77.6	13	22.4	58	100
	Female	34	81.0	8	19.0	42	100
Age	Less than 20	11	84.6	2	15.4	13	100
	20-29	28	80.6	7	20.0	35	100
	30-39	30	78.9	8	21.1	38	100
	40 and above	7	50.0	7	50.0	14	100
Education	Up to H.Sc	33	82.5	7	17.5	40	100
	Diploma / U.G Degree	27	79.4	7	20.6	34	100
	P.G. Degree and above	19	73.1	7	26.9	26	100
Occupation	Student	18	85.7	3	14.3	21	100
	Professional	6	75.0	2	25.0	8	100
	Business	19	76.0	6	24.0	25	100
	Govt. Employee	7	70.0	3	30.0	10	100
	Private Employee	25	83.3	5	16.7	30	100
	Others	5	83.3	1	16.7	6	100
Total		79		21		100	

The rate of consumption of soft drinks is more by females than males as 81 per cent of females consume soft drinks against 77.6 per cent of males. The results revealed that consumption of soft drinks reduces when age increases. Also when qualification increases,

the consumption of soft drinks reduces. Students are the highest consumers of soft drinks as nearly 86 per cent of them consume soft drinks. Private employees closely followed the students as their rate of consumption is 83.3 per cent.

Table 2
Consumption Pattern

		Frequency	Per cent
Brand	Coke	14	17.7
	Pepsi	14	17.7
	Mirinda	10	12.7
	Fanta	6	7.6
	7 up	12	15.2
	Bovnto	5	6.3
	Sprite	9	11.4
	Fizz	6	7.6
	Others	3	3.8
	Total	79	100.0
Frequency	Daily	12	15.2
	Weekly	20	25.3
	Monthly	29	36.7
	Occasionally	18	22.8
	Total	79	100.0
Factors	Brand Name	33	41.8
	Quality	25	31.6
	Taste	11	13.9
	Colour	3	3.8
	Price	5	6.3
	Package	2	2.5
	Total	79	100.0

In Vellore Coke and Pepsi occupy maximum market share of the soft drinks market. 7 up, Mirinda and Sprite are the other brands closely following Coke and Pepsi in the market share. In the frequency, 36.7 per cent of the soft drink consumers drink once in a month. Brand Name is the major factor for choosing a particular brand of soft drinks. Consumers considers quality as the second important factor while choosing soft drinks.

Table 3
Observed and Expected Values – Gender and Consumption

		packed		Total
Gender	Male	Count	Yes No	58
		Expected Count	45.8 12.2	58.0
	Female	Count	34 8	42
		Expected Count	33.2 8.8	42.0
	Total	Count	79 21	100
		Expected Count	79.0 21.0	100.0

Table 4
Chi-square – Gender and Consumption

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.166 ^a	1	.683		
Continuity Correction ^b	.025	1	.874		
Likelihood Ratio	.168	1	.682		
Fisher's Exact Test				.805	.440
Linear-by-Linear Association	.165	1	.685		
N of Valid Cases	100				
a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 8.82.					
b. Computed only for a 2x2 table					

Since the significance value of Chi-square is .683 is greater than the alpha value .05, there is no significant association between gender and soft drink consumption.

Table 5 Observed and Expected Values – Qualification and Consumption

			packed		Total
			Yes	No	
Education	Up to H.Sc	Count	33	7	40
		Expected Count	31.6	8.4	40.0
	Diploma / U.G Degree	Count	27	7	34
		Expected Count	26.9	7.1	34.0
	P.G. Degree and above	Count	19	7	26
		Expected Count	20.5	5.5	26.0
Total		Count	79	21	100
		Expected Count	79.0	21.0	100.0

Table 6 Chi-square – Qualification and Consumption

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	.849 ^a	2	.654
Likelihood Ratio	.829	2	.661
Linear-by-Linear Association	.805	1	.369
N of Valid Cases	100		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 5.46.

The association between educational qualification of respondents and consumption of soft drinks is not statistically significant as the significance value (.654) is much greater than the alpha value .05.

Suggestions

As brand name is considered to be the most important factor by the consumers, the soft drink producers should concentrate on popularizing the brand name by repeated advertisements and other modes. Try to enhance the quality of the soft drink products. As the consumers' age plays an important role in the consumption of soft drinks, appropriate marketing strategies must be followed to enhance market share.

Conclusion

Though the rate of consumption of soft drinks is more in the case of females than males, the association between gender and consumption is not significant. Highly qualified persons are reducing their consumption of soft drinks which should be considered as a serious issue for the future development of the industry. The soft drink producers are advised to make various strategies for different parameters as consumers are showing different preference behaviour.

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AWARENESS AND PURCHASE INTENTION OF CONSUMERS BUYING ORGANIC FOOD PRODUCTS IN COIMBATORE CITY

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Introduction

The consumption of organic food has grown remarkably, both in developed and developing countries. Although organic food comprises only a small fraction of the food market, its rapid growth has generated much interest among consumers, businesses as well as researchers. In Asia, the demand for organic food grew by 15 to 20 percent annually during the last decade (Helga and Lukas 2009). Its growth can be traced, *inter alia*, to concerns over the negative environmental impact of conventional agricultural practices, as well as the potential long-term effects of consuming genetically modified food (e.g. Zepeda and Leviten-Reid 2004; Zepeda and Li 2007).

Sustainable agriculture can be defined as a way of production that causes less degradation of the agro-ecological system than conventional agriculture (Quenum, 2010). This designation encloses organic agriculture. Organic farming has been identified as a production system that combines the best environmental practices and the application of high-animal welfare standards, as well as prohibiting the use of synthetic agrochemicals, drugs and hormones and restricting the use of chemical fertilizers and pesticides

The food choice process is a complex phenomenon to analyze, since it constitutes a significant part of individuals' everyday life. This process is determined by cognitive factors, which emphasize the development of mental structures and thought may vary among individuals (Magistris and Gracia, 2008; Peter and Olson, 2005). However, environment and social factors must also be considered (Bell and Meiselman, 1995; Eertmans et al., 2001; Rozin and Tuorila, 1993). An important contribution of this work to previous

literature is that it puts together both behavioral and social elements such as: the influence of knowledge, trust on dealers and retailers, risk perception, price relevance... to better understand the formation of consumer attitudes toward organic food and its final purchase intention.

Key Words: *Organic Food, demand, production, Agriculture*

Literature Review

Knowledge is recognized in consumer research as a characteristic that influences all phases in the decision process. Specifically, knowledge is a relevant and significant construct that affects how consumers gather and organize information **Alba and Hutchinson, (1987)**, how much information is used in decision making and how consumers evaluate products and services. Once again, empirical support for the influence of consumers' environmental knowledge on their ecologically favorable behavior is contradictory.

Maloney and Ward (1973) reported no significant linkage between environmental knowledge and ecologically compatible behavior. On the other hand, Vining and Ebreo (1990), as well as Chan (1999), have shown that knowledge about ecological issues is a significant predictor of environmentally friendly behavior. **Amyx et al. (1994)** even found that individuals highly knowledgeable about environmental issues were more willing to pay a premium price for green products. Ecoliteracy was developed by Laroche et al. (1996) to measure the respondent's ability to identify or define a number of ecologically-related symbols, concepts and behaviors. It was found to be correlated with some attitudes and behavior toward the environment **Schwartz**

(1994) defines human values as desirable goals, varying in importance, that serve as guiding principles in people's lives. McCarty and Shrum (1994) believe that it makes intuitive sense that the values one holds would influence behaviors that work for a common or societal good. Recycling, for instance, is a behavior that someone "ought" to do, even though the immediate individual rewards for engaging in it are usually scarce. Therefore, if an individual engages in recycling, it would be expected to be driven by strong values. Hence, we may gain a much clearer understanding of the motivational determinants of environmentally friendly behavior by considering the impact of values. According to Triandis (1993), two major values that influence consumer behavior are individualism and collectivism. On one hand, individualism represents how much a person focuses on his/her independent self (i.e. how he/she depends only on himself or herself). Individualist people engage in voluntary associations and they make sure that they remain distinct individuals, even when they belong to groups. They also compete with others for status, which depends on their accomplishments much more than on their group memberships (Triandis, 1993). We suspect that this type of individual is not very conducive to environmental friendliness. On the other hand, collectivism implies cooperation, helpfulness, and consideration of the goals of the group relative to the individual. Being a collectivist means that one may forego individual motivations for that which is good for the group.

Statement of the Problem

The study focused to measure the level of awareness and attitude of the consumers purchasing organic food products in Coimbatore City. Even though, there is general awareness existing among the consumers about the organic food production concepts the study attempted to find the associated knowledge about the usage of traditional manure, organic fertilizers, etc. which are the positive values for the health conscious consumers. Also the problems related to the side effects due to artificial fertilizers, artificially grown products having impact on health of the consumers which are the factors considered for the study. Therefore,

it is necessary to understand that the level of awareness and knowledge have influenced the consumers to purchase organic products in Coimbatore city.

Objectives of the Study

- To analyze the consumers' level of awareness of organic food products
- To understand the knowledge influenced the consumers' purchase intention to buy organic food products.
- To suggest policy implications.

Hypothesis

H₁: Significant positive relationship between type of organic food product often purchased and intention of the consumers to purchase organic food products

Methodology

The researcher used is descriptive type. Descriptive research describes the state of affairs as it exist at present. Descriptive research includes surveys and fact finding inquires of different kind. In this study the research is analyzing the awareness and knowledge, health consciousness, attitude, purchase intention and purchase behaviour of organic food which are considered as main determinants perceived by the consumers of organic food products in Coimbatore city. Data was collected using purposive sampling. The researcher met the consumers only during their purchase of organic food products from select organic stores in Coimbatore City. The sample was concluded with 150 respondents after meeting them personally and taking the information in which all respondents who are taken as samples were interested in revealing their opinion for the study. The researcher used primary and secondary data to collect the details from the respondents. Primary data are collected from 150 sample respondents with the help of well structured questionnaire. The primary data are supplemented by spat of secondary sources of data. The secondary sources being the published research and general articles collected from various journals, books and internet etc., The objectives framed for the present study formed the basis of the identification of the

relevant statistical techniques such as Percentage method, Weighted Average and Chi-Square Test.

Results of Analysis

Demographic Variables

The demographic variables of the consumers purposively selected based on the age starting at minimum 18 years and maximum older consumers. Gender of the respondents who maximum do the purchase was male and sometimes accompanied by the female respondents during organic purchases. Eventhough, the respondents who are qualified below higher secondary level came for purchase of organic food products the researcher considered only respondents having minimum higher secondary qualification. Home makers who are not individual earners are purposively not considered during data collection while, female respondents were only considered as samples when they are accompanied with their hubbies. Monthly income of the consumers ranged with the minimum limit of below Rs.20000 and above Rs.40000.

Table 1
Demographic variables of the consumers

Sl. No.	Demographic Variables	Respondents (150 Nos.)	Percentage (100%)
1.	Age		
	18 to 25	35	23.3
	25 to 40	48	32.0
	40 to 60	37	24.7
	Above 60	30	20.0
2.	Gender		
	Male	87	58.0
	Female	63	42.0
3.	Educational Qualification		
	Higher Secondary	18	12.0
	Graduates	36	24.0
	Post Graduates	53	35.3

Sl. No.	Demographic Variables	Respondents (150 Nos.)	Percentage (100%)
1.	Age		
	18 to 25	35	23.3
	25 to 40	48	32.0
	40 to 60	37	24.7
	Above 60	30	20.0
	Others (Diploma, ITI, Professional courses, etc.)	43	28.7
4.	Occupation		
	Government Employee	60	40.0
	Private Employee	52	34.7
	Business	38	25.3
5.	Monthly Income		
	Upto Rs.20000	24	16.0
	Rs.20000 to 40000	56	37.3
	Rs.40000 to 60000	26	17.3
	Above Rs.60000	44	29.3

Source: Computed from Primary Data

It is evident from the above table that maximum 32% of the respondents are in the age between 25 and 40 years, 24.7% of the respondents belong to the age of 40 to 50 years, 23.3% of the respondents are in the age between 18 and 25 years, and the remaining 20% of the respondents are in the age above 60 years. It is evident from the table that most (58%) of the respondents are male and 42% of the respondents are female during the purchase of organic food products. It is understood that more than half (53%) of the respondents consumers walked-in for purchase of organic food products had studied upto post graduation, 28.7% of the respondents fall in other educational categories, 24% of the consumers are graduates and the remaining 12% of the respondents had studied upto higher secondary level. It is clear that maximum (40%) of the respondents walked into organic store in purchase of organic food products were

employed in government sector, 34.7% of the consumers are working in private sector and the remaining 25.3% of the respondents are self-employed (Business). It is clear that maximum (37.3%) of the respondents are having income between Rs.20000 and 30000, 29.3% of the respondents are having income more than Rs.40000, 17.3% of the respondents are having income between Rs.30000 and 40000 and the remaining 16% of the respondents are having income below Rs.20000.

Table 2
Type of organic food product often purchased

Products purchased	Frequency	Percent
Vegetables	48	32.0

Fruits	50	33.3
Food Provisions	23	15.3
Others (Dairy products, etc.)	29	19.3
Total	150	100.0

Source: Computed from Primary Data

It is understood that maximum (33.3%) of the consumers often purchased organic fruits, while 48% of the consumers purchased vegetables, 29% of the consumers purchased other products (diary products, etc.) and the remaining 23% of the consumers purchased monthly food provisions.

Table 3
Level of Awareness about organic food products

Level of Awareness	Highly Aware	Much Aware	Some what Aware	Little Aware	Least Aware	Wtd. Mean	Rank
I have heard about organic but am not sure what it means	33 1.10	73 1.95	13 0.26	16 0.21	15 0.10	3.62	4
I know little about organic food products	34 1.13	68 1.81	4 0.08	18 0.24	26 0.17		
I know a lot about organically produced foods	41 1.37	61 1.63	6 0.12	21 0.28	21 0.14	3.53	5
I am aware that organic foods had no side effects	55 1.83	59 1.57	6 0.12	7 0.09	23 0.15		
I am aware that organic food does not contain pesticides	45 1.50	66 1.76	7 0.14	16 0.21	16 0.11	3.72	2
I know that the organic food are superior quality	33 1.10	77 2.05	9 0.18	13 0.17	18 0.12		

Source: Computed from Primary Data

The opinion of the consumers about the level of awareness and knowledge about organic food products "I am aware that organic foods had no side effect" has been rated as first with a mean score of 3.77, followed by the second rank for the statement "I am aware that organic food does not contain pesticides" with the mean score of 3.72, the third rank for the statement "I know that the organic food are superior quality" with the

mean score of 3.63, the fourth rank for the statement "I have heard about organic but am not sure what it means" with the mean score of 3.62, the fifth rank for the statement "I know a lot about organically produced foods" with the mean score of 3.53, and finally, the sixth rank for the statement "I know little about organic food products" with the mean score of 3.44.

Table 4
Intention of the consumers to Purchase organic food products

Intention	Strongly Agree	Agree	No Idea	Disagree	Strongly Disagree	Wtd. Mean	Rank
I am eager to check out organic food products because of advertisements and promotions	36	62	17	16	19	3.53	4
	1.20	1.65	0.34	0.21	0.13		
I am interested in experiencing the benefits of using organic foods	48	61	1	16	24	3.62	3
	1.60	1.63	0.02	0.21	0.16		
It is likely that I will buy organic food products when they become available	39	66	15	15	15	3.66	1
	1.30	1.76	0.30	0.20	0.10		
I can recall the brand names and labeling of come of the organic food products	33	66	27	15	9	3.66	1
	1.10	1.76	0.54	0.20	0.06		
I will probably use organic food products in the future	46	40	27	20	17	3.52	5
	1.53	1.07	0.54	0.27	0.11		
I purchased organic food products and again I would make the same choice	39	51	20	15	25	3.43	7
	1.30	1.36	0.40	0.20	0.17		
I will recommend usage of organic food products to my friends and relatives	41	59	5	20	25	3.47	6
	1.37	1.57	0.10	0.27	0.17		

Source: Computed from Primary Data

The opinion of the consumers about the intention to purchase organic food products based on different attributes in which the rating was highest for "It is likely that I will buy organic food products when they become available" with a mean score of **3.66**, The second rank was "I can recall the brand names and labeling of come of the organic food products" with a mean score of **3.66**, the third rank was for "I am interested in experiencing the benefits of using organic foods" with a mean score of **3.62**, the fourth rank was for "I am eager to check out organic food products because of advertisements and promotions" with a mean score of **3.53**, the fifth rank was for "I will probably use organic

food products in the future" with a mean score of **3.52**, the sixth rank was for "I will recommend usage of organic food products to my friends and relatives" with a mean score of **3.47**, and finally, the seventh rank was for "I purchased organic food products and again I would make the same choice" with a mean score of **3.43**.

Relationship between type of organic food product often purchased and Intention of the consumers to Purchase organic food products

H₁: Significant positive relationship between type of organic food product often purchased and intention of the consumers to purchase organic food products

Table 5

Hypotheses	Purchase Intention	Chi-Square Value	Table Value with (df=12)	P-Value of Sig.
H ₀₁	I am eager to check out organic food products because of advertisements and promotions	22.592*	21.026	0.031
H ₀₂	I am interested in experiencing the benefits of using organic foods	21.353*	21.026	0.045
H ₀₃	It is likely that I will buy organic food products when they become available	14.422	21.026	0.275
H ₀₄	I can recall the brand names and labeling of come of the organic food products	6.543	21.026	0.886
H ₀₅	I will probably use organic food products in the future	21.835*	21.026	0.039
H ₀₆	I purchased organic food products and again I would make the same choice	23.280*	21.026	0.025
H ₀₇	I will recommend usage of organic food products to my friends and relatives	11.512	21.026	0.486

Source: Computed from Primary Data

* Significant @ 5% level

The chi-square test is tested to find the results are positively supported when finding the relationship between type of organic food products often purchased and the intention of consumers to purchase organic food products.

H₀₁: It is found that the Chi-square value (22.592) is more than the table value (21.026) and it is concluded that the relationship between type of organic food products often purchased and the respondents eagerness to check out organic food products because of advertisements and promotions are found to be significant and the null hypothesis is rejected.

H₀₂: It is found that the Chi-square value (21.353) is more than the table value (21.026) and it is concluded that the relationship between type of organic food products often purchased and the respondents interest in experiencing the benefits of using organic foods are found to be significant and the null hypothesis is rejected.

H₀₃: It is found that the Chi-square value (14.422) is less than the table value (21.026) and it is concluded that the relationship between type of organic food products often purchased and the likeliness of buying organic food products when they become available are found to be insignificant and the null hypothesis is accepted.

H₀₄: It is found that the Chi-square value (6.543) is less than the table value (21.026) and it is

concluded that the relationship between type of organic food products often purchased and the respondents recall the brand names and labeling of some of the organic food products are found to be insignificant and the null hypothesis is accepted.

H₀₅: It is found that the Chi-square value (21.835) is more than the table value (21.026) and it is concluded that the relationship between type of organic food products often purchased and the probability of the respondents to use organic food products in the future are found to be significant and the null hypothesis is rejected.

H₀₆: It is found that the Chi-square value (23.280) is more than the table value (21.026) and it is concluded that the relationship between type of organic food products often purchased and the respondents purchase intention for organic food products again and again making the same choice are found to be significant and the null hypothesis is rejected.

H₀₇: It is found that the Chi-square value (11.512) is less than the table value (21.026) and it is concluded that the relationship between type of organic food products often purchased and the recommending the usage of organic food products to friends and relatives are found to be insignificant and the null hypothesis is accepted.

Therefore, it is clear that the chi-square test shows that the results are partially supported with the H₀₁, H₀₂, H₀₄ and H₀₅ are found to be significant whereas,

the probability of H_{03} , H_{04} and H_{07} was found to be insignificant.

Findings of the Study

It is evident from the above table that maximum 32% of the respondents are in the age between 25 and 40 years when purchasing organic food products. It is clear that most of the respondents are male and having post graduation as their highest qualification. It is clear that maximum of the respondents walked into organic store in purchase of organic food products were employed in government sector and maximum of the respondents are having income between Rs.20000 and 30000

It is clear that the least rating by the consumers purchasing organic food products was for their little knowledge about organic food products and knowing about the product organically produced, while the higher level of awareness about organic foods have no side effects and aware that the organic food does not contain pesticides.

It is concluded that the least rating by the consumers based on the intention to purchase organic food products was for their choice of purchasing organic foods again and again and recommending the usage of organic food products to friends and relatives whereas, the higher level of intention to purchase organic food products was for their likeliness to buy organic food products when they are available and recall the brand names and labeling of some of the organic food products.

The chi-square test shows that the results are partially supported when finding the relationship between type of organic food products often purchased and the intention of consumers to purchase organic food products with the attributes such as H_{01} : type of organic food products often purchased and the respondents eagerness to check out organic food products because of advertisements and promotions, H_{02} : type of organic food products often purchased and the respondents interest in experiencing the benefits of using organic foods, H_{05} : type of organic food products often purchased and the probability of the respondents to use organic food products in the future and finally, H_{06} : type of

organic food products often purchased and the respondents purchase intention for organic food products again and again making the same choice are found to be significant and the null hypothesis is rejected. Whereas, the attributes that are not significantly supported when finding the relationships are H_{03} : type of organic food products often purchased and the likeliness of buying organic food products when they become available, H_{04} : type of organic food products often purchased and the respondents recall the brand names and labeling of some of the organic food products and finally, H_{07} : type of organic food products often purchased and the recommending the usage of organic food products to friends and relatives that are not found to be significant and the null hypothesis is accepted.

Suggestions

Few of the respondents felt that their level of awareness and knowledge about organic food products was very limited which needed significant improvement through promotional measures by the organic producers and promoters to create awareness of information in the minds of all organic and non-organic food consumers to enhance the merits of the organic food products.

Some of the respondents feel whether the food products produced are originally organic. Therefore, it is recommended that the promoters shall obtain proper labeling /certification for their organic produce to help the consumers clearly understand the food product.

- Few of the respondents strongly disagreed to purchase organic food products again and again because they doubt the genuineness of its yield. Also, some of the respondents felt that the price factor needed revision to match the non-organic products available in the market. Hence, it is recommended that the organic producers shall get the assistance from government subsidies to promote their produces in the subsidized price and also they need to prove the genuineness of their produce to improve the purchase intention of the consumers.
- When testing the probability to find the products purchased and the intention of the

respondents there is a difference of opinion in some of the attributes when compared. Therefore, it is recommended that the attributes that have very less significance need more concentration to elevate purchase intention of the consumers towards organic food products which is good for the individual and for the environment as well.

Conclusion

Consumer awareness is the extent to which a brand is recognized by potential customers, and is correctly associated with a particular product. Consumer intention varies time to time based on the affective information and information concerning a consumer's past behavior and future intentions. Organic foods are produced using methods of organic farming. Organic farming is a form of agriculture that relies on techniques such as crop rotation, green manure, compost and biological pest control system. Based on these qualities the researcher attempted to present this article by finding the level of awareness for organic food products and their purchase intention in Coimbatore city. The study concludes that it is necessary to study the individual activities, government initiatives, organic producers, etc. to bring out the eco-friendly organic food products into the market that have cut-throat competition to face with the artificial products produced available for lesser price also available every corner of the market. Maximum support from the government to subsidize the organic produce and thorough investigation of the market to evaluate the market potential to promote the organic food product which will help not only the individual but also save the environment for the future generation.

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WATER – THE SYMBOL OF LIFE AND DEATH IN AMITAV GHOSH'S THE HUNGRY TIDE

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Abstract

Works of Literature do not simply reflect or are not simply caused by their contexts. They have a productive effect in history. Literature is a vision of the future and simultaneously it is a reflection of the society. The turn to history now as an explanatory method is the implication to explain every text by its pre-existing historical context. In The Hungry Tide, Ghosh shows the tensions between the human communities and its surroundings. Water is the central characteristic of the coastal region between India and Bangladesh known as the Sundarbans. Here water swallows and regurgitates land with every turn of the tide. This paper explores in the symbol of Water is connected with people and their lives. It also depicts the history of Morichjhapi islands, about the Dolphins, the tigers and the ebb and flow of the tides. The role of water as both a metaphor and a material presence in the novel in order to examine how the novelist articulates the rupture of social hierarchies and voices dissent over the violation of human rights in the name of conservation.

Literature involves interrelationships and ecological awareness enhances and expands our sense of relationship to encompass non-human as well as human contexts. Ecological thinking about literature requires us to take the non-human world as seriously as previous modes of criticism have taken the human realm of society and culture. That it seems to me, eco-criticism's greatest challenge and greatest opportunity.

Amitav Ghosh is indisputably one of the most important novelists and essayists today. He is a novelist with an extraordinary sense of history and place, from Partition to Colonial Science to Colonialism. Ghosh is interested in the ways which the violence of history, geography and politic alters lives. His novels brim with interesting themes set against fascinating of historical backdrops.

He is a writer of postmodern fiction. His stories travel throughout time and space, creating an account that has an asymmetrical flow. Amitav Ghosh was born in Calcutta on July 11, 1956 to a Lieutenant colonel, Shailendra Chandra Ghosh, a retired officer of the pre-independence Indian Army. He grew up in India, Bangladesh and Srilanka and was educated at The Doon School, St.Stephen College, Delhi. Alexandria and St.Edmund Hall, Oxford, where he was awarded the

D.Phil in social anthropology. His first job was at the Indian Express Newspaper in New Delhi.

Ghosh's live in New York with his wife, Deborah Baker, author of the *Laura Riding Biography in Extremis: The Life of Laura Riding* (1993) and a senior editor at Little, Brown and Company. They have two children Lila and Nayan. He has been a fellow at the centre for studies in Social Sciences, Calcutta. In 1999, Ghosh joined as a faculty at Queens College, City University of New York as a Distinguished Professor in Comparative Literature. He has also been a visiting Professor to the English Department of Harvard University since 2005.

Amitav Ghosh have become the first Indian writer to strongly engage with ecological issues. Ghosh's novels reveal the interactions between the state, the poor, the fauna and flora and the physical environment. Ghosh sets the novel in the Sundarbans, the tide country where the land constantly change with the ebb and flow of water. He uses water as an agent that shapes not only the story; it also shapes the geographical nature and history of land. Water as the agent of change, Ghosh shows the complex struggle between the humans and the animals for survival. Water is used as an element to undermine the hegemonic social order, it is a symbolic and a literal phenomenon in the novel.

In *The Hungry Tide*, Ghosh shows the tensions between the human communities and their surroundings. The two upwardly mobile educated individuals undertake a journey to the tide country Sundarbans. Kanai Dutt the bengali born in Delhi settled as a businessman, arrives in Lusibari, to visit his aunt Nilima and to see the package left by his late uncle Nirmal. The package he discovers is an account of his Uncle's last days which revolves around Kusum and her son Fokir who are portrayed as the victims from the island of Morichjhapi.

The second voice of the novel is that of Piyali Roy, an American born cetologist from Indian background chooses her journey to Sundarbans. She comes study about the Gangetic River Dolphin.

Fokir, who is deemed closer to nature saves the lives of others. Piya admires Fokir and says to Kanai "You saw how he spotted that dolphin back there, didn't you?" It's like he's always watching the water-even without being aware of it. I've worked with many experienced fishermen before but I've never met anyone with such an incredible instinct: it's as if he can see right into the river's heart (*The Hungry Tide* 389).

Ghosh weaves together two temporal narratives, one is Nirmal's journals, recounting the Morichjhapi episode, that happened twenty eight years earlier and the second through Piya's expedition revealing the contemporary situation of the people and the flora and fauna of the Sundarbans.

Ghosh through the character of Fokir represents the third voice of the ecological issue. Fokir guides Piya and Kanai through the waterways. Fokir worships Bon Bibi, the forest goddess and he loses his life because of Piya. Despite Piya's hi-tech Global Positioning System and educational background she depends on Fokir to navigate the waters. Ghosh portrays Fokir as a recipient of both social and physical changes.

There are no borders between here to divide fresh water from salt, river from sea. The tides reach as far as three hundred kilometers island and every day thousands of acres of forest disappear underwater only to re-emerge hours later. The currents are so powerful as to reshape the islands almost daily-somedays the water tears away entire promontories and peninsulas; at other

times it throws up new shelves and sandbanks where there were none before (*The Hungry Tide* 7).

The Sundarbans is the world's largest Mangrove forest area, situated on the delta where the three rivers like the Ganges, the Brahmaputra and the Meghna meets the sea. There is no constant borders between the river and the sea, fresh water and salt water. Islands appear and disappear in the course of a single day with the ebb and flow of tide. Ghosh traces the etymology of the Sundarbans as the beautiful forest due to the presence of the Sundari tree.

The friction between land and sea in the Sundarbans creates unique ecosystem for plant and animal life. The tensions between these various elements seem inevitable. The tides washes away the bones of the tigers and the dead human bodies which floats in the water. Water is chiefly associated with fertility, immortality, creation and feminine. The running water which flows across the Indian subcontinent is considered as sacred. The river is a continuation of the divine waters that flow from heaven to earth, making possible the creations.

Water functions as a social leveller breaking down the hierarchies of the characters in the novel. The river in novel is presented as the source that comes its way.

Glancing at Fokir, Piya saw there was a grin on his face now and for a moment it was as though he had become, once again, the man she had known on the boat, not the sullen, resentful creature he evidently was on land. She could not tell whether it was the prospect of being back on the water that had lifted his spirits or the possibility of escaping from whatever it was that so weighed him down in his home: it was enough that she had been able to offer him something that mattered, whatever it was. (*The Hungry Tide* 228)

Kanai gets annoyed toward Fokir and while they take rest Kanai asks him to go in search of the tiger when he falls in the mud. The tiger which destroyed Fokir's village, his home and killed his mother. Tiger which is very powerful became taken for a vision even then the human beings in which a man such as Fokir counted for nothing, a man whose value is less than that of an animal.

Water has played an effective role in every character, Nilima the wife of Nirmal says about the hazards of life in the tide country. It also has a connection with the life of Moyna, "the hazards of life in the tide country were so great; so many people perished in their youth, men especially, that almost without exception the fate they had prepared themselves for did indeed befall them" (*The Hungry Tide* 86). The nature destroys humans, animals like the tiger and the tide takes the life of people at any time.

In the face of the storm, Piya and Fokir takes refuge on a tree trunk, with Fokir's body shielding Piya from flying objects the act of shielding with his body soul takes on sexual undertones their bodies were so close, so finely merged, that she could feel the impact of everything hitting him, she could sense the blows raining down on his back, she could feel the bones of his checks as if they had been superimposed on her own; it was as if the storm had given them what life couldn't, it had fused them together and made them one. (*The Hungry Tide* 416)

Water becomes the agency that facilitates all transitions, from land to sea an urban to rural, eradicating class, caste gender and linguistic barriers. The physical presence of water in a setting such as the Sundarbans makes it impossible for the narrative to extricate itself from the presence and the play of water.

As Nirmal writes look at the Badh. See how frail it is, how fragile look at the water that flows past it and how limit less they are, how patient, how quietly they bid their time. Just to look at it is to know way the waters must prevail, later if not sooner.

Water becomes a political entity that writes history, it creates as well as destroys people and places.

The readers come to know about Scientific, historical, cultural and ecological features through the islands of the Sundarbans and tell their story in the novel.

Thus class, castes, gender, linguistic and national boundaries collapse and water becomes the agency that blends all the characters by the storm and at last through Fokir's death the water has an impact on everyone's life which crosses between people, animals. The characters and the land changes from victims to victimizers and vice versa sweep away all the culture constructs of difference.

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THE IMPACT OF INTERACTIVE MATERIALS IN ENHANCING ENGLISH COMMUNICATION SKILLS OF THE FIRST GENERATION LEARNERS

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Abstract

This paper reports on an action research conducted for the First Generation learners of B.A. English Literature. Although English is taught as a second language in the school for twelve years, the learners are not able to communicate in English properly. Twenty hours of interactive course is designed to enhance the communication skills of the learners. The study focuses on the enhancement of speaking and writing skills of the learners. Importance is given to the expression of persona, wherein listening and reading skills are taught incidentally. The typical characteristic of multi-sensory teaching method was employed in order to get a higher success rate. The result was highly encouraging.

Introduction

English is considered as the global language. Linguists consider that it is no longer the language of England but of the whole world. Braj Kachru (1985) classified three concentric circles of the language namely, "inner circle" countries are those who have English as their mother tongue; "outer circle" includes countries where English is taught as a second language and lastly, the "expanding circle" constitute of those countries where English plays no role in their history. It is used only as a foreign language. Therefore, it is evident that learning English is more important. Most of the people try to learn English and some of them succeed and many of them fail due to faulty approach of the learners or teaching or methodology or even the materials.

Status of English teaching and learning in India

Though India is a multi – lingual nation, English occupies the position of official language. English is taught from Standard I in states like Tamil Nadu. But the saddest part is that the learners are not able to communicate in English even though they learn it for twelve long years. In some of the schools and colleges, English is instructed through mother tongue. First

Generation Learners (FGL) don't have opportunities to use English at home. The next problem is the attitude of the learners especially with those of the rural background. They have formed a prejudice against English. They prefer to learn their subjects in their mother tongue. In some cases, they think that Part II language (here English) is not important.

Need for the study

The need for the study is that teaching and learning of English is at a dearth situation. All the four skills (LSRW) are not given equal importance. Therefore, it is the duty of the teachers to expose the learners to the language. Also the part of the learners is to make use of the opportunities provided. This study focuses on creating opportunities for the learners to use the language (here speaking and writing).

Material development

Material development refers to the production of new materials or modifying the existing ones. Most of the teachers prefer to stick on to the existing materials due to the lack of time. But the existing materials may not suit the needs of the learners. Learners needs keep

changing as time goes by. So, there is a need for adapting to modifying the existing materials.

Teacher as material producer

Teachers must be able to produce their own materials. The prescribed materials may not be employed as it is in the real classroom. Sometimes it may require some changes. In that case, the teachers must be competent enough to produce their own materials. Teachers and researches try to help the learners to be independent in their learning and think critically. Learners have to be autonomous. Self – access materials provide learners to a large number of language learning resources, information and materials.

Significance of the project

The target group is first Generation learners and so they do not have an opportunity to use the language at home. The learners are from regional medium schools which is again a drawback wherein they were taught English (communication) as a subject and not as a skill. Moreover, the medium of instruction is their mother tongue and not the target language. It holds good for any country which has English as a second language.

Research questions

- Can the proposed materials help the learners to enhance their oral and written fluency?
- To what extent will an interactive course be effective on the learners?

Hypothesis

If interactive course materials are combined with effective teaching, communication skills of the learners will be enhanced.

General Objectives

- To enhance the learners to speak on a given topic.
- To enable the learners to write short paragraphs.
- To motivate the learners to participate in the classroom activities.

Specific Objectives

- To increase the Mean Length of Utterance (MLU) of the learners.
- To lengthen the noun phrases and verb phrases of the learners.
- To reduce the number of pauses, back tracking, etc. (negative indicators of fluency) while they speak.
- To enable the learners write sentences with proper subject – verb agreement.

Description of the cohorts

The cohorts chosen for the study are I year Undergraduate Students of English Literature. They are First Generation learners, who are also socially, politically, economically and linguistically disadvantaged.

Methodology

Krashen's (1987) "*comprehensible input*" and Swain's "*comprehensible output*" are taken into consideration before preparing the materials. The learners in the study are provided with opportunities to produce the language. The researcher believes in the production of the language rather than gaining knowledge by being mere passive listeners. There are a few obstacles that prevent the learners from communicating. They are

- Lack of opportunities and exposure,
- Low self esteem,
- No proper motivation/inspiration
- Fear of ridicule

Questionnaires are administered to the learners to know the state of existing materials and their expectations of the materials. The course materials of the intervention programme have been designed based on the needs analysis. Pre – test is given to identify the current level of the learners and post – test is given after the intervention programme of 20 hours.

The broad topic chosen for study is "Expression of persona." The topics are introducing oneself, expressing one's likes and dislikes, interests, interviewing somebody and describing something. Songs and video clips are also used in order to kindle the interests of the learners.

Expression of persona

The learners are taught how to introduce themselves in a group, to talk and write about their interests and likes. The learners are given a template of a profile and are asked to write their details. They are also asked to write about themselves. Then topics like "My favourite food," "My favourite leader," "My hobby" and "My favourite movie" are given to the learners and are asked to speak and write on the same.

Interviewing a celebrity

The learners are asked to read about a businessman and prepare questions that they would like to ask them. Pair work is given to the learners wherein one of them assumes themselves as the businessman and the other as a journalist. The 'journalist' has to interview the 'businessman.'

Songs and video clips

Songs helps learning in a relaxed way and are used to enhance the pronunciation of the learners. Songs is a method to overcome affective filter that promotes language learning. Saricoban and Metin (2000) have found that songs can develop four language skills with the weak affective filter.

Video clips are screened and the learners are allowed to enjoy those clips. Then they are asked to give a running commentary of those clips. "Wh" questions are asked to provoke thinking. Application of the senses includes what they see, hear and feel are encouraged.

Picture and face description

Learners are shown different pictures and they are asked to describe the picture both physically and metaphorically. Learners are exposed to various emoticons used in SMS and social networking sites and are also taught where and how to use them.

Findings

The findings of the study are listed below:

- Socio – economic background of the learners affect language learning to a great extent. It is because the learners are not exposed to the language at home.

- The learners are not given enough opportunities to use the language at school/college.
- The learners are not motivated to use the language.
- The learners are afraid of ridicule because of their low self – esteem.
- Learning takes place in a non threatening atmosphere.
- All the four skills should be given equal importance.
- Speaking should be taught by speaking.
- The learners can be given inputs on basic grammar.
- Learners have to be involved in the teaching – learning process.
- Variety in terms of materials and methodology.
- Feedback should be given immediately.
- Errors should not be laughed at instead it should be viewed as a sign of learning.

Conclusion

Learning to communicate is a very important part of learning a language. Though many researches have been done on material production and enhancing speaking and writing skills, it is important to carry out those researches since the aptitude, attitude and personality of the learners are changing from time to time. The medium of instruction to teach English must be in the target language and not in mother tongue. It is identified that learning should be of fun to the learners. The teacher must create a conducive atmosphere for learning. Teachers must employ variety in teaching methodology.

The study confirmed that learning takes place when the materials are interesting and engaging the learners. Interactive course materials with optimum teacher talking time (TTT) enhance language learning. Thus, the intervention programme had enabled the learners to stretch their interlanguage.

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CONCEPT OF TOLERANCE IN INDIAN CULTURE - A RELIGION PERSPECTIVE

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Introduction

Today's world challenges everyone to understand culture. Culture can be used to convey various meanings. Without an understanding of what culture stands for, it is clear that all discussion would be meaningless. However the world 'culture' had been recently so greatly used and abused that one does not really know what one is speaking about or is expected to dilate upon. It will be very difficult for us to define culture unless we fully appreciate the significance of its universality and pervasiveness.

Before going into the definitions of culture we shall now consider the etymological significance of that word 'culture'. It is essentially connected with the word 'cultivate'. How is a tree cultivated? How does it grow? It grows not in isolation it requires energizing properties of the soil and manure it requires water it requires the healing and curing capacities of the air. It is the result of a co-operative effort. And cultivation in the human sphere means the training of the body, of the mind, and the spirit, conjointly and in a co-ordinate fashion, to view and to resolve the problems of the universe that confront man and woman.¹

Culture may be defined as what life does for men and women and what men and women do with their lives. It has been rightly pointed out that science means a curiosity about life, or means a wonder at life, philosophy means an attitude towards life, and religion means a reference for life, culture embraces and involves all these elements it is a mixture of that never ending curiosity towards the phenomena, physical, psychological and spiritual and the unceasing wonder and reverence at the ultimate facts of life. It is these things that make for culture.²

The anthropologists have used the term 'culture' differently. According to Tylor, culture stands for

the beliefs, ideas, customs, laws, morals, arts and other capabilities and skills acquired by man as a member of society. What is emphasized in this definition is that culture is a social heritage, it is the gift of society to an individual. However we may define culture as the complex of ideas, conceptions, developed qualities and organized relationship and courtesies that exist generally in a society.³

Evolution of Indian culture

The culture that came with the Rigveda was a culture which meant certain things and it was added to, as the Aryans settled in India, by contact with the assimilation of other elements, Greek, Arab, and Persian in the north, and Aryan, Dravidian and aboriginal in the south. It was a constant process of assimilation. Culture cannot be segregated or isolated. These contacts have also meant the development of culture. Evolution of culture in India has been one of the outstanding elements and characteristics of Indian life. By and large the characteristics may be divided into the contributions made by the Aryan, by the Dravidian and by external sources. But whatever those sources were, whatever those contributions were, the genius of our culture has been its capacity to assimilate and to absorb.⁴

Roots of Indian Culture

India has a culture of her own life view of her own, a special outlook on essential problems which has persisted throughout her history would hardly be denied by anyone. But it is not so easy to define what the essential elements of that culture are. It is a common notion among us that our culture is more spiritual than that of others but this is hardly tenable when we examine the facts more closely. While civilizations could be and

are generally materialistic, there is no culture which are not essentially spiritual.

Cardinal Virtues and Tolerance

It has to be conceded that in all religions all the virtues known to man (including tolerance) have been visualized. But it is a fact that each religion lays emphasis only on a few of them naming them as cardinal virtues while trying to bring all other virtues conveyable under one or other of those cardinal virtues.⁵

The cardinal virtues of Hinduism are to be regarded as the distinctive marks of the Hindu religious spirit. Saucham (purity) Samyama (self control) Asanga or Vairagya (detachment) and Ahimsa (non violence are the four cardinal virtues. Purity means purity of body and purity of mind that is ceremonial as well as moral purity. Cleanliness is preliminary to the purity of mind. Cleanliness is part of goodliness not next to it. It, therefore, comprises cleanliness, straight forwardness, frankness, innocence and absence of single thoughts.

The second virtue is self control of the flesh and also of mind. The control of the flesh means avoidance of gluttony, drunkenness and sensuality of all kinds while the control of the mind means the removal of hypocrisy, pride and bigotry act,. The third virtue is vairagya and the fourth Ahimsa. Truth is associated with Ahimsa which is the most remarkable contribution of India to the religious culture of the world. The law of love is extended even to subhuman world not limited only to humanity as in the ethical codes of other religions. Tolerance is part of all these virtues of properly understood.⁶

Four Attitudes of Mind

Maitre, Karuna, Mudita, Upaksha are the four attitudes of mind. One is advised to adopt one of them in the circumstances that envelop him in life. Tolerance is mixed with each one of them as is being elucidated. These four attitudes Maitri, Kauna, Mudita, Upeksha are called Sadvasanas which drive away durvasanas.⁷ We shall see briefly about them.

Maitri – Be friendly and co-operate with every good person in his every good act. Good person does not mean your relative, your cousin, your caste man or

man of your country. Good parson sajjana is a person who is gentlemen without distinction of caste, community of race one has to show friendliness to every person.

Karuna – Whenever any person or any animal as a matter of that is in distress be kind and show compassion by acting in a manner that may reduce the distress or grief of that person.

Mudita – If any person has achieved something of which he is proud of and happy about and you come to know about it be pleased with him and express your pleasure unequivocally so that he may be more happy.

Upaksha – If anybody misbehaves, does an act which is far from righteousness and glorifies himself for that and if you become aware of it do not learn anything about it ignore the person and his act completely. For you, the person does not exist. Nor does his act.

With these four attitudes recommended it is a practical guide in day to day life in any kind of situation or circumstances that is likely to crop up. A complete guide for the whole life for all situations and circumstances. Tolerance is the underlying factor in all these for attitudes recommended.⁸

Religious Tolerance in India

Religious tolerance was characteristic of India in medieval times, great public debates were frequently held at which the followers of different religious sects and schools of philosophic thought presented their views. Yoan chwang attended one such huge conference organized by Harsha vardhana of Kanauj in the seventh century, and the foreign scholar was given the singular honour of presiding. Several thousand Buddhist monks of both the Hinayanas and Mahayana schools were present and no fewer than these thousand brahmins and Jains.⁹ Harasha was converted to Mahayana Buddhism after hearing the brilliant exposition of yoan chwang. One reads of Tamil kinds likewise converted from Jainism to the sieve or Vaishnava forms of faith after listening similar Jain Hindu debates in the south Indian capitals.¹⁰ This type of serious debate conducted in an orderly and decorous manner, indicates the highly cultured state of mind obtaining in medieval India.

Hindu concept of Tolerance

Viewing in the limited context of Hinduism, W.F. Adeney says, "It has been asserted that Hinduism is most tolerant of all religions. This may be true as regards others than Hindus, because, being entirely racial and hereditary, it cannot proselytize, Hinduism has no opening for such (proselytes). Accordingly it must tolerate alien faiths, unless, like Tibetan Buddhism, it forbids immigration. Generalizing from this, he interprets tolerance as refraining from prohibition and persecution.¹¹ It always carries, according to him an element of latent disapproval granting freedom which is limited and conditional. It is thus not the same as religious liberty or religious equality, in sum a thoroughly negative proposition.¹²

It we drop the strictly limited context of religion from this definition of tolerance in view of its fairly wide scope in Indian culture as noted above, the question automatically arises if tolerance in Indian culture is equivalent to liberty and equality. Has it been originally conceived positively or negatively is it nearly a virtue conquests without annexation, A.L. Basham thinks that it was a virtue of necessity.¹³ In utter contradiction of what W.F. Adeney says about the Hindu concept of toleration Max Weber thinks, "It is an undoubted fact that, in India, religious and philosophical thinkers were able to enjoy perfect freedom for a long period. The freedom of thought in ancient India was considerable as to find no parallel in the West before the most recent age.¹⁴

Secularism

Elucidating the concept of secularism M.C. Setalvad links this essentially Western concept with the freedom of religion or religious tolerance in the East and writes, freedom of religion or individual, which is one of the basic ideas of secular state, has for countries been rooted in Asian countries following the Hindu or Buddhist religion.¹⁵ If tolerance in Hinduism is not the same as religion. If tolerance in Hinduism is not the same as religious liberty to one, it is freedom of conscience to others. If it is a virtue of necessity to one, it is the precursor of secularism to the other. Way is there such an anarchy of view regarding tolerance in Indian culture.

As a sum of material, social, religious and artistic achievements of different groups unified by common values and beliefs, Indian culture combines the rigidity of castes, in its social and material aspects of life with the freedom of conscience or tolerance in the field of religious life. What is the relation between the two? K.M. Munshi and S. Radhakrishnan appear to look upon the hierarchical social order of which the caste system is an extreme expression as an essential corollary of the value of religious tolerance.¹⁶

Otherworldliness is at times, imputed as an essential concomitant of tolerance in Indian culture in as much as it helps to understand all religious as different paths to the same ultimate end. In social sphere too it enables the individual to rise above social constraints by taking to sanyasa, or renunciation. A.L. Basham, however, refutes otherworldliness as an essential trait of Indian culture.¹⁷ We may accept that the concept of tolerance need not be understood as making the character of Indian culture necessarily otherworldly. Regard for religion is not essentially materially retarding. Religion and materialism are not antithetical. Religion gives man a value orientation and even material progress cannot be achieved in a value vacuum. Value orientation and otherworldliness are not synonymous.

What we wanted to point out here is that the concept of tolerance is somewhat like categorical imperative. It is a form of decisional judgments but by itself neither a judgment nor a decision. The content of judgments has to be weighed and assessed. In this assessment, individual group rights are considered. But there are certain state of affairs where such considerations may engender intolerable situation. We have an intuitive understanding of the problems which may arise from the primary of such individual rights as private property. The most damaging consequence that may result from ascribing priority to individual's property right is the expansion of monopoly business the consequence of which will be unemployment that is denial of right to live and work for the weaker section. The basic content of toleration, therefore, must take care of the fact that one's fundamental rights, and rights to live and work must not prove inconsistent with other's rights to the same.

Conclusion

So far we have seen that the spirit of tolerance has acted as a unifying force contributing to the evolution of Indian culture not withstanding the vastness of the country, the extreme diversity of physical features, endless variety of races and magnitude of its population, divided into countless castes, professing numerous creeds, speaking a variety of languages and dialects. We have also seen that spirituality is the hall mark of Indian culture. Since the beginning of Vedas, the seers and rishis had innovated the experimental and reflective method of gaining knowledge and establishment of way of life. Nature best owed upon then the quantities of inward development requisite for the free thinking and righteous life. Samhita of which Rig is the foremost abounds in propounding the concept of infinity, self and vastness of universe.

It is the inward exploration and aspiration to materialize the human power and ability reflecting the endeavour of seers which has been largely responsible for the foundation and unbroken continuity of Indian culture we may claim that spirituality has played vital role in directing and diffusing the goals of Indian culture Indian culture has recognized spirituality not only as the supreme occupation of man but also as his all integrating occupation. Similarly the entire spectrum of Indian culture its religion, ethics, philosophy, literature, art, architecture, dance, music and even its polity and social and economic organization all these have been constantly influenced and moulded by the inspiring force of a multi sided spirituality.

In this paper we have seen this spirit of tolerance in Indian culture in its religious perspectives. In the philosophical here we have to consider the problem of religious tolerance which is precisely in to two different ultimate principles which guide their perception, experience, reflection and action live together as one community In order to grasp the point of this question clearly one must understand better what is meant by tolerance and the different levels of its realization.

Tolerance among religions can go one step further when they collaborate in the pursuit of human wellbeing. While accepting to be different they can find agreement on common values and goals and sponsor joint action on them acting together precisely as believers. This is the kind of positive tolerance that Mahatma Gandhi, for

this is the most positive aspect of religious tolerance expressing itself in inter religious dialogues.

Before concluding we may suggest some solutions for creating tolerance, communal harmony, cultural and emotional integration among the people of India. They are 1. Equalization of socio-economic status, 2. Inter-religious dialogue and world religious conference, 3. Religious and moral education, 4. Removal of dispersing word, 5. Study and Research on essential of religion, 6. Meeting of the religious leaders and national leaders 7. Patriotic spirit, 8. Nationalization of education. Because tolerance and culture like charity begins at home. Each human being embodies his culture his level and the aspects of tolerance.

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CHALLENGES AND OPPORTUNITIES OF INTERNET BANKING IN INDIA

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Abstract

With the time, the mode banks used to function has changed because of advent of World Wide Web in banking institutions. The performance of internet in banks has led to modernization. Implementing the cyber banking approach has served the both i.e. customers as well as banks. In consideration of the benefits, banks all over the world have implemented the internet banking and banks in India are not an exception. Still the approach of internet banking is a new one to Indian customers as compared to its grown counterparts. The present paper tries to understand the idea of internet banking as well as study the usage of internet banking from perspective of customers as well as banks. Further, this paper discusses the opportunities and challenges affiliated with the internet banking in India. The discussion accomplishes that conception of internet banking is gradually gaining acceptance in India and initiatives are being taken by the government agencies to make it widespread among customers.

Keywords: Internet banking, Challenges and Opportunities, Benefits.

Introduction

The banks have grown into a key component of furthestmost of the economies as services of banks are labelled as “engines for economy’s growth”. In recent period the world economy has gone over and done with a new phenomenon which is deliberated as one the vital change since, the industrial revolution. Making an allowance for the merits of using interne banks have on track to invest in market. At the starting level, banks are mainly focusing on developing the commercial websites, with the tenacity of promoting their services and products using the internet.

Gradually, it was comprehended by the banks that the Internet could be an active distribution channel. Now the old-fashioned approaches of banks are being changed and the banks are attempting to match up with the recent advancement in the technology field. Recent developments in information & communication technology (ICT) in the past twenty years have changed the way how banks are dealing with their customers.

Information Technology has become a necessary tool in today’s organizations. Banks today

operate in a highly competitive environment. In order to survive in this environment banks have to use IT. IT has introduced new business paradigm. It is increasingly playing a significant role in improving the services in the banking industry. Indian banking industry has witnessed a tremendous developments due to sweeping changes that are taking place in the information technology.

More recently in India too, a wider array of financial products and services have become available over the Internet which has thus become an important distribution channel for many banks. Banks are continuously increasing technology investment and spending strongly to address revenue, cost and competitiveness concerns. For some activities, banks are hope to see a near-term impact on profitability. Other investments are motivated more by a desire to establish a competitive position or avoid falling behind the competition.

Definition of Internet Banking

Internet Banking is defined as the automated delivery of new and traditional banking products and

services directly to customers through electronic, interactive communication channels, Internet banking includes the systems that enable financial institution customers, individuals of businesses, to access accounts, transact business, or obtain information on financial products and services through a public or private network, including the Internet.

Customers access e-banking services using an intelligent electronic device, such as a personal computer, personal digital assistant, automated teller machine, Touch tone telephone. While the risks and controls are similar for the various e-banking access channels, this booklet focuses specifically on Internet-based services.

E-banking is the term that signifies and encompasses the entire sphere of technology initiatives that have taken place in the banking industry. E-banking is a generic term making use of electronic channels through telephone, mobile phones, internet etc. for delivery of banking services and products. The concept and scope of e-banking is still in the transitional stage. E-banking has broken the barriers of branch banking.

Evolution of Internet Banking

Internet banking came into being in UK and USA in 1920s. It became prominently popular during 1960s through electronic funds transfers and credit cards. The concept of web-based banking came into existence in Europe and USA in the beginning of 1980s. It has been estimated that around 40 percent of banking transaction would be done through Net.

Internet Banking in India

In India e-banking is of fairly recent origin. The traditional model for banking has been through branch banking. Only in the early 1990s there has been start of non-branch banking services. The good old manual systems on which Indian Banking depended upon for centuries seem to have no place today. The credit of launching internet banking in India goes to ICICI Bank. Citibank and HDFC Bank followed with internet banking services in 1999. Several initiatives have been taken by the Government of India as well as the Reserve Bank to facilitate the development of e-banking in India.

The Government of India enacted the IT Act, 2000 with effect from October 17, 2000 which provided legal recognition to electronic transactions and other means of electronic commerce. The Reserve Bank is monitoring and reviewing the legal and other requirements of e-banking on a continuous basis to ensure that e-banking would develop on sound lines and e-banking related challenges would not pose a threat to financial stability. A high level Committee under chairmanship of Dr. K.C. Chakrabarty and members from IIT, IIM, IDBTL, Banks and the Reserve Bank prepared the „IT Vision Document- 2011-17“, for the Reserve Bank and banks which provides an indicative road map for enhanced usage of IT in the banking sector.

The Reserve Bank of India constituted a working group on Internet Banking. The group divided the internet banking products in India into 3 types based on the levels.

Information Only System: General purpose information like interest rates, branch location, bank products and their features, loan and deposit calculations are provided in the banks website. There exist facilities for downloading various types of application forms. The communication is normally done through e-mail. There is no interaction between the customer and bank's application system. No identification of the customer is done. In this system, there is no possibility of any unauthorized person getting into production systems of the bank through internet.

Electronic Information Transfer System: The system provides customer- specific information in the form of account balances, transaction details, and statement of accounts. The information is still largely of the 'read only' format. Identification and authentication of the customer is through password. The information is fetched from the bank's application system either in batch mode or off-line. The application systems cannot directly access through the internet.

Fully Electronic Transactional System: This system allows bi-directional capabilities. Transactions can be submitted by the customer for online update. This system requires high degree of security and control. In this environment, web server and application systems are linked over secure infrastructure. It comprises

technology covering computerization, networking and security, inter-bank payment gateway and legal infrastructure.

To cope with the pressure of growing competition, Indian commercial banks have adopted several initiatives and e-banking is one of them. The competition has been especially tough for the public sector banks, as the newly established private sector and foreign banks are leaders in the adoption of internet banking.

Salient Features of Internet Banking

The salient features of Internet Banking in India enlisted below

- Easily adoptable by customers.
- Easy to deploy and maintains.
- Cost effective solution.
- Enables the bank to reach its customers on the net.
- Reduce rush at the counters of the bank.
- Enables the customers of the bank to access information from anywhere and at any time.
- Balance and transaction history search.
- Transaction history export.
- Order new statements.
- Mobile banking.
- Transfers.
- Pay bills with BPAY
- Receive bills online with BPAY view
- Pay anyone payments.
- Multi payments
- SMS banking services

Functions of Internet Banking

- The following are the main function of internet banking in India
- Issue Demand Drafts online
- Transfer funds to own and third party accounts
- Credit beneficiary accounts using the VISA Money Transfer, RTGS/NEFT feature
- Generate account statements
- Setup Standing Instructions
- Configure profile settings

- Use e Tax for online tax payment
- Use e Pay for automatic bill payments
- Interface with merchants for railway and airline reservations
- Avail DEMAT and IPO services

Swot Analysis of Internet Banking

The following are the strength, Weakness opportunists and threats of Internet Banking in India.

Strength

- Aggression towards development of the existing standards of banks
- Strong regulatory impact by central bank to all the banks
- Presence of intellectual capital to face the change in implementation with good quality
- Fully computerized and techno savvy
- A person can access his account from anywhere he is
- A person can do banking transactions like funds transfer to any account, book ticket, bill pay at any time of the day

Weakness

- High bank service charges. All the bank charges highly to the customers for the services provided through internet banking
- Poor technology infrastructure
- Ineffective risk measures
- Easy Access of internet banking account by wrong people through email ids
- When the server is down the whole process is handicapped

Opportunities

- Increasing risk management expertise
- Advancement of technologies, strong asset base would help in bigger growth
- Safety of using internet banking is robust, so more internet banking users in future
- The international scope of internet banking provides new growth perspectives and internet business is a catalyst for new technologies and new business processes

Threats

- Banks provides all services through electronic computerized machines and this creates problems to the less educated people
- Inability to meet the additional capital requirements
- Huge investment in technologies
- Internet banking will be replaced by mobile banking

Inference of Swot Analysis

With the growth of internet at a rapid pace and the people's time constraints, internet banking is used widely used for all the banking transaction purpose all over the world. Banking working hours is not limited to internet banking as the banking account can be accessed throughout the day.

Managerial Implications

The present paper gives an overview of the current scenario of Internet banking in the Indian context. The discussion about the challenges and opportunities provide insights to the marketers about the hurdles of internet banking. The marketers need to consider the factors such as security risk, privacy issue and trust while devising the strategies and marketing policies for internet banking.

Conclusion

In India, E-banking is in a growing stage. No doubt banks in India are taking sincere efforts for the adoption of advanced new technology and installation of e-delivery channels but still masses are wary of the concept. Banks are making sincere efforts to popularize the internet banking services and products. Younger generation is starting to see the convenience and advantages of internet banking. In near future, internet banking will not only be acceptable mode of banking but will be preferred mode of banking.

Internet banking has become a vital survival weapon and is changing the banks in worldwide. Today, a click of the mouse offers banking services to customers

at a much lower cost and also empowers them with unique freedom in choosing vendors for their financial service needs. The rise of Internet banking is rephrasing business relationship with the customers. The International scope of Internet banking provides new growth aspect and Internet business is a catalyst for new technologies and new business processes. The reach of Internet banking has significantly increased because of Tele-communication Infrastructure developments in India.

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INTEGRATED DEFENSE MECHANISM AGAINST DOS AND DDOS ATTACKS

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Abstract

Denial-of-Service (DoS) attacks commonly use IP spoofing to hide the identity and the location of the attack origin. To defend against various DoS attacks and make the attacker accountable, it is necessary to trace IP packets regardless of their source addresses. In this direction, log-based IP traceback is a promising and powerful approach due to its ability to traceback even a single packet. By embedding in each IP packet a unique path identification that represents the route an IP packet has traversed, the proposed mechanism is able to distinguish IP packets that traverse different Internet paths. To facilitate global deployment, consider the Autonomous Systems (AS) level deployment of log-based IP traceback and accordingly propose effective mechanism for detecting the path which the packet traversed.

Keywords – DoS attack, IP traceback, Packet filter, Spoofing.

Introduction

Today's Internet infrastructure is extremely vulnerable to motivated and well-equipped attackers. Tools are readily available, from covertly exchanged exploit programs to publicly released vulnerability assessment software, to degrade performance or even disable vital network services. The consequences are serious and, increasingly, economically disastrous, as can be seen by all-too-frequent headlines naming the most recent victim of an attack.

Distributed Denial-of-Service (DDoS) attacks pose a major threat to the availability of Internet services. A DDoS attacker can greatly reduce the quality of a target Internet service or even can completely break the network connectivity of a server by persistently overloading critical network or system resources of the target, such as network bandwidth, router processing capability, or CPU/memory at the target machine[13,15]. Generally, to achieve resource overloading, a DDoS attacker will first compromise a large number of hosts and subsequently instructs these compromised hosts to attack the service by exhausting a target resource.

Due to the lack of built-in security mechanisms in the current Internet infrastructure, conducting a DDoS attack is easy. An attacker can easily get access to a large number of insecure computers with exploit/attack programs, such as Trinoo, TFN and TFN2k[12]. On the other hand, defending against DDoS attacks is extremely

difficult because there is usually no explicit attack pattern to distinguish legitimate packets from malicious ones. Moreover, to hide the sources of attack traffic and circumvent DDoS defense mechanisms relying on inspecting IP header fields, DDoS attack programs generally fill IP header fields, especially the 32-bit source IP address, with randomized values. This IP spoofing technique has made the detection and filtering of DDoS traffic extremely difficult, and it has become a common feature of the many DDoS attack tools.

Unfortunately, today's Internet is not equipped with proper defense mechanisms against DDoS attacks. Even tracing the perpetrators of an attack proves a daunting task, since the source IP address of a packet can easily be spoofed. To allow for effective attack origin tracing in the future Internet, a large number of IP traceback schemes [5, 8] have been proposed. These schemes all require intermediate routers to inscribe a mark into the packet header that encodes the identity of an intermediate router or edge. After collecting a sufficient number of such marks, the victim will be able to reconstruct the network paths leading to the attackers. While IP trace back techniques allow the victim to infer the origins of the attack after the fact, they are in general not able to mitigate the effect of a DDoS attack while it is raging on.

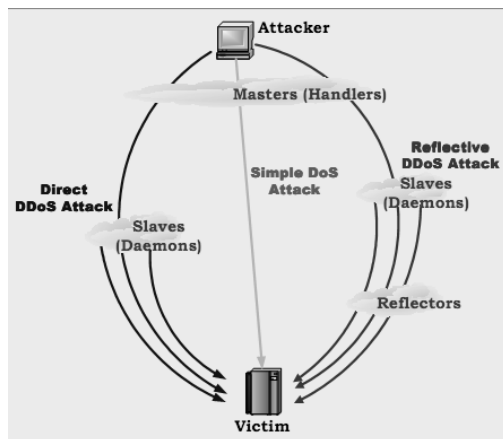


Fig. 1: DoS and DDoS attacks on victim

In this paper, a protocol-independent DDoS defense scheme is proposed that is able to dramatically improve the throughput of legitimate traffic during a DDoS attack. It works by performing smart filtering and dropping DDoS traffic with high probability while allowing most of the legitimate traffic to go through. This clearly requires the victim to be able to statistically distinguish legitimate traffic from DDoS traffic. The proposed scheme leverages on and extends IP traceback techniques to gather intelligence information such as whether or not a network edge is on the path from an attacker (infected). By preferentially filtering out packets that are inscribed with the mark (identity) of an infected edge, the proposed scheme filters out most of the traffic from attackers, since each and every edge on an attacker's path to the victim is infected. Packets from a legitimate client, on the other hand, with high probability will not be filtered out, since typically most of the edges on the client's path to the victim are not infected. To evaluate its effectiveness in defending against DDoS attacks, the proposed scheme is simulated on real-world Internet topologies with varying operating parameters.

System Model

The proposed design classified in two kinds, one for efficient packet marking with path information and another filtering the attacking packet at the victim site[3]. When a DDoS attack occurs, most of the traffic is dropped by the upstream routers even before it reaches the victim. In this case, nothing can be done by the victim

to improve the throughput of the legitimate traffic. To mitigate the attack, proper action needs to be taken at upstream routers. In packet marking mechanism by making each mark contribute a piece of the path information.

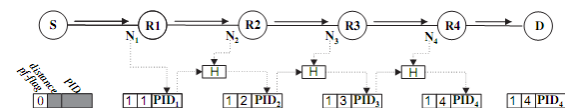


Fig. 2: Packet Identifier with Route information

Design of Path Identifier and Spoofed Packet Detection

To generate a path identification representing the route an IP packet traversed, it is assumed that each participating router assigns each of its network interface a n -bit random number, and these random numbers are kept securely. These numbers should not be disclosed. In this scheme a path identifier of an IP packet is composed of two fields, a d -bit distance field and a n -bit path identification (PID) field, where the former represents the number of intermediate routers traversed, and the latter denotes an identifier derived from the random numbers associated with the traversed network interfaces in the route. The path identifier of an IP packet is stored in the IP packet header, and thus it is delivered to the destination host along with the packet. Moreover, assume that a pf-flag bit in the IP packet header is available for indicating the start of path identifier.

The path identifier procedure is presented as follows. Whenever a participating router receives an IP packet, it first examines the pf-flag field. If it is unset, i.e. 0, the receiving router is then aware that it is the first participating router the packet encountered in the path. In this case, the receiving router sets the pf-flag bit to 1, sets the distance field to 1 and sets the path identification field to the random number associated with the incoming interface of the packet. On the other hand, if the flag bit is already on, i.e. 1, the receiving router increments the distance field by one, and updates the path identification field with $H(PID, N_i)$, where PID represents the current value of path identification field in the packet, N_i denotes the random number of the incoming interface, and H is a one-way hash function with weak collision resistance. (Note that H is not a

secret and each participating router can choose its hash function.) Algorithm 1 shows the pseudo-code for computing path identifier on a participating router, and Fig. 2 illustrates an example of the path identifier scenario.

In the example depicted in Fig. 2, a packet traverses from the source S to the destination D across routers R1eR4. The first router in the path, R1, sets both pf-flag and distance field to 1 and sets the initial PID value to the random number of the incoming interface, i.e. N1. Afterwards, each router increases the distance field and updates the PID field according to the previous PID value and the random number of the current incoming interface. In this figure, H denotes a hash function.

To allocate space from the IP packet header for storing a path identifier, the 16-bit identification field in the IP header is chosen to be overloaded. In this paper, the 16-bit Identification field is divided into two sub-fields. The first sub-field is 5-bit long and is used to store the value of distance. To avoid increasing hash collisions, this scheme chooses to stop increment the distance field when its value reaches 31. Though in this case, Internet paths that have more than 31 routers supporting the scheme will have the same distance values; the path identification field can still help distinguish them if their path identifications are different. The remaining 11 bits of the Identification field are used to store path identification. Finally, use the un-used bit of the FLAG field in IP header to store the value of the pf-flag bit.

Preferential Packet Filtering (PPF)

This module is running on every perimeter router. These modules will differentially filter packets (destined for the victim) that contain the aforementioned marks based on the instructions issued to them from the each router, once an attack is detected[13]. This will show that little processing overhead is incurred at the perimeter routers: each filter/pass decision requires only the computation of a hash value and a table lookup. Preferential packet filtering is carried out at the perimeter routers based on the filtering parameters and the hash bitmap received from packet module. Note that the execution of the algorithm incurs negligible overhead at

perimeter routers: one hash function computation plus one table

As-Level Single Packet Traceback

This section describes the AS-SPT approach and explains how it works under partial deployment. In addition, identify several important practical issues and discuss potential solutions to address them.

AS-SPT Design

In AS-SPT, participating ASes deploy a logging-based traceback service at their border routers. No need to require any specific approach for the implementation of the logging mechanism. However, assume that SPIE is the one that is used since it is the most popular approach. The logging functionality can be deployed on a 'tap box' that is co-located with the border routers or can be implemented on a line card and inserted into the routers. Finally, depending upon the volume of the traffic crossing over the border routers, the packet logs can be stored at the routers or can be transferred to a stable storage device within the domain. Each AS-SPT-enabled AS maintains an AS Trace back (AST) server. AST servers monitor the operation of the border nodes logging the packets. AST servers also serve as the main contact point for trace back queries coming from local or remote users. Each AST server keeps track of the AST servers in the neighbouring domains. When a trace back query arrives, the AST server will query each of its border nodes. If the packet in question transited through this domain, the AST server gets a SEEN reply from both the ingress and the egress border routers that logged the packet. Using the AS level neighbourhood information, the AST server identifies the preceding AS (in the case of point-to-point connection between the ingress router and the neighbour's router) or the preceding ASes (in the case of a shared media connecting the ingress border router with others). At this point, depending on the local policy, the AST server of the current AS may:

- forward the query to the preceding ASes'AST servers (i.e. recursive traceback mode) or

- send a response back to the original querier with the collected information (i.e. iterative trace back mode).

The success of AS-SPT depends on several practical issues including partial deployment of the AS-SPT service, the impact of packet transformations, potential false positives during traceback and security vulnerabilities in the AS-SPT architecture.

During a traceback operation, starting from the AS at which the victim resides, the AST server on the attack path can communicate with each other and trace the attack path back to its origin. However, if an AS on the attack path does not support AS-SPT, it interferes with the traceback operation and may potentially halt the process. To work around this problem, propose two modifications to the basic design presented in the previous subsection.

This method requires participating ASes to keep a list of other participating ASes as R. That is, an AST server will keep the AS-level topology for its R AS-hop neighbours and the addresses of AST servers in the participating ones. Assume that the participating ASes can collect and upload this information to their AST servers in an off-line manner (e.g. using trace route).

Alternatively, the Border Gateway Protocol (BGP) can be utilised to communicate the required information among the neighboring ASes. All AS-SPT deploying ASes advertise the addresses of their AST servers in a BGP attribute to their neighboring ASes. This approach provides an automated way of learning the required information. The primary benefit of AS-levels traceback over router-level traceback is due to the shorter AS path lengths.

Conclusion

This paper proposed integrated defense mechanism based on path fingerprint and AS level IP trace back. The path fingerprinting detects the attacking packets based on route information and trace back mechanism find out the attacker source in any AS. A server maintains for each of its communicating clients the mapping from the client's IP address to the corresponding path fingerprint. The construction and renewal of these mappings is performed in an on-

demand fashion that helps to reduce the cost of maintenance. The proposed scheme leverages on and generalizes the IP traceback schemes to obtain the information concerning whether a network edge is on the attacking path of an attacker or not. To observe that while an attacker will have all the edges on its path marked as infected, edges on the path of a legitimate client will mostly be clean. By preferentially filtering out packets that are inscribed with the marks of infected edges, the proposed scheme removes most of the DDoS traffic while affecting legitimate traffic only slightly.

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ABSURDISM AND BLACK HUMOUR IN JOHN BARTH'S NOVEL 'THE FLOATING OPERA'

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John Barth is identified as one of the most demanding novelists in contemporary American Fiction. He began his career with 'The Floating Opera and The End of the Road', the two short realist novels that deal with controversial topics, suicide and abortion respectively. Barth's challenging and complex fiction has been the subject of numerous critical studies and it is a primary example of the art of metafiction. His novel 'The Floating Opera' shows its concern with modern dilemma of value, it has been discussed as a representative Black humour novel of the fifties. The post war experimental fiction provided the writers an opportunity to deal with the theme of violence, alienation, fragmentation, meaningless and absurdity. They share existentialist belief as well that there is no God or higher authority to make sense of the human condition. John Barth's protagonist, Todd Andrews (The Floating Opera) develops such an outlook on life in which all values cease to have any meaning at all.

The absurd vision of the Black Humour was revived by the American writers of fiction in the 'fifties' and the 'sixties' because they were confronting absurdity and meaningless everywhere in life. The fear of nuclear war and its devastating results, the gradual encroachment of bureaucratic machinery on the liberty of the individual and the horror of fragmentation and dehumanization of man into a society governed by technocracy gave them a picture of an absurd existence. They felt that all the inner drives of man were dried up and that man was merely an automation governed by vast machinery by bureaucracy and technology. In such an atmosphere the philosophical premises of the Black Humour proved extra-ordinary congenial to the American mind.

Barth like other Black Humour novelists, he rejects all the moral and ethical principles and the essence of the intrinsic values of life such as love and

affection, fellow-feelings and comradeship, sense of dedication and sacrifice etc. He holds that all such concepts are arbitrary man develops them according to circumstances and therefore they have no validity, and thus all ideas and ideologies are absurd and meaningless.

John Barth in his novels rejects the materialistic epistemology. That is all the mental constructs are the product of material circumstances, all value –orientations correspond to the socio-economic system. Art, literature, culture, philosophy, social and moral codes and ethical values are closely related with the class that rules. But man in his struggle for existence tries to understand the dynamics of society so as to change it according to his aspirations. People have to investigate the concepts and values of the society in order to overthrow the capitalistic social system and establish socialism. Barth says that such a human effort implies mastery of facts and circumstances which is impossible. He further says that it is impossible to understand the diverse Phenomenon through the various aspects of our life there we observe.

Todd Andrew, a fifty-four year old lawyer living alone in the Dorset Hotel in Cambridge, Maryland. An expensive dresser, cigar smoker, he suffers heart and prostate trouble. He never married, he enjoys, an intimate relationship with Jane Mack, his best friend's wife. He claims he is not a Philosopher, yet he makes a habit of applying his own eccentric notions to his own and other's lives, often with grim results. One day in 1937 he decides to kill himself because he has come to believe that life has no intrinsic value. However, at the end of his novel. The Floating Opera, Todd develops an instinctive love for a child whom he thinks to have fathered using the 'Floating Opera' as a symbol, Barth says that life is like the Floating Opera, It is nothing but a series of broken episodes which cannot be comprehend fully,

human beings are mere spectators of the performance of the opera on the boat from a distance watching different actors playing their active roles and projecting diverse ideas.

Todd Andrew, the Protagonist of the novel, who represents Barthian vision of life, first tries to understand why his father committed suicide. Though he knows the old man did so after he became victim of the economic crash in 1922, he is not sure that this material condition might have been responsible for such a drastic action. However, he feels that lack of communication between him and his father might be responsible for his failure to understand the real cause of his father's committing suicide. Like a typical hero of a Black Humour novel Todd's life has been the life of Debauch. The women who come closer to him have nothing to do with the warmth of love or affection and it is sheer animal impulsiveness that binds them together. At the age of seventeen Todd developed intimacy with a young girl named Betty June Gunter who was in love with another young man, Smitty Herrin, who had always ignored her. Betty is so much devoted to the man that she stays at Todd's house for long hoping that Smitty would come to see her. In the early days Todd had a romantic fascination for the girl. And gradually his passion for her body goaded him further and he always dreamt of the possibility of lying in bed with her. So he became jealous of Smitty because Betty would not like to hear even a word of criticism of her lover. Thus Todd planned in his imagination how to ruin Smitty. And at last his dream was fulfilled very soon, he had sexual intercourse with Betty to his satisfaction and when he gratified his lust, the animal in him burst out.

Todd's second sexual encounter is with Jane, the wife of a bosom friend of his, Harrison Mack. The affair began some years earlier when Harrison and Jane wanted to prove they had a liberal marriage by coercing Todd into sleeping with Jane. After the affair began Harrison found that he did not feel as casual about

sharing his wife with another man as thought he would, but the relationship between Todd and Jane continued in a haphazard manner for years. Todd is not all mistaken in his disapproval of the traditional relationship. Todd confuses the two aspects of values, first the universality of certain basic values of life which man has been cherishing since his birth and nature of those values in our practical life. Todd explains throughout his life he has been holding certain values in order to satisfy his feelings and has given them up in preference to some new tangled values corresponding to his new feelings. And therefore he says that nothing is valuable in life. According to Barth, all our attitudes or stances based on certain ideas are mere masks which we go on changing from time to time according to circumstances, particularly when we realize the adequacy of mask after another.

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A CASE STUDY ON HEALTH IMPACT OF OSTEOPOROSIS AMONG WOMEN IN INDIA

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Abstract

This paper addresses 'A case study on health impact of osteoporosis among women in India'. It conducts a special views and ways on the bone problems among women in the country. It also appears the major observations and analysis on the health impact of osteoporosis. The paper argues about the causes and symptoms of osteoporosis and its treatment in the world. The paper identifies the most relevant dimension of osteoporosis problems and precautions. The last part of the paper includes bar diagram and pie-chart, preventions, particularly prevalence of osteoporosis among women.

Introduction

Osteoporosis

'A medical condition in which the bones become brittle and fragile from loss of tissue, typically as a result of hormonal changes, or deficiency of calcium or vitamin D'.

Osteoporosis is a disease where decreased bone strength increases the risk of a broken bone. It is the most common reason for a broken bone among people who are older. Bones that commonly break include the back bones, the bones of the forearm, and the hip. Until a broken bone occurs there are typically no symptoms. Bones may weaken to such a degree that a break may occur with minor stress or spontaneously. Chronic pain and a decreased ability to carry out normal activities may occur following a broken bone.

Fractures are the most dangerous aspect of osteoporosis. Debilitating acute and chronic pain in the elderly is often attributed to fractures from osteoporosis and can lead to further disability and early mortality. These fractures may also be asymptomatic. Multiple vertebral fractures lead to a stooped posture, loss of height, and chronic pain with resultant reduction in mobility. Fractures of the long bones acutely impair mobility and may require surgery. Hip Fracture, in particular, usually requires prompt surgery, as serious risks are associated with it, such as deep vein thrombosis and pulmonary embolism, and increased mortality.

Symptoms of Osteoporosis

Osteoporosis is often called the "silent disease" because bone loss occurs without symptoms. People may not know that they have osteoporosis until their bones become so weak that a sudden strain, bump, or fall causes a fracture or a vertebra to collapse.

- Back Pain.
- Loss of height over time.
- A stooped posture.
- A bone fracture that occurs much more easily than expected.

Causes of Osteoporosis

Though we do not know the exact cause of osteoporosis, we do know how the disease develops. Our bones are made of living, growing tissue. An outer shell of cortical or dense bone wraps trabecular bone, a sponge-like bone. When a bone is weakened by osteoporosis, the "holes" in the "sponge" grow larger and more numerous, weakening the inside of the bone. Until about age 30, a person normally builds more bone than he or she loses. After age 35, bone breakdown overtakes bone buildup, which causes a gradual loss of bone mass. Once this loss of bone reaches a certain point, a person has osteoporosis.

- While nearly 12 million people in the United States currently have osteoporosis where your bones become weak and brittle, the condition is a

real threat to more than half of Americans who are 50 or older.

- Many factors can contribute to the development of osteoporosis, including family history, lifestyle choices, certain medical conditions, and the side effects of some medications. It's important to understand what causes osteoporosis.

(i) Lifestyle Osteoporosis Causes

If we want to prevent osteoporosis, it helps to focus on osteoporosis risk factors we can do something about. The U.S. Surgeon General reports that our lifestyle choices determine up to 50 percent of your bone thickness and quality. These include:

- Alcohol consumption. Drinking a lot of alcohol reduces the amount of calcium available to your bones, increases parathyroid hormone, a type of hormone that additionally reduces calcium, and prevents your body from absorbing vitamin D, which is also necessary for bone formation. Alcohol use also increases the risk of fall-related bone injuries.
- Anorexia nervosa. Anorexia is an eating disorder in which people severely reduce the amount they eat — sometimes to almost nothing — and in turn lose substantial amounts of weight. Along with other nutrients, this reduces the amount of calcium and vitamin D that the person is consuming and also affects hormones, such as estrogen, that control bone health and osteoporosis risk.
- Cigarette smoking. There are many ways in which smoking can increase the risk of osteoporosis, starting with the fact that nicotine is toxic to bone cells. Smoking also interferes with the body's use of calcium and alters estrogen levels, which can increase osteoporosis risk.
- Inactivity. People who are confined to bed, are unable to participate in weight-bearing exercise, or simply don't exercise regularly are at risk for bone loss and osteoporosis. One of the best prevention steps you can take is to start engaging in weight-bearing activities such as walking, jogging, dancing, basketball, aerobics, and

weightlifting, to strengthen bone and muscle and help prevent osteoporosis.

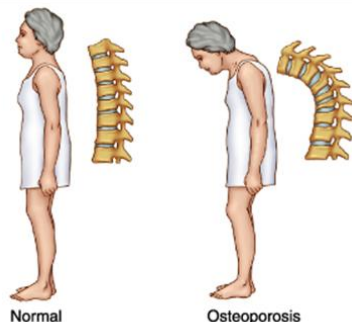
- Lead exposure. Although there may be other environmental osteoporosis risks, lead is the only one that has been definitively established as a cause.
- Poor diet. A diet lacking in calcium and vitamin D makes it hard for your body to replace bone tissue as it is lost, which sets you up for osteoporosis later on. Talk to your doctor about ways to increase dairy in your diet and about taking calcium and vitamin D supplements.

Osteoporosis Risk Factors

Certain medications have been identified as potential causes or contributors to the development of osteoporosis. They include:

- Glucocorticoids (corticosteroids): In a study of 191 patients who took glucocorticoids for three months or more, 26 percent of participants were diagnosed. Glucocorticoids interfere with bone formation and the use of calcium by the body. These drugs are often used to treat asthma, certain types of arthritis, and autoimmune conditions such as multiple sclerosis.
- Cancer treatments: Chemotherapy, hormonal therapies, and other cancer treatments that affect the levels of reproductive hormones in your body can increase osteoporosis risk because these hormones help to protect bones.
- Antiseizure or anticonvulsant medications: such as phenytoin, can present a risk for osteoporosis if used over a long period of time.
- Research continues to offer experts a better understanding of what causes osteoporosis, but enough is already known to enable us to make lifestyle choices that can help minimize osteoporosis risk.

Why Osteoporosis is more common in Women?



- Generally by age 30, bones are as strong and dense as they will ever be. After that, the bones begin to get thinner with age.
- Women are more likely than men to develop osteopenia, because their bones are thinner to begin with. Hormonal changes at the time of menopause also speed up bone loss.
- Depending on bone density measures and other factors, such as previous fractures, poor health, and poor mobility-women with osteopenia may have the same risk for a broken bone as women with osteoporosis. Women at risk of bone fractures need treatments to help slow bone loss or help new bone form.

The following healthy habits and treatments for osteopenia may strengthen bones and reduce fracture risk.

A Healthy Lifestyle

The best remedies for osteopenia are lifestyle habits everyone should adopt. If you have strong bones, a healthy lifestyle can help keep them that way. If they already have osteopenia, these same habits can help reduce the risk of osteoporosis.

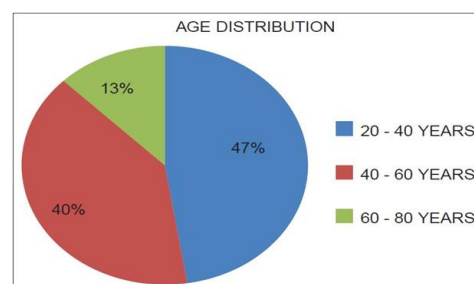
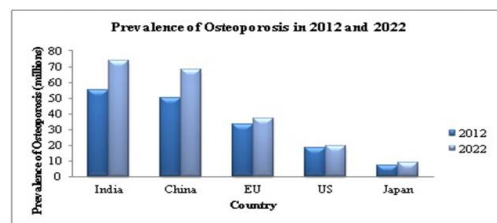
- **Exercise:** Like muscle, bone becomes stronger when you exercise. The best for bones is weight-bearing exercise that forces your body to work against gravity. This type of exercise includes walking, stair climbing, dancing, and working out with weights.

- **Diet:** For strong bones, you need a diet rich in calcium and vitamin D. High- Calcium foods include:
- Dairy products such as cheese, ice cream, low-fat milk, and yogurt
- Green vegetables such as broccoli and collard greens
- Sardines and salmon, with bones

Good dietary sources of vitamin D include:

- Fish such as salmon, tuna, and mackerel
- Fish Liver oils
- Beef Liver
- Cheese
- Egg yolks
- Fortified breakfast, cereals, juices, milk products, yogurt, and margarine

Prevalence of Osteoporosis among countries in the world



Osteoporosis among Indians

According to the World Health Organization (WHO) and the International Osteoporosis Foundation (IOF), osteoporosis is second only to cardiovascular disease, as a global healthcare problem

- About 300 million people in India suffer from osteoporosis and it is speculated that in the next decade as much as 50% of the Indian population

will be victim to this condition. Osteoporosis is also three times as common in Indian males as compared to their counterparts anywhere else in the world.

- As per Indian census, for population above 50 yrs, there is an estimate that 20% of women and 10-15% men would be Osteoporotic by 2015 (IJMR, 2008).
- The lace ribbon in off-white colour is symbolic to the weakening of the bone caused due to osteoporosis.

Lifestyle factors that affect Bone Health

- Deficiency of Calcium & Vitamin D
- Unscientific weight loss, including crash diets
- Lack of fruits and vegetables in the diet
- Excess consumption of much protein, sodium and caffeine
- Smoking and alcohol are "calcium stealers"

Ingredients for Building Bone Strength

- Balanced diet with nutrients, vitamins, minerals
- Calcium is one of the main bone forming minerals
- Magnesium promotes and regulates the parathyroid hormone, which stimulates calcium absorption in the bone
- Phosphorous builds bone strength

Osteoporosis Treatment

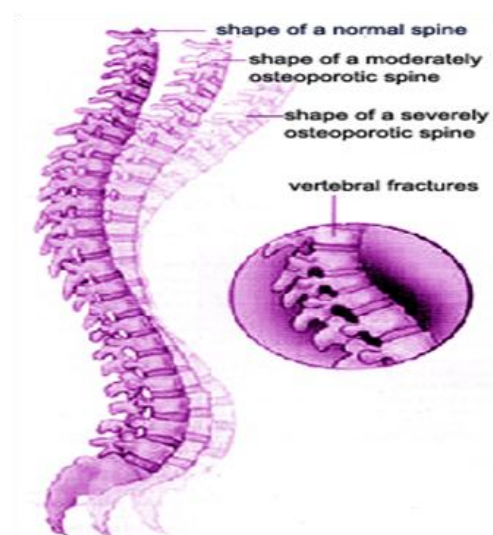
Once the appropriate medical history, physical exam and diagnostic tests have been obtained and a diagnosis of primary osteoporosis has been made, treatment is warranted. Treatment for osteoporosis typically includes education on diet and nutrition, exercise (if no fractures) and medications. The goal of osteoporosis treatment is to prevent fractures.

First, education regarding the appropriate calcium and Vitamin D intake, as well as overall nutrition, is necessary. As appropriate, exercise and fitness is also important to help maintain bone density and reduce the risk of falls. For information regarding treating osteoporosis through diet and exercise,

There are a number of medications to treat osteoporosis and help reduce the risk of fractures. In

general, these medications work by helping to strengthen the bones and prevent further bone loss. Medications currently approved by the U.S. Food and Drug Administration for the prevention and or treatment of osteoporosis are:

- Osteoporosis medications that slow or stop bone resorption
- Bisphosphonates
- Calcitonin
- Selective Estrogen Receptor Modulators, e.g., Raloxifene
- Estrogen/hormone therapy
- Osteoporosis medications that increase bone formation
- Teriparatide, a parathyroid hormone



- Each year, there are an estimated 500,000 spinal fractures, 300,000 hip fractures, 200,000 broken wrists, and 300,000 fractures of other bones. About 80% of these fractures occur from relatively minor falls or accidents.
- Between 25% and 60% of women over 60 years of age develop spinal compression fractures.
- A woman's risk of developing an osteoporosis-related hip fracture is equal to her combined risk of developing breast uterine and ovarian cancer.
- By age 90, one third of all women and 17% of men have sustained a hip fracture.

Menopause and Osteoporosis

There is a direct relationship between the lack of estrogen after menopause and the development of osteoporosis. After menopause, bone resorption (breakdown) overtakes the building of new bone. Early menopause (before age 45) and any long phases in which the woman has low hormone levels and no or infrequent menstrual periods can cause loss of bone mass. Women are at increased osteoporosis risk related to estrogen levels if they:

- Experience irregular or infrequent periods, or began having their periods at a later than normal age. Have had their ovaries removed (at any age).
- Are going through menopause, with those undergoing menopause at an early age having an even higher risk
- Women lose bone mass much more quickly in the years immediately after menopause than they do at any other time in their lives.
- In contrast, data suggests that women who have more estrogen than their peers, such as women who began their menstrual cycles earlier than normal or who have used estrogen containing contraceptives, are likely to have higher bone density.

How can we prevent osteoporosis?

There are many ways we can protect ourselves against osteoporosis, including:

- Exercise. Exercise on a regular basis. Exercise makes bones and muscles stronger and helps prevent bone loss. It also helps you stay active and mobile. Weight-bearing exercises, done three to four times a week, are best for preventing osteoporosis. Walking, jogging, playing tennis, and dancing are all good weight-bearing exercises. In addition, strength and balance exercises may help you avoid falls, decreasing your chance of breaking a bone.
- Eat foods high in calcium. Getting enough calcium throughout your life helps to build and keep strong bones. The U.S. Recommended Daily Allowance (RDA) for calcium for people age

31 to 50 is 1,200 milligrams (mg) a day. People over 50 should get 1,200 to 1,500 mg of calcium each day. Excellent sources of calcium are milk and dairy products (low-fat versions are recommended); a variety of seafood, such as canned fish with bones like salmon and sardines; dark green leafy vegetables, such as kale, collards and broccoli; calcium-fortified orange juice; and breads made with calcium-fortified flour.

- Supplements. If you think you need to take a supplement to get enough calcium, check with your doctor first. Calcium carbonate and calcium citrate are good forms of calcium supplements. Be careful not to get more than 2,000 mg of calcium a day very often. That amount can increase your chance of developing kidney problems.
- Vitamin D. Your body uses vitamin D to absorb calcium. Being out in the sun for a total of about 20 minutes every day helps most people's bodies make enough vitamin D. You can also get vitamin D from eggs, fatty fish like salmon, cereal and milk fortified with vitamin D, as well as from supplements. Most people over age 50 can usually safely take 400-2,000 IU of vitamin D a day. However, some patients do not need any vitamin D supplementation. More than 10,000 IU of vitamin D each day is not recommended (unless your caregiver suggests it) because it may harm your liver and even lower bone mass. You should talk to your doctor about your individual vitamin D needs.
- Estrogen. Estrogen, a hormone produced by the ovaries, helps protect against bone loss. Replacing estrogen that is lost after menopause (when the ovaries stop most of their estrogen production) slows bone loss and improves the body's absorption and retention of calcium. But because estrogen therapy carries risks, it is only recommended for women at high risk for osteoporosis who have other reasons for using it, such as menopausal symptoms. To learn more,

talk to your doctor about the pros and cons of estrogen therapy.

- Other preventive steps. Limit the amount of alcohol you drink, and do not smoke. Smoking causes your body to make less estrogen, which protects the bones. Too much alcohol can damage your bones and increase your risk of falling and breaking a bone.

Conclusion

A person needs to know if he or she has weakened bones or osteoporosis. Using painless tests to measure bone density, the doctor can determine the risk of broken bones from a fall. Osteoporosis can occur in any person at any age and falls can cause broken bones in any person at any age. Protect against falls and minimize the damage and disability that falls can cause, especially as a person gets older or if osteoporosis has already occurred. Falls are serious, but simple inexpensive steps can be taken to reduce the risk for

falling and reduce the risk of breaking a bone if a fall does happen.

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WILL DEEDS AND WOMEN

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Abstract

It is high time that every testator should realize the very important fact that making a Will is a strong tool in their hands to absolutely eradicate the disparity, disproportion and discrimination faced by women in our society due to the imbalanced and imprapotionate personal laws pertaining to succession. This study is a humble endeavor by the researcher to depict the realities face by women to disinherit the property by the act of testators prevailing in communities like Hindu, Christian and Muslim in Kerala.

Key words: Will, intestate succession, Testamentary Succession, Bequests, Androcentricity, Testator, Codicil, Escheat, inter vivos

Introduction

Human beings generally share their lives with fellow beings through roles and relationships and they part their resources and cherished values to their successors even after their death. In Commonsense "WILL" means to use the power of your mind to do or to make happen. Will is the decision of a person to foresee the future. How one's property should devolve and to whom it shall devolve, after one's death are ensured by and through a Will. If a person dies without leaving behind the Will, the property would devolve by way of law of intestate succession.

Origin of the Will

From time immemorial human beings had transferred their life earned /owned properties to their successors by tradition or by law. As per modern law, upon one's death if a person dispose off such a property to a specific successor/person on one's own will it means 'Will'. Literature on Will shows that. it existed in various societies and countries in distinctive forms and degrees like those of ancient Egypt, Babylon and Assyria, Hebrews, Greece and Romans of antiquity.

In ENGLAND the foundation of the modern law of Wills was the statute of Wills. The principal Acts in force in the nineteenth century were the Wills Acts 1837, the Amendment Act of 1852, the court of Probate Act 1857, the Judicature Acts 1873 and 1875 and the Land Transfer Act 1897. All Acts except 1837 and 1852 deal mainly with what happens to the Will after death, whether under the voluntary or contentious jurisdiction of the Probate Division.

In INDIA, the Hindu Transfers and Bequests Act 1924, The Hindu Transfers and Bequests (City of Madras) Act 1921, The Hindu Disposition of Property Act The Malabar Wills Act 1898, The Muslim Personal Law Application Act 1937, The Evidence Act 1872 etc are the Statutes of Will prevailed for transfer the property by way of Will.

As Kohili Hari Dev observes, "The Will Act, 1963, giving effect to the Fourth Report of the Private International Law Committee and to the Draft Convention on the Formal Validity of Wills made at the Hague in 1961 lays down that Will is formally valid if it conforms to the internal law in force in the country, where it was executed or where at the time of its execution or at the time of testator's death, he was domiciled in a country or had his habitual residence or in a State of which, at either of those times, he was a national." (Kohili, 2015 p.7).

As per Indian Succession Act 1925, Will means the legal declaration of the intention of the testator with respect to his property which he desires to be carried into the effect after his death. (In its very definition itself the language as well as the mentality therein reminds us the androcentricity which is prevailing in the society. This mentality is being imbibed due to the in subordination of women by the subjectivities concerned while being active socially.)

In India citizens have a law to transfer their property, laws regarding property rights are produced and reproduced by and through the religious provisions of which human beings are known to be part of nature or

nurture. The personal laws are the outcome of the existing socio-cultural situations. Personal laws go on changing along with socio-cultural situations. For example the Hindu personal law has changed many times and most of the amendments came in the Hindu Succession law with respect to the women's property rights such as Hindu Law of Inheritance Amendment Act 1929, The Hindu Women's Right to Property Act 1937, Law regarding Women's Estate, Hindu Succession Act 1956 and Hindu Succession (Amendment) Act, 2005. The social reality of India consists of people who are divided into various identities through differences which is socially constructed like caste, class, gender, language and such. Various groups have their own laws with respect to their transfer of property. For example Hindu Succession Amendment Act 1956, Mohammedan Law 1937, Indian Succession Act 1925 and Christian Succession Law.

As Hari Dev Kohli emphatically states in his book *LAW OF WILLS*, "Dynamically loaded stress and strain caused by the vibrating evolutionary social forces keep the law always awake and compels it to mould in tune with scintillations that change the social scenario so that law and society move harmoniously aiding each other to adopt the social philosophy that prevails."

Law of Succession

The Law of Succession can be divided into two parts.

- Law of Intestate Succession: It includes automatically succeeded properties.
- Testamentary Succession: Will comes under law of testamentary succession.

Characteristics of Will

- It is intended to come into effect after the death of the testator.
- It is revocable by the testator at any time.

WILL made by Hindus, Jains, Sikhs, Christians, Jews and Parsis must as a matter of rule be in writing. Muslims are permitted by their personal law to make an oral Will. Will made by Muslim in writing is not void.

The Hindu Wills Act was enacted in 1870 and it was repealed by Indian Succession Act 1925. Wills by

Hindu and Indian Christian also are governed by the provisions of Indian Succession Act, 1925. (*Mary Roy vs. State of Kerala*: 1986 KLT 508 SC).

WILL: Indian Succession Act 1925

Section 63: Explains mode of execution of Will

- The testator shall sign or shall affix his mark to the Will or it shall be signed by some other person in his presence and by his direction.
- The signature or mark of the testator, or the signature of the person signing for him, shall be so placed that it shall appear that it was intended thereby to give effect to the writing as a Will
- The Will shall be attested by two or more witnesses, each of whom has seen the testator sign or affix his mark to the Will or has seen some other person sign the will, in the presence and by the direction of the testator, or has received from the testator a personal acknowledgment of his signature or mark or of the signature of such other person; and each of the witnesses shall sign the Will in the presence of the testator, but it shall not be necessary that more than one witnesses be present at the same time and no particular form of attestation shall be necessary.

In effect among Hindus as far as inheritance is concerned female members of the family are in same footing when compared to the male members of the family, as both inherit the estate of the deceased equally, thanks to promulgation of Hindu Succession Act 1956 and Hindu Succession (Amendment) Act, 2005. Still it is obvious from its practice that making of a Will among Hindus is also to disinherit the property by the female members of the family. It is not possible in Indian legal system to check the disparity, through Will deeds as law presupposes that it is the prerogative and privilege of a person to write a Will deed with respect to the property owned, absolutely by the person, the testator desired. In this context as far as the execution of Wills are concerned others are rather helpless to create a law preventing the execution of a Will by a person who is absolute owner in respect of the property, in order to devolve the property to persons she desired after her demise.

WILL-Mohammedan Law

Section 115 of Mohammedan law by Mulla, explains: Persons capable of making Wills –Subject to the limitations hereinafter set forth, every Mohammedan of sound mind and not a minor may dispose of his property by Will.

116 Form of will immaterial –A will (vasiyyat) may be made either verbally or in writing.

117 Bequests of heirs; A bequest to an heir is not valid unless the other heirs consent to the bequest after the death of the testator. Any single heir may consent so as to bind his own share.

118 Limits of testamentary power - A Mohammedan cannot by Will dispose of more than a third of the surplus of his estate after payment of funeral expenses and debts. Bequests in excess of the legal third cannot take effect, unless the heirs consent thereto after the death of the testator.

In Mohammedan law the practice is a little bit different as the personal law permits to bequeath only one –third (1/3) of the estate of the testator of the Will. Propagators of Muslim personal law explains this feature as the prophet was so particular that the rest two –third(2/3) of the property of the testator should be devolved on his legal heirs including females. In result circumstances are much different as a female normally never get this bequeathable third from the testator and invariably the beneficiaries under Will are male members of the family. Even otherwise in the case of intestate succession daughters are expected to inherit only half of the estate when compared to that inherited by sons. It is high time to promulgate a law which will ensure the inheritance of estate of a deceased by male and female members of the family in an equitable manner.

Codicil

Codicil is a document/amendment made in relation to a Will ,explaining, altering or adding to its dispositions and is deemed to be a part of the Will. The purpose of codicil is to make some small changes in the Will, which has been already executed. The codicil must be reduced in writing and has to be signed by the testator and attested by two witnesses.

The Legal Practice of Will

As per law, after the demise of a person, the deceased's assets are to be devolved on her legal heirs. This is known as 'the law of inheritance as intestate succession'. If there is no legal heirs, the property of the deceased automatically go to the Government -Escheat. In these contexts, making a Will assumes significance as same is being done to shake the normal course of succession. If a person intends that after her demise the property should be devolved on her legal heirs, she need not labour to create a Will. So very making of a Will suggest the maker of the Will intends to disturb the natural course of succession according to her personal law. It is very important to note that every individual is fond of certain people to whom they naturally bequest their estate during their life. To compensate or rather appreciate such affinity-sense of belongingness- a person normally intends to make a Will, thereby ensures that such a person outside her legal heirship be benefited out of her estate.

Will is not a transfer of property as defined under Transfer of Property Act, as same is not a transfer inter vivos. So the mandatory rules pertaining to the conveyance of the property is not applicable for wills. In short, Will can be made without stamp paper and registration under Registration Act. Of course, it is optional to the testator to get it registered through concerned registry, still same need no stamp duty. There are other options in law regarding registration to deposit a Will executed before registry under safe custody so that the beneficiary is at liberty to get it registered after the demise of testator. It assumes that same prevents the destruction of the Will executed by adverse party. Among Hindus and Christians oral Will is not recognized whereas among Mohammedans oral will is recognised among some sects, but proof of the same before a court of law is a herculean task.

Every person of sound mind, not being a minor, may dispose of their property by Will. There is no particular format to prepare the Will. A Will can therefore be made on any plain sheet of paper which must of course, be of durable quality. The language of a will should be simple, definite and understandable. Being a Legal document, Will assumes significance. It is a

Solemn Document, as it is the last desire or will of the deceased. Society gives much value to the last desire of a person, Hence Legality, as whole, also gives due significance to the Wills. Even convicts subjected to capital punishment be asked about their last desire and same will be fulfilled as per the prevailing Legal practice. Another important aspect of Will is that it comes to effect only after the demise of maker of the same. It is a secret and confidential document which the executants are never ordered to produce. Therefore Legal practice of Will is very crucial and significant.

Reflections on Will Deeds

This article deals with the legal dispossession of women from getting the property by Will. There is not much studies in the field of women's property right specifically that concentrates on Will.

Methodology

The main objectives of the study is to identify the discrimination against women in Will deeds. The data were collected from the Will deeds registered in the last 25 years. Will deeds of the last 25 years (1990-2015) which, are documented in a separate form as Book Number III that are available in Town Registrar's office, Kozhikode (Amalgamated with the District Registrar's Office Kozhikode). On an average 100 Will deeds per year were registered.

Reflections on Will Deeds

The data was collected by the researcher as part of the research reveals that most of the testators are Hindu females among Hindu religion (Female-44%, Male-40%). In Christian community also majority are female testators (Female-6%, Male-5%). But in Muslim community situation is different. Male testators are majority rather than female (Male-3%, Female-2%). The reason may be the rigid outlook of the religion concerned with women and the rigorous provisions of the Will. Most of the testators are women and majority of the beneficiaries are men. It can be assumed that due to the subordination, women testators might have been compelled to write their Will deed to male children alone who are traditionally considered to be the breadwinners

at old age. The data shows that Wills are generally being bequeathed and executed by beings of old age. Most of the males bequeath their Will only to their children, leaving behind their life partners, to a disadvantaged position, offering them only the chances to have shares just for subsistence. It is as if added care is being given by male testator not to pass the succession of the property and thereby possession to female beings hence making them legally dispossessed. The common usage seen in almost all the Will deeds is as follows 'as the female children are bestowed with gold and ornaments, during marriage, being solemnized in a befitting manner, the Will is not done in their names but in the names of the testator's male children. 'Such a deed shows the disparity females face in owning or possessing the property due to them even through intestate succession.

From the data regarding the Will deeds it is clear that in androcentric social situations the persons worst affected by creation of a Will are women. It is seen from the Wills bequeathed and executed that it prevents the natural inheritance of property by female heirs. It is very common among the members of all the religious communities that the execution of Will is solely to disinherit the property by female under the guise that either maker of the family spend a fair amount for the marriage of such female heir disinherited. It is a common feature when one see through the majority of Wills executed, the beneficiaries are male members of the family, discarding the female members of the family who otherwise inherit the property of the testator in the absence of impugned Will.

Conclusion

As Supreme court has rightly pointed out it is high time to promulgate a common civil code, as the whole nation be treated equal and alike at least in case of inheritance of property among male and female members of the family, irrespective of the fact that which community caste and creed to which the beneficiary belongs.

No doubt the right to make a Will is a privilege of the law to the owner of the estate to rectify and set right the gross disparity among members of the family in inheriting the property due to imperative norms of

personal law of disproportionate devolution or rather non devolution of the property to a class of members of family such as females. But in legal practice the discrepancy due to the androcentric mentality prevails.

Hence it is high time that the authorities who are responsible , should give keen attention to take steps to bring to effect Common Civil Code in respect of property right to eradicate the androcentric mentality and gender injustice in distribution of immovable property and to assure the integrity and dignity of the Indian Constitution.

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PROSPECTIVE MOBILE BANKING SYSTEM IN HEALTHCARE INDUSTRY

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Abstract

Indian healthcare industry is at a very interesting position delicately poised to grow exponentially over the next decade. With the growing population, increased consumption and rise in 'lifestyle-oriented' diseases the future of this industry and its working will have a huge impact on the country's development. However, the expenditure on the Indian healthcare sector both from public funds as well as private sources is amongst the lowest in the world and a large number of challenges need to be addressed urgently. These challenges might be in terms of the lack of financial support institutions and trained or skilled workforce, accessibility of healthcare services and quality of patient care etc. While these roadblocks might dampen the spirit of development but they also provide significant opportunities for the private sector and sound business model oriented enterprises to innovate and scale. With mobile banking becoming a mainstream service, the market has turned to the retail mobile payments sector. After several years of slow acceptance of mobile/digital payments, the last 18 months have shown heightened interest from various industry stakeholders, including card networks, financial institutions and merchants. There has been a plethora of new products, features, and capabilities launched around mobile and digital payments, and the sector is changing rapidly. Stakeholders are trying to adapt as quickly as the technology developments evolve Start-ups and incumbents from the financial services. The present study has been conducted with a view to derive the benefits of Mobile Banking in the area of Healthcare.

Keywords: Mobile Banking, Indian Healthcare Sector, Technical Support, Digital Payments and Stakeholders.

Introduction

More than a billion people in emerging and developing markets have cell phones but no bank accounts. Many low-income people store and transfer money using informal networks, but these have high transaction costs and are prone to theft. Mobile money is beginning to fill this gap by offering financial services over mobile phones, from simple person-to-person transfers to more complex banking services. To date, there have been more than 100 mobile-money deployments in emerging markets; at least 84 of them originated in the past three years.

Mobile banking offers many advantages, such as good security, easy access and plentiful applications for smart phones.

Objectives of the Study

The present study aims with following objectives:

- To study about the Healthcare Industry in India
- To know smart reasons why should use a mobile banking application in healthcare industry

- To know the advantages and disadvantages of Mobile Banking
- To give valuable suggestions for improvement

Operational Definitions

"Mobile banking is a service provided by a bank or other financial institution that allows its customers to conduct some financial transactions remotely using a mobile device such as a mobile phone or tablet. Mobile banking differs from mobile payments, which involves the use of a mobile device to pay for goods or services either at the point of sale or remotely, analogously to the use of a debit or credit card to effect an EFTPOS payment".

"Health care or healthcare is the maintenance or improvement of health via the diagnosis, treatment, and prevention of disease, illness, injury, and other physical and mental impairments in human beings. Health care is delivered by health professionals (providers or practitioners) in allied health professions, chiropractic, dentistry, midwifery, nursing, medicine,

optometry, pharmacy, psychology, and other health professions. It includes the work done in providing primary care, secondary care, and tertiary care, as well as in public health".

Reviews of Related Literatures

The presumed utility of mobile banking applications stems from the success of Internet banking, which has been the major success story in electronic banking and significantly changed the face of the retail banking sector. Internet banking gives customers control of their bank accounts and a major factor in its success is the 24/7, time saving convenience it affords. For banks the benefits of Internet banking are large manpower and cost savings. If Internet banking was a success then with the current improvements in mobile technologies the next logical progression would seem to be mobile banking. Banks are continually searching for innovative services to offer customers as a way of differentiating themselves from their competitors (Lee and Kim, 2002). They are also quick to respond to new technology (Stamoulis et al., 2002). Many of the advantages of Internet banking are shared by mobile banking e.g. convenience and time saving. The most optimistic supporters of mobile banking claim it is cheaper, safer and more convenient compared with Internet banking (Lee and Chung, 2009; Larn and Lin, 2004). Mobile banking appeals because the customer is able to access it on the move, regardless of time or place. A major factor in Internet banking success is also due to its ease of use (Hudson, 2002; Karagaluoto, 2002). A major factor in the low adoption of mobile banking applications is the usability problems inherent in these smaller devices. There is a need for research on the usability issues surrounding mobile banking (Laukkanen, 2007), as little research of this type has been carried out. The motivation for this thesis is to make a contribution to knowledge on the low adoption of mobile banking applications, specifically SMS banking. The thesis will advance reasons for the low adoption, and provide insights on how best to realise the practical application of SMS banking and services. The usability engineering experiments described here were performed in the context of strategic planning for the SMS banking channel of the Case Bank, one of the UK's leading High

Street banks. The findings from these studies would improve usability in these mobile banking services.

Healthcare Industry in India

The healthcare market in India is split into five key segments as outlined below:

- Hospitals – Government infrastructure including healthcare centers, district and general hospitals and private hospitals including nursing homes, mid-tier, top-tier and super specialized establishments.
- Pharmaceuticals – This includes the manufacture, extraction, processing, purification and packaging of chemicals to be used as medication.
- Diagnostic – Comprising of businesses and laboratories that offer analytics or diagnostic services including body fluid analysis.
- Medical Equipment and Supplies – Including establishments engaged in manufacturing and maintaining medical equipments for surgical, dental, ophthalmic, laboratory etc. use.
- Medical Insurance – Comprising of insurance to cover hospitalization expenses, reimbursements etc.
- This sector is growing rapidly and is estimated to be over USD 40 Billion (Agarwal & Shah, 2010) with more than half dominated by the hospital business, followed closely by pharmaceuticals and medical instruments.

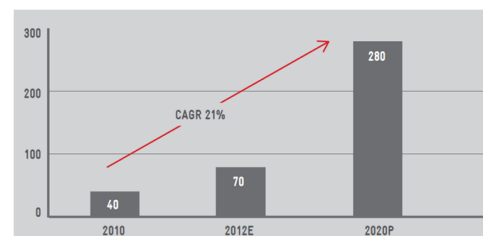


Figure: Healthcare Industry Growth (in USD Billion)

The health care industry incorporates several sectors that are dedicated to providing health care services and products. As a basic framework for defining the sector, the United Nations' International Standard Industrial Classification categorizes health care as generally consisting of hospital activities, medical and

dental practice activities, and "other human health activities". The last class involves activities of, or under the supervision of, nurses, midwives, physiotherapists, scientific or diagnostic laboratories, pathology clinics, residential health facilities, patient advocates, or other allied health professions, e.g. in the field of optometry, hydrotherapy, medical massage, yoga therapy, music therapy, occupational therapy, speech therapy, chiropody, homeopathy, chiropractics, acupuncture, etc. In addition, according to industry and market classifications, such as the Global Industry Classification Standard and the Industry Classification Benchmark, health care includes many categories of medical equipment, instruments and services as well as biotechnology, diagnostic laboratories and substances, and drug manufacturing and delivery. For example, pharmaceuticals and other medical devices are the leading high technology exports of Europe and the United States. The United States dominates the biopharmaceutical field, accounting for three-quarters of the world's biotechnology revenues.

Smart Reasons Why Should use a Mobile Banking Application in Healthcare Industry Saving 24 hours a year

Newly-released data from RBS Group illustrates just how convenient mobile banking is for consumers. Downloading and using mobile apps to manage their money on the move saves their customers 96 million hours, as well as 24 million miles of travel – every year. For individuals, juggling busy lives, this equates to 24 hours saved annually and, with that, 73 miles of journeys. Where 20 years ago, customers would visit a branch in person, key transactions can now be carried out on smartphones, saving the customer an average of four trips a month. This digital-first customer experience also adds a level of unrivalled convenience to daily lives. RBS Group reveals that 7.17am is the most popular time for customers to make a mobile payment on the app and 8.06am is the time when the majority of log-ins to mobile banking occur, as people start their day with a quick balance check to see how their finances are.

Save time and trouble on trips to the ATM or local banking branch

Mobile banking makes it easy to check your balances, but did you know that you can also deposit checks right from your smartphone? According to Ian Harper, PenFed's chief information officer of information technology, "Within a day of release of our mobile banking app, we saw four times the amount of deposits through the app versus what we usually see in our web-based deposit service." It really is that convenient!

Stay on top of your money more quickly and easily than ever

With mobile banking, when you are on the go, you are no longer tied to a home computer, a nearby ATM, or local branch for basic banking needs. Accessing your accounts with a mobile app is fast and simple, so it's easy to do things like double check balances or shuffle funds from one account to another. Staying abreast of your finances is as easy as picking up your phone.

Enjoy secure transactions

You might assume that mobile banking apps are somehow less secure than logging in with a computer or visiting an ATM or local branch, but the password and security systems used by mobile apps are solid and proven. "From a security perspective, one of the best ways for mobile app users to stay safe is to use common sense, and make sure they are following good Internet hygiene," Harper advised. "Specifically, consumers should only download apps from trusted sites, and they should be wary of imposter apps posing as a legitimate app that may be out to steal their information."

Do your banking free of fees

Some banks charge fees to access your money at the branch or electronically, but mobile apps remain free. Downloads, texts, and data use might incur fees from your phone provider, so make sure you know what your plan covers before using a mobile banking app extensively.

Advantages

The Reserve Bank of India recently informed banks to encourage mobile banking. In coming days we will see more number of people getting addicted to the ease of mobile banking. In the internet era, mobile banking can be considered as boon as well as bane. However, many people still are not able to relay on mobile banking due to its exposure to risk. Here are few safety tips which you can consider. For people who are planning to go with mobile banking, here are few advantages and disadvantages to keep in mind.

- It utilizes the mobile connectivity of telecom operators and therefore does not require an internet connection.
- With mobile banking, users of mobile phones can perform several financial functions conveniently and securely from their mobile.
- You can check your account balance, review recent transaction, transfer funds, pay bills, locate ATMs, deposit cheques, manage investments, etc.
- Mobile banking is available round the clock 24/7/365, it is easy and convenient and an ideal choice for accessing financial services for most mobile phone owners in the rural areas.
- Mobile banking is said to be even more secure than online/internet banking.
- Anytime Banking: Mobile Banking gives you the privilege of anytime and anywhere banking. One can do most of the banking transaction after banking hours from anywhere, irrespective of whether you are traveling in bus or auto. Whereas this ease will not be possible if you are connected to a PC or Lap top, especially when traveling.
- Mobile Banking is Free: The service provided by bank is free of charge, there is no limit for number of times you can access your account.
- Various banking services provided include Account Balance Inquiry, Credit/Debit Alerts, Bill Payment Alerts, Transaction History, Fund Transfer Facilities, Minimum Balance Alerts etc. can be accessed from your mobile. You can

transfer money instantly to another account in the same bank using mobile banking.

- Secure Banking: Some banks assure that, by downloading the app directly from the server, the data won't be stored in your mobile as well as SIM card. The app comes with advanced encryption technologies making it safe and secure as Internet Banking.

Disadvantages

- Mobile banking users are at risk of receiving fake SMS messages and scams.
- The loss of a person's mobile device often means that criminals can gain access to your mobile banking PIN and other sensitive information.
- Modern mobile devices like Smartphone and tablets are better suited for mobile banking than old models of mobile phones and devices.
- Regular users of mobile banking over time can accumulate significant charges from their banks.
- To make maximum benefit of mobile banking one should have smart phone. Some banks have specific software for specific mobile such as iphone and Blackberry people should download different apps based on the smart phone they own.
- Many experts believe that mobile banking is more securing than internet banking as very few virus or Trojans can exist in phone. However, that does not mean that they are immune to any kind of threats.
- As phishing exist for internet banking users, there is "Smishing" for mobile banking users. When a mobile banking user receives a fake text message asking for bank account details from a hacker.
- There are also very limited anti-virus software options for mobile devices. People are less careful with their mobile compared to laptop. You must also update your anti-virus on the mobile if you are a frequent user of mobile banking.

Suggestions for Improvement

- The banks must improve its service quality in terms of communication, responsiveness, reliability and understanding.
- To provide various effective modes for promotional schemes interaction with the customer, more accuracy in billing, financial security and privacy in transactions.
- If the banks wants to increase the service quality it should enhance level of services in punctuality, transparency and accountability, quality of customers service, safety and confidentiality of transaction, No. of queues in bank branches, 24 hours services to the customers, individualized attention to customers, necessary information to customers, learns the specific requirement of customers.
- Set standards for on-boarding mobile banking customers
- Set standards for industry agreements between banks and MNOs for handling customer grievances Banks need to see mobile banking channel as a cost saving avenue (reduction of cash handling charges) rather than revenue generation vertical
- Banks and telcos to work together for addressing customer grievances

Tips to use Mobile Banking in the Right Way

Don't store important personal information on your Smartphone

If you visit your bank's website using your phone, make sure to clear out the cookies and cache regularly. Never store any usernames or passwords in your phone, regardless of how difficult they are to remember. If you were to lose the phone where this information is stored, someone could easily access your bank account. It is also important to change your password regularly. If you use your phone for business purposes, be doubly careful on protecting confidential information.

Sign up for SMS alerts

Most banks now offer text message alerts via SMS to alert of a low balance or a paid bill. Larger banks

like Bank of America use SMS texts to aid in fraud prevention. Nine times out of ten, consumers can easily sign up for these phone alerts with online banking. Receiving alerts on your phone is a great way to stay on top of your account activity around the clock. It's also an added convenience for times when a computer isn't close at hand.

Before downloading an app, check its authenticity

Most banks offer tailored mobile banking applications to their customers which can be downloaded to a Smartphone and used to manage bank accounts. Unfortunately, this has also invited potential fraud in the form of carefully duplicated applications created by scam artists. Before downloading any app to your phone, make sure that it's an authentic application released by your bank. Avoid third party software that asks for any personal information if you can't verify the source. While most apps are legit, it never hurts to be too careful.

Problems of Customers of Mobile Banking

- Not sure about the safety of transactions
- Mobile security
- Network availability
- Heavy charges for transactions
- E-mail and web security
- Identity theft
- Literacy of people in rural areas
- Not aware of new innovation
- Handset operate ability
- Application distribution
- Inadequate guidance

Conclusion

The process of liberalization, privatization, globalization and deregulation has opened new way for banks to increase their revenues by diversifying in to universal banking, investment banking, bank assurance, mortgage financing, depository services, securitization, personal banking etc. Technology is the key to move towards providing integrated banking services to customers. Indian banks have been late starter in the adoption of technology for automation of processes and the integrated banking services. Further the banking sector reforms and introduction of e-banking has made

very structural changes in service quality, managerial decisions, operational performance, profitability and productivity of the banks. There are various factors which have played vital role in the Indian banking sector for adoption of technology. Further, new technology has rapidly altered the traditional ways of doing banking business. Customers can view the accounts, get account statements, transfer funds, purchase drafts by just making a few key punches. Availability of ATMs and plastic cards, EFT, electronic clearing services, internet banking, mobile banking and phone banking; to a large extent avoid customers going to branch premises and has provided a wider range of services to the customers. Mobile banking is a system that allows customers of a financial institution to conduct a number of financial transactions through a mobile device such as a mobile phone or personal digital assistant. Banking apps can make bill paying and bank account management incredibly convenient, but the risk of identity theft is a major downside. Fortunately, it's easy to avoid most of the pitfalls with commonsense solutions like strong password protection and secure connections. By keeping these security tips in mind, you can enjoy a safer mobile banking experience. Mobile Banking is vastly used by the Healthcare industries in order to make process faster.

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THE RELATIONSHIP BETWEEN WORK PLACE ENVIRONMENT AND JOB PERFORMANCE: A STUDY OF DINDIGUL DISTRICT

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Abstract

The workplace environment impacts employee morale, productivity and engagement - both positively and negatively. Work ethics among employees has been extensively studied since it is believed to influence job performance. One of the elements of work ethics is workplace environments that represent job satisfaction. This study aims to investigate the relationship between work place environment and job performance. The objectives of the study is To determine the impact of work environment on employees' productivity, To analyze the impact of office design on employees' performance and To assess the effect of employees' health on their work performance. Data was collected through the survey method; total 100 respondents are selected from 10 organizations. Questionnaires were personally distributed with 100 percent rate of return. The findings found that two major elements in the workplace; workplace environment and job performance have a weak association. The employers in improving the worker satisfaction especially through adjusting the workplace environments in which as a result will increase the level of their job performance.

Key Words: Job Performance, Job Satisfaction, Workplace Environment.

Introduction

The workplace environment impacts employee morale, productivity and engagement - both positively and negatively. Work ethics among employees has been extensively studied since it is believed to influence job performance. One of the elements of work ethics is workplace environments that represent job satisfaction. The simple premise behind the movement towards better working environments is that comfortable people are more productive. Comfort, however, is one of those catching words that are easy to use and hard to define. People are comfortable when they feel comfortable, which is a state of mind dependent on both physical sensations and emotional states. Creating effective personal environments must account for both these elements together with the constraints of cost and technology.

Statement of the Problems

The work place environment in a most of the place is insecure and unhealthy. These includes poorly designed workstations, unsuitable furniture, lack of ventilation, inappropriate lighting, excessive noise, insufficient safety measures in fire emergencies and lack

of personal protective equipment. People working in such environment are prone to occupational disease and it impacts on employee's performance. Thus productivity is decreased due to the workplace environment. It is a wide industrial area where the employees are facing a serious problem in their work place like environmental and physical factors. So it is difficult to provide facilities to increase their performance level.

The objectives

- To determine the impact of work environment on employees' productivity
- To analyze the impact of office design on employees' performance
- To assess the effect of employees' health on their work performance.

Methodology

The present study is based on simple random method, both primary and secondary data are used for the study. All the objectives of the study are achieved by the collection, analysis and interpretation of primary data. Employees working environment, welfare facilities and working performance data's are collected through the well designed questionnaire

Sources of Data

The data source for this research is primary, collected directly from the respondent in organization. However the use of secondary data has also been made in a limited was in the research. Where necessary, information is pertaining to the demographic variable of employees such as age, educational qualification, marital status, dependents category, experience and income of the employees.

Statistical Tools for Data Analysis

The data was classified, analyzed using various statistical tools and & calculated with the help of excel sheet. Various methods like weighted average method, percentage analysis, were used as per the requirement of the study.

Table-1

Satisfaction of Employees towards the Space and Facilities Provided

S.No	Responses	Percentage
1.	Highly Satisfied	64
2.	Satisfied	14
3.	Partially Satisfied	-
4.	Dissatisfied	12
5.	Highly Dissatisfied	10
	Total	100

Sources: Primary Data

The actual physical layout of an office is extremely important when it comes to maximizing productivity. Table 1 shows satisfaction of employees towards the space and facilities provided to do the job. 64% respondents are satisfied with the space and facilities provided by the company. Majority of the employees are given the required space and facilities to do their job.

Table 2

Cordial Relationship with Superiors at the Workplace

S.No	Responses	Percentage
1.	Highly Satisfied	72
2.	Satisfied	8
3.	Partially Satisfied	-
4.	Dissatisfied	18
5.	Highly Dissatisfied	2
	Total	100

Sources: Primary Data

Superiors act as advocates for employees, gathering and distributing the resources needed by the employees in order to do a good job and providing positive encouragement for a job well done. It can be inferred from Table 2 that 72% respondents maintain a strong relationship with their superior at the workplace.

Table-3

Treating Everyone Equally at the Work Place

S.No	Responses	Percentage
1.	Highly Satisfied	50
2.	Satisfied	35
3.	Partially Satisfied	5
4.	Dissatisfied	2
5.	Highly Dissatisfied	8
	Total	100

Sources: Primary Data

Treating employees equally at their workplace motivates employees to do their work with full interest in their work environment. Table 3 below, shows 50% respondents agree that they are motivated since they are treated equally at their workplace. That everyone is treated equally.

Table- 4

Communication System at the Workplace

S.No	Responses	Percentage
1	Yes	78
2	No	22
	Total	100

Sources: Primary Data

A formal communication system at the workplace promotes trust and loyalty among the employees and encourages better team work and relationship shows that communication system at the workplace. 78% respondents (Table 4) feel that there is a formal communication system at the workplace.

Table-5

Environmental Factors are Conducive to Work

S.No	Responses	Percentage
1.	Highly Satisfied	55
2.	Satisfied	15
3.	Partially Satisfied	9
4.	Dissatisfied	5
5.	Highly Dissatisfied	16
	Total	100

Sources: Primary Data

Companies have to provide a friendly and comfortable workplace to work. Most of the employees agree that environmental factors such as temperature, lighting and ventilation will not impact on health. Through Table 5, it is seen that 55% respondents agree that the environmental factors are highly conducive to work in the study organisation.

Table -6
Factors Affecting the Employee's Attitude at Workplace

Factors	Mean value	Rank
Interpersonal Relationships	4.79	2
Control over environment	3.99	3
Shift	3.91	4
Emotional Factors	4.92	1
Job Assignment	3.59	5
Overtime duty	3.23	7
Extended work	3.57	6

Sources: Primary Data

Employee's attitude at the workplace is affected by factors (Table 6) like interpersonal relationships, control over environment, shift, emotional factors, job assignment, overtime duty, extended work, etc. The emotional factor is one of the leading factors to affect employee's attitude with mean value 4.92. It is an array of non-cognitive abilities that influence one's ability not to succeed in coping with environmental demands and pressures. Thus this leads to reduction in productivity at the workplace. Interpersonal relationship is regarded second, with mean value 4.79. Since Interpersonal relations at workplace does not serve a critical role in the development and maintenance of trust and positive feelings among employees in the organization. Hence this may affect employee's attitude. Control over work environment has been given the third rank with mean value 3.99 by the employees. Since most of the employees feel that they are not given right to control their work environment, thus it may affect their attitude. Shift system with mean value 3.91 has been placed at fourth. Company is having three shifts where employees are not comfortable with their shift system. So

this may affect the employee's attitude. Job assignment ranks fifth with mean value 3.59. Job description which defines duties, basic goals of the organization is not defined very clearly to the employees, so it may affect the employee's attitude towards their work. Extended work with mean value 3.57 is regarded sixth, because the company is extending the work during the emergency period and it does not affect employee's attitude seriously. Employee's attitude is not affected due to overtime duty. Overtime duty with mean value 3.23 is least prioritized, since overtime duty is given only if the works are not completed before the required time. Hence employee's attitude at the workplace is affected highly by emotional factors and lowest by overtime duty.

Findings

- 64% respondents are satisfied with the space and facilities provided by the company.
- 72% respondents maintain a strong relationship with their superior at the workplace.
- 50% respondents agree that they are motivated since they are treated equally at their workplace. That everyone is treated equally.
- 78% respondents (Table 4) feel that there is a formal communication system at the workplace.
- The basic factors in the external work environment particularly the inadequate supply of some infrastructural facilities have imbedded the productivity of the workforce.
- Factors in the internal work environment particularly, the job related pressures also have their negative effect on labour productivity. Coupled with these are the human factors, namely, the worker's relationship with management and, or co-workers, the level of fringe benefits particularly the non-cash benefits, as well as factors associated with the workers' place of residents.
- A number of physical facilities and psychological factors that are considered pertinent for enhancing productivity are currently labour expectation.
- A number of related/job employment policies such as job orientation for new staff, opportunity for staff training and development, promotion, job security etc are presently perceived as unfavourable to

workers and therefore have negative impact for productivity.

Conclusion

Workplace environment plays a vital role in motivating employees to perform their assigned work. Since money is not a sufficient motivator in encouraging the workplace performance required in today's competitive business environment. Managers and supervisors will need to be comfortable with working with the whole scope of workplace factors that influence employee motivation. Skills required include the ability to engage employees in mutual goal setting clarify role expectations and provide regular performance back. The employers in improving the worker satisfaction especially through adjusting the workplace environments in which as a result will increase the level of their job performance.

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LOCALE AND SUICIDAL IDEATION AMONG WOMEN LIVING WITH HIV/AIDS

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Abstract

Women are socially and physiologically vulnerable to HIV/AIDS. A women Living with HIV/AIDS undergo various psychological constrains within oneself and the society. The Objective of the study is to explore the suicidal ideation in WLHA. The method used for the collection of data is the CES-D Mental Health Scale by Randlof. The scale was administered on 100 samples of WLHA. The study was intended to know the presence of suicidal ideation among the respondents. The results revealed the occasional presence of suicidal ideation. The researcher recommends supportive intervention programme, family and individual counselling can reduce suicidal ideation to improve their mental health status.

Introduction

HIV has its history from its discovery since the early 1980's. HIV/AIDS has been one of the greatest health problems for a nation. Tamil Nadu is considered as one of the HIV/AIDS high prevalence state in India and in Tamil Nadu Madurai ranks the 5th place in its prevalence in the HIV prevalence survey 2011-2013. Krikoria 1997 conducted a study on emotional, psychological distress coping and adjustment in HIV / AIDS, with aim to find out the emotional distress, coping and adjustment to HIV illness. The findings showed PLHA undergo the emotional distress, coping and adjustment to HIV illness. A study by Rachal Ramovha in 2012 on "The Psychological experiences of People living with HIV/AIDS" revealed that there are tremendous Psychological and Physiological challenges observed.

HIV/AIDS places an increasing burden on the health of the population and causes further psychological and social problems for an individual, families, communities and the country. In India there are more social and cultural constrains on the women. Women are more vulnerable to HIV/AIDS. Along with the physical health aspects the WLHA has to combat with social and psychological health, which includes, awareness on HIV/AIDS, acceptance in the family and society, stigma and discrimination, guilt, depression, agitation and suicidal ideation. The objective of the study is to explore the status of suicidal ideation in WLHA.

Health does not mean body/physical wellbeing it is actually overall wellbeing which includes mental and social. It can be represented by health triangle thus define, health as the measure of our physical efficiency and overall well being'. World health organization defines, Health as a state of complete Physical, Mental, and Social wellbeing and not merely the absence of diseases or infirmity.

When health is an influenced by the disease or infirmity an individual undergo various constrains to cope with the condition. The diseases are of communicable and non communicable diseases. HIV/AIDS is the communicable disease and majority spread through unprotected sexual transmission. HIV/AIDS is considered as one of the dreaded disease in the recent years. Poor awareness and lack of education on HIV/AIDS makes a person a victim to the dread disease.

People living with HIV/AIDS are considered as a bad person. The stigma and discrimination in the society leads the PLHA depressed, socially isolated. Along with the Physical constrains and other opportunistic infection, HIV/AIDS permanently leaves an effects Physical, Social and Psychological health on PLHA. HIV/AIDS increase is being recognized as not merely a medical problem but also as a Social and Psychological problem.

Women and HIV

Women are considered as the weaker section of the population their basic rights are neglected and

treated secondarily in the society. A nation like India, where cultural constraints and social taboos impose great secrecy is very closely related to HIV transmission in women. Women are frequently forced to tolerate abuse, violence and infidelity. The lack of knowledge about their own sexual health, ignorance and the continued culture of silence make them unable to negotiate safer sexual practice. Lack of awareness of HIV/AIDS education makes a woman become a victim of HIV/AIDS.

Woman infected with HIV/AIDS (WLHA) suffer in a broad range of experiences and great amount of social and psychological issues. For a Women living with HIV/AIDS coping with their own illness and facing up to the social and psychological burden of the disease are especially a challenging task.

Methodology

Social and Psychological issues in women with HIV/AIDS have a tremendous impact on their Quality of life as well as their opportunities for treatment. Social and psychological, effect have a direct relationship to disease status and progression of HIV infection. The investigator in this article adopted descriptive research design, for understating and describing the social demographic and suicidal ideation among women living with HIV/AIDS.

The researcher collected the data for the study purpose from Government Rajaji Hospital, Madurai. It is a Head quarters hospital and a Medical college hospital. Women living with HIV/AIDS are the data, the criteria for the selection includes WLHA, above the age of 18 years to ensure only adult were included for the study purpose.

Results and Discussions

Table No. 1
Demography of the Respondents

Demographic variables		Percentage %
Age	18-25 years	5%
	26-30 years	30%
	31-35 years	30%
	36-40 years	25%
	40 years and above	10%
Area	Rural	65%
	Urban	35%

The age and locale are the contributing factors of HIV/AIDS. The Demographic variable age group and locale the area of resident of the respondents are represented in table No.01. The age group of the respondents was accounted from the Reproductive age of minimum 18 years and maximum 40 years and above. The table no.1 shows among the respondents the highest 30% of the WLHA are from the age group of 26 years-30 years and 31-35 years respectively, and the least 5% are from the age group 18—25 years. The finding corresponds to the article by AVERT March 13, 2016 which reveals that "HIV remains the leading cause of death among women of reproductive age".

The table brings into light that in Rural area there are 65% of the Women living with HIV/AIDS and 35% live in Urban area. The awareness and education on HIV/AIDS are the prevention approach, urban women are more aware and educated about HIV/AIDS and the presence exposure and availability of resources. The following studies show that "Those most affected by the spread of AIDS into the rural areas of India are women who are illiterate, and among the lower socioeconomic strata" revealed by O'Neil et al., 2004 in their study on HIV in Rural areas. "low levels of HIV awareness, conditions of poverty, and gender inequity as contributors in the growing HIV/AIDS epidemic among women living in rural India" stated by Rompay et al., 2008 ,440, Journal of Health ,Population and Nutrition .

Table No: 2
Family member's reaction to HIV status

Family Reaction Locale	Neglected		Accepted		Not disclosed	
	No. of Respondents	%	No. of Respondents	%	No. of Respondents	%
Rural	10	50%	1	5%	2	10%
Urban	3	15%	1	5%	3	15%

The table No: 02 explains the family's reaction to HIV positive status when revealed to the family members by the WLHA. The majority 50% of the Women living with HIV/AIDS in Rural area are neglected due to the family position in the society. They felt shame and afraid of the negative reaction of the neighbors and relatives. 5 % of the WLHA are accepted both in Rural and Urban area. 15% of the urban WLHA did not disclose their HIV status to the family members because they expressed they will be ill-treated by the family members. For social wellbeing family support is essential

for WLHA. A article on "The Social and Health problems of People living with HIV/AIDS" by Sulkran and et al 2012, 32 stated "Family support is very important to the HIV positive patients and emphasized that it was easier for people with family support to cope up with the disease than for those without. In rural area familial setup are closely bonded and the family support is expected more in rural area. Songwathana and et al in their study revealed that "both the PLHA and the family are afraid of losing face and brining shame to the family because of the family member is HIV positive".

Table No: 3

Depression level experienced in locale

Depression Locale level	Low	Medium	High
Rural	10%	35%	20%
Urban	0%	30%	5%

The table .No.03 reveals the experiences of depression level by the WLHA in rural and urban locale.

The respondents score is divided into Low (score 16-20), Medium (score 21-40) and High(41- 60). Score 16 and above are considered as the respondents depressive state. The respondents score falls between score 17-55. Hence it is proven that all the respondents 100% are in depressive state. High level of depression is experienced by 20% of the WLHA in rural area. Both the Rural and the Urban area respondents have the Medium level of depression 35% and 30% respectively. The results show Rural WLHA are found to be depressed more than Urban WLHA. The result counterparts with the finding as " Indian women living with HIV, report depression as a challenge and as significantly higher levels of depression have been reported among HIV positive women, compared with their HIV-negative" found in a study on Depression and HIV by Gupta et al., 2010 .

Table No: 4 Suicidal Ideation in WLHA

Locale Suicidal Ideation	Rural	Urban
Most of the days	20%	7.5%
Occasionally	22.5%	12.5%
Some days	7.5%	15%
Rarely	15%	0%

The table No: 04 examine the presence of suicidal Ideation in WLHA. The table explains the association between suicidal ideation and the locale of the respondents. The locale has the influence on the suicidal ideation. Which corresponds to "A study by Louren ana et al 2012 on Age, Gender and Suicidal ideation following by the Voluntary HIV counselling and Testing, the results explains the significant association with the HIV positive result and suicidal ideation".

The table exhibit the rural women have significantly higher suicidal ideation than urban WLHA. 20% of the rural WLHA experience Suicidal Ideation in Most of the days. Nina et al., 2005 :146 conducted a study on "Suicidal ideation among women, the study showed suicidal ideation and attempt to suicide is present among WLHA greater than the general population."

The Majority of 22.5% Rural WLHA have suicidal ideation significantly higher than the 12.5% of the Urban WLHA. The Least 0% of rare suicidal ideation found in Urban WLHA.

"Prevalence of Moderate to high risk for suicidality and attempt to suicide is being reported in the paper examined the prevalence and correlates of suicidality in HIV/AIDS" studied by Eugene and et al, 2012".

Conclusion and Suggestions

It is evident that the depressive status paves way for suicidal ideation among Women living with HIV/AIDS. The high prevalence of depression in WLHA significantly affects the Psychological status of women. The locale of the respondents has the influence on the suicidal ideation among WLHA. Comprehensive care and treatment in a holistic approach by the health care providers is suggested, for the improvement of the psychological status of WLHA and to reduce the suicidal Ideation in WLHA. Education and awareness on Sexual and Reproductive health for the women at a younger age is one of the approaches to prevent and care themselves from HIV/AIDS and other sexually and reproductively transmitted diseases.

AN ECONOMIC ANALYSIS OF GROUNDNUT PRODUCTION UNDER IRRIGATED AND UNIRRIGATED AREA IN CUDDALORE DISTRICT

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Abstract

The present study makes an attempt to analyze the groundnut production under irrigated area and unirrigated area in Cuddalore District, Tamil Nadu. Groundnut is an important oilseed crop in India, especially in drought prone like cuddalore district in Tamil Nadu state. In view of this paper aims to evaluate the cost and returns structure of groundnut production under irrigated and unirrigated area in selected blocks such as Cuddalore, kurinjipadi, Parangipettai and Virudhachalam. The results of this study explore is that variable cost is lesser in unirrigated area than the irrigated area. Further, the net income is also higher in irrigated area than that of unirrigated area. Moreover, the study found that the variable cost is lesser in unirrigated area as compared to irrigated area in groundnut production.

Key words: Production, Cost – Return, Irrigated, Unirrigated

Introduction

India is one of the largest producers of oilseeds in the world and occupies an important position in the Indian agriculture economy. It is estimated that nine oilseeds namely groundnut, rapeseed-mustard, soybean, sunflower, safflower, sesame, niger, castor and linseed, accounted for an area of 23.44 million hectares with the production of 25.14 million tones [1]. Groundnut is called as the 'king' of oilseed. It is the one of the most important food and cash crops of our country. While being valuable sources of all the nutrients, it is a low priced commodity. Groundnut is also called as wonder nut and poor men's cashew nut. Groundnut is one of the most important cash crops of our country. It is a low priced commodity but valuable sources of all the nutrients. Groundnut is successfully in places receiving a minimum rainfall of 500 mm and a maximum rainfall of 1250 mm. The rainfall should be distributed well during the flowering and pegging of the crop. The total amount of rainfall required for pre-sowing operations preparatory) is 100 mm.

It is 150 mm for flowering and pod development an evenly distributed rainfall of 400-500 mm is required. Though the state ranks first in area and production of groundnut in India, the average productivity is relatively low as groundnut is mostly grown under rain fed condition. Because of the high productivity under assured irrigation, groundnut Cultivation in summer season is gaining popularity in the state. There has been significant increase in production of oilseeds in the state during last three decades mainly due to increase in yield. The area under total oilseeds has been stagnated over the years.

Most of the agricultural research has highly concentration of the productivity improvement, and the study on deficiency charity has not received sufficient awareness, it could be a difficult personality. On the other hand, with increasing regularity of famine and impending changes in climatic conditions, there is an increasing identification of the importance of drought-tolerance do research. Through the evaluation of agricultural productivity increasing and risk-reducing benefits of an improved drought-tolerant particularly in

groundnut variety is a highly drought-prone region in India. This research play a role of understanding and how to reduce cost of groundnut production and returns of farmer net income is higher and smoothening sources of revenue of the small size of farmers.

Statement of the Problem

Groundnut production is mainly due to indebtedness and other related problems of poor returns from crop. The profit of crop production, it is issue of profitability in different crops in an in-depth manner using larger coverage of data to find out whether farmers reap any profit. In case of small farmers is poor knowledge and inappropriateness due to resources of less quality of seeds, seed cost is higher than the other farmers. The production and yield of groundnut are high in India, since the growers' poor economic conditions, weak bargaining power and marketing intermediaries are harassing and take advantage of them in different ways. The implementation of technology and proper utilization of resources can apply to reduce the cost of production in agriculture. The marketing cost reduces through the selection of marketing channels, but due to marketing knowledge day to day activities and lack of production. In this connection a study about the cost and returns of groundnut production in Tamil Nadu is needed for exhibit many facts relating to the cost involved in groundnut production and returns in the study area.

Review of Literature

Chourasia and Singh (1972) made an attempt to compare the relative cost and returns from the local and High Yielding Varieties of paddy and wheat in Pamogar village of Madhya Pradesh. The major findings of this method are: The high yielding varieties are comparatively more labour intensive and responsive to fertilizers as compared to the local. Yields are also comparatively higher, which leave a sizeable margin of profit to producers.

Groundnut (*Arachis hypogea* L.) is an important oilseed crop grown in India. The crop is grown mostly during kharif under rain fed condition and it occupied about 6 mha with a production of 8.2 mt in 2003-04 (Government of India, 2006). The average

yields levels of groundnut in India are lower than the potential yields as well as the world average yields. A biotic stress, as the crop is grown under rain fed conditions and biotic stress are the important factors behind such low levels of productivity. Among various biotic stress causing agents, incidence of insect pests is more important. Dependence on chemical insecticides for controlling the insect pests has led to environmental and economic ill-health in addition to being ineffective as the pests have developed resistance.

Irrigation facility is the paramount factor that determines the performance of agriculture, but the expansion of publicly supported programmers of surface irrigation has been poor since the mid-1990s because of inadequate allocation of funds required for completing the on-going projects by state agencies (Vaidyanathan,2006).this poor growth in surface irrigation has compelled the farmers to heavily rely on groundwater irrigation for crop Production, which also increased the cost of Production. The prevalence of schizophrenia as a genetic phenomenon is almost a constant across societies. But suicides amongst men-particularly farmers-in rural area have been increasing so rapidly context. The families by this experience are not the poorest of poor, as romantically stated some time .they own assets is rural areas, use the better available technologies, diversify into new crops and expect to do well. This is not the phenomenon of subsistence farming.

In addition there is also a need to regulate both input and output markets in an effective manner to facilitate improvement in the income level of the farmer household. It is reported that the use of spurious inputs (seeds, fertilizers and pesticides) in Production one of the major reasons for the crop failure or low output. The sale of spurious input must be stopped by all possible means. Another reason for the low income of farmer households could be the dominant role played by the middlemen in the market. Studies show that farmer is not able to get even 40 percent of the consumer rupee for various agricultural commodities in the market. The middlemen can be controlled to a large extent by directly involving producers in the market activities extensively. The experience of the farmers 'market

(Uzhavar Sandhai) from Tamil Nadu and other parts of the country is very encouraging (See; Kallummal and Srinivasan, 2007).

Despite its importance; there is still the insufficiency of the crop due to some problem, that hinder its productivity. This problem is attributed to rapid urbanization, low per capital income, poor storage, inadequate transportation and marketing facilities as well as non-challent attitude to agriculture, small operators in the Nigerian agricultural sector face pure competition both at production and marketing stages (Girei et al, 2013). The major problems that were identified as a challenge affecting groundnut productivity in the study area were: pest and diseases, high cost of fertilizer, high cost of plugging, inadequate credit facilities, high cost of herbicides, high cost of labour and drought.

Research Questions

- Is there any variation on cost and returns among the irrigated and unirrigated area in cuddalore district?

Objectives

- To evaluate the cost and return structure of groundnut production under irrigated and unirrigated area in cuddalore district.
- To suggest the suitable measures to improve the groundnut production.

Hypothesis

- There is fluctuation into the production of ground nut both irrigated and unirrigated cultivation in the study area.

Methodology

The present study made an attempt to illustrate the irrigated and unirrigated cultivation particularly cuddalore district. And this study based only on primary data was collected through interview schedule from the selected blocks in Cuddalore district. Among them top four villages were selected in cuddalore district, according to their area and production of groundnut. In selected villages, lists of farmers are classified in to small (upto 2.5 acre) medium (2.5 acre to 5 acre) and large (5 above acres). And about 20 farmers were selected from

each category, and a total of 60 farmers were selected.. Therefore, the total sample sizes for this study was 240 farm households. The data were collected by the personal interview schedule for the agriculture year 2015-16. Thus, the effective sample consisted of 80 small, 80 middle, and 80 large farmers from 4 blocks in Cuddalore District. Irrigated area Cuddalore and kurinjipadi blocks. Unirrigated area Parangipettai and Virudhachalam blocks.

Results and Discussion

Table – 1
Average Cost – Returns of Groundnut Production
According to their Sample Farmers (Irrigated and
Unirrigated) (Rs.per acre)

Variable Cost	Sample Farmers		Total
	Irrigated Area	Un irrigated Area	
Preparatory cost of land	2339	1729	2034
Seeds and sowing	5316	3982	4649
Fertilizers and manures	2600	1192	1896
Pesticides	2540	1842	2191
After Production (weeding)	2350	2010	2180
Labour (Hired)	3015	2081	2548
Harvesting	1820	884	1352
Irrigation	4640	1284	2962
Transportation	1624	1050	1337
Miscellaneous	2131	1391	1761
Interest on working capital	2838	1745	2291
(i) Total Variable Cost	31213	19190	25201
Rental value of Land	396	260	328
Imputed value of Labour	1482	960	1221
Depreciation	713	835	774
Interest of fixed capital	52	41	46
(ii) Total Fixed cost	2643	2096	2369
Total Cost (i+ii)	45475	50418	47947
Gross income	33856	21286	27571
Net income	11620	29133	20376

Source: Computed from primary data

Note: Figures in parenthesis denotes in percentages to row total

Table – 1 reveals that average cost – returns of groundnut production, of all the sample farmers, (irrigated and unirrigated area with per acre) in the study

area. Out of 240 sample farmers the total cost is Rs. 47947 comprising total variable cost is Rs.25201 and total fixed cost is Rs. 2369. Irrigated area sample farmers the total cost is Rs. 45475 with variable cost is Rs.31213 and fixed cost is Rs. 2643, followed by unirrigated area sample farmers the total cost is Rs. 50418 with variable cost is Rs.19191 and fixed cost is Rs. 2096. On the other hand net income from gross income deductions of total cost i.e., net income is Rs. 11620 and Rs.29133 for irrigated and the unirrigated sample farmers respectively.

Among the variable cost highly expensive in seeds, and sowing for all the farmers is Rs. 5316, Rs. 3982, respectively for irrigated and unirrigated sample farmers. Variables cost of preparatory cost of land (Rs.2339 > Rs.1729), Seeds and sowing (Rs. 5316 > 3982), fertilizers and manures (Rs.2600 > Rs.1192), pesticides (Rs.2540 > Rs.1842), weeding (Rs.2350 > Rs.2010), Hired labour (Rs.3015 > Rs.2081), Harvesting (Rs. 1820 > Rs.884), irrigation (Rs.4640 > Rs.1284), Transportation, (Rs.1624 > Rs.1050), miscellaneous of cost (Rs. 2250 > Rs.1317) decreasing from irrigated area to unirrigated area of the sample farmers in the study area. It is found that variable cost is lesser in unirrigated area (Rs.19190) than the irrigated area (Rs.31213) whereas the net income is higher in unirrigated area (Rs.50418) than the irrigated area (Rs.45475) sample farmers of the study area.

Table – 2 reveals that average cost – returns of groundnut Production, calculating all the sample farmers in the study area. Out of 240 sample farmers the total cost is Rs. 120207 comprising total variable cost is Rs.111511, and total fixed cost is Rs. 8696. The total variable cost includes the preparatory cost of land Rs.8176, seeds and sowing Rs. 33621, fertilizers and manures Rs.11333 pesticides Rs.6128, after Production (weeding) Rs.9017, labour (hired) Rs.8993, harvesting Rs.5426, irrigation Rs.8699, transportation Rs.4202, miscellaneous Rs. 5779 and interest on working capital it is Rs.10137 and also fixed cost includes the rental value of land is Rs. 1120, imputed value of labour Rs.2597, depreciation Rs. 4808 and interest on fixed cost it is Rs.171. Gross income is Rs. 276335, the total cost is Rs.120207 and net income it is Rs. 156129.

In case of small farmers the total cost is Rs. 49963 with variable cost is Rs.44752 and fixed cost is Rs. 5211, followed by medium farmers the total cost is Rs. 122922 with variable cost is Rs.113724 and fixed cost is Rs. 9198 and large farmers the total cost is Rs. 187734 with variable cost is Rs. 176058 and fixed cost is Rs. 11676. On the other hand net income from gross income deductions of total cost i.e net income is Rs. 132707, Rs.126813 and Rs.208866 for small, medium and large farmers respectively.

Table -2 Average Cost-Returns of Groundnut Production of the Sample Farmers (in Rs.)

Variable Cost	Small Farmers (n=80)	Medium Farmers (n=80)	Large Farmers (n=80)	Overall (n=240)
Preparatory cost of land	3566	9736	11226	8176
Seeds and sowing	12597	34353	53912	33621
Fertilizers and manures	3823	10750	19425	11333
Pesticides	2894	6777	8713	6128
After Production (weeding)	3225	8779	15048	9017
Labour (Hired)	2771	8455	15752	8993
Harvesting	1925	4676	9678	5426
Irrigation	5171	8880	12047	8699
Transportation	2409	4310	5888	4202
Miscellaneous	2303	6669	8364	5779
Interest on working capital	4068	10339	16005	10137
(i) Total Variable Cost	44752	113724	176058	111511
Rental value of Land	2380	980	0	1120
Imputed value of Labour	2280	2465	3045	2597
Depreciation	449	5573	8403	4808
Interest of fixed capital	102	180	228	171
(ii) Total Fixed cost	5211	9198	11676	8696
Total Cost (i+ii)	49963	122922	187734	120207
Gross income	182670	249735	396600	276335
Net income	132707	126813	208866	156129

Source: Computed from primary data

Note: Figures in parenthesis denotes in percentages to row total

Among the variable cost highly expensive in seeds and sowing for all the farmers is Rs. 12597,

Rs. 34353, Rs.53912 respectively for small, medium and large farmers. Variables cost of preparatory cost of land (Rs.3566 < Rs.11226), Seeds and sowing (Rs. 12597 < 53912), fertilizers and manures (Rs.3823 < Rs.19425), pesticides (Rs.2894 < Rs.8713), weeding (Rs.3225 < 15048), Hired labour (Rs. 2771 < Rs.15752), Harvesting (Rs. 1925 < Rs.9678), irrigation (Rs.5171 < Rs.12047) Transportation, (Rs.2409 < Rs.5888), miscellaneous of cost (Rs. 2303 < Rs.8364) increasing from small to large farmers and other variable cost , it is increasing from small to large farmers.

It is found that all the variable cost is higher in large farmers (Rs.187734) than the other farm holdings of Small (Rs.49963) and medium (Rs.122922) whereas the net income is higher in large farmers (Rs.208866) than the other farm holding of small (Rs.132707) and medium (Rs.126813) farmers of the study area.

Average Cost - Returns of Groundnut Production of the Sample Farmers (Irrigated and Unirrigated)

Variable Cost	Sample Farmers		
	Irrigated Area (n=120)	Un irrigated Area (n=120)	Total (n=240)
Preparatory cost of land	10688	5664	8176
Seeds and sowing	34784	32458	33621
Fertilizers and manures	13198	9468	11333
Pesticides	6026	6230	6128
After Production (weeding)	10054	7980	9017
Labour (Hired)	10834	7152	8993
Harvesting	6738	4114	5426
Irrigation	15277	2121	8699
Transportation	4154	4250	4202
Miscellaneous	5385	6172	5779
Interest on working capital	11714	8562	10137
(i)Total Variable Cost	128852	94172	111511
Rental value of Land	1830	410	1120
Imputed value of Labour	2908	2286	2597
Depreciation	4175	5441	4808
Interest of fixed	178	163	171

capital			
(ii) Total Fixed cost	9091	8300	8696
Total Cost (i+ii)	137943	102472	120207
Gross income	237464	315208	276336
Net income	99521	212736	156129

Source: Computed from primary data

Note: Figures in parenthesis denotes in percentages to row total

Table – 3 reveals that average cost – returns of groundnut Production, calculating all the sample farmers (irrigated and unirrigated area) in the study area. Out of 240 sample farmers the total cost is Rs. 120207 comprising total variable cost is Rs.111511 and total fixed cost is Rs. 8696. Irrigated area sample farmers the total cost is Rs. 137943 with variable cost is Rs.128852 and fixed cost is Rs. 9091, followed by unirrigated area sample farmers the total cost is Rs. 102472 with variable cost is Rs.94172 and fixed cost is Rs. 8300. On the other hand net income from gross income deductions of total cost i.e net income is Rs. 99521 and Rs.212736 for irrigated and unirrigated sample farmers respectively.

Among the variable cost highly expensive in seeds and sowing for all the farmers is Rs. 34784, Rs. 32458, respectively for irrigated and unirrigated sample farmers. Variables cost of preparatory cost of land (Rs.10688> Rs.5664), fertilizers and manures (Rs.13198 > Rs.9468), weeding (Rs.10054 > Rs.7980), Hired labour (Rs. 10834> Rs.7152), Harvesting (Rs. 6738 > Rs.4114), irrigation (Rs.15277>Rs.2121), decreasing from irrigated area to unirrigated area of the sample farmers in the study area and the cost of pesticides (Rs.6026< Rs.6230), transportation, (Rs.4154 < Rs.4250), miscellaneous of cost (Rs. 5385 > Rs.6172) increasing from irrigated area to unirrigated area of the sample farmers in the study area. It is found that variable cost is lesser in unirrigated area (Rs.94172) than the irrigated area (Rs.128852) whereas the net income is the higher in unirrigated area (Rs.212736) than the irrigated area (Rs.99521) sample farmers of the study area.

Conclusion

The major results and the unique features of the present study are briefly and crusty summarized here. This comprehensive analytical study on economic analysis of groundnut production of farmers has mapped out important findings of the theoretical value. These findings would provide the vital empirical support required for any future study on cost and returns of groundnut productions. In the study area Average cost of groundnut production of the sample farmers (per acre) is Rs.27571 among them variable cost is Rs. 25201 and fixed cost Rs. 2369, the gross income is 48947 and net income is Rs. 20376. Among them small farmers expensive higher than the medium and large farmers whereas the net income is larger farmer is higher profit than the small and medium farmers in the study area. The irrigated area average cost of groundnut production of the sample farmers (per acre) is Rs. 27571 with variable cost is Rs. 25201 and fixed cost is Rs. 2369, whereas the gross income is Rs. 47947 and net income is Rs.20376. However, production of ground nut cultivation is differed from irrigated to uniirigated. In this regard, the researcher has find one suggestion for the development of irrigation pattern such as; drip irrigation facilities are available with the help of the government sector.

Policy suggestions

- As per data collection experience the researcher has identified some important requirements for the betterment of ground nut cultivators and recommending that government and research institutions give some opportunity for the strengthen of the extension services to deliver improved technologies to the farmers in Cuddalore District. .

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SUSTAINABLE DEVELOPMENT NEEDS FOR RURAL WOMEN ENTREPRENEURS IN THE KUMAON REGION: A STUDY

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Abstract

The shift toward development has created a gradual change in rural areas because dalit women have become aware of their rights, education, improvement in economic conditions and welfare measures. Utilization of every opportunity and investing personal capabilities they learn to 'develop' self and have turned to be entrepreneurs. They have begun to accept and take challenging role in any business venture to become economically strong by making suitable adjustments in both family and social life (P.Balamurugan, 2008). Entrepreneurship development would strengthen the rural economy and promote regional development. Human capital is the networks together with shared norms, values and understandings that facilitate co-operation within or among groups. It could be emphasized that networks as real-world links between groups or individuals, social structures and different entities that collectively lead to development. Consequently enhancing of human capital aspects of dalit women entrepreneurs in the rural areas will lead to their holistic development. This in turn would become a viable growth strategy for rural economy as well. A study was made to highlight the sustainable development needs for rural women entrepreneurs in the Kumaon region of Uttarakhand State. A total of 20 women involved in various enterprises were selected from the rural areas of Dauladevi block of Almora district and the data was collected through focus group discussion, personal interview and case studies. The study underscores various factors and measures that could be focused for the betterment of women entrepreneurs in the context of hill scenario.

Key words: Sustainable development, Women Entrepreneurship, Rural Economy & Development.

Introduction

Women development is an essential ingredient of human development. As per the Census 2011 report, it is estimated that 833 million people continue to live in rural India. A very large proportion of them are either wholly or significantly dependant on their livelihoods on farm activity. Women contribution to the social and economic development of societies is more than half as compared to that of men by virtue of their double roles in the productive and reproductive spheres. Uttarakhand is one of the fastest growing states of India; however, the development has predominantly been in the plains, and the hill districts have been left behind. There is a need to uphold and implement economic policies, agro policy, industrial policy, development in service sector and

social infrastructural framework so to enhance human capital dimensions in the hills. The combined efforts of Government bodies, Non-Governmental organizations, and community based forums could empower rural entrepreneurs from dalit community. Skill enhancement workshops, trainings, exposures and capacity building forums would increase knowledge-base of women entrepreneurs.

The shift toward development has created a gradual change in rural areas because dalit women have become aware of their rights, education, improvement in economic conditions and welfare measures. Utilization of every opportunity and investing personal capabilities they learn to 'develop' self and have turned to be entrepreneurs. Women entrepreneurs accept or take

challenging roles in any business venture to become economically strong by making suitable adjustments in both family and social life (P.Balamurugan, 2008).

Development and Entrepreneurship

An entrepreneur is one who has the ability to recognize opportunities and appropriate them by strategically employing human and financial resources. Entrepreneurship involves a willingness to take responsibility and ability to put mind to a task and see it through from inception to completion. Another ingredient of entrepreneurship is sensing opportunities, while others see chaos, contradiction, and confusion. Essence of Entrepreneurship is going against time with maturity and serving as a change agent.

Globally, women represent 49.6% of the total population, but only 40.8% of the total workforce in the formal sector. Since ages India has been men-dominated country. But, time is changing now. Women in India have outraged the fact that since hundreds of years they had been following the orders of men. They now know their rights and duties and with the spreading awareness amongst the women they are now no less than the men. They are walking with men at the same pace in each and every field.

Today, many women have established their own economy i.e., entrepreneurial empire and are now ruling their world as they wished to. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. The women entrepreneurs have proved that there is "a source of immense untapped power in the womanhood of India" (Margaret, 1992). Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures.

Rural Entrepreneurship

Economically empowered women contributed to the wealth and well-being not only of their families, but also of their nations (Blunberg, 1995). The SHG process has paved the way for the emergence of women Entrepreneurs in rural India. They have gained the momentum as a movement and they can make

sustainable development a reality in rural India. The SHG-Bank Linkage (SBL) model initiated by NABARD to encourage thrift and savings amongst the rural poor and to supplement their credit needs through banking systems. It promotes group approach as an effective mediation for enabling rural entrepreneurs. Group approach facilitates larger outreach, reduction in bank transaction costs, group savings as collateral and peer pressure ensures timely repayment. It has led to the emergence of rural women entrepreneurs at various levels.

The development and transformation of the rural economy requires rapid expansion of employment and income opportunities. Women entrepreneurship has been recognized during the last decade as an important untapped source of economic growth. The rural women are predominantly involved in agriculture and allied activities in the country. A boost up to rural women entrepreneurs would supply employment and income opportunities leading transformation of the rural economy. The major flagship programmes that were recently launched were in view to meet the specific needs of women farmers, and help them achieve social, economic and technical empowerment.

Development & work/Labour relations

The UNDP Report (1997) indicates that poverty has been retained over the years in India and has been carried over from one generation to the next among the 40% of the rural dalit population (Sakuntala 1999). Eradicating poverty has been the main focus of almost all the Five Year plans in India. The vast majority of affirmative action policies and programmes, which are targeted towards the rural poor, are yet to reach the most disadvantaged groups of rural dalit women. However, there is a gradual change in rural areas because they have become aware of their rights, education, improvement in economic conditions and welfare measures. The disparity in work/labour relations is gradually undergoing changes due to cumulative factors. The ways in which rural women involve themselves in social life as well as the consequences of that involvement have a bearing on the rural women's issues. The movements such as self-help affinity groups have

given an enhanced impetus for the rural women especially dalit community to initiate changes in the rural society and economy. Commitment of different movements and involvement of women in the private and Government machineries have brought definite changes in their lives.

Women Entrepreneurship and Rural Economy

The education, health, experience, skills and abilities of an individual have an economic value for the community. Any society or country needs enough Social capital in order to develop for future. The combined efforts of Government bodies, Non-Governmental organizations, and community based forums could empower rural entrepreneurs from dalit community. Skill enhancement workshops, trainings, exposures and capacity building forums would increase knowledge-base of women entrepreneurs.

Significance of the study

Women are the backbone of the socio-economic-cultural aspects in the hill scenario. The subsistence agriculture leads to a sizeable out-migration of male members that leads to only women headed families behind, and the role of women in the household economy becomes more important (Rawat, 2004). The large male out-migration increases the burden of performing agricultural, animal husbandry and other economic activities on the women (Bora, 1996).

Objectives of the study

- To discover the social capital aspects and entrepreneurial abilities of rural dalit women
- To examine the role of women entrepreneurs in the growth of rural economy
- To offer suggestions and recommendations for effective rural entrepreneurship

Methodology

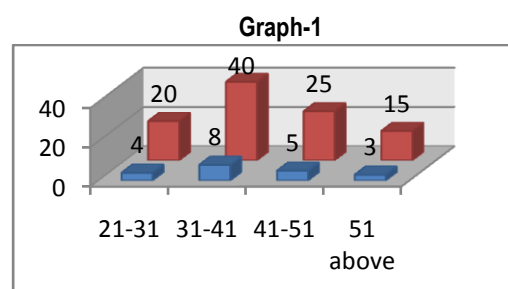
A study was made to highlight the relation between social capital and dalit women entrepreneurs in the rural areas of Dauladevi block of Almora district, Uttarkhand state. A total of 20 women involved in various enterprises were selected and the data was collected

through focus group discussion, personal interview and case studies.

Analysis & Findings

1. Age of Respondents

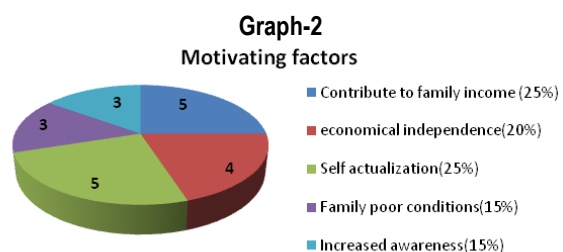
Graph-1 highlights the age of the respondents. It is evident that the majority of the entrepreneurs emerge within the age group of 31-41 and that make up 40% of the respondents. It is encouraging to see the emergence of young entrepreneurs from rural areas.



Source: computed from primary data

2. Motivators for Enterprises

The majority of the respondents cited that the pressing economic necessity for supplementing family income led them to undertake a particular activity. Moreover the desire for economic freedom and the changing concept of women's role in society did influence them to a large extent. The following Graph-2 depicted the reasons for undertaking economic activities.

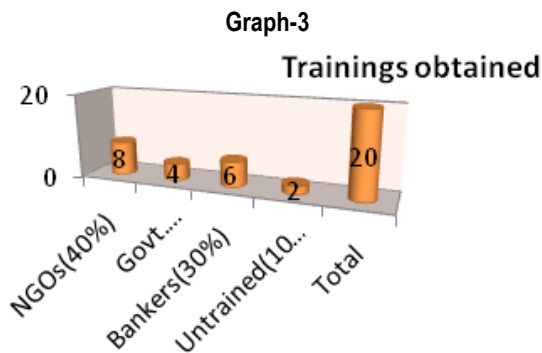


Source: computed from primary data

3. Trainings Obtained

Training encompasses the dissemination of information, skill development, confidence building, role clarification and raising gender awareness. The Graph-3 shows the training attended by the respondents. A total

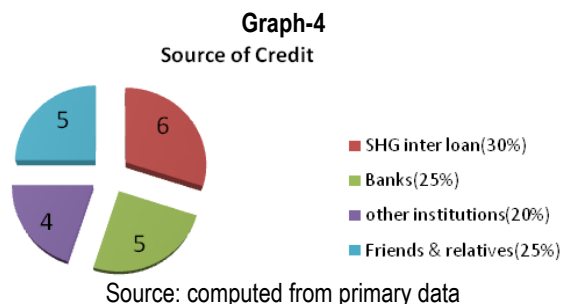
of 8 had received trainings from NGOs, 6 from banks and NABARD, 4 from Government departments and 2 of them did not attend any special training.



Source: computed from primary data

4. Sources of Credit

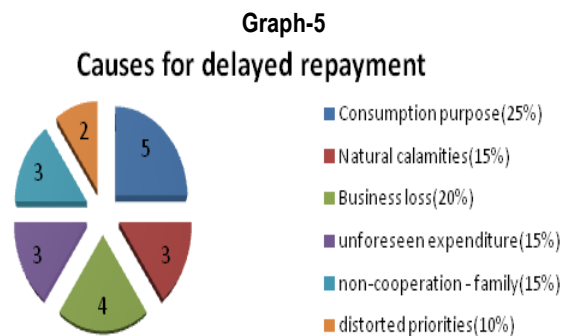
The Graph-4 shows the sources of credit received by the entrepreneurs. A total of 6 respondents availed SHG inter loan and 5 availed credits from banks. A total of 4 respondents availed from other institutions and 5 entrepreneurs' availed loans from Friends & Relatives.



Source: computed from primary data

5. Causes for delayed repayment

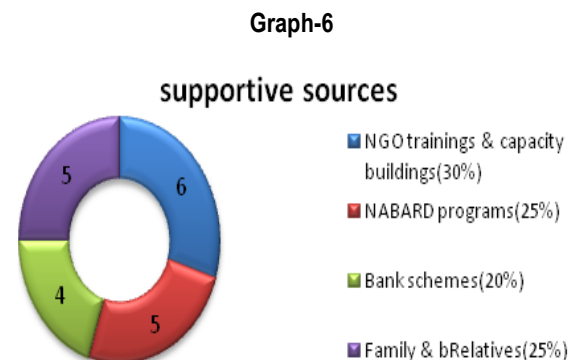
The Graph-5 shows the reasons for delayed repayment of loans by the entrepreneurs. As it is evident from the data, a total of 5 respondents amounting to 25% of the total respondents did agree that utilizing loans for consumption purposes caused the delay.



Source: computed from primary data

6. Supportive Sources

As shown in Graph-6, the respondents acknowledged the role of supportive sources that played an eminent role in their entrepreneurship endeavors. Along with credit, factors such as trainings and capacity building forums did play a major role as per 6 respondents, NABARD programs according to 5 entrepreneurs, Bank schemes as per 4 respondents, family and Relatives as per 5 entrepreneurs.



Source: computed from primary data

7. Type of Enterprises

The Table-1 shows the number of entrepreneurs involved in an enterprise. The trades such as petty shops, juice & Jam, masala packing units, mushroom cultivation, wool knitting & sweaters, and tailoring & embroidery units involves 2 entrepreneurs each. The enterprises such as dairy and poly house involves 3 entrepreneurs each. The rural women

entrepreneurs provide employment and income opportunities to other women as well.

Table-1

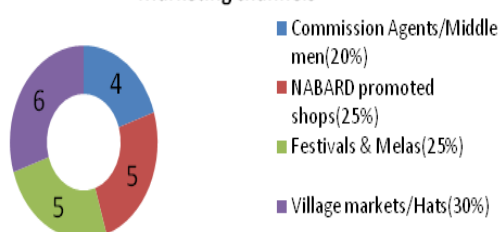
Type of entrepreneurial activities	Respondents	Percentage
Dairy	3	15
Tailoring & Embroidery units	2	10
Wool Knitting & Sweaters	2	10
Tent house equipments	1	5
Mushroom cultivation	2	10
Poly house	3	15
Pickle making unit	1	5
Masala packing units	2	10
Juice & Jam	2	10
Petty shops	2	10
Total	20	100

Source: computed from primary data

8. Marketing channels

Graph-7, according to 5 respondents products are sold through middle men/women, 5 of them through village markets and 6 of them through village feast and melas and 9 of the respondents through NABARD promoted shops. These shops pave way for better marketing and women get right prices for their products.

Graph-7
Marketing channels

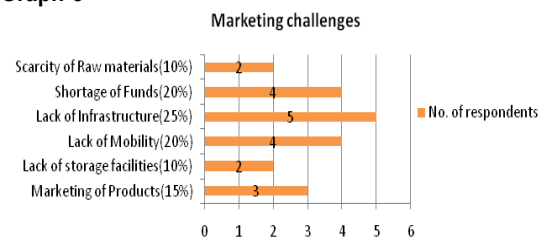


Source: computed from primary data

9. Marketing challenges

Graph-8 shows the marketing channels. A total of 3(15% of the total respondents) respondents the challenge lies in marketing the products. A total of 2 (10% of the total respondents) each respondents are of the opinion that scarcity of raw materials and lack of storage facilities.

Graph-8



Source: computed from primary data

10. Constraints for entrepreneurship

Rural dalit women entrepreneurs certainly face a lot of constraints in embracing entrepreneurship aspects. Table-2 shows the constraints. A total of 2 (10% of the total respondents) respondents each expressed the constraints are Illiteracy of women, Lack of trainings, tough geography and harsh living conditions, lack of marketing facilities, and lack of infrastructure.

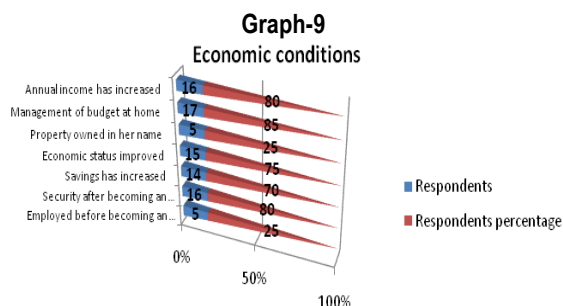
Table-2

Sl.No	Constraints for entrepreneurship	No. of respondents
1	Traditional mindset (20%)	4
2	Lack of family supports (15%)	3
3	Illiteracy of women (10%)	2
4	Non availability of bank-credit (15%)	3
5	Lack of trainings (10%)	2
6	Tough geography & harsh living conditions (10%)	2
7	Lack of Marketing facilities (10%)	2
8	Lack of infrastructure-Roads, com.networks (10%)	2
	Total	20

Source: computed from primary data

11. Economic Conditions

The financial freedom of the entrepreneurs depends upon their economic facilities. The Economic security plays a vital role in the hill society. The Graph-9 shows that 15 were of the opinion that the economic condition had improved drastically after becoming entrepreneurs. 5 respondents were of the view that they were employed before becoming an entrepreneur.



Source: computed from primary data

12. Empowerment Aspects

The Table-3 shows that 18 (90% of the total respondents) respondents were of the opinion that their work load increased and that they make decisions with their husbands. A total of 15 (75% of the total respondents) each respondent are of the view that the family members do lend their helping hands. It is heartening to see that 7 (35% of the total respondents) respondents are capable making own decisions.

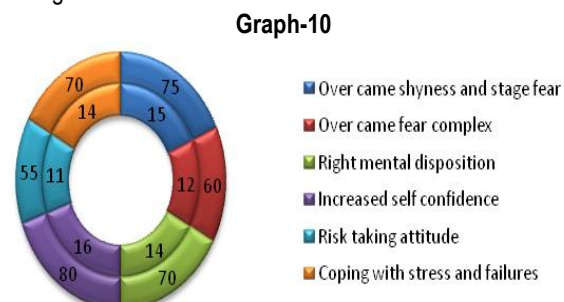
Table-3

Empowerment Aspects	Respondents	
	Number	%
Support from her husband	12	60
Support from other members of the family	15	75
Possibility of caring the child	14	70
Entrepreneurs for whom workload increased	18	90
Participation of family members in workload of entrepreneurs	15	75
Decision making of her own	7	35
Decision making with her husband	18	90

Source: computed from primary data

13. Development factors

Rural dalit women entrepreneurs have turned to be effective change agents for better society. Graph-10 shows that 16 respondents find themselves having increased self confidence. Given an opportunity, the rural women entrepreneurs proved that they turn adversity into opportunity. A total of 15 have overcome shyness and stage fear. A total of 11 see themselves having risk taking attitude.



Source: computed from primary data

Conclusion & Suggestion

Women development is an essential ingredient of human development. In the hill scenario, there are several trades that could be initiated to produce quality value products- from flowers to handicrafts, as a step toward self sustenance of rural women. Both governmental and non-governmental bodies and financial institutions should undertake focused efforts toward empowering rural women entrepreneurs through training and capacity building programs. If the various development bodies could resolve marketing difficulties of women with increasing focus on women's business education, the future will initiate many young and efficient entrepreneurs. Developing a proper environment through provision of sufficient information and needed skills will pave the way for many women to undertake entrepreneurial activities. Infrastructures such as good roads, electricity, banking facilities, and communication generate new and creative economic activities.

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STRESS MANAGEMENT – AN EFFECTIVE TOOL TO ENHANCE PRODUCTIVITY AMONG WORKING WOMEN

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Introduction

Stress is a dynamic condition in which an individual is confronted with an opportunity, constraint, or demand related to what he/she desires and for which the outcome is perceived to be both uncertain and important. Stress is not necessarily bad by itself. Stress is defined as a state of affair involving demand on physical or mental energy. It is a condition which is not always adverse or negative. It is how the body and mind is balanced when one tries to cope or adjust with the stress condition which appears to be relative in nature.

Job or work place stress is a type of condition which arises from the interaction of the people and their jobs, and is characterized by changes within the person which forces him to deviate from their normal functioning. Tests performed under anxiety and stress shows poor result compared to test performed under normal mental conditions. Stress affects the efficiency of an individual by negatively affecting his/her mental condition.

Earlier psychologists believed that stress improves performance on a variety of tasks because that arouses, energizes or drives a person to the goal or work. But beyond certain points or limit, stress becomes distracting and performance is reduced. Further research in this area suggests that though this may be correct under certain conditions, even low or moderate levels of stress can interfere with performance. Job stress affects both men and women, although there are some gender differences in certain aspects. In recent years there is alarming rise in the incidence of reported stress, which has made the management of stress an urgent business strategy for all organisations employing women. In general, women are more likely than men to experience physical symptoms of stress, such as fatigue, irritability, headaches and depression. For working women, care giving and balancing work/life issues is a significant stressor. Hence managing occupational stress becomes

vital in order to keep up job performance as well as relationship with co-workers and employers

Stress Management refers to effective ways of handling stress, low and moderate levels of stress if continuous sustained for a longer period may lead to negative consequences and so should be managed. Work load, pressure of meeting deadlines, high aspiration, greed for money, power and prestige, various failures in life and competition are common stressors which influence the physical and mental health of a person. Though low to moderate level of stress experienced by the employees may not be a cause of concern to the management, high stress is definitely detrimental from every angle since stress has various impacts on the behaviour, physiological psychological health of the individuals disturbing the peace and happiness. Therefore stress is a naturally occurring phenomenon which can act as a motivator under the right circumstances. However, like so many other things in life, excess of stress will have negative consequences with repercussions that will transcend personal and professional confines. If stress is left untreated, it will ruin an individual's health and productivity.

Statement of problem

In today's competitive world employees are trying their best to perform well and retain their jobs. In this rat race, employees are subjected to enormous pressure and stress at work place. The term stress has typically been used to refer to the demand placed on an individual and the individual's internal, biological psychological responses to such demands. Stress is a dynamic condition in which an individual is confronted with an opportunity, constraint, or demand related to what she desires and for which the outcome is perceived to be both uncertain and important. Stress management refers to a wide spectrum of techniques and

psychotherapies aimed at controlling stress, usually for the purpose of improving everyday functioning. Stress produces numerous symptoms which vary according to person, situation and severity. This process of stress management is named as one of the keys to a happy and a successful life in a modern society. Understanding stress, preventing it and managing it effectively is extremely important for promoting and enhancing individuals and organisations effectiveness. Hence a study has been conducted to identify the symptoms and factors that cause stress, and analyze the consequences of stress. The study also aims to assess the efficacy of stress management as to tool to enhance the productivity among working women

Literature review

A review of related literature in the area of Stress Management – an Effective Tool to Enhance Productivity among Working Women has provided an insight into many factors. It has also provided direction in designing the present study. Having reviewed several studies and having identified the gap, an imperative need was felt to undertake the present investigation.

- In a study on Occupational Stress of Higher Secondary Teachers Working in Vellore District conducted by Dr. G. Lokanadha Reddy (Professor and Dean, School of Education and HRD) and Dr. R. Vijaya Anuradha (Post Doctoral Fellow, Dept. of Education School of Education and HRD, Dravidian University) assessed the occupational stress of teachers working at higher secondary level. The outcome of the study is that the researchers have suggested direct action' and/or 'palliative techniques to improve self esteem, build self confidence, work on building emotional intelligence competencies, develop a good sense of humor, practice yoga and meditation, exercise regularly, foster a supportive friend circle, cultivate hobbies, develop effective communication skills, and seek professional help to effectively deal with job stress and improve the productivity of the teachers.

- A study on Workplace Stress and the Student Learning Experience, Anne Stevenson (Department of Human Resource Management, Aberdeen Business School, The Robert Gordon University, Aberdeen, UK), and Sarah Harper (Department of Hotel, Tourism and Retail Management, Aberdeen Business School, The Robert Gordon University, Aberdeen, UK) provides insights on the growing awareness and the impact of employee stress in organisations, emphasizing the need for the institution, and individuals within the organisation to control stress levels, to ensure student learning experience does not suffer.

Objectives of the study

The study was undertaken with the following objectives:

- To identify the symptoms and factors causing stress.
- To analyze the consequences of stress
- To assess the efficacy of stress management as to tool to enhance the productivity among working women.

Methodology

The study is an analytical and descriptive type of research. With a sample size of 100 respondents who are working women the survey was undertaken using convenience sampling, mail survey and snow ball sampling approaches. Around 88 women employees working in various organisations responded to the survey and the non-response rate was about 12%.

Primary data was collected by administering a structured questionnaire designed to ascertain the various stress symptoms (physical, mental, and emotional), factors causing stress (personal and organisational), consequences of stress(physical, mental, and emotional), and to assess the efficacy of stress management as to tool to enhance the productivity among working women.

Secondary data was sourced from relevant literature, books, journals and internet. Informal

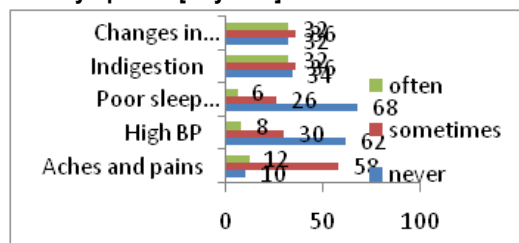
discussions and interactions with working women were also undertaken to collect data.

Results and discussions

Sample profile

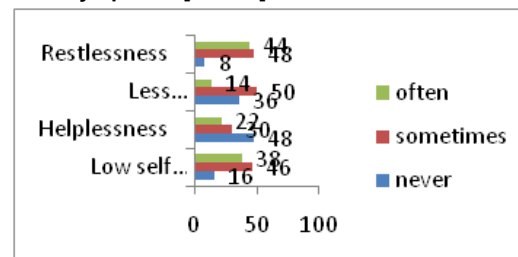
Responses were obtained from women employees working in various organizations across the industry. Majority of them were aged between 25-35 years. Most of them were graduates (56%) and 34% of them were post graduates. About 58% of the respondents earned a monthly income of around Rs.20000-Rs.30000 and most of them were married (84%). This indicates that the sample comprised of fairly young women employees who were married and had just started a career and are assumed to be under tremendous pressure both at the personal and professional fronts to prove themselves and excel.

Stress Symptoms [Physical]



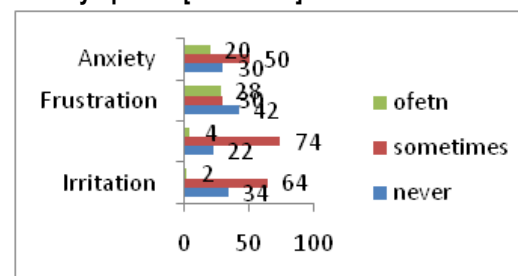
Research substantiates many psycho-physiological disorders are caused partly or wholly by stress. Ulcer is the best example of a disease caused by stress. Similarly migraine headache, eczema, hypertension, asthma, and colitis are caused by severe stress. Headaches, stomach upset and skin allergies and eruptions may be the outcome of stress and tension. Majority of respondents sometimes experience aches and pain (58%), high blood pressure due to work stress (30%), poor sleep patterns (26%), indigestion and changes in appetite (36%) indicating women employees do not exhibit any of the severe symptoms of stress.

Stress Symptoms [Mental]



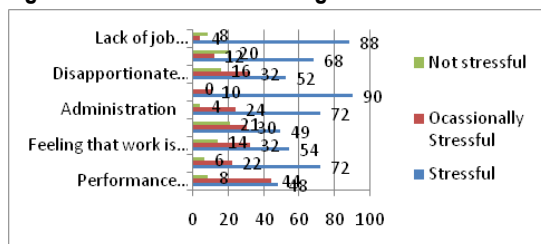
Discussions and interaction revealed initially though stress may not cause health problems, continuous and chronic stress leads to severe health problems. Since mind and body are related any adverse effect on the mental condition influences the body. Stress affects the attention, organizing capacity and efficiency of the person by negatively impacting his mental condition. Since majority of respondents sometimes experienced low self-esteem (46%), helplessness (30%), concentration level (50%) and restlessness due to the work pressure (48%), indicating periodic pressure of work has a magnetic impact on their performance. It is observed that the employees experience some mental disturbance and therefore, exhibit symptoms of stress.

Stress Symptoms [Emotional]



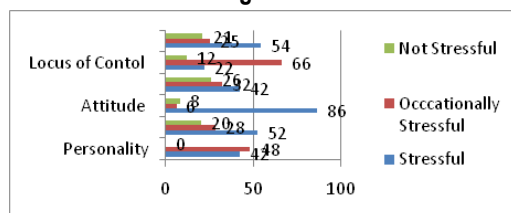
Modern life is full of hassles, deadliness, frustration and demands. Stress is so common that it has become a way of life. Stress produces numerous symptoms which vary according to persons, situations and severity. The emotional health of an individual defines his/her response or reaction to stress more often than, stress inducing anger, annoyance and mood swings. Majority of the respondents sometimes experience irritation, aggressiveness and anxiety indicating that women employee are unable to cope with stress caused due to periodic pressure at work.

Organizational Factors Causing Stress



In a highly competitive society determination to reach the top or to be the best can lead to continuous and severe pressure and a significant degree of discomfort. In an organizational environment there may be factors that are likely to cause stress. These factors may relate to the individuals lack of ability to communicate, lack of recognition for good work done, lack of job satisfaction, stretching beyond normal working hours, excessive responsibility or lack of scope for career growth, management's use of authority, monotony, ambiguous demands, value conflicts, and unrealistic work loads. As majority of the respondents stated organisational factors were inducing stress, it can be inferred that occupational stressors hampers individual's productivity, effectiveness, personal health and quality of work.

Personal Factors Causing Stress

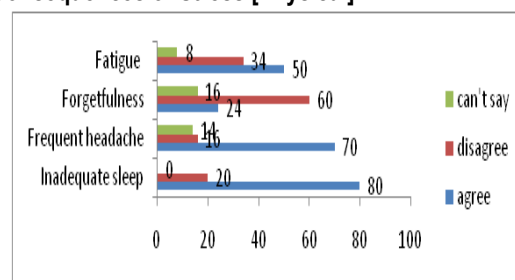


Reaction to stressors is heavily based on our individual makeup. Two people can react very differently to the same stressor. Individual reactions depend on a number of factors such as personality traits, assertiveness, individual background (genetic factors, childhood relationships, cultural values & heritage, family values, past experiences & trauma physical & mental health, attitudes, self-image (self-concept, self-esteem and self-actualization), locus of control, social networks.

Discussion with the respondents indicated the individuals have a range of factors which are situational and time bound that are particularly

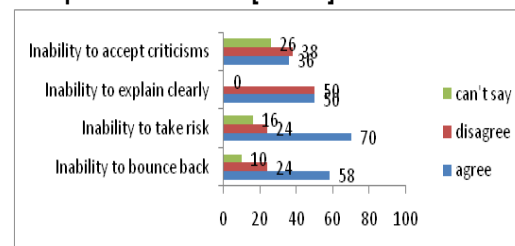
stressful to them. Many of individual stressors are a result of unplanned changes in personal life. Adjusting to modern-day life can also be a source of stress. Communicating with people in many different ways, e.g. through the Internet, mobile phones, and various broadcast media, and the expectation of a quick response has increased stress level, availability of luxury commodities, individual expectations to maintain a certain lifestyle, dual responsibilities (for women it is now the norm to manage a full or part-time job and to be the primary carer nurturing a family.) which has lead people feeling stressed, anxious and irritable.

Consequences of Stress [Physical]



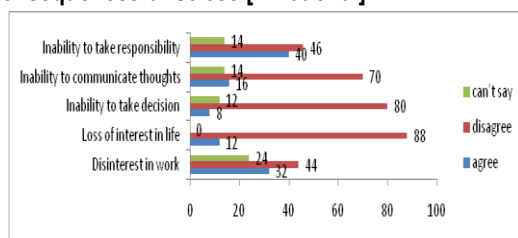
Increasingly, it has become clear that psychological stress produces a wide range of effects on the body, including increases in the risk of chronic back pain, diabetes, appendicitis, upper respiratory infections, arthritis, herpes, gum disease, common cold and some form of cancer. How can stress have so broad arrange of disabling effects? Answer: by compromising the body's immune system, the first line of defense against illness [Adler, 2007]. As majority of the respondents agreed that they experience inadequate sleep, frequent headache or fatigue when they are stressed, it can be inferred that stress in the long term has an impact on health and therefore is likely to affect productivity of employees.

Consequences of Stress [Mental]



The consequences of stress may not only being manifested as physical discomfort but also be displayed as mental disturbance. As majority of the respondents agree that they are unable to take risk, explain clearly and also to accept criticism, it can be inferred that women employee's may find it difficult to carry out their professional commitments when they are stressed.

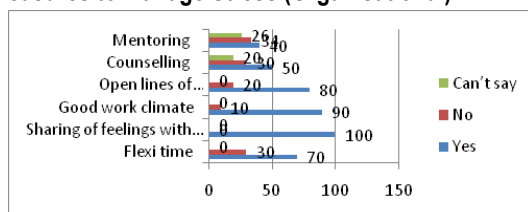
Consequences of Stress [Emotional]



Stress is by definition an unpleasant band arousing experience that fills us with negative and unhealthy emotions. Often we react to stress by shutting down and trying denying or suppressing the unpleasant thoughts and feelings. One specific form of avoidance coping is distraction. The emotional consequences of stress are manifested on anxiety, loss of interest in life, inability to take decision or communicate thoughts, irritability etc.

As majority of the respondents do not experience most of the above mentioned emotions, it can be inferred that the respondents experience mild to moderate stress and therefore do not suffer extreme emotional consequences. However, the respondents experience disinterest in work which is a natural response to every day stress.

Measures to Manage Stress (Organisational)

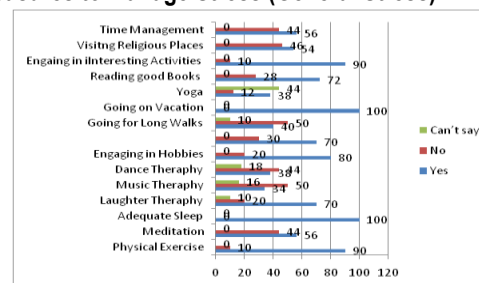


The demands of the current work environment are increasing stress on employed women of today and this is likely to impact their work, personal life, physical

health and emotional well being, intense competition in the work place, increasing demands from management and clients has exerted excessive pressure upon employed women to perform better. Therefore, organisation must initiate measures to help women employees to manage stress.

Majority of the respondents stated that organisations should encourage sharing of feelings with peers and superiors, provide good work climate, enhance the work culture, practice open lines of communication, and facilitate mentoring and counselling within the organisation to ensure employees work in a stress free environment. Besides, it is also observed that some organisation also facilitate flexi-work timings which helps women employees to have a work-life balance and to reduce stress.

Measures to Manage Stress (General Stress)



There are no shortages of factors within the organisation that cause stress, pressures to avoid errors or complete tasks in a limited time period, work overload, a demanding and insensitive boss, and unpleasant co-workers are a few examples. Task demands are factors related to a person's job. They include the design of the individual's job, working conditions, and the physical work layout.

Role demands relate to pressures placed on a person as a function of the particular role he or she plays in the organisation. Role conflicts create expectations that may be hard to reconcile or satisfy. Role overload is experienced when the employees is expected to do more than time permits. Role ambiguity is created when role expectations are not clearly understood and the employee is not sure what she has to do. Interpersonal demands are pressure created by other employees. Lack of social support from colleagues and poor interpersonal

relationships can cause considerable stress, especially among working women with high social needs.

The well organized women employee can often accomplish her goals on time, so an understanding and utilization of basic time management principles can help individual's better cope with job demands. Non competitive physical exercises like aerobics, race walking, jogging, swimming and riding a bicycle have been recommended by physicians as a measure to deal with excessive stress level. Having friends, family, or work colleagues to talk to provide an outlet when stressed level becomes excessive, expanding your social support network, therefore, can be a means for tension reduction.

As majority of the respondents have stated that physical exercise, adequate sleep, laughter therapy, spending time with family and friends, going on vacation, reading and engaging in interesting activities helps them to manage stress, it can be inferred that working women have found their own ways of dealing effectively with work stress. Therefore, they do not experience such high levels of stress that impedes their performance at work.

Outcome of the Study

Stress management is the most crucial determinant of success in workplaces. The ability to perceive, understand, and identify symptoms of stress in others is an essential component of stress management. Individuals with high ability to manage stress have greater capacity to handle stress, to achieve team effectiveness, to perform better, to have good communication skills, to be a good leader, to be able to resolve conflicts and initiate changes.

Overall assessment of the result showed employed women were under stress indicating the need for interventions in strengthening and reinforcing their confidence, positive attitude, and weakening the stress creating factors. Identifying and acknowledging the existence of job stressors among working women could go a long way in ameliorating the menace of occupational stress. Suitable proactive stress handling mechanism has to be designed based on organisational and personal need, so that working women are well prepared to deal with job stress has and when it surfaces

helping them to improve their effectiveness and productivity at work.

Conclusion

Work organization is an integrated system that depends upon the performance of each individual who is a part of it. No matter what stress management techniques are installed, the key to success is to have a continuing commitment to improving the health and well-being of all employees. Stresses of job life can be conveniently managed, to a large extent, at different stages through various organisational interventions such as prevention of stress through organizational interventions at the management level, like, selection of suitably qualified employees, job designing and adequate training, good working conditions, effective supervision, good remuneration and effective communication system, workers participation in management decision, minimizing the frequency and intensity of stressful situations integral to the job at the organizational level, monetary and non-monetary incentives, social support, generating team feeling, participative decision making, etc.

Stress management is the source of competencies such as influence, initiative and achievement drive, which is generically referred to as job performance. Ultimately, management of stress can be a vital wellness strategy that makes for a healthier, happier workforce and create more conducive conditions that define a productive work place. Thus the study revealed stress management helps to enhance the productivity among working women.

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REACTIVATE, RE AFFIRM, RE AMEND: TONI MORRISON DISCOURSE ON SOCIO-CULTURAL DEBATE

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The big bee flies high,
The little bee makes the honey;
The black folk makes the cotton
And the white folk gets the money.

W.W. Browns

The folk rhyme written by William Well Browns in his work *clotel* expresses the disparity between the black and white in America. Also, this folk rhyme tells the history of black and white interaction in the United States. African-American women are called 'The mule of the world'. Slavery has denied them not to be lady-mothers or housewives of their home. They tend to become mammies, servants or slaves in the masters mansions. As a result, they become mean and evil bitches. African-American women have to struggle as individuals in harsh environments since 17th century. In America, black women have lived through cruel and horrible conditions. Under such stressful phenomena, these women have tried to release their torture by finding solace and sacredness inside themselves. African-American female authors have to come to their rescue. Many African-American female authors also have realized their responsibility to declare 'black women efficiency, enduring harsh life, and the positive sides of their lives'. This paper analyses Toni Morrison's concept of 'African Spirit' with the novels *the bluest eye*, *Sula*, and *Beloved* as examples. Evidently, the concept of a haunting collective African women has a tremendous impact on Morrison. This is clear when she tells in her interview: "If they were sick, other people took care of them; if they were old, other people took care of them; if they were mad, other people provided a small place for them, or related to their madness or tried to find out the limits of their madness"(214). It is with this thought Toni Morrison feels that there are 'no boring black people and, what is more, interested her in 'scratching the surface' to discover the complexity and subtlety in their lives as

clearly revealed in her novels'. *The Bluest Eye* has brought out the slavery against black women. The writer is conscious of the class-aspirations in the minor families. As a result, *The Bluest Eye* is on racism primarily on confrontation of African in America. There are many incidents in the novels which hurt Pecola, the protagonist, into the feeling of isolation and pain because of the race. She becomes a victim to white. Her victimization is observed by Claudia, her friend in the following manner:

All of us—all who knew her—felt so wholesome after we cleaned ourselves on her. We were so beautiful when we stood astride her ugliness. Her simplicity decorated us, her guilt sanctified us, her pain made us glow with health, her awkwardness made us think we had a sense of humour. Her inarticulateness made us generous. Even her walking dreams we use- to silence our own nightmares. And she let us, and thereby deserved our contempt. We honed our egos on her , padded our characters with her frailty, and yawned in the fantasy of our strength.(163)

Thus, Pecola, a black girl, undergoes all the traumatic experiences. She wants to rise up out of the pit of her blackness and see the world with blue eyes. Unfortunately, the racial discrimination and inequality makes Pecola goes mad. She fantasizes that the her eyes have turned blue and so fitted her for the world. This issue of color creates a great impact on the life of Pecola. Bloom in his essay on Toni Morrison's *The Bluest Eyes* observes: the novel clearly shows that what is unappealing is the white system-of community of color , and different other specific sectors unfairly, so suggesting that only when racial discrimination is destroyed, the myth of beauty will stop thwarting lives of African- American people.(P.32)

Morrison wishes to reveal Pecola's psyche in order to show 'the pressure of white domination is to

expose the vicious genocidal effects of racism on the black girls', thereby raising the question of what it means to be black in a racist society. As Shelby Steel puts it: "to be black was to be a victim ; therefore not to be a victim was not to be a black." (13). Like other black women writers such as Maya Angelou, Gwendolyn Brooks and Paule Marshall, Morrison believes ' in the anxiety black girls and women feel about and what their mirrors tell them'.

In *Sula*, Morrison captures most profoundly the way concepts of good and evil are related to societal definitions of woman. Naturally, Morrison focuses on gender issue. Here, Morrison is interested in the struggle for individual rights, in general, and women's rights in particular, rather than the rights of African people as collective. *Sula* is viewed to be a women's novel. It highlights the feelings and affairs of women . In *Sula*, the novelist has created two female character Nel and Sula. They represents 'two halves of one person reverberates throughout the novel'. Nel and Sula are faces of one being. In their quest for wholeness, both women find their world rife with contradictions and tensions. As M.L.Montgomery observes:" Nel and Sula experience a profound sense of alienation in a patriarchal world which evolves no terms for their existence"(10). Stil, in both *Sula* and *Nel* there is a quest for social and gender identity to which bonds are created between them to bear the testimony and relevance. Morrison describes how *Sula*" has clung to Nel as the closest thing. to both an other and a self, only to discover that she and Nel were not only one and the same thing."(55) Nel and Sula are drawn towards each other out of their awareness that their lives, as black females, are restricted by their community and by the outer society. Starting with the issue of race as the primary form of oppression in *The Bluest Eye*, demonstrating that sexism is as oppressive as racism in *Sula*, Morrison proposes in *Beloved* collective class struggle against capitalism as the only viable solution possible for the African people in the

White-dominated American society. *Beloved* is the story of Sethe Suggs' quest for social freedom and psychological wholeness. She struggles with haunting memory of her slave-past and the retribution of *Beloved*, the ghost of the infant daughter whom she has killed in order to save her from the living death slavery. To be precise, Sethe, like Morrison's other female protagonist , is a victim of both sexist and racist oppression. She is runaway slave woman, a slave mother , who is brutally treated by white men, the school teacher and his nephews. Morrison explores a black woman's self-conscious protest to the dual oppression. It is not only the sexual exploitation that Sethe feels most oppressed by, but the humiliation of her nurturing abilities as a mother- the stealing of her milk.

To conclude, Toni Morrison novels are critiques of being and as such suggest strategies for survival in a world where the individual confronts tangible, immediate threats as well as impersonal and abstract hazards. Toni Morrison stands as a powerful figure because she can reactivate, reaffirm, reamend her protagonists through her novels.

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FEMININE REBELLION AND INDEPENDENCE IN THE FAIRY TALE CINDERELLA

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Abstract

Feminism is to have an equal opportunity in life to achieve all they can without any discrimination base on their sex. Fairy tales are stories that range from those originating in folk lore to more modern stories defined as literary fairy tales. The well-known fairy tale "Cinderella" depicts a young girl who starts out with nothing, and finishes with everything. Cinderella is a classic fairy-tale, which deals with female maturation. This story has universal appeal. Society should accept the change of values and reflect in the modern works so that it will bring new angles of traditional presentation of women. This paper attempts in bringing out the real experiences as a women depicted as a stereotype in Farie tales.

Keywords: *Discrimination, Feminism, Maturation, Stereotype*

Origin of Feminism

It is originated in the Women's Suffrage Movement of the late nineteenth century that fought for the rights for women to vote. In the 1970's, the movement shifted to having legal rights for women such as legal abortions, legal birth control, and laws ensuring women had the same rights in the work force as men.

Feministic literature

Women are dominated by men and thus are stereotyped. Typically male authors include a gender bias in their writing that demeans women called feministic writing and this type of literature is called Feministic literature

Fairy Tale: Overview

Origination of Fairy Tale

The word fairy is related to a general concept of "fatedness." Fairy tales are found in oral and in literary form; the name "fairy tale" was first ascribed to them by Madame d'Aulnoy in the late 17th century. The term fairy tale was coined by Marie Catherine d'Aulnoy in 1697 during the publication named d'Aulnoy's fairy tales. In 1750 the term was brought into English usage and with immense significance. It become widespread and more complex. In 1970s feminists focussed critical attention on fairy tales and broke the spell tat had enchanted readers for centuries.

Definitions of Fairy Tale

Jens Tismar's definition of the fairy tale is a monologue in German, is a story that differs "from an oral folk tale"; written by "a single identifiable author"; can be characterised as "simple and anonymous"; and exists in a mutable and difficult to define genre with a close relationship to folktales.

A fanciful tale of legendary deeds and creature s, usually intended for children.

It is a traditional story written for children that usually involves imaginary creatures and magic also called as Fairy Story. **Fairy tales** are stories that range from those originating in folk lore to more modern stories defined as literary fairy tales.

A fairy tale with a tragic rather than a happy end is called a tale. A **fairy tale** is a type of short story that typically features folkloric fantasy characters, such as dwarves, elves, fairies, giants, gnomes, goblins, mermaids, trolls, unicorns, or witches, and usually magic or enchantments. Fairy tales may be distinguished from other folk narratives such as legends and explicitly moral tales, including beast fables.

The term is mainly used for stories with origins in European tradition and, at least in recent centuries, mostly relates to literature. It moves in an unreal world without definite locality or definite creatures and is filled

with the marvellous. Fairytales are usually associating with the split between real life and happy endings.

Role of Women in Fairy Tales

A woman plays a prominent role in the narrative of fairy tales. Women in one hand are evil like the witches or stepmothers on the other they are innocent, beautiful and virtuous. Many female characters are passive figures. They challenge their passivity by their transformative power of speech

Female protagonists are not passive or silent. They are objects of desire who strive to find their voice and through speech they transform their social ambitions. Female characters use voice as weapons to fight challenges. Ambitious women in the fairy tales are always portrayed as evil from within ugly and scheming, welding over other women embody the ways that societies attempted to silence and oppression. Passivity is most valued and honoured attribute women can possess in life. Fairy tales reinforces the idea that they should be submissive and self-sacrificing like wives and mothers.

Fairy tales portray women in different aspects like admirable and abominable. Stories convey that the praise and praise of the female beauty is not only external but also internal. It is important for female to be portrayed in different roles than traditional as business women, warrior etc they have in front of them today.

Rebellion and Independence in Cinderella

Fairy tales are a way for literature to uphold the patriarchal conventions of society. Throughout history, women have been portrayed as the weaker sex. Truthfully, many women are just as physically and emotionally strong as men.

Cinderella (1950) or The Little Glass Slipper is a folk tale embodying a myth-element of unjust oppression/triumphant reward. The title character is a young woman living in unfortunate circumstances that are suddenly changed to remarkable fortune. in English-language folklore "Cinderella" is the archetypal name. The word "Cinderella" similarly means one whose attributes were unrecognized, or one who unexpectedly

achieves recognition or success after a period of obscurity and neglect.

Women strive to survive in a male-dominated society. There is always a Power struggle between men and women. Negative stereotype about women and sexuality were mentioned. Cinderella's happiness depends on men. After Cinderella's father dies, she is forced to live with the evil step-sisters. She becomes happy after she marries the prince. In order to attract the prince, she must impress him with her looks. The prince only knows her by her beauty and the missing glass slipper.

Without men, Cinderella has no control over her life. She decides not to disclose her identity. A Cinderella Story was against the discourse of femininity it shows that women can be independent in this patriarchal society. She shows that she is brave, intelligent, and has self-confidence.

This story shows independence from patriarchal restrictions and changes the hegemonic discourse of women, by showing women as independent, strong, and confident, which is an inspiration to women all over.

Feminism will continue to evolve to meet the changing needs of women in society, and the stories will reflect those change appreciates the strength and independence.

Cinderella is a traditional fairy tale, made in the early 1950s, and so it is hardly a tale of female rebellion and independence.

Cinderella is not the world's most defiant character, but she does have personality. She dreams of the day when she will be happy and free, and although she quietly takes the abuse of her family. Cinderella establishes the ideologies of the patriarchy and oppression for depending on others.

At first Cinderella is being abused by her step mother and step sisters and forced to do traditional works such as cleaning the house, and cooking. It pictures that she is an innocent girl who needs escape. fairy God mother who turns her rags into a ball gowns made us to think that men needs beautiful and well dressed women

Cinderella accepts the prince's proposal not because she is "in love" but in order to escape from her step mother and sisters.. Cinderella escapes from her abusive life by prince. The prince is in love with Cinderella's beauty only than anything. He takes her away because no men should make her his property.

She is not the willing martyr — she will argue for her right to go to the ball, and when the dream is torn from her, she does not simply shrug and sigh, but breaks down. Not because tears are weak and feminine, but because no-one could face that kind of abuse without giving up hope once in a while. She dreams of happiness, but she isn't wishing that a handsome prince will sweep in and save her. But Cinderella's dreams are also sadly undefined. Cinderella is a dreamer, without any depth to her dream.

Cinderella is a traditional figure doesn't have to mean shallow or weak. It just means stereotypically feminine. Cinderella is not just a fairy tale of dreams which comes true for an innocent girl. It is a story about the control and power of the patriarchy. This story makes us to believe that women depend on men to escape from

their problems. This story is not just a dream but reveals the underlying ideologies and oppressions of women

Conclusion

Reading fairytales often leads you to incorporate real life situations in the stories read and apply the lessons learned into your own life. Stories allow us to expand our imaginations and give us hope. Cinderella is the perfect example of a beautiful, quiet, nurturing, and subordinate woman. Social conventions are instituted to children through fairy tale characters that they can relate to in order of the society.

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BLACK FEMINISM IN OCTAVIA BUTLER'S KINDRED AND FLEDGLING

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Abstract

Feminists all over the world – both the armchair academicians and the firebrand activists are trying to achieve equality for women in all walks of life, but not all women are included. Women of colour are often ignored when it comes to Feminism. Black feminism talks about the issues of the women of colour which had been neglected for so long. It argues that sexism, class oppression, gender identity and racism are bound together. Even in many literary works blacks are given only marginal characters and it becomes difficult for them to survive till the very end. Of course it could not be denied that several works have blacks as protagonists and garnered much critical acclaim. But generally blacks are always in the periphery of any scene. This is not different from the scenario of science fiction. During the beginnings of science fiction as a separate genre only the whites became the protagonists, but this condition changed with the emergence of Afrofuturism (Black Science Fiction). Octavia E. Butler the renowned African American Science Fiction writer was the chief propagandist of Afrofuturism – an aesthetic genre that combines the elements of science fiction, historical fiction, fantasy, magic realism, and Afro-centricity. Butler uses Afrofuturism not only to show the conditions of the people of colour in the present but also makes us re-read and investigate the past that has shaped our ideologies. This paper deals about the portrayal of black feminism in Butler's two standalone novels - Kindred (1979) and Fledgling (2005). The themes of race, gender, sexuality, social progress and power dynamics are dealt by Butler. Butler's protagonists are black women who struggle for their very survival in a male dominated society and emerge victorious thereby giving hope for the community of black women to hope, to dream, and to survive.

Feminism is the belief in social, political, and economic equality of the sexes. Feminists all over the world – both the armchair academicians and the firebrand activists are trying to achieve this equality in all walks of life. There are many labels of feminist such as liberal, radical, Marxist/socialist, psychoanalytic, multicultural/global/colonial, ecofeminist, postmodern / third wave, and black feminist. Black feminism talks about the issues of the women of colour which had been neglected for so long. Black feminism thus advocates the causes of the women of colour all over the world in all aspects such as race, gender, class and sex. It argues that sexism, class oppression, gender identity and racism are bound together. In today's world whites and men are vested with a great power. The Blacks and women are subjugated. Being a black woman aggravates the subjugation more. One can either be a black or a white but not of a mixed identity. This worsens the situations for the people of mixed identities such as African Americans, Indo Canadians and so on. And of course being a woman makes this even more complicated.

Even in many literary works blacks are given only marginal characters and it becomes difficult for them to survive till the very end. Of course it could not be denied that several works have blacks as protagonists and garnered much critical acclaim. But generally blacks are always in the periphery of any scene. This is not different from the scenario of science fiction. During the beginnings of science fiction as a separate genre only the whites became the protagonists, but this condition changed with the emergence of Afrofuturism (Black Science Fiction). Octavia E. Butler the renowned African American Science Fiction writer was the chief propagandist of Afrofuturism – an aesthetic genre that combines the elements of science fiction, historical fiction, fantasy, magic realism, and Afro-centricity. Butler uses Afrofuturism not only to show the conditions of the people of colour in the present but also makes us re-read and investigate the past that has shaped our ideologies. The themes of race, gender, sexuality, social progress and power dynamics are dealt by Butler. Butler's

protagonists are black women who struggle for their very survival in a male dominated society.

This paper deals about the portrayal of Black feminism in Butler's two standalone novels: *Kindred* (1979) and *Fledgling* (2005). *Kindred* deals about a black protagonist Dana who time travels to 1976 California to 1800 Antebellum Maryland in order to ensure her own survival. Dana is a young black writer married to Kevin Franklin, a white writer. Her first time travel happens when she moves to her new house. She feels dizzy and she is transported to 1800 Maryland where she saves a boy who is drowning in the river. She is transported back to her own time when her life is threatened by the boy's father who mistakes her for drowning his son. After the first time travel, there are many such episodes where she is transported back to 1800s Maryland. She gets to know that in order to ensure her own existence; she has to take care of Rufus who is her great great ancestor. During her time travels Dana learns much about slavery, the pitiable condition of the blacks, and specially the condition of black women in Weylin Plantation. Whenever she goes back to the past, she finds Rufus worse than before. He is a spoilt child who takes his father as his example. Dana tries to change him but of no avail.

Throughout the whole novel we could see the depictions of slavery and the prejudices against the blacks that existed in the 1800s. But the condition is not very different even in the twentieth century. When Dana conveys her decision of marrying Kevin it is opposed by her uncle who wants her to marry a black person. Similarly when Kevin conveys his decision to his sister he is also met with the same reaction. Though Dana is not fully aware of her history, she knows that blacks were called by many derogatory names in 1800s. They were treated like animals. Despite knowing this, she is shocked when she is called "nigger" by Rufus. Dana corrects him by saying that "Your mother always call black people niggers, Rufe?...I'm a black woman, Rufe, If you have to call me something other than my name, that's it" (*Kindred* 25). "nigger", "wild animal", and "whore" were some of the terms that were commonly used to address the blacks those times.

Dana comes to know that her ancestor Hagar is the child of Rufus and Alice and hence in order to ensure her own existence she has to take care of Rufus and whenever he is in danger she is immediately called back to save him. Dana comes to know about slavery and the conditions of black women through the character Sarah, the cook. She has lost her husband, her three children were sold by Tom Weylin and she has only Carrie, her dumb child. Had Carrie been born without any defect, she would have also been sold at an early age.

I looked away from her. The expression in her eyes had gone from sadness she seemed almost ready to cry – to anger. Quiet, almost frightening anger. Her husband dead, three children sold, the fourth defective, and her having to thank God for the defect. She had reason for more than anger. How amazing that Weylin had sold her children and still kept her to cook his meals. How amazing that he was still alive. I didn't think he would be for long, though if he found a buyer for Carrie. (*Kindred* 76)

The situation of black women was worse during 1800s. They were treated like animals, called derogatory names, often made as bed companions and concubines by the whites. Dana is repelled when Rufus brings back Alice after injuring her husband Isaac. Both of them escape from Rufus but they are caught in the end. Isaac is sold to another white owner after his ears being cut and Alice is bought by Rufus. When she tries to escape she is chased by dogs and half of her flesh is gone. Dana nurses Alice back to health. Rufus buys Alice as his slave because he very well knows that he cannot marry her. So he uses her as his concubine and gives her his children. Though Alice is strong at first, she finally gives in because she has no other option. She passively accepts her condition. Concubinage has become an added advantage for the whites. They could select any black woman, use her, and torment her physically and mentally until they give everything they have. Sexual violence is subtly portrayed through the character Tess who is a concubine of Tom Weylin. When he gets tired of her, she is passed to another white. She cries to Dana, "...they still treat you like a old dog. Go here, open your legs; go there, bust your back; What

they care! I ain't s'pose to have no feelin's" (*Kindred* 182).

Black women's sexuality has been discussed by many writers. The very best example is the case of Sarah Bartmann where black women were portrayed like exotic individuals of sensual and sexual pleasure alone. "From the display of Sarah Bartmann as a sexual 'freak' of nature in the early nineteenth century to Josephine Baker dancing bare-breasted for Parisian society... women of African descent have been associated with an animalistic, 'wild' sexuality" (Collins 27). The morality of the black women is also discussed by Butler in this novel. Tom Weylin's wife Margaret thinks of herself as an embodiment of chastity but she tries to get close to Kevin during his stay in their house as Rufus' tutor. On the other hand, when she finds that Dana is sleeping in Kevin's room she slaps her. She gives this treatment to every black woman whom she finds fault.

Butler handles this issue differently. When Kevin proposes to Dana she does not see that as an opportunity of escape but she wishes to know him better before marrying him. Similarly, when a field hand Sam flirts with Dana she rejects the advancements. Had she thought to be like Margaret, it is just a matter of choice for Dana. She could either choose Sam or even Rufus for that matter. But she never changes away from her principle. And when finally Rufus tries to find a replacement for Alice in Dana, she could not take it anymore. She is even ready to kill him in doing so. She is not worried about her future existence or anything at that moment, all her concentration is on the only thing of not allowing Rufus to take control of her body. She loses her arm in the process but she finally escapes from him because Rufus dies and very soon the entire Weylin plantation is destroyed in arson.

Butler's novel *Fledgling* has vampires in it. Ever since Bram Stoker's *Dracula*, vampire stories have been popular in the literary scene. The new vampire stories like *The Twilight Saga*, *Buffy the Vampire Slayer* and Anne Rice's *Vampire Chronicles* have contributed much to the development of Vampire stories in speculative fiction. Butler's novel *Fledgling* has a female vampire as the protagonist. No matter where woman is,

she will be oppressed and suppressed in all possible ways. Butler wants to prove this theme in her novels.

Fledgling has Shori the fifty-three year old Ina (a vampire clan) as the protagonist. When she is introduced in the novel, she is burnt, almost killed and without memory of who she is. She kills and eats the first object that comes into contact with her. She is picked up by Wright Hamlin a construction worker who tells her that she is a vampire. Though she has lost her memory, of one thing she is very sure – someone is trying to kill her. Meanwhile Shori forms symbiotic relationship with Wright and another woman named Theodora by sucking their blood and making them her companions.

When Shori revisits the burnt place, she meets her Ina father Iosif Petrescu, who reveals everything about Shori. Shori is the product of a genetic experiment which increases the abilities of the vampire in general making them prone to sunlight and making them more agile and more human in nature. The only problem is that her entire Ina clan is full of white vampires Shori alone is the black vampire. Soon Iosif Petrescu's settlement is also attacked and many of her Ina family members are murdered except Brooke and Celia who become Shori's symbionts. "Someone had targeted my family. Someone had succeeded in killing all of my relatives. And if this had to do with the experiments that had given me my useful human characteristic – what else could it be? – then it was likely that I was the main target" (*Fledgling* 98).

In the process Shori learns of the Gordon family who could help her and she also gains Joel Harrison as another symbiont. Through them she learns that The Silks (another Ina family) are not comfortable with the experiments conducted to make the vampires more human and they have planned to eliminate the entire family of Shori. "Or it's happening because Shori is black, and racists-probably Ina racists- don't like the idea that a good part of the answer to your daytime problems is melanin" (*Fledgling* 147). A council of judgment is called for to give justice to Shori but she soon learns that it is of no avail. Milo Silk, the head of the Silks humiliates Shori, "You are not Ina! And you have no more business at this Council than would a clever dog!" (*Fledgling* 238). Shori remains calm throughout the trial but all hell breaks

loose when her symbiont Theodora is murdered by the Silks. Shori kills Katharine Dahlman who is responsible for Theodora's murder and the Silks are found guilty and are made to disavow their sons. In the end, we find Shori hoping for a better future with her symbionts.

Butler makes a black female vampire as her protagonist. This very subversion makes her the advocate of Black feminism. Shori is made to suffer throughout the novel just because she is a black in a white race. This is no fault of hers at any rate but she struggles for her very survival till the very end of the novel. This is the condition of every black woman now. They are made to suffer in all aspects of life for no faults of theirs.

Dehumanisation of the blacks could be found in literature frequently. In *Fledgling* Shori is compared to a dog. During the Council of Judgement, Russell Silk shouts at Shori, "Murdering black mongrel bitch..." and "What will she give us all? Fur? Tails?" (*Fledgling* 300). Even now the situation remains the same. The sexuality of the black females is highly exaggerated and they are often attributed with the derogatory names. Butler's heroines struggle with the concept of double consciousness. Since they are the products of miscegenation, they find it difficult to fit into the either of the sections. Their sense of belongingness and identity is always at a risk. Butler portrays this emotion very well through her heroines. This could be found in both Dana and Shori who finds themselves in an antagonistic environment where they are not accepted and made to adapt themselves.

There are many similarities between both the heroines – Dana and Shori. Both of them start their quest without knowing their real identity. Both of them undergo many life threatening challenges and suffer many

violences. Both of them are physically and mentally hurt – Dana loses her arm, Shori loses her memory and her symbiont. They both sacrifice much for the welfare of the others but in the end in order to ensure their very own survival they kill others. Dana kills Rufus to take back the control of her life. Shori kills Katharine to avenge Theodora and make sure that her family is safe. Such is the real condition of the black women nowadays. The situations and the challenges they face are entirely different from those that are faced by the white women. Not only are they oppressed since they are women they are also oppressed because of their skin colour. The dominance of the Eurocentric thought that men are more powerful than women and that the whites are more powerful than blacks is prevalent even in this modern era. Many black women are resorting to the usage of creams to change their skin tone. Butler uses Afrofuturism to convey the message that black women should come out of their restraining circle and they should explore themselves – both their body and mind- in order to have a full understanding of their real potential.

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SYMBOLS AND BUILDINGSROMAN AS THEME IN KAMALA MARKANDAYA'S NECTAR IN A SIEVE

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The "Buildungsroman" is a term borrowed from German literary criticism, means "novel of formation". Basically it traces the youthful "development of the protagonist mind and character, in the passage from childhood through varied experiences....into maturity and the recognition of his/her identity and role in the world (Abrams 255).

Nectar In A Sieve by Kamala Markandaya is a relatively short novel that introduces Western students to life in rural India and the changes that occurred during that country's British colonization. Although easy to read, the novel is lyrical and moving and can be read on a variety of levels. On the most basic level, it is the story of an arranged but loving marriage and rural peasant life. On another level, it is a tale of indomitable human spirit that overcomes poverty and unending misfortune.

M.K. Bhatnagar in his essay, "Kamala Markandaya: The Insider-outsider" rightly observes, Markandaya's first novel Nectar in a Sieve illustrates all her basic preoccupations: the protagonist- narrator Rukmani caught in a hard peasant life; the vagaries of nature, the depredations of modern civilization (in shape of tannery), the forced migration to city and so on, revealing how work without hope draws nectar in a sieve. (Bhatnagar 3)

Finally, it is a novel about the conflicts between a traditional agricultural culture and a burgeoning industrial capitalistic society. The novel touches on several important social phenomena: the importance of traditional cultural practices, people's reluctance to change, and the impact of economic change. Nectar In A Sieve was first published in 1954, a few years after India gained political independence from Britain. Particularly

appropriate in English or social studies classes, students can examine the novel's strong character development and cultural significance. For English classes, the novel provides opportunity for vocabulary study, examination of imagery and symbolism, and oral and written response to its themes: the indomitable human spirit, the nature of love, and human responses to suffering. The novel also can be examined as a tragedy or can be compared to novels with similar themes from a variety of cultures.

The story takes place in one of the small south Indian villages of India. It is difficult to pinpoint the time and the place in which the action of the novel takes place. The historical references reveal that it occurs at the backdrop of India's attainment of independence. However no matter what the setting and time are, the novelist's portrayal of the Indian social system has a timeless appeal. Chandrasekharn in Bhabani Bhattacharya. says, She draws her raw material from reality without sacrificing what Charles Dickens regarded as 'the poetry of fact' (Chandrasekharn 36-37)

In social studies, students can study the novel in units on India, the British Empire, the role of women in agricultural societies, evolving economies, the effects of poverty, and Hinduism. They also can examine the themes of conflicts between cultures and the benefits and problems of change. The novel poses several problems for young readers that teachers can help them overcome. Although short, it is monotonous in parts. There are gaps in the episodes with some incidents not fully explained by Markandaya. This teacher's guide attempts to fill these gaps by explaining the various cultural practices and providing background information necessary for a full understanding of the story. It is

divided into several sections: Biographical Sketch of the Author; Synopsis; Main Characters; Background Information about India: Family Life, Religion, Birth, Marriage, Dress, Food, Education, Economy, and Communication; and Teaching Ideas: Prereading Activities, During Reading Activities, After Reading Activities, and Bibliography. Each of the activity sections will list activities for English and social studies. Activities suggested will be appropriate for students at a variety of ability and maturity levels.

In Rukmani's quest for dignity, hunger is a potent enemy. Fear of hunger, she says, torments the peace of every peasant who lives by the vagaries of the wind and rain. Tired of constant hunger, her elder sons break up the family to seek new lives in a new land. Another son resorts to theft and is killed for it, leaving Rukmani to grieve for his meaningless life. Her daughter chooses the degradation of prostitution over the degradation of starvation. Rukmani nearly becomes a murderer, thinking Kunthi has come to steal the last of their rice. In the city, Rukmani observes the supplicants at the temple pushing and shoving like animals to secure a share of food. Similarly, beggar children snarl and fight like beasts over a scrap dropped in the street. Rukmani indicts both the industrialization of the villages, represented by the tannery, and the laws of land ownership that impoverish and displace peasants like her and Nathan. In *Nectar in a Sieve*, hunger breeds thieves, prostitutes, murderers, and subhuman beasts. Not only nature's whims but also the choices of an unjust society produce the shameful misery of starvation.

The poor in Markandaya's novel often suffer at the hands of the strong, but some of them understand that knowledge is a powerful weapon for change. Rukmani insists on teaching all of her children to read and write, even though many in the village believe such knowledge leads to trouble. Her eldest sons are branded troublemakers because they dare to band the workers together in a strike for better wages. The tannery wins because the workers' coalition fails to hold. Arjun complains that the people will never learn, echoing Kenny's sentiments as an educated outsider. Rukmani turns to Kenny because, she says, white men have power. Kenny uses his power for good, treating the poor

and raising funds to build a hospital. Kunthi uses her knowledge to exercise an evil power, but once Nathan and Rukmani share the truth with each other, Kunthi's power over them is broken. Puli shares his knowledge of the city to help Nathan and Rukmani save money for their fare home. Throughout the novel, the admirable characters are those who apply their knowledge to help people stand together in a display of moral power.

K. R. Chandrashekhara in his essay "East and West in the Novels of Kamala Markandaya" points out that the novelist has projected, ...a good missionary and philanthropic spin doing his best for a backward country without ostentation or vanity. He is also neutral observer of life in India. (Parvati Misra 7)

Rukmani is a strong voice for the world's poor because she speaks with clarity and truth. She reveals a world the literate are seldom forced to examine, and her descriptions of the physical ravages of starvation are simple, powerful, and timeless. One of Rukmani's particular strengths lies in confronting her own misconceptions, as people and events often challenge her traditional views. Her sons repudiate their caste, her daughter redefines dishonor, and her grandson crosses the barrier of skin color. Kenny demands that she rethink her preconceptions about distrusting strangers, suffering passively, and taking action against injustice. In each case, Rukmani gets stronger because of her devotion to truth, and at the same time she exhibits the Hindu belief that truth transcends all other moral values.

Great change is accompanied by drumbeats in Rukmani's life. Drummers first appear to call laborers into the village, and Rukmani loses her first two sons to Ceylon. Ira has a drummer and a fiddler for her wedding before she leaves her mother's home. Drumbeats announce the widespread devastation of the flood that destroys their crops. Drummers emphasize the passion and joy of Deepavali, the Festival of Lights, which marks a highlight for Rukmani as well as the conception of her last child. When Raja is killed by the tannery guards, Rukmani listens to the drumbeats at his funeral pyre until they die away. Just before Nathan dies, Rukmani buys Puli a dum-dum cart that plays a drum as it is pulled along. With their insistent rhythm, drumbeats announce and predict each change of circumstance.

Again and again, Rukmani confronts those who are different and learns from her encounters. From the Muslim wife of a tannery official she learns that possessions are less important than freedom. From the tannery official who visits after Raja's death, she learns that a cold and mercenary heart creates a chasm between people that cannot be crossed. From Kenny she learns that some strangers care enough about the suffering of others to contribute funds for a hospital. From Das, the servant in the city, she learns the value of kindness to the destitute. From a helpful stranger, she learns there is food for the poor at the temple. From Puli she learns that family can be created through generosity. Rukmani's life is enriched by the strangers who enter it.

Rice is the overriding symbol for life itself in *Nectar in a Sieve*. Nathan presses grains from his harvest into Rukmani's hands to impress his bride with their prospects for prosperity. As Rukmani learns to plant, she is struck by the wonder of seeds that contain, for her, life itself. Mounds of rice tinted with saffron and fried in butter mark the birth feast for Rukmani's first son. The monsoon floods destroy the paddy and, with it, the family's chance to eat that season. They use their precious savings to buy rice at exorbitant prices, for without it they will not live. When the drought takes their harvest, Rukmani runs her fingers obsessively through the last of her hoarded rice. She loves the feeling of the rice because she loves life so fiercely.

By their strong and patient work, bullocks are closely allied with the hardworking peasants who live on the land. The bullocks who carry Rukmani as a bride to her new home wear bells on their horns to tinkle a happy accompaniment to the song of birds and sweet smells of the land. Like Nathan and Rukmani, the bullocks underscore the harmony of nature. They provide the dung Rukmani uses to burn for fuel and waterproof her hut. But like the peasants, the bullocks suffer from the injustice of overwork. One of the bullocks pulling them to the city develops a festering sore. The carter explains that he has to continue to work the animal in order to make his living, just as Nathan and Rukmani must work to gather in their harvest even while they are starving to death. The bullock flinches when the yoke is put upon his raw neck, but he patiently accepts his fate. Rukmani's sympathy for the injured beast is indicative of her stand against the injustice of the peasant's lot.

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CHILD HEALTH VARIATIONS ACROSS COUNTRIES AND IMMUNIZATION COVERAGE IN INDIA: AN INTRODUCTORY ANALYSIS

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Abstract

This paper seeks to analyse the child health variation across countries of the world at large and level of immunization coverage in India in particular. The world has witnessed a significant improvement in child health. However, even today children below five years of age face multiple obstacles, including birth injuries, infectious diseases, malnutrition, and home environment that lacks intellectual stimulation, and environment with polluted water and air. There was a lot to despair as far as India's health indicators were concerned. They do not match our economic performance over the last two decades. India has one of the largest Universal Immunization Programmes in the world in terms of number of beneficiaries with 27 million infants and 30 million pregnant women, quantities of vaccines used, geographical spread and manpower involved. Though there have been some major achievements, there remain several gaps in the Indian programme, both in terms of coverage and quality of services.

A Prelude

Children are the most valuable assets of a nation. Their welfare strengthens its social and economic development in future. They have to be protected and looked after well if the country has to thrive and prosper in all spheres of human activity. It can be said that the aims of a welfare state must include at least the right of every baby to be given an equal chance to live, to be educated, and to be enabled to develop its skills commensurate with its ability, to attain adulthood have right to work, to have a minimum standard of life and thus to contribute to the personal and social progress of the community. The early eighties was a period of great optimism for child survival amidst high mortality in developing countries at a time when much research activity was generated.

The principle of primary health care, defined as essential health care based on practical, scientifically sound and socially acceptable methods and technology made universally accessible at an affordable cost, had been endorsed by the Declaration of Alma-Ata in September 1978.

An increasing body of research showed that some low-income countries had succeeded in achieving low child mortality. New technologies made it possible to prevent major infectious diseases affecting childhood through mass immunization campaigns and treating for diarrhoeal dehydration and malaria at low cost. International aid agencies pushed an agenda of a limited number of inexpensive, highly effective interventions to reduce child mortality in low income countries.

**Table 1 Country-wise Estimates of Infant Mortality
Rate during 1990-2015 (Per thousand)**

Country	1990	2015
Afghanistan	123	66
Bhutan	93	27
Bangladesh	100	31
China	42	9
Ethiopia	122	41
India	88	38
Japan	5	2
Pakistan	106	66
Somalia	108	85
Sri Lanka	18	8
Maldives	68	7
Nepal	98	29
Brazil	51	15

United Kingdom	8	4
United States of America	9	6
Zambia	113	43

Source: Levels & Trends in Child Mortality: Report 2015, Estimates Developed by the UN Inter-Agency Group for Child Mortality Estimation, pp.19-27.

This table shows that the world has witnessed a significant improvement in child health. However, even today children below five years of age face multiple obstacles, including birth injuries, infectious diseases, malnutrition, and home environment that lacks intellectual stimulation, and environment with polluted water and air. There was a lot to despair as far as India's health indicators were concerned. They do not match our economic performance over the last two decades. Public expenditure on health in India as a proportion of the gross domestic product continues to be one of the lowest in the world, in spite of an increase from below one per cent to a little over one per cent in the National Rural Health Mission. On accounting a lot of fund spent on public health as well as maternal and child health (MCH), there has been a slight improvement in child health status.

India is home to the largest number of children in the world, significantly larger than the number in China. The country has 20 per cent of 0-4-year child population of the world. The number of live births in the country was estimated to be 27 million, which again constitutes 20 per cent of the total number of live births in the world.

At present, the number of births is expected to go down gradually in the coming years. The relative load of India in the world in terms of child population is not going to lessen significantly for a long time to come. Therefore, the progress that India makes towards achieving the Millennium Development Goals (MDGs) and targets related to children will continue to determine the progress that the world will make towards achieving the MDGs.

The analysis of the situation involving children and women in India would be incomplete without paying due attention to the disparities that exist between and within states, and the inequalities that persist among different sub-groups of the population notably women and girls, Scheduled Castes and Scheduled Tribes.

Disparities can be identified across several factors: geography (between and within states, districts, and sub-district level), social identity and gender being the most notable. Vulnerabilities associated with rapid urbanization and the consequences of violence also need to be addressed to reduce inequalities in outcomes for children. Strategies drawn placing children at the heart of "Inclusive Growth", will ensure India's continuing progress on the economic, social and political fronts.

India's economic performance during the latter half of the 1990s and the first half of the new millennium has been variously described as that of an "emerging economy" and, more colourfully, as that of an "emerging giant", a "partially awakening giant", and an "awakening giant". These depictions are based on macro-indicators such as gross domestic product (GDP) growth rates, growth of real income and of foreign direct investment (FDI).

However, the macro-performance during this period did not match several other indicators such as measures of undernourishment and child health. Nowhere is the mismatch more dramatic than in the case of child health.

Notwithstanding an uninterrupted record of high growth rates over the past decade, India has recorded one of the worst performances in undernourishment and child health. India's child health statistics are worse than not only the neighbouring countries in South Asia but also those in many countries in Sub-Saharan Africa, which are poorer than India.

According to the latest figures in "India: Malnutrition Report", available at the World Bank's South Asia website, 48 per cent of children in India under the age of five are stunted, 43 per cent are underweight, and more than one in four infants are born with a low birth weight. Ray and Sinha (2011) compared the state of health of young children, aged 0-3 years, between China, India, and Vietnam, and found that China and Vietnam easily outperformed India on both stunting and wasting. They reported that from 1992-93 to 2005-06 there was a marginal improvement in stunting in India with the proportion of stunted children dropping from 50.20 per cent to 41.40 per cent but wasting remained virtually static at around 20 per cent. A true perspective of the

dismal nature of these figures emerged when one noted that the rates in China were 21 per cent for stunting and 6.50 per cent for wasting. It is clear from current trends that India will not meet the Millennium Development Goal of halving the 1990 rates of child underweight. These figures were matched by equally dismal figures on maternal health.

Apart from the dismal nature of child and maternal health statistics, there are several other adverse effects of poor child health that have added to our concerns. For example, a study by Fishman et al (2004) based on longitudinal data found that for children aged less than five years having a low weight- for-age resulted in an increased risk of mortality, particularly from infectious diseases like diarrhoea and acute respiratory infection (ARI).

The poor health of infant children, if not corrected in the early days, tends to persist into adulthood and this, in turn, entails costs of low productivity on the economy. India also has a significant correlation between maternal health, as measured by a mother's body mass index (BMI), and child health. Mishra and Ray(2012)pointed out that there was evidence of a negative association between the BMI of mothers and child wasting in India, but not in China. The strength of this association increased in India over 1998-99 to 2005-06, and reflected a policy failure to delink maternal health from that offspring through nutrition programmes of antenatal and postnatal care. India did not have the nutrition programmes that China had in place. The failure was all the more striking over the period when India was recording impressive growth rates.

Impressive gains have been made globally in reducing child mortality. Child deaths were halved from 20 million in 1960 to well under 10 million in 2009. But progress in mortality reduction is uneven geographically, with the child mortality rate increasing or remaining constant in at least 26 countries.

The greatest numbers of under 5 child deaths in the world are found in Sierra Leone, Angola, and Afghanistan, where between 257 and 270 children die for every 1000 live births. In India, a wide variation occurs in child mortality in different regions of the country with the

overall mortality rate being 74 per 1000 live births. The present neonatal mortality of 39 per 1000 live births has remained stable in the last one decade. According to Sample Registration System (SRS) 2008, the infant mortality rate (IMR) in the country has been 53 per 1000 live births and the IMRs for male and female children have been 52 per 1000 and 55 per 1000 live births respectively.

Likewise, rural-urban differences do exist with the IMR being 58 per 1000 live births in the rural and 36 in the urban area. Besides, the infant mortality rate varied not only between male-female and rural-urban but also between state and state. According to Sample Registration System 2009, the infant mortality rate was high in Madhya Pradesh with 67 per 1000 live births and low in Kerala with 12 per 1000 live births. Although, economically well off states were not doing better in controlling infant mortality. The infant mortality level in a region indicates the extent of socio-economic advancement. It is assumed that the lower the socio-economic development, the higher will be the infant and childhood mortality.

As infant mortality is comparatively high in India and is likely to vary in different social and cultural groups, within and between states, there is a need for undertaking mortality studies in different parts of the country. Knowledge with regard to determinants of mortality is still meager in this part of the country. Over and above whatever information is available on mortality based on National Sample Surveys, birth and death registration is grossly under-estimated. Now-a-days, most of the social scientists around the world view infant mortality rate as an excellent summary indicator of the socio-economic development of a country.

This has influenced international organizations as well as national governments to intensify their efforts to lower the rate of infant mortality and raise the level of child survival. Yet there is surprisingly little evidence to suggest that the residents in rural communities throughout the Less Developed Countries (LDCs) have felt the seriousness of this problem. Even the concern of development planners about infant mortality has become explicit only rather recently, when in 1978, the Alma Ata Declaration, adopted at a conference organized by the

World Health Organization, urged the member countries to ensure 'Health for all by 2000 A.D. Countries which are committed to reducing the rate of growth of population through vigorous programmes of family planning, have come to realize that the reduction of infant and child mortality rates to a low level is an urgent necessary precursor to achieving rapid reduction in fertility. It has also been observed that the level of infant mortality in a country is not only indicative of the public health and basic medical facilities available to its population but it also can be considered as an index of the quality of life lived by the people in general.

Intake of good nutritious food is a basic necessity for good health and lack of balanced diet leads to malnutrition and undernourishment, which affects the health of every human being, especially that of children aged 1-4 years. They depend on the food given mostly by parents and relatives and the care and affection shown by them for their growth. Malnutrition in synergism with childhood diseases causes a great proportion of child deaths. According to Ghosh (1976) once the child is malnourished the frequency of illness increases and infections are more severe. Now there are about 100 million pre-school children in India, out of whom 3-4 million suffer from severe types of malnutrition and probably one million die because of this every year. A recent estimate made by National Family Health Survey (NFHS) reports that the percentage of malnourished children has come down over the seven year period, but this decline is very meager.

The prevalence of underweight declined from 52 per cent (NFHS-1) to 47 per cent (NFHS-2) but this decline was only 1 per cent from NFHS-2 to NFHS-3. Reduction in stunting was to the extent of 8 per cent from NFHS-2 (46 per cent) to NFHS-3 (38 per cent). However, there was an increase in the proportion of children who were wasted (16-19 percent). Besides the deficiency of macronutrients, there is enough evidence to substantiate a high magnitude of micronutrient deficiency disorders in India. Apart from the major and micronutrients, there exist more than 300 nutrients, which are vital for the body. Recent evidence suggests that even mild vitamin A deficiency probably increases morbidity and mortality in

children emphasizing the public health hazard of this disorder.

According to National Nutrition Monitoring Bureau (NNMB) 2003, the prevalence of severe forms of vitamin A deficiency such as corneal ulcers/ softening of cornea (keratomalacia) has in general become rare. Hence, malnutrition is the biggest single contributor to illness and death among children in India.

The prevalence of anemia is very high among young children. As such, 72.9 per cent of the children below the age of three in urban areas and 81.2 per cent in rural areas are anemic. Also the overall prevalence has increased from 74.2 per cent (1998-99) to 79.2 per cent (2005-06). Nagaland has the lowest 44.3 per cent and Bihar has the highest prevalence. In children aged below 2 years, iron deficiency anemia causes permanent neurologic damage resulting in suboptimal scholastic skills leading many of them to below average class or premature dropping out of schools. It also triggers increased morbidity from infectious diseases.

The immunization of expectant mothers and infants is one of the most powerful and cost-effective weapons against the six serious but preventable childhood diseases the tuberculosis, diphtheria, pertussis, tetanus, polio and measles. The first organized efforts in India to immunize children were started in 1978 under the banner of Expanded Programme on Immunization (EPI), where the intention was to expand the programme reach but unfortunately the programme still remained focused upon the urban areas.

Things seemed to change and it was universalized in 1985 to cover six vaccine preventable diseases and rechristened as Universal Immunization Programme (UIP) to cover all the districts in the entire country. Even after 25 years of implementation, the coverage with six antigens is poor in many states. More than 9 million infants still do not receive all the vaccines they should. Polio is still endemic in India and more children die due to measles in India than the rest of the entire world. Over the years, the UIP has developed self-sufficiency in all material, manpower, and intellectual property related to vaccination and there has been a significant decline in major vaccine-preventable

diseases. Smallpox has been eradicated, while polio is on the verge of eradication.

Nevertheless, there are millions of children and pregnant women not getting benefits of immunization, and there are regional, racial, and gender differences in vaccination coverage. The National Family Health Survey III, conducted in 2005-06, showed that there was a marginal improvement of fully immunized children from 42 per cent to 44 per cent nationally. There has been some improvement in comparison to NFHS-II conducted in 1998-99. Improvement from NFHS II to NFHS-III in the state of Uttar Pradesh was from 20.2 to 22.9 per cent; in Bihar from 11.62 to 32.8 per cent; in Jharkhand from 8.8 to 34.5 per cent and in Rajasthan from 17.3 to 26.5 per cent. However, in some of the good performing states like Tamil Nadu, Maharashtra, Karnataka, Kerala and Punjab, the coverage of fully immunized children has gone down.

Routine immunization activity in the country gained momentum in late 1970's with the launching of EPI. Initial list of Diphtheria Pertussis Tetanus (DPT), Oral Polio Virus (OPV), Bacillus Calmette Guérin (BCG) and Typhoid-Paratyphoid vaccine was later modified to exclude Typhoid-Paratyphoid vaccine and include Tetanus for pregnant mothers in 1983. The program was modified in 1985 as Universal Immunization Programme to cover the entire country in a phased manner. Measles vaccination was included in 1985 and Vitamin A supplementation was added in 1990.

Coverage levels of different antigens have increased considerably. Effects were evident with steep fall in infant mortality rate from 129/1000 live births in 1971 to 55/1000 live births in 2007.

Table 2: Immunization coverage in India 1985-2007
(In per cent)

Immunization	1985	2007
BCG	8	85
DPT-1	41	81
DPT-3	18	62
Measles	1	67
DPT-3 coverage in 604 districts in India	More than 80	
84 districts		
12 districts	50-79	

2 districts	Less than 50
2 districts	Not reported
77 districts	DPT1-DPT3 drop out less than 10

Source: UNICEF-2009

India has one of the largest Universal Immunization Programmes in the world in terms of number of beneficiaries with 27 million infants and 30 million pregnant women, quantities of vaccines used, geographical spread and manpower involved. Though there have been some major achievements, there remain several gaps in the Indian programme, both in terms of coverage and quality of services.

The Multi Year Strategic Plan (2005-2010) suggested priority actions in the following areas: ensuring regularity of sessions, adequate staffing, monitoring, safe injection, improved cold chain and vaccine logistics management and social mobilization.

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WOMEN ENTREPRENEURS: ISSUES AND CHALLENGES

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Introduction

Women entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. The Government of India has defined a woman entrepreneurship as "an enterprise owned and controlled by a woman having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women". Men & women both are two wheels of society and contribution of both is very essential for building healthy nation. There are around seven lakh villages in India and more than 70% of our population lives in villages. In rural sector 56% of the male and 33% of the female were in the labor force. About 66% of the female population in the rural sector is idle & unutilized. Even after 56 years of the independence women in India are struggling for entrepreneurial freedom. They have to face various socio-economic problems. But now the situation is changing fast with modernization, urbanization and development of education and business. Thus the opportunities of employment for women have increased drastically.

Promotion of women entrepreneurs requires a multipronged approach. Women should be motivated to come out of their traditional occupation for accepting more challenging and rewarding economic activities. Today Indian government is more concerned about the economic development of women and for this; development of "entrepreneurship" among women has become an important aspect of plan priorities. A special Chapter on Women's Development had been included in the Seventh Five-Year Plan; it details the plan of action for "Integration of Women in Development".

Coimbatore District in Tamil Nadu

Coimbatore District is one of the more affluent and industrially advanced districts of the state of Tamil Nadu in India. Coimbatore is known as the

"Manchester of South India." It is one of the most industrialized towns of Tamil Nadu. It has the highest GDP among the districts of Tamil Nadu, even ahead of the state capital Chennai. The region is bounded by Kerala state on the west and is surrounded by Tirupur District, Nilgiris District, and District. The headquarters of the district is Coimbatore city. Except taluks like Mettupalayam, Pollachi, Valparai (Hill station) all other parts belong to Coimbatore Corporation itself and few parts of Tirupur district which comes under the Metropolitan area of Coimbatore. Most of the city region of Coimbatore comes under this district. Proximity to the city of Coimbatore has its own impact on the district, with a considerable daily commuting population. The rural people are mostly agriculturists, although with the advent of special economic zones (SEZs) in the area, service and IT industries are booming. The second largest, city in Tamil Nadu, which is located approximately 497 km from Chennai, the state capital. It is highest revenue yielding district in the state, next to Chennai district.

Today, we find women of Coimbatore District of Tamil Nadu working in a variety of industries, traditional as well as non-traditional, such as engineering, readymade garments, fabrics, eateries, handicrafts, doll making, Poultry, dairy farming, chemical industry, knitting, jewelers designing and the like. The motivation behind these women entrepreneurs has been an aspiration for a career in business.

Problems of Women Entrepreneurs in India

Women in India are faced many problems to get ahead their life in business. A few problems can be detailed as;

- The greatest restriction to women entrepreneurs is that they are women. A kind of patriarchal – male dominant social order is the building block to them in their way towards business success. Male

members think it a big risk financing the ventures run by women.

- The financial institutions are skeptical about the entrepreneurial abilities of women. The bankers consider women loonies as higher risk than men loonies. The bankers put unrealistic and unreasonable securities to get loan to women entrepreneurs. According to a report by the United Nations Industrial Development Organization (UNIDO), "despite evidence that woman's loan repayment rates are higher than men's, women still face more difficulties in obtaining credit," often due to discriminatory attitudes of banks and informal lending groups (UNIDO, 1995).
- Entrepreneurs usually require financial assistance of some kind to launch their ventures - be it a formal bank loan or money from a savings account. Women in developing nations have little access to funds, due to the fact that they are concentrated in poor rural communities with few opportunities to borrow money (Starcher, 1996; UNIDO, 1995). The women entrepreneurs are suffering from inadequate financial resources and working capital. The women entrepreneurs lack access to external funds due to their inability to provide tangible security. Very few women have the tangible property in hand.
- Women's family obligations also bar them from becoming successful entrepreneurs in both developed and developing nations. "Having primary responsibility for children, home and older dependent family members, few women can devote all their time and energies to their business" (Starcher, 1996). The financial institutions discourage women entrepreneurs on the belief that they can at any time leave their business and become housewives again. The result is that they are forced to rely on their own savings, and loan from relatives and family friends.
- Indian women give more emphasis to family ties and relationships. Married women have to make a fine balance between business and home. More over the business success is depends on the support the family members extended to women in the business process and management. The interest of the family members is a determinant factor in the realization of women folk business aspirations.
- Another argument is that women entrepreneurs have low-level management skills. They have to depend on office staffs and intermediaries, to get things done, especially, the marketing and sales side of business. Here there is more probability for business fallacies like the intermediaries take major part of the surplus or profit. Marketing means mobility and confidence in dealing with the external world, both of which women have been discouraged from developing by social conditioning. Even when they are otherwise in control of an enterprise, they often depend on males of the family in this area.
- The male - female competition is another factor, which develop hurdles to women entrepreneurs in the business management process. Despite the fact that women entrepreneurs are good in keeping their service prompt and delivery in time, due to lack of organizational skills compared to male entrepreneurs women have to face constraints from competition. The confidence to travel across day and night and even different regions and states are less found in women compared to male entrepreneurs. This shows the low level freedom of expression and freedom of mobility of the women entrepreneurs. Knowledge of alternative source of raw materials availability and high negotiation skills are the basic requirement to run a business. Getting the raw materials from different souse with discount prices is the factor that determines the profit margin. Lack of knowledge of availability of the raw materials and low-level negotiation and bargaining skills are the factors, which affect women entrepreneur's business adventures.
- Knowledge of latest technological changes, know how, and education level of the person are significant factor that affect business. The literacy rate of women in India is found at low level compared to male population. Many women in developing nations lack the education needed to spur successful entrepreneurship. They are ignorant of new technologies or unskilled in their use, and

often unable to do research and gain the necessary training (UNIDO, 1995). Although great advances are being made in technology, many women's illiteracy, structural difficulties, and lack of access to technical training prevent the technology from being beneficial or even available to females ("Women Entrepreneurs in Poorest Countries," 2001). According to The Economist, this lack of knowledge and the continuing treatment of women as second-class citizens keep them in a pervasive cycle of poverty ("The Female Poverty Trap," 2001). The studies indicate that uneducated women do not have the knowledge of measurement and basic accounting.

- Low-level risk taking attitude is another factor affecting women folk decision to get into business. Low-level education provides low-level self-confidence and self-reliance to the women folk to engage in business, which is continuous risk taking and strategic decision making profession. Investing money, maintaining the operations and ploughing back money for surplus generation requires high risk taking attitude, courage and confidence. Though, the risk tolerance ability of the women folk in day-to-day life is high compared to male members, while in business it is found opposite to that.
- Achievement motivation of the women folk found less compared to male members. The low level of education and confidence leads to low level achievement and advancement motivation among women folk to engage in business operations and running a business concern.
- Finally high production cost of some business operations adversely affects the development of women entrepreneurs. The installation of new machineries during expansion of the productive capacity and like similar factors dissuades the women entrepreneurs from venturing into new areas.

Need for the Study

Women entrepreneurs face a series of problems right from the beginning till the enterprise

functions. Being a woman itself poses various problems to a woman entrepreneur, the problem of Indian women pertains to her responsibility towards family, society and lion work. The tradition, customs, socio cultural values, ethics, motherhood subordinates to ling husband and men, physically weak, hard work areas, feeling of insecurity, cannot be tough etc are some peculiar problems that the Indian women are coming across while they jump into entrepreneurship. Women in rural areas have to suffer still further. They face tough resistance from men. They are considered as helpers. The attitude of society towards her and constraints in which she has to live and work are not very conducive.

Objectives

1. To study the social structure in the study area.
2. To expose the problems encountered by women
3. To analysis the empowerment initiatives among women in the study area.
4. To examine structural constraints of women in the study area.
5. To find the major strength and weakness of women entrepreneurs in the study area.

Scope of the Study

The study focuses on the women entrepreneurs in Coimbatore Districts district, Tamil Nadu selected depends on industrial growth has been phenomenal. The selected districts with its good infrastructural facility, offers sound prospects for industrial developments. The scope of the study encompasses women entrepreneurs in Coimbatore District and the problems faced by women entrepreneurs who are engaged in starting a new enterprise. The study is limited only to the women entrepreneurs of selected groups in Erode District.

Sampling Design

Women entrepreneurs who are the main source of primary data are collected from the women entrepreneurs through a questionnaire. As the area of study is limited in Coimbatore district of Tamil Nadu and as the total population of women population is

numerable, the researcher has proposed the sampling techniques for the selection of respondents. To identify the right respondents which are also very essential for the collection of primary data the following process has been adopted scientifically. Finally 80 respondents were selected and included the study from various areas of Coimbatore districts who have engaged to start an enterprises and running successfully.

Findings

- 38(47.5%) of the respondents are belonging to 35 – 45 years age group of the entrepreneurs. 22(27.5%) of the respondents are between the ages of 45- 55 year. The 13(16.25%) of the respondents are below the 35 years age group and rest 7(8.75%) is above the 50 years.
- 26(32.5%) of the respondents are belonging to higher secondary level of the education. 30(37.5%) of the respondents are graduates and 11(13.75%) of the respondents are secondary level of education. The 13(16.25%) of the respondents are primary level and rests of the respondent are illiterates.
- 49(61.25%) of the respondents are belonging to 10,000 to 20,000 incomes of families. 23(28.75%) of the respondents are Rs. 20,000 to 30,000 income group and only 8(10%) of the respondents are their family income of above 40,000.
- 36(45%) of the respondents are deals with manufacturing types of business. 21(26.25%) of the respondents who are engaged in trading type of business. Only 12(15%) of the respondents are doing our business for service sectors. 11(13.75%) of the respondents are combined all type of business.
- 65(81.25%) of the respondents are married category and rest 15(18.75%) of the respondents is unmarried. Therefore, marital status is important factor to determine the women entrepreneurs.
- 42 (52.5%) of the respondents are invested below 1 Lakhs in their business. 38(47.5%) of the respondents are 1 lakhs to 5 lakhs category.

- 34(42.5%) of the finance sources from spouse income, 30(37.5) of the respondents financed from personnel savings and 9(11.25%) are loan from banks as well as 7(8.75%) respondents financial sources are other sources.

Suggestions

- Most of the women entrepreneurs are of the opinion that because of lack of training, they are not able to survive in the market. Hence, the government should conduct frequent training programmes with regard to new production techniques, sales techniques, etc; this training should be made compulsory for women entrepreneurs.
- The government can provide interest free loans to encourage women entrepreneurs, because finance is the major problem for women entrepreneurs.
- Marketing product is one of the main problems for women entrepreneurs. So co-operative societies can be started to buy the products from women entrepreneurs. They will help them in selling their products at a reasonable price.
- A separate women's organization can be formed at the district, so as to help women entrepreneurs in fulfilling their requirements of financial assistance, marketing aid, obtaining subsidies, concessions, technical know-how, raw material assistance, conduct of market surveys to assess the feasibility counseling, follow up guidance etc..

Conclusion

Equal opportunity in all fields of Indian women and laws guaranteeing for their equal rights of participation in political process and equal opportunities and rights in education and employment were enacted is the motto during the independence. But unfortunately, the government sponsored development activities which are benefited to small group of women i.e. the urban women. The large majority of them are still unaffected by change and development. It is hoped that the

suggestions forwarded in this will help the entrepreneurs in particular and policy-planners in general to look into this problem and develop better schemes, developmental programmes and opportunities to the women folk to enter into more entrepreneurial ventures. The social situations for the widows are not at all encouraging at the moment. Even though many social movements tried to curb such undesirable incidents it took place just like that. To overcome such negative thoughts education could play a significant role.

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