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The official language of the Journal is English (But the language is depended up on the particular subjects. If need to subject the article will published their own subject language). The Journal invites Empirical, Conceptual papers, case studies, PPP model, Meta analysis, and Field researches from leading academicians, Business peoples, Corporate Sectors, researcher scholars and students from academic institutions, research organizations, non – governmental organizations (NGOs), corporate sectors, civil societies, industries, and others from India and abroad.

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உலகமொழையில் தமிழ் கற்றல், கற்பித்தல் – தமிழ் ஆசிரியர்கள் எதிர்நோக்கும் சிக்கல்கள்

டாக்டர். சிவகுமாரன்

இணைப் பேராசிரியர், தலைவர் தமிழ்மொழி மற்றும் பண்பாட்டுப் பிரிவு,
தேசியக் கல்விக்கழகம், நன்யாங் தொழில்நுட்பப்பல்கலைக்கழகம், சிங்கப்பூர்

உலகில் செம்மொழி வரிசையில் இடம்பெறும் தலையாய மொழிகளுள் தமிழ்மொழி ஒன்று. இலக்கண இலக்கியங்கள் நிரம்பப்பெற்ற தொன்மையான மொழி. அம்மொழி இன்று தமிழ்நாட்டைத் தவிர்த்துப் பல நாடுகளிலும் கற்கப் படுகிறது, கற்பிக்கப்படுகிறது. அவ்வாறு நிகழும் பொழுது அந்தந்த நாட்டுச் சூழலுக்கேற்பச் சிற்சில சவால்களைத் தமிழ் கூறும் நல்லுலகம் எதிர்நோக்குகின்றது.

பாடம் கற்பிக்கும் முறை பற்றி மாணவர் இலக்கணம், ஆசிரியர் இலக்கணம் என்று நன்னூல் பலவாறு கூறுகிறது.

ஈதல் இயல்பே இயம்புங் காலைக்
காலமும் இடனும் வாலிதன் நோக்கிச்
சிறந்துழி இருந்துதன் தெய்வாம் வாழ்த்தி
உரைக்கப் படும்பொருள் உள்ளத்து அமைத்து
விரையான் வெகுளான் விரும்பி முகமலர்ந்து
கொள்வோன் கொள்வகை அறிந்து அவன் உளம் கொளக்
கோட்டமின் மனத்தின் நூல் கொடுத்தல் என்ப

நன்னூல் 36

நன்னூலில் கூறியபடி பாடம் கற்பிக்க என்ன சிக்கல் உள்ளது என்று எண்ணலாம், ஆனால் தற்காலத்தில் ஆசிரியர் இடத்தை, காலத்தைத் தேர்வு செய்ய இயலுமா? நடைமுறையில் விரையாது வெகுளாது பாடம் சொல்ல முடிகிறதா? கொள்வோன் கொள்வகை அறிந்து அவன் மனம் ஏற்றுக்கொள்ளும் வண்ணம் மாறுபாடு இல்லாத மனத்துடன் நூலைக் கற்றுக் கொடுக்க இயலுகிறதா? என்றால் இல்லை என்று தான் சொல்ல வேண்டும், காரணம் பள்ளி நிர்வாகக் கட்டுப்பாடு, பாடத்திட்டத்தை முடிக்கவேண்டிய காலநிர்ப்பந்தம் என்று பல காரணங்கள் உள்ளன.

நன்னூலில் கூறியுள்ள உரைக்கப்படும் பொருள் உள்ளத்தமைத்து என்ற கூற்றில் ஆசிரியருக்கு ஆசிரியர் கருத்து வேறுபாடு உள்ளது. சிலர் தமிழ்மொழி கற்பித்தலில் இலக்கணத்தை முன்னிலைப்படுத்துகின்றனர், சிலர் பொருள் புரிதலுக்கு முக்கியத்துவம் கொடுக்கின்றனர். சிலர் வழக்காற்றில் உள்ளவற்றுக்கு முக்கியத்துவம் கொடுக்கின்றனர். எது சரி என்பதில் மாணவனுக்குக் குழப்பம் ஏற்படுகிறது. இச்சிக்கலை ஆய்வாளர்களோ ஆய்வரங்களோ தீர்த்து வைக்கவேண்டும்.

தொடக்கப் பள்ளியில் வரி வடிவம் கற்பித்தலும் சிக்கலும்

தொடக்கப் பள்ளியில் வரி வடிவம் கற்பிக்கும் போது சில நாடுகளில் நெடுங்கணக்கு முறையையும் கற்பிக்கின்றனர். இவற்றுள் எது சரியானது எதை பின்பற்றவேண்டும் என்பதில் சிக்கல் உள்ளது. மாணவர்கள் எழுத்துக்களை அடையாளம் காண்பதில் சிரமத்தை எதிர்நோக்குகின்றனர் என்பது ஆசிரியர்களின் குறைபாடு. நெடுங்கணக்கு முறையில் சொற்களை உடனுக்குடன் கற்றுத் தர இயலாது என்றாலும் மாணவர்கள் எழுத்துக்களைக் எளிதாக அடையாளம் காண்கின்றனர் என்ற கருத்தும் ஆசிரியர்களிடத்தில் உண்டு. இவற்றுள் எது சரி, எது தவறு என்பதை அறிந்து எந்த முறையில் வெளிநாடுகளில்

கற்பிக்கலாம் என்னும் ஒரு முடிவுக்கு வர வேண்டியது அவசியமாகவும் அவசரமாகவும் தேவைப்படுகின்ற ஒன்றாகிறது.

தமிழ் எழுத்துக்களை எழுதுகின்ற முறையிலும் குழப்பம் உள்ளது. சிலர் கீழிருந்துதான் மேலே எழுத வேண்டும் என்றும் வலமாகத்தான் எழுத வேண்டும் என்றும் கூறி மாறாக எழுதுகின்ற மாணவர்களைத் தண்டிக்கின்றனர். குறிப்பாக ஏகார ஓகார வரிசையில் வரும் இரட்டைக் கொம்பை கீழிருந்துதான் மேலே எழுத வேண்டும் என்னும் கல்வியாளர்களும் உள்ளனர். ஆனால் சிலர் எப்படி எழுதினாலும் எழுத்து எழுத்துதானே என்று கூறி இதை ஒரு செய்தியாகவே எடுத்துக் கொள்வதில்லை. தொடக்கப்பள்ளியில் எழுத்து கற்பிக்கும் ஆசிரியர் எந்த முறையில் கற்றுக்கொடுப்பது? என்பதில் குழம்பி இருக்கிறார் அல்லது ஒவ்வொரு ஆசிரியரும் அவரவர் விரும்பியவாறு கற்றுக்கொடுக்கிறார் (குழப்பம் தீர்க்கப்படவேண்டும்).

நெடுங்கணக்கை மாணவர்கள் மனப்பாடம் செய்ய வேண்டும் என்று கட்டாயப்படுத்தப்படும் ஆசிரியர்களால் தாய் தமிழகத்திற்கு அப்பால் உள்ள மாணவர்கள் பெரிதும் சிரமத்திற்கு உட்படுகின்றனர். உடனுக்குடன் ஐயப்பாடுகளை தீர்த்துக்கொள்ள கணினி, கையடக்க தொலைபேசி என இன்னும் பிறகருவிகள் இருக்கும் போது ஏன் எங்களுக்கு இந்தச் சுமை என்பதே மாணவர்களின் வாதம். மாணவர்களின் கருத்தை பலகல்வியாளரும் வரவேற்கின்றனர். ஆனால் ஒருசாரர் இளமையில் கல்வி சிலையில் எழுத்து என்றும், அகர முதலியைப் பார்க்க நெடுங்கணக்கு அவசியம் என்றும் கூறுகின்றனர். எந்த முறையில் ஆசிரியர் கற்பிப்பது எந்த முறையில் சோதனைத்தாள் தயாரிப்பது என்றும் ஆசிரியர்கள் சிக்கல்களை எதிர்நோக்குகின்றனர்.

இலக்கணவாதிகள் ஏற்படுத்தும் குழப்பங்கள்

நாள் என்பதில் பன்மை விசுவாசிகள் சேரும் போது நாட்கள் என்று ஆகவேண்டும் என்று கூறும் இலக்கணவாதிகளிடம் தேள். தோள் முதலானவற்றுக்குப் பின்கள் சேரும் போது தேட்கள் தோட்கள் என்று ஏன் ஆகவில்லை என்று கேட்கும் மாணவர்கள் உளர். எனவே கல்வியாளர்கள் இலக்கணவாதிகள் ஒரு முடிவுக்கு வரவேண்டியது அவசியமாகிறது. நாட்கள், தேட்கள், தோட்கள் என்று இருக்கலாமா? குறிப்பாக வெளிநாடுகளில் இரண்டாம் மொழியாக தமிழ்கற்கும் மாணவர்களுக்கு எப்படிக் கற்றுக்கொடுக்க வேண்டும் அவற்றுள் எந்த அளவிற்கு இலக்கணக்கூறுகளைக் கடைப்பிடிக்க வேண்டும் என்பதில் உள்ள சிக்கல்களை உடனே தீர்வு செய்ய வேண்டும்.

உலகமயமாகி வரும் சூழலும் தமிழாசிரியர்களுக்கிடையே கருத்து வேறுபாடுகளும்

தமிழ்ப்படித்தவர்களுள் பலர் ஒற்றுப்பிழைகளைப் பிழைகளாகவே கருதுவதில்லை. இவை எல்லாம் பிழைபளா? என்று கேட்பவர்களும் உண்டுதில்லை. இவை எல்லாம் பிழைகளா? என்று கேட்பவர்களும் உண்டுதில்லை. இவை எல்லாம் பிழைகளா? என்று கேட்பவர்களும் உண்டு சிலர் இவற்றைச் சிறுபிழைகள் என்று கூறி உதாசீனப்படுத்துவதும் உண்டு. “நன்றாகப் படித்தேன்”. “நன்றாக படித்தேன்” ஆகிய இருதொடர்களிலும் ஒற்று இடம் பெற்று வந்தாலும் இடம் பெறாமல் வந்தாலும் பொருள் விளங்குகிறதே என்று வாதிடுபவர்களும் உண்டு. ஆனால் சிலர், பிழைகளுள் என்ன சிறுபிழைகள் பெரும்பிழைகள் இலக்கண விதிகளுக்கு உட்படாத அனைத்தும் மொழிப்பிழைகளே என்பர். நான் உதவி கொண்டு படித்தேன். நான் உதவிக் கொண்டு படித்தேன். நான் உதவுக் கொண்டு படித்தேன். நான் உதவிக் கொண்டு படித்தேன் என்னும் இருவாக்கியங்களுள் முதல் வாக்கியத்தில் உதவி பெறுபவனாக இருப்பவன் இரண்டாம் வாக்கியத்தில் உதவி செய்பவனாக உள்ளான். வேலை பார்த்தான், வேலைப் பார்த்தான் இரண்டிற்கும் பெரும் வித்தியாசம் உள்ளது என்பதைச் சுட்டிக் காட்டி ஒற்றுப்பிழைகளின் அவசியத்தை உணர்த்தும் ஆசிரியர்களும் உள்ளனர்.

இவற்றைக் காணும் மாணவர்கள், பெரும்பான்மையினர் பயன்படுத்துவதை ஏற்றுக் கொள்வதா அல்லது ஆசிரியர்கள் சொல்லவதைக் கேட்பதா என்று குழம்புகின்றனர்.

புதிய இலக்கணங்களின் வருகை விருப்ப விதியாக அமையுமா அல்லது கட்டாய விதியாக அமையுமா?

தமிழ் இலக்கணம் அவன், அவள், அவர்கள், அது, அவை என்று பால்வகைகளை ஐந்து என்று கூறுகிறது. ஆனால் “,இருபால்மரியாதை ஒருமை” என்பது ஆறாவது பாலாகும் அதனுள் அவர் என்பது ஆறாவது பாலாகும் அதனுள் அவர் என்பது அடங்கும் என்று மொழியியலார் கூறுகின்றனர். புதிய இலக்கணம் விருப்பவிதியாகட்டாய விதியாக என்பதில் சிக்கல் உள்ளது.

மரபு வழியாக வரும் சரியான சொற்களைப் பயன்படுத்தாமை

எடுத்துக்காட்டுக்கு “அனாதைகளுக்கு அந்நிறுவனம் உதவி வழங்கியது” என்னும் தொடரில் வழங்கிய என்னும் சொல்லாட்சி தவறாக உள்ளது. “செய்தது” என்னும் பொருளிலேயே அச்சொல் பயன்படுத்தப்பட்டுள்ளது வழங்கியது என்னும் பொருளில் அது பயன்படுத்தப்படவில்லை.

பத்திரிகைகளும் அவற்றைப் பார்த்து அதே சொல்லைப் பயன்படுத்துகின்ற போது ஆசிரியர்கள் அச்சொற்களை தவறான சொல்லாட்சி என்று கூறுகின்றனர். இதனைக் காணும் மாணவர்கள் குழப்பத்திற்கு ஆளாகுகின்றனர். விபத்தில் இருவர் கொல்லப்பட்டனர் என்று பத்திரிகைகளிலும் தொலைக் காட்சிகளிலும் அடிக்கடி பயன்படுத்துவதைப் பார்க்கிறோம். பலியாயினர் என்னும் சொல்லுக்குப் பதிலாக, கொல்லப்பட்டனர் என்னும் தவறான சொல்லாட்சியே இங்கு இடம் பெறுகிறது. மாணவன் எதைக் கற்றுக் கொள்வான்? மீண்டும் குழப்பம்.

துணைவினை வடிவத்தை எழுதுவதில் உள்ளிசிக்கல்

பார்த்துக் கொண்டிருக்கிறான் என்பது சரியான வடிவம். இதனை எப்படி எழுதுகிறோம் என்பதில் பல சிக்கல்கள் உள்ளன. பார்த்துக் கொண்டு இருக்கிறான், பார்த்துக்கொண்டு இருக்கிறான்,பார்த்துக் கொண்டு இருக்கிறான். இவற்றில் எது சரி என்பதில் பெரும் சிக்கல் உள்ளது. பார்த்துக் கொண்டும் இருக்கிறான் பார்த்துக் கொண்டே பேசினான் என்று கூறும் போது பார்த்துக் கொண்டு என்பது ஒருசொல்லாகவும் இருக்கிறான் என்பது இன்னொரு சொல்லாகவும் தான் வருகிறது. மாறாக வருவதில்லை. ஆனால் இவ்வடிவங்களை மொழியியலாளர்கள் தவறாகக் கூறுகின்றனர். பத்திரிகையாளரும் பெரிதும் வேறுபடுகின்றனர்.

பார்வைக்கு எளிதாகத் தோன்றும் இச்சிக்கல் பலவற்றுக்கு அடித்தளமாக இருக்கிறது. குறிப்பாகக் கட்டுரையில் எத்தனை சொற்கள் உள்ளன என்பதை எண்ணுகின்ற போதும் கணினியில் சொந்திருத்தி உண்டாக்கும் போதும் இவற்றுக் குத்தீர்வு காண வேண்டிய அவசியம் உள்ளது.

பொழுது போக்காகத் தான் செய்ய முடிந்தது; பொழுது போக்காகத்தான் செய்ய முடிந்தது ; பொருள் செல் மருங்கில் வேற்றிமை சாரும் – என்னும் தொல்காப்பிய விதியைத் தான் நாம் இங்கு கொள்ள வேண்டியுள்ளது. சில வேளைகளில் சொற்களைப் பிரித்து எழுதுவதா சேர்த்து எழுதுவதா என்பதில் உள்ள சிக்கல்கள்.

தொடக்கப் பள்ளி, எடுத்துக் காட்டு, தயவு செய்து, ஆண் மகன், உதவி செய்முதலான பலசொற்கள் பிரித்து எழுதுப்படுகின்றன. இதனைச் சேர்த்து எழுதுவதா? பிரித்து எழுதுவதா? சேர்த்துத் தான் எழுத வேண்டும் என்று கல்வியியலாளர்கள் கூறுகின்ற பொழுது பிழைபட வெளியாகும் நூல்களை நூல் நிலையங்களில் இடம் பெறச் செய்வது சரியா? பதிப்பகத்தாரும், நூல்களை நூலகங்களுக்குப் பரிந்துரை செய்வாரும் செய்கின்ற தவறுகளைக் கண்டிக்காது மாணவனைக் கண்டிப்பது சரியா என்னும் வினா எழுகிறது.

தனித்தமிழ்ப் பற்றாளர்கள்

தொடர்வண்டி இருசக்கர இருஉருளி, பனிக்கூழ் எனமுற்றிலும் ஆங்கிலம் கலக்காமல் தனித்தமிழ்ப் பற்றாளர்கள் பேசுகின்றனர். தமிழில் பேசவேசிரமப்படும் மாணவர்களிடத்தில் தனித்தமிழைக்கற்றுக் கொடுக்க முயலும் போது அவர்கள் மிகுந்த சிரமத்திற்கு உள்ளாகுகின்றனர்.

அதே வேளையில் தனித் தமிழ்ப் பற்றாளர்கள் பேசும் போதும் அதை மாணவர்கள் புரிந்து கொள்வதிலும் சிரமத்தை எதிர் நோக்குகின்றனர். “தமிழ்நாடு அரசு” எனத் தமிழ்நாடே கூறுகிறது. ஆனால் தமிழாசிரியர், தமிழ்நாட்டுப் பண்பாடு, தமிழ்நாட்டுப் பாடப்புத்தகம் என ஒன்று இராட்டித்து வர வேண்டும் என்கிறார். இதில் எது சரி?

மரபுத்தொடர், பழமொழி ஆகியவற்றின் பொருளைப் பயன்பாட்டிலிருந்து அறிந்து கொள்வதில் சிரமம்

எடுத்துக்காட்டிற்குத் தூண்டில் புழுபோல என்னும் உவமைத் தொடரைப் பயன்படுத்துவதில் மரபிலிருந்து விலகிச் செல்லும் போக்கைக்காண முடிகிறது. ஆசிரியரின் விளக்கத்திற்குப் பிறகு மாணவன் கீழ்க் கண்டவாறு எழுதுகிறான். போதைப் பொருளில் சிக்கிக்கொண்ட மாணவன் தூண்டில் புழுபோலத் துடித்தான். இதுமரபு அறியாமல் கற்றல் கற்பித்தல் நடைபெறுவதைக் காட்டுகிறது.

பாடத்திட்டமும் கற்றல் கற்பித்தலில் சிக்கலும்

பாடத்திட்டம் வகுப்பவர்கள், மாணவர்கள் ஆசிரியர்கள் நிலை அறிந்து, பாடத்திட்டம் வகுக்க வேண்டும் தமிழாசிரியரின் பொறுப்பு, தமிழ்மொழி மட்டும் கற்பிப்பதா? பண்பாட்டையும் சேர்த்துக் கற்பிப்பதா? அப்படி பண்பாட்டையும் சேர்த்துக் கற்பிக்க வேண்டுமென்றால் எந்தப் பண்பாட்டைக் கற்பிப்பது? தமிழ்நாட்டுப் பண்பாடா? அந்தந்த நாட்டுத் தமிழர்கள் பின்பற்றும் பண்பாடா? இந்தியப் பண்பாடா? சிங்கப்பூர்ப் பண்பாடா? எவற்றை எவ்வாறு கற்பிக்க வேண்டும் என்னும் வரையறை இருப்பது பண்பாட்டையும் பிரித்து அறிவதில் குழப்பம் உள்ளது, எடுத்துக்காட்டிற்குப் பொங்கல் திருநாளை எடுத்துக் கொள்வோம்.

இதனை இந்து சமய மக்களால் கொண்டாடப்படும் ஒரு விழா என்கிறனர் ஒரு சாரார் உழவர்களின் என்கின்றனர் மற்றொருசாரார். உழவர்களே இல்லாத நாட்டில் உழவர்களைப் பெருமைபடுத்தும் பொங்கல் எதற்கு? என்பது உழவுத் தொழிலில் ஈடுபடாத வெளிநாட்டில் இருப்போரின் குரல்.

ஆங்கிலத் தாக்கத்திற்கு ஆட்பட்ட வாக்கியம்

மாணவர்கள் ஆங்கிலத்தில் சிந்தித்துத் தமிழில் எழுதும் போக்கு இப்பொழுது அதிகரித்துள்ளது. இதனை எவ்வாறுகளைவது என்பதில் ஆசிரியர்கள் சிரமத்தை எதிர்நோக்குகின்றனர். எடுத்துக் காட்டுக்கு சில மாணவர்களின் வாக்கியங்கள்.

“அன்று தமிழ்மொழியின் தாயகமானத் தமிழ் நாட்டிலிருந்து, எத்தனைத் தமிழர்கள் உலகின் வெவ்வேறு திசைகளுக்குச் சென்று குடியேறியிருந்த போதிலும், இன்றும் உலகின் எத்திசையிலும் தமிழர்கள், தமிழைப் கற்பதாலும், கற்பிப்பதாலும், பேசுவதாலுமே இன்றும் அன்னைத் தமிழ் உயிர் வாழ்கிறாள்.” “என்னை பெற்ற வருவதை எண்ணி மனம் நிகழ்ந்து போனேன்.” இவ்வாக்கியங்கள் மாணவர்களின் ஆங்கிலத்தாக்கத்தைக் காட்டுகின்றன.

கணினி, தமிழ் விசைப்பலகை, ஒருங்குறி (யுனிகோட்)

நாம்தமிழ் விசைப்பலகையைப் பயன்படுத்துவதிலும் எழுத்துருவவைப்பயன்படுத்துவதிலும் பெயர் அளவில் ஒருமைப்பாட்டைக் கண்டிருந்தாலும் நடைமுறையில் அவற்றை அமுல்படுத்தாத வரை நாம் தனித்தனித் திட்டங்களாகவே இருப்போம்.

கணினியில் தமிழைப் பயன்படுத்துவதில் நாம் ஒருமைப்பாட்டைக் கடைப்பிடிக்கவில்லை என்றால் உலகம் போகும் வேகத்தில் நாம் தமிழை எடுத்துச் செல்ல இயலாது. எவ்வளவு அறிஞர்கள் இருந்தாலும் எவ்வளவு வளங்கள் இருந்தாலும் நாம் பின்தங்கிய இருப்போம். இக்கூறுகளில் நாம் ஒருமைப்பாட்டைக் காணாத வரை நாம் தமிழை அடுத்த கட்டத்திற்கு எடுத்துச் செல்வதில் பெரும் சிக்கல்களை எதிர் நோக்குவோம். ஒருமைப்பாடு காணாதவரை கணினி பிழைதிருத்தி, மென், வன்பொருள்களை உருவாக்குவதில் சிக்கல் என்று பலவற்றிலும் பின்தங்கிவிடுவோம். கணினிக்கு நாம் ஏதேனும் ஒன்றைத்தான் சொல்ல வேண்டும் ஒவ்வொரு வரும் ஒவ்வொரு விதமாகச் சொன்னால் கருத்துப் பரிமாற்றம் சிறப்பாக அமையாது. இச்சிக்கல்களைப் போக்க ஆய்வாளர்கள், கல்வியாளர்கள், மென்பொருள்வல்லுநர்கள், அரசு அமைப்புகள் முன்வர வேண்டும்.

உலகம் வேகமாக மாறி வருகிறது. மொழி ஆசிரியர்கள் மொழியையும் பண்பாட்டையும் கட்டிக் காக்க வேண்டியவர்கள். தமிழின் பெருமை, இனிமை முதலானவற்றை எடுத்துக் கூறித்தமிழ்மொழி வளர்ச்சிக்குப் பாடுபடுவது தமிழாசிரியர்களின் கடமை. இவை எல்லாவற்றுக்கும் ஈடுகொடுக்கும் வகையில் காலத்திற்று ஏற்றமாற்றத்தை நம் தமிழ் மொழியில் நாம் செய்ய வேண்டியது அவசியம்.

கற்பித்தல் என்பது ஓர் இசைக்கருவிபோன்றது, குருவிற்கும் பயிற்சிக்கும் ஏற்பவே இனிய இசை பிறக்கும் அது போலத் சவால்களைத் தாண்டிக் கடின உழைப்போடு திட்டமிடுகின்றபோதே தமிழ் கற்றல் கற்பித்தல் இனிக்கும்.

சவால்களை எதிர்கொள்வோம்! சாதனை படைப்போம்.

இலக்கியமும் சூழலியற் பெண்ணியமும்

ந. இரத்தினக்குமார்

உதவிப் பேராசிரியர், மதுரைக் கல்லூரி, மதுரை

“நும்மினும் சிறந்தது நுவ்வை ஆகுமென்று
அன்னை கூறினள் புன்னையது நலனே”- (நற்றிணை-172)

இலக்கியத்திற்கும் இயற்கைக்குமான உறவுகள் குறித்த உரையாடல்கள் நீண்டகாலம் இருந்து வந்தாலும் இயற்கை-இலக்கியம்-பெண் ஆகியவற்றிற் கிடையேயான தொடர்புகள் குறித்த சொல்லாடல்கள் இரண்டாயிரத்திற்குப் பின்பே தீவிரமடைந்தன. சூழலியல் குறித்த அறிவுசார் உரையாடல்களும் சூழலியற் திறனாய்வின் (EcoCriticism)வளர்ச்சியும் இவ்விவாதத்தைத் தொடங்கி வைத்தன. பெண்ணியப் புலங்கள் இவ்விவாதத்தை முன்னெடுக்க பெண்ணியத் திறனாய்வின் ஒரு பகுதியாக ‘சூழலியற் பெண்ணியம்’ (Eco Feminism) கொள்கை வடிவம் பெற்றது. இக் கொள்கையின் அடிப்படைகள், இலக்கிய வரையறைகள், இலக்கியம் மீதான வாசிப்பு நிகழ்த்துவதற்கான களங்கள், திணைமரபுகள் போன்றவற்றை விவாதிப்பதாக இக்கட்டுரை அமைகிறது.

சூழலியல் திறனாய்வும் திணைக்கோட்பாடும்

சூழலியல் திறனாய்வு வேறு. சூழலியற் பெண்ணியத் திறனாய்வு வேறு. முதலில் தோற்றுவிக்கப்பட்ட கொள்கை சூழலியல் திறனாய்வு. அதிலிருந்தே சூழலியல் பெண்ணியம் கிளைத்துப் பரவியது. அதனால், முதலில் சூழலியல் திறனாய்வு குறித்து விவாதிப்போம்.

உலகம் முழுவதும் இயற்கை வளங்கள் சூறையாடப்பட்டு வருவதை, கலை, இலக்கியங்கள் மறுத்து அவற்றை மீளாக்கம் செய்யவேண்டும் எனும் குரல்கள் இருபதாம் நூற்றாண்டின் பிற்பகுதியில் உரத்து ஒலிக்கத் தொடங்க, அவை இலக்கியத்திலும் திறனாய்விலும் பெரும் தாக்கத்தை ஏற்படுத்தின. அதன் விளைவு, சூழலியல் திறனாய்வு (Eco Criticism) எனும் முறையியல் பரிணமித்தது. 1990இல் ‘செரில் கிலாட்பெல்டி’ இலக்கியத்திற்கும் சூழலியலுக்குமான உறவை ‘The Eco Criticism Reader: Landmarks in Literary Ecology’ என்ற நூல் மூலம் புதுப்பித்தார். அதில் இலக்கியத்திற்கும் இயற்கைக்கும் உள்ள உறவை ஆராய்வது இதன் பிரதானப் பண்பாகச் சொன்னார். அவரைத் தொடர்ந்து டேவிட் பாசல், லாரன்ஸ் பெளல், மெர்சன் போன்றோர் இக்கொள்கை பரவுவதற்குக் காரணமாக இருந்தனர். நவீனத்துவக் கவிதைகளில் மேற்கின் தொழிற்புரட்சியும், நகரமயமாதலும் மனிதனை அந்நியமாக்கியிருப்பதை வாசித்து, மாதிரிகளை அமைத்தனர். அவர்கள் முன்வைத்த சூழலியல் திறனாய்வின் முக்கியக் கருத்துகளைத் தொகுத்து முன்னகரலாம்.

1. மனிதமையவாதத்தை மறுத்தல்
2. மானுடத்தை இயற்கையை நோக்கித் திருப்பதல்
3. பசுமை இலக்கியத்தை வளர்த்தல்
4. இயற்கை மானுடத்தைவிட மேலானது. நமக்குப் புறத்தே தனியாக இயங்குவது.
5. நவீன உலகக் கட்டமைப்பில் சுற்றுச்சூழலின் சிதைவுகளை விவாதித்தல்.
6. இலக்கியங்களில் பதிவு பெற்றுள்ள இயற்கை குறித்த சொல்லாடல்களை மறுவாசிப்புச் செய்தல்.
7. இலக்கியக் கல்வியையும் சூழலியல் கல்வியையும் இணைத்து உரையாடுதல்.
8. பிற உயிரினங்களிலிருந்து மனிதன் எவ்வகையிலும் உயர்ந்தவன் அல்ல என்பதை நிறுவுதல்.
9. சமகாலச் சூழல் மாசுபாடுகளைக் கடுமையாக மறுப்பதோடு போராடுவதற்கு இலக்கியத்தைக் கருவியாக்குதல்.
10. உலக வளர்ச்சிகளுக்குப் பின் இருக்கும் சர்வதேச அரசியலைக் கவனப்படுத்துதல்.

போன்ற கருத்தியல்களை மையப்படுத்தி, கலை இலக்கியங்களை உலகம் முழுவதும் சூழலியல் திறனாய்வாளர்கள் விவாதித்தனர். பூமிக்கும், இலக்கியத்திற்குமான உறவைச் செழுமைப்படுத்தி புதிய மதிப்பீடுகளை இலக்கியத்திற்கு அவர்கள் வழங்கினர். அம்மதிப்பீடுகள், இலக்கியத்தின் மீது

குழலியலாளர்களின் கவனம் கொள்ளவும் காரணமாக அமைந்தன. இச் சொல்லாடல்கள் மேற்கில் இருபதின் இறுதியில்தான் தொடங்கின. ஆனால், தமிழ் ஓர்மையில் இரண்டாயிரம் ஆண்டுகளுக்கு முன்பே இப்பார்வை கோட்பாட்டாக்கம் பெற்றுள்ளது. தமிழர்தம் திணைக் கோட்பாட்டின் இன்னொரு பரிணாமமாகத்தான் குழலியல் திறனாய்வைக் கருதுமுடியும்.

திணைமரபும் பசுமைக் கவிதை மரபும்

திணைக் கோட்பாடென்பது, குழலுக்கும் உயிரினங்களுக்கும் உள்ள தொடர்புகளைப் பற்றிய சிந்தனை எனலாம். இக்கோட்பாட்டையே, பண்டைய தமிழ்க் கவிதையியல் எடுத்துரைப்பியலிலும் உள்ளடக்கத்திலும் பதிவுசெய்துள்ளது. இதை பசுமை இலக்கியம்(Green literature)என வகைப்படுத்தவும் முடியும். கங்கைச் சமவெளிகளிலோ நைல்நதிக்கரைகளிலோ, ஏசியன் கடற்கரைகளிலோ சிந்திக்கப்படாத இயற்கை பற்றிய புதிய விளக்கத்தை தீபகற்பத்தின் மூலையில் வாழ்ந்த மக்கள் உருவாக்கினார்கள் எனப் பி.டி. ஸ்ரீனிவாச ஐயங்கார்¹ கருதுவதற்கேற்ப, தமிழர்களின் திணைக் கோட்பாடு அறிவியல் அடிப்படையில் அமைந்த முதல் குழல் தொகுதி. அது திட்டவட்டமானது, புறவயமானது. தென்னிந்தியாவின் நிலவியல், காடுகள், மலைகள், குன்றுகள், கடல், குடிகள், விலங்குகள், பறவைகள், தட்பவெப்பநிலை பற்றிப் புலவர்களின் மனதில் நிகழும் ஊடாட்டங்கள் பன்முகத்தன்மை வாய்ந்ததாக இருப்பதோடு அவற்றைத் தருக்க அடிப்படையில் வகைப்படுத்தியும் இருக்கிறார்கள்.

மண் திணிந்த நிலனும்

நிலம் ஏந்திய விசம்பும்

விசம்பு தைவரு வளியும்

வளித்தலைஇய தீயும்

தீ முரணிய நீரும் என்றாங்கு

ஐம்பெரும் பூதத்தியற்கை - புறநானூறு

என்பதிலிருந்து தமிழர்கள் புறவயப்பார்வையிலான அணுகுமுறையிலேயே இயற்கையைப் பதிவுசெய்துள்ளனர் என்ற முடிவுக்கு வரமுடிகிறது. புறநானூறு “மண்ணுக்கும் நீருக்கும் உள்ள உறவு, மண்ணுக்கும் காற்றுக்கும் உள்ள உறவு, மண்ணுக்கும் வெப்பத்திற்கும் உள்ள உறவு என்பதோடு நில்லாமல், மண்ணுக்கும் மரம், விலங்குகள், மனிதர்கள் என்று பல உயிரினங்களுக்கும் உள்ள உறவுகள் வளர்ந்து வளர்ந்து ஒரு கெழுமைப்பாடு (complexity) ஏற்பட்டு விடுகிறது என்கிறது. இதனால் அந்தந்த நிலத்திற்கேற்ற தனித்தன்மைகள் உருவாகி, ஒழுக்காலாறுகளிலும் தனித்தன்மை வந்துவிடுகிறது” என்று பாமயன் மதிப்பிடுவது² முக்கியத்துவம் வாய்ந்தது. ஆக, இரண்டு வெளிகளால் திணைமரபு கட்டமைக்கப்பட்டுள்ளது. 1. இயற்கைவெளி 2. பண்பாட்டுவெளி. பிற சமூகங்களில் முதலென்பது கடவுளாக இருக்கத் தமிழ்த் திணை அமைப்பில்,

முதலென்படுவது நிலம்பொழிதிரண்டின்

இயல்பென மொழிப இயல்புணர்ந்தோரே

- தொல்.14

என்றே வரையறுத்துள்ளனர். உலகம் முழுக்க இயற்கையைக் கடவுளாக்கிப் பூசைனைக்குரியதாக வழிபட்டுக் கொண்டிருக்க தமிழர்கள் மட்டும் கடவுளுக்கு இயற்கையின் விளை பொருள்களான பூக்கள், பழங்கள், தேன், மறி போன்றவற்றைப் படையாலாக்கியும் நிலஅமைப்பிற்கேற்ப உணர்வுகளை ஒழுக்கமாக அமைத்தும் பண்பாட்டுமயப்படுத்தினர் என்கிறார் தனிநாயகம் அடிகளார்.³ இயற்கையின் பின்புலங்களில் மனிதர்கள் அமைத்துக்கொள்ளும் பண்பாட்டு வெளிகளை தொல்காப்பியர் வரையறுக்க சங்கப்புலவர்கள் அகப்புறப் பாடல்களாக அவற்றைத் தொகுத்திருக்கின்றனர். அகத்துறைக்கு இயற்கை நுட்பமான தளமாக அமைக்கப்பட்டிருக்கிறது. ‘மனிதநடத்தைக்கும் உணர்வுகளுக்கும் பின்னணியாகக் கவிதையியல் எப்படி இயற்கையை அமைக்கிறது என்பது பற்றிச் சொல்கின்றன சங்கப்பாடல்கள்’ என்கிறார் க. பூரணச்சந்திரன்.⁴

முதல், கரு உரிப்பொருள் என்ற மூன்றே

நுவலுங் காலை முறைசிறந்தனவே

பாடலுட் பயின்றவை நாடுங்காலை

(அகத்திணை 3)

என்று தொல்காப்பியர், கவிதைக்கும் மனிதனின் அனைத்து வகை நடத்தைகளுக்கும் நிலம், பொழுது, ஒழுக்கம், மரம், விலங்கு, பறவை போன்ற பல்வேறு கருப்பொருள்களும் அடிப்படைகளாக அமைந்து இயற்கையின் பன்முகத்தன்மையை, அதன் பல்லுயிர்ப்பெருக்கை நுட்பமாகப் பதிவு செய்துள்ளார். தமிழில், சூரியனுக்கு நூறுக்கும் மேற்பட்ட பெயர்கள் வழங்கப்பட்டிருக்கின்றன. நூறுவகையான நெல் வகைகளைக் காணமுடிகிறது. இன்று சூழலியல் திறனாய்வு முன்னிலைப்படுத்தும் பசுமை இலக்கியம்(Green Literature)எனும் வகைமைக்குப் பாட்டும் தொகையும் ஆதாரங்களாக இருக்கின்றன. தமிழர்தம் திணைக் கோட்பாடு மேற்கின் சூழலியத் திறனாய்விற்கு இருபது நூற்றாண்டுகளுக்கு முன்பே கொள்கையாகப் பின்பற்றப்பட்டுள்ளது. இப்பின்புலத்தில் சூழலியற் பெண்ணியத் திறனாய்வினை விவாதிப்போம்.

சூழலியற் பெண்ணியம் : வரையறைகளும் இலக்கியப் பார்வைகளும்

'சூழலியல் பெண்ணியம்' என்ற சொல்லை 'தி போனே'(d'Eaubonne) என்பவர் 1974இல் அறிமுகம் செய்து வைத்ததைத் தொடர்ந்து Susan Griffia tpd; Reweaving the world: The Emergence of Eco Feminism என்ற நூலும் Caldecott and Leland தொகுத்த "Women and Life on Earth: A Conference on Eco-Feminism in the Eighties" என்ற நூலும் சூழலியலை பெண்களை மையமிட்டு விவாதிக்கக் காரணமாக அமைந்தன. மார்க்சியப் பெண்ணியம், கறுப்புப் பெண்ணியம், தலித்தியப் பெண்ணியம் போன்று சூழலியற் பெண்ணியம் என்ற கருத்தாக்கம் பரவ இந்நூல்கள் தளம் அமைத்தன. ஏற்கனவே இருந்துவந்த பெண்ணியச் செயல்பாட்டாளர்களும் இதில் இணைந்துகொள்ள, சூழலியற் பெண்ணியத்தின் கருத்தியல்கள் பலவாறாக விவாதிக்கப்பட்டு வருகின்றன. இவர்கள், தாய்மைதான் சூழல்கேட்டின் முதல் பலி. இயற்கைப் பேரழிவுகளில் அதிகம் பாதிப்பிற்குள்ளாவது பெண்கள். புவியை ஆள்பவன் மனிதனால், ஆண். அவன், இயற்கையின் மீது அதிகாரம் செலுத்துவதோடு அவற்றை அதிகம் நுகர்பவனாக மட்டுமல்ல அழிப்பவனாகவும் இருக்கிறான். பெண் விடுதலையை இயற்கையைத் தவிர்ந்துவிட்டுப் பேசமுடியாது. ஆண்களைவிட பெண்களுக்கு இயற்கையோடு நெருங்கிய தொடர்பு இருக்கிறது. அதனால், சூழலியல் திறனாய்வு(Eco criticism) ஆணியப்பார்வை வயப்பட்டது. சூழலியற் பெண்ணியப் பார்வையையே(நுடூ கநஅனளைஅ) பெண்கள் முதன்மைப்படுத்த வேண்டும் என்கின்றனர் சூழலியல் பெண்ணியவாதிகள். புவிக்கும் பெண்ணுக்குமான விடுதலை என்பது ஆண்களிடமிருந்தே தொடங்கவேண்டும், ஆண்கள் கைப்பற்றிக் கொண்ட புவிக்கு விடுதலை(Earth Liberation) அளிக்க வேண்டுமானால் வனங்கள், ஆறுகள், மலைகள், பறவைகள், விலங்குகள் என அனைத்தையும் அவனிடமிருந்து விடுவிக்க வேண்டும். இவை சாத்தியப்பட, சூழலியற் பெண்ணியத்தை அரசியல் கருவியாகப் பயன்படுத்தி உரையாடல்களை நிகழ்த்தி வருகின்றனர். காயத்ரி ஸ்பைவக், அருந்ததி ராய், மகாஸ்வேதா தேவி, வந்தனை சிவா போன்றவர்களின் பார்வைகள் இந்தியச் சூழலில் முக்கியமானவையாக இருக்கின்றன. சூழலியற் பெண்ணியத் திறனாய்வின் கொள்கைகளில் பல்வேறுபட்ட புலங்கள், இயக்கங்கள், போக்குகள் இருப்பினும் அவற்றின் முக்கியக் கொள்கைகளை மட்டும் இங்கு கணக்கில் கொண்டு முன்னகரலாம்.

ஆன்மீகப் பார்வை: 'என்கிசைவரையட ஏளைழைளே' என்று அழைக்கப்படும் இக்கொள்கை புவியைக் கடவுளாகப் பார்க்கிறது. புவி யாரையும் அழிக்க நினைப்பதில்லை, அது புனிதத் தன்மை வாய்ந்தது. அது தொடர்ந்து இறைத்தன்மையில் இயங்குகிறது. அனைத்து உயிர்களையும் தோற்றுவித்தல், வளர்த்தல், பாதுகாத்தல் என்ற செயல்களைப் புவிக்கோளமே செய்கிறது. ஆகையால், புவி அடிப்படையில் கண்களுக்குத் தெரிந்த கடவுள். அவற்றை வணங்குவதும் கடவுளுக்குக் கொடுத்த முக்கியத்துவத்தை, அதற்குக் கொடுப்பதும் மானுடத்தின் கடமை என்கின்றனர் இக்கோட்பாட்டாளர்கள். உலகத் தொல்சூழிகள் பலவற்றிடமும் 'புரதானத் தாய்த்' தேவதைகள் (matrarchy) இயற்கையுடன் இணைந்தே இருக்கின்றன. தமிழில் பூமித்தாய், கிரேக்கத்தில் கையா(Gaia)என்பன தாய்த் தேவதைகளே. அதனால் சூழலியற் பெண்ணியத்தில் இயற்கையை ஆன்மீகத்துடன் இணைத்து தத்துவார்த்த நிலையில் உரையாடி வருகின்றனர்.

தாய்வழிச் சமூகத்தை மீளாக்கம் செய்தல் : மனிதன் தோன்றிய தொடக்க காலத்தில், இனக்குழு வாழ்க்கையில் தாய் முதலிடம் வகித்தாள். குழுவை வழிநடத்திச் செல்லும் அதிகாரம் அவளிடமே இருந்தது. ஏனென்றால் ஒரு குழுவிற்குள், தந்தை யாரென்று தெரியாது. தாய் மட்டுமே சந்ததியினருக்கு உறுதியாகத் தெரியும். அச் செம்மதாய் மட்டுமே குழுவைத் தலைமை தாங்க முடியும். இதைக்

கூட்டுணர்வுக் காலம்(partnership age) என்பர். விவசாயத்தைத் தனது குழந்தைப் பேற்றின் இன்னொரு பகுதியாக அவள் கண்டுபிடிக்கிறாள். விவசாயக் கருவிகளில்(பன்னருவாள்,கூடை,முறம், கொத்து) பெரும்பாலானவை பெண்களின் புழங்கு பொருட்கள். உயிர்ச்சங்கிலியின் அடிப்படைகளான ஈனுதல், உணவு தயாரித்தல், பங்கிடல், விவசாயம், உடை தயாரித்தல், குடில் அமைத்தல், இயற்கையை மதிப்பிடல் என அனைத்தையும் பெண்கள்தான் நீண்ட காலம் மேலாண்மை செய்து வந்தனர். முடிவு எடுக்கும் அதிகாரம் பெண்களிடமே இருந்திருக்கிறது. பெரும்பாலான விலங்குகளில் இன்றும் பெண் விலங்குகள்தான் பலம் வாய்ந்தவை. குடும்பம், தனிஉடைமை, சொத்து எனும் நிலவுடைமைச் சமூகம் தோன்றிய பின், ஆண், தாய்வழிச் சமூக அமைப்பைக் கைப்பற்றி தந்தைவழிச் சமூக அமைப்பாக அதை மாற்றிவிட்டான். எனவே, அவற்றை மீட்க வேண்டுமானால் முதலில் 'தாய்' என்பதற்கான அதிகாரத்தைப் பெண்கள் எடுக்கும்போதே சமூக அமைப்பில் அவள் முதன்மை பெறத் தொடங்குவாள் என்று நம்புகின்றனர் குழலியல் பெண்ணியவாதிகள்.

இயற்கையும் பெண்மையும் : இயற்கையும் பெண்ணும் வேறுவேறல்ல இரண்டும் ஒன்று. இரண்டையும் ஆண் அடிமைப்படுத்தியதால்தான் அனைத்து விளைவுகளும் ஏற்படுகின்றன. ஆண்களிடமிருந்து இரண்டையும் மீட்டெடுக்கவேண்டும். இயற்கையும் பெண்ணும் அடிப்படையில் ஆக்கசக்திகள்(உசநயவழிசள). ஆண்கள் இரண்டையும் நசுக்கும் அழிப்புசக்திகள்(Terminators). பெண்உடலின் அமைப்பு பஞ்ச பூதங்களின் பேரமைப்போடு இயல்பாகப் பொருந்துவது. மண், மரம், மலை, காற்று, நீர் என இயற்கையின் வெளிகளோடு பெண்ணின் உடலியல் கூறுகளை ஒப்பிட்டு விவாதித்துவருகின்றனர். மாலதி மைத்திரியின் “மழைத்துளிகளெனக் கண்களிரண்டும்/ உருண்டு கொண்டிருக்கின்றன/ அருவியெனக் கூந்தல் / வழிந்து கொண்டிருக்கிறது/ நதியென உடல்/ வாழ்வைக் கடந்து கொண்டிருக்கிறது / கடலடைந்த கணத்தில் / எல்லையற்றதாகிச் சுழல்கிறது / உடலுலகு” எனும் கவிதையும் “மயிர்கள் சிரைக்கப்படாத / என் நிர்வாணம் / அழிக்கப்படாத காடுகளைப் போல் / கம்பீரம் வீசுகிறது” எனும் சுகிர்தராணியின் கவிதையும் பெண்ணின் உடல் இயற்கையின் பகுதிகளாக மாறுவதை நுட்பமாகச் சித்திரிக்கின்றன.

நவீன வளர்ச்சிகளை எதிர்த்தல் : தொழில்நுட்பவாதத்தை(Technocentrism) முற்றிலும் மறுக்கிறது குழலியற் பெண்ணியம். நிலம், நீர், கனிம வளங்கள் இவற்றைச் சுரண்டியும் இயற்கையைச் சீரழித்தும் புதிய, புதிய திட்டங்களை உலக வங்கிகள், குழும முதலாளியம் நடைமுறைப்படுத்தி வருகின்றன. பெரும் அணைக்கட்டுகள், அணு ஆயுதத் தயாரிப்புகள், பெருந்தொழிற்சாலைகள், நான்குவழிச் சாலைகள், வணிக வளாகங்கள் போன்றவற்றைச் குழலியற் பெண்ணியவாதிகள் எதிர்க்கின்றனர். இவற்றை 'வளர்ச்சியின் அரசியல்'(Devalopment politics) என வரையறுக்கின்றனர். இவ்வளர்ச்சி இயற்கையை அழிக்கிறது. இதைச் 'குழல் பயங்கரவாதமாகவும்' (Eco Terrorism) 'பச்சை அராஜகவாதமாகவும்'(Green Anarchism) சொல்லப்படுகிறது. அறிவியல் தொழில் நுட்பத்தை சாதகமாக்கிக் கொண்ட கயவர்கள் நிலமகளின் கற்பைச் சூறையாடி(Rape of Earth)வருகின்றனர். மாபெரும் கட்டுமானங்கள் உலகம் முழுதும் ஊழலுக்கும் உபரி உற்பத்தியின் பெருக்கத்திற்கும் வழிவகுப்பதோடு அவை ஆண்களிடம் அதிகாரமாகக் கோலோச்சுகின்றன. அதனால்தான், இருபத்தோராம் நூற்றாண்டில், உலகம் முழுவதும் நடைபெற்று வரும் பெண்களின் பெரும்பாலான போராட்டங்கள் பெரும் வளர்ச்சித்திட்டங்களுக்கு எதிரானதாகவே இருக்கின்றன.

பெண்களின் இயக்கங்களை வளர்த்தல் :பெண்களின் அமைப்புகளைச் சர்வதேச அளவில் தோற்றுவிப்பது, வட்டார அளவில் அவற்றைப் பெருக்குவது, அந்தந்த பகுதியில் நடக்கும் குழல் சார்ந்த சுரண்டல்களை எதிர்க்கத் தூண்டுவது, திரள் திரளாகப் போராடுவது என இக்குழுவினர் பெண் இயக்கங்களை விரிவுபடுத்துவது குறித்து உரையாடி வருவது முக்கியமானது. அருந்ததிராய், மேதாபட்கர், மகாஸ்வேதா, வந்தனா சிவா, மயிலம்மா, ஜானு, மாலதி மைத்திரி போன்றோர் இதுபோன்ற இயக்கங்களின் முன்னோடிகளாக இருக்கின்றனர்.மதுரைக் களஞ்சியம் அமைப்பு வட்டார அளவிலான பெண்கள் அமைப்பின் செயல்பாடுகளை வளர்த்தெடுத்ததும் அதன் அமைப்பாளர் சின்னப்பிள்ளையின் காலில் முன்னாள் பிரதமர் காலில் விழுந்து வணங்கியதும் முக்கியமான செயலாகப் பார்க்கின்றனர். கடந்த பத்தாண்டுகளில் குழலியல் போராட்டங்களில் பெண்களின் பங்கேற்பு அதிகரித்து வருவதைக் காணமுடிகிறது. நர்மதா அணைக்கட்டு, கூடங்குளம், நந்திகிராமம், தாது மணல், கிராணை குவாரிகள், வால்மார்ட், மாண்சான்டோ போன்ற சர்வதேசக் கம்பெனிகளை எதிர்த்து நடைபெற்ற, பல்வேறு போராட்டங்கள் தீவிரமடைந்ததற்கு வட்டார அளவிலான பெண் இயக்கங்கள் முக்கியக் காரணம்.

பண்பாட்டுப் பெண்ணியத்தை உருவாக்குதல் : அமைப்பியல், பின் நவீனத்துவம் போன்ற பிற கோட்பாடுகள் மொழி, சமூகம், பொருளாதாரம், போன்றவற்றிற்கு முக்கியத்துவம் தந்து இயங்கின. சூழலியல் பெண்ணியம் பெண்ணின் உணவு, உடை, பழக்கவழங்கள், சடங்குகள் இவற்றை இயற்கையின் கூறுகளில் இணைத்து தனித்துவமான பண்பாட்டை கட்டமைத்துப் பண்பாட்டுப் பெண்ணியத்தை(Cultural Eco Feminism) வளர்ப்பதை ஊக்குவிக்கிறது. பெண்களால் நிகழ்த்தப்பட்டு மறைந்து போன சடங்குகள், மந்திர, தந்திரங்கள் போன்றவற்றை மீள்வாசிப்பு செய்கின்றனர். மதுரைக்கு மேற்கே உள்ள செல்லம்பட்டியில் உள்ள மருத்துவமனைக்கு மகப்பேற்றிற்காக வரும் பெண்கள் தனது வளைகாப்பிற்கு வந்த வளையல்களை வளாகத்தில் உள்ள மரத்திற்கு அணிந்து விடுகின்றனர். அவ்வளையல்கள் எழுப்பும் சத்தங்கள் பெண்களின் பிரசவத் தனிமையின் பயத்தைப் போக்க பக்கபலமாக இருப்பதற்காக இந்த ஏற்பாடு. இது இன்று சடங்காகவும் மாறிவிட்டது. மருத்துவமனைக்குள் நுழையும்போதே வளையல்களை மரத்தில் அணிவித்து வணங்கிச் செல்வது இயல்பாகிவிட்டது. சட்டின்கர் கிராமம் ஒன்றில் பெண் குழந்தை பிறந்தவுடன் நூறு மரக்கன்றுகளை ஊரைச் சுற்றிப் பெண்கள் நடுகின்றனர். பின்பு அந்தப் பெண் குழந்தை வளர்ந்து அதைப் பராமரிக்க வேண்டும். இவற்றைப் பெண்களின் வளமைச் சடங்குகளாகக் கருதமுடியும். வட்டார வள உணர்வாகவும்(டிழை சநபழையெடளைவடை யவவவவரனந)குறிப்பிடலாம். இது போன்ற பண்பாட்டுத் தளங்களில் பெண்களின் பூசனைகள், சடங்குகள், சாமியாட்டங்கள் மீளாக்கம் செய்யப்படுகின்றன.

பெண்மையின் முக்காலப்பார்வை : முக்காலப் பார்வை, சூழலியல் பெண்ணியத் திறனாய்வின் முக்கியக் கோட்பாடாகும். பழங்காலம், தற்காலம், எதிர்காலம் ஆகிய மூன்றிலும் இயற்கை மற்றும் பெண்களின் ஆற்றல்கள், விளைவுகள், மாற்றங்கள், சரிவுகள், மீளாக்கம் செய்யவேண்டும் என்கிறது, முக்காலப்பார்வை. காலங்களையும் வெளிகளையும் தாண்டிப் பெண்களின் தனித்துவங்களை சூழலியல் வரலாற்றோடு இணைத்து உரையாடுவதற்கு இடம் தருகிறது இப்பார்வை. இயற்கையின் வரலாற்றைப் பெண்ணிடமும் பெண்ணின் வரலாற்றை இயற்கையிலும் தேடித் தேடித் தொகுத்துக் கொள்ள உதவுகிறது. நேரம், காலம் இரண்டும் பெண்ணை எப்படி கட்டுக்குள் கொண்டு வந்தன? இவ்விரண்டும் பெண்களை தன்வயப்படுத்தி இரண்டாம் பாலினமாக்கியதைக் களைவதற்கான முறைகளை விவாதிக்கின்றன. யதார்த்தப் பெண்ணியம் தற்போதைய பெண்களின் சிக்கல்களை முன்னிலைப்படுத்தும் போது அது தற்காலிகத் தீர்வையே வழங்குகிறது. ஆனால், முக்காலப் பார்வையில் பெண்களுக்கு நிரந்தரத் தீர்வை நோக்கி நகர முடியும் என்று நம்புகின்றனர்.

பெண்ணியப் பசுமை இலக்கியம் : கலைகள் மூலம் தங்கள் பார்வைகளை சமூகத்தைநோக்கி உரையாடுவதற்கு பசுமை இலக்கியம், பசுமைக் கலைகள் என்ற சொல்லாடல்களை உருவாக்கிச் செயல்படுத்தி வருகின்றனர். பெண்ணியப் பசுமைக் கலைகள்(Green Arts) என்ற கொள்கை யதார்த்தப் பெண்ணியத்திலிருந்து விலகிய ஒன்று. ஓவியம், சிற்பம், புகைப்படம், திரை, இலக்கியம் போன்ற கலைகளில் இயற்கையையும் பெண்ணையும் ஒரு பகுதியாக அமைத்து அதை சமூகத்தை நோக்கி உரையாடச் செய்வது இதன் நோக்கம். செடி,கொடி,மலை, மரம், கடல், ஆகாயம் போன்றவற்றிலிருந்து ஏதாவது ஒன்றையாவது உள்வாங்கிக் கொண்டே இக்கலைகளைப் படைக்கவும் படைக்க முற்படுவதற்கான அடிப்படைகளை உருவாக்கிப் பயிற்சியும் வழங்கி வருகின்றனர். பெண் தனித்து இடம் பெறுவது இல்லை : குறைந்தபட்சம் ஒரு செடியுடனாவது இணைக்கப்பட்டே இடம்பெறுகிறார். இயற்கை-பெண்-கலை என்ற இணைப்பு அரசியலாக முன்வைக்கப்படுகிறது.

பெண்ணிய எதிர்ப்பிலக்கியம் : அரசு, பிந்திய முதலாளித்துவம், உலகமயம் இன்றைய உலகச் சுரண்டல்களுக்குக் காரணமாக இருக்கின்ற இவற்றை மையப்படுத்தி படைப்புகளை உருவாக்க பெண்கள் விரும்புகின்றனர். மணிப்பூரின் இரும்புப்பெண்மணி ஸ்மிளாவின் கவிதைகள், மகாசுவேதாதேவியின் படைப்புகள், அருந்திராயின் ஆய்வுகள் முக்கியத்துவம் வாய்ந்தவையாகக் கருதப்படுகின்றன. மாலதி மைத்ரி, சுகித்ராணி,குட்டிரேவதி, தமிழ்ச்சி கவிதைகள் இயற்கையின் அழிவை முதன்மைப்படுத்தியுள்ளன என்பது குறிப்பிடத்தக்கது. இயற்கையைக் காக்கப் போராடிய பெண்கள், அவர்களின் நசிவுகள் போன்றவற்றை ஆவணப்படுத்துவது இதன் ஆய்வுத்திட்டம். மயிலம்மாவின் போராட்டமே வாழ்க்கை, ஜானுவின் வரலாறு போன்ற படைப்புகள் கவனிக்கத்தக்கன.சா. கந்தசாமியின் சாயாவனம் எனும் நாவலில் வனத்தை ஒரு ஆண் அழிப்பது வெற்றியாகப் பார்க்கப்படுவதை விமர்சிக்கின்றார். படைப்பின் எடுத்துரைப்பியலிலும் உத்திகளிலும் கவனம் செலுத்துகின்றனர். படைப்பாக்கம் குறித்த கோட்பாடுகளை உருவாக்கியும் வருகின்றனர்.

நிலம்:உடல்-பாலியல்-சடங்கு : பெண்கள் நிகழ்த்தும் சடங்குகள் இயற்கையைப் பிரதிபலிப்பன. அதனால், பெண்களின் சடங்கு வெளியை மீட்டுவாக்கம் செய்வது, கட்டற்ற பாலியலை எழுதுவது, உடலின் பன்முகப்பரிமாணங்களை நிலத்துடன் இணைப்பது என்பது சூழலியப் பெண்ணியவாதிகளின் முக்கிய வேலைத் திட்டமாக இருக்கிறது. நிலத்தின் வட்டாரத்தன்மைக்கும் கிராமியப் பெண்களுக்கும் இங்கு முதன்மையிடம் தரப்படுகிறது. தமிழ்ச்செல்வியின் கற்றாழை, கீதாரி, கண்ணகி போன்ற நாவல்களில் வரும் பெண்மாந்தர்கள் அந்தந்த நிலங்களின் சாயல்களைப் பெற்றவர்கள். சடங்குகள் குறியீட்டுத் தளத்தில் நிகழ்த்துவதால் சடங்குகளில் காணப்படும் இயற்கை அம்சங்கள் மீட்டுவாக்கம் செய்யப்படுகின்றன. “இந்த நிலவுலகில் அந்தந்தப் பருவங்களுக்குரிய சடங்கு முறைகளைத் தமிழகத்தைப் பொருத்தவரையில் முளைப்பாரி, பூச்சொரிதல், கொடை, ஆனித்திருவிழா, மாசிப் பெருந்திருவிழா போன்றவற்றை தவறாமல் நிறைவேற்றி பூமித்தாயின் ஊற்றுக் கண்களைத் தூண்டிவிடவேண்டும் : பயிரினங்களோடும் உயிரினங்களோடும் உறவாட(நெவழசமள முக ளளைவநசாழமுன)வேண்டும் என்கின்றனர்.⁴ மரபுசார் தானியங்களையும் உணவுமுறைகளையும் மீட்டெடுக்கின்றனர். “கருங்கால் வரகே இருங்கதிர்த்தினையே / சிறுகொடிக்கொள்ளே / பொறிகிளர் அவரையொடு / இந்நான்கல்லது உணவும் இல்லை”(புறம்:335)எனும் சங்க மரபு அறுந்துபோனதை மீட்டெடுக்கின்றனர். நம்மாழ்வார், சங்கீதா ஸ்ரீராம், பாமயன், பூவுலகின் நண்பர்கள் நடத்தும் அமைப்புகளோடு பெண்கள் அமைப்புகளும் கைகோர்த்து செயல்படுகின்றனர்.

அதீதக் கற்பனையும் இயற்கையும்: பெண்களும் இயற்கையும் அதீத ஆற்றல் பெற்றவை : மர்மத்தன்மை வாய்ந்தவை. இரண்டும் உற்பத்தி செய்பவை. குருதி வெளியேற்றம் என்பது பொதுவாக மரணத்தின் தடம். ஆனால், பெண் தனது குருதிப்பெருக்கும் சூல் கொள்தலும் உயிரைத் தோற்றுவிக்கும் ஆற்றல் உடையவை. நிலம் சிதைவதிலிருந்தே வளமை கொள்கிறது. பெண்ணிடம் இருக்கும் குருதிக்குப் பின்பான வளமை என்பதை பெண்ணியவாதிகள் சக்தியாகக் கருதுகின்றனர். பேயோட்டம், சாமியாட்டம், ஆக்கநிலைச் சடங்குகள்(mystic power) போன்றவற்றைப் படைப்பாக்குதல்.பெண்ணிடம் உள்ள அனுபூதிக் கூறுகளை ஆற்றலாகப் பார்க்கின்றனர்.காரைக்காலம்மையார், ஆண்டாள் பாடல்களில் இயற்கையும் தெய்வீக அம்சங்களும் இணைவுபெற்றிருப்பதை சாதகமான ஒன்றாக மதிப்பிடுகின்றனர்.

சூழலியப் பெண்ணியமும் பிற துறைகளும்: சூழலியப் பெண்ணியத்தை பல அறிவுத்துறைகளுக்கும் விஸ்தரிக்கின்றனர். சூழலியப் பெண்ணியத்தை ஒவ்வொரு துறைக்கு ஏற்ப அதன் கொள்கைகளை உருவாக்கி அதன் சட்டகங்களை விரிவுபடுத்தி பிற அறிவுத்துறைகளை இணைத்து பெண்களின் அறிவுமரபைக் கட்டமைக்க விழைகின்றனர். சூழலியப் பெண்ணியம் சமூகச் சூழலியப் பெண்ணியம், உளவியல் சூழலியப் பெண்ணியம், மார்க்சியச் சூழலியப் பெண்ணியம், பின் காலனியச் சூழலியப் பெண்ணியம் எனப் பலவாறாகக் கொள்கை வடிவம் பெற்று வருகின்றது.

பின்காலனியச் சூழலியப் பெண்ணியம் : வனம், விலங்கு, பறவை, போன்றவற்றை மானுடத்தின் எதிரிகளாகக் கட்டமைத்ததை மறுக்கும் சூழலியப் பெண்ணியம், காலனியம் இயற்கை அழிப்பை மானுடத்தின் அன்றாடச் செயலாக்கியதை விமர்சிக்கின்றனர். வனமழிப்பு, வேட்டையாடுதல் எனும் பண்புகள் வெள்ளையர் கருத்தியல். அது அவர்களின் ஆழ்மனப்பயத்தின் வெளிப்பாடு. அதற்கு மாற்றாக மூன்றாம் உலக நாடுகளில் வனம், விலங்கு, பறவைத் தோழமை / இறையியல் தன்மையில் பார்க்கப்படுவதை முன்வைத்து காலனிய மதிப்பீடுகளை நிராகரிக்கின்றனர். மூன்றாம் உலக நாடுகளின் இன்றைய பெண்களின் வாழ்வியல் நெருக்கடிகளுக்கும் பொருளாதார நசிவுகளுக்கும் காலனியம் பின்பற்றிய இயற்கை அழிப்புகளையே காரணமாகக் காட்டி அவற்றை மறுவாசிப்பிற்குட்படுத்தி பின் காலனியச் சூழலியப் பெண்ணியம்(மூளவ ஊழடழமையெட நுஉழ குநஅனெனெஅ) என்ற கருத்தியலைப் பின்பற்றுகின்றனர். பின்காலனியப் பெண்ணியவாதிகள் பெரும்பாலும் சூழலியல் பிரச்சினைகளில் இடையீடு செய்யும்போக்கு ஆசிய, ஆபிரிக்க,லத்தீன் அமெரிக்க நாடுகளில் அதிகரித்து வருகிறது. மேலும், இலக்கியத்தில் தனித்த கோட்பாடுகளைத் தோற்றுவிக்கவும் படைப்புகளை உருவாக்கவும் செய்கின்றனர். மாத்ரா த்ருபாவின் ‘நிழல்களின் உரையாடல்’, மகாசுவேதா தேவியின் ‘1084இன் அம்மா’ போன்ற நாவல்கள் மிகச் சிறந்த உதாரணங்கள் ஆகும்.

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EXPLORING SILENCED SUBALTERN VOICES OF THREE-FOLD OPPRESSED DALIT WOMEN IN AKKARMASHI BY SHARANKUMAR LIMBALE: A POSTCOLONIAL READING

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Abstract

This paper will move towards the subject of questioning how the "oppressed or Dalits" and their subaltern position are represented within Postcolonial India. It will not just show the harsh realities of the subordinated and their recovery from a sidelined history from below experiences but also to inform the fact that how political consciousness and possibilities failed to recognise the equal space for the oppressed and continued to overlook their identity as inclusive. While this study is picturing the distinction between the men and women of mass population and the people of social and political roles with the specific tag "elites", it will explore the ugly histories of the underprivileged and the disenfranchised dalit women from Maharashtra, one of the Western states in India.

Keywords: the oppressed, subaltern, three-fold oppressed, self-narrative.

Introduction

Colonialism is a forceful entry of the dominant group into other's land politically, socially, culturally, economically and institutionally. This prevailing move into the space of less privileged juxtaposes the power and the powerless, the mighty and the weak, the privileged and the sidelined and the enlightened and the dark. The forceful occupation of lands across the world impacted many nations now called postcolonial countries. In fact the constant war between the 'other' and the 'us' retained the inexplicable relationship between the colonisers and the colonised so as to prolong their presence in all occupied lands. Loomba refers to colonialism as "the takeover of territory, appropriation of natural resources, exploitation of labour and interference with political and cultural structures of another nation . . . (qtd. in Mishra 3).

Postcolonial literature paved the way for locating stereotypical lives of many divided communities in the name of caste in India and transfer of cultural complexities which impacted even the unborn to look into their patterns of life in future. It can also be said that there is a constant clash between indigenous culture and colonial construction of the natives to the Western world. Postcolonial literature exposes daily discriminations inflicted on the colonised in the name of civilisation, education, enlightenment, change of system and order. In a way Postcolonial writings resisted the cultural authority of the colonisers and revolted against the dehumanising framework of colonial reign. Finally, Postcolonial thought process is anti-colonial writings to retrieve the lost dignity in social, political, cultural, economic and institutional phenomena.

Postcolonial Reading

Postcolonial reading deals with creation of the 'Third World' and Europe was responsible for such creation. This discourse throws not only light on 'binary opposition' between the occident and the orient but also on perpetual reigning purposely placed on the colonised nations' socio-political and economic milieu and thereafter the descent of colonial domination among the ruled.

The Space of the Oppressed

The word "Dalit" refers to the term "the oppressed" (Rana, 61). The oppressed people's condition urges them to protest against such social injustice and socio-political authority in their own land. The term "Dalit" questions their very space or fundamental location of social settlement purposely removed from the minds of upper caste society in India. It has become a mighty force

moving towards victory of lost dignity, freedom and social respect. Violence against the Dalits to put them down, intense and strategic oppression, and preplanned marginalisation or discrimination on the name of caste is the clear evidence of the Dalits' rising hope of equality and respect in the caste based politically driven India. Olivelle in Manu's Code of Law states the rules and regulations for Sudras: "Simply put, Manu's interest lay not in the lower classes of society, which he considered to be an ever-present threat to the dominance of the upper classes, but in the interaction between the political power and Brahminical priestly interests, interests that were under constant threat ranging from the Asokan imperial polity to the foreign invasions around the turn of the millennium." (16) Manu's motivation to have just two rules for Sudras clearly shows that the Dalits' violent and defiant stance today is justifiable and it is indeed a case for contestation and non-negotiation. It also reveals the black history of their unwritten but unforgettable ugly past.

While talking about effects of caste system, it is important to focus on Singh's understanding towards formation of properties in the name of culture in India for one's identity. He states that our "skills and expertise, architectures and physical structures, and varied economic activities, including preparation of cuisine have provided identity to family and community." (xxxiv) So this situation in the case of the Dalits has denied a space for living the life of their choice and practiced a cruel system of oppressing one group of people and denying them their rights.

Subaltern

The term "subaltern" means people of 'lower or colonised classes' have no ways and means to represent themselves or convey their concerns. The language and power of socio-political milieu from a dominant class that rules the 'other' people in colonised nations determine the others' moves in all aspects of life (Key Terms in Post-Colonial Theory). Sharankumar Limbale through his autobiographical writing registers the subaltern stories of

women such as his mother, grandmother and other women in Akkarmashi. Their accounts recorded in the autobiography act like agents of oppressed concerns and their anguish and pain in terms of caste discrimination that sounds like silenced voices but not subdued forever. Shastri while talking about legitimisation of Sanskrit and its further confirmation of caste system in place stresses the aftermath of ugly shift from oral tradition of Sanskrit to written form of the same language and its domination over others in India:

In order to preserve Hindu society intact the successors of the original Brahmins had to reduce everything to writing and make them more and more rigid. And that is what has preserved Hindu society in spite of a success in political upheavals and foreign invasions (qtd. Spivak, 282).

Shastri's account reveals that the colonisers' effort to get Sanskrit in print really helped the 'Dominant indigenous group on the all India level' maintain the rhythm of caste system and this situation vividly shows the presence of subaltern life experiences since ages.

Subaltern Experiences

Subaltern narrative or experiences are all about men and women of the mass population who are scattered across India on the national levels. People holding social and political roles and being considered elites of the society do not picture such a group and its harsh realities, especially three-fold oppressed Dalit women in India. Sharankumar Limbale in Akkarmashi begins his auto-narrative with "My mother is an untouchable, while my father is a high caste from one of the privileged classes of India. Mother lives in a hut, father in a mansion. Father is a landlord; mother, landless." (ix) It is vivid to notice the subaltern woman of no social and political roles playing in the caste dominated society and also performing her oppressed role within the frame work of disenfranchisement. Limbale portrays many women characters-his mother, grandmother, great grandmother, and sisters with their 'serious complication' in life and wretched conditions. The author captures the ugly face of

poverty narrating how the Mahar boys and women got reduced to beg for food: "When I got home and I told my mother all this. Like the victim of a famine she said, 'Why didn't you get at least a small portion of it to me? Leftover food is nectar.'" (3) Even basic rights of adequate food for all were breached in the case of Dalit women and the situation also led them to long for at least leftover or to depend on the upper caste community for their basic needs. Here Dalit women are three-fold oppressed by getting denied their basic rights to food, their common identity and their very space to have gender equality.

Limbale's mother at one point expresses her frustration and anger towards the author by instructing him to bury his self-respect and beg food at the feasting spot. She has no source to make food for family and she is driven to utter a statement: "Go and find out if anyone would like to buy me in the market!" (9) This exclamatory sentence throws light on Masamai's worth as a commodity in the market for sale in order to survive in the society. It also reveals the fact that she gets flesh traded, exploited sexually, and cheated by Patel for sexual pleasure. Masamai as a subaltern woman is turned into a whore by an upper caste land lord. Here, Limbale's mother has lost her opportunity to be a married woman as any upper caste woman would be and she also a mother of a few other children who do not have an initial to mention before their name. This double oppression is the result of Masamai's living condition in Marathwada. This self-narrative pictures the Dalit women's loss of self respect personally and the state of being an object of use and throw, socially.

Conclusion

Limbale also focuses on the heights of abject poverty among the Dalit women of Marathwada, their socio-economic inequality and of their deferred dreams of being women of self-worth in their landless society.

Almost all women characters in Akkarmashi not only go unnoticed but also their cry goes unheard and their voices silenced. Limbale has self-expressed his pain and agony, self-constructed subaltern life experiences, and self-understood the harsh realities of the caste driven society through his mother, grandmother, great grandmother, sisters and other women in that locality represented in his self-narrative. All forms of oppression registered and replayed on the postcolonial subaltern people and places in fact invoke the call for revolt and resistance in days to come.

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MAGIC IN J.K. ROWLING'S HARRY POTTER AND THE PHILOSOPHER'S STONE

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Abstract

This paper is going to show some important ideas and opinions about magic that are relevant to the following discussion of Rowling's novel Harry Potter and The Philosopher's Stone. Behind Rowling's creation of the character of Voldemort is the traditional notion of Black Magic. It has been explained that black magic does not concern itself with ethics, legality or spiritual consequences. Nevertheless it would be wrong to read the novel as a simple allegory of good and evil cast into a magical frame. While it is true that Professor Dumbledore and Harry are wholly good and Voldemort and his Death Eaters are wholly evil, yet Rowling complicates the issue by depicting a sort of moral ambiguity in the character of Professor Snape. Rowling suggests through this character that good and evil can co-exist in the same mind.

What makes Rowling's presentation of Harry Potter's world of magic all the more fascinating is her ability to evoke the reader's suspension of disbelief. This may be seen in the game of the wizarding world - Quidditch. It is a wizarding sport played on broomsticks. Rowling's imaginative way of presenting the magical Platform Nine and Three Quarters is also a remarkable instance of her representation of magic. Rowling's representation of ghosts is also something that lends fascination to her world of magic. In the book, ghosts are seen floating through the walls and these ghosts are harmless.

This book is a work of fantasy that defines the world of the magicians and the witches as a social, economic, and political entity, as a world parallel to the world of reality. Yet like every successful work of fantasy, the novel is on the surface a realistic work of fiction.

Magic has been explained as ritual activity believed to have the power to alter human behaviour or a natural order of things. Magic, according to the *Encyclopaedia Britannica* "is an external mystical force beyond the ordinary human sphere. It constitutes the core of many religious systems and plays a central social role in non-literate cultures". (7. 671)

However, as Marcel Mauss points out in his book

A General Theory of Magic

In practice, magic differs from religion in desired outcome. Religion seeks to satisfy moral and metaphysical ends, while magic is a functional art which often seeks to accomplish tangible results. In this respect magic resembles technology and science. Belief in each is diffuse, universal, and removed from the original practice. Yet the similarity between these social phenomena is limited, as science is based in experimentation and development while magic is

a priori belief. (Mauss 92)

Another important commentator, Bronislaw Malinowski, has said about magic that :

Magic supplies primitive man with a number of readymade rituals, acts, and beliefs, with a definite mental and practical technique which serves to bridge over the dangerous gaps in every important pursuit or critical situation. (Malinowski 90)

Stanley Tambiah, a more recent theoretician has however indicated that magic, science, and religion all have their own "quality of rationality", and that they have been influenced by politics and ideology. (Tambiah 2)

This brief general survey of some the more important ideas and opinions about magic are relevant to the following discussion of Rowling's novel *Harry Potter and The Philosopher's Stone*. The first thing that strikes the attention of the reader is that in Rowling's book, magic constitutes a very picturesque world. "I spent a lot

of time inventing the rules for the magical world", said Rowling, "so that I knew the limits of magic":

I had to invent the different ways of wizards could accomplish certain things. Some of the magic in the books is based on what people used to believe really worked, but most of it is my invention. (N.pag.web)

In the novel itself Harry Potter, a boy magician or wizard discovers his magical heritage as he makes close friends and a few enemies in his first year at Hogwarts School of Witchcraft and Wizardry. Eleven years before the start of the novel itself, we are told that wizards all over the world and Muggles (non-magic folk) had celebrated because a dark wizard, Voldemort, who was so evil that even his name could not be pronounced, had been defeated. Though Voldemort had succeeded in killing Harry Potter's parents, he had been unable to kill the little baby Harry, who had now become a hero in the magical world as 'The Boy Who Lived', even though he had lost his family and home. The plot of the novel revolves round the stone of an alchemist, Nicholas Flamel, who is 665 years old and who possess the only known Sorcerer's stone from which elixir of life can be extracted. Through the Mirror of Erised, that depicts desire, Harry could see the stone in his pocket. Voldemort tries to take away the stone from Harry but fails. Somehow, Harry is able to protect the stone from Voldemort by defeating him and ultimately saves the wizarding world from his evil terrors.

In an online interview, Rowling is on record as having said that: extraordinary things can happen in the world for which we don't yet have an explanation.....we do not need magic to transform our world; rather we carry all of the power we need inside ourselves already. (N.pag.web) This comment is important since it indicates that magic is not external to a human being, but internal and psychological. Thus is Harry Potter and his friends represented in *Harry Potter and The Philosopher's Stone* as good characters and Voldemort and his followers are branded as evil. Throughout the novel Voldemort is presented in terms of negative issues and attitudes such as enmity and hatred, jealousy and destructiveness, evil

and malevolence. He can read, control, and unhinge the minds of others and often enjoys telepathically invading and creating visions designed to sadistically torture his victims into madness or death. An inhuman wizard, Voldemort represents the Fascist principle that might is right, and so in a significant passage in the novel, he says:

There is no good and evil, there is only power.....and those to seek it. (313)

Behind Rowling's creation of the character of Voldemort is the traditional notion of Black Magic. It has been explained that black magic does not concern itself with ethics, legality or spiritual consequences. According to an essay *Traditional Witchcraft and Occultism* published on the internet, black magicians use aggressive techniques in self-defense. Black Magicians employ unwholesome spirits, require extra protection that is constant and powerful (<http://tradi-do-wordpress.com>). Indeed, black magic is completely antithetical to the practice of Harry Potter in the novel. Indeed, Harry represents the white magician whose magic works to provide protection against evil.

White magic has traditionally referred to the use of supernatural powers or magic for good and selfless purposes. In his book, *Magic and Alchemy*, Robert M. Place says that the purpose of white magic is to "to bring the practitioner to a higher spiritual state" of enlightenment or consciousness. As Potter is a white magician, the primary difference between Harry and Voldemort is Harry's capacity to understand and feel love. Although Harry does not have his parents, he is still able to love their memory to and develop close relationships with other characters like including Ron, Hermione, Neville, Hagrid and Professor Dumbledore. Voldemort on the other hand views love as a weakness, for as Albus Dumbledore clarifies in the novel:

If there is one thing Voldemort cannot understand, it is love. He didn't realize that love as powerful as your mother's for you leaves its own mark. Not a scar, no visible sign.....to have been loved so deeply, even though the person who loved us is gone, will give us

some protection forever. It is in your own skin. Quirrell, full of hatred, greed and ambition, sharing his soul with Voldemort, could not touch you for this reason. It was agony to touch a person marked by something so good. (321-322)

Nevertheless it would be wrong to read *Harry Potter and The Philosopher's Stone* as a simple allegory of good and evil cast into a magical frame. While it is true that Professor Dumbledore and Harry are wholly good and Voldemort and his Death Eaters are wholly evil, yet Rowling complicates the issue by depicting a sort of moral ambiguity in the character of Professor Snape. Rowling suggests through this character that good and evil can co-exist in the same mind.

Beyond being a story about magic, *Harry Potter and The Philosopher's Stone* also describes the technology of magic itself. As in any technology, magic requires the use of special instruments and specialized information. This can be seen in Rowling's description of the magic wands carried by the wizards and by the magical spells uttered to create the magical effects. The wizards and witches in Rowling's world may indeed use wands, but the difference lies in the fact that each wizard or witch is destined for a particular wand. Moreover these wands are magical in their own right. They are crafted from the finest and most magical of materials, these wands can hold anything from dragon heartstring to unicorn hairs at their core. Rowling's magicians use magical spells or words that are not as basic and simple as mere utterances that conjure spectacular effects. In particular, Rowling usually draws her magical words from classical Latin, and the literal meanings of many of the incantations shed light on the effects (both magical and literary) of these incantations. Simply knowing a word and giving a flick of the wand is not sufficient in Rowling's magical world. Rather the words must be practiced and mastered before the desired effects can be produced.

What makes Rowling's presentation of Harry Potter's world of magic all the more fascinating is her ability to evoke the reader's suspension of disbelief. This may be seen in the game of the wizarding world -

Quidditch. It is a wizarding sport played on broomsticks and is the most popular game among the wizards. Although broom-flying does not involve verbal incantations, it does involve concentration and practice as well as a certain element of an inborn capacity, just as casting a spell does.

Rowling's imaginative way of presenting the magical Platform Nine and Three Quarters is also a remarkable instance of her representation of magic. The only way to access the Platform is to concentrate and run straight into the wall between the platform nine and ten without fear. Here the other side of the platform has the magical train to Hogwarts School of Witchcraft and Wizardry.

Rowling further came up with the concept of magical portraits or paintings in her novel. Magical portraits are normal paintings, except that the people portrayed in them move and interact within the painted scene, with other adjacent paintings, and with the outside world. The person depicted in a portrait can therefore live indefinitely, although portraits does have reason to fear for their life or well-being.

Rowling's representation of ghosts is also something that lends fascination to her world of magic. In *Harry Potter and The Philosopher's Stone*, ghosts are seen floating through the walls, without being affected. These ghosts are harmless. They can pass through solid objects without damaging themselves or the material, but create disturbances in water, fire and air. Their appearance can also turn flames blue. In passing through an object, they may impart a sensation of icy coldness. Harry's first experience viewing ghosts at Hogwarts runs thus:

About twenty ghosts had just streamed through the back wall. Pearly-white and slightly transparent, they glided across the room. Talking to one another and hardly glancing at the first years. (123)

Harry Potter and The Philosopher's Stone is a work of fantasy that defines the world of the magicians and the witches as a social, economic, and political entity, as a world parallel to the world of reality. Yet like every successful work of fantasy, the novel is on the surface a

realistic work of fiction. Coleridge in the *Biographia Literaria* had declared that his intention was to dwell on the unusual aspects of natural things. J.K. Rowling repeats Coleridge's practice in her depiction of magic in *Harry Potter and The Philosopher's Stone*.

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CSR PRACTICES OF FEDERAL BANK FOR A BETTER TOMORROW THROUGH EDUCATION

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Introduction

Indian banks have performed well over the last two decades and shown its strength during the period of stress by being the backbone of Economy. However, with modest growth in the top line revenue of the country, rising cost of regulatory compliances coupled with fresh nontraditional competitions and increased stressed assets resulted in keeping the investors sentiment a bit cautious. During the last year, the policy front of RBI of financial inclusion drive was visible through schemes like "Jan Dhan Yojana", widening banking arena by licensing two new banks and increasing banking penetration by inviting payment banks to the unbanked corners of the country. Being focused on operational efficiencies as a drive to financial performance, banks continued to simplify operations, seek scale efficiencies, and rationalize their branch networks. Though quality management standards are commonly used in manufacturing and servicing industries, they are not being practiced strongly in banking industries. CSR in banking industries shall comprise the above-mentioned elements: risk assessment, effective and efficient internal audit process with value added to stakeholders. Hence, in order to maintain competitiveness in the market and responsible to customers, bankers need to understand the economic situation, re-focus marketing strategy with prudent risk management system, identify the concerns of customers, implement fair operation procedures to protect customers and the community as a whole. This paper focuses mainly on exploring the initiatives taken by the Federal Bank in discharging their Corporate Social

Responsibility (CSR) as this can be regarded as a crystallizer for quality.

CSR Policy of Federal Bank

Corporate Social Responsibility CSR Policy For us in Federal Bank reaching out to people who needs assistance. The objectives intended to achieve through our CSR programs aim at developing communities and create a sustainable future for the generations to come. Our activities touch a wider footprint through areas like Health, Education, Woman empowerment, Environment sustainability, and other activities as permitted under Companies Act, 2013, all aimed at creating a meaningful difference in the society where we live and operate in.

Objectives

- To identify and implement CSR projects aimed at uplifting the weaker sections of the social strata and to support the needy, disabled and elderly people.
 - To empower youth, children and woman through Skill building programs
 - To get involved in activities that can build a sustainable environment for future generations
- Geographical Coverage Bank with its presence pan India, will be extending its CSR activities across all geographies.

CSR Expenditure: The amount spent by the Bank towards CSR for FY 2015 as per Section 135 of the Companies Act 2013 comes to ` 23.83 Crores. Amount spent by the Bank this year towards CSR was ` 7.27 Crore. Your bank is committed to increase its CSR

impact including the balance amount of ` 16.56 Crore for FY 2015. Since long term sustainability is a key factor that will decide success of CSR programs, a steady and cautionary approach was adopted in the first year so that sufficient platform/expertise is build to take forward Bank's CSR activities in the future.

CSR Activities of Federal Bank

Corporate Social Responsibility and Sustainable Development Initiatives are already incorporated in the Bank's business strategies/policies.

1. The Bank has imposed restrictions on financing industries producing/consuming Ozone Depleting Substances.
2. The Bank has been actively engaged in extending financial inclusion initiatives.
3. The Bank is actively involved in extending finance to Self-Help Groups (SHG) through direct financing route and through NGOs/MFIs.
4. The Bank has already taken up a credit-plus program called 'Samrudhi', which was expanded to 26 more villages during last financial year, taking the total number to 36, through the Community Development Societies (CDS) promoted by the Kerala State Poverty Eradication Mission (Kudumbashree) and other agencies. The initiative encompasses total banking support to the village population by careful identification of their needs and augmenting sustainable development of villages using the locally available skills and resources in cooperation with the local self-governments.
5. The Bank has also plans to extend 'Samrudhi' to more panchayats during the current financial year.
6. The Bank was adjudged as the best performing Bank in Ernakulam District under the Kudumbashree microcredit programme of the Kerala State Poverty Eradication Mission.

Corporate Social Responsibility (CSR) through Education

In the Endeavour to assist the country's effort to build modern India through education, The Federal Bank lays special emphasis on imparting quality education. They have spearheaded several education programs such as:

- Building School infrastructure
- Training for fresh Teachers
- Giving 50 Scholarships to academically brilliant but financial backward students of Kerala and Tamil Nadu States.
- Absorbing our scholarship beneficiaries to the Bank
- Vehicles sponsored to Educational Institutions.
- Career guidance programme.
- Pre owned computer distribution to rural schools.

Activity Status

- Colleges Covered 357
- Students met 20,973
- No of entries received on portal 20,164
- No. of Shortlisted Entries 1008

The completion phase of the Speak for Kerala activity kicked off with the Block Level competitions on 1st October 2014. The contests were held in prominent colleges in each of the 63 blocks where the shortlisted students from the initial screening process came up to debate on the topic. Kerala has good primary education system but lacks higher education'. The high standard of debates, decent turnouts at the venues, and the presence of locally prominent personalities in the jury panel contributed to the overall success of this phase of the competition. All the contestants across the 63 blocks participated wearing the specially designed Federal Bank Speak for Kerala T-Shirts that were provided to them as part of the activity, and all of them were presented with Certificate of Participation. Summary Statistics:

- Colleges Covered 14
- Students covered 1925

- Students contested 124
- No. of Winners shortlisted for the DLC 28

Student Empowerment for Environment Development (SEED): Global warming and climate change are the major challenges the world is facing today. To build awareness amongst student fraternity to conserve the earth's natural resources, we along with Mathrubhumi launched the Seed 'programme. Various workshops were held across different centers in Kerala to promote awareness and green living among students and through them the society as a whole, 7500 schools were covered under the Seed program. Federal Bank employees also played an active part in conducting awareness classes and to promote sustainable development

Conclusion

The concept of 'giving back to the society' had been ingrained in Federal Bank's core value even before CSR became a mandatory requirement for organizations. The visionary founder always believed that role of a corporate is not limited to generating profit, but going beyond the conventions to bring meaningful change in the society where we operate in. This commitment to bring sustainable and impactful change is reflected in the way the Bank undertake social development projects. Several major projects that can have long term impact were selected during the year, some of the major initiatives rolled out during the year were Speak for Kerala that touched more than 20000 students in Kerala and gave a platform for many to develop their communications skills and confidence levels, the Bank also adopted 1200 schools as part of Bandhan program and as the name signifies it is a long term relationship we have committed to transform the schools through sustained investment in the long term. The Bank as part of Swacch Bharat mission provided access to safe drinking water to 2 lakh plus students studying in the adopted schools. In line with the commitment to conserve environment and natural resources we partnered with Malayala Manorama in Palathulli program that aims at conserving fresh water

through rain water harvesting. The Bank has also embarked on a unique project to transform Aluva to a model town and in the first phase initiated a programme to clean Periyar River the lifeline of residents of Kochi. Apart from this they also supported several organizations across India who are engaged in Philanthropic/social activities. Federal Bank was awarded the golden peacock award for corporate social responsibility 2012, at Dubai during the Dubai Global Convention, the 7th International Conference on Social Responsibility held from April 24th to 26th, 2012. The objective of the bank remains to develop CSR as an integral part of business that brings stakeholder engagement and one that defines our success not only based on the profit they generate but how meaningfully they could influence the world around them.

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“LOUDER SILENCE” IN SHASHI DESHPANDE’S ‘THAT LONG SILENCE’

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Abstract

Shashi Deshpande presents a sensitive portrayal of Indian womanhood. Her themes are based on lives and problems of women only. Silence is a main theme in post-colonial literature. It is a form of communication. Deshpande's protagonists use 'Silence' as a weapon. She won the prestigious Sahitya Academy Award for her fifth novel, That Long Silence in 1989 and was awarded Padma Shri in 2009. The protagonist of the novel is Jaya. Her silence is a symbolic of most of the women of the world who are unable to express themselves. This paper explores the louder silence of the protagonist. Apart from the silence in marital relationship, silence in individual also takes place in this novel.

Key words: silence, husband-wife relationship.

Shashi Deshpande is one of the distinguished contemporary women writers of India. Her novels are autobiographical in nature which focus on the experience of the educated middle class women. She has an instinctive love for reading and writing. She is the daughter of eminent kannada dramatist and Sanskrit scholar, sriranga. She was born in Dharwad in the year 1938. She is considered as a forceful writer, with an excellent command over English language. It was only with the publication of *That Long Silence*, that she become famous and she has also won Sahitya Academy award for this novel.

Deshpande's major concern is to depict the anguish and conflict of the modern educated Indian women caught between patriarchy and tradition on the one hand and self expression, individuality and Independence for the women on the other. Her concern and sympathy are primarily for the woman. In all her novels, Deshpande raises her voice of protest against the male dominated Indian society.

The protagonist of this novel is Jaya. The inner conflict in Jaya is well expressed in this novel Right from her childhood days, she heard stories about Sita, Savatri and Draupadi, which depicts their role in sharing of their husband's travails and their silent sufferings. Childhood disappointments of Jaya develops a kind of inner silence

within her. Mohan's ideas about womanhood are based on the women of his family. After his first quarrel with her husband, Jaya learns that women should never get angry. For Mohan, anger makes a woman "Unwomanly". He even quotes his mothers silent suffering amidst her husband's harrasement. After the quarrel Jaya could not bear the silence of her husband. So she begins to compromise everything, for the sake of Mohan.

Jaya felt lonely even after becoming the mother of two children. Her husband could not understand her feelings so she was completely broken. She describes her marriage as "a pair of bullocks yoked together A man and woman married for seventeen years." (8) For seventeen long years of her marriage she successfully manages to suppress her feelings as she thought it more important to be a good wife than being a good writer. She couldn't express her anger and feelings as it may damage her relationship with Mohan. She even gives up her career as a writer to make her husband happy. Though Jaya was a highly educated girl, the female members of her family forced upon her their own views of life as she has no knowledge of real life yet. They taught her the way of living happily after marriage by not opposing her husband and to obey all his orders. Though she was a modern and educated girl, she followed their

instructions due to her traditional brought up. As the result she became voiceless after marriage.

According to Mohan, a successful life can be gained only in terms of earnings, good clothes, talking good English and sending children to good schools but Jaya longs for a happy life. Both are in an extremely different state. This turmoil continues for seventeen long years and later it drives her towards extra-marital relationship with Kamat, her neighbor in Dadar flat. She was much comfortable with him. But unfortunately, Kamat dies. After some days Jaya finds her normal way of life. She does all household works at home. Being a wife and mother, she couldn't fulfill any of her emotional and intellectual desires as she says, 'Mohan's wife. Rahul's and Rati's mother. Not myself' (TLS 69) When one of her novels won the prize her husband finds fault with the theme as the story is related to their life. Even at this point, Jaya maintains silence as she realized that, "It was so much simpler to say nothing, so much less complicated." (TLS 99) Later in her life she begins to lose her identity. She finds herself as an unfulfilled wife, a disappointed mother and a failed writer.

Their silence intensifies during their stay at Dadar flat. She even longs to be alone than to be in the company of Mohan. "The fact of what he had done, of what lay before us, came between us, an awkward, silent third, making comfortable conversation impossible. That night, as we lay on the extreme edges of our bed, I knew he was awake too, but there was nothing I could say to him and so I lay in silence." (TLS 55) The silence between them seems to be so louder. They stop their conversation as a normal husband and wife. Jaya couldn't share any of her problems even with her mother. After her father's death great silence arose between Jaya and her mother. It is easy for an uneducated woman to accept such dominance and to lead life in a silent way like Jeeja, Jaya's maid whose husband is a drunkard and often beats her. Even then she doesn't go against her husband's wish (ie) he remarries. But the situation for educated women is very tough. It is not that easy for her to follow someone silently without expressing her own self.

Silence as an ever present theme in the novels of Shashi Deshpande. Throughout the novel 'Silence' reveals different kinds of feelings. Apart from the silence in marital relationship, silence in individual is quite louder. Finally she understands that silence can never make their married life meaningful. At the end, she emerges as more confident, more in control of herself and significantly more hopeful towards a bright and positive future.

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CSR INITIATIVES AND INTERVENTIONS BY ITC GLOBAL

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Introduction

ITC's aspiration to create enduring value for the nation and its stakeholders is manifest in its robust portfolio of traditional and green field businesses encompassing Fast Moving Consumer Goods (FMCG), Hotels, Paperboards & Specialty Papers, Packaging, Agri Business, and Information Technology. This diversified presence in the businesses of tomorrow is powered by a strategy to pursue multiple drivers of growth based on its proven competencies, enterprise strengths and strong synergies between its businesses. The competitiveness of ITC's diverse businesses rests on the strong foundations of institutional strengths derived from its deep consumer insights, brand-building capability, cutting-edge Research & Development, world-class manufacturing infrastructure, quality and innovation, agri sourcing capabilities, efficient trade marketing and distribution network and dedicated human resources. ITC's ability to leverage internal synergies residing across its diverse businesses lends a unique source of competitive advantage to its products and services. Today, ITC is the country's leading FMCG marketer, the clear market leader in the Indian Paperboard and Packaging industry, a globally acknowledged pioneer in farmer empowerment through its wide reaching Agri Business, the second largest Hotel Chain in India and a trailblazer in 'green hoteliering'. ITC Infotech, a wholly-owned subsidiary, is one of India's fast-growing IT companies in the midtier segment. This portfolio of rapidly growing businesses considerably enhances ITC's capacity to generate growing value for the Indian economy. ITC is one of India's foremost multi-business

enterprise with a market capitalisation of US \$ 40 billion and a turnover of US \$ 8 billion. ITC is rated among the World's Best Big Companies, Asia's 'Fab 50' and the World's Most Reputable Companies by Forbes magazine and as 'India's Most Admired Company' in a survey conducted by Fortune India magazine and Hay Group. ITC also features as one of world's largest sustainable value creator in the consumer goods industry in a study by the Boston Consulting Group. ITC has been listed among India's Most Valuable Companies by Business Today magazine. The Company is among India's '10 Most Valuable (Company) Brands', according to a study conducted by Brand Finance and published by the Economic Times. ITC also ranks among Asia's 50 best performing companies compiled by Business Week.

- ITC's businesses and associated value chains create sustainable livelihoods for around 6 million people.
- ITC's globally recognised ITC e-Choupal initiative is the world's largest rural digital infrastructure benefiting over 4 million farmers.
- ITC's Watershed Development initiative brings precious water to over 2,10,000 hectares of dry lands and moisture-stressed areas.
- ITC's Social & Farm Forestry initiative has greened over 1,98,000 hectares, creating over 89 million person-days of employment among the disadvantaged.
- ITC's Sustainable Community Development initiatives include women empowerment, primary education, vocational training, animal

husbandry & dairy development as well as hygiene & sanitation programmes.

Multiple Drivers of Growth

ITC's aspiration to create enduring value for the nation and its stakeholders is manifest in its robust portfolio of traditional and green field businesses encompassing Fast Moving Consumer Goods (FMCG), Hotels, Paperboards & Specialty Papers, Packaging, Agri-Business, and Information Technology. This diversified presence in the businesses of tomorrow is powered by a strategy to pursue multiple drivers of growth based on its proven competencies, enterprise strengths and strong synergies between its businesses. The competitiveness of ITC's diverse businesses rest on the strong foundations of institutional strengths derived from its deep consumer insights, cutting-edge Research & Development, differentiated product development capacity, brand-building capability, world-class manufacturing infrastructure, extensive rural linkages, efficient trade marketing and distribution network and dedicated human resources. ITC's ability to leverage internal synergies residing across its diverse businesses lends a unique source of competitive advantage to its products and services. Within a relatively short span of time, ITC has established vital brands like Aashirvaad, Sunfeast, Dark Fantasy, Delishus, Bingo!, Yippee!, Candyman, mint-o, Kitchens of India in the Branded Foods space; Essenza Di Wills, Fiana Di Wills, Vivel, Vivel Cell Renew, Engage and Superia in the Personal Care products segment; Classmate and Paperkraft in Education & Stationery products; Wills Lifestyle and John Players in the Lifestyle Apparel business; Mangaldeep in Agarbattis and Aim in the Safety Matches segment. This growth has been rated by a Nielsen Report to be the fastest among the consumer goods companies operating in India.

Today, ITC is India's leading Fast Moving Consumer Goods company, the clear market leader in the Indian Paperboard and Packaging industry, a globally acknowledged pioneer in farmer empowerment through

its wide-reaching Agri Business and runs the greenest luxury hotel chain in the world. ITC Infotech, a wholly-owned subsidiary, is one of India's fast-growing IT companies in the mid-tier segment. This portfolio of rapidly growing businesses considerably enhances ITC's capacity to generate growing value for the Indian economy. ITC's Agri-Business is one of India's largest exporters of agricultural products. The ITC Group's contribution to foreign exchange earnings over the last ten years amounted to nearly US\$ 6.6 billion, of which agri exports constituted 57 percent. The Company's 'e-Choupal' initiative has enabled Indian agriculture significantly enhance its competitiveness by empowering Indian farmers through the power of the Internet. This transformational strategy has already become the subject matter of a case study at Harvard Business School apart from receiving widespread global acclaim. ITC practices this philosophy by not only driving each of its businesses towards international competitiveness but by also consciously contributing to enhancing the competitiveness of the larger value chain of which it is a part." ITC group directly employs more than 32,000 people and the Company's Businesses and value-chains generate around 6 million sustainable livelihoods many of whom live at the margin in rural India. The Company continuously endeavours to enhance its wealth generating capabilities in a globalising environment to consistently reward more than 5, 23,000 shareholders, fulfill the aspirations of its stakeholders and meet societal expectations.

Corporate Social Responsibility

ITC has made a far-reaching contribution to the national cause of livelihood creation, particularly in rural India. The Company's integrated rural development programme has helped create a vibrant rural eco-system empowering farmers, enriching the environment and raising rural incomes. These innovative interventions have reached meaningful scale given the core focus on empowerment and co-creation, development of institutional frameworks and capacity building at the

grass-roots. By adopting a 360 degree approach to enriching rural eco-systems, ITC has put in place long term drivers that will contribute meaningfully to the national priority of employment generation and sustainable growth. The overarching aim of ITC's social sector engagement is to empower stakeholder communities to conserve, augment and manage their social and environmental capital in order to promote sustainable livelihoods or employability on a significant scale. ITC is committed to make growth more inclusive by focusing on the needs of three identified stakeholders:

- Rural communities in the Company's operational areas.
- The communities residing in close proximity to the Company's production units.
- The central and state governments, which encourage Public Private Partnerships (PPPs).

Within this, the three specific objectives are:

- To promote climate-smart rural development by broad-basing farm and off-farm livelihoods portfolio of the poor and marginalised. Such interventions strengthen the existing productive base as well as provide alternate sources of incomes, which help minimise the dependence of farmers on rain-fed crops for economic survival.
- To nurture and develop social capital to create a more level playing field for skill- related vocations and to meet the competitive demands for higher productivity. Both, in turn, generate higher incomes and help in alleviating poverty.
- To explore a wider canvas of social initiatives in the interest of the nation. ITC is committed to pursuing excellence in sustainability and preserving India's unique cultural heritage.

The major CSR interventions of ITC

Social Forestry: ITC's pioneering initiative of wasteland development through the Social Forestry Programme cumulatively covers 69,421 hectares in

3,958 villages, impacting over 72,000 poor households. This is part of the Social and Farm Forestry initiative that has together greened nearly 200,000 hectares to date and generated nearly 90 million person days of employment for rural households, including poor tribal and marginal farmers. The agro-forestry initiative, that ensures food, fodder and wood security, cumulatively covered above 18,900 hectares till date.

Soil and Moisture Conservation: The coverage of ITC's Soil and Moisture Conservation programme, designed to assist farmers in identified moisture-stressed areas, is over 212,000 hectares taking the total number of water harvesting structures to 6,637.

Bio Diversity: Given the essential eco-system services that biodiversity areas provide, especially to rural households, ITC recognises that its preservation and nurture is crucial for the long-term sustainability of farming communities. ITC has, accordingly, implemented several initiatives in its operational areas for the in situ revival and nurture of native flora and fauna. This only preserves the nation's rich biodiversity, but also ensures a sustainable future for communities residing in the Company's catchment areas. The Company scaled up bio-diversity conservation in 79 plots till date with the objective of protecting native flora and fauna and providing other eco-system services. Cumulatively, the area under bio-diversity now stands at 3,191 hectares. ITC has promoted bio-diversity conservation on 22 hectares in Telangana and Andhra Pradesh. ITC has also collaborated with the Telangana Government to strengthen and benchmark bio-diversity conservation in the KBR National Park in Hyderabad covering an area of 140 hectares, thereby enabling FSC certification of the said park.

Sustainable Agriculture: ITC's sustainable agriculture programme aims to introduce advanced knowledge and technology through different packages of farm practices and increase awareness of farmers on optimum use of natural resources in order to increase farm productivity and minimise cost of cultivation. In the first quarter of 2015-16, 194 farmer field schools were

functional that disseminated advanced agro-practices to over 5,000 farmers through 1,578 demonstration plots cumulatively covering 18,935 hectares under different crops till date. In pursuit of ITC's long term sustainable objective of increasing soil organic carbon, a total of 3,668 compost units were constructed during the year taking the total number till date to 23,554 units. In addition, the 'Choupal Pradarshan Khet' promoted field demonstrations of seed varieties and production practices for improved yield and quality in soybean, wheat, rice, summer pulses and horticultural crops in more than 1,200 villages covering around 21,000 hectares and more than 60,000 farmers with focus on sustainable farm practices like moisture conservation, promotion of bio-fertilisers, zero-tillage, prophylactic pest management, etc.

Livestock Development: Livestock development remains a key focus area of ITC's CSR initiatives. The programme for genetic improvement of cattle through artificial insemination to produce high-yielding crossbred progenies is implemented through 256 Cattle Development Centres (CDCs) covering over 10,500 villages. These CDCs have facilitated over 15,95,000 artificial inseminations till date. ITC's CSR initiatives aimed at enhancing milk production, increasing dairy farm productivity and ensuring remunerative prices to farmers in multiple locations continued to make good progress. In 2014-15, the Dairy Development programme sourced an average of 32,000 litres per day of milk in Munger and Saharanpur from 6,470 farmers. As part of this initiative, an end-to-end mobile enabled farm automation and IT solution for productivity enhancement, real-time management of cattle herds' health, fertility, milk quality, productivity and providing farm management inputs to farmers was piloted during the year and covering 1,000 animals.

Women Empowerment: The women's micro-enterprise programme is specifically designed for women from economically weaker sections to provide a range of gainful employment opportunities and support with financial assistance by way of loans and grants. Over

24,000 women have been covered through 2,155 Self-Help Groups (SHG) with total savings of over Rs. 4 crores. A major thrust was given to financial inclusion of women members by opening bank accounts for 1,534 women. Cumulatively, over 45,000 women were gainfully employed either through micro-enterprises or assisted with loans to pursue income generating activities.

Education: ITC's Primary Education programme is designed to provide children from weaker sections, access to education with focus on quality and retention. Over 4,20,000 children have benefitted from this programme. In the first quarter of 2015-16, 15 more government primary schools (including Anganwadis) were provided infrastructure support comprising boundary walls, additional classrooms, sanitation units, furniture and electrical fittings, thus taking the total number of government primary schools covered till date to 1,173.

Skilling and Vocational Training: Given the inadequate availability of skilled manpower and the Government's efforts to promote vocational education and training, ITC's Vocational Training programme plays an active role in building and upgrading skills of marginalised youth to better meet the emerging needs of the job market. 2593 youth were enrolled for training under different courses in first quarter of 2015-16. Of the total students enrolled, 1,322 (51% of enrolled) completed training and 472 (36 % of trained) students were provided placement. The students trained included a healthy mix of women and SC/ST candidates. To cater to the ever growing need for professionally trained human resources in the hospitality industry, ITC continues to work with the Welcomgroup Graduate School of Hotel Administration together with Dr. TMA Pai Foundation. In addition, ITC also opened a Culinary Institute at Chhindwara, Madhya Pradesh in 2014, where cooking skills are imparted to youth from disadvantaged sections of society.

Leveraging its core competencies in the FMCG sector, ITC launched an employability programme to skill unemployed youth in FMCG sales and distribution across

various locations of the country. Candidates who successfully completed the programme were certified by the National Skill Development Corporation and have been gainfully employed in the FMCG sector. A programme to promote entrepreneurship for self-help groups from economically weaker sections of society was launched in select districts of Odisha. This initiative targeted to equip unemployed rural youth to become entrepreneurs and small businessmen capable of generating independent earnings by selling products on a direct-to-home sale model. This initiative has resulted in generating a sustained supplementary income for economically disadvantaged youth and will be further scaled up in the future.

Health and Sanitation: ITC invested in impacting public health through multiple routes. To promote a hygienic environment through prevention of open defecation and reduce incidence of water-borne diseases, 8, 353 individual household toilets have been constructed till date in ITC's factory catchment areas. In areas with water quality problems, 19 plants providing safe drinking water to about 28000 rural households have been installed in the state of Andhra Pradesh. 'Swasthya Choupal', ITC's e-Choupal Rural Health initiative was consolidated in 7 districts of Uttar Pradesh and expanded to 3 new districts in Madhya Pradesh with a coverage of over 450 villages.

Solid Waste Management: ITC's Solid Waste Management programme, christened 'WOW - Wellbeing Out of Waste' inculcates the habit of source segregation and recycling among school children, housewives and general public as well as industries and business enterprises. The WOW movement today extends to Hyderabad, Chennai, Bengaluru, Coimbatore and some towns of Telangana, enjoying the support of over 3 million citizens, 500,000 school children, 350 corporates, more than 1,000 commercial establishments and around 200 industrial plants.

Preserving India's unique cultural heritage through CSR

ITC Sangeet Research Academy: The ITC Sangeet Research Academy (ITC-SRA) is an embodiment of sustained corporate commitment to a priceless national heritage. It is a unique institution which has been at the forefront of promoting the ancient tradition of Hindustani Classical Music. Blending modern day research methods with the purity of the age old Guru-Shishya tradition, ITC-SRA is recognised as the finest repository of Hindustani Classical Music in terms of musicians, music archives and training facilities. It is ITC's policy:

- To direct ITC's CSR Programmes, inter alia, towards achieving one or more of the following - enhancing environmental and natural capital; supporting rural development; promoting education; providing preventive healthcare, providing sanitation and drinking water; creating livelihoods for people, especially those from disadvantaged sections of society, in rural and urban India; preserving and promoting sports;
- To develop the required capability and self-reliance of beneficiaries at the grass roots, especially of women, in the belief that these are prerequisites for social and economic development;
- To engage in affirmative action interventions such as skill building and vocational training, to enhance employability and generate livelihoods for persons from disadvantaged sections of society;
- To pursue CSR Programmes primarily in areas that fall within the economic vicinity of the Company's operations to enable close supervision and ensure maximum development impact;
- To carry out CSR Programmes in relevant local areas to fulfil commitments arising from requests by government/regulatory authorities and to earmark amounts of monies towards

"Enterprise Social Responsibility (ESR)" activities and to spend such monies through ESR/CSR Cells of such administrative bodies of the government and/or directly by way of developmental works in the local areas around which the Company operates;

- To provide equal opportunities to beneficiaries of the Company's CSR Programmes as vendors or employees on merit;
- To promote sustainability in partnership with industry associations, like the Confederation of Indian Industry (CII) through the CII-ITC Centre of Excellence for Sustainable Development, in order to have a multiplier impact.

Implementation: To implement the Company's CSR Programmes through Company personnel or through external implementing agencies or through ITC Education Trust, ITC Rural Development Trust, ITC Sangeet Research Academy, ITC Bhadrachalam Education Trust, Tribeni Tissues Education Society (and other Trusts, Foundations and Section 8 companies that may be established by the Company from time to time). In such cases, the Company will specify the CSR Programmes which may be undertaken by those Trusts in accordance with their Objects and administrative and accounting processes laid down in the respective Trust Deeds/ Memoranda and Articles of Association.

Governance

1. Every year, the CSR and Sustainability Committee will place for the Board's approval, a CSR Plan delineating the CSR Programmes to be carried out during the financial year and the specified budgets thereof. The Board will consider and approve the CSR Plan with any modification that may be deemed necessary.
2. The Corporate Management Committee (CMC) will assign the task of implementation of the CSR Plan within specified budgets and timeframes to such persons or bodies as it may deem fit.

3. The persons/bodies to which the implementation is assigned will carry out such CSR Programmes as determined by the CMC within the specified budgets and timeframes and report back to the CMC on the progress thereon at such frequency as the CMC may direct.
4. The CMC shall review the implementation of the CSR Programmes once a quarter and issue necessary directions from time to time to ensure orderly and efficient execution of the CSR Programmes in accordance with this Policy.
5. Once every six months the CMC will provide a status update to the CSR and Sustainability Committee on the progress of implementation of the approved CSR Programmes carried out during the six month period. It shall be the responsibility of the CSR and Sustainability Committee to review such reports and keep the Board apprised of the status of implementation of the same.
6. At the end of every financial year, the CSR and Sustainability Committee will submit its report to the Board.

Conclusion

One of the notable features of growth in CSR activities is the mushrooming of corporate foundations. Foundations are usually not-for-profit entities set-up to conduct non-business CSR activities. This structure enables them to partner with other organisations engaged in research and implementation activities. They also work with government departments to seek alignment with social, environment, or economic development priorities. CSR is becoming an integral part of every business portfolio in India, and companies have made significant achievements in the development of the country through various initiatives in areas such as education, healthcare, livelihoods, rural development, and urban development. In ITC Global, CSR expenditure

will include all expenditure, direct and indirect, incurred by the Company on CSR Programmes undertaken in accordance with the approved CSR Plan. Moreover, any surplus arising from any CSR Programmes shall be used for CSR. Accordingly, any income arising from CSR Programmes will be netted off from the CSR expenditure and such net amount will be reported as CSR expenditure. In term of CSR spends by companies there were concerns regarding their commitment where public funds were being utilized. The nature and intensity of the interventions varied from case to case depending on several factors such – the kind of intervention, sector, geography, socio-demographic profile, duration of the intervention, and resources. Both companies and the government representatives agree that greater impact can be achieved by combining resources and capacities through a public-private collaboration.

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A PERSPECTIVE ON CHILD LABOUR WITH THE REFERENCE TO SIVASHANKARI'S KUTTI AS A FILM

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Sivashankari is a well-known woman writer in Tamil literature. She has written more than 36 novels, 48 short novels, 150 short stories, 15 travelogues, 7 collections of articles etc., Kutty is one of her short fictions. It is adopted as a movie in Tamil by Janaki Vishwanathan. The famous music director Ilayaraja composed the music and the film won awards such as Special International Jury Prize in Cairo International Children's Film Festival in Egypt and National Film Awards in India in 2002.

The story of the movie in brief revolves around a young girl who struggles to survive in her village and forced to work as a child labour for an urban family by her mother. She believes that thereafter their poverty will come to an end. In the beginning, she lives a comfortable life with good food and shelter but later she has to face persecutions through the old lady of the family who insists that servant should be in her place. The girl tries to run away to go to her mother with the help of a watchman of the house but he sends her to the brothel.

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persecutions through the old lady of the family who insists that servant should be in her place. The girl tries to run away to go to her mother with the help of a watchman of the house but he sends her to the brothel.

We are speaking that women have got equal rights and freedom of speech everywhere but in some circumstances they could not tell their problem as it is. Today's girls are tomorrow's women. Such girl children are facing a situation to shut their mouth due to some harassment when they are working as child labours. In some villages, the schools are not built and in some places they are not maintained properly. When the schools are in far distance from the village, the parents are not willing to send the girl children to study. In this paper, I would like to discuss the issues such as the lack of women education, negligence of parents towards children, sexual abuse, physical oppression, insecurity, interference of anti-social elements on innocent children.

Child labor is a trauma of the whole world. It refers to the employment of children in any work which deprives the children from their childhood physically, mentally and psychologically. It is an extensive problem, with many children under the age of fourteen working in carpet making factories, glass blowing units and making fireworks with bare little hands. According to the statistics taken by Indian government there are 20 million child labourers in the country. The reason for engaging them in job is simple. The owners don't have to give much wages to them. Almost they are paid only one-tenth for a normal. Although the Child Labor Prohibition Act bans the child labour but these laws are not enforced completely. In India, the exploitation of little children for labour is an accepted practice and used by the local population as a

necessity to manage poverty. The carpet weaving industries pay very low wages to child laborers and make them to work for long hours in unhygienic conditions. The situation of child laborers in India is desperate. The children work for eight hours at a stretch with only a small break for meals. The meals are also frugal and the children are becoming ill. Most of the migrant children cannot go home, sleep at their work place. The seventy five percent of Indian population resides in rural areas in poor condition. Parents sacrifice their children's education to the needs of their younger siblings and in some families, they are viewed as wage earners for the entire family.

According to a UNICEF survey, about 90 percent of employers of domestic workers in India preferred children of 12 to 15 years of age. There the dangers arising for children in activities in which they are used for illegal activities, such as trafficking of drugs, the sex trade, and for the production of pornographic materials.

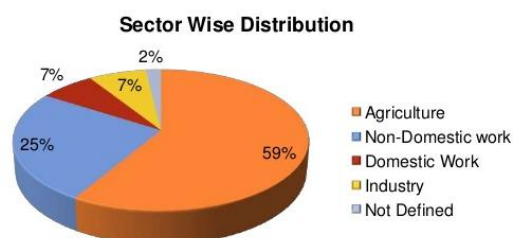
About 50 per cent of the workforce in the spray-painting sector of the lock industry is comprised of children. While at work, these children inhale large quantities of paint and paint thinners, leading to severe chest disorders. They suffer from breathlessness, fever, tuberculosis, bronchitis, asthma, and pneumoconiosis and from such symptoms and diseases. Working in the lock industry is dangerous for all employees, especially for children. Thus, in India children do all kinds activities such as household works, brick making, stone breaking, bike repairing, garbage collecting and rag-picking etc., Many children are working in farms and plantations or houses, far from the media scrutiny and the reach of a labour inspector.

The 'kutti' film maker, Janaki Viswanathan says, "Someone who had seen *Kutti* called me once to say that he had taken his maid servant, who was a little girl, back to her parents' house and was sponsoring her education". Even one call like that makes it worthwhile. (Published in *Tehelka Magazine*, Volume 10 Issue 43, Dated 26 October 2013)

The problems of child labour is clearly picturised in the movie "Kutti" Kutty's owner has a son who is the same age of her, illtreats and tortures her like a slave and the boy's grandmother gives much work pressure to her without giving the food except the left over things from previous day and burns her hand for eating the left over cake piece. In the movie, we can see that how much the education is important for the children. In one instance the girl who works as a servant could not work in the house. She runs to the shopkeeper who is nearby and asks him to write a letter to her mother. The way she tells him will break our hearts. She conveys her mother in the letter as if she will not trouble for food and will eat whatever mother gives to fill the stomach. So painfully she continues that she will not force her to give food for three times a day. After the shopkeeper finishes writing, he asks for address. The poor girl replies innocently about the appearance of the village because of lack of education she could not tell the address properly. In the same building, in another flat a young girl who is working as a servant in the house suffers in a different way. Kannamma (kutti) has friendship with her and finds that the young girl is sexually abused by the owner's son for many months. When the girl sits and cries under the stairs of the flat, kannamma sees it and both of them talk about the behaviours of their owners. When the lady who suggests kannamma to work as a servant in the house, visits to see her, she could not open her mouth regarding the sexual harassment what she faces due to the insecure feeling of her life.

Child Labour Distribution in India

The pie chart depicts the involvement of Indian children in various sectors (as by 2012).



In everyday we are seeing in newspaper about the child abuse. The girl child who is staying with parents is not in a safer position nowadays. How can the parents are willing to send the girl children to work as child labour? Who assures them about the protection of their children? We all know, prevention is better than cure. According to me, for all the abuse against the children in the workplace is due to the irresponsibility of the parents. The government should advise the parents to not to send their children to the work.

The government has made tremendous efforts in order to provide education for every kid by providing free education, uniform dresses and books. In addition, food, milk is also provided for the poor people to come to schools. But as per government statistics, still there are around 8 million kids are not attending school even though education is considered as a fundamental right to them.

The parents have to take much responsibility in their kid's education in order to give them a wonderful future. Education should be made a must for everyone to overcome this problem. The number of schools especially in the villages should be increased. Education for all must be made mandatory for all children of school-going age in all parts of the country, and it should be free. Children should be encouraged to attend school and their parents be given incentives for sending their children to school.

When the children feels insecure atmosphere,

immediately they tries to find a person to save them. This is the way how the children are misguided by the anti-social elements. At the end of the movie, kannamma is cheated by the security of the flat and she is sent to brothel by him. The author concludes the fiction by showing the innocent face of her which looks triumphant over her problems and the excitement for meeting her mother.

Like kannamma, there are many children are deceived by the cruel people without knowing that they are helping to spoil their life with their own hands. Later, when they grown up, they remorse but it is of no use.

In conclusion, I would like to suggest that government should make a law and order as such the child labourers should be given education with good food wherever they are appointed due to some unavoidable conditions. Let us save young India.

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ATTITUDES AND RESPONSE OF HETEROGENEOUS EXPERTS TOWARD RAPE VICTIMS

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Abstract

The word 'human' does not mean 'man' alone, as the word has in it. Women are part of the society and have great responsibilities. From the epic ages to modern era, women have been undergoing many sufferings. They have suffered in the name of dowry, quest for chastity, smouldering. We have a misguided notion that Sati is not practised in modern times. In modern context, Sati continues to exist in the name of 'rape' which seems as a burning issue forever. This research deals with the issue of 'rape'. This study throws light on rape issue and brings out the traumatic effects undergone by rape victims by using trauma theory. The main aim of this study is to find the victims' life after the traumatic event and to define an appropriate punishment for rapists. so that several questions are asked to 11 heterogeneous samples from different field through interview to find out the emotional response of the society towards the traumatic event and victims.

Now a day it is very fashionable to speak about rape issues and women sufferings. It is agreeable to discuss about the issue but it becomes difficult to accept the victims. Through this study, the researcher wants to tell the society how the victims are treated after the traumatic event by the Indian society and of how the victims are affected in the name of chastity. Most of the people are not ready to accept her as normal person. The researcher asks the society to break the "culture of silence" and accept the victims as human beings who deserve all our support.

The researcher is induced by a speech given by **Dr. Sunita Krishnan**; she was raped by 8 men when she was fifteen year old. In her speech, she mentioned that she doesn't remember the rape parts of it so much, as much the anger part of it. She never felt like a victim until now. She is forty today. She has mentioned three incidents which made the researcher to choose the topic on rape issues. It is about three girl children who were cruelly abused and raped by many men and trafficked for commercial sexual exploitation.

Rauma Theory

The very concept of trauma has started in early 1980s, with psychologists referring to the illness that they were witnessing in Vietnam veterans as post-traumatic stress disorder. In 1990's theorists like Cathy Caruth, Shoshanna Felman, Kali Tal, Dominick Lacapra, Geoffrey Hartman and Ruth Leys has started excavating narratives of war torture, rape, genocide, natural disaster, death, love, addiction and abandonment.

Views of Traumatic Event By Various Theorists

Psychologist, JUDITH HERMAN says in her book, **TRAUMA AND RECOVERY: THE AFTERMATH OF VIOLENCE-FROM DOMESTIC ABUSE TO POLITICAL TERROR**, that "traumatic event, overwhelm the ordinary human adaptations to life. Traumatic events generally

involve threats to life or bodily integrity, or a close personal encounter with violence and death..."

"Psychological trauma is an affiliation of the powerless. At the moment of trauma, the victim is rendered helpless by an overwhelming force. When the force is that of nature, we speak of disasters. When the force is that of other human beings, we speak of atrocities. Traumatic events overwhelm the ordinary systems of care that give people a sense of control, connection, and meaning". (Page no: 33)

LENORE TERR, a child psychiatrist says in her book **TOO SCARED TO CRY: PSYCHIC TRAUMA IN CHILDHOOD**, "psychic trauma occurs when a sudden, unexpected, overwhelming intense emotional blow or a series of blows assaults the person from outside. Traumatic events are external, but they quickly become incorporated into the mind". (Page no: 8)

BALAEV MICHELLE defines in TRENDS IN LITERARY TRAUMA THEORY, "Trauma, refers to a person's emotional response to an overwhelming event that disrupts previous ideas of an individual's sense of self and the standards by which one evaluates society".

It is a well-known fact that literature refers living characters, hence instead of applying this trauma theory into any literary text, the researcher has applied onto human subjects which is the primary source for this research. The researcher has studied eleven samples from which the aims and objectives are analysed.

The eleven samples are, Judicial Magistrate, Army Man, Police Officer, Politician, Social Activist, Academic Psychiatrist, Clinical Psychiatrist, Female from Urban, Female from Rural and Male from Urban and Male from Rural.

From the views of eleven samples, it is explicitly shown that most of the individuals are not ready to accept the rape victims. The society considers them as dirt. The society must understand that they are also human beings like them. They also deserve what the society deserves. The society must break their 'silence of culture' and give voice against rape. We have heard and watched so many people discussing and talking about rape issues and rape victims but there is a big question mark, as to how many of them have required for this particular issue and for the rape victims. The answer is very few.

Rape Victim

Rape victim is not the victim, in actual sense, but a survivor. She undergoes anger, depression, fear, guilt, suicidal actions and so on. It is very difficult for an ordinary woman to overcome this trauma. She undergoes pain before the incident, during the incident, and after the incident. When compared to the pain she undergoes by the society after rape, seems far lesser than she undergoes during rape. Still she is ready to face the society. That is why she must call as 'survivor' and not the 'victim'.

The most ridiculous argument is blaming the rape victim for getting raped. This is totally out of sense. Though the reason is rapist, the loss is for the victims. So women should take precautions when she is forced to go to unknown areas. Territoriality is most important. She should see the vulnerability in the society. Awareness about the place where they go is totally lacking now. They are oblivious to the situation and environment. If women go alone, they should take precautions.

Rapist

From the analysis of eleven samples, it is found out that the main reason for the rapist to do such cruel activity and the reason for rapist to become a sociopath is because of the way they are 'brought up'. It is the parent's duty to take care of their children and if they fail to do their duty, they become sociopaths. So, parents should learn to take care of their children to grow properly; moreover, they should behave properly in front of their children. The problem that arises from an early age cannot be cured if they are not noticed and given proper treatment. Drinking alcohol is also a reason for the incident to happen. We may analyse and discuss the reason which makes the rapist to do such crime but then still it is every man's duty to protect women. They themselves abuse women by breaking their responsibility. Hence, the rapists must be punished cruelly.

Punishment

Legal punishments existing so far are not enough for this particular issue. According to the analysis, from the views of samples, 50% says death, 20% says life sentence, 20% says prevention is best, 20% says castration. These punishments are not enough for them because, the Delhi gang rape accused, Mukesh Singh says in an interview to BBC Four's storyville

- "When she was being raped, she shouldn't have fought back. She should have remained silent and allowed rape. Then they'd have dropped her off after 'doing her', and only hit the boy"

- “The death penalty for a rapist will make things even more dangerous for girls. Earlier, they would rape and say, ‘Leave her, she won’t tell anyone.’ Now when they rape, especially the criminal types, they will just kill the girl. Death”

He has not realised his mistake even after his imprisonment. If the punishments are strict and brutal, control on rape could be exercised. Few news articles supported a surgery called ‘**penile amputation or penectomies**’, severing the penis without removing the testicles when the individual has sexual desires and that cannot be satisfied without penis. He will have frustration and cannot walk, sit, and even ride motor bike.

Kiran manral says “if not capital for extreme cases, then chemical castration is definitely an opinion to be looked out”

A short film “**Proud Rapist**” released by purani dili talkies suggested that penile amputation is the best punishment for rapist.

So with the evidence of above mentioned suggestions the researcher strongly suggests the Government to promulgate this punishment for the rapist.

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SOCIAL RESPONSIBILITY PRACTICES OF MICRO, SMALL AND MEDIUM ENTERPRISES (MSMEs)

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Abstract

The MSME sector is a significant sector worldwide in terms of the economic, environmental and social impact it makes, that attention has been turned to analyse the practices of social responsibility in MSMEs. The outcomes of social responsibility activities can help to a greater extent in improving the survival rate of MSMEs and may offer great opportunities for enterprise competitiveness, locally and globally. Against this backdrop, the present paper attempts to investigate the social responsibility practices followed by MSMEs. Primary data has been collected with the help of schedule from 194 MSMEs functioning in the Tirunelveli Municipal Corporation. The present study concluded that MSME units are doing social responsibility in their enterprises. But they are doing social responsibility only for internal activities not for external activities, because they have insufficient resources, lack of support from the government and other social institutions.

Key words: Social Responsibility, MSMEs

Introduction

The Micro, Small and Medium Enterprises (MSMEs) play a pivotal role in the economic and social development of the country often acting as a nursery of entrepreneurship. MSMEs universally acknowledged as instruments for employment generation and economic growth. As global competitiveness continues to take momentous trends, the notion social responsibility is proposed as an impressive strategy to revitalize MSMEs competitiveness.

Although social responsibility has been mainly discussed in the context of larger business, it can also be used as a strategic tool to enhance the competitiveness of MSMEs.

Review of Literature

Parameshwara and Raghurama (2013), in their study entitled "Corporate Social Responsibility and SMEs in India, examined the contributions of SMEs in Societal development and benefits of CSR to SMEs and also analysed the growth and performance of SMEs in terms of employment, investment, production and export.

Prabina Kumar Padhi (2013), in his study entitled "Role of CSR towards the progress of MSMEs in India",

examined the strategies of CSR in MSMEs and its impact on expansion of MSME sector and it also analysed the CSR activities are not only contributing to the large businesses, but also creating evidence in enrichment of the competitiveness of MSMEs.

Sandeep Gupta and Parul Khanna(2011), in their study entitled "Corporate Social Responsibility: An analysis in SMEs at Faridabad Region", analysed the internal and external CSR activities and also examined the perceptions of SMEs towards CSR.

Statement of the Problem

Business is an inseparable and embedded part of the society. In addition to its economic role in society, business organisations also has several other roles and responsibilities towards society, namely responsible conduct of business activities while pursuing economic gains; the social and environmental responsibilities of the business towards its stakeholders and business's contributions that would benefit the society at large. The MSME sector is a significant sector worldwide in terms of the economic, environmental and social impact it makes,

that attention has been turned to analyse the principles and practices of social responsibility in MSMEs.

Objectives of the study

- To trace out the enterprise characteristics of MSMEs
- To identify and analyse the social responsibility factors influence the growth of MSMEs
- To analyse the constraints for implementation of social responsibility practices in MSMEs.

Methodology

The present study is based on both primary and secondary data. Primary data has been collected with the help of schedule from 194 MSMEs. Secondary data has been collected from journals, reports, magazines and websites. In Tirunelveli Municipal Corporation, MSMEs had been engaged in different types of manufacturing and service enterprises. In order to investigate the social responsibility practices, the MSMEs that have filed Entrepreneurs' Memorandum Part II with the DIC up to 31st of March 2012 have been selected. Percentage Analysis and Mean were employed.

Analysis and Interpretation

Enterprise characteristics of MSMEs

Table 1: Enterprise Profile (N = 194)

The results of enterprise profile of the MSME units are reported in Table 1

Variables		Frequency (N)	Percentage (%)
Category of Units	Micro	176	90.7
	Small	18	9.3
	Medium	0	0
Nature of Activity	Manufacturing	128	66
	Servicing	66	34
Number of Employees	1 to 10	161	82.9
	11 to 20	19	9.8
	20 to 30	4	2.1
	31 to 40	5	2.6
	41 and above	5	2.6
Ownership	Sole	173	89.2

	Proprietorship Partnership Private Limited	16 5	8.2 2.6
Turnover	Less than 5 lakhs		
	5,00,001 to 15 Lakhs	76	39.1
	15,00,001 to 25 Lakhs	70	36.1
	25,00,001 and above	38 10	19.6 5.2
Drivers of Social Responsibility	Owner Employees	174 20	89.7 10.3

Source: Primary Data – Field Survey

From the table 1, it is inferred that, out of 194 MSMEs, 90.7% of the units are micro enterprises, remaining 9.3% are small enterprises. There are no medium enterprises in the study area. 66% of the enterprises are engaged in manufacturing whereas 34% are engaged in servicing activities. In term of employees, majority (82.9%) of the MSMEs having 1 to 10 personnel for their business operations. 89.2% of the enterprises are sole proprietorship form of business organisation. 39.1% of the enterprises having the turnover of less than 5 lakhs. Owners (89.7%) are the main driver of social responsibility initiatives.

Social Responsibility Factors Influence the Growth of MSMEs:

MSME enterprises normally take up social responsibility initiatives in one or more of the following areas of activities. They are:

Workforce Oriented Activities

It refers to those activities aimed at improving the working conditions of workers by offering training and staff development, creating equal opportunities and diversity and helping workers to maintain a work life balance. According to Fiori Di Donato and Izzo (2007), the measures of workforce oriented activities are based on health and safety systems, systems for employee

training and development, equal opportunities policies, financial support to employees, systems for good employee relations and systems for job creation and security. Accordingly, motivation and retention of employees are a key driver and a main focus area of social responsibility initiatives within SMEs.

Society Oriented Activities

Society Oriented Activities refers to those activities aimed at community, sports, health and well being, education, assistance to low income groups and community participation. Business depends on the health, stability and prosperity of the communities in which they operate. It is further reported that a business which is considered socially responsible can benefit from its enhanced reputation within the public and business community, thereby increasing its ability to attract capital and improve its competitiveness.

Market Oriented Activities

Market Oriented activities refers to the way in which a business focuses on the needs of its customers by responding quickly to consumers orders and complaints about its products and services, provides customer with useful information, working for local and regional business alliances, treats customers fairly, charges fair prices and generates profit without cheating the customers.

According to the European Commission (2011), Market oriented activities include targeting improvements in product quality and safety, providing voluntary customer services, charging fair prices, ethical marketing, timely payments, co-operation with local partners, promoting good standards in supply chains and supporting the creation of local or regional business co-operatives. It could help businesses to attract and retain customers, which in turn ensures the long term survival of the business. A business is considered competitive, if it can produce products or services of superior quality or at lower cost than its competitors.

Environmental Oriented Activities

It refers to the measures a business can take to minimize its negative impact on the natural environment, such as the ecological and economic use of natural resources, using environmentally friendly packaging, recycling, waste reduction, energy, ecological assessment of the suppliers, sharing environmental issues with the stakeholders, water conservation and pollution control.

According to the European Commission (2005), the most important environmental oriented activities concern the consumption of materials and energy and the handling of pollution and waste in the environmentally friendly manner.

Table: 2 Social Responsibility Factors

The below table shows the social responsibility factors influence the growth of MSMEs.

Factors	Yes	No
Work force Oriented Activities	96%	4%
Society Oriented Activities	14%	82%
Market Oriented Activities	89%	11%
Environment Oriented Activities	78%	22%

Source: Primary Data

From the table 2, it is inferred that, the work force activities (96%) considered as the most predominant factor which influences the growth of MSMEs, followed by Market oriented activities (89%), and Environment oriented activities (78%). Society oriented activities was very minimal (14%). The work force activities followed by the surveyed MSME units are: provision of workers with refreshments, uniform to employees, employee's children education funding, canteen facility, improvement of working environment and free medical care. The market oriented activities followed by the surveyed MSME units are: quickly responding to customer's orders and complaints about the products or services, fair prices,

marketing ethics, good supply chains. The environment oriented activities followed in the surveyed MSME units are: providing safe environment to the workers, waste disposal policy, light arrangements, first aid box and accessibility medical facilities. The society oriented activities followed in the surveyed MSME units are charities and donations.

Constraints for Implementation of Social Responsibility Practices in MSMEs

The major constraint for implementation of social responsibility in MSMEs are: human resource scarcity, financial resource scarcity, capacity constraint, lack of competency, return of investment is too low, lack of Government support and Lack of incentive for taking up the social responsibility implementation.

Table: 3 Constraints for Implementation

The following table shows the constraints for implementation of social responsibility in their units.

Constraints	Mean	Rank
No pressure to do it	3.30	VI
Too expensive to implement	3.68	IV
Return of investment is too low	3.53	V
Lack of resources, time and capital	3.75	III
Lack of efficient social institutions to assist	4.06	II
Lack of Incentive for taking up the social responsibility implementation	4.19	I

Source: Primary Data

From the table it is inferred that, 'Lack of incentive for taking up the social responsibility implementation' is ranked first with the mean score of 4.19, followed by 'Lack of efficient social institutions to assist' ranked second with the mean score of 4.06, followed by 'Lack of resources, time and capital'. 'No pressure to do it' is ranked last with the mean score of 3.30

Conclusion

The present study concluded that MSME units are doing social responsibility in their enterprises. But they are doing social responsibility only for internal activities, not external activities because they have insufficient resources, lack of support from the government and other large organizations. Hence, the MSME units must working closely with the large companies, business associations, NGOs, and Governments, could establish a number of training institutes both at the regional level as well as more local levels for promoting the social responsibility activities.

Training programmes and campaigns must be organized to the MSMEs creating awareness and importance of social responsibility

The Government must look into the problems and come out with some incentive scheme to entice the MSME sector to indulge in social responsibility activities.

Much of the assistance that MSMEs can expect to get in the future will come from other businesses, society and government.

MSMEs which voluntarily participate in local community activities such as providing the community with donations, assisting them with projects and sharing some of its profit with the community.

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TRADITION AND MODERNITY AS SEEN IN THE WORLD OF W.H.AUDEN'S THE SHIELD OF ACHILLES

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Literature represents through language the life of people, their culture and their tradition. But, literature is more important than just a historical or cultural artifact. It has always been universal and expressed general truths about human life and human nature. Through the study of past literature one can learn about how society has evolved and about the societal norms during each of the different periods throughout history. This can help to understand references made in more modern literature because authors often make references to Greek mythology and other old religious texts or historical moments. Literature gives an identity for every country and brings out their culture and tradition visually through texts.

In Greek literature 'Myth' played a vital role and has its own significance in literature. Greek literature and myth were inseparable. Later poets took these myths and used in a different way in their poems. Among the twentieth century poets Wystan Hugh Auden took the myth of Greek hero and expressed his new perspectives through that myth. Wystan Hugh Auden was an Anglo-American poet who had made himself the master of many styles of poetry and his works were bewilderingly diverse. The tone and content of his poems ranged from clichés to complex philosophical meditations, from contemporary crises to the evolution. In the year 1937, he went to Spain, intending to drive an ambulance for the Republic in the Spanish Civil War and in 1945 after the end of World War II in Europe, as a member of the U.S. Strategic Bombing Survey, his experience of watching the bombed-out cities and displaced persons worked its way into poems like "The Shield of Achilles" and "Spain".

He won the U. S. National Book Award for Poetry in 1956 for the book *The Shield of Achilles*, a collection of poems in three parts, published in 1955.

Wystan Hugh Auden used myth of Achilles in his poem "The Shield of Achilles". In the story of Achilles, he performed great deeds for mankind but the purpose of his heroic deeds was shattered by mankind and the fair turns to foul because of the society which is corrupted by power, wealth, self-consciousness, and hatred. Difference between tradition and modernity is obviously depicted through the poem "The Shield of Achilles" by Auden. The question is whether tradition and modernity can be balanced in the self-centred world?

Achilles was a Demi-god and had possessed immortal powers. The heroic deeds of Achilles reflected the ancient heroic world which had values and reasons for everything. The poem "The Shield of Achilles" had given an account of modern world which is devoid of principles and ethics. Achilles had known for his valour, chivalry and invulnerable physic. The whole body of Achilles was blessed by immortality except his heels and that was his weakness which lead him to death. The poem pictured the order of ancient Greek world and the corrupt modern world.

The poem "The Shield of Achilles" was based on the Homer's *Iliad*, an ancient epic poem, explained the war between Achilles and Hector in Trojan War. In *Iliad* Homer gave a clear description about the shield used by Achilles in Trojan War. Auden had rendered the Homeric myth into an allegory of contemporary times and his poem showed the two different periods where war created two distinguished meanings. In ancient world,

war is glorified and it gave significance for life whereas in modern world, war took away the significance of life of innocent civilians. The shield in the myth and in Auden's poem was a symbolic representation of the ancient world and the present world. The shield stands for courage, valour and war. There were three different shields- the ancient shield given by Apollo, the shield which Hephaestus made and the literary shield created by Auden.

The shield given by Apollo has nine layers concentrically inscribed, the images of glory and fortune. It contained a veritable history of the world in its scenes: pastoral calm, marriage, war, the cosmos, art, and nature. The inner most layer or the centre contained the Heavenly bodies or the cosmic order – Earth, Sky, Stars, Sun, and Moon. The following layers contained scenes of agrarian life, social life (dancing and entertainment), political life (success at wars), and other human activities of life. The last concentric layer contained the ocean, which was an archetypal image of spiritual mystery and infinity, timelessness, eternity, death, and birth, especially 'the mother of all life' (Kharbe 331). The engraving on the shield resembled Keats' 'Grecian Urn'; the only thing which distinguished the shield from the urn – the urn described scenes of death in life where as Achilles' shield presented life in all glory.

The shield of Achilles granted to him by Apollo was taken away by Hector, who mistook Petroclus to Achilles and killed him in a fight. Achilles vowed vengeance for the death of his cousin and went to fight with Hector with the shield created by Hephaestus. In the case of new shield, what Thetis expected and what Hephaestus delivered was contradictory. Because the second shield didn't have the glory and greatness of the first shield given by Apollo, instead, the shield contained the images of irrationality, war, wilderness, mortality, barrenness, and despair. In short, the shield given by Apollo was a shield of life and the shield given by Hephaestus was a shield of death. The third shield was an imaginary poetic shield created by Auden through his poem and each layers of Homer's shield refers each stanzas of Auden's

poem. The shield's layers were contrasted to each layer, for example, war and peace and work and festival. The stanzas alternately present the expectations of Thetis and realities of life respectively.

Auden began his poem with Thetis looking over the shoulder of Hephaestus hath the shield he makes. She expected to see vine, olive tree, well-governed cities, and ships on windy seas but the shield contained "an artificial wilderness" under a leaden sky which showed the futility of lives and verging on nothingness. The "sky like lead" represented the metallic, rigid and cold behavior of mankind. She looked for order and government but found only the negative image, a spiritless totalitarianism. Auden's poetic shield captured the post-war world of the twentieth century: a barren world, a world without human understanding and communion but a world with only competitions and heartless machines of destruction. Thetis also searched for religious rites "White flower-garlanded heifers, / Libation and sacrifice" (25-26), but could not find any signs of these blessed sights on the shield. On the contrary the pictures on the shield neither show relief nor divine happiness. Humans were sacrificed their hope, love and life in the altar of lust for temporary wealth and power. "The Shield of Achilles" is thematically quite similar to Eliot's "The Wasteland" in its representation of a world, devoid of principles and ethics and in its march for success has lost the true meaning of life.

Auden didn't portray the tragedies of previous war in this poem but gave a warning of a world to come, in which the individual human being lost their worth and dignity because of the domination of totalitarian society. Another allusion on the military base reflected through the three people brought forth and bound to three posts on the ground. This scene alluded to the Crucifixion of Jesus Christ between two others, as though the three posts were crosses. Auden executed how the unfeeling and faithless mankind, destroy human lives without mercy as it once destroy Christ, the Lamb of God, at the cross. Besides, he emphasized that there was no place for religion and faith in the modern society, which is

depraved and crumbling. In modern world, even the savior himself was in need of a savior.

Humans who lived without faith, love, humanity, or mercy were coward that "they lost their pride/ And died as men before their bodies died" (43-44). The ancient wars showed how man was chivalrous, brave and die a hero's death whereas modern man dies a cowardly death. Auden also executed how Christ died for the sins of mankind and soldiers in the modern world were dying without questioning. In such a world of inhumanity, self-respect was crushed, their dignity dies before human death and man just became an emotionless living being. In other words, war is horrible because it turned ordinary people into callous watchers of executions and those who were suspected can be executed without proper trial in present world. The war turned orphaned urchins into heartless persons, whose values had been warped by cruelty and inhumanity, even men lost their sympathy for fellowman and their sense of communication with one another. Thetis expected athletes in games and men and women in dance, swaying their limbs with happiness to the beat of music, instead on the shield; she looked a field of decay and decomposition. Thus the poem reflected the contrast between the modern demoralized world and the Achillean moral world.

The end of the poem, created a frame for the body of the poem and showed the agony and anguish of Thetis, who had sadly seen "armorer Hephaestus" lamely walked away. Auden clearly presented the difference between the attitude towards war by Thetis and that by Achilles, the professional soldier who slayed many foes longed for adventures of war but his mother Thetis' heart was longed for his son's life. It was obvious that the destiny of Achilles or the modern man sealed in the disheartened and dismayed hobbling away shield maker, Hephaestus. It signified the lame and dismayed heart of Auden himself at the sight of modern man in the world of corruption and violent war. Thetis' cry at the inevitable death of Achilles, prophesied by the picture of gloom and doom on the shield, was the poet's cry of despair and dismay of foreboding ills about the fall of modern man

who is going to be like Achilles one day and will fall to death because of his lack of humaneness in the competitive world of wealth and power where kind and mercy has no meaning.

The poem "The Shield of Achilles" threw light upon the people of present advantaged world who had forgotten their ancestral past, from where they received imperishable values and virtues. W.H. Auden rendered the myth of chivalrous hero from the traditional world and built his poem on that mythical basement in an ironical way. Integrity which was filled in traditional world is lost in the present world because of man's provocation to achieve the ultimate place in everything. Man failed to understand that tradition and modernity should be balanced for a peaceful living. There was a vast generation gap between the ancient world and the modern world and so the present generation negotiated the values of ancient generation. Our predecessors enjoyed the beauty of life and found the beauty which lies in everything and they lived with nature. In contrast, modern men seek money in everything, lack to sense the importance of relationships and exploited the nature by his exploration.

Myths were inseparable from tradition, culture and humanity because they were intertwined. Without myth and tradition, culture could not get recognition and without tradition and culture, myth could not survive and without these three, man cannot seek his identity. Usually, myths based on the quest of any person such as the quest of heroes, the quest of a race, the quest of gods, and the quest of adventurous human beings. But in every quest, the person who is going for a quest must be questioned and he should prove his righteousness and generosity, then only the quest could be completed. Achilles, the classical hero had the thirst for doing something adventurous and was fond of war but every war had two extreme endings: one side it gave victory and fame for the victor and other side it gave shame and loss for the looser. War brought happiness to some people who had valour and love to show their valour but it brought sufferings for the other who were innocent and

helpless. Blindly following the past is not traditional but to live with the inherited values of past known as traditional. The people of modern world love to be individualistic in their attitudes and live apart from the traditional style of living together with society, because they just forgot that, society is necessary to appreciate the creativity of individuals.

Myths were always intertwined with tradition and ancient world whereas scientific reasons are associated with the present advantaged world. In the world of science and reasons, myth and tradition had lost their realm and identity. People of modern era think that myth and tradition have no significance and do not have any connection with our modern way of life. But they just forgot that without tradition none of them have significance and identity in the present society. Yet the present scenario became scientific, some of the archaic ways could not be rejected totally because they were the key of the origin of humanity.

W.H.Auden exposed his anguish and agony through "The Shield of Achilles" and this poem is the mouth piece of the poet who is not compromise with the present ways of world. In modern world, man choose his ways to live as an individualistic person and simply rejected the virtues of ancient society. But in the ancient world, people were concerned about not only themselves but also the life of others. There dwelled the unison of hearts and minds, besides that, the integrity which had been seen among the people, bound them together whereas the modern society had lost all these qualities of a good society. To picturise this pathetic condition of the modern world, the poet did not use modern incidents but rendered the archaic myth from tradition for his poem and built up his new view point on them.

"The Shield of Achilles" depicted the longing of the poet for an orderly world which is filled with values and virtues of the past. He didn't have the intention to ridicule the ways of modern society but to rectify the mistakes of the society which is filled with wars and anthropocentric beings. Within every person there will be an anguish and agony when they look at the evolution of corrupted

society in the name of modernity. The present system and society need reformation to become a good society. This poem is not only reflected the agony of the poet alone but also represented every person's agony who lives in the society. Creating a noble society which is filled with victory and harmony is possible, when the people of present time learn to balance the tradition and modernity by living in the present, with the values and virtues of the past.

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CORPORATE SOCIAL RESPONSIBILITY AND DISASTER MANAGEMENT

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Abstract

Disaster management refers to the policies, programs, administrative actions and operations undertaken to address a natural or man-made disaster through preparedness, mitigation, response and recovery. Although the actions taken to address a specific disaster vary depending on the hazard, four objectives of disaster management apply to every situation. Natural disasters are caused by natural hazards, and they negatively impact human activities and the environment. Landslides, earthquakes, lahars, floods, and cyclonic storms are typical types of natural disasters. Corporate involvement in natural disaster response has become a prominent CSR activity, and companies need to communicate their CSR activities in natural disaster recovery to win the benefits of conducting CSR. The present Paper attempts to find out whether industries are voluntarily giving back something to the society at the time of disaster. It also highlights role of corporate sector and role businesses in disaster management, rehabilitation/reconstruction, disaster preparedness/prevention.

Key words: Disaster Management, Corporate Social Responsibility, Stake Holders, Disaster Risk, Disaster Preparedness, Disaster Prevention

Introduction

Corporate Social Responsibility (CSR) permeates every aspect of the functioning of corporate sector. The corporates always look for ways and means to enhance the brand value of their company and their products. It is in this context that corporate social responsibility makes good business sense. It is a business strategy that works. Nowadays, the value and reputation of a company are increasingly being seen as its most valuable assets for retaining the loyalty and trust of the public to ensure a bright and sustainable future.

Objective

The Present paper is basically concerned with the following objectives.

- ✓ To know the need of CSR in the Indian Perspective
- ✓ To know objectives of Disaster management
- ✓ To analyses the role of corporate sector in rehabilitation/reconstruction
- ✓ To know the role of Government and NGO's
- ✓ To analyses the plan of action by disaster management

Research Methodology

Secondary data was extensively used for the study. The investigator procures the required data through secondary survey method. Different news articles, books and web site are used to collect the data related to this topic

Need of CSR in the Indian Perspective

Corporate Social Responsibility is now accepted as a means to achieve sustainable development of an organization. Hence, it needs to be accepted as an organizational objective. According to New Company Law, 2012 corporates must contribute 2% of their net profits towards CSR which made Indian companies to consciously work towards CSR, as it required a prescribed class of companies to spend a portion of their profits on CSR activities

Policy in India

Under the Companies Act, 2013, that replaces the nearly six-decade old legislation governing the way corporate function and are regulated in India, profitable companies with a sizeable business would have to spend

every year at least 2 per cent of three-year average profit on CSR works. This would apply to the companies with a turnover of Rs 1,000 crore and or more, or net worth of Rs 500 crore and more, or net profit of Rs 5 crore and more. As per new proposals, from the beginning of 2013-14, Top earning PSUs like ONGC, BHEL and NTPC may have to double their expenditure on CSR as per the new draft guidelines being finalised by the Department of Public Enterprises (DPE). PSUs with net profit between Rs 100-500 crore are required to earmark 2-3% of their income. They have to ensure that they spend full amount earmarked for, otherwise, they have to disclose why they have not spent these fund. Public sector companies with a profit of less than Rs 100 crore are required to contribute 3% of their income for undertaking such activities. The proposed guidelines stated that if Public Sector Units (PSU's) are unable to spend the earmarked amount for CSR in a particular year, it has to be spent in the next two years. The guidelines continue to exempt sick and loss-making PSUs from allocation of budget for undertaking CSR activities

The business corporations, because of their high visibility, are being adjudged not merely on the basis of their bottom lines but also on their social behaviour. By integrating CSR into its business strategy as a core value, the corporates not only make a significant contribution to a better society but are also recognized for doing so. This has obvious benefits for the company. In fact, enormous rewards are there both for the business/industrial community as well as the society. The companies are motivated to achieve profitability, sustainable growth and human progress by placing corporate social responsibility in the mainstream of their business practice.

Objectives of Disaster Management

➤ **Reduce Damages and Deaths**

Effective disaster management reduces or avoids morbidity, mortality, and economic and physical damages from a hazard. The methods used to achieve this include hazard and

vulnerability analysis, preparedness, mitigation and prevention measures, and the use of predictive and warning systems. Examples of effective disaster management techniques include completing risk assessments, building community storm shelters and installing community outdoor siren systems

➤ **Reduce personal suffering**

Disaster management reduces personal suffering, such as morbidity and emotional stress following a hazard. The methods used to prevent suffering include hazard and vulnerability analysis, preparedness, and mitigation and prevention measures. Examples of efforts to reduce personal suffering include providing safe food supplies and potable drinking water when water supplies become contaminated.

Speed Recovery

The third objective is to speed recovery. The methods to accomplish this objective include effective response mechanisms and the institution of recovery programs and assistance. Examples of efforts to speed recovery include providing paperwork assistance for insurance claims, and grant or loan applications.

➤ **Protect Victims**

Disaster management provides protection to victims and/or displaced persons. Facilities utilize preparedness, response mechanisms, recovery programs and assistance to address shelter needs and provide protective services

The ever-expanding scale of natural disasters has made it imperative for the corporate sector to initiate and integrate disaster risk prevention and mitigation measures in all facets of their functioning and operations. During the last decade, disaster occurrences in different parts of the country have resulted in a massive economic cost in terms of financial losses, disruption in industrial activities, hindrance to the expansion and growth. The

investments and precious resources are required to be directed to rebuilding the same assets and infrastructure to make the operations sustainable. The involvement and association of the corporate sector with national risk reduction and risk management initiatives is necessary for their safe and disaster-free functioning.

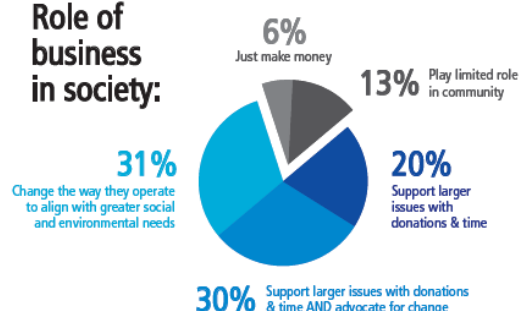
Capacity to reduce/manage disasters in own businesses

The high vulnerability profile of India also enhances the susceptibility of the corporate sector to various disasters. The rising intensity and magnitude of natural disasters and the expanding human and economic infrastructure over the last few decades has led it to a greater exposure. The only way of safeguarding the precious human resource and physical infrastructure is to integrate disaster prevention, mitigation and preparedness measures into the corporate system. While most of the natural disasters cannot be controlled completely, the risks can definitely be reduced.

Initiatives for Capacity building and rehabilitation of the citizens in general

It is increasingly now realized that corporate sector cannot remain insulated from either the effects of increasing natural disasters or the responsibilities of reducing the risks of disasters. Corporate sector depends on community at large for sustenance, not only as a source of labour, capital and material but also as a market for products and services. If the community life itself is destroyed by disaster the lifeline of the corporate gets threatened. Further in a globalized economy, market in the remotest part is integrated by a long supply chain, which is disrupted by disasters. The corporate sector and the society are complementary to each other. They are heavily dependent upon each other for mutual existence and prosperity.

Role of business in society:



Recognizing the importance of integrating the corporate sector and their nodal organizations in disaster prevention, mitigation and preparedness agenda, the National Disaster Management Framework drawn up by the Ministry of Home Affairs, Government of India envisages "involvement of corporate sector in awareness generation and disaster preparedness and mitigation planning" through sensitization, training and co-opting of the corporate sector and their nodal bodies in planning process and response mechanisms. It has also advocated setting up of system where private sector efforts could be integrated with national efforts.

Historically business houses have been spending money on disaster relief and rehabilitation on following grounds:

- It helps community in distress;
- It helps community to bounce back as ultimate consumers as also producers and therefore helps to sustain business;
- It improves the image and public relations of the company;
- It attracts tax concessions.

Role of Government and N.G.O's in Disaster Management

Government and Non-Government Organization (NGO) are two of the most active unit in the society in terms of dealing with the different issues related to safety and security of the entire community. These two units are working separately and/or together in order to tackle important issues in the society, particularly those issues that will directly or indirectly affect the health, rights and

life of the public. They are very important in the risk management process.

The government can effectively connect its knowledge, technology, skills, resources as well as expertise being offered by specialist institutions with the grassroots experience, organizational capacity, participatory management skills, community based initiatives of different NGOs in order to properly manage risk, and eventually reduce it.

The government in particular have all the resources and authority needed in order to properly manage risk. This pertains on its authority and power to focus on different laws, regulations and policies which will be helpful in order to connect different agencies and units in the society to work together. In addition, the government has the necessary information and resources that are needed in order to properly plan and monitor the condition of a specific region or place. It is important to take note that the policy and legislative actions of any government, in both national and local levels, have vital effects in managing and controlling risk.



The government policy can help in order to prevent risk from happening by implementing limitations and governing rules about the different procedures, equipment's, etc which can cause risk towards the environment, the health of people and other living things as well as the economic condition of the country. Thus, the government policies will serve as a protection of the community.

On the other hand, it can also use its resources, particularly its influence, research teams, knowledge in

order to come up with intensive research which will help them to monitor the changes and development in both macro- and micro-environment, which can help in order to update the policies and rules being implemented in a given place in a given period of time. With this, the government will be able to cater the demand and needs of the entire society.

Major Disasters in India (1980–2009)



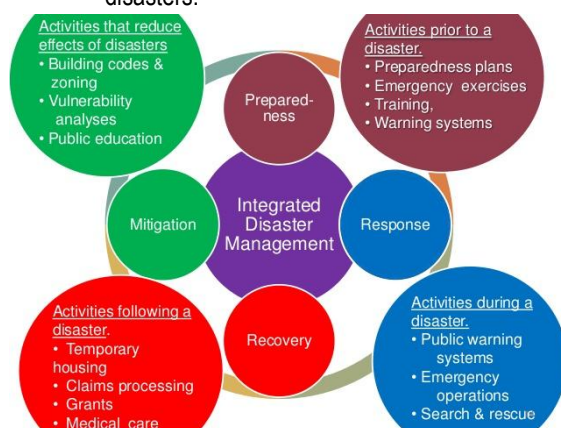
Plan of Action By Disaster Management

Disaster management is continuous and integrated process of planning, organising, coordinating and implementing measures for:

- Prevention of damage or threat of any disaster
- Mitigation or reduction of risk
- Capacity Building
- Preparedness
- Prompt Response
- Evacuation, Rescue and Relief
- Rehabilitation and Reconstruction

Generally in the developed countries and in many developing countries, these plans are regularly practiced through workshops and periodic mock drills. The disaster management plan should also incorporate capacity building of customers, suppliers, employees and overall society.

- Capacity building through training and education program encompassing the surrounding locality and facilities
- Taking proper precautions and following safety rules
- Periodic mock drills not only for the employees but also for the surrounding locality
- Working in collaboration with the government and community to develop skills and give effective response to the disasters in both short term and long term.
- Join hands with government, NGOS, other small and large organizations for response and reconstruction initiatives and have preventive measures in place ahead of time.
- Using the technical and managerial expertise for warning, monitoring and mapping of disasters.



Role of Corporate Sector in Rehabilitation/Reconstruction

- Donation of cash, food, medicines and other resources
- Participation in the recovery activity
- Using the technical and managerial expertise for coordination, recovery and logistical support in the aftermath of disasters.

- Participation in the rehabilitation of affected individuals, employees and society as a whole

Disaster Management being an all-encompassing and multi-disciplinary activity spanning across all sectors of development, a coordinated action in conjunction with all stakeholders including the corporate sector is a sine qua non for overcoming the vulnerabilities and minimizing the risks. It will not only help pooling of resources but would also facilitate exchange of information and expertise across sectors, learn from each other's experience and best practices.

Conclusion

The role of corporate sectors does not end up with contributing in economic growth of a country or to providing employment to the society but it goes beyond that, where corporate sectors must provide benefits to the society at large without harming the natural resources. Hence, the role of the corporate social responsibility (CSR) for sustainable development has become vital today. However, effective disaster management is a long-drawn battle against the formidable forces of nature and necessitates devising a comprehensive strategy and work plan based on the lessons learned and experiences gained from every disaster. The shortcomings and gaps need to be addressed and successes built upon. The Government of India as well as other stakeholders including the corporate sector has reaffirmed their commitment and resolve to achieve the objective of moving towards a disaster resilient and safe nation.

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NEED FOR GREEN MARKETING IN THE PRESENT SCENARIO

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Abstract

Environmental pollution is a buzz word today in Business environment. In the modern era, it has become a challenge to keep our natural environment safe and it is the biggest need of the hour. People are now aware of environmental issues like, global warming and the impact of environmental pollution. Worldwide evidence indicates people are concerned about the environment and are changing their behavior. As a result of this, green marketing has emerged which speaks for the growing market for sustainable and socially responsible products and services. So emergence of Green marketing in business is crucial to overcome the environmental issues. In the past two decades, the concept of green marketing has achieved a massive growth across the globe. This paper focuses on the need for going Green. As pollution is being increased by using non degradable products in the city there is a major concern to look over the issue. Researcher's main motive is to safe guard our environment and that can be accomplished only by the consumer, because consumers are the fate decider of the company and the product.

Key Words: Green Marketing, Environment, Global Warming, Environment pollution.

Introduction

Green marketing refers to the process of selling products and services based on their environmental benefits. Such a product or service may be environmentally friendly in it or produced and/or packaged in an environmentally friendly way. Green marketing generally aims to promote environmentally friendly products and a safe environment where people could stay. It includes the concept of planning, development and promotion of environmental-friendly products or services to satisfy the needs of ultimate customers. Therefore, green marketing refers to holistic marketing notion in which the production, marketing consumption and disposal of products and services happen in a way that is less harmful to the environment with mounting awareness about the connation of global warming, non biodegradable solid waste and harmful impact of pollution.

Review of Literature

Polonsky (2011) argued that green marketing had not achieved its potential for improving the quality of life

of consumers, while improving the natural ecosystem. They discussed why different groups had had difficulties in embracing environmental issues, thus impeding real transformative green marketing from occurring. They concluded that making some changes could help marketers operationalize transformative green marketing.

Rex and Baumann (2007) reported that green marketing could learn from conventional marketing in discovering other tools than labeling to promote green products. Addressing a wider range of consumers, working with the positioning strategies of price, place and promotion and actively engaging in market creation were given just as examples of their survey.

Importance for Going Green

According to a report by the Organization for Economic Co-operation and Development, the World Bank and the United States, prepared for the G20 Summits (Mexico, 2012), without any new policy action, it has been projected that there will be about 50% increase in greenhouse gas emissions and a significant worsening of urban air pollution by 2050 (OECD, 2012). Condition of

the environment is expected to worsen in the years and decades ahead. Despite conflicting reports and opinions, most scientists still predict that the average temperature will rise between 1.8 and 4.0 degrees Celsius during the 21st century solely due to the burning of fossil fuels. By 2030, climate-change-induced calamities alone are projected to account for 500,000 deaths and \$340 billion in damages, up from 315,000 and about \$125 billion today. Global water demand is projected to increase by 55% by 2050, with competition for water intensifying.

As a result, it is projected that almost 40% of the world's population would be living in areas categorized as suffering from severe water stress by 2050. Over the past 25 years 60% of the world's major ecosystems have been degraded or used unsustainably, including through declining soil quality, land degradation and deforestation. By 2050, global terrestrial biodiversity is projected to decline by a further 10%. In agriculture, productivity increases have helped to limit natural ecosystem loss in many countries, but poorly managed intensification has also exacerbated agro-chemical and water pollution, soil exhaustion and salinity (World Bank, 2012). The costs and consequences of inaction on these environmental challenges are enormous, both in economic and human terms, and could jeopardize further progress in economic prosperity. As firms face inadequate natural resources, they must develop new or alternative ways of satisfying these indefinite wants. Realizing this importance, these days one of the key business strategies ensuring solutions to these resource related issues (sustainable development) has taken the shape of Green Marketing. Ultimately green marketing looks at how marketing activities utilize these inadequate resources, while satisfying consumers wants, both of individuals and industry, as well as achieving organization's objectives.

The Need to Concentrate on Green Marketing

The question of why green marketing has increased in importance is quite simple and relies on the basic definition of Economics:

"Economics is the study of how people use their limited resources to try to satisfy unlimited wants." Thus mankind has limited resources on the earth, with which she/he must attempt to provide for the worlds' unlimited wants. Issues like Global warming and depletion of ozone umbrella are the main for the healthy survival. Every person rich or poor would be interested in quality life with full of health and vigor and so would the corporate class. Financial gain and economic profit is the main aim of any corporate business. However, harm to environment cost by sustain business across the globe is realized now though off late. This sense is building corporate citizenship in the business class. So green marketing by the business class is still in the selfish anthological perspective of long-term sustainable business and to please the consumer and obtain the license by then Governing body Industries in Asian countries are catching the need of green marketing from the developed countries but still there is a wide gap between their understanding and implementation.

Considering these critical problems, nations have all time high concern for environmental protection. People of the whole world are worried about sustainability-related issues than ever before. Various studies by environmentalists indicate that people are becoming more concerned about the environment and are changing their behavior pattern so as to be less hostile towards it. Green touches the lives of all people around the globe. So, Green marketing is needed to address environmental issues which influence all human society and natural resources. Green marketing has commanded tremendous attention in the context of global warming and climate change and as a result has forced both the customers on one side and the companies in the other to incorporate the principles of green marketing. Recently, it has drawn the attention of government too in this regard and paved the way for introducing many environmental friendly policies.

As resources are limited and human wants are unlimited, it's time to think of saving the available resources. Growing interests among the consumers all

over the world, regarding protection of environment which tends to establish a reciprocal relationship between man and environment. Customers are the major part to encourage green marketing and they are the keep players in the market. Green marketing must satisfy two objectives, improved environmental quality and customer satisfaction. As society has become more concerned with natural environment, business has started to modify their behavior in an endeavor to address society's new concerns. Green Marketing is the result of these valuable concerns. So there are many factors which influence to go in for green marketing. The awareness level of the consumer about the product will help the consumer to decide whether to use this product or not.

Benefits of Green Marketing

Companies that develop new and improved products and services with environment inputs in mind give themselves access to new markets, increase their profit sustainability, and enjoy a competitive advantage over the companies which are not concerned for the environment.

Challenges Ahead

- Green products require renewable and recyclable material which is costly,
- requires a technology which needs huge investment in R & D,
- Water treatment technology, which is too costly.
- Majority of the people are not aware of green products and their uses
- Majority of the consumers are not willing to pay a premium for green products

Conclusion

There arises conflict between two things. Whether to a conserve our environment or to satisfy the present

need without caring about the future. Higher the dedication of people will lead to safer environment and higher the awareness level will lead to higher satisfaction in using green products. There is need for greater awareness of environmental justice in the practice of green marketing. This ethical aspect of green marketing should not be neglected if consumers are to derive long term personal benefits from any business actions purported to save the physical environment. Now this is the right time to select "Green Marketing" globally. It will come with drastic change in the world of business if all nations will make strict roles because green marketing is essential to save world from pollution. From the business point of view because a clever marketer is one who not only convinces the consumer, but also involves the consumer in marketing his product. Green marketing should not be considered as just one more approach to marketing, but has to be pursued with much greater vigor, as it has an environmental and social dimension to it. With the threat of global warming looming large, it is extremely important that green marketing becomes the norm rather than an exception or just a fad.

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USE OF MYTHICAL ELEMENTS IN BHARATI MUKHERJEE'S JASMINE

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Abstract

Bharati Mukherjee's Jasmine is basically a novel that is woven with the thread of transplantation. The novel has many themes and elements. The added feather to the novel's crown of beauty is its mythical elements. The Indian receptivity manifests itself in its great mythological elements and legends. The three momentous exemplary images embedded in the collective unconscious of the Indian race are the broken pitcher, the third eye and the image of Kali. There are frequent occurrences of archetypal images from the very beginning of the novel. As the novel proceeds the author increases the effect of these mythological elements by bringing in fusions of it. This could be well seen when Jasmine kills Half-face, the one who raped her. Here the author fuses the archetypal image of Kali, the Goddess of destruction and the broken pitcher. This paper is an attempt to bring out the mythical elements in Bharati Mukherjee's well known novel Jasmine.

Bharati Mukherjee was born in Calcutta and moved to Canada and then to U.S.A. She has written numerous articles. She has two non-fiction books, seven novels, and two short story collections to her credit. Mukherjee lives in America; she not only has practiced the American culture but has imbibed it. She is a diasporic writer, but any reader could sense the dominance of Indian myths in her works. Her Indian sensibility can be seen in her works. It is clearly explicit in her novel *Jasmine*.

Bharati Mukherjee's *Jasmine* is basically a novel that is woven with the thread of transplantation. The novel has many themes and elements. The added feather to the novel's crown of beauty is its mythical elements. The three momentous exemplary images embedded in the collective unconscious of the Indian race are the broken pitcher, the third eye and the image of Kali. There are occurrences of archetypal images from the very beginning of the novel. As the novel proceeds the author increases the effect of these mythological elements by bringing in fusions of it.

Analysing the three myths in detail: the broken pitcher stands as a symbol of the eternal union, i.e. when the pitcher breaks, it is said that the air inside comes out through the crack and becomes one with the void outside, thus becoming inseparable from the cosmos. The third eye is said with reference to Lord Shiva's third eye (in His forehead). This is used to see and analyse

the past, present and the future. The image of Kali, the Goddess of destruction is used to indicate somebody who has destroyed the evil.

The novel uses the three myths, of which two are directly mentioned and one is indirectly demonstrated. The myths in this novel are always used in relevance with the protagonist, Jasmine. The life of Jasmine begins in the village of Hasnapur. As a little girl she happened to get a star shaped wound on her forehead. When her sisters worried about the scar, she shouted that it was not a scar but her third eye. "I broke away from their solicitous grip. "It's not a scar", I shouted, "it's my third eye." (*Jasmine* 5)

Knowingly or unknowingly the symbol of the third eye comes true in her life. As the third eye analyses the perspectives of life in a broader perspective, she too lives her life analysing every incident and situation. She starts her life in Hasnapur and travels to United States. She lives between two cultures, which can even be taken as two different lives. This could not have been by any means possible for a simple village girl. This shows her perspectives in life. Every time she moves into a new culture, she is said to be reborn. She adapts herself so much to the new culture that it looks like she is naturally a part of it. She goes through the incidents of her life with a vision far beyond the nature of an ordinary village girl. She survives every danger and holds her life, just for

life's sake. This extraordinary vision of life could have come from her third eye (the scar on her forehead).

The image of the broken pitcher denotes the eternal union. When the pitcher breaks, the air inside the pitcher escapes through the crack and becomes one with the outer space. In other words, it mixes with the void. This example is mostly given for women who lose their husbands. By giving this example, the women are induced to perform the cruellest act of sati. Any woman, who slips from this, is considered to be evil. In this novel Mukherjee brings in examples of how women were treated after they lose their husband. She clearly explains the situation of a widow. Thus the broken pitcher is mostly used as a metaphor to describe the life of a widow (according to the patriarchal society).

The villagers say when a clay pitcher breaks, you see that the air inside it is the same as outside. Vimala set herself on fire because she had broken her pitcher; she saw there were no insides and outsides. We are just shells of the same Absolute. In Hasnapur, Vimala's isn't a sad story. The sad story would be a woman Mother Ripplemeyer's age still working on her shell, bothering to get her hair and nails done at Madame Cleo's. (*Jasmine* 15)

The above lines stand as the best example of the Indian patriarchal society. The society considers a woman's life unworthy of living once her husband is dead. Any woman who lives or tends to live after the death of her husband are looked down and given the worst treatment, that the widow eventually considers dying to be the best option.

The above two myths are directly used in the novel. There is still another myth that is hidden but yet explained even more clearly than the other two. It is the archetypal image of Goddess Kali. It is when Half-Face rapes Jasmine, that she takes the form of Kali. When Half-Face rapes Jasmine, she decides to kill herself. But suddenly she changes her mind and decides to kill Half-Face. Before killing him, she cuts her tongue and the blood flows down her chin. With this pouring blood she stabs Half-Face to death. When one imagines this scene,

it is clear that Jasmine exactly resembles Goddess Kali. There can be no other exact comparison for this incident. "I extended my tongue, and sliced it. Hot blood dripped immediately in the sink... My mouth had filled with blood. I could feel it on my chin... now with my mouth open, pouring blood, my red tongue out." (*Jasmine* 118)

The author further moves in and increases the eminence of the novel by bringing in fusions of myths. Here the image of the broken pitcher and Goddess Kali are fused to add versatility to the usage of mythical elements. This is clearly seen when Jasmine decides to kill herself after she was raped and then decides not to kill herself but Half-Face. Here killing oneself is associated to the broken pitcher and killing the evil one who had caused misery is associated with Goddess Kali. It is a perfect blend.

Until the moment that I held its short, sharp blade to my throat I had not thought of any conclusion but the obvious one: to balance my defilement with my death. I could not see myself in the steamed-up mirror—only a dark shadow in the center of the glass. I could not see, as I had wanted to, an arm reaching to the neck, the swift slice, the end of my mission.

It was the murkiness of the mirror and a sudden sense of mission that stopped me. What if my mission was not yet over? I didn't *feel* the passionate embrace of Lord Yama that could turn a kerosene flame into a lover's caress. I could not let my personal dishonour disrupt my mission. There would be plenty of time to die; and then began stabbing wildly through the cloth, as the human form beneath it grew smaller and stiller. (*Jasmine* 117-119)

The shift from the image of the broken pitcher to the image of Goddess Kali is clearly made.

The use of mythical elements, are not merely meant for improving the eminence of the novel. It is used to portray the real image of the Indian society. The mythical elements in this novel do not fail to leave behind a message for the reader. It helps in making the reader understand the state of the Indian society. In other words it could be said that the author had used the mythical

elements to fight against the evils in the society. It is not a head-strong protest but rather a silent protest against the evils of the society.

The author uses appropriate myths for telling her ideas. The choice of incidents and its relative myth has an extraordinary dominance over the entire novel. Through every passage of the story, the relevance of any of the three myths is seen. The author has beautifully constructed the storyline and developed it with perfect elements of myths and reality.

The myths in novel are introduced not just for the mythical sake, but, it has its own reason for being introduced. The author has not used myth for the sake of increasing the eminence of the novel, but, for giving support to her ideas. From this it is clear that, in order to know more about a particular nation or culture, it is essential to study the myths of that particular nation or culture. This is because, most of the cultures and traditions are barely based on its myths.

The author has used mythical elements to show the state of the society and the effects of the superstitious society. The myths in the novel not only speak about the evil practices of the society but also associate one's life with mere beliefs. It also portrays the relevance of women to Goddesses. In a novel like *Jasmine*, myth can be taken as a minor part of the wide spread ocean. But it holds its place at the center by serving as the backbone in explaining culture, state of a society, transformation and psychological travel.

Thus *Jasmine* is not only a novel that is based on cultural transplantation and identity changes, but, also an in-depth journey into the mind of the person going through the transformations. The constant conflict between the in-built Indian identity and the newly born American identity seemed to settle as the novel reaches the end.

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VEDA'S THE INSTIGATOR IN DEFENDING THE ENVIRONMENT

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Introduction

Air, water and food are essential for the survival of any being. Sustenance of human life has additional requirements of social and cultural ambience. It is ironical to see that man, the intelligent being, has built the grand edifice of progressive civilization and scientific evolution with a near total neglect of the foundational support system of Nature. What could be worse, this ever-growing race of technological and industrial advancement has hampered the environment to the extent that life on the earth appears to be heading towards the edge of extinction. The gravity of the threat is no less on the social and cultural fronts. Every thoughtful mind is naturally concerned to find some way out.

Today's polluted environment is the biggest challenge being faced by the world. It is threatening the very survival not only of the human race but the entire living world. The western world has in recent times become truly concerned about our environment which has become increasingly polluted over the years.

Key words: Yagna-Homam, rishis (seers-saints and sages of ancient India). Agnihotra (Havans or homam): Small-scale yagna that could be performed every-day at home. Pyramid: the fire in the middle. Mitticool- a clay refrigerator that works without electricity, prakriti (nature). **Objective**

To bring back the traditional method of our culture in our day to day life to safe guard the mother earth and human civilization.

Source: Secondary data from different publications.

The Problem

Most of the environmental problems surfacing today are due to the exploitative tendency of the human being. In our mad rush to exploit the material nature, we have

left no clean water, air, or soil - there is a steady destruction of the flora and fauna. The nature being superior to human beings will always prevail on us in a very threatening way. What is today considered as development was not pursued in the Vedic system because the whole focus was on self-realization and spiritual emancipation and anything distanced from it was considered insignificant. Unless we revive this varnasrama lifestyle, human beings in the misdirected civilization will be only creating ferocious tiger's threat. Our activities are mainly responsible for deterioration of the environment today. The factors responsible for environmental pollution are uncontrolled population, urbanization, industrialization, pesticides, automobiles, excessive noise and deforestation.

The current Scenario

Today, the world is facing the brunt of environmental pollution. Various organizations and agencies at the international, national and regional levels are concerned about environmental degradation and are engaged in finding ways to contain, if not eliminate, environmental pollution within acceptable levels. Past few decades have witnessed several attempt ' environment protection projects, protocols, policies, etc , at the national and global levels to combat the threats posed by "Global Warming", "Brown Cloud", "Green House Gases", "Depletion of Ozone Layer", "Industrial Waste", "Pesticides and Toxicity of Soil and Crops", "Scarcity of Drinking Water", "Ecological Degradation", etc. However, as no solution suggested or tried so far substantially targets or controls the root causes, the silver line of hope is rather dim and hazy. The ongoing developments on alternate energy systems, non-conventional resources generation, reprocessing of natural resources also are

too expensive and impractical for implementation in the geographically and economically heterogeneous world.

Population explosion in the developing countries like India adds to the complexities and the situation remains largely grim. Though at a small scale, efforts of following the guidelines of the Vedic approach to environmental management and socio-economic and cultural system, guided by the rishis (seers-saints and sages of ancient India), have shown promising outcomes. It is therefore in the fitness of things to review the ancient methods and guidelines that may provide us with viable solutions to save our lovely planet.

In Ishopanishad there is a verse saying that 'a selfish man over-utilizing the resources of Nature to satisfy his own ever increasing needs is a thief because using resources beyond one's needs would result in the utilization of resources to which others have a right. This needs the clean conscious and mind. Greedy nature and Selfishness is also coming under environmental pollution.

Panic Condition of India

In the name of safe-guarding the environment we are making Paper cubs, paper bags and paper plates. These products are also dangerous to the environment and human body. For bleaching lot of chlorine is used and which will create water pollution. The production of paper bag needs more fuel (4times) and more water (3times) than plastic bag. Hence the only alternative is cloth bags. Wax coated paper cup is also dangerous to human health.

Vedic Vision

It is believed that Vedas divide the people on the basis of caste. There is an absolute difference between caste and Varnam. Varnam says if a Brahmins' son is doing any business he will be a vaishya or doing any job for money then he is a sudhra. Vedas say "Janma se sab sudhra hai". Further Vedas are saying the way of life; it is a dharma, means one should follow in one's life. Generally we say the vedhas as Hinduism. But there is no word in Sanskrit as Hindu. And there is neither a reference nor a usage of the word Hindu in 4 vedhas.

The word Hindu was coined by the Mohall who couldn't pronounce the word Sindhu. They called the people who lived along the river Sindhu as Hindus'. In the name of Hinduism people are not ready to accept the essence and importance of Vedas. But to safeguard the environment we are in a critical situation to understand the reality. Once we failed we will immerse in the ocean of Maya modernization. And the entire earth becomes a dangerous planet to live. Hence Veda is a dharma and one should follow in one's life.

Vedic view

It is a tragedy that it should not happen to a country which has a great spiritual heritage and a tradition not only of protecting nature and the environment but also of worshipping the bounties of nature. Expressing gratitude to Nature as the source of sustenance to human life has been one of our ancient traditions.

Indian philosophy of the Vedic period recognises five natural elements as panchmahabhut for worship. These five basic natural elements are water, earth, sun, air and sky. Since the Vedic period, Earth and Rivers are worshipped as mothers. The Vedas prohibit wasting or polluting water and natural resources. They prescribe that villages and towns should be surrounded by trees and forests. They protect us from storms and keep a check on the growth of deserts. Vegetation aids precipitation.

Yajurveda (16:17) mantra says that for the protection of the country from all sides, the forests have to be well protected. From such mantras one is able to understand the importance given to environment even during the Vedic days. There are a number of references about forests, trees and gardens (vatikas) made in the Mahabharata and the Ramayana. Our rishis/munis loved to live far from the towns and they had their ashrams built in the forests. It is believed that our rishis used to rear trees as their own. Trees absorb harmful gases such as carbon dioxide and emit life giving oxygen (pranavayu) for the benefit of human beings. Thus trees are the life-line (prana) of all life on this earth. In India

purposeless destruction of banyan, peepul, mango and tulsi trees is prohibited. Man has lived in harmony with prakriti (nature). There was hardly any action to disturb the environment. Our rishis had foreseen the environmental degradation. They had even thought of ways for keeping the environment clean and under control. They never allowed any imbalance to occur in environment. The Vedas talk about self-realization by way of various 'yagnas' for keeping the environment clean and free from insects. The effect of many pollutants and harmful materials could be got rid of by performing yagnas.

Yagna

In Itharēya Brahmana the process of Yagna is described as follows. The process of Yagna is the most important Karma in the Kamakand of the Vedas. Starting from Agnihōtra to Aswamēdha every Homam is called Yagna. In these Yagna's four types of materials are used for putting in fire (Yagna). (1) Scented materials such as Kasturi, Saffron etcetera. (2) Sweet materials such as jaggery, Honey etcetera. (3) Strength producing materials such as Ghee, Milk, Rice etcetera. (4) Health preserving materials such as Herbs. We should acquire all these materials and purify them before using them in the Yagna. We should put them in proper proportions in the Homam. Because of this air and rain water get purified and everyone gets pleasure. The above said materials when put in the fire (Yagna) become minute and mix with the air. Then this mixture purifies poisonous and dirty gases in the air and the rain water. Also the rain water and air obtain good smell from these materials.

Yagna is performed for the benefit of society. Whatever benefit a person does to society that much and more benefit the person receives from the system of God. So Yagna is praised in Vēdas and many Sastras. In Shathapatha Brahmana it is given in the following manner regarding Yagna. When materials are put in the fire (Yagna), hot smoke and steam are produced. The heat produced enters into trees, herbs, plants, air, and water etcetera. Due to heat these materials get dried by

releasing the vapors from them. These vapors mixing with the air enters the atmosphere. In that vapor the water part is steam and particles mixed with steam part is smoke. These particles collect together and form clouds. Because of this we get good rains.

Further more, because of two methods we get purified air and good rains and these are respectively, (1) God's creation and (2) Human's creation. In the God's creation due to Sun rays flowers and plants give good smelling vapors and water gets evaporated from oceans. These two mix well and form clouds. In the second method humans perform Yagna and clouds are formed as described above. According to Maharshi Dayananda Saraswathi the atmosphere is mixed with both good and bad atoms and molecules. Because of this the rains we get and in turn the herbs, fruits and vegetables formed are also having mixed with good and bad atoms and molecules. Due to this the food and in turn the energy and bodies so formed are also of Mediocre in nature. Because of this Budhi, strength, valor, courage etcetera are also Mediocre in nature. The reason for this is that, "the properties present in the materials of the cause are always present in the result. The result cannot be devoid of the properties of the cause". The pollution in the atmosphere is not the mistake of God but it is that of humans. Humans produce all sorts of dirt in the nature and pollute the atmosphere. We bring cattle for the purpose of milk, transport etcetera. When we take benefits and pleasure from these animals then it is our responsibility to remove the dirt these animals produce. We all know that the organic material decomposition produces gases which cause pollution in the atmosphere. Therefore it is the responsibility of humans to remove the pollution and give the society a clean and healthy atmosphere. Where the human population grows there the pollution grows automatically. In modern days we have vehicular pollution to a greater extent. Therefore it becomes absolute necessary to remove the pollution and Yagna is the only way to remove the pollution.

Let us present scientific evidence how the pollution can be averted with the help of Yagna. Gold in its bulk

form is known to be chemically inert. However, nanoparticles of gold on a Titania substrate exhibit remarkable catalytic properties such as the ability to decompose the environmentally hazardous gas sulfur dioxide. The efficiency of this material is 10 times greater than that of commercial catalysts used today.

Purification of Environment by Yagna

The huge industrial complexes, rapid urbanization, deforestation, air and water pollution, ozone-depletion, radioactive wastes etc., have disturbed and destabilized the natural harmony of human, animal and plant life cycles. The ecological imbalance caused by these criminal acts of the so called 'civilized man' has resulted in a disastrous threat, not only to the human survival but, also to life as a whole on our planet.

Experimental studies show that the incidences of physical ailments, sickness and/or diseases become less in the houses where the yagna agnihotra is regularly performed because it creates a pure, hygienic, nutritional and healing atmosphere. It renews the brain cells, revitalizes the skin, purifies the blood and prevents growth of pathogenic bacteria. Agnihotra is basically a healing process. "Heal the atmosphere and the healed atmosphere will heal you", says Dr. Madhukar Gaikwad. The medicinal fumes emanating from the process of agnihotra have been observed by researchers in the field of microbiology to be clearly bacteriostatic in nature, which eradicate bacteria and micro-organisms, the root causes of illness and diseases. This must be the reason why the incidence of physical ailments, sickness and diseases becomes less in the households where agnihotra is regularly performed.

Purification of environment through the constituent electrically charged particles of the substances fumigated in yagna is an obvious byproduct of this process. The observations of some distinguished scientists are noteworthy in this regard. According to Dr. Hafkine, the smoke produced by burning the mixture of ghee and sugar kills the germs of certain diseases; inhaling it from some distance induces secretion from certain glands

related to the windpipe that fill our heart and mind with relaxation. "Burning sugar and its smoke has a significant effect in purifying the atmosphere. It kills the germs of T.B., measles, smallpox and cow-pox" – remarks Prof. Tilward. A Russian Scientist named Dr. Shirowich mentions that – "if cow's ghee is put into the fire, its smoke will lessen the effect of atomic radiation to a great extent". He also related this process to yagna. Particularly effective results with respect to the elimination or reduction in radiation were achieved through yagna's fire and ash. These observations are made by Dr. L. Matela Anatoninowska of Poland after using P.S.I. techniques. Even without going into detailed chemical bacteriology, it appears highly probable that performing yagna leads to the purification of air in view of the following.

Fumigating Substances Used in Yagna:

In order to get an idea of the various chemical changes that take place during the performance of yagna, it is essential to know the various substances used and offered in the yagna-fire. These can be broadly classified into two types: wood (samidhā), and a mixture of odoriferous and medicinal herbs (havan sámagri)

Wood: Wood has to be dry and free from dust, insects and worms. Wood is cut into small pieces of varying sizes called samidhās depending upon the size of the altar or pit (kunda) in which the yagna is to be performed. Santalum Album (sandalwood), Aquilana Malaccensis and Valeriana Wallchii (borax wood or agar and tagar), Cedrys Libani (cedar or deodar), Mangifera Indica (mango), Butea Frondosa (flame of the forest or palāsha), Aegle Marmelos (bengal quince or bilva), Ficus Religiosa (the holy fig or pipal), Ficus Bengalensis (banyan or bargad), Proposis Spicigera (sponge tree or Shami), Ficus Glomerata (wild fig or gular) are considered appropriate for this purpose.

The havisya or havan sámagri should be prepared with a proper combination of the following.

Odoriferous Substances: These are usually saffron, musk, agar, tagar, sandalwood powder,

cardamom, nutmeg, javitri and camphor; Substances with Healing properties: clarified butter (ghee), milk, fruits, lin seeds, and cereals like wheat, rice, barley, various millet, gram, peas, etc; Sweet Substances: sugar, dried dates, resin, honey, etc;

Medicinal Herbs: These are used as per the specific requirements. Some commonly used herbs are *Tinospora cordifolia* (tinospora/guduchi or giloya), *Bacopa Monieri* (bacopa or bráhmī), *Convolvulus Pluricaulis* (shankh pushpi), *Mesua Ferrea* (cobra's saffron or nágkesar), *Glycyrrhiza Glabra* Bois (liquoric root or mulhati), Red Sandalwood, *Terminalia Bellirica* (beddanut or bahedá), Dry Ginger, and *Terminalia Chebula* (chebulic myrobalans or harada). Different combinations of these and/or other special herbs are used for the treatment of specific diseases through yagna-therapy.

Products of Combustion

The interpretation of the process of combustion in a yagna on a scientific basis is rather difficult due to the following reasons: (i) The properties of substances, which are used here vary; (ii) The conditions under which combustion takes place inside the yagna-fire are very sensitive to the shape of the kunda and the type, quantity and arrangement of wood etc; (iii) the variation in the temperature and thermodynamic effects is quite significant from the top to the bottom of the kunda and it also depends upon the shape and size of the latter. The products of combustion depend on the factors like — (a) The nature of substances used and their proportions; (b) Temperature attained; (c) Controlled supply of air and (d) Interaction amongst the various products formed.

Distillation of Wood

Besides the complete combustion of the cellulose material of wood, it is also subjected to distillation. This happens due to the way samidhás are arranged in the kunda (also called yagna kunda or havan kunda) and the levels of temperature and air supply which prevail in it.

Vaporization of Odorous Substances

The temperature attained by the kunda varies between 250°C and 600°C, while in the actual flames it can rise as high as 1200°C to 1300°C. At their boiling points, the volatile constituents vaporize and their gaseous forms get diffused. Also, when cellulose and other carbohydrates undergo combustion, steam is formed in copious quantities by the combination of the hydrogen of the decomposed organic molecules with the oxygen. This is how the substances like thymol, eugenol, pinene, terpinol etc., are dispersed to in the surroundings and the aroma of a yagna can be smelt at a considerable distance. In addition to steam, smoke is emitted in large quantities and solid particles existing in a decomposed state offer sufficient scope for its diffusion. Thus smoke also functions as a colloidal vehicle for the spreading of volatile aromatic substances. This process depends on the inside and surrounding temperature and on the direction of the wind.

Combustion of Fatty Substances

The fatty substances used in yagna are mainly ghee and other fatty substances of vegetable origin. Ghee helps in rapid combustion of cellulose of wood and keeps the fire alight. All fatty substances used are combinations of fatty acids, which volatilize easily. The combustion of glycerol portion gives acetone bodies, pyruvic aldehyde and glyoxal etc. The hydrocarbons produced in the reactions again undergo slow combustion and as a result methyl and ethyl alcohols, formaldehyde, acetaldehyde, formic acid and acetic acids are formed.

Photochemical Process

The vaporized products diffused in the atmosphere are also subjected to photochemical reactions in the sunlight. They undergo photochemical decomposition, oxidation and reduction reactions. To some extent even CO₂ is also reduced to formaldehyde as follows:

$$\text{CO}_2 + \text{H}_2\text{O} + 112,000 \text{ cal} = \text{HCHO} + \text{O}_2$$
 From an environmental angle, the reduction of CO₂ caused by yagna as explained above and the liberation of oxygen cannot be overemphasized. Similar kinds of other useful reactions take place in the presence

of specific radiations from the sunrays. This may be perhaps the reason it has been recommended that yagna should be performed during sunlight.

Agnihotra: Like water, air and sun, God also created fire for the benefit of all of us. We cannot live without fire that gives us heat. Since fire destroys the impurities of everything, it symbolizes purity. Hindus consider fire sacred. No major Hindu rituals are performed without a Fire Ceremony called Havan or Yajna. Little is known about the physical properties of fire and the elements used in a Havan, and even less is known about the positive environmental effects of performing a Havan. From ancient times, Vedas & Vedic sciences have made significant contributions to the world civilization, culture and knowledge in all areas of human pursuits. These contributions are mostly unknown to the wider world and are often un-acknowledged. This is a "ritual" followed since the Vedic Age, and the current science has proven that our Rishis and Maharishis knew long ago about the effects of Havans! Our Rishis and Maharishis have since the early Vedic Age advised us of the purification process involved in an Agnihotra.

The items used in performing Havan such as Samagree a special mixture of medicinal herbs, roots, dry fruits, wood and ghee are offered as oblation into the Havan Kund fire have proven to have positive environmental effects. It follows that if more people perform Agnihotra two times a day, it can arguably have a greater influence in purifying the environment.

There are two basic energy systems in the physical world: heat and sound. In performing yagna, these two energies, namely, the heat from yagna's fire and the sound of the chanting of the Gayatri and other Vedic Mantras, are blended together to achieve the desired physical, psychological and spiritual benefits. The fumigation, vaporization and sublimation of specific substances in the yagna-fire constitute a verifiable scientific method of sublimation of matter and expansion of its colloidal state, generates ions and energy with positive effects in the surrounding atmosphere through the specific cosmic waves of the mantras.

Best way to keep the environment pollution free is to perform Havana. Various gasses produced during Havana decompose the poisonous gasses liberating free oxygen and other useful products acting like disinfectants. Performance of daily Yajna by all the members of the family especially the younger generation sitting together every morning and evening cannot be over emphasized. This is an activity with multiple benefits. We not only purify the air but also remove the impurities of our mind and body. This process also helps in maintaining the unity and harmony in the family and the community. In Saam Veda about 114 Mantras speak about the importance of Havana. Yajur Veda says that the Havana is the most important, necessary and useful deed. The Vedas say that Yajna or yagna and Gayatri Mantra are the only ways of attaining Moksha or Salvation or Self-realization. All four Vedas have innumerable mantras related to Yajna.

Inverted Pyramid Shaped Yagna Kunda: The word 'pyramid' means 'the fire in the middle'. This meaning is closely associated with the inexplicable energies emanating from its center and shape. The pyramid shape is widely known to generate and store a special energy field, which possesses bacteriostatic properties. The inverted pyramid shape of the agni kunda allows controlled generation and multidirectional dissipation of energy. It acts as a generator of unusual energy fields and spreads them in its surrounding atmosphere. Apart from the pyramid shape, some other special symmetric geometrical designs are also used according to the kind of energy fields and the cosmic currents one wishes to generate by the yagna. Specific types of kundas are recommended for different kinds of yagnas.

Result of Some Recent Experiments: A group of scientists led by Dr. Manoj Garg, Director, Environmental and Technical Consultants in association with the experts from the Uttar Pradesh Pollution Control Board had conducted experiments during the Ashwamedha Yagna at Gorakhpur, U.P. These experiments were set up at about 20 meters east of the Yagnashala. The samples of

100 ml each of water and air collected from the surroundings were analyzed, using high volume Envirotech APM-45 and other sensitive instruments for testing water and air pollution. A summary of their results as reported in Akhand Jyoti, Sept. ('97 p.22), showed an average reduction by 75% in the level of Sulphur Dioxide and about 10% in Nitrus Oxide; and Over 70% reduction in bacteria in water samples in the surrounding area. Several medicinal minerals were present in the ash (bhasma) of yagna. The average level of carbon monoxide was found reduced from 117 p.p.m. to 0 in some of the experiments conducted on domestic yagnas at IIT Bombay (unpublished results); There are some more ongoing experiments on recording different gas levels and respirable particles are currently ongoing, being conducted by some visiting scientists at Brahm Varchas Research Center of GayatriTeerth, Shantikunj, Hardwar.

Yagna, thus, appears to be a promising scientific, cost effective, eco-friendly method to counter the ever-increasing deadly pollution of the environment and purify and enrich the environment with healthy ingredients. May the environmental scientists and the experts of the Vedic Science of Yagna come together to enable its global expansion. The Dev Sanskriti Vishwavidyalaya at Shantikunj, Hardwar is venturing to be a pacesetter in this regard.

The Ganga Madha: The holy river is in dangerous condition which has incompatible richness.

- Adi Shankara mentioned in his Baja Govinda song that a person who drunk a drop of ganga, read a little of Geetha, chant atleast once the nama of Lord Krishna, and safe-guarding the cow should not worry about death or Yaman. A drop of Ganga keeps away the death. It is strengthen by the following research findings.
- D.S. Bhargavas research says that the self purification capacity of Ganga is 25 times more than other rivers.

- Briton's Physics scholar C.E. Nelson says that the water taken from Huggli was not spoil till he reached London. One should note that the water in Goggli is the dirty water of Ganges. Then he wondered about the purity of water in Gangothri.
- The British Biological scholar Mr. Earnast wrote his research in a French journal that when the calara virus was placed in Ganga water they died within three hours, where as if they are placed in a pure water they lived more than 48 hours. The world wondered by reading this fact.
- A research centre from Delhi published that the Ganga water never produces mosquitos. Beyond this there are many facts about the Ganges. Hence the vedas says the river Ganga as Ganga Madha.

Execution: Mere theoretical writings and talking won't bring any positive changes. Instead execution of the findings is essential. It is high time for us to take care of our development plans like forestry projects, dam projects and fishery projects do not crush and destroy the life of tribal, rural and peasant communities. Ours is a welfare state. Our notion of democracy is wider and deeper than the market democracy. We have to resist the destruction of nature caused by state-managed market development. The big development projects benefit most of the urban population and industries by providing electricity and water for irrigation to produce cash crops as raw material for the industries. The large section of the Indian population in villages who live below the poverty line and whose survival depends not on markets but on natural resources are the "lost and forgotten" people. A welfare state should proceed towards a new world order where there would be neither supremacy of the state nor the markets, but there would be supremacy of the citizens. The following are the suggestion to safe-guard the external and internal environment of the human being.

- Safe-guard and purify the Ganges and other water sources too.
- Add Vedic solutions for environmental degradation in school subjects till the 10th standard.
- Give practical classes for doing Agnihotra and other yagnas to the students.
- Yoga should be a compulsory in school subject for concentration and discipline.
- Kaya-kalpa and Meditation should be taught after the age of 14 years in schools.
- Paper bags should be replaced by cloth bags.
- Recycling should be encouraged.
- Pottery should be encouraged.
- Eco-friendly suggestions should be added in the curriculum for all standards.
- Educational institutions should commens and wind up with Agnihotra.
- Instead of steel and plastic, bamboo should be used.
- Unlike steel and plastic, bamboo is eco-friendly, being not only biodegradable but also having enormous capacity to sequester carbon.
- More publicity to be given to the use of "Mitticool" product.
- Cycling should be encouraged among the school and college students.
- Heroes and heroines should act free of cost in eco-friendly advertisements.
- Students should be encouraged in Kitchen gardens.
- Preparation of organic fertilizers should be taught and practiced in the curriculum level.
- Non-vegetarian meals should be avoided in the curriculum premises.
- Well developed and standard human conscious is the only way to protect environment.
- Hence the motto of life (Self-realization) should be taught in every stage of schooling.
- For this Vedhas should be included in the curriculum as a compulsory subject.
- Gurukul system of education should be encouraged.
- Vernacular language and Sanskrit must be a compulsory subject.
- Follow the principle of thou shalln't kill.
- Animal sacrifices at temple should be avoided.
- The thought of equal right to live on this Mother Earth is applicable to all organisms.
- *Self-realisation should be given importance to avoid mind pollution, physical pollution and social pollution.

Conclusion

The Earth is a living being, full of life. The globe is a mother to us since she supplies all that we need. All of our food, water, and resources for sustaining our own lives, as well as supplies for shelter and clothing, all come from her. How she reciprocates with us in regard to what she provides depends on how we treat, honor and care for her. The imbalance in nature, such as the green house effect, the changing climate and weather patterns, are reflections of the imbalance in the consciousness of humanity. Once there is balance and harmony in society's consciousness and the way we regard and treat the ecosystem, this will then be reflected in the balance in nature. Then many of the storms, natural upheavals and disasters will begin to cease. The environment and the material creation are supplied with all the potencies to produce all the necessities that we require, not only for humans but also for all species. Human society should not consider itself as the only enjoyer of all of God's creation, and that no other creatures have a claim to it. Humanity is actually a minority species when we consider the many types of creatures that are sustained by the environment. If we manage the ecosystem properly, it will continue to produce everything we need. However, if people who have no genuine spiritual understanding start exploiting the Earth to take whatever they want in any way they want, then the supply of resources starts

decreasing and the Earth, being a living organism, stops producing or responding to the needs of society as abundantly as it used to do. Then there will be shortages, droughts, and forest fires; subsequently the prices on commodities will increase. Gradually more people will become poor, and poverty and starvation will spread in parts of the world. Then we see fierce competition for whatever resources can be attained. When many people die while fighting over land and commodities, or temporary and ever-changing political stances, then all the bloodshed from the dead, dying or wounded is like offering Mother Earth blood sacrifices to drink. She is pained by this, as are so many other higher beings that watch the activities of humanity. Rather than respecting the Earth and cooperating to share her resources, when we fight over them it is most heartrending for Mother.

The Western World is following our traditional gifts of yogas, meditation, vegetarian food habits etc. Hence we can see in India all religious heads or religion related NGOs are surrounded by foreign people. But we are attracted by the modern culture and slowly marching towards the world of Maya. Let us turn back the traditional scientific way of life and lead the others to follow. And it is time to take a vow to protect the Mother Earth.

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IMAGES OF WOMEN IN SAROJINI NAIDU'S SELECT POEMS

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Abstract

Sarojini Naidu is known as *The Nightingale of India* and an Indian independence activist and poet. Naidu was a patriot, politician, orator and an administrator and the first Indian woman to become the President of the Indian National Congress. She was truly one of the jewels of the world. Her birthday is celebrated as women's day. Sarojini Naidu was born on February 13, 1879. Sarojini Naidu was a brilliant student. She was fluent in Urdu, Telugu, English, Bengali, and Persian.

Sarojini Naidu was interested in poetry. She started writing poems in English. Sarojini Naidu is a great poet of his time as she saw things with a different approach. She reflects the whole range of mood and emotion with superb restraint of expression in her poems. Her major themes were nature, love, life and death, folk life, patriotism and mysticism. "The Bangle Sellers" was published in the 1912 collection of poetry called *The Bird of Time: Songs of Life, Death and the Spring*. The poem depicts a group of bangle sellers who wander from town to town to sell their inventory. One of them becomes the narrator or the speaker of the poem. This paper is an attempt to depict few of the best known images that Sarojini Naidu employed in her select poems.

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The poet has touched upon all the five senses of the human body to describe the splendor of the Indian traditional bazaar. Visual imagery is depicted by the use of vibrant colors- silver, crimson, purple, amber, blue, azure, red and white. Olfactory senses are stimulated by the use of the fragrances-sandalwood, henna and the smell of flowers. Auditory imagery is created through the music played by the sitar, the sarangi and the drums.

The chanting of the magical spells by the magicians produces an auditory image in the minds of the readers. Gustatory imagery that is the sense of taste is created through the portrayal of the fruits like lemons, pomegranates and plums, staple Indian food lentils and rice. Finally, the tactile imagery which is the sense of touch produced by the bells made for the pigeons.

Naidu's poem "The Bangle Seller" explores the imagery associated with bangles and it is an implications for women's roles in a traditional Indian social setting. The bangle seller is trying to convince the purchasing public of the spiritual and symbolic importance of these bangles. In this process, the speaker makes strong connections between the bangles and their role in providing 'happy daughters and happy wives'.

The poverty and the hardship of their life is mentioned in the poem as 'shining loads', which denotes the heaviness of the bangles. The bangle seller employs a joyful voice which makes us forget that their livelihoods depend on the sale of these bangles. The women in their lives are all portrayed as happy because the happiness of the bangle-seller and the happiness of these women are interdependent. In a nutshell, the sellers' livelihood depends on these bangles and it must be presented as tokens of happiness.

The poem progresses step by step as if it passes through each phase of the life of a woman with her. The first stanza relates to us the premise of poem. The second stanza focuses on maidenhood. By maidenhood Naidu means virginity. Thus, the colors chosen by her represent purity like the blue and silver mist of mountains, shades of pink of yet to blossom flowers or the clear dew drops on new born leaves. This has connotations to new beginnings and the promise of life.

The third stanza talks about a woman who is about to become a bride. The color which is chosen in this group is a lively yellow that represents the hope she has for her future and also her happiness. The imagery used here is energetic and lively like corn fields bathed in sunlight. The second part of this stanza portrays the love a new bride has for her husband. Naidu chooses the apt color scheme of reds and oranges. The 'flame' has a sexual connotation to it. It is a euphemism for the consummation of her marriage with her husband. The fourth stanza talks about the pride of a woman who has lived girlhood and bridehood and later motherhood, and earned a position as a matriarch. It is the phase in her life when her struggles have borne fruit. Therefore, this stanza has the air of royalty and pride etched in it. That is why the colors chosen to describe the bangles for a matriarch are purple and gold. The specks of grey add the touch of maturity that comes with age.

In this poem Naidu discusses the three categories in a woman's life-maidenhood, wifehood and motherhood. She writes a poem that has strong sexual connotations. It is also probable that this is an ironic take on the lives of

women during the time she was writing this poem. Naidu was instrumental in encouraging women empowerment.

In the "Palanquin Bearers" of Sarojini Naidu the bride in a beautifully decorated palanquin was a common sight in rural India in the recent past. The lonely lady inside the palanquin is compared to a flower, a bird, a dream, a soft laugh and a pearl. The appeal is swift and direct to the heart. The tone of the palanquin bearers is in complete rapport with the heart-beat of the woman inside the palanquin. The poet captures the emotionally charged atmosphere brilliantly.

"The Radha" poem of Sarojini Naidu is a depiction of Radha's love for the Divine Beloved, who has been worshipped as a worldly lover. It delineates the traditional Indian concept of love and woman's destiny. The poem "Radha" puts forward a new concept of Indian womanhood which values the female self, teaches the principles of autonomy and self-realization.

The "Purdah" is yet another poem which she wrote for the Muslim ladies who always cover their faces with veil. Purdah is an image in this poem through which she comments on their way of living without hurting their religion. She was a little upset about the fact that the Muslim women have to cover their faces every time. She praised the honest thought of their religion of protecting their women by covering the faces with the veil which will not allow other men to see their faces. They believe that women are secure in that way but without freedom.

Sarojini Naidu is a poet of Indian thought and culture and her poems described Indian flora and fauna, Indian customs and traditions, festivals, men and women, places legends of kings and queens etc. Lyrical poetry is a form of poetry that expresses personal and emotional feelings of the poet. In "The Bazaars of Hyderabad" is a lyrical poem. It celebrates the life depicted in the bazaars of Hyderabad, the occupation of the common folk, their joys and sorrows of everyday life.

In her poem, "In The Bazaars of Hyderabad", she has sketched the image of a typical Indian bazaar in Hyderabad. The general style of the poem is in the form of question and answers. Each stanza begins with a

question and ends with an answer. The poet enquires the sellers and vendors of the bazaar about what they are selling which brings out the grandeur of the traditional Indian bazaars. It also adds a special charm to the lyrics of the poem. The poet has used vibrant rhymes to describe the magnificence of the bazaars and the products sold. It also adds life to her descriptions. Examples of the rhyming words are, 'brocade-jade'; 'rice-spice-dice'; 'ring-wing-king'; 'red-bed-dead' and many more. Here, in "In the Bazaars of Hyderabad", 'frail as a dragon-fly's wing' is a fine example of simile. The bells of made for the feet of the pigeons are compared with the delicate wings of a dragon-fly. Repetition: Sarojini Naidu has repeatedly asked questions in every stanza about the different kinds of goods sold in the bazaar.

What do you sell, o ye merchants?
What do you weigh, o ye vendors? Folk theme is one of the dominant themes in Sarojini Naidu's poetry. In The Bazaars of Hyderabad deals with one such theme, the loveliness and vibrancy of a traditional Indian bazaar in the city of Hyderabad. The poet has vividly described the bazaar with vendors selling different kind of wares. Sarojini Naidu visits the stalls given by merchants, maidens, peddlers, goldsmiths, fruit sellers, musicians and flower girls. She questions them about what they are selling about what they are selling and who in turn politely answer.

Through the poem, we see the bazaar witnesses both sorrows and joys of life. They witness happy moments such as wedding when the bazaar is crowded with people buying garlands, jewelry and also during the festive occasions like Holi, Diwali, Eid etc. The bazaars also witness occasions of sadness like death when kings and soldiers die and the flower girls are seen weaving sheets of white flowers to be used for the dead people's grave.

The poem represents the metaphysical ruminations of Sarojini Naidu as her soul endeavors to communicate with the Almighty. The invocation begins with all the innocence and purity of a child's pride as the poetess beseeches with God to enlighten her on the most basic

and innermost laws of Life and Death. She wants to have an in-depth comprehension on the twin-sided aspects of Life. Inherent in the prayer is the feeling that God has entrusted her with His Faith as she is born out of His own breath. She wants to drink 'life to the lees' as she aspires for the two extremes of emotions-pain and joy. Her understanding of life is indeed not only childlike but mature as well, as she accepts life with all its plus and minus points. Her insatiable thirst for experience would then drain both "Earth's utmost bitter, utmost sweet."

She does not want to be spared of any form of euphoria. She does not want to be divorced from any form of strife. For her both gift and grief are welcome blessings that she craves for. She longs for the intricate wisdom of love and life that has hitherto eluded her. She also deeply craves for the mystic knowledge of the grave that has hitherto been unexplored.

'Spare me no bliss, no pang of strife,
Withhold no gift or grief I crave, The intricate lore of love
and life And mystic knowledge of the grave.'

She acknowledges God's answer to her prayers, and is assured that He would heed to her prayers. He ascertains that her soul would experience all the passionate raptures and unfelt despairs. The Almighty deals with her in a stern but down-to-earth manner. "Lord, Thou didst answer stern and low." He addresses her as "child" mirroring the intimacy and intricacy of the bond that they shared. It also reflects protectiveness and a sense of security. The term 'unconquered' implies lack of experience, and therefore a 'virgin' soul.

He assures the poetess that she shall drink of both joy and fame. The word 'drink' connotes the act of relishing and quenching of one's thirst. Love will consume her with fiery passion. Fire is the only basic element with the exquisite quality of cleansing without polluting itself unlike the other imperative elements. The poetess shall be cleansed by pain akin to the flame of purgation. It will purify the dross or impurities from her desire and thereby render it pure.

'Thou shalt drink deep of joy and fame, And love shall burn thee like a fire, And pain shall cleanse thee like a flame, To purge the dross from thy desire.

Her chastened spirit will thus aspire for salvation. As her soul will be satiated of these extremes, she will now long for peace. In such a stance, it will seek release from its blind, unconditional prayer. The prayer places infinite faith in God without rationalization and it is termed as 'blind'. It will be 'spent' with time and experience and incessant praying. In such a state it would effortlessly master the secret of His peace. The word 'secret' is used to highlight the enigma and aura behind this spiritual affinity

Sarojini Naidu's "Summer Woods"

Sarojini Naidu is a poet of ardour, agony and ecstasy. In her perfect lyricism and mellifluous melody, she is indeed the Nightingale of India. Her poetic sensibility is essentially romantic. In 'Summer Woods' she communicates her aversion to the artificiality of the pseudo-modernism that she thrived in. She seeks to discover refuge in Nature from the monotony of her existence and her mechanical routine.

She begins by ranting that she is sick of 'painted roofs and soft and silken floors' or the mendaciousness of the so-called civilized and sophisticated life. She probably refers to the process of automation and industrial revolution. On the other hand, she craves for summer-houses with over-hanging canopies of bright-red Gulmohars. These appear lovely and enchanting when accompanied by the breeze-like wind. She is also fed up of strife and song and festival and fame. The affectation and luxury of the contemporary times seems too hollow for her tastes. They only leave in her a sense of void. She yearns to retreat into the forests where the cassia flourish and aspires to dwell in the rapturous and enthralling atmosphere there.

She implores her lover to recoil with her to the pastoral vicinity of Nature where passion and instinct reign over calculation and manipulation. It is where the koels call to each other from glades and glens. Their

voices enflame our passions. She wants to let go of the flamboyance of social living, and the ostentation of public life. She ardently desires to put her worries aside and lie in the company of her beloved below the entangled boughs of tamarind, molsari and neem that assuage their fatigue with their natural shades.

The poetess wants to join their brow with jasmines. They long to play on carved flutes to awaken the slumbering serpents among the thick banyan roots. The serpent has phallic connotations. The poetess has utilized it as a symbol of phallic fear in a village song. Later at dusk, she wishes to roam with her lover along the bank of the river and bathe in water lily pools where golden panthers drink. In the concluding stanza, the poetess tells her love that they should lie with love-voiced silences in the deep blossoming woods. These love-voiced silences are more eloquent than simulated speeches and affected dialogues. They are companions of the bright day, merry comrades of the night and shall be encompassed with delight like Krishna and Radhika.

The transition in the three stanzas from day to dusk to night, sends out the impression that she wants to spend all of her time with her beloved. In the movement from stanza to stanza, she transcends from vegetation to animal existence, and then further to the divine level of Krishna and Radha. It signifies the elevation of her spirit. This appears to be her panacea to the Nihilism that exists in the modern living, this is her concept of existentialist escapism.

Naidu's poetry is best known for her use of imagery and contemporary Indian themes. Her poems stand out as a social message that discuss the lives of Indian women and the lives of bangle sellers. Although the poem focuses extensively on the stages in the life of women it portrays the lives of the bangle sellers as well. In her poems Naidu discusses the three categories in a woman's life-maidenhood, wifehood and motherhood. She writes a poem that has strong sexual connotations. It is also probable that this is an ironic take on the lives of women during the time she was writing this poem. Naidu was instrumental in encouraging women empowerment.

Sarojini Naidu's poems were responsible for awakening the women of India. She brought them out of the kitchen. She traveled from state to state, city after city and asked for the rights of the women. She re-established self-esteem within the women of India.

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IMPACT OF HUMAN RESOURCE MANAGEMENT PRACTICES ON EMPLOYEES PERFORMANCE IN BANKING SECTOR

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Abstract

The aim of this study is to verify HR practices effect on employees training and performance of banking sector. The study finds out the training and development of the employees performance. Training and development have strong relationship with employees' performance. There is not a single HR Practice which a company aspires to retain its employees. There are different HR Practices which a company combines to manage its HR system. A company should always combine "Number of Best HR Practices" which they should implement for the survival and sustainability of the organization. "Best practices" in HR are subjective and transitory. The findings of this study are limited because this study chooses very few HR practices in relation with performance. Employees performance is the most important factor in an organization success, therefore, there is need to adopt effective human resources strategies that aim to improve employees performance and creates the culture of high performance in any organization based on human resource practices.

Keywords: Bank, Employee Performance, HR practices, Training and development

Introduction

In the present world there is intense competition among organizations. So the organizations needs best human capital to continuously compete with each others because the performance of the organization is based on the performance of its people. It is the duty of the managers to constantly review the strategic resources of an organization. Various arguments have been made during last previous years that human capital is the source of firm's sustainable competitive edge. In the same way, the right use of these HR practices showed best of their results in high performance almost in every type of organization and countries. So, for the developing countries like India, the HRM has become the essential element in a developing process. However there are many criticisms made on HRM in developing countries due to its in-effectiveness. Most of the researchers argue that in developing countries there are low level of salaries, short term rewards for performance and lack of training opportunities for employees. Banking sector of

India is one of the most developed and still growing sectors of India. It is related to the service industry. So it is very important for the development of this sector to have competent and knowledgeable employees in this sector. As banking sector provides services to customers through the employees of bank, it is important for banks to retain right people and one way is to provide them what an employee wants in addition to its pay. Benefit packages are an important way to attract employees and also to retain them. The main purpose of this investigation is to examine the impact of Human Resource Management Practices on employee training and performance in the banking sector. No studies currently exist on the relationship between HRM practices and employees training and performance in India. The results of this study should help Indian managers for making strategy in HRM practices which can substantially improve employee's performance.

Objectives

The main objective of the study is to examine the impact of HRM practices on employee's performance in the banking sector and to give suggestions to overcome the problems implementing HRM practices.

Methodology

The study is based on primary and secondary data. Primary data has been collected mainly through structured questionnaire. Convenience sampling technique has been adopted to collect data from 275 employees only from public sector bank of Kanyakumara District. Secondary data related to previous studies has been obtained from authentic source like books, magazines, journals, websites etc. Percentage, t-test are used in this study for analysis.

Analysis and Interpretation

Table: 1 Demographic Profile of the Respondents

Demographic		No of respondent	Percentage
Age	21-30	46	17
	31-40	77	28
	41-50	84	30
	Above 50	68	25

Total		275	100
Gender	Male	127	46
	Female	148	54
Total		275	100
Educational Qualification	Under Graduate	37	13
	Post Graduate	115	42
	Professional	93	34
	Others	30	11
Total		275	100

Source: Primary data

The above table shows that, in banking sector 46 (17 percentage) respondents are in the age group of 21-30, 77 (28 percentage) respondents are in the age group of 31-40, 84 (30 percentage) respondents are in the age group of 41-50 and the remaining 68 (25 percentage) respondents are in the age group of above 51. In banking sector 127 (46 percentage) respondents are male employees and the 148 (54 percentage) respondents are female employees. In the banking sector 37 (13 percentage) respondents have studied up to U.G level, 115 (42 percentage) respondents studied up to P.G level, 93 (34 percentage) respondents studied up to Professional and the remaining 30 (11 percentage) respondents studied others.

Table: 2 Mpaot of Employee's Performance

Sl:No	Impact of employee's performance	Mean score		t-Statistics	P-Value
		Male	Female		
1.	Employees are able to plan their job in the right time for better performance	3.5556	3.2381	3.898*	.000
2.	They are able to link salary and status to performance	3.9630	3.8095	.652	.408
3.	Employees take performance appraisal system seriously and objectively	3.1481	3.2381	-.378	.308
4.	Employees are aware that performance appraisal system serves as a basis for career planning	2.9259	2.9259	-.100	.852
5.	Employees understand the purpose for which appraisal reports are used in the bank	2.9074	2.8095	4.507*	.000
6.	Employees understand the contribution of performance appraisal design in a accomplishment of organizational goals	3.4074	3.0476	1.645	.101
7.	When an employee does good work his colleagues appreciate it	3.4259	3.5714	-.576	.198
8.	Employees are able to set norms for promoting self – appraisal	2.9630	2.7619	2.188*	.029
9.	Employees perceive the performance appraisal as an opportunity for further improvement	2.7778	2.7143	2.188*	.029
	Overall performance	2.8518	3.1240		

Source: Primary data

***Significant at 5 percent level**

Table 2 reveals that male employees' have the highest performance for the variables 'They are able to link salary and status to performance' and 'Employees are able to plan their job in the right time for better

performance', since they have the highest mean scores of 3.9630 and 3.5556 respectively. They have the lowest performance for the variables 'Employees perceive the performance appraisal as an opportunity for further improvement' and 'Employees understand the purpose for which appraisal reports are used in the bank', since they have the lowest mean scores of 2.7778 and 2.9074 respectively. Female employees' have the highest performance for the variables 'They are able to link salary and status to performance' and 'When an employee does good work his colleagues appreciate it', since they have the highest mean score of 3.8095 and 3.5714 respectively. They have the lowest performance for the variables 'Employees perceive the performance appraisal as an opportunity for further improvement' and 'Employees are able to set norms for promoting self – appraisal', since they have the lowest mean score of 2.7143 and 2.7619 respectively.

Regarding the impact of employees performance in male and female, significant difference have been identified in the case of four variables, 'Employees are able to plan their job in the right time for better performance', 'Employees understand the purpose for which appraisal reports are used in the bank', 'Employees are able to set norms for promoting self – appraisal' and 'Employees perceive the performance appraisal as an opportunity for further improvement', since their respective 't' statistic are significant at five percent level.

Suggestion

- ❖ Banks should take measures to change the attitude of the employees towards work and also to increase the level of interest towards work.
- ❖ Banks should include personality traits in assessing the performance of their employees.
- ❖ Banks should take measures in modifying the performance appraisal system according to the present day conditions.

Conclusion

The present study is an attempt to enhance and improve and finally contribute towards the literature on HR practices and Performance linkage. The present study helps management and decision makers of banks to improve the employee performance. The main purpose of this study was to help researchers and policy makers in searching the new dimensions to enhance performance of the employees who considered being the main actors in delivering quality services in banking sector.

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A STUDY ON CRM PRACTICES IN PRIVATE SECTOR BANKS WITH SPECIAL REFERENCE TO MADURAI CITY

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Abstract

Customer relationship management has been in existence for more than a decade. Despite the continued popularity & growth of CRM, banking sector has seen consistent improvements in profitability & customer satisfaction because of their large investments. Among the service sector, banking sector has undergone dramatic changes which led to significant development. Various trends are emerging in the field of CRM technology which promises a brighter future of more profitable customers & decreasing costs. The need for retaining customers is at most priority for all banks. It becomes important that to know what are the CRM practices adopted by banks & how do they actually benefit the customers and bank. This becomes the statement of the problem & to identify the CRM practice is PSB's.

Keywords: CRM Practices, Private Sector Banks, Technology.

Introduction

Retail banking refers to mass-market where individual customers typically use banks for services such as savings and current accounts, mortgages, loans (e.g. personal, housing, auto, and educational), debit cards, credit cards, depository services, fixed deposits, investment advisory services (for high worth individuals) etc. The advent of new technologies in the business of bank, such as internet banking and ATMs, now customers can freely chose any bank for their transactions. Thus the customer base of banks has increased, and so has the choices of customers for selecting the banks. This is just the beginning of the story. Due to globalization new generations of private sector banks and many foreign banks have also entered the market and they have brought with them several useful and innovative products. Due to forced competition, public sector banks are also becoming more technology based and customer oriented. Thus, Non-traditional competition, market consolidation, new technology, and the proliferation of the Internet are changing the competitive landscape of the retail banking

industry. Today' retail banking sector is characterized by following:

- Multiple products (deposits, credit cards, insurance, investments and securities)
- Multiple channels of distribution (call center, branch, internet and kiosk)
- Multiple customer groups (consumer, small business and corporate)

Today, the customers have many expectations from bank such as

- Service at reduced cost
- Service "anytime anywhere"
- Personalized service

CRM is a process of identifying, attracting, differentiating and retaining customers. It is a comprehensive approach for creating, maintaining and expanding customer relationship. CRM is the outcome of the continuing evolution and integration of marketing ideas and newly available data, technologies and organizational approaches. Bank as a service organization have excellent reasons to adopt a comprehensive CRM strategy. Customer needs, wants,

desires keep changing day by day. Customer is the life blood of any business organization and customer creation cost is costlier than customer retention cost, thus bank adopt CRM techniques for maintaining life relationship and by which they ensures customer loyalty and retention. Thus the banking sector moves from a transaction centric to a relationship centric business approach by focusing through "build good relationship" and the profitable transaction will follow automatically. Top three private sector banks in India.

Objectives

1. To study the level of awareness of CRM practices in Private Sector Banks.
2. To study the level of satisfaction towards the CRM practices in Private Sector Banks.
3. To offer suggestions based on the findings of the study.

Research Methodology

- ❖ Primary Data: The first hand information was collected by the researcher after finalizing the study area. Through well structured questionnaire primary data was collected. It was collected from 100 respondents using convenient sampling technique.
- ❖ Tools used for Analysis: Percentage Analysis & Rank Analysis.
- ❖ Limitations: The study is restricted to Madurai city.

Review of Literature

Morpice Reports (2008) and Teller Vision (2009) state that the perception of banks varies depending on their size. However, all banks share the same key opportunity for improvement in customer satisfaction that is, helping customers achieve their financial goals. But as per the study, the overall customer satisfaction tends to decrease as bank size increases. That is, customers of national banks tend to be significantly less satisfied than customers of regional or local banks who, in turn, are less satisfied than customers of credit unions.

Dr. K. Ganesamurthy *et al.*, (2011) they describe that Customer Retention Management (CRM) perceives as a technique of banking companies in order to explore, retain and also increase the loyal customers in the competitive business era. This research paper attempted to study the customers' perspectives on CRM practices of Commercial Banks in India, the sample size include 421 respondents from both public and private sector banks in Tamil nadu, and the study reveals that customers' perception of CRM in banks does not vary irrespective of different classifications of customers such as age, sex, education, occupation, income level, the bank in which customers have an account, type of account, type of account maintained by the customers and the period of customers' association with banks.

Analysis & Interpretations

Table 1: Respondents Opinion towards the CRM Practice in PSB

S.No	Opinion	Respondents	Percentage
1	Very Good	16	16%
2	Good	56	56%
3	Neutral	24	24%
4	Bad	2	2%
5	Very Bad	2	2%
	Total	100	100

Source: Primary Data

The above table reveals that the out of total respondents taken for the study 56% of the respondents are opined that the CRM practice in PSB's are good and so on.

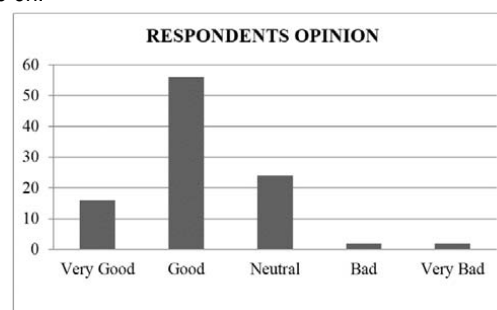


Table 2: Type of Loan Availed by the Respondents

S.No	Opinion	Respondents	Percentage
1	Loan on fixed deposit	7	7
2	Jewel loan	7	7
3	Business loan	11	11
4	Home loan	22	22
5	Vehicle loan	29	29
6	Personal loan	30	30
7	Educational loan	3	3
	Total	100	100

Source: Primary Data

It is understood that from above table that the out of total respondents taken for the study 30% of the respondents are availed personal loan, 29% of the respondents are availed vehicle loan and so on.

Table 3: You Are Aware of the Following CRM Services of the PSB

S. No	CRM Services	Aware		Not Aware		Total
		No	%	No	%	
1	Online Services	69	69%	31	31%	100
2	ATM	82	82%	18	18%	100
3	Credit	63	63%	37	37%	100
4	SMS alert	46	46%	54	54%	100
5	Demat Services	27	27%	73	73%	100
6	E-Pay	39	39%	61	61%	100
7	Easy loan	33	33%	67	67%	100

Source: Primary Data

Table 5: Level of Satisfaction about the Services in PSB

S.No	Services	HS	S	N	DS	HDS	Total	Mean	Rank
		5	4	3	2	1	100		
1	Short time taken to open an a/c	13	47	40	0	0	100	3.73	3
		65	188	120	0	0	373		
2	Issue of DD, Cheque book, ATM card	20	72	8	0	0	100	4.12	1
		100	288	24	0	0	412		
3	Regular updating of pass book	16	28	56	0	0	100	3.60	5
		80	112	168	0	0	360		
4	Quick transfer of funds	20	16	64	0	0	100	3.56	6
		100	64	192	0	0	356		
5	Clear answer for customer queries	10	20	70	0	0	100	3.40	9
		50	80	210	0	0	340		
6	Time taken to process a loan application is short	20	32	48	0	0	100	3.72	4
		100	128	144	0	0	372		
7	Easy payments made debit/credit	20	12	68	0	0	100	3.52	7
		100	48	204	0	0	352		

The above table shows that, 82% of the respondents are opined that they are aware about the ATM service provided by the PSB's, 73% of the respondents opined that they are not aware about the demat service and so on.

Table 4: Problems Faced By the Respondents during Bank Transactions

S. No	Problems	Respondents	Percentage
1	Time delay in issuance of DD's & other instrument	46	46%
2	Biased attitude towards customers in different behavior at the time of sanction of loans/with drawal of deposit Default in ATM machine	17	17%
3	Too much dependence of officials for clarifying doubts.	14	14%
4	Total	23	23%
		100	100

Source: Primary Data

From the above table it is inferred that, 46% of the respondents are facing time delay in issuance of DD's & other instrument problems, 23% of the respondents are facing too much dependence of officials for clarifying doubts problem and so on.

8	Online enquiries has reduced the service time	4	20	76	0	0	100	3.28	10
		20	80	228	0	0	328		
9	Easy access to cash in 24 hours ATM counters	16	12	72	0	0	100	3.44	8
		80	48	216	0	0	344		
10	Redressal of customer complaints	8	80	12	0	0	100	3.96	2
		40	320	36	0	0	396		

Source: Primary Data

It is evident from among the respondents taken for the study Issue of DD, Cheque book, ATM card service is ranked 1st by the respondents, Online enquiries has reduced the service time was ranked in 10th position by the respondents and so on.

Findings

- ❖ Majority (56%) of the respondents are opined that the CRM practices in PSB's are good.
- ❖ Most (30%) of the respondents are availed personal loan.
- ❖ Majority (82%) of the respondents are opined that they aware about the ATM service provided by the PSB's.
- ❖ Majority (73%) of the respondents opined that they are not aware about the demat service.
- ❖ Most (46%) of the respondents are facing time delay in issuance of DD's & other instrument problems.

Suggestions of the Study

- ✓ Bankers should educate and inform customers about the various services offered to the customer through customer meets.
- ✓ Banks must introduce new ways and means that makes its customer highly delighted with its quality of services.
- ✓ Banks have to identify, analyze and solve the problems faced by the customers while availing the services within a short span of time to win over the confidence of customers.
- ✓ Banks have to strive to attract and retain existing and new customers by innovating and developing differentiated products and services.

Conclusion

The service sector in India is fast growing and their contribution to economic development is really impressive due to advancement in information technology. Among various services in service sector, banking services occupies a key role both in the development of individual customer in their business and in social life. Managing relations with customers has become an unquestionable issue in the wake of liberalization and globalization. The study will be useful to the banking to understand the banking perception and expectation of Customer in relation to the service rendered by them. Bankers can identify the extent to which they are able to maintain customer relations and the measures they can take to improve their relationship. Hence the concept of CRM may be emphasized so that the customers are treated royally in relation to bank services. To be successful a bank need to be not just high tech but high touch as well.

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TREND ANALYSIS OF PULSES EXPORTS AND IMPORTS IN INDIA

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Abstract

Foreign Trade is the important factor in economic development in any nation. Foreign trade in India comprises of all imports and exports to and from India. The domestic production reveals on exports and imports of the country. The production consecutively depends on endowment of factor availability. This leads to relative advantage of the financial system. Pulses are consumed as Dal, which is a cheap source of plant protein. These are consumed because of body building properties having presence of various amino acids. These also have medicinal properties. The main object of the study is to examine the growth performance and trade patterns of Indian products during 1990-91 to 2013-14. The article mainly analysed about agricultural trend of pulses exports and pulses imports of India. Agricultural exports have played an increasingly important role in India's economic growth in the last two decades. It concludes with key policy changes which could have a bearing on the current trends seen in these sectors.

Keywords: Agricultural Trade, Growth Rate, Pulses Exports, Pulses Imports.

Introduction

On the eve of Independence in 1947, foreign trade of India was typical of a colonial and agricultural economy. Trade relations were mainly confined to Britain and other Commonwealth countries. Exports consisted chiefly of raw materials and plantation crops while imports composed of light consumer goods and other manufactures. Over the last 60 years, India's foreign trade has undergone a complete change in terms of composition and direction. The exports cover a wide range of traditional and non-traditional items while imports consist mainly of capital goods, petroleum products, raw materials, and chemicals to meet the ever-increasing needs of a developing and diversifying economy. For about 40 years (1950-90, foreign trade of India suffered from strict bureaucratic and discretionary controls. Similarly, foreign exchange transactions were tightly controlled by the Government and the Reserve Bank of India. From 1947 till mid-1990s, India, with some exceptions, always faced deficit in its balance of payments, i.e. imports always exceeded exports. This was characteristic of a developing country struggling for reconstruction and modernization of its economy.

Beginning mid-1991, the Government of India introduced a series of reforms to liberalise and globalise the Indian economy. Reforms in the external sector of India were intended to integrate the Indian economy with the world economy. India's approach to openness has been cautious, contingent on achieving certain preconditions to ensure an orderly process of liberalization and ensuring macroeconomic stability. This approach has been vindicated in recent years with the growing incidence of financial crises elsewhere in the world. All the same, the policy regime in India in regard to liberalization of the foreign sector has witnessed very significant change.

About Pulses

Pulses are an important group of crops in India, which is also responsible for yielding large financial gains by amounting for a large part of the exports. Pulses are the major sources of protein in the diet. Of all categories of people pulses form an integral part of the Indian diet, providing much needed protein to the carbohydrate rich diet. India is the largest producer of pulses in the world. Pulses are 20 to 25 per cent protein by weight which is double the protein content of wheat and three times that

of rice. By products of pulses like leaves, pod coats and bran are given to animals in the form of dry fodder. Some pulse crops like Gram, Lobia, Urdbean & Moongbean are fed to animals as green fodder. Moong plants are also used as green manure which improve soil health and adds nutrient into the soil. A number of pulse crops are grown in India and world. Among the crops, major ones are Gram, Pigeonpea, Lentil, Fieldpeas etc. According to history, the origin of Gram is in South West Asia – probably Afghanistan and Persia, Pigeonpea in Africa, Lentil in Turkey to South Iran and Fieldpeas in Mediterranean Region of Southern Europe and Western Asia.

Important Major Pulses Growing Zones / States in India

Varietal Development programme of pulses got strengthened in 1967 with the initiation of All-India Co-ordinated Research Improvement Programme. Through this programme, the varieties suitable for across the country i.e. agro-climatic zones: Northern Hills Zone – J&K, Himachal Pradesh, North West of Uttar Pradesh; North West Plain Zone – Haryana, Punjab, Rajasthan, Gujarat, western Uttar Pradesh; North East Plain Zone – eastern Uttar Pradesh, Bihar, West Bengal, Assam, Tripura, Mizoram, Northern Odisha; Central Zone – Madhya Pradesh, Maharashtra, Parts of Karnataka, Andhra Pradesh; South Zone – Andhra Pradesh, Tamil Nadu, Kerala, Karnataka and southern Odisha have been developed.

Climatic Requirement

Pulse crops are cultivated in Kharif, Rabi and Zaid seasons of the Agricultural year. Rabi crops require mild cold climate during sowing period, during vegetative to pod development cold climate and during maturity / harvesting warm climate. Similarly, Kharif pulse crops require warm climate throughout their life from sowing to harvesting. Summer pulses are habitants of warm climate. Seed is required to pass many stages to produce seed like germination, seedling, vegetative, flowering,

fruit setting, pod development and grain maturity / harvesting.

Specific Objectives of the Study

1. To identify the growth rate of agricultural exim in India's foreign trade..
2. To identify the trend and growth rate of pulses exports in India's agricultural trade.
3. To identify the trend and growth rate of pulses imports in India's agricultural trade.

Agricultural Products Exports in Total Exports of India

Indian agriculture is the most important sector absorbing two-third of the labour force and contributing one fourth of the total gross domestic products. The performance of this sector has been spectacular after the implementation of New Economic Policy. The country which faced a serious food shortage has now started generating exportable surpluses. In 1990-91, the value of exports of agricultural products was ` 6063.99 (18.63%) crores as increased up to the value of ` 20397.74 (19.18%) crores in 1995-96.

In the second decade which goes up to ` 28657.37 (14.08%) crores in 2000-01 to ` 120185.48 (10.52%) crores in 2010-11 and it was ` 259621.73 (13.63%) crores in 2013-14. Agricultural exports experienced very slow rise compared to the total exports. India's exports have increased since the reforms in 1991. This might be due to increase in export of the goods and services like software, hard ware's etc. The slow rise in agricultural export calls for the change in strategic approach of Indian agriculture in a big way to achieve higher levels of production in crops in which India has comparative advantage and generate surpluses for exports.

Table: 1 India's Agricultural Products Exports from 1990-91 to 2013-14 (Rs. In Crore)

Year	Total India's Exports	Total Agricultural Exports	% to Total National Exports	Total India's Imports	Total Agricultural Imports	% to Total National Imports
1990-91	32557.60	6063.99	18.63	43192.90	1325.09	3.07
1995-96	106353.30	20397.74	19.18	122678.10	5890.10	4.80
2000-01	203571.00	28657.37	14.08	230872.80	12086.23	5.24
2005-06	456417.86	49269.85	10.79	660408.88	21026.48	3.18
2010-11	1142921.92	120185.48	10.52	1683466.95	56803.99	3.37
2013-14	1905011.08	259621.73	13.63	2715433.90	105188.70	3.87

Source: Ministry of Agriculture, Govt. of India, www.indiastat.com

Agricultural Products in Total Imports of India

The performance of this sector has been spectacular after the implementation of New Economic Policy. Thus table 1 shows in the first decade the value of imports of agricultural products was ₹1325.09 (3.07 per cent) crores in 1990-91 which goes up to ₹5890.10 (4.80 per cent) crores 1995-96. India suffered from scarcity of food grains, cotton and oilseeds and therefore, India was forced to import food grains, cotton and edible oil, etc. on a large-scale. These also pushed up India's imports.

In second decade the value of agricultural products imports was ₹12086.23 (5.24%) crores in 2000-01 to ₹21026.48 (3.18%) crores in 2005-06. In the later period, agricultural imports-total national import was ₹56803.99 (3.37%) crores in 2010-11 and increased values ₹105188.69 (3.87%) crores in 2013-14. It is observed from the table 1, the share of agricultural imports in India's national imports were very less even through the total imports were more. This may be due to large import of the other goods and services. Further, this was largely influenced by India's self-sufficiency in food production fronts.

India's Exports of Pulses

The following table 2 reveals the India's share of exports on pulses to the India's total agricultural exports. During 1990-91, pulses export from our country was ₹17.93 crores and its share in total agricultural exports

was 0.30 per cent. During 1995-96 the pulses exports was ₹131.91 crores and its share contributed to 0.65 per cent. In the first decade it was continuously increased. Annual changes in pulses exports value were mostly positive. The share of pulses export increased consistently to one percent during the first ten years.

Table: 2 Pulses Export in India during 1990-1991 to 2013-2014

₹ In Crore

Year	Pulses Exports	% to Total Agricultural Exports
1990-91	17.93	0.30
1995-96	131.91	0.65
2000-01	537.08	1.87
2005-06	1115.21	2.26
2010-11	865.74	0.72
2013-14	1741.01	0.67

Source: Ministry of Agriculture, Govt. of India, www.indiastat.com

In the second decade, pulses exports has increased from ₹537.08 (1.87%) crores in 2000-01 to ₹1115.21 (2.26%) crores in 2005-06. Export of pulses (except kabuli chana) remains restricted due to domestic shortage. Thereafter the share has decreased from 0.72 per cent in 2010-11 to 0.67 per cent in 2013-14. It is observed that, several developments that have taken place after economic liberalization, i.e. post-1991 seemed to have a detrimental effect on the pulses exports from India. There is an increasing demand for opening up of the export of pulses which would incentivize farmers to invest in pulse cultivation.

Results of the Trend Analysis: Pulses Exports of India

The result of the trend analysis of the pulses exports of India in the estimated regression coefficient is depicted in the table 3.

Table: 3 Trend Values of Pulses Exports

Variable	Co-efficient a	SE	R Square	F	t	Sig t
Time (Constant)	53.604429 -170.697582	7.138459 103.124338	0.72864	56.38874	7.509 -1.655	0.0000 0.1127

The linear model, estimated regression co-efficient calculated for the pulses exports of India is 53.60. It represents that the pulses exports of India increases at the rate of ` 53.60 crores per year from 1990-91 to 2013-14. As the R-square value calculated is 0.7286, the regression equation is reliable to the extent of 72.86 per cent. It has been found that the regression is significant in terms of its 'F' value which is calculated to be 56.388. Thus there has been a positive trend in the pulses exports of India during the year 1990-91 to 2013-14.

India's Share of Pulses Imports

Table 4 clearly indicates that the first decade the value of pulses imports was declining and reduced `473.24 (35.71%) crores in 1990-91 to `354.69 (11.64%) crores in 1995-96 due to significant increase in production. To improve domestic production, the government has launched a special plan to boost output.

Table: 4 Pulses Import in India during 1990-1991 to 2013-2014
₹ In Crore

Year	Pulses Imports	% to Total Agricultural Imports
1990-91	473.24	35.71
1995-96	685.57	11.64
2000-01	498.47	4.12
2005-06	2346.60	11.16
2010-11	7149.62	12.59
2013-14	10548.91	10.03

Source: Ministry of Agriculture, Govt. of India, www.indiastat.com

In the second decade, the value of pulses imports was `498.47 crores in 2000-01 and increased to `685.57 (11.64%) crores in 2005-06 due to significant decrease in production. In the later period, the share of pulses imports was 12.59 per cent to 10.03 per cent in 2010-11 to 2013-14. On other hand the value of pulses imports was raised from `7149.62 crores to `10548.91 crores in the same period. The observation revealed that, India imports substantial amount of pulses from the world market for its domestic consumption. The government have been trying to encourage production of pluses, but the efforts have not paid off significantly the Commission for Agriculture Cost and Price (CACP) has suggested to the government to levy 10 per cent import duty on pulses and open up exports to encourage domestic production.

Results of the Trend Analysis: Pulses Imports of India:

Pulses imports is the most important products in India's agricultural imports Hence, in order to identify the product determining it, a regression by keeping pulses imports as dependent variable and time as independent variable is tried. The result of the estimated regression coefficient is depicted in the table 5.

Table: 5 Trend Values of Pulses Imports

Variable	Co-efficient a	SE	R Square	F	t	Sig t
Time (Constant)	481.512465 -2655.451065	58.635455 855.494238	0.76254	67.43641	8.212 -3.104	0.0000 0.0054

The regression co-efficient calculated for the period from 1990-91 to 2013-14 for the pulses imports of India is 481.51. It denotes that the pulses imports of India increased by ` 481.51 crores per year from 1990-91 to 2013-14. As the R-square value calculated is 0.7625, the regression equation is reliable to the extent of 76.25 per cent. It shows that the pulses imports of India from the other countries have more or less a consistent trend. It has been found that the regression is significant in terms of its 'F' value which is calculated to be 67.436. Thus there has been a negative trend in the pulses imports of India during the year 1990-91 to 2013-14.

Constraints in the Foreign Trade of Agricultural Products in India

- The Agreement on Agriculture (AoA) was inequitable and very much discriminatory and heavily loaded in favour of developed countries.
- Restrictive and ad hoc trade policy towards agricultural products.
- High cost of production and export transactions.
- Lack of sound and efficient infrastructure for post-harvest management such as storage, cold storage and bottlenecks at mandis.
- Insufficient and inadequate storage and handling facilities at ports.
- Absence of adequate and timely market intelligence for the producers and exporters.
- Rise in prices of imported goods.
- Demand for capital goods and spares for Indian industries which could not be satisfied during the war years went up pushing up India's imports.

Suggestion for Promoting Agricultural Exports from India

- Market intelligence and creating awareness in international market about quality of products need to be strengthened to boost agricultural exports.
- It is necessary to identify
 - 1) Areas where export prospects are good and can be expanded.
 - 2) Areas where it may be necessary just to stabilise exports.
 - 3) Areas where possibility of decline in exports needs to be averted.
- The producers should concentrate in order to improve the productivity and qualities of export-oriented items at the international level.
- Quality control system needs to be tightened in all types of products.

- The government should provide more incentives in the form of tax rebates, tax holidays and limited repatriation of profits and so on.
- Exports should be encouraged to participate in trade fair, Exhibition centre and all these should be conducted in India.

Conclusion

Foreign Trade is the important factor in economic development in any nation. Agricultural exports experienced very slow rise compared to the total exports. India's exports have increased since the reforms in 1991. The share of agricultural imports in India's national imports was very less even through the total imports were more. This may be due to large import of the other goods and services. Further, this was largely influenced by India's self-sufficiency in food production fronts.

Pulses are one of the important food crops globally due to higher protein content. It is observed that, several developments that have taken place after economic liberalization, i.e. post-1991 seemed to have a detrimental effect on the pulses exports from India. There is an increasing demand for opening up of the export of pulses which would incentivize farmers to invest in pulse cultivation. India imports substantial amount of pulses from the world market for its domestic consumption. The government have been trying to encourage production of pulses, but the efforts have not paid off significantly the Commission for Agriculture Cost and Price (CACP) has suggested to the government to levy 10 per cent import duty on pulses and open up exports to encourage domestic production

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ADULTERY: FROM FELONY TO LIFESTYLE - AN ANALYTICAL READING OF THE SCARLET LETTER, AND FIFTY SHADES TRILOGY

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Abstract

On analysis, the doctrines of the 'scarlet letter'- adultery, once a crime can now be seen adapted into a lifestyle. The paper endeavors to make an analytical reading of the Hawthorne novel The Scarlet Letter, and E.L.James' Fifty Shades trilogy. The paper intends to make an analysis on the redefinition of adultery, focusing on Hester Prynne, and Mrs. Elena Lincoln, two women separated over generations. Hester Prynne and Mrs. Lincoln can be taken as the flip sides of the same coin. There has been a certain ideological shift in the concept of adultery-a profound metamorphosis from crime to lifestyle.

Keywords: Adultery, Crime, Lifestyle, Metamorphosis

Introduction

"My lady Silk, remember that a man always gains in stature any way he chooses to associate with a woman - including adultery...but in her association with a man, a woman is always in danger of being diminished."
— Ama Ata Aidoo, *Changes: A Love Story*

Love is patient, love is kind, and love never fails. This is how Apostle Paul describes love in his letter to the Corinthians. The words that couples choose to recite during their wedding ceremonies. Partners promise in front of God and witnesses to be loyal and faithful all their lives. And adultery takes birth when love expires from the wed-lock. People utilize many different words to describe, define and even attempt to dismiss adultery; unfaithfulness, infidelity, playing the field, extramarital relations, having an affair are just a few. The consequence of this choice however is the destruction of a personal reputation, trust and respect, while at the same time causing misery to both the spouse and children alike. Even in the earliest days of civilization adultery was understood to be destructive and is universally condemned in all major religions and cultural traditions placing it next to murder.

- He who commits adultery is punished both here and hereafter, for his days in this world are cut

short, and when dead he falls into hell : Hinduism(Vishnu Purana)

- Do you not know that the wicked will not inherit the kingdom of God? Do not be deceived. Neither the sexually immoral nor adulterers nor male prostitutes nor homosexual offenders nor thieves nor the greedy nor the drunkards nor slanderers nor swindlers will inherit the kingdom of God : Christianity(1 Corinthians 6:9-10)
- Do not go near adultery. Surely it is a shameful deed and evil, opening roads(to other evils):Islam(Quran 17:32)

Back when America was under the Puritan government, adultery was not seen merely as matter between two individuals, but a breach of contract between those individuals and the society. Stoning, whipping, execution were some of the usual punishments for adultery persecuted as a result of the society's obligations to its moral and legal statutes. Adultery has evolved from the tradition of humiliation as portrayed in Nathaniel Hawthorne's *The Scarlet Letter*; to adapt itself into a more accepted 'lifestyle', as pursued by (ex) Mrs. Lincoln in the *Fifty Shades* trilogy.

"The days of the far-off future would toil onward, still with the same burden for her to take up, and bear along with her, but never to fling down; for the accumulating

days, and added years, would pile up their misery upon the heap of shame".

The conceptual change that has unfolded out of the folds since the 18th century till date is enormous. Considering the societal attitude towards the characters of Prynne and Elena from the 19th and 21st centuries respectively, we can see the change that money and muscle power can bring forth. The adulterous action of Prynne pictures the engulfing loneliness and longing for affection whereas the action of adultery committed by Elena can be expressed only in terms of a hobby. The transition found from degrading the people portraying it as an act of felony to suppressing the supposed 'sin' with money can be easily understood. The lifestyle that was set in motion from the middle of the 20th century can be made mellow through the words of David Philip Barash in *The Myth of Monogamy* when he says, "Infants have their infancy; adults, adultery."

The Red Scar

Published in 1850, *The Scarlet Letter* is considered Nathaniel Hawthorne's most famous novel—and the first quintessentially American novel in style, theme, and language. Set in seventeenth-century Puritan Massachusetts, the novel expounds the afflictions of Hester Prynne, who gives birth to a daughter Pearl after an adulterous affair.

"But she named the infant 'Pearl', as being of great price-purchased with all she had- her mother's only pleasure"

We first see Hester Prynne is publicly humiliated by inflicting punishment on her for breaking one of the Ten Commandments- adultery. She is compelled to stand in front of the town for hours and the crowd tries to break her down with criticism. They enjoyed seeing her punished, having thought that thereby they cleansed the town, and therefore only leaving a "pure" society. After she is released from jail, Prynne is publicly shamed and forced to wear a red letter "A" for "adulteress" on her clothing from that point on. She was treated as an outcast for the rest of her life. Earlier Hester married

Chillingworth, an old man, although she did not love him. Their marriage was uncomfortable because such an old, decaying man should not marry such a young and lovely woman. The loveless match ends in separation.

"I,—a man of thought,—the book-worm of great libraries,—a man already in decay, having given my best years to feed the hungry dream of knowledge,—what had I to do with youth and beauty like thine own! Misshapen from my birth-hour, how could I delude myself with the idea that intellectual gifts might veil physical deformity in a young girl's fantasy! Men call me wise. If sages were ever wise in their own behoof, I might have foreseen all this" Chillingworth is presumed dead at sea and out of loneliness Hester reaches out to love Dimmesdale. While waiting in Boston for the arrival of her husband, Hester commits adultery with Arthur Dimmesdale who is a minister and cannot confess his guilt.

Men in Black

The gender male has often been hidden behind the safer side of justice in the cases of adultery whereas the passage of centuries hasn't brought about a change in throwing women to the sharks. The factor that only women bears the causatum of this action has given the society teeth and claws to tear women apart from the society and demean them. While men were punished for this crime, adultery was considered a more serious offense for women, who were often viewed as temptresses. In the 1639 case of Mary Mendum, her lover was "only" whipped at the post, a lesser punishment than the whipping she received at the cart's tail, because the judges said she had enticed him. Married men who had sex with a single woman were charged with fornication, while married women who had sex with a single man were charged with the more serious crime of adultery.

In the cases considered for this paper, the roles played by the husbands of Elena and Prynne have to be given utmost importance. Their error of ignorance towards their personal life where they took their wives for granted and gave higher preference to their professions

is what might have been the root cause of the crime to be committed in the first place. On the other hand, Dimmesdale had the opportunity of claiming his part in the crime but fearing the wrath of the society, he lets Prynne suffer alone. When the crime was brought into light, the reactions were paradoxical to the times. Chillingworth, a Puritan product behaved quite opposite to how a true Puritan should behave. He wanted to take revenge for the injustice done towards his wife whereas Mr. Lincoln who is supposedly a 21st century being, mercilessly beats his wife black and blues.

The paradigmatic shift seen in the behavior of the truly democratic world is turning primitive with the passage of time.

"Let men tremble to win the hand of woman, unless they win along with it the utmost passion of her heart! Else it may be their miserable fortune, as it was Roger Chillingworth's, when some mightier touch than their own may have awakened all her sensibilities, to be reproached even for the calm content, the marble image of happiness, which they will have imposed upon her as the warm reality".

Adultery, a modus Vivendi

Fashion has indeed changed with time. What was once stared at with stark cold detesting eyes has now in turn cast its seductive eyes upon the society. The word 'accusation' seems totally out of place in today's society. No entity is confident enough to showcase women in the place of Prynne, as it would mean the breach of the fundamental human right called freedom. The word 'Adultery' has lost its power, its lethal meaning as a crime to becoming a lifestyle, something which has to be accepted beyond reproach. We can see a positive promotion of the once condemned felony. Everyone commits sins, but in the Puritan times, one was looked at as somewhat of a lower class if they committed the sin of adultery. In modern times though, much has changed. This change is reflected in every sphere including media and literature. The block buster movie 'English Patient' had 12 Oscar nominations, and the film was all about

how adultery was portrayed between a good looking Count and a housewife. Paulo Coelho's bestselling book is even titled 'Adultery'. It all began with the decriminalization of adultery in the Western society in the mid 20th century. But this was not only because of the changing cultural values, but also for some good reasons. Firstly the traditional form of punishment was more severe than necessary and secondly the burden of proof needed for the criminal convictions were much heavier. Though the intentions were pure, the law brought forth drastic changes in the society. A recent survey revealed that more than half of the divorce cases in U.S were petitioned under the reason of adultery. People who are sure that the paradise allotted to them will not be perfect, seems to go in search of this imperfect paradise.

Were Prynne born in today's society she might've had been praised as a totally independent woman to have raised her child alone without a speck of guilt or torment. An interesting anomaly can be observed in this new change. This 'changed' version of the felony seems to become a lifestyle for those who possess two of the greatest weapons of the world, fortune and faculty. The most famous and recent case being the Bill Clinton and Monica Lewinsky scandal. Bill Clinton, not only a married man, but also the president of the United States was accused of having an extra marital affair. The riveting factor is that though the man of such high esteem was accused of this menial crime, he still roams around in fame. At the same time, if a person of low grounds was found to have committed the same crime, he or she would be degraded. Society may have consented to the change but it necessarily doesn't mean they have to be quiet about their sentiments. They could be hushed by money and power only.

Humiliation- A folklore

Zooming into the recent American fiction, including the work titled Hollywood wives by Jackie Collins, and Coelho's adultery and E.L. James' fifty shades trilogy, we can easily spot examples for this scenario. The fifty shades trilogy introduces us to a very curious character-

Mrs. Elena Lincoln (or ex- Mrs. Elena Lincoln), nicknamed Mrs. Robinson. Though Mrs. Lincoln is not the major character of the series, she somehow becomes the reason for the story to unveil.

"On her [Thérèse's] part she seemed to revel in daring and shamelessness. Not a single moment of hesitation or fear possessed her. She threw herself into adultery with a kind of furious honesty, flouting danger, and as it were, taking pride in doing so."

-Emily Zola, *Thérèse Raquin*

She was a bored trophy wife, being confined within four walls plastered with money, did not provide to her needs. Dominating by nature, she was not used to being ignored. She found her own ways to satiate her needs-hunting down younger men who catered to her needs. When her husband finally caught her red handed, his barbarous reaction, eventually lead to their divorce.

But did that stop her? No, she was one of those kind of women who has an attitude like

"I told my wife the truth. I told her I was seeing a psychiatrist. Then she told me the truth: that she was seeing a psychiatrist, two plumbers, and a bartender."
Rodney Dangerfield

The divorce gave her more freedom. With the help of her mogul ex-lover she established a new business kingdom for herself to reign in and lavish in prosperity, at the same time continuing with her so called 'lifestyle'. Mrs. Lincoln seems to be supporting Henry Louis Mencken's idea of expressing adultery as an application of democracy in love. She pursues her relationship without a tinge of guilt. None of the outsiders who knew dared to question her actions, as they were well aware of her capital and capability.

"A hundred years ago Hester Prynne of The Scarlet Letter was given an A for adultery; today she would rate no better than a C-plus."

- Peter De Vries, *I Hear America Swinging*

Conclusion

"Where there's Marriage without Love, there will be Love without Marriage".

-Benjamin Franklin, *Poor Richards Almanack*, 1734

Adultery is very much a mixed bag. Sometimes you have good adulterers; sometimes you have bad adulterers, especially in fiction. Gone are those times when the society had their say in every other individual's life, to humiliate them in public for their transgression. Today their mouth can be shut if you have ample resources, these very voices would then voice for adapting the more democratic 'lifestyle'. Hopefully we as a society can come up with a humane and rational treatment for adultery. Some happy medium between death by stoning and being held up as a basic human right for unrestricted sexual liberation.

"By degrees, nor very slowly, her handiwork became what would now be termed the fashion....But it is not recorded that, in a single instance, her skill was called in aid to embroider the white veil which was to cover the pure blushes of a bride. The exception indicated the ever relentless vigor with which society frowned upon her sin".

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CORPORATE SOCIAL PERFORMANCE INTERNATIONAL EVIDENCE FROM SOCIAL, ENVIRONMENTAL AND GOVERNANCE SCORES

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Abstract

We investigate the institutional drivers of Corporate Social Performance (CSP) by focusing on its three fundamental components: social, environmental and governance performance. Using a large cross-section of firms from 42 countries over 7 years, we are able to explain 41, 46 and 63% of the variation in social performance, environmental performance, and corporate governance respectively, with observable firm, industry and institutional factors. More specifically, we hypothesize that country institutions have a profound influence on CSP. We find that political institutions, followed by legal and labor market institutions are the most important country determinants of social and environmental performance. In contrast, legal institutions, followed by political institutions are the most important country determinants of governance. Capital market institutions appear to be less important drivers of CSP. In our work, we seek to understand the specific institutional factors that influence firms' CSP, thus addressing the broader issue of identifying and empirically quantifying the determinants of CSP variation across firms. In doing so, we utilize a unique dataset from ASSET (Thompson Reuters), which covers 2,248 publicly listed firms in 42 countries around the world, for the period 2002 to 2008, and ranks firms along three dimensions ("pillars"): social, environmental and corporate governance performance. At the firm level, we find that scale of operations, firm visibility; product and capital market characteristics explain a significant portion of the variation in both social as well as environmental performance. The rest of this paper proceeds as follows. In the next section we briefly review the prior literature on the institutional determinants of CSP and identify some of the insights that link to our own work. Our results provide insights on the demand and supply forces that determine CSP internationally.

Key Words: CSR-social performance, evidence from social, environmental and governance

Introduction

In recent years, a growing interest in corporate social responsibility (CSR) has emerged, both in the academic literature (e.g. McWilliams & Siegel, 2001; Margolis & Walsh, 2003; Orlitzky, Schmidt & Rynes, 2003) as well as the business world. For example, in the latest UN Global Compact – Accenture CEO study (2010), ninety-three percent (93%) of the 766 participant CEOs from all over the world, declared sustainability as an "important" or "very important" factor for their organizations' future success. In fact, eighty-one percent (81%) stated that sustainability issues are now fully embedded into the strategy and operations of their organization. In many respects, this emphasis placed by firms on CSR activities has fundamentally shifted the way we think about and understand the relationship between firms, their institutional environment, and important stakeholders, such as communities, employees,

suppliers, national governments and global society.

At the firm level, we find that scale of operations, firm visibility; product and capital market characteristics explain a significant portion of the variation in both social as well as environmental performance. Political institutions, and in particular the absence of corruption in a country and the prominence of a leftist ideology, are the most important determinants of social and environmental performance. Legal institutions, such as laws that promote business competition, and labor market institutions, such as labor union density and availability of skilled capital are also important determinants. Capital market institutions do not seem to play as an important role.

Theoretical Development

As highlighted in the previous section, a fundamental gap exists in our knowledge and

understanding of the drivers of CSP and more specifically, scholars to date have not yet understood the role of institutional structures in influencing CSP at the level of the firm. This gap in our knowledge however, is significant for we are unable to answer important questions like: What are the origins of persistent social performance heterogeneity across corporations?

Does socially responsible behavior emerge only when corporations hire the right people and put the right CEO in charge or are there any other important hidden drivers? In other words, what are the conditions under which corporations are more likely to engage in socially responsible behavior? One way to answer this question, and the one we follow in this paper, is to explain CSP variation across firms by considering the variation across different institutional environments and countries. To answer this question, we break down the institutional structure of a country into four distinct segments:

- a) Legal institutions,
- b) Political institutions,
- c) Labor market institutions, and
- d) Capital market institutions.

1. Legal Institutions

Legal institutions play an important role in facilitating the corporation's engagement with its key stakeholders (Campbell, 2007; Aguilera & Jackson, 2003; Roe, 2003), as well as regulating to an extent the relationships among corporate actors within the same industry. Having their ideological routes in theories from the traditional economics discipline, many laws and regulations around the world are meant to promote competition between firms to achieve higher levels of efficiency, higher rates of innovation and ultimately, higher levels of social welfare, all else being equal. However, as Campbell (2007) notes, periods of very intense competition have been associated, with corporate irresponsible behavior, taking the form of "compromised product quality and safety, sweating labor and cheating customers (Kolko, 1963; McCraw, 1984; Schneiberg, 1999; Weinstein, 1968) in order to ensure minimal levels

of profit, and thus, firm survival. We predict, therefore, that in countries with laws that promote high levels of competition, firms are more likely to score low on the social and environmental scores, whilst scoring high on the corporate governance score; higher levels of competition necessitate lean and efficient organizational structures, and overall better governance in order to be able to compete and survive in highly competitive environments.

2. Political Institutions

Corporations are often obliged to deal and negotiate with governments (Rodriguez, Uhlenbruck, and Eden, 2005). These interactions could arise due to a number of reasons, including bargaining for public sector contracts, lobbying activities, negotiations about acceptable practices and antitrust cases, and other cases that are in the interest of governments. Therefore, governmental efficiency and bureaucracy as well as the overarching system of beliefs and values of the governmental officials – and the ruling party or coalition in particular – might affect the extent to which companies are socially responsible. In particular, we expect that firms will have better CSP in less corrupted countries for three reasons. First, in countries with high corruption some firms will engage in unethical practices to reduce their costs, such as child labor, or to increase their market share through bribes. This will force other companies to also engage in unethical practices in order to survive the competition. Second, the benefits to firms for good CSP might be lower in more corrupted countries. Governments in countries with low levels of corruption might provide incentives to companies for being socially responsible in the form of tax exemptions, financial support and improved infrastructure. Third, companies' CSP might have an effect on corruption. Firms that embed CSR in their strategy, especially the formulation of ethical codes and corporate policies relating to procurement and project acquisition, might resist unethical activities and as a result reduce the level of corruption (Luo, 2006).

3. Labour Market Institutions

Clearly, a firm's employees are also one of its most important or "primary" stakeholders (McWilliams & Siegel, 2001; Freeman, Harrison & Wicks, 2007). Yet in all countries around the world, the interface between the firm and its employees is governed by a number of labor market institutions including, but not limited to, governmental laws and regulations, the presence of labor unions, and the overall forces of demand and supply for both skilled and unskilled labor. Such institutions we argue, essentially act as a mechanism of structural truce in the greater economy, balancing out the power of the corporation and the power of the employees to influence strategy at the level of the firm in general, and to influence socially responsible behavior in particular.

Consequently, we expect that at the country level, the power of the labor force and the presence of labor unions will influence the likelihood that a firm will engage in socially responsible behavior. Specifically, we expect that in countries with a high degree of union power, firms will perform better on the social and environmental scores since powerful unions may push for more benefits for employees, perhaps more attention to employee health and safety provisions, more workplace amenities, possibly more socially responsible policies for local communities from which the labor force may originate, and they may even increase overall awareness of the firm's environmental policies to audiences outside the firm itself.

4. Capital Market Institutions

Capital providers are important stakeholders for organizations since they finance business operations (Freeman, Harrison & Wicks, 2007). Yet significant variation exists in capital markets around the world: capital does not exist in abundance and therefore its allocation will depend on competition between firms. When firms compete for capital however, their goal is to secure the most favorable financing terms, and to do so, they essentially focus on maximizing short-term profitability (Teoh, Welch & Wong, 1998a; Teoh, Welch & Wong, 1998b). On the other hand, focusing on short-term

profitability is likely to limit investments in socially responsible behaviors that are usually expected to provide benefits for the firm in the long run (e.g. "reputation building", Fombrun & Shanley, 1990; Weigelt & Camerer, 1988). Consequently, we expect that firms in countries with high levels of capital issuance will have low social and environmental performance scores. In addition, similarly to product competition, capital competition may make firms more likely to behave in socially irresponsible ways in order to survive, and thus engage in actions such as misleading customers, abusing labor, miss-communicating corporate performance, and compromising product safety (Weinstein 1968; Schneiberg, 1999; McCraw, 1984; Jones, 1991; Kolko, 1963).

Implications

Given the growing attention that managers and top executives around the globe pay to the adoption and implementation of socially responsible behaviors, it is crucial that they understand the key drivers of their organizations' overall social performance, especially those drivers outside the boundaries of their own firms and thus, those beyond their direct control.

In this study we go a long way towards identifying and quantifying those drivers, both at the firm and industry level but more importantly, at the level of the institutions that oversee the external environments in which corporations operate. At the same time, our work has important policy implications by presenting evidence of the profound impact that institutions have in determining the social performance of the corporations in the ecosystem that these institutions are meant to oversee. Therefore, these findings are particularly relevant for emerging and less developed countries in which labor and capital market as well as legal and political institutions, are currently being built and their roles being redefined. Policy makers should design institutions by being fully aware of the power that such institutions have in determining the social, environmental, and governance performance of corporations.

Table 1: Formal Hypotheses

Institutional Category	Institutional Variable	Hypotheses
Legal Institutions	Competition and Regulation	Hyp1: Higher levels of the Competition and Regulation Index will be associated with lower Social and Environmental scores and a higher Governance score.
Political Institutions	Anti-Self Dealing Index	Hyp 2: Higher levels of the Anti-Self-Dealing Index will be associated with lower Social and Environmental scores and a higher Governance score
	Absence of Corruption	Hypothesis 3: Higher levels of Corruption will be associated with lower Environmental, Social and Governance scores.
	Left Ideology	Hypothesis 4: The prevalence of a leftist ideology will affect the Social, Environmental and Governance scores .
Labor Market Institutions	Union Density	Hypothesis 5: Higher levels of Union Density
	Availability of Skilled Labor	Hypothesis 6: Higher availability of Skilled Labor will be associated with higher Social and Environmental scores.
Capital Market Institutions	Debt Issuance	Hypothesis 7: Higher levels of Debt Issuance will be associated with a higher Governance score and will have no impact on Social and Environmental scores.
	Equity Issuance	Hypothesis 8: Higher levels of Equity Issuance will be associated with lower Social and Environmental scores, and a higher Governance score.
	SRI Index	Hypothesis 9: The existence of an SRI Index in the country will be associated with higher levels of Social, Environmental and Governance scores.

Table 2: Variable definitions, measures and data sources

Category	Measure	Measurement	Source
Performance	ROA	Industry-adjusted net income over total assets	Worldscope
Risk	Volatility	Stock return volatility	Worldscope
Product market	MTB	Market value of equity over book value of equity.	World scope
	R&D	Research and development expenses over sales	World scope
firm scale	Firm size	Logarithm of total assets	Worldscope
Firm scope	# of segments	Log number of segments the company operates in	World scope
Visibility	Analyst coverage	Number of analysts issuing earnings forecasts for the firm	IBES
	ADR	Company trades an ADR	World scope
	% of shares closely held	Percentage of shares held by investors owing more than 5%	Worldscope
capital market (firm)	Leverage	One minus the ratio of shareholder's equity over total assets	World scope
	Debt issuance	Debt issued minus debt repurchased over total assets	World scope
	Equity issuance	Equity issued minus equity repurchased over total assets	World scope
Industry competition	Herfindal index	Log of sum of squared ratios of firm sales over industry sales	Worldscope
Capital market (country)	Debt issuance	Sum of debt issued minus debt repurchased over total assets	Worldscope
	Equity issuance	Sum of equity issued minus equity repurchased over total assets	Worldscope
	SRI Index	Indicator variable for country-years where a socially responsible stock market index exists	World Federation of Exchanges
Legal	Competition and regulation	Laws encourage competition in the country	IMD World competitiveness report
	Anti-self dealing index	Laws limit self dealing of insiders	La Porta et al. 2006 -- Journal of Finance
Political	Absence of corruption	Average corruption score over the period 1996 through 2000	World Bank

Labor market	Left/center ideology	Chief executive and largest party in congress have left or center political Orientation	Botero et al. 2004 Quarterly Journal of Economics
	Union density	Employees are densely organized in unions	Botero et al. 2004 Quarterly Journal of Economics
	Availability of skilled labor	Skilled labor is readily available in a country	IMD World competitiveness report
Infrastructure	Basic infrastructure	Quality of basic infrastructure in a country	IMD World competitiveness report
Macroeconomic	Balance of trade	(Exports-Imports)/GDP	IMD World competitiveness report
	Trade	(Exports+Imports)/GDP	IMD World competitiveness report

Independent Variables

Country variables are presented in **Table 2**. With regards to the choice of institutional variables, we rely extensively on a large literature from economics and political science. Specifically, legal institutions include laws that encourage competition in a country (*Competition and regulation*), and laws that limit self-dealing of corporate insiders (*Anti-self dealing index*). Political institutions include the level of corruption in each country (*Absence of corruption*), and the degree to which chief executives and the largest party in congress have left or centre political orientation (*Left ideology*). Labor market variables include the extent to which employees are densely organized in unions (*Union density*), and whether skilled labor is readily available in the country (*Availability of skilled labor*). Capital market variables include the magnitude of net debt and equity issuance over total assets (*Debt issuance* and *Equity issuance*), and the existence of a socially responsible stock market index (*SRI Index*). In the empirical specification, as further controls, we add country variables that measure how globalized is the economy of each country (*Balance of Trade* and *Trade*), and the quality of its infrastructure (*Basic infrastructure*). We also include indicator variables

for we include a number of firm and industry level variables as potential determinants of CSP. All firm and industry level variables are also defined in Table 2. We expect CSP to increase in firm performance (*return-on-assets*) and to decrease in firm risk (*stock return volatility*) (Campbell, 2007).

Moreover, we expect CSP to increase for firms that compete through providing innovative and differentiated services and products (McWilliams & Siegel, 2001). We use as proxies for the product characteristics of a firm and the degree to which a firm competes on differentiation, the *market-to-book ratio*, and *research and development expenses over assets*. We hypothesize that CSP will be higher for larger (*firm size*), more diversified (*number of segments*) (McWilliams & Siegel, 2001), and more visible (*analyst coverage* and *American depository receipt*) firms (Ioannou & Serafeim, 2010). In addition, we expect that firms closely held by investors (*% shares closely held*) will have lower governance scores, and that firms that raise capital (*equity issuance* and *debt issuance*) will have lower social and environmental responsibility but better governance. Finally, we suggest that CSP will be lower in more competitive industries (*Herfindal Index*), but the marginal effect of competition will decrease as the industry becomes more competitive (Campbell, 2007). All the specifications include industry fixed effects to account for systematic differences in CSP across industries.

Conclusion

Whereas the issue of the determinants of CSP has received at least some limited theoretical attention in prior literature (e.g. Campbell, 2007; McWilliams & Siegel, 2001), no empirical studies exist that identify the drivers of the variation in firms' social performance; particularly those drivers that lie beyond the firms' own boundaries. In this paper, we fill this gap in our knowledge and understanding as identified previously by a number of scholars (Margolis & Walsh, 2003; Buhner et al., 1998; Doh & Guay, 2006; Campbell, 2007; Orlitzky, Schmidt & Rynes, 2003; Walsh et al., 2003), by providing

the first empirical evidence of the profound influence that institutions have on how well business organizations perform in terms of social, environmental and governance scores. In doing so, we utilize a unique global dataset from ASSET4 (Thomson Reuters) covering more than 2,000 firms, 1 higher quality governance structures. When it comes to political institutions, and rather interestingly, we find that in countries where the largest party in congress adopts a leftist political ideology, then firms are less likely to behave in socially and environmentally responsible ways, probably due to high corporate taxation and thus a relative lack of funds available to engage in broader CSR initiatives.

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ROLE OF CORPORATE SOCIAL RESPONSIBILITY IN REGIONAL DEVELOPMENT

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Abstract

The two-way relationship of a firm's well being and regional wellbeing are always conversed. Over the past few years, as a consequence of rising globalization and pressing ecological issues, the perception of the role of corporate in the broader societal context within which it operates, has been altered. The inadequacy, inefficiency and lag in public investment towards the regional development insist the role of corporate sector in regional developmental. The paper, analyzing this role, concentrates upon the CSR by the Kochi Refinery Limited, Cochin in the direction of developing Puthuvype, an island in Ernakulam.

Introduction

Corporates' have been regarded as institutions that cater to the market demand by providing products and services, and have the obligation for creating wealth and jobs, their market position has traditionally been a function of financial performance and profitability. However, over the past few years, as a consequence of rising globalisation and pressing ecological issues, the perception of the role of corporates in the broader societal context within which it operates, has been altered. The totality of CSR can be best understood by three words: 'corporate,' 'social,' and 'responsibility.' In broad terms, CSR relates to responsibilities corporations have towards society within which they are based and operate, not denying the fact that the purview of CSR goes much beyond this. CSR is comprehended differently by different people.

Development is the process of improving the quality of all human lives. Three equally important aspects of development are: a) raising people's living levels, i.e., their incomes and consumption levels of food, medical services, education, etc., through relevant economic growth processes; b) creating conditions conducive to the growth of people's self-esteem through the establishment

of social, political, and economic systems and institutions which promote human dignity and respect; and c) increasing people's freedom to choose by enlarging the range of their choice variables i.e., increasing varieties of consumer goods and services.

The idea that government is the sole source for accomplishing or meeting developmental needs has been questioned now. This may be because, one due to the increase of developmental needs by the regions, two due to the incompetency or lag felt in governmental investment. At this point we have made an exploratory research into different modes of CSR by BPCL at Puthuvype, a small island at Ernakulam district Kerala.

I Corporate Social Responsibility - An Evaluation

An ideal CSR has both ethical and philosophical dimensions, particularly in India where there exists a wide gap between sections of people in terms of income and standards as well as socioeconomic status. Over the last years, India's percapita income level has leapt from \$355 to \$1,499 in 2013. Poverty rates have dropped from 82% to 61% over the same time frame. Thus even though India has advanced a lot and achieved modernization in development, yet this economic

modernization remains relegated to a small part of the nation's overall population. Here comes the role of CSR.

However, the concept of CSR is not new in India. The idea of social responsibility in the Indian society, bounded by notion of caste and fate, dates back to the time of British Rule when Indian reformers launched reform movements which slowly became more socially responsible. During the independence struggle Indian companies, which began to proliferate and proper from the mid 19th century, throw in their lot with Mahatma Gandhi and the resulting concern for the nations caused many of them to be involved in providing education, health service and even clean water. Social responsibility was no longer an exclusive domain of the government and CSR is much more than "passive philanthropy. Beyond the private sector, corporate players in India's public sector too have been actively involved in corporate social responsibility initiatives. Most public sector units in the heavy engineering industry have not only set up a township around the plant, but also established a school, a hospital and several other civic facilities for its employees and those that live in that area. Private sector companies have been encouraged to undertake rural development programmes down the years through fiscal incentives by the government. For instance, special benefits are offered in the industrial policy to companies that set up industries in backward areas and tax incentives are also offered to companies that set up water purification projects.

Sanjay Pradhan, Akhilesh Ranjan (2010) by taking a survey of 14 companies found that only six companies are providing different infrastructural facilities like construction or development of roads, electricity, water facility, sanitation, school, health centre, community centre, etc. Lupin Human Welfare and Research Foundation's "Apna Gaon Apna Kam" scheme covered 38,000 villages in Rajasthan and almost all villages have school buildings, drinking water, ponds, link roads, community centres, and electricity. SAIL has been involved in the construction and repair of 33 km of pucca roads per year, thereby providing nearby two lakh people

across 435 villages access to modern infrastructure facilities every year. In Andhra Pradesh, in partnership with Hyderabad Urban Development Agency, local village communities and NGOs, CocaCola India has helped 16,000 villagers of 'Saroor Nayar' restore existing "Check Dam" water catchment areas.

Dr. Namita Vastradmath(2015) in her study has mentioned that various investigations in different parts and time period and also in classical literature of India have shown the practice of CSR in various Corporations in India. In long back in historical times Kautilya's 'Arthashastra' talk about merchants doing trading and also having responsibilities towards the local society. Although in ancient India, the responsibilities towards betterment of society were voluntary and not mandatory.

The scope of CSR includes a number of areas as human rights, safety at work, consumer protection, climate protection and caring for the environment, and sustainable management of natural resources. CSR is a process driven by globalization, liberalization and privatization. With the passage of time expectations of the customer has grown very much with demands focusing on myriad issues like poverty, unemployment, inequality etc and by doing so they force companies to take affirmative action. The current state of CSR is believed to have been developed in stages which depend on socio economic development of the society in which the company functions.

III Legal framework for CSR

On August 13, 2013, the lower house of India's national Parliament, or Lok Sabha, approved the Companies Bill, 2011. The new Companies Act replaced The Companies Act, 1956, an outdated framework of corporate governance that gave the Indian government a high degree of oversight into corporate management. This new act introduces a soft mandate that companies spend at least 2 percent of profits on corporate social responsibility. However, the rules governing the 2 percent CSR contribution are not well-defined. Importantly, under Article 135, subsection 5, "the company shall give

preference to the local area and areas around it where it operates, for spending the amount earmarked for Corporate Social Responsibility activities”.

It had also listed broad set of issues to which companies must devote their CSR spending was included is an annex in the Companies Act.

- Eradicating hunger, poverty, and malnutrition, promoting health care including preventive health care and sanitation and making available safe drinking water;
- Promoting education, including special education and employment enhancing vocation skills especially among children, women, elderly, and the differently abled and livelihood enhancement projects;
- Promoting gender equality, empowering women, setting up homes and hostels for women and orphans; setting up old-age homes, day care centers and such other facilities for senior citizens and measures for reducing inequalities faced by socially and economically backward groups;
- Ensuring environmental sustainability, ecological balance, protection of flora and fauna, animal welfare, agroforestry, conservation of natural resources, and maintaining quality of soil, air, and water;
- Protecting national heritage, art, and culture including restoration of buildings and sites of historical importance and works of art; setting up public libraries; promoting and developing traditional art and handicrafts;
- Measures for the benefit of armed forces veterans, war widows, and their dependents;
- Training to promote rural sports, nationally recognized sports, paralympic sports, and Olympic sports;
- Contributing to the prime minister's National Relief Fund or any other fund set up by the central government for socioeconomic development and relief and welfare of the

Scheduled Castes, the Scheduled Tribes, other backward classes, minorities, and women;

- Having the central government approve contributions or funds provided to technology incubators located within academic institutions;
- Implementing rural development projects;
- Promoting slum area development.

On February 27, 2014, the Ministry of Corporate Affairs notified companies of a set of rules further governing the CSR contribution under the Companies Act.

IV Regional development in Puthuvype

Puthuvype, a coastal hamlet in Ernakulam, is a village in Vypeen Island in Ernakulam district. Ernakulam District may well be called the hub of industrialization in Kerala. It has the credit of being the economic nerve centre of the State. It is the most industrially advanced and flourishing district of Kerala compared to the other districts. The district headquarters is at Kochi, which is a palm green commercial city endowed with one of the finest natural harbours in the world. Kochi has Vypeen, Vallarpadom and Bolghatty as the north western subcentres. The geographical integration of these subcentres can be achieved only by land connections to these Islands.

The islands are in a grossly underdeveloped state. Neither are there any motorable roads nor motor vehicles on these islands. All the same, they are thickly populated. The islanders have been facing hardship in the absence of a direct road link with the mainland. Carrying cargo to the islands is easier said than done. Transport of building materials and heavy packages have to be made by country canoes called valloms. These difficulties have a direct bearing on the developmental process. On the whole, the islands live a life of poor quality due to lack of proper connections to the mainland. A connection from the mainland to Vypeen through the islands of Bolgatty and Vallarpadom is a natural necessity.

Thus an array of three bridges named Goshree Bridges, linking the mainland side of the city of Kochi to the islands lying to the north of the backwaters, was

provided as the vital road connectivity to the islands of Bolgatty and Vallarpadam and also links the western island of Vypeen to the mainland. It also provides direct road connectivity to the city for the Vypeen Island and the suburbs to the northwest, which was relying upon ferry services earlier.

V Bharat Petroleum Corporation Limited (BPCL)

The **Kochi Refinery (KR)** is a public crude oil refinery in the city of Kochi, in the state of Kerala, India. Kochi Refinery, a unit of Bharat Petroleum Corporation Limited (BPCL), boarded its journey in 1966. Formerly known as Cochin Refineries Limited and later renamed as Kochi Refineries Limited, the refinery was originally established as a joint venture in collaboration with Phillips Petroleum Corporation, USA. Today it is a frontline entity as a unit of the Fortune 500 Company, BPCL.

VI Regional Development at Puthuvype by BPCL

After conducting several studies and analyses to reduce the transportation cost of the crude oil to the Refinery, Kochi Refinery Limited and Cochin Port Trust decided to make investment in industrial physical infrastructure at Puthuvype. Accordingly, a memorandum of Understanding (MoU) was signed between CPT and KRL on 11th June, 2003 for the SBM project. All construction and installation work in the project were completed and the project has been operationalised on 31st December, 2007. The total expenditure incurred by BPCL - KR for the SBM project is Rs.704 crores.

Industries located to Puthuvypeen are mainly related to natural gasification project and petroleum projects. With the setting up of SBM, Kochi Refineries, many programmes were initiated and completed as a part of their CSR in Puthuvype.

1. Panchayat Road

Till recently, most of the panchayat roads in Puthuvype were unpaved and marshy. During monsoon it was tough to commute through the rural roads which

were critical to the local community. The states of the panchayat sub-roads were worse.

KRL took up this project which could bring relief to the poor people of the panchayat including the fisherfolks. A host of roads in the 22 wards of the panchayats are being developed at a cost of 2.5 crores.

2. Facilities for SEZ

A special Economic zone has come in to being in Puthuvype. KR's Shore Tank Farm was the first unit to be commissioned here. The work of the petronet LNG Terminal is progressing. Meanwhile to attract more ventures to this port-based SEZ and thereby enhance employment to local people, KR along with Cochin Port Trust and Petronet LNG developed a major road through the area. Drainage is also to be set up.

3. Bridges and culverts

There is a network of canals all over this area which forces people either to take long route or use country boats to reach nearby places. In view of this difficulty, KR is constructing three culvert bridges across the canals at pozhi, nada beach and fish farm at a cost of Rs.3.3 crores.

4. Street lighting

Lack of proper street lighting was a perennial problem in various panchayat sub roads. Therefore, women and children mostly did not venture out after dusk. KR has now installed proper lighting in most of the small roads in the panchayats.

5. Arresting of flash floods

Flash floods cause havoc every monsoon season in Puthuvype. Among the many causes of this problem, one of the major one was the clogging of the network of canals in the area. One of the first initiatives of KR in the area was to widen, desilt and unclog the canal system in this coastal belt in 2006. As a result flooding was arrested to a considerable extent.

6. Anganwadis for children

Most of the anganwadis in the poor neighbourhood of Puthuvype functioned from ramshackle shelters. The conditions were not healthy for the poor children. In rainy season the anganwadis became very unsafe.

It was felt that the poor children should be extended better facilities. Four anganwadis buildings are built for this purpose.

7. Primary Health Centre

Health care facilities are not in adequate in the area. The Primary Health Centre is very small and could not keep up with the growing needs.

To bridge this gap KR is in the process of building a new block for the PHC. When operational, new facilities could be brought to the needy people in Puthuvype.

8. Other Projects

- Implementation of drinking water supply scheme .
- Rainwater harvesting.
- Reducing sea water ingress
- Construction of new block at PHC

7 Conclusion

Many initiatives towards the socio economic development of the society were taken care of by the government till now. Though many goals have been achieved, there are more goals to be achieved. Thus emerges the role of Corporates. It is said that CSR is a way for companies to benefit themselves while also benefiting society. A region, landlocked by water, was deprived of development for many decades. People were offered connectivity to the mainland, the metrocity near to it, only after the coming of Goshree bridges. Government along with the Corporates' social responsibility initiatives are making Puthuvype developed. Now this region has been transformed into the upcoming industrial area in Kochi.

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RAJAM KRISHNAN'S CONCEPTION OF GENDER JUSTICE ISSUES IN 'LAMPS IN THE WHIRLPOOL'

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This paper is an attempt to analyze the feminist concerns, gender justice issues and Indian women's conception of liberation in Rajam Krishnan's 'Lamps in the Whirlpool'. 'Lamps in the whirlpool' is a translation of Suzhalil Mithakkum Deepangal, a Tamil novel by Rajam Krishnan. It depicts the struggle of Girija, an educated young woman who is married into an orthodox Brahmin family. Girija a middle class girl, the protagonist finds it difficult to maintain ritual purity, referred to as "madi" which her mother-in-law insists. Unable to submit to the demands of her orthodox mother-in-law, she leaves her house. Later when she comes back she is charged with infidelity. Girija is forced to choose between orthodoxy and freedom. Then Girija goes to Ratna, who is engaged in feminist research in Delhi University. Girija seeks employment with a nun who runs a home for refugee children. The novel is completely feminist in theme. In the novel, only Girija is forced to observe "madi". Her husband, children and her widowed mother-in-law have no rules to follow or rituals to perform. Girija's mother-in-law stands for the brutality that woman perpetrates on womanhood. The novel brings to mind the image of the Indian woman and her plight in a tradition bound family and society.

Rajam Krishnan, a major feminist Tamil writer from Tiruchirapalli district had very little formal education but had a wide knowledge about the society. The background of her writings always reveals the social conditions of the society. In 1973, she was awarded the Sahitya akademi award for Tamil for her novel *Verukku Neer* (Water for the Roots). She has written more than 80 books and 12 novels in all these works of Rajam Krishnan we can find the inequality shown by the society on the basis of gender so as it was said that her works were the outcome of social conditions that she was

evaluating. Hence the story of the novel 'lamps in the whirlpool' a translation of 'Suzhalil Mithakkum Deepangal', is woven around this theme. Lamps in the Whirlpool is a well-wrought novel translated into expressive English, a triumph for both the novelist and the translators. In this novel we can find how Rajam Krishnan made a clear cut of domestic abuse that had been experienced by the women in middle class Brahmin community in the name of orthodoxy. The practice of 'madi', a tradition that is subjected only to women in the community had a greater part in the domestic abuse. Most of her works pay a special attention to feminism. In Lamps in the Whirlpool, the author depicts the struggle of women in Indian society. Bernad Shaw comments on the relationship between a husband and a wife as follows:

"Man and wife do not, as a rule, live together; they only breakfast together, dine together and sleep in the same room. In most cases the women know nothing of the man's working life and he knows nothing of her working life [He calls it her home life]". (11)

Rajam Krishnan records her thoughts through her writing that took place around and made the social conditions as her plot and knitted the characters very well that they depict the experience in person in accordance with age and gender as a woman at her early twenties, a woman at her fifties as mother in law and a man at his early thirties. Also the author establishes the fact that when an educated woman is sunk in such torpor, society suffers more because the possibilities of her enlightening its members become remote. So Rajam Krishnan strongly makes her readers clear about the gender inequality women were undergoing in those days. We cannot assure that women are completely freed from it but the degree of inequality had decreased now a days. In India, gender injustice is still posing as a problem. But women

enjoyed an equal status as men in the Vedic Period in our country. Women's education was given considerable significance, especially in the works of katayana and patanjali. The Upanishads and the Vedas have cited women sages and seers. But the condition declined considerably afterwards. Historical practices such as Sati, Jauhar, Purdah and Devdasis, child marriage, are a few traditions reflective of the gender imbalance in Indian Society. In the early history we can find even in countries like the United States, women and children were considered as a man's possession. This was the status of women in early history when we consider this why woman kind always subjected to suffer the inequality in this society the main reason we can find is that complete gender justice is complex to achieve typically in a country like India. The diversity of cultures, subcultures, is vast and there is a lot of rigidity in traditions and beliefs. Lack of education, lack of development, poverty, improper enforcement of the laws, lack of awareness among women, deep rooted patriarchy, economic dependence of women, all lead to the subservient condition of women in our society.

It should be understood that a husband and a wife should mutually understand one another and share their views and feelings. In the novel 'Lamps in the whirlpool' Girija, the protagonist has lost her identity and self-respect from the family members. More over her husband had no idea of sharing or understanding the views and feelings. It is common that men and women need a moment to relax and stay away from their monotonous irritating lives and curing themselves with solitude. With this same attitude, the protagonist Girija, an "ideal" housewife with grown-up children, leaves home to spend a few days in Haridwar, for she badly wants a change from her unappreciative husband, her vulture-like mother-in-law, and genteel domestic slavery. When she returns home, her entry is barred, for she has broken the rules of middle-class morality and lowered the prestige of the husband. Even the mother-in-law, herself a woman of course, is unsympathetic, and that is the greater tragedy of the Indian scene. The old lady encourages her son:

"The milk is spilt and nothing can be done about it. Let her take her belongings and leave."

According to the Hindu law, a wife should take an early bath before entering the kitchen. She must wash her night clothes daily. Particularly, widows must wear armadi. Girija follows this "madi" rules, for seventeen years as per her mother-in-law's order. Girija does not like those rules, even though she follows it as the insistence her mother-in-law. Nevertheless, her mother-in-law does not help Girija in any way. Instead of that she remains free from all her responsibilities. Her foremost job is to supervise her daughter-in-law. Swaminathan pays his attention only on his business. He does not show any kind of support or love or affection for her. He denies support or listening to her words and pretends as if he is busy with his work. Girija is always entangled with her household works and runs like a machine without ego. She feels that everything is sacrificed only for the sake of her husband and children's welfare.

"Kavi and Charu ran naked like slum children. If they wore clothes and touched her, she had to bathe again before cooking! She had been so ashamed of their appearances, especially when friends and students visited her." (11)

Girija, portrays the struggle of an educated young woman in an orthodox Brahmin family to find her and come out of its stultifying routines and not to submit to its painful demands. Rajam Krishnan gives a different view on "mangal sutra". It is considered as a sacred thing, but Girija considered it as "bondage of slavery". We can find that Girija a young educated woman had a experience of working but still can't leave the house that she can no more tolerate by losing herself day by day the main reason was children that she stays in that house continuing her life as the caged bird. Rajam Krishnan tries to explain the mentality of Indian women in upbringing their children through Girija, as she has a conception of how an ignored child gets into the wrong path. Rajam Krishnan introduces a character named Runo, who is ignored by her parents. She lost her mother

and her father married another lady she becomes a drug addict and a drunkard. At last she commits suicide because of her boyfriend who cheats her.

Rajam Krishnan invokes the thoughts of freedom to Girija through Ratna, a grand-daughter of Girija's mother-in-law who symbolizes and presents her view on feminism. She stresses the need and importance of self-respect and identity that Girija fails to think about it. Ratna inquires Girija

"Tell Girija, you are imprisoned in the four dark walls of this tiny kitchen where your education and skills are wasted. Girija, are you happy with this life? (12)".

These words of Ratna make Girija realize and analyze the place given by her husband and mother-in-law. After realizing the situation she could understand that she is treated like a worm without any respect and recognition. Eventually, Girija decides to come out of that mechanical life. So without giving prior information to anyone she steps out her home and reaches Rishikesh Ashram. Before her departure from her home, she removes her "diamond ring, earring and nose ring" that removal which is symbolized as the "bondage of slavery". Moreover, Girija removes her "mangal sutra" instead of that she wears a chain because it was bought out of her own earnings. After bearing two daughters and a son, and serving her mother-in-law with uncompromising devotion for seventeen years she realizes the emptiness of her life. She is shocked to know that she has all along been exploited both by her husband and mother-in-law. Finally, Girija leaves her home to seek some relief on the banks of the Ganga. She meets a spiritual widow in Haridwar who has dared to defy society after her husband's death- Girija explains her situation to the woman. She advises Girija to take life in her hands and act with clarity. She returns home with a sense of enlightenment, after four days. Girija's husband and mother-in-law charge her with infidelity and order her to leave the house. Horrified Girija goes to Ratna, who is engaged in feminist research in Delhi University. Ratna and her friends give her refuge and take care of her as if she were a wounded bird. Girija seeks employment with a nun who runs a home for

refugee children. Her concern now is to see that her daughters are not destroyed by the family regimen.

"I cannot bear to see a talented person like you trapped in a life ruled by blind orthodoxy. The madi concept is quite outdated and only a means to torture people".

At last, Girija decides to stay in a hostel. Her friend Annie supports and offers her a job as a teacher for the pay of Rs. 400/-. Annie advises Girija to accept the job for the time being and appreciates her.

"Very good, Girija, you have taken a great stride forward you have discarded some of our ugly customs" (72).

Ratna as the mouthpiece of Rajam Krishnan. Her conscience finds a voice through Ratna. The wrongs done to women in the name of "madi" have deeply hurt her. Ratna tells Girija:

"What a disgrace! They treat you like a worm and make you work like a machine. Harmony is achieved only when all the notes are in perfect accord. A single note, however melodious, does not create harmony."

Although the novel deals with the Brahminical milieu and its orthodoxy it also evokes the image of the Indian woman and her plight caught up in obligations towards her family. Rajam Krishnan is pained to see that the majority of the Indian women have no sense of self at all. They lose their identity after the marriage. Education does not give any rationale of their life. They become sacrificial goats in the ritual of running the family. Thus the author beautifully portrays Girija and her like who assert their individuality are but lamps in the whirlpool of a caste- and custom-ridden society. But as long as there is life, there is hope. In any case, Rajam has used the word *mithakkum* (floats) in her original title, which is a positive statement. Ratna, Girija, and their ilk do not symbolize the helplessness of the lamps in the whirlpool but rather the purposeful "floating" of the lamps against all odds.

Thus, Gender Justice, simply put refers to equality between the sexes. Gender justice is a correlation of social, economic, political, environmental, cultural and educational factors, these preconditions need to be satisfied for achieving gender justice. Globally, gender

justice as a cause has gained in strength over the years, as it has been realised that no state can truly progress if half of its population is held back. So Rajam's woman like Ratna a 'new ideal woman' is a catalyst for the other women in society to free from their intolerance and suffering must be in the inner self of every Indian women to create her own happiness and self respect.

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AN ANALYTICAL STUDY ON GROWTH AND STRUCTURE OF COIR EXPORTS OF INDIA

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Abstract

This paper is mainly analyzed India's Coir exports. This study period covered forty eight years from 1967-68 to 2014-15 and the analysed for linear, semi log, compound growth rate and student t test used. India has started procuring more efficient machinery for the production of fibre and coir products. A mobile unit has been developed by the Central Coir Research Institute that helps to de-fibre shells at the coir producing centres. Further research is on to stop using chemicals while coloring the coir products. Natural coloring will help in ensuring eco-friendly products, which are in great demand in foreign countries. A new technology to convert coir pith into organic manure will be introduced soon. With a view to boosting the availability of coir fibre, the Board has embarked on a plan to set up coir banks. Also, coir research institutes have developed several new technologies that are yet to be disseminated across the industry. Then coir exports get more foreign exchange reserves to India especially after new economic policy.

Introduction

Coir is the only natural fibre that does not get cultivated solely to extract the coir whereas jute and sisal are grown only to produce the fibres and in turn, the spun and woven products. Fibres like jute, sisal, cotton etc are derived from short cropping plants whereas coir originates from the near perennial coconut palm. The coconut palm has been the subject of great adulation and admiration across the world and down the ages. This is perhaps the only tree, which has a systematic recorded history dating back to nearly 3000 years before the birth of Christ. Botanists say that the coconut was domesticated in Neolithic, Stone Age, times. When the 1st Ice Age has frozen much of the waters of the world reducing the distance between the islands and continents, seafaring tribes found it easy to move between landmasses. They carried coconuts for food and water during their voyages and planted whatever was left over in their new home. There are several legends associated with the origin of this wonder palm in many countries. The origin of coir industry dates back to pre-historic times, but it is only during the 19th century that

coir products were increasingly introduced to the other parts of the world from the countries of their origin. In Indian mythology, it is believed that this is one of the five wish giving trees that emerged after the churning of the might oceans by the Gods.

According to the Indian Coconut Committee's "History and Home of Coconut" published in September 1954, the coconut palm originated in Sri Lanka. In another view, the coconuts drifted in the sea from Polynesia and found new homes in many parts of the world. According to early Greek Chronicles, it was Megasthenes, Ambassador of the Seluces Nicater, who told the Indian King, Chandra Gupta about the Coconut Palm, he found in Sri Lanka in 300 BC. Arab writers of 11th century AD referred to the uses of coir as ships cables, fenders and rigging. Marco Polo's celebrated travelogue of the 12th century mentioned on the uses to which coir fibre and mats were put in use in the sailing vessels of Arabs. He later saw the land where Arabs brought their coir and recorded how it was made out of the fibre from the coconut husk.

Kerala is the largest producer of coir, accounting for more than 75 per cent of India's total production. India accounts for more than two thirds of the world's output of coir and coir products. Apart from Kerala, the coir industry is an important source of employment in Tamil Nadu, Andhra Pradesh, Karnataka, Maharashtra, Goa, Orissa, Assam, Andaman & Nicobar, Lakshadweep and Pondicherry. The Coir Board has been implementing many schemes to strengthen the coir industry, including imparting training to women. It also assists in procuring and installing equipment, as well as in providing marketing facilities to the coir entrepreneurs. India is the largest coir producer in the world accounting for more than 30 per cent of the total world production of coir fiber. Coir is popularly known as 'golden fiber'. It is a natural fiber extracted from fibrous husk of the coconut shell. India accounts for two-third of the world production of coir and coir products. Kerala is the home of Indian coir industry, particularly white fiber, accounting for 61 per cent of coconut production and over 85 per cent of coir products. Although India has a long coastline dotted with coconut palms, growth of coir industry in other coastal states has been insignificant. Not more than 50 per cent of the coconut husks are utilized in the coir industry; the remaining being used a fuel in rural areas. Production in the cooperative fold is more than 20 to 25 per cent. The development programmes so far undertaken aimed at revitalization of coir cooperatives, improvement in quality and products diversification. Efforts were also made for exploring wider exports markets for coir and coir products. Judged from the increase in production and employment, the progress has been rather slow and exports in physical terms have remained more or less static.

Coir Board

Coir Board is a statutory body established by the Government of India for the promotion and development of Coir Industry and abroad. It works under the supervision of the Central Government and looks after the production of husks, coir yarn, licensing exporters of

coir yarn and coir products and taking such other appropriate steps. The board also involved in collecting statistics from manufacturers of, and dealers in coir products and from such other persons as may be prescribed, on any matter relating to the coir industry.

Objectives of the Study

1. To analyze the trend and growth rate of coir exports of India during pre-reform and post-reform periods.
2. To identify the structural changes of coir exports of India during pre-reform and post-reform periods.

Period of the Study

The period of the study taken up for the analysis is a period of forty eight years, from the year 1967-68 to that of the year 2014-15. The main reason for choosing this period is to know about the impact of New Economic Policy on India's Coir export. The whole study period had been equally divided into two sub-periods; the pre-reform period (1967-68 to 1990-91) and the post-reform period (1991-92 to 2014-15).

Sources of Data

The author had used only the secondary data for analytical purpose. The data were collected from various sources such as the various issues of Monthly Statistics of Foreign Trade of India, Foreign Trade Statistics of India, International Trade Statistics, Handbook of Statistics on the Indian Economy, various issues of Economic survey, Reserve Bank of India Bulletin.

Statistical Tools used in this Study

Statistical tools had been used to analyze the collected data and to interpret the findings of the study. The following statistical tools had been used. Linear, Semi-log and Chow test. The study done by SPSS 19 Version.

Coir Exports of India

Table1 shows the coir exports in India during the year 1967-68 to 2014-15. India's coir exports had increased from the level of `10 crores in 1967-68 to the level of `13 crores in the year 1970-71 but it had decreased to `11 crores in the year 1971-72 due to face unfavourable developments within the economy as well as a slowdown in the pace of expansion of world exports. The coir exports had accelerated from `15 crores in 1973-74 to `18 crores in the year 1974-75 further to `24 crores in the year 1976-77 due to price adjustments vis-à-vis major buyers like Japan and increased demand from West Asian countries. India's coir exports had increased from the level of `26 crores in 1978-79 to the level of `34 crores in the year 1979-80 but it had decreased to `17 crores in the year 1980-81 mainly due to decline in coir exports to

Table 1
India's Exports of Coir Yarn and Manufactures

Pre Reform Period		Post Reform Period	
Year	Coir Exports	Year	Coir Exports
1967-1968	10 (0.6)	1991-1992	70 (0.2)
1968-1969	12 (0.8)	1992-1993	90 (0.2)
1969-1970	13 (0.9)	1993-1994	130 (0.2)
1970-1971	13 (0.9)	1994-1995	173 (0.2)
1971-1972	11 (0.7)	1995-1996	210 (0.2)
1972-1973	14 (0.7)	1996-1997	217 (0.2)
1973-1974	15 (0.6)	1997-1998	255 (0.2)
1974-1975	18 (0.5)	1998-1999	317 (0.2)
1975-1976	19 (0.5)	1999-2000	200 (0.1)
1976-	24 (0.5)	2000-	221 (0.1)

1977		2001	
1977-1978	24 (0.5)	2001-2002	295 (0.1)
1978-1979	26 (0.5)	2002-2003	355 (0.1)
1979-1980	34 (0.5)	2003-2004	357 (0.1)
1980-1981	17 (0.3)	2004-2005	474 (0.1)
1981-1982	28 (0.4)	2005-2006	590 (0.1)
1982-1983	26 (0.3)	2006-2007	660 (0.1)
1983-1984	25 (0.3)	2007-2008	645 (0.1)
1984-1985	28 (0.2)	2008-2009	681 (0.1)
1985-1986	34 (0.3)	2009-2010	760 (0.1)
1986-1987	34 (0.3)	2010-2011	726 (0.1)
1987-1988	30 (0.2)	2011-2012	1018 (0.1)
1988-1989	32 (0.2)	2012-2013	1072 (0.1)
1989-1990	42 (0.2)	2013-2014	1395 (0.1)
1990-1991	48 (0.1)	2014-2015	1632 (0.1)

Source: Monthly Statistics of Foreign Trade of India.

Figures in brackets indicate percentage to total exports.

Japan, Australia, Sri Lanka and Korea. The coir exports had accelerated from `28 crores in 1985-86 to `30 crores in the year 1987-88 further it rose to 48 crores in the year 1990-91 due to increased world demand for packaging materials being area singly met through usage of synthetic subsidies leading to contraction of world demand for coir and coir related products.

After the introduction of new economic policy, lot of promotional measures had been adopted to stimulate the

growth of exports of coir. As a result of this, the exports value enormously increased from the level of `70 crores in 1990-91 to the level of `130 crores in the year 1993-94 further it rose to `173 crores in the year 1994-95. The coir exports had accelerated from `255 crores in 1997-98 to `317 crores in the year 1998-99 but it unbelievably decelerated to `200 crores in the year 1999-200 due to economic slowdown. India's coir exports had slightly increased from the level of `660 crores in 2006-07 to the level of `760 crores in the year 2009-10 but it had decreased to `726 crores in the year 2010-11 mainly due to economic slowdown in the US and European market. The coir exports had accelerated from `1018 crores in 2011-12 to `1072 crores in the year 2012-13 further it rapidly rose to `1632 crores in the year 2014-15 due to demand increased in world market.

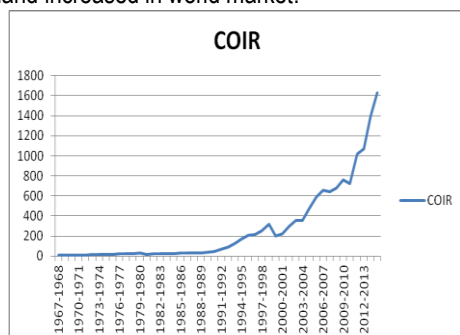


Table 2 explains the trend and growth rate of coir exports of India. The growth rate was found to be increased from 5.7 per cent per year during the pre-reform period to 11.5 per cent per year during the post-reform period. During the overall study period, the growth rate achieved by coir exports was 11.1 per cent per year.

In money term on an average, India's coir exports accelerated from `1.33 crores per year during the pre-reform period to `47.90 crores per year during the post-reform period. Coir exports recorded a growth of `20.81 crores per annum during the whole study period was concerned.

The compound growth rate of coir exports was concerned, it had risen from 5.9 per cent per annum during the pre-reform period to 12.2 per cent per annum

during the post-reform period and during the whole study period it was 11.8 per cent per annum. The values of 't' were found to be statistically significant at one per cent level for three periods. The R^2 values were also satisfactory for all periods.

Table 2
Trend and Growth Rates of Coir Exports in India

Period	Linear Model				
	B	Standard Error	t	R^2	
Pre Reform Period	1.313	0.126	10.460**	0.833	
Post Reform Period	53.730	5.089	10.558**	0.835	
Whole Period	22.455	2.337	9.609**	0.667	
	Semi-log Model				CGR
	B	Standard Error	t	R^2	
Pre Reform Period	0.058	0.005	11.764**	0.863	0.060
Post Reform Period	0.116	0.006	20.992**	0.952	0.123
Whole Period	0.111	0.003	32.147**	0.953	0.118

Source: Author's own calculation.

** Significant at one per cent level

Structural Changes of the Exports of Coir Pre-Reform and Post-Reform Periods

The Chow Test

To study the structural changes that had occurred in the trends of exports of coir between the pre-reform and post-reform period, the semi-log model of the form $\text{Log } Y = a + b_t$ had been used.

Hypothesis

H_0 : There are no structural changes in India's export of coir between the pre-reform period and post-reform period.

Table 3
Growth Rates of Exports of Coir Pre-Reform and Post-Reform Periods

Period	R ²	F	ESS	Decision
Pre-reform period (1967-68 to 1990-91)	0.863	113.738	0.622	REJECTED
Post-reform period (1991-92 to 2014-15)	0.952	369.076	0.773	
Whole period (1967-68 to 2014-15)	0.953	919.234	5.061	

Source: Author's own calculation.

Substituting the values we get

$$F = \frac{S_5 / k}{S_4 / (N_1 + N_2 - 2K)}$$

$$= \frac{0.904}{0.031}$$

F = 29.161

At five per cent level, $F = 3.38$

The theoretical value of 'F' at the 95 per cent level of significance with $V_1 = 2$, $V_2 = 42$, degrees of freedom was found to be 3.38. The computed 'F' value was found to be greater than the theoretical critical 'F' value, and hence the null hypothesis was rejected and the Chow test therefore seemed to support that there had been a structural change in the exports of coir over the period 1967-68 to 2014-15.

Conclusion

India is one among the leading exports of coir in the world. India has started procuring more efficient machinery for the production of fibre and coir products. A mobile unit has been developed by the Central Coir Research Institute that helps to de-fibre shells at the coir producing centres. Further research is on to stop using chemicals while coloring the coir products. Natural

coloring will help in ensuring eco-friendly products, which are in great demand in foreign countries. A new technology to convert coir pith into organic manure will be introduced soon. With a view to boosting the availability of coir fibre, the Board has embarked on a plan to set up coir banks. Also, coir research institutes have developed several new technologies that are yet to be disseminated across the industry.

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“A STUDY OF GREEN BANKING TRENDS IN INDIA”

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Abstract

Change is the need of hour to for survival in all spheres .The world has seen much focus on economic progress and mankind has made giant steps in its journey through time. The side effects of the development process have, however, also been equally enormous loss of biodiversity, climatic change, environmental damage, etc. Bank is also not the exception for this. This paper tries to find out the ways to Go Green through 'Green Banking'. Generally, the banks are using 1. Online banking instead of branch banking. 2. Paying bills online instead of mailing them. 3. Opening up accounts at online banks, instead of large multi-branch banks 4. Finding the local bank in your area that is taking the biggest steps to support local green initiatives. The researcher will collect the data on green banking through interview and questionnaire. It will be analysed by using percentage technique.

Keywords: CEO, Green Banking, Green House Effect Online - Banking, RBI, Global Warming.

Introduction

Environmentalism is a broad philosophy and social movement regarding concerns for environmental conservation and improvement of the state of the environment. Environmentalism and environmental concerns are often represented by the color 'green'. Global warming, also called as "Green House Effect" is a global issue that calls for a global response. The warming effect of certain man-made gas emission such as carbon-dioxide, methane, nitrous oxide and hydro-fluro carbon is found responsible for distortion in climate changes. The rapid change in climate will probably be too great to allow many eco systems to suitably adapt, since the changes have direct impact on bio diversity, agriculture, forestry, dry land, water resources and human health. However, there is general lack of adequate awareness on the above issues and hence there is urgent need to promote certain urgent measures for sustainable development and corporate social responsibility.

"The supreme reality of our time is... the vulnerability of our Planet." - John F. Kennedy

To avoid falling into similar trap, the impulse of 'going green' is running faster than blood in Indian Incorporations veins. From IT giants to luxurious hotels, from Automobiles to Aviations, from Mutual Funds to

Banks corporate India is moving fanatically ahead with green initiatives.

As a responsible financial organization of the country with its crucial role in financing the economic and developmental activities of the country, banks have to play in addressing the above issues, both in terms of its obligations and opportunities by virtue as a responsible corporate citizen and as a financier.

Definition

Green Banking is like a normal bank, which considers all the social and environmental factors; it is also called as an ethical bank. Ethical banks have started with the aim of protecting the environment. These banks are like a normal bank which aims to protect the environment and it is controlled by same authorities as what a traditional bank do. Green banking is like a normal bank, which considers all the social and environmental/ecological factors with an aim to protect the environment and conserve natural resources. It is also called as an ethical bank or a sustainable bank. They are controlled by the same authorities but with an additional agenda toward taking care of the Earth's environment / habitats / resources. For banking professionals green banking involves the tenets of

sustainability, ethical lending, conservation and energy efficiency.

There are many differences compared with normal banking, Green Banks give more weight to environmental factors, their aim is to provide good environmental and social business practice, they check all the factors before lending a loan, whether the project is environmental friendly and has any implications in the future, you will awarded a loan only when you follow all the environmental safety standards. Defining green banking is relatively easy. Green Banking means promoting environmental – friendly practices and reducing your carbon footprint from your banking activities. This comes in many forms

1. Using online banking instead of branch banking.
2. Paying bills online instead of mailing them.
3. Opening up accounts at online banks, instead of large multi-branch banks
4. Finding the local bank in your area that is taking the biggest steps to support local green initiatives.

Green banking can benefit the environment either by reducing the carbon footprint of consumers or banks. Either a bank or a consumer can conserve paper and benefit the environment. Ideally, a green banking initiative will involve both. Online banking is an example of this. When a bank's customer goes online, the environmental benefits work both ways. Green banking means combining operational improvements and technology, and changing client habits.

Objectives of the Study

- To study concept of 'Green Bank'
- To identify the steps necessary to adopt Green Banking
- To check the awareness of green banking among bank employees, associates and general public.

- To create awareness about green banking among the general public and consumers and bank employees.
- To reduce CO₂ emissions from electricity consumption and transportation, increase recycling (paper, toners, cartridges and batteries), increase the use of green products by bank branches.

Research Methodology

The research methodology used in this study is based on primary as well as secondary data. The primary data was collected from the study conducted through telephonic interactions and personal interviews. The study examines major aspects concerned with the Green Banking. Specially structured questionnaires and interviews with employees, of well established banks and general public have been used for survey purpose.

Sample Size: 150

Method of Sample Collection: Random

Steps in Green Banking

From the empirical study, it is found that following are some of the steps that can be taken for going green in banking:

1. Go Online:- Online banking is the developing concept in young and corporate India. Online banking helps in additional conservation of energy and natural resources. Online Banking includes: a. Paying bills online, b. Remote deposit, c. Online fund transfers and d. Online statements. It creates savings from less paper, less energy, and less expenditure of natural resources from banking activities. Customers can save money by avoiding late payments of fees and save time by avoiding standing to queues and paying the bill from home online.

2. Use Green Checking Accounts:- Customers can check their accounts on ATM or special touch screens in the banks. This can be called as green checking of account. Using a green checking account helps the environment by utilizing more online banking services including online bill payment, debit cards, and online

statements. Banks should promote green checking by giving some incentives to customers by giving higher rate of interests, waiver or discount in fees etc.

3. Use Green Loans for Home Improvements:- The Ministry of Non-renewable Resource in association with some nationalized and scheduled banks undertook an initiative to go green by paying low interest loans to the customers who would like to buy solar equipments. The rate of interest is as low as 4% p.a. Before you undertake a major home improvement project, study if the project can be done in an eco-friendly manner and if you might qualify for a green loan from a bank Green loan are perfect for energy-saving project around the house.

The new Green Home Loan Scheme from SBI, for instance, will support environmentally friendly residential projects and offer various concessions. These loans will be sanctioned for projects rated by the Indian Green Building Council (IGBC) and offer several financial benefits –a 5 percent concession in margin, 0.25 percent concession in interest rate and processing fee waiver.

4. Power Savings Equipments:- Banks can directly contribute to controlling climate change and as an initial step they intend to start a campaign to replace all fused GSL bulbs, in all owned premises offices and residential. Banks can also make a feasibility study to make rain water harvesting mandatory in all the Bank's owned premises. In December 2009 Indusind Bank inaugurated Mumbai's first solar-powered ATM as part of its 'Green Office Project' campaign titled 'Hum aur Hariyali'.

5. Use Green Credit Cards:- Some of the banks introduced Green Credit Card. The benefit of using a green credit card is that banks will donate funds to an environment-friendly non-profit organization from every rupee you spend on your credit card to a worthwhile cause of environment protection.

6. Save Paper:- Bank should purchase recycled paper products with the highest post-consumer waste content possible. This includes monthly statements, brochures, ATM receipts, annual reports, newsletters, copy paper, envelopes etc. Whenever available, vegetable-based

inks are used instead of less environmentally friendly oil-based inks.

7. Use of Solar and Wind Energy:- Using solar and wind energy is one of the noble cause for going green. State Bank of India (SBI) has become the first bank in the country to venture into generation of green power by installing windmills for captive use. As part of its green banking initiative, SBI has installed 10 windmills with an aggregate capacity of 15 MW in the states of Tamil Nadu, Maharashtra and Gujarat.

8. Mobile Banking:- Mobile banking is tricky. On the one hand, it is great to have the ability to check balances, transfer funds or pay bills from you phone. On the other hand, it saves time and energy of the customers. It also helps in reducing use of energy and paper of the bank. Most of the Indian banks introduced this paper-less facility.

Findings

1. Basically Green banking avoids as much paper work as possible and rely on online/ electronic transactions for processing so that we get green credit cards and green mortgages. Less paperwork means less cutting of trees. It also involves creating awareness to banking business people about environmental and social responsibility enabling them to do an environmental friendly business practice.
2. Green Ethical banks adopt and implement environmental standards for lending, which is really a proactive idea that would enable eco-friendly business practices which would benefit our future generations.
3. When we are awarded with a loan, the interest of that loan is comparatively less with normal banks because green banks give more importance to environmental friendly factors - ecological gains.
4. Natural resources conservation is also one of the underlying principles in a green bank while

- assessing capital/operating loans to extracting/industrial business sector.
5. Green Banking as a concept is a proactive and smart way of thinking with a vision for future sustainability of our only Spaceship Earth - as design science explorer Richard Buckminster Fuller called our Earth.
 6. The value proposition for corporations to go green includes many of the same issues as that for individual consumers but on a much large scope and with additional concerns. Corporations may share a desire to reduce carbon footprint and enhance security by eliminating paper waste, but they are also extremely concerned with eliminating or decreasing errors due to manual processing and with creating a profitable bottom line. For these reasons and more, corporations are actively pursuing green programs, many companies are taking active steps to reduce waste, implement sustainability measures and increase profitability by going green.

Conclusion

Banks are responsible corporate citizens. Banks believe that every small 'GREEN' step taken today would go a long way in building a greener future and that each one of them can work towards to better global environment. 'Go Green' is an organization wide initiative that moving banks, their processes and their customers to cost efficient automated channels to build awareness and consciousness of environment, nation and society Green Banking can give following benefits.

1. Basically Ethical banking avoids as much as paper work, you get go green credit cards, go green mortgages and also all the transactions done through online Banking.
2. Creating awareness to business people about environmental and social responsibility enabling them to do an environmental friendly business practice.

3. They follow environmental standards for lending, which is really a good idea and it will make business owners to change their business to environmental friendly which is good for our future generations.

Overall Green banking is really a good way for people to get more awareness about global warming; each businessman will contribute a lot to the environment and make this earth a better place to live. Thanks to green banking. Until a few years ago, most traditional banks did not practice green banking or actively seek investment opportunities in environmentally-friendly sectors or businesses. Only recently have these strategies become more prevalent, not only among smaller alternative and cooperative banks, but also among diversified financial service providers, asset management firms and insurance companies. Although these companies may differ with regard to their stated motivations for increasing green products and services (e.g. to enhance long-term growth prospects, or sustainability principles on which a firm is based), the growth, variation and innovation behind such developments indicate that we are in the midst of a promising drive towards integrating green financial products into mainstream banking.

This concept of "Green Banking" will be mutually beneficial to the banks, industries and the economy. Not only "Green Banking" will ensure the greening of the industries but it will also facilitate in improving the asset quality of the banks in future.

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SUSTAINABLE AGRICULTURE: CSR INITIATIVES FROM ITC LIMITED

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Introduction

According to the World Economic Forum (WEF) Report on Global Risks 2015, the evolving risk landscape indicates a shift over the past few years from economic risks to environmental risks – ranging from climate change to water crises. The challenges related to environment and ecosystems especially due to climate change are complex, long-term and interrelated, especially in terms of its impact on water and availability of other natural resources. This in turn has wide-ranging implications on ITC and its stakeholders. In order to address these challenges, environmental best practices have been deeply integrated into ITC's operations on the basis of which, the Company strives to maximise the efficiencies of natural resource usage across its Businesses. Furthermore, for continuous improvement on environmental performance, during 2014-15 ITC's Businesses have set voluntary targets in terms of specific energy reduction, specific water intake reduction, specific waste generation, etc. Accordingly targets have been set at the Business/Unit levels for maintaining this performance. An organisation-wide integrated sustainability data management system supplemented by standard operating procedures for measurement and recording provides the platform to monitor the data of each business on resource utilisation and environmental impact vis-à-vis production. In addition, ITC also constantly endeavours to create a positive environmental footprint. Large-scale Social and Farm Forestry, Integrated Watershed Development, Sustainable Agriculture Practices and logistic network optimisation of ITC's FMCG.

ITC's Agri Business Operations

ITC's Agri Business operations span the entire spectrum of activities starting from agri-services/crop development to risk management, including sourcing, processing, supply chain, multi-modal logistics, stock management and customer service. The solutions offered are a combination of all or some of these interventions. The solutions also offer the customers the flexibility in terms of quantity, timing, as well as packaging solutions for delivery of the agri-commodities. These solutions not only help customers in enhancing their cost and quality benefits, but also creates and capture value for other partners, especially farmers. ITC's Agri Business Division has been continuously investing in strengthening capability through multiple sourcing models, customised and identity preserved supply chain infrastructure and network, processing and warehousing tie-ups, technology enabled systems and processes and people capabilities. The Division also works closely with farmer groups to develop identified geographies for certified and organic crops. These investments coupled with deep understanding of agriculture, and the reach of the e-Choupal network, provide the opportunity to offer a wide range of reliable and consistent solutions that are efficient and effective along the entire supply chain. The key strategy of ITC's farmer empowerment programme is integrated resource deployment. Multiple interventions are grounded in the model villages

- Crop development for ensuring higher productivity, product quality & integrity
- Farm sustainability for ensuring environment sustainability

- Research & Development for developing next best practices and
- Community development for building rural infrastructure. The integration aims at achieving higher farmer income, improved crop saleability, optimum resource utilisation and complete custody of supplies within the auction system thereby moving from Sustainable Crop Production to Sustainable Livelihoods.

Initiatives pertaining to Agriculture

Initiatives pertaining to enhancement of farmer profitability which are essential for the pursuit of a sustainable living for the farm communities are implemented across tobacco growing regions. These include climate resilient seedling production, integrated pest management practices ensuring compliance to regulation with high product integrity and customised crop advisory via mobile phone, disseminated to around 17,000 farmers. From an environment protection point of view, initiatives pertaining to soil conservation, popularising the use of organic amendments and techniques on soil fertility management towards reducing chemical fertilizer use are propagated. Towards sustainable fuel management, ITC has adopted a three pronged approach in tobacco farm value chain – introduction of fuel efficient technologies, alternate fuel usage and self-sustenance through energy plantations. In 2014-15 around 10,000 hectares of energy plantations have been undertaken around the tobacco growing regions.

Environmental Stewardship

Climate change is undoubtedly one of the most daunting challenges confronting society today. While ITC's large scale initiatives in afforestation, sustainable agricultural practices and watershed development have helped in making rural communities in our catchment areas more secure, the Company has also pursued an extensive low carbon strategy in its operations. This is manifest in our efforts to continuously enhance energy

efficiency and conservation as well as invest in cleaner and renewable energy sources. Today, more than 43% of the Company's total energy consumption is from renewable sources. Several ITC Hotels and manufacturing facilities are powered by renewable energy. It is our aspiration to increase the share of renewable energy to 50% by 2020. Pioneering the movement for 'green buildings', several of the Company's properties are now LEED® certified.

ITC's **Watershed Development Programme**, designed to assist farmers in identified moisture-stressed areas, increased by an additional 63,492 hectares in 2014-15 taking the total area covered under the programme to over 2,12,200 hectares.

Use of Renewable Energy: Over 43 percent of ITC's total energy requirements was met from carbon neutral sources such as biomass, wind and solar.

Greenest Luxury Hotel Chain: All ITC's premium luxury Hotels are LEED Platinum certified (certification is in progress for the super premium ITC Grand Bharat which opened recently).

Sustainable Livelihoods: More than 1, 95,000 hectares greened. Out of this, ITC's Social Forestry Programme cumulatively covers 69,421 hectares in 3,958 villages, impacting over 72,000 poor households.

Well-being Out of Waste (WOW): The 'Well-being Out of Waste' initiative inculcates the habit of source segregation and recycling. The initiative currently extends to Hyderabad, Chennai, Bengaluru, Coimbatore and some towns of Telangana.

ITC e-Choupal

The ITC e-Choupal initiative is a powerful example of a business model that delivers large-scale societal value by co-creating rural markets with local communities. Recognising the various challenges faced by farmers like fragmented farms, weak infrastructure and involvement of numerous intermediaries, ITC designed e-Choupal as a more efficient supply chain aimed at delivering enhanced value to all participants in the value chain, including farmers, consumers and ITC.

With a judicious blend of click & mortar capabilities, ITC e-Choupal has triggered a virtuous cycle of higher productivity, higher incomes and enlarged capacity for farmer risk management, larger investments and higher quality and productivity.

The initiative has enhanced the competitiveness of Indian agriculture by leveraging the power of Information Technology to empower small and marginal farmers. Village internet-kiosks managed by farmers themselves, called "sanchalaks", facilitate access to information to other farmers, in their own local language. Real-time information on weather forecasts and market prices, customised knowledge on scientific farm practices and risk management are supplemented by the availability of quality farm inputs and price discovery of farm produce within the village. A cluster of e-Choupals are supported by the integrated rural services hubs called Choupal Saagars, which serve as procurement centres, warehouses, and retail outlets. A process of engagement with rural consumers was also launched in the form of Choupal Haats, built along the lines of village fairs.

The e-Choupal network also provides on-farm agri extension services. Reaching the fruits of scientific and technological research to the farmer, demonstration farms called Choupal Pradarshan Khets have been set up to propagate best practices, while field schools enable transfer and adoption of knowledge. The programme offers other services like consultation and supervision by experts, soil testing, balanced fertilisation, foundation seeds and seed treatment, water, weed, pest and post-harvest crops management and supply of quality inputs like drought-resistant seeds to improve farm competencies. ITC e-Choupal benefits all participants in the value chain. It enhances the ability of farmers to take informed decisions, aligns their farm output with market demand and ensures higher quality and productivity. The aggregation of demand for farm inputs from individual farmers gives them access to high quality inputs from established manufacturers at fair prices.

Traditional intermediaries, who are inducted into the e-Choupal system as "samyojaks" handle aggregation of

the farm produce, and earn incomes through the logistical service they provide at the ITC procurement hubs. For the customers of farm produce, ITC's Agri Business leverages the depth and width of the e-Choupal network to offer tailor-made solutions like multi-origin sourcing and need-specific supply chains. ITC itself benefits from an efficient supply chain, agri raw material at lower net cost and supply of identity-preserved produce, which in turn give a competitive edge to its packaged foods business.

Internet-based interventions in rural India: Its services reach out to more than 4 million farmers in over 40,000 villages through 6,500 kiosks spread across 11 states.

The intervention is an important component of ITC's multi-dimensional Integrated Rural Development Programme that has evolved from its deep understanding of the challenges and opportunities inherent in the farm sector. The strategy of this programme, apart from empowering farmers and raising rural incomes through ITC e-Choupal, also aims at generation of supplementary income and natural resource augmentation. Initiatives such as Livestock Development and Women Empowerment create avenues for supplementary non-farm incomes to protect against agri-income volatility as well as build capacities for investment. The Watershed Development as well as Afforestation Programmes augment natural resources to enable higher productivity, create a green cover and restore soil health. The Swasthya Choupal initiative focuses on enhancing awareness of maternal & child care through a network of Village Health Champions. Taken together, these initiatives under the Integrated Rural Development Programme of ITC have had a transformational impact in many areas of rural India.

ITC's e-Choupal network ensures traceability, identity preservation of the produce along the entire value chain as well as product integrity by leveraging Information Technology and digital infrastructure that enhances the competitiveness of the agri value chain. This has been achieved by empowering farmers through price discovery, knowledge, information as well as

agricultural best practices. A hub and spoke model has been built along with the necessary physical infrastructure that has enabled multi-level aggregation. Based on the ITC's e-Choupal, the Division sourced over 21 lakh tonnes of agri-commodities covering wheat, soya, coffee, potato, fruits, barley, maize, rice, and shrimps from over 20 states to service a range of customers in India and across several countries, including leading brand owners and bulk processors.

Animal Husbandry and Dairy Development

ITC's Livestock Development Programme aims to genetically upgrade low-yielding indigenous stock through artificial insemination to produce cross-bred progeny with much higher milk yields. The programme enables the most marginalized – small-holders, the landless, women-headed households and migrant groups – to convert an existing asset into a substantial supplementary income with the potential of growing into a profitable new livelihood.

Table 1 Performance of Dairy Development

Activity	2013-14	2014-15	Cumulative to 2014-15
CDC Centres	261	256	256
Breed Improvement			
No. of Ais (lakhs)	2.55	2.24	15.61
No. of pregnancies (lakhs)	1.40	1.04	7.28
No. of calving (lakhs)	0.91	0.80	4.79
Vaccination & Health (lakhs)	0.14	0.43	5.46

Source: Sustainability Report, 2014-15

Initiated in 2003-04, there are currently 256 Cattle Development Centres (CDCs) in Andhra Pradesh, Bihar, Karnataka, Madhya Pradesh, Maharashtra, Odisha, Uttar Pradesh and Telangana. To date, 4.79 lakh cross-bred progeny have been born and animal husbandry services were provided to over 11.70 lakh breedable cattle. CSR initiatives aimed at enhancing milk production, increasing

dairy farm productivity and ensuring remunerative prices to farmers in multiple locations continued to make good progress. The Dairy Development programme is currently sourcing an average of 32,000 lpd (Litres Per Day) of milk, with a peak of 57,000 lpd, in Munger and Saharanpur from 6,470 farmers. As part of this initiative, during the year ITC also piloted an end-to-end mobile enabled farm automation and IT solution for productivity enhancement, real-time management of cattle herds' health, fertility, milk quality, productivity and providing farm management inputs to farmers, which currently covers 1,000 animals.

Table 2 Performance of Improved Agricultural Practices

Activity	2013-14	2014-15	Cum to 2014-15
Minor Irrigation			
Group Irrigation (No.)	115	58	670
Sprinklers (No.)	385	879	2,068
Sustainable Agriculture			
IPNM/Varietal Demo plots (Nos.)	14,695	7,736	34,078
IPNM/Varietal Demo Area (Ha.)	6,194	2,717	11,843
Compost Units (Nos.)	5,440	3,668	23,554
Farmer Field Schools (Functional Nos.)	284	521	521
Farmer Field Students (Functional Nos.)	5,562	21,064	21,064
Agri Business Centres			
No. of ABCs (Functional Nos.)	88	137	137
Farmers Serviced (No.)	2,447	15,454	15,454

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Source: Sustainability Report, 2014-15

Intrinsically linked to ITC's watershed development programme, the core purpose of this intervention is to promote a combination of bio-mechanical solutions for optimising water management and enhancing land productivity to create a stable agricultural regime. 521 Farmer Field Schools were functional and played a pivotal role in disseminating advanced agri-practices to over 21,000 farmers through 7,736 demonstration plots.

Conclusion

Over the years, ITC has made a far-reaching contribution to the national cause of livelihood creation, particularly in rural India. The Company's integrated rural development programme has helped create a vibrant rural eco-system empowering farmers, enriching the environment and raising rural incomes. These innovative interventions have reached meaningful scale given the core focus on empowerment and co-creation, development of institutional frameworks and capacity building at the grass-roots. ITC's celebrated e-Choupal initiative, that empowers farmers by leveraging the power of the Internet as well as through a host of services related to know how, best practices, relevant weather information, transparent discovery of prices and many more, has till date empowered 4 million farmers in 40,000 villages. The Company's Afforestation programme enables poor tribals and small farmers to transform private wastelands into green plantations. It has so far greened nearly 2,00,000 hectares and generated close to 90 million person days of employment. By 2017-18, ITC

plans to augment this programme with an additional 92,000 hectares. ITC continuously strives to improve processes and systems to minimise its environmental impact as far as possible, create a work environment that is safe, healthy, productive and fair for its employees and proactively engages with its suppliers and partners to maximise value for all stakeholders.

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CORPORATE SOCIAL RESPONSIBILITY ACTIVITIES ON MOTIVATION OF EMPLOYEES

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Abstract

The purpose of this research was to find out the impact of CSR on motivation and commitment of an Employee in the organization. A sample size of 120 respondents was taken. The research for this investigation included a survey of the employees working in Tamilnadu, India who have implemented CSR activities for at least 1 year. The Questionnaire was based around the factors that how CSR activities improves employee commitment and motivation. The result found that a strong correlation of 0.8 was identified between the number of CSR Activities an employee participates and the duration of his tenure in the organization. The results also concludes stating that CSR is very important for the overall growth and employee motivation of any organization and companies must engage in CSR activities if they want to satisfy employees and keep them motivated towards organizational commitment.

Keywords: Corporate Social Responsibility, Motivation, Correlation

Introduction

Corporate Social Responsibility (CSR) is a business philosophy that stresses the importance of keeping the best interests of the wider society in mind. CSR is linked with giving back something to the society. It is a process whereby the management of a company practices several moral and ethical initiatives, using codes of conduct to manage the impact of their activities on customers, shareholders, employees and the environment. However, CSR has been often utilized by companies for their personal growth and revenue accumulation.

The research assesses different behaviors of the employees in context to the corporate social responsibility. The inspiration behind the study was the fact that as per new Company Act 2013, any company having a profit of Rs. 5/- crore and above during a financial year, has to spend 2% of its profit on the corporate social responsibility activities. Hence, the study of impact of CSR activities on the employee motivation, productivity, organization and society becomes crucial.

Objectives

The objective of the study is to analyze the effects of Corporate Social Responsibility activities on Employee Motivation

Review of Literature

Farooq-E-Azam Cheema in the year 2012 conducted a study on Impact of Corporate Social Responsibility Activities over the Employees of the Organizations. The Philosophy used in their research was interpretive because they interpreted the data collected from 30 different employees of various organizations of Karachi comprising 14 female and 16 male employees. The participants were between 24 and 50 years of age. Their findings from the study were that employees feel motivated when they are linked to corporate social responsibility activities. They feel connected with the ethics and social values of the organization. This in turn increases their motivation level and also the organizations performance. The learning

from their study is that CSR activities have positive impact on the motivation of the employee.

Tamayo in the year 2012 conducted a study on the Impact of Corporate Social Responsibility on Firm Value: The Role of Customer Awareness. In their research they analyzed the KLD Stats database over the period 1991–2005, which covers CSR activities of a large subset of U.S. companies, and combine it with financial statement data obtained from Comp stat. They studied the data and correlated it with the performance of the organization. The finding from their study was that corporate social responsibility (CSR) and firms value are positively related for firms with high customer awareness rather than by advertising expenditures.

Methodology

The topic for research was selected in order to perform a detailed analysis on the employees of different organizations and to see whether there is any relationship between corporate social responsibility activities and motivation. The sample respondents for the study were the employees of public sector enterprises in Tamilnadu. The total size of the sample was 100 employees and 20 managers.

Pilot study:

A Pilot study was conducted to see whether the study was feasible or not. A drafted questionnaire was administered to 5 respondents and their responses were noted. Based on the result, it was found that for this study, two sets of questionnaire will be required for two different classes of respondents. Thus, the final two sets of questionnaires were prepared.

Data:

Final questionnaires were administered to total of 120 respondents. The first set of questionnaire deals with responses from junior management employees in public sector enterprises from 100 respondents and the second set deals with responses from mid management and higher management employees from 20 respondents.

The secondary data were taken from books, magazines, e-Journals and online sources.

Analysis of data:

The data collected was analyzed, tabulated and presented in the form of tables and graphs. Appropriate tools have been used to test the hypothesis and determine correlation between variables.

Hypothesis:

Based on the results of the pilot study the following hypothesis was formulated:

Ho: There is no positive effect of CSR activities on employee motivation.

Findings of the Study

Table 1: Positive impact of CSR on respondents' motivation level

S No.	Options	Number	Percentage
1	Yes	94	78.33
2	No	26	21.66
No. of respondents		Scale	
0		1	
0		2	
0		3	
0		4	
18		5	
25		6	
53		7	
21		8	
3		9	
2		10	

Out of 120 respondents 78.33% believe that there is positive impact of CSR activities on motivational level, whereas 21.66% do not agree with it. The respondents who said yes have further rated there increase in motivational level on a scale of 1 to 10. Out of 120 respondents, 18 rated as 5, 25 rated as 6, maximum of 53 respondents rated as 7, 21 rated as 8 and 3 rated as 9.

Table 2: Positive Impact of CSR Activities on Commitment towards the organization

Tenure	Positive impact on commitment	No. of CSR activities performed
0-2	30	40
2-4	32	36
4-6	26	30
6-9	10	10
9-12	4	4

The above table, correlation between positive impact on commitment and number of CSR activities performed during their work tenure in the organization can be found. To determine the same, respondents supporting positive impact on commitment will be taken on X axis and number of CSR activities performed by the respondents during their working tenure is taken on Y axis.

Then, Karl Pearson's Correlation Co-efficient "r" can be determined using formula:

$$r = \frac{n \sum xy - (\sum x)(\sum y)}{[n \sum x^2 - (\sum x)^2][n \sum y^2 - (\sum y)^2]}$$

Applying the formula on the given data above, $r = 0.801320$

Conclusion:

The research helps analyze the CSR Activities on employees behavior in an organization. With a majority of respondents stating that there is a positive impact of CSR Activities on Employees motivation towards the organization can be proved.

Recommendations

- Most respondents recommended that the organizations should innovate the CSR activities conducted.
- Also the Activities are at times held department wise or branch wise. These activities should be simultaneously conducted across the organization across the branches region wise, thus it might lead to bonding of employees across departments and branches.

- There should be regular training programmes in the organizations for conducting CSR activities.

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CORPORATE SOCIAL RESPONSIBILITY - ISSUES AND CHALLENGES IN INDIA

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“CSR policies need to be considered as a core and inseparable component of the overall service or product offering.”

Abstract

A strategic approach to CSR is increasingly important to a company's competitiveness. It can bring benefits in terms of risk management, cost savings, access to capital, customer relationships, human resource management, and innovation capacity. It also encourages more social and environmental responsibility from the corporate sector at a time when the crisis has damaged consumer confidence and the levels of trust in business. In India companies like TATA and Birla are practicing the Corporate Social Responsibility (CSR) for decades, long before CSR become a popular basis. In spite of having such good glorious examples; In India CSR is in a very much budding stage. A lack of understanding, inadequately trained personnel, coverage, policy etc. further adds to the reach and effectiveness of CSR programs. Large number of companies are undertaking these activities superficially and promoting/ highlighting the activities in Media. This paper highlights basic key elements of CSR, principle of corporate responsibility, the relationship between stakeholders and the organisation and the issues and challenges faced by CSR activities in India.

Keywords: CSR, Corporate Social Responsibility, Societal Marketing, Stakeholders

Introduction

Corporate social responsibility (CSR) is the way a corporation achieves a balance among its economic, social, and environmental responsibilities in its operations so as to address shareholder and other stakeholder expectations. It is known by many names, including corporate responsibility, corporate accountability, corporate ethics, corporate citizenship, sustainability, stewardship, and triple-E bottom line (economical, ethical, and environmental). CSR is a general management concern; that is, it is important to all aspects of business, and it is integrated into a corporation's operations through its values, culture, decision making, strategy, and reporting mechanisms.

It must be appreciated that corporate social responsibility and a corporation's social performance are two of many factors in an extremely complex business

environment in which the corporate manager is called upon to operate the business. Various stakeholders are constantly seeking a different role for business in society. Government continues to influence the business system and to change the forms and manner of this influence. Technological change is occurring at a very rapid pace. The public media advise citizens quickly of events in the business world, allowing for quick public reaction.

Objectives of the study

The Present paper is basically concerned with the following objectives.

- To know the pyramid of corporate social responsibility
- To know the basic key elements of CSR
- To know the principles of CSR

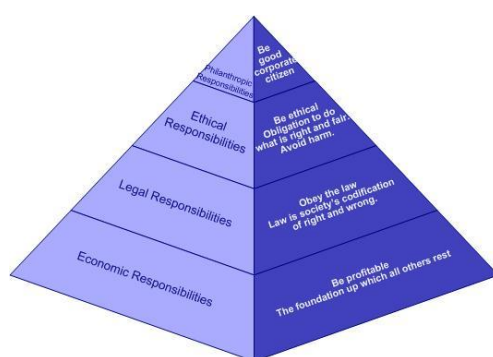
- To know the relationship between stakeholders and CSR
- To study the Issues and Challenges of CSR in India.

Research Methodology

Secondary data was extensively used for the study. The investigator procures the required data through secondary survey method. Different news articles, books and website are used to collect the data related to this topic.

Pyramid of Corporate Social Responsibility

In this Pyramid a corporation has four types of responsibilities. Corporate giving pyramid The first and most obvious is the economic responsibility to be profitable. The second is the legal responsibility to obey the laws set forth by society. The third, which is closely linked to the second, is the ethical responsibility. That is to do what is right even when business is not compelled to do so by law. The fourth is the philanthropic responsibility. The Pyramid's importance persists given its simplistic yet fundamental framework by which any company can not only comprehend the necessary principles of social responsibility, but ultimately set forth the practices to achieve each step of the pyramid with the ultimate goal of reaching the top.



Carroll's CSR Pyramid

Key Elements of Corporate Social Responsibility

CSR deals with the motivation and encouragement to take up socially responsible activities that will improve the economic and ethical standards. Companies should make sure that environment is no way affected by executing their business activities. Another dimension for CSR is to go beyond everyone's expectation in giving back to society. This will display the commitment made by the company to serve its employees and the common public. This is a popular practice in the western countries where there are stringent rules imposed by various governments.

Major Elements of CSR



Huge corporations and companies try to establish trust with their stake holders and clients with the increasing number of scandals every year. Trust plays a vital role in having a good rapport with business clients and customers. Corporate social responsibility plays vital role in winning the customer confidence that will help growing the business. There are countless numbers of business models developed in order to achieve CSR objectives.

- Corporations have responsibilities that go beyond the production of goods and services at a profit.
- These responsibilities involve helping to solve important social problems, especially those they have helped create.
- Corporations have a broader constituency than stockholders alone.
- Corporations have impacts that go beyond simple marketplace transactions.
- Corporations serve a wider range of human values than can be captured by a sole focus on economic values.

Principle of Corporate Responsibility

The CSR Principles are fundamental guidelines to redefine our corporate social responsibility and build CSR into the company culture that serves as the bedrock of the business operations. These principles are the essence of the endeavours for providing the best-possible value to the stakeholders and in fulfilling the roles and responsibilities as a corporate citizen in leading sustainable development and growth beyond the tire industry. CSR is responsibility to society for the actions and is fundamental to sustainable development.

Table 1.1

Principle of corporate responsibility

Principle of Legitimacy	Principle of Public Responsibility	Principle of Managerial Discretion
<ul style="list-style-type: none"> ✓ External focus on expectations of society ✓ Society grants the right to business to operate ✓ Adherence of social norms of society ✓ Pressures particularly strong on some corporations, e.g. large ones or consumer products 	<ul style="list-style-type: none"> ✓ Beyond general expectations of society, that is, at the corporation level ✓ Determined by uniqueness for circumstances of the corporation ✓ Resource dependence determines ✓ Involves managing relationships with immediate environment 	<ul style="list-style-type: none"> ✓ Involves individual choice or managerial discretion ✓ Individual decision makers or managers determine ✓ Relates to latitude of action possible by management ✓ Focuses on range of strategic options available to management

In a societal structure, we have many stakeholders, one amongst them are companies or Corporate Houses. These Corporate houses are meaningfully contributing

from their kitty which impact their internal stakeholders and also openhandedly support societal initiatives. In India companies like TATA and Birla are practicing the Corporate Social Responsibility (CSR) for decades, long before CSR become a popular basis. There are many instances where corporate have played a dominant role in addressing issues of education, health, environment and livelihoods through their corporate social responsibility interventions across the country.

The success of CSR lies in practicing it as a core part of a company's development strategy. It is important for the corporate sector to identify, promote and implement successful policies and practices that achieve triple bottom-line results. As per United Nations and the European Commission, Corporate Social Responsibility (CSR) leadstotriple bottomline: profits, protection of environment and fight for social justice. It is expected that Civil society, activist groups, Government and corporate sectors should work together to create appropriate means and avenues for the marginalized and bring them to the mainstream.

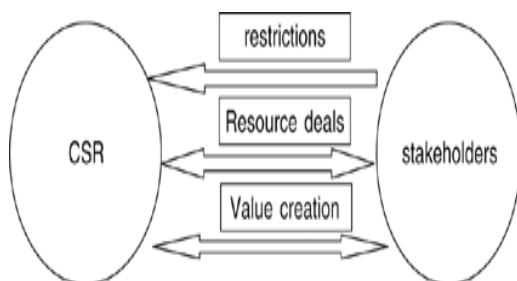
At one end of the spectrum, CSR can be viewed simply as a collection of good citizenship activities being engaged by various organizations. At the other end, it can be a way of doing business that has significant impact on society. For this latter vision to be enacted in India, it will be necessary to build CSR into a movement. That is to say, public and private organizations will need to come together to set standards, share best practices, jointly promote CSR, and pool resources where useful. An alliance of interested stakeholders will be able to take collective action to establish CSR as an integral part of doing business – this is not a passing fad.

There are more than 1,000,000 registered companies in India out of which less than 1percent companies are traded on the Indian Stock Exchange. A new Trend has started inCorporate is the establishment of special committee withinthe board of directors to oversee CSR activities. Groups of corporate are being encouraged to come together to promote CSR. In 2006, Europe created the European

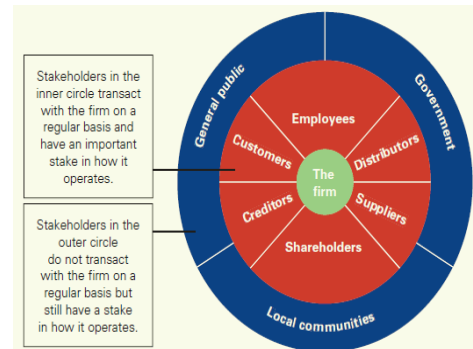
Alliance for CSR. It currently consists of 70 multinational corporate houses and 25 national partner organizations and has become a unique resource for building capability in CSR.

Stake Holders and Corporate Responsibility

Good corporate governance helps to ensure that corporations take into account the interests that corporations take into account the interests of a wide range of constituencies, as well as of a wide range of constituencies, as well as of the communities within which they operate, and the communities within which they operate, and that their boards are accountable to the company that their boards are accountable to the company and the shareholders. This, in turn, helps to and the shareholders. This, in turn, helps to assure that corporations operate for the benefit assure that corporations operate for the benefit of society as a whole.



Shareholders and stakeholders find common ground in Shareholders and stakeholders find common ground in the basic principles of corporate governance the basic principles of corporate governance. Employees can play an active role in strengthening Employees can play an active role in strengthening corporate governance systems corporate governance systems .Empowering employees as shareholders will help to Empowering employees as shareholders will help to ensure that the basic principles of corporate ensure that the basic principles of corporate governance are promoted in the region governance are promoted in the regi



Issues & Challenges

Many companies think that corporate social responsibility is a peripheral issue for their business and customer satisfaction more important for them. They imagine that customer satisfaction is now only about price and service, but they fail to point out on important changes that are taking place worldwide that could blow the business out of the water. The change is named as social responsibility which is an opportunity for the business. Some of the drivers pushing business towards CSR include:

The Shrinking Role of Government

In the past, governments have relied on legislation and regulation to deliver social and environmental objectives in the business sector. Shrinking government resources, coupled with a distrust of regulations, has led to the exploration of voluntary and non-regulatory initiatives instead.

Demands for Greater Disclosure

There is a growing demand for corporate disclosure from stakeholders, including customers, suppliers, employees, communities, investors, and activist organizations.

Increased Customer Interest

There is evidence that the ethical conduct of companies exerts a growing influence on the purchasing decisions of customers. In a recent survey by Environs

International, more than one in five consumers reported having either rewarded or punished companies based on their perceived social performance.

Growing Investor Pressure

Investors are changing the way they assess companies' performance, and are making decisions based on criteria that include ethical concerns. The Social Investment Forum reports that in the US in 1999, there was more than \$2 trillion worth of assets invested in portfolios that used screens linked to the environment and social responsibility. A separate survey by Environs International revealed that more than a quarter of share-owning Americans took into account ethical considerations when buying and selling stocks. (More on socially responsible investment can be found in the 'Banking and investment' section of the site.)

Competitive Labour Markets

Employees are increasingly looking beyond paychecks and benefits, and seeking out employers whose philosophies and operating practices match their own principles. In order to hire and retain skilled employees, companies are being forced to improve working conditions.

Supplier Relations

As stakeholders are becoming increasingly interested in business affairs, many companies are taking steps to ensure that their partners conduct themselves in a socially responsible manner. Some are introducing codes of conduct for their suppliers, to ensure that other companies' policies or practices do not tarnish their reputation. The **challenges** are listed below:

Lack of Community Participation in CSR Activities:

There is a lack of interest of the local community in participating and contributing to CSR activities of companies. This is largely attributing able to the fact that there exists little or no knowledge about CSR within the local communities as no serious efforts have been made to spread awareness about CSR and instill confidence in

the local communities about such initiatives. The situation is further aggravated by a lack of communication between the company and the community at the grassroots.

Need to Build Local Capacities:

There is a need for capacity building of the local non-governmental organizations as there is serious dearth of trained and efficient organizations that can effectively contribute to the ongoing CSR activities initiated by companies. This seriously compromises scaling up of CSR initiatives and subsequently limits the scope of such activities.

Issues of Transparency:

Lack of transparency is one of the key issues brought forth by the survey. There is an expression by the companies that there exists lack of transparency on the part of the local implementing agencies as they do not make adequate efforts to disclose information on their programs, audit issues, impact assessment and utilization of funds. This reported lack of transparency negatively impacts the process of trust building between companies and local communities, which is a key to the success of any CSR initiative at the local level.

Non-availability of Well Organized Non-governmental Organizations:

It is also reported that there is non-availability of well-organized nongovernmental organizations in remote and rural areas that can assess and identify real needs of the community and work along with companies to ensure successful implementation of CSR activities. This also builds the case for investing in local communities by way of building their capacities to undertake development projects at local levels.

Visibility Factor:

The role of media in highlighting good cases of successful CSR initiatives is welcomed as it spreads good stories and sensitizes the local population about various ongoing CSR initiatives of companies. This

apparent influence of gaining visibility and branding exercise often leads many nongovernmental organizations to involve themselves in event-based programs; in the process, they often miss out on meaningful grassroots interventions.

Narrow Perception towards CSR Initiatives:

Non-governmental organizations and Government agencies usually possess a narrow outlook towards the CSR initiatives of companies, often defining CSR initiatives more donor-driven than local in approach. As a result, they find it hard to decide whether they should participate in such activities at all in medium and long run.

Non-availability of Clear CSR Guidelines:

There are no clear cut statutory guidelines or policy directives to give a definitive direction to CSR initiatives of companies. It is found that the scale of CSR initiatives of companies should depend upon their business size and profile. In other words, the bigger the company, the bigger is its CSR program.

Lack of Consensus on Implementing CSR Issues:

There is a lack of consensus amongst local agencies regarding CSR projects. This lack of consensus often results in duplication of activities by corporate houses in areas of their intervention. This results in a competitive spirit between local implementing agencies rather than building collaborative approaches on issues. This factor limits company's abilities to undertake impact assessment of their initiatives from time to time.

The concept of corporate social responsibility is now firmly rooted on the global business agenda. But in order to move from theory to concrete action, many obstacles need to be overcome. A key challenge facing business is the need for more reliable indicators of progress in the field of CSR, along with the dissemination of CSR strategies. Transparency and dialogue can help to make a business appear more trustworthy, and push up the standards of other organizations at the same time. Some

of the positive outcomes that can arise when businesses adopt a policy of social responsibility include:

Company Benefits

- Improved financial performance;
- Lower operating costs;
- Enhanced brand image and reputation;
- Increased sales and customer loyalty
- Greater productivity and quality;
- More ability to attract and retain employees;
- Reduced regulatory oversight;
- Access to capital;
- Workforce diversity;
- Product safety and decreased liability.

Benefits to the Community and the General Public

- Charitable contributions;
- Employee volunteer programs;
- Corporate involvement in community education, employment and homelessness programs;
- Product safety and quality

Environmental Benefits

- Greater material recyclability;
- Better product durability and functionality;
- Greater use of renewable resources;
- Integration of environmental management tools into business plans, including life-cycle assessment and costing, environmental management standards, and eco-labeling.

Conclusion

The role of business in an open market economy system is to create wealth for shareholders, employees, customers and society at large. No other human activity matches private enterprise in its ability to marshal people, capital and innovation under controlled risk-taking, in order to create meaningful jobs and produce goods and services profitably – profit being essential to long-term business survival and job creation. While all businesses

have an implicit set of inherent values, the number of businesses that have formally written values and principles is rapidly increasing. These principles have become more and more explicit and provide the framework for corporate behaviour beyond their legal obligations. At the same time, growing numbers of companies have been adding environmental and social indicators to their economic and financial results in reports that are often entitled social reports or sustainability reports. Indeed, sustained profits and principles are mutually supportive and an increasing number of companies view corporate responsibility as integral to their systems of governance. This is part of the requirements for doing business in today's global economy.

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INCLUSIVE EDUCATION IN INDIA FOR DIFFERENTLY ABLED

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Introduction

Inclusive education is thus, about achieving the basic human and civic rights of all, including those with physical, sensory, intellectual or situational impairments, through the creation of inclusive policies and practices at all levels of education systems, their values, knowledge systems and cultures, processes and structures. National Curriculum Framework for School Education (NCERT, 2005) has recommended inclusive schools for *learners with special educational needs* by making appropriate modifications in the content, presentation and transaction strategies, preparing teachers and developing learning friendly evaluation procedures.

There is an urgent need to restructure the overall goals of the educational system so as not to lose sight of helping students to develop into contributing global citizens. When children fail to learn in schools, it is only too tempting to perceive something wrong within them. It is time that the education system does some introspection.

Exploring the Present Education System

The current practice of focusing solely on the 3R's approach has led to education being viewed not as a process, but as a product: the tangible reward consisting of a report, mark sheet, or degree at the end of the academic year. There is an urgent need to restructure the overall goals of the educational system so as not to lose sight of helping students to develop into contribution global citizens. The challenge, given this interpretation of 'inclusive education', is that we have to create inclusive schools in which:

- Everyone belongs, is accepted, supports, and is supported by his or her.

- Peers and other members of the school community in the course of having his or her educational needs met.

Often, the format is teacher lecture or student worksheets. Teachers who are inclusive are consistently moving away from rigid, text book – and basal – driven frontal teaching toward & cooperative learning, whole language, thematic instruction, critical thinking, problem solving, and authentic assessment.

If inclusive education is really to contribute to an accelerated achievement of Education For All, it is important that account be taken of the new demands, challenges, difficulties, dilemmas and tensions that this change will imply.

Schools must be recognized as major arenas of social experience preparing young citizens of the world community. In this light, *inclusion* seems to be the obvious solution for creating a more tolerant, civilized and plural world community. Schools have complex and conflicting responsibilities, being both products of their cultures and cutting edges to change that culture.

Road Ahead

While inclusion is a very attractive philosophy, one that virtually every professional spoken to agrees to some degree, is that practice differs substantially from school to school and indeed from teacher to teacher. Even though there may be no "one plan fits all", there are certain teaching strategies that meet the unique educational, social and instructional needs of all students within general education classes. These strategies are necessary so that inclusion proceeds from an ideological and value laden stance to classroom practice.

Provision for Diversity

The success of inclusion lies in the hands of the class teacher who is the ultimate key to educational change and school improvement. Teachers accept, recognize and celebrate diverse learners in the classroom i.e. they must promote equity through accepting differences.

Effective teaching in an inclusive classroom therefore demands teaching strategies that can accommodate a variety of learners with different backgrounds, needs and strengths. These strategies in my view address three crucial areas within the classroom:

- The context of learning
- The content of learning
- Teaching Learning Processes.

Context of Learning

If inclusion is seen as a two-way process of increasing participation and reducing or removing barriers that inhibit the learning and participation of learners, the planning of the context of learning is a crucial element. This involves not only environmental modifications, e.g. physical arrangements, room modifications such as mounted railings at strategic locations, rearrangement of the floor space for wheelchair accessibility, etc, but also a shift in focus from the prevalent rigorous academic approach in mainstream schools, in which the measurement of academic performance is the critical variable. In an inclusive setting, where a great sense of community and trust exists because children of different ages (vertical grouping) work together in an atmosphere of cooperation rather than competitiveness, provides evidence that a carefully planned environment with relevant materials and experiences for the learners, is essential for all children.

Teaching strategies for enhancing a climate of trust and interactive peer relationships through cooperative learning groups work very successfully in mainstream schools. Students not only help explain material to each

other but share experiences, providing multiple perspectives and mutual support. Groupings can be as varied as pairing i.e. students working in groups of two or larger groups of mixed abilities with each member assigned a specific role, e.g. time keeper, presenter, etc. Thus, cooperative-learning results in the classroom not becoming a competitive place where students attempt to prove themselves and outshine others, but environments, in which students support and nurture each other's learning.

Content of Learning

The goal of quality instruction is more often idealized than realized, as teachers struggle to provide effective instruction. In order to meet diverse needs in the classroom, differentiated instruction must be planned based on the unique learning profiles of individual students. Differentiated classrooms offer a variety of learning options designed to tap different readiness levels, through providing:

- A variety of ways for students to explore curriculum content.
- A variety of activities through which students can understand and "own" information and ideas.
- Options through which students demonstrate what they have learnt,

Teaching Learning Processes

Teaching processes must undergo a shift from being teacher-centred to learner-centred. Students must develop into "active explorers" and for this, the strategy of promoting inductive thinking is a very useful teaching tool.

The National Council of Education, Research and Training has recently developed exemplar material on curricular adaptations, inclusive teaching and how to adopt flexibility in evaluation for children with disabilities in inclusive classrooms. The material is based on an approach whereby the teacher provides meaningful learning experiences to all children in the class and uses

simple language and expressions that values all children. The material comprises of a number of examples that demonstrate how to change the current teaching practices in inclusive classrooms, and support students to become independent learners and actively participate in the learning process, 1.58 lakh mainstream teachers under Sarva Shiksha Abhiyan have already been trained on this exemplar material.

Future Steps: Teacher Capacity Building

The development of inclusive education not only entails a constant change in teachers' values, attitudes, professional expertise and knowledge, but also on those responsible for their training and support. To deal with this 'sea-change of change', a continuous and coherent programme of professional development is needed for all educational personnel. Since the teacher will be primarily responsible for bringing about this radical change, in practice, it is vital that careful planning is undertaken to provide the required capacity building and make inclusive education a reality.

In many teacher education courses, inclusion is considered an add-on module, usually associated with learners with impairments or those categorized as having 'special educational needs', rather than permeating the approach to education in all courses for all students. Thus, issues of gender, ethnicity, language differences etc are silently brushed aside. There is a need for urgent reflection and introspection of both general and special education courses in order to pave the way for a dynamic '*inclusive education course*' that meets the challenge of the day.

The new approach of Continuous and Comprehensive Evaluation (CCE) is a positive step in this direction. CCE refers to a system of school – based evaluation of students that covers all aspects of students' development. It emphasizes on two fold objectives. These objectives are continuity in evaluation and assessment of all aspects of a child's educational process. Evaluation of identified aspects of students' growth and development is a continuous process rather

than one annual exam or half yearly exams conducted after a specified period of time. The second term 'comprehensive' means that the process covers both the scholastic and the co-scholastic aspects of students' growth and development.

Conclusion

Educating students in an inclusive setting, therefore, will succeed, when it is pedagogically equitable and when the focus is on the inclusion of all learners to be taught using diverse ways of learning: education delivered through a format of questioning, research, cooperative learning, individualized expectations, and critical thinking – all generally captured under the term "best practices." Every child in school should be provided with equitable access to curriculum, textbooks and teaching learning material in the form best suited to his/her learning needs.

Diversity of needs is undoubtedly a challenge. But it is also an opportunity to enrich learning and social relations: a pedagogical challenge for the system and the institution, rather than an individual problem. To face up to this challenge means reforming systems and schools and restructuring classroom activity so that all learners can respond to opportunities and all teachers can construct them.

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DETERMINANTS OF WOMEN'S HEALTH IN INDIA

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Introduction

Health is most vital for development for the country. Health condition is a result of the combination of functions for problems of different physiological systems or parts of human body. The functions of a system of human body may be normal, better than normal and worse than normal and problems of a part of the body may be in terms of symptom, sign, disease, or any other indication of health. Such functional characteristics or problems of physiological systems or parts of human body are the indicators of physical health. Gender inequality in India is exemplified by women's lower likelihood of being literate, continuing their education and participating in the labour force. Gender is one of many social determinants of health which include social, economic, and political factors that play a major role in the health outcomes of women in India. Therefore, the high level of gender inequality in India negatively impacts the health of women. The role that gender plays in health care access can be determined by examining resource allocation within the household and public sphere. Gender discrimination begins before birth; females are the most commonly aborted sex in India. If a female fetus is not aborted, the mother's pregnancy can be a stressful experience, due to her family's preference for a son. Once born, daughters are prone to being fed less than sons, especially when there are multiple girls already in the household. As women mature into adulthood, many of the barriers preventing them from achieving equitable levels of health stem from the low status of women and girls in Indian society, particularly in the rural and poverty affected areas.

The low status of and subsequent discrimination against women in India can be attributed to many cultural norms. Societal forces of patriarchy, hierarchy and multigenerational families contribute to Indian gender

roles. Men use greater privileges and superior rights to create an unequal society that leaves women with little to no power. This societal structure is exemplified with women's low participation within India's national parliament and the labour force. Women are also seen as less valuable to a family due to marriage obligations. Although illegal, Indian cultural norms often force payment of a dowry to the husband's family. The higher future financial burden of daughters creates a power structure that favours sons in household formation. Additionally, women are often perceived as being incapable of taking care of parents in old age, which creates even greater preference for sons over daughters. Taken together, women are oftentimes seen less valuable than men. With lower involvement in the public sphere as exemplified by the labour and political participation rates and the stigma of being less valuable within a family, women face a unique form of discrimination. Gender inequalities, in turn, are directly related to poor health outcomes for women. Numerous studies have found that the rates of admission to hospitals vary dramatically with gender, with men visiting hospitals more frequently than women. Differential access to healthcare occurs because women typically are entitled to a lower share of household resources and thus utilize healthcare resources to a lesser degree than men.

Amartya Sen has attributed access to fewer household resources to their weaker bargaining power within the household. Furthermore, it has also been found that Indian women frequently underreport illnesses. The underreporting of illness may be contributed to these cultural norms and gender expectations within the household. Gender also dramatically influences the use of antenatal care and utilisation of immunisations. A study by Choi in found that boys are more likely to

receive immunisations than girls in rural areas. This finding has led researchers to believe that the sex of a child leads to different levels of health care being administered in rural areas. There is also a gender component associated with mobility. Indian women are more likely to have difficulty traveling in public spaces than men, resulting in greater difficulty to access services.

Problems with India's Healthcare System

At the turn of the 21st Century India's health care system is strained in terms of the number of healthcare professionals including doctors and nurses. The health care system is also highly concentrated in urban areas. This results in many individuals in rural areas seeking care from unqualified providers with varying results. It has also been found that many individuals who claim to be physicians actually lack formal training. Nearly 25 per cent of physicians classified as allopathic providers actually had no medical training; this phenomenon varies geographically. Women are negatively affected by the geographic bias within implementation of the current healthcare system in India. Of all health workers in the country, nearly two thirds are men. This especially affects rural areas where it has been found that out of all doctors, only 6 percent are women. This translates into approximately 0.5 female allopathic physicians per 10,000 individuals in rural areas. A disparity in access to maternal care between rural and urban populations is one of the ramifications of a highly concentrated urban medical system. According to Government of India National Family Health Survey the maternal mortality in rural areas is approximately 132 percent the number of maternal mortality in urban areas.

The Indian government has taken steps to alleviate some of the current gender inequalities. In 1992, the government of India established the National Commission for Women. The Commission was meant to address many of the inequalities women face, specifically rape, family and guardianship. However, the slow paces of change in the judicial system and the aforementioned

cultural norms have prevented the full adoption of policies meant to promote equality between men and women. In 2005 India enacted the National Rural Health Mission (NHRM). Some of its primary goals were to reduce infant mortality and also the maternal mortality ratio. Additionally, the NHRM aimed to create universal access to public health services and also balance the gender ratio. However, a 2011 research study conducted by Nair and Panda found that although India was able to improve some measures of maternal health since the enactment of the NHRM in 2005, the country was still far behind most emerging economies.

Malnutrition and Morbidity

Nutrition plays a major role in an individual's overall health; psychological and physical health status is often dramatically impacted by the presence of malnutrition. India currently has one of the highest rates of malnourished women among developing countries. A study in 2000 found that nearly 70 per cent of non-pregnant women and 75 per cent of pregnant women were anemic in terms of iron-deficiency. One of the main drivers of malnutrition is gender specific selection of the distribution of food resources. A 2012 study by Tarozzi have found the nutritional intake of early adolescents to be approximately equal. However, the rate of malnutrition increases for women as they enter adulthood. Furthermore, Jose et al. found that malnutrition increased for ever-married women compared to non-married women. Maternal malnutrition has been associated with an increased risk of maternal mortality and also child birth defects. Addressing the problem of malnutrition would lead to beneficial outcomes for women and children.

Breast Cancer

India is facing a growing cancer epidemic, with a large increase in the number of women with breast cancer. By the year 2020 nearly 70 per cent of the world's cancer cases will come from developing countries, with a fifth of those cases coming from India. Much of the sudden increase in breast cancer cases is

attributed to the rise in Westernizations of the country. This includes, but is not limited to, westernised diet, greater urban concentrations of women, and later child bearing. Additionally, problems with India's health care infrastructure prevent adequate screenings and access for women, ultimately leading to lower health outcomes compared to more developed countries. As of 2012, India has a shortage of trained oncologists and cancer centers, further straining the health care system.

Reproductive Health

The lack of maternal health contributes to future economic disparities for mothers and their children. Poor maternal health often affects a child's health in adverse ways and also decreases a woman's ability to participate in economic activities. Therefore, national health programmes such as the National Rural Health Mission (NRHM) and the Family Welfare Programme have been created to address the maternal health care needs of women across India. Although India has witnessed dramatic growth over the last two decades, maternal mortality remains stubbornly high in comparison to many developing nations. As a nation, India contributed nearly 20 percent of all maternal deaths worldwide between 1992 and 2006. The primary reasons for the high levels of maternal mortality are directly related to socioeconomic conditions and cultural constraints limiting access to care. However, maternal mortality is not identical across all of India or even a particular state; urban areas often have lower overall maternal mortality due to the availability of adequate medical resources. For example, states with higher literacy and growth rates tend to have greater maternal health and also lower infant mortality.

HIV/AIDS

As of July 2005, women represent approximately 40 per cent of the HIV/AIDS cases in India. The number of infections is rising in many locations in India; the rise can be attributed to cultural norms, lack of education, and lack of access to contraceptives such as condoms. The government public health system does not provide

adequate measures such as free HIV testing, only further worsening the problem. Cultural aspects also increase the prevalence of HIV infection. The insistence of a woman for a man to use a condom could imply promiscuity on her part, and thus may hamper the usage of protective barriers during sex. Furthermore, one of the primary methods of contraception among women has historically been sterilization, which does not protect against the transmission of HIV. The current mortality rate of HIV/AIDS is higher for women than it is for men. As with other forms of women's health in India the reason for the disparity is multidimensional. Due to higher rates of illiteracy and economic dependence on men, women are less likely to be taken to a hospital or receive medical care for health needs in comparison to men. This creates a greater risk for women to suffer from complications associated with HIV. There is also evidence to suggest that the presence of HIV/AIDS infection in a woman could result in lower or no marriage prospects, which creates greater stigma for women suffering from HIV/AIDS.

Reproductive Rights

India legalized abortion through legislation in the early 1970s. However, access remains limited to cities. Less than 20 per cent of health care centers are able to provide the necessary services for an abortion. The current lack of access is attributed to a shortage of physicians and lack of equipment to perform the procedure. The most common fetus that is aborted in India is a female one. Numerous factors contribute to the abortion of female fetuses. For example, women who are highly educated and had a first-born female child are the most likely to abort a female. The act of sex-selective abortion has contributed to a skewed male to female ratio. As of the 2011 census, the sex ratio among children aged 0–6 continued a long trend towards more males. The preference for sons over daughters in India is rooted in social, economic and religious reasons. Women are often believed to be of a lower value in society due to their non-breadwinner status. Financial support, old age security, property inheritance, dowry and beliefs

surrounding religious duties all contribute to the preference of sons over daughters. One of the main reasons behind the preference of sons is the potential burden of having to find grooms for daughters. Families of women in India often have to pay a dowry and all expenses related to marriage in order to marry off a daughter, which increases the cost associated with having a daughter.

Cardiovascular Health

Cardiovascular disease is a major contributor to female mortality in India. Women have higher mortality rates relating to cardiovascular disease than men in India because of differential access to health care between the sexes. One reason for the differing rates of access stems from social and cultural norms that prevent women from accessing appropriate care. For example, it was found that among patients with congenital heart disease, women were less likely to be operated on than men because families felt that the scarring from surgery would make the women less marriageable. Furthermore it was found that families failed to seek medical treatment for their daughters because of the stigma associated with negative medical histories. A study conducted by Pednekar et al. in 2011 found that out of 100 boys and girls with congenital heart disease, 70 boys would have an operation while only 22 girls will receive similar treatment. The primary driver of this difference is due to cultural standards that give women little leverage in the selection of their partner. Elder family members must find suitable husbands for young females in the households. If women are known to have adverse previous medical histories, their ability to find a partner is significantly reduced. This difference leads to diverging health outcomes for men and women.

Mental Health

Mental health consists of a broad scope of measurements of mental well being including depression, stress and measurements of self-worth. Numerous factors affect the prevalence of disorders among women in India, including older age, low educational attainment,

fewer children in the home, lack of paid employment and excessive spousal alcohol use. There is also evidence to suggest that disadvantages associated with gender increase the risk for mental health disorders. Women who find it acceptable for men to use violence against female partners may view themselves as less valuable than men. In turn, this may lead women to seek out fewer avenues of healthcare inhibiting their ability to cope with various mental disorders. One of the most common disorders that disproportionately affect women in low-income countries is depression. Indian women suffer from depression at higher rates than Indian men. Indian women who are faced with greater degrees of poverty and gender disadvantage show a higher rate of depression. The difficulties associated with interpersonal relationships most often marital relationships and economic disparities have been cited as the main social drivers of depression.

Suicide

Indian women have higher rates of suicide than women in most developed countries. Women in India also have a higher rate of suicide compared to men. The most common reasons cited for women's suicide are directly related to depression, anxiety, gender disadvantage and anguish related to domestic violence. Many of the high rates of suicide found across India and much of south Asia have been correlated with gender disadvantage. Gender disadvantage is often expressed through domestic violence towards women. The suicide rate is particularly high among female sex workers in India, who face numerous forms of discrimination for their gender and line of work.

Domestic Violence

Domestic violence is a major problem in India. Domestic violence acts of physical, psychological, and sexual violence against women is found across the world and is currently viewed as a hidden epidemic by the World Health Organisation. The effects of domestic violence go beyond the victim; generational and economic effects influence entire societies. Economies of

countries where domestic violence is prevalent tend to have lower female labour participation rate, in addition to higher medical expenses and higher rates of disability. The prevalence of domestic violence in India is associated with the cultural norms of patriarchy, hierarchy, and multigenerational families. Patriarchal domination occurs when males use superior rights, privileges and power to create a social order that gives women and men differential gender roles. The resultant power structure leaves women as powerless targets of domestic violence. Men use domestic violence as a way of controlling behaviour.

Conclusion

The study found that the poorest women fared worst among middle and high-income women. Its believe that the reason for higher rates of domestic violence come from greater familial pressures resulting from poverty. Additionally the study found that women who were part of the labour force faced greater domestic violence. According to the study, working women may be upsetting the patriarchal power system within Indian households. Men may feel threatened by the earning potential and independence of women and react violently to shift the gender power structure back in their favour. One of the largest factors associated with domestic violence against women was the prevalence of alcohol use by men within the households. The incidence of domestic violence against women dropped dramatically

with women's ownership of immovable property, which includes land and housing.

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A COMPARITIVE STUDY ON THE MENTAL HEALTH OF HOSTEL GIRLS BELONGING TO ARTS AND SCIENCE DISCIPLINE WITH REFERENCE TO SREENARAYANA GURU COLLEGE, COIMBATORE

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Introduction

Mental health can be seen as a continuum where an individual's mental health may have many different possible values. Mental wellness is generally viewed as a possible attribute, such that a person can reach enhanced level of mental health even if they do not have any diagnosable mental health condition. This definition of mental health highlights emotional well being, the capacity to live full and creative life, and the flexibility to deal with life's inevitable challenges.

Definition

WHO (2001) defines mental health as a state of well being in which the individual realizes his or her own abilities, cope with normal stresses of life, can work productively and fruitful and is able to make a contribution to his or her society. Shah (1982) has stated that mental health is the most essential and inseparable component of health. The dictionary of Psychology (Chaplin, 1970) gives the definition as "the state of good adjustment with a subjective state of well being, test for living and the feelings that one is exercising his talents and abilities." Soddy (1961) defines mental health as the internal balance of the individual, quality of relationship between individuals and the groups and between groups themselves. Sigmund Freud (1880) gave a minimum, but a significant definition that a person is said to be mentally healthy if he could love and work.

Characteristics of a Mentally Sound Person

Good adjustment is the basic component of mental health. A social environment or culture may be conducive either to sickness or health but the quality produced is characteristic only of a person. Mental health is a state in which one's potential capacities are fully realized.

Characteristics of a mentally health person according to Alphonsa Jacob in the 'Handbook of psychiatric nursing' are:-

1. A well adjusted person has some insight and understanding of his motives, desires, his weaknesses and strengths and that person lives in the world of reality.
2. He has a sense of personal worth, feels worthwhile and important.
3. He has a sense of personal security
4. He solves his problems largely by his own initiative and effort.
5. He feels secure in a group and shows understanding of other people's problems and motives.
6. He has a sense of responsibility
7. He feels that he is wanted and loved
8. He can give and accept love
9. He plans ahead but does not fear the future
10. He has developed a philosophy of life, that gives meaning and purpose to his daily activities

11. He can get along with other people. He appreciates the many differences that he finds in people.

Need and Significance of the Study

Adolescent girls can experience thoughts and behavior that are distressing, disruptive and disabling. Often these represent normal phases of development, however, when these signs and symptoms are of an unexpected frequency, duration or timing, they may indicate a mental disorder. Anxiety disorders, depression and other mood disorders and behavioral and cognitive disorders are amongst the most common mental health problems of this phase and appear in families of all cultural and economic groups. As in adulthood, there is no single reason for an adolescent to develop a mental disorder. However recognized risk factors include: prenatal exposure to malnutrition, infections or substances, prenatal trauma, physical illness or injury to the brain, inherited genetic vulnerability, school, family and community environments, exposure to traumatic events. According to statistics on children in India (NIPCCD, 1990) nearly half of India's children are girls. And approximately out of 800 millions of Indian population 22.5% is aged between 10 to 19 years. About 50% of adolescent girls get married below the age of 20.

The onset of menstruation is extremely important event in a girl's physical and emotional development. Identification which later merge into an abstract deal, is the girls increased self-love, can for a time make the girl a difficult person to live with. She is intolerant of any criticism, moody and unpredictable since her fantasy life is very active, she is often preoccupied, negligent of responsibilities, forgetful and fact less. The girl becomes very much attracted towards changing fashions. Adolescent girls are at greater risk of mental health issues. They are often victims of social discrimination, violence or abuse and married off early and they succumb to risks like early child birth, cancer and so on. Students report experiencing a host of academic difficulties as a result of having poor mental

health. Madhuri Patil (2003) report that adolescence is accompanied by some stress related to school, family and peers and this stress can at times be difficult to manage.

Objectives of the Study

1. To assess the mental health status of students staying in hostels.
2. To find out whether mental health issues give rise to physical and psychological disturbances.
3. To understand coping strategies adopted by hostel girls in dealing with psychological disturbances.
4. To suggest suitable measures to overcome mental health issues.

Review of Literature

The review of literature is nearly always a standard chapter of a thesis or dissertation. The review forms an important chapter in a thesis where its purpose is to provide the background to and justification for the research undertaken. A literature review seeks to describe, summarize, evaluate, clarify and integrate the content of primary reports. A crucial element of all research degrees is the review of relevant literature. So important is this chapter that its omission represents a void or absence of a major element in research.

- Lisa and Alan (2009) made an attempt to study on the leisure, boredom and adolescent risk behavior and it was published in the journal of child and adolescent mental health. A systematic review of literature was conducted and it was evident the experience of leisure, boredom is influenced by a variety of different factors, not least of which is the environment or context within which adolescents are situated. The review focuses attention leisure, boredom as a factor contributing to risk behavior in adolescents.
- Geetha and Vijayalakshmi (2006) made an attempt in their study to find out the impact of

emotional maturity of adolescent in their stress and self confidence. Sample of the study consisted of 105 adolescents studying in XI and XII standards at Dharwad city, Karnataka state, India. Emotional maturity scale (Syh and Bhargav, 1994) self confidence inventory Rekha Agnihotri (1987) and students stress scale (Deo, 1997) were administered on the selected sample. The findings revealed that adolescent with high emotional maturity had significantly high stress and self confidence, when compared to those with low emotional maturity

Research Methodology

Research is a fact finding process which involves a systematic and critical investigation of scientific knowledge. It means a search for facts, answer to questions and solutions to problems. It adopts scientific methods. According to George Lundberg, "Social work research is defined as the systematic use of research concepts methods, techniques and strategies to provide information related to the objectives of social work programmes and practices."

Research methodology could be explained as a logical and systematic plan for directing the study. It is a plan; to specify the objectives and techniques of the study. It is a process to deliberate anticipation directed towards bringing an expected situation under the control. Research methodology of any study could help in planning, executing, bringing relevance and in receiving the purpose of the study. Hence the researcher had explained in this chapter the steps adopted for achieving the purpose of the study. The aim of social work research is to discover facts, verify it and also to test old facts.

Statement of the Problem:

It is a fact that our youth is living in a stressful atmosphere due to several personal and environmental

factors. Hence the researcher made an attempt to study the mental health of adolescent girls.

- 1) The various aspects of self confidence, optimism, positive outlook, reality orientation, autonomy were considered by the researcher.
- 2) The researcher has also intended to compare and contrast the mental health of girls of arts and science discipline staying in the hostel.

Research Design

A research design is a logical and systematic plan prepared for directing a research plan. It specifies the objectives of the study, the methodology and techniques to be adopted for achieving the objectives. It constitutes the blue print for the collection, measurement and analysis of data. Research design is needed because it facilitates the smooth sailing of the various research operations thereby making research as efficient as possible yielding maximal information and minimal expenditure of effort, time and money. The researcher had used descriptive research design in the study as the study is used to describe the factors of mental health and thus to find out the mental health of adolescent girl students in hostels. Descriptive research studies are those studies which are concerned with describing the characteristics of a particular individual or a group. Those studies concerned with specific predictions with narration of fact that characteristics concerning individual groups or situations are example of descriptive research

Pilot Study

A pilot study was conducted by the researcher as a preliminary step to get familiar with the topic. The researcher made a questionnaire with necessary details and interviewed some respondents to start the study. The researcher conducted the pilot study:

- 1) To examine the scope of the study.
- 2) To see whether necessary information can be collected.
- 3) To determine the method and tool of data collection.
- 4) To find out the availability of data.

- 5) To fix universe of the study.
- 6) To select the sampling design.

Through the pilot study the investigator found out that there is ample scope for the study as the topic is relevant and also growing issue from every perspective.

Construction of the Questionnaire

The researcher referred various books, magazines and journals in order to understand various aspects of mental health. Literature review enabled the researcher to gather more information regarding the adolescent and their various issues. The researcher was able to prepare the questionnaire on the basis of the literature survey.

A pretest was carried out with ten respondents before carrying out the study. Certain modifications were made in the questionnaire after the pre – test and the modified questionnaire was used for the present study. It was conducted to test the effectiveness, relevance and applicability of the questions in the context.

The universe of the research is fifty and the group which research had chosen for the study was the first year degree hostel dwelling girl students of arts and science discipline of SreeNarayana Guru College, Coimbatore.

Sampling design refers to the technique which is used for selection of the items for the sample in a research. Census sampling design is used in the present study it is a method of sampling design which consists of the inclusion of each and every universe. The researcher had adopted questionnaire method for the purpose of collecting data from the respondents. It was used to find out the mental health of the respondents in terms of the components namely self confidence, autonomy, reality orientation, optimism, positive outlook, emotional maturity etc. The questionnaire consists of two parts. First part consists of personal profile and the second part consists of 45 questions related to mental health.

The variables used in the study are independent variables and dependent variables. The various independent variables are age, sex, educational qualification of parents, birth order, family income, size of the family and the number of siblings. The various

dependent variables used in the study are the reality orientation, emotional maturity, self confidence and psychological problems of the respondents.

Statistical Analysis

The analysis of the data is the most skilled task in the research process. It calls for the researchers own judgment and skill. Analysis of data involves the re-categorization of variables, tabulation, explanation and casual inference. One way tables or frequency tables and two way tables or cross tables were used for the purpose of analysis. The collected data were entered to a master sheet to make tabulation and analysis easier. Analysis is the vital part of the study, because the findings, suggestions and conclusions of the study is mainly based on the analysis. Simple tables and cross tables were drawn and the Statistical tool applied in the present study is correlation analysis.

Scope of the Study

This study would be useful in the following ways:

1. It could be helpful to identify the psychological problems of the hostel students.
2. It can help the parents to understand the problems of hostel girls.
3. It can be used by the authorities to make effective future intervention and to modify the existing facilities.
4. It could be helpful to improve the mental health of the students in the hostel.
5. It can also be used to identify the suicidal tendencies among hostel students.

Analysis and Interpretation

Introduction

The purpose of data analysis is to prepare data as a model where relationships between the variables can be studied. Analysis of data is made with reference to the objectives of the study and research designs. This analysis is made with a view to draw inference and generalization. Showing some of the tables & charts below:

Table 1
Table showing the age of respondents of Arts and Science Disciplines

Sl. No.	Students of Arts Discipline			Students of Science Discipline	
	Age	No. of Respondents	Percentage	No. of Respondents	Percentage (%)
1	17	3	12	4	16
2	18	19	76	15	60
3	19 and above	3	12	6	24
	Total	25	100	25	100

It is evident from the above table that 12% of arts students and 16% of science students belong to the age group of 17 years. 76% of arts students and 60% of science students are in the age group of 18 years and 12% of arts students and 24% of science students are above 19 years of age.

Chart 1
Distribution of Respondents based on Age

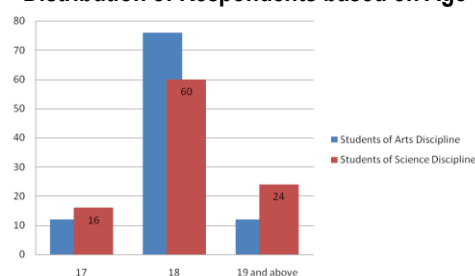


Table 2
Table showing the opinion of respondents of Arts and Science Disciplines on the necessity of a counseling cell

Sl. No.	Students of Arts Discipline			Students of Science Discipline	
	On Necessity	No. of Respondents	Percentage (%)	No. of Respondents	Percentage (%)
1	Yes	18	72	16	64
2	No	7	28	9	36
	Total	25	100	25	100

The above table shows that 72% of arts students and 64% of science students opines that there is a necessity for a counseling cell. But 28% of arts students

and 36% of science students science students opines that there is no necessity for a counseling cell.

Major Findings

The study was conducted among the adolescent girls of arts and science disciplines.

- Majority of arts students 76% and majority of science students 60% belonged to the age group of 18 years.
- 36% of arts students are first in birth order and 48% of science students belonged to second in birth order.
- 56% of arts students believe that they have maturity. 56% of respondents of science discipline think that they do not have maturity.
- 56% of arts students and 56% of science students feel that they are well adjusted in the hostel environment.
- 72% of arts students and 72% of science students accept that they do not have reality orientation.
- 72% of arts students opines that they get upset for imagined insults and 56% of arts students opines that they do not get upset for imagined insults.
- 67% of science students first and last in birth order think that could not make adjustments in hostel.
- 100% of arts students have psychological problem whose fathers' are primary educated.
- 67% of arts students and 80% of science students have psychological problems whose fathers' are higher secondary educated.
- 78% of arts students and 50% of science students who are first in birth order believe that they could tolerate frustrations.
- 62.5% of arts students and 58% of science students 2nd in birth order believe that they could tolerate frustrations.

- 57% of arts students and 100% of science students 3rd in birth order to opine that they could tolerate frustrations.
- 100% of arts students and 67% of science students first and last in birth order believe that they could tolerate frustrations.
- 58% of arts students and 57% of science students with 2 siblings expresses that they loose their balance when they are criticized.

Suggestions

Awareness about the problems of the hostel students must be improved among the parents through media and counseling. Majority of the students of both discipline do not have reality orientation hence suitable exercises and training programmes must be initiated. Most of the students lack in optimism and self confidence hence the supporting systems like family, teachers and relatives must take care of this. More group work must be introduced by organizations to help the adolescents to promote their self esteem and involvement in groups. It is evident from the findings that

majority expressed the necessity of a counseling cell. A counseling cell should function in the college / hostel / department. Adolescents should be trained in developing their life skills such as communication, leadership, interpersonal relationship, assertiveness, decision making etc.

Conclusion

Mental health is a balanced development of individual's personality. Adult mental health and counseling centre represent an effective means of providing health care services to young people. For high risks youth in particular, the convenience and accessibility of these centres can mean the difference between obtaining timely medical and mental health assistance and going out without care altogether. The availability of quality health care in institutions can increase the livelihood that students will become future consumers of medical and mental health services, while the exposure to such case can decrease existing stigmas attached to utilizing these services.

CORPORATE SOCIAL RESPONSIBILITY AND SUSTAINABLE DEVELOPMENT

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Abstract

The emergence of big corporate and their ambition for the optimization of individual profits has not only divided the world between the rich and poor but have also led to an imbalance between development and environmental sustainability. Recent studies and surveys have shown that the earth is gradually becoming a dangerous place to live due to unsustainable human induced activities. Given that, the governments of many countries have stood up firmly to ensure that the ongoing developmental practices remain in optimal harmony with environmental sustainability as well as human security. Hence, the idea that environmental and social security are not only the responsibility of government but demands an effective participation from the corporate and business world. Although, much have been done in the theoretical domain to make Indian corporate aware of social responsibility and environmental ethic as an important segment of their business activity but very little has been achieved as yet. The paper is an attempt to highlight the importance of Corporate Social Responsibility we present the state of the art of knowledge related to CSR and the role of leadership. We highlight some current developments on this topic and draw attention to similarities and differences in the three angles of the triple bottom line (TBL)—the environmental, societal, and business arenas. The field addresses complex and critical issues, such as human rights, environmental protection, equal opportunities for all, fair competition, and the interdependencies that occur between organizations and society

Introduction

India is a country of magnificent contradictions. The country is widely inflicted with baffling economic disparity among urban, semi-urban and rural populace. Market based economic practice has further widened the scope of inequalities in the country. The emerging business culture of profit and competition has more and more marginalized social welfare issues such as, health, education and social security for the vulnerable section of the society into merely a peripheral pursuit. Given that, the government of India along with active civil society participation has tried to create a sense of business ethics and responsibility among the corporate both by legal and ideological means. There are many instances where corporate have played a dominant role in addressing issues of education, health, environment and livelihoods through their corporate social responsibility interventions across the country. Private business enterprises like, TATA, Birla and Reliance are practicing the CSR for decades, long before CSR emerged as a norm to develop a culture of social welfare and

environmental sustainability among the leading economic giants of the country.

Meaning and Definition of Corporate Social Responsibility

CSR and business ethic focuses primarily on capacity building, empowerment of communities, more inclusive socio-economic growth, environment sustainability, promotion of environmentally benign and energy efficient technologies, development of underdeveloped regions, and upliftment of the marginalised and under-privileged sections of society (REC, 2013). Generally, CSR means that corporation and businesses in general while working on their main goal of maximizing their shareholders' profit should also keep in mind the societal concerns and needs and act responsibly towards the society in which they operate (Melikyan, 2010). World Business Council for Sustainable Development has defined CSR as "the commitment of business to contribute to sustainable economic

development, working with employees, their families, and the local communities”.

Approaches to Implementing CSR

The first theme we identified focuses on why CSR gets started in organizations and how it is or can be well implemented. As to why CSR gets started, some authors argue that CSR can be seen as either an integral part of the business strategy and corporate identity, or it can be used as a defensive policy, with the latter being used more often by companies targeted by activists. The rationale for CSR can be based on a moral argument, a rational argument, or an economic argument (Werther & Chandler, 2006). Campbell (2007) is representative of a group of studies that create testable propositions related to the conditions under which organizations will move toward CSR. He sees corporations' level of social responsibility as being influenced by factors such as financial conditions of the firm, health of the economy, and well-enforced state regulations.

Corporate Identity and Ethics

The key attributes that define a company's essential character and the contemporary turn to values reflect an evolution in what has sometimes been called the personality of the corporation—or the corporation's identity (Paine, 2003). Corporate identity reflects what a company really is, rather than what a company might advocate.

CSR and Accountability

Accountability is one of the processes whereby a leader, company, or organization seeks to ensure integrity. In a global stakeholder society, accountability is among the key challenges of organizations. Responsible leaders are concerned with reconciling and aligning the demands, needs, interests, and values of employees, customers, suppliers, communities, shareholders, nongovernmental organizations (NGOs), the environment, and society at large. A company's track record in terms of CSR accounting will be effective when appropriate CSR measures are included in its

internal as well as its supply-chain activities. Furthermore, the literature reflects a growing need for dissemination of good practice in CSR accountability and a need for more pressure to be exerted on NGOs to prove themselves as ethical, transparent, and accountable as those they seek to influence (Frame, 2005). A relevant point raised in some literature has to do with the effectiveness of strategies undertaken by communities to demand corporate accountability (Garvy & Newell, 2005). This literature argues that the success of community-based strategies for corporate accountability is conditional upon the right combination of state, civil, societal, and corporate factors.

Partnering with Stakeholders

CSR is strictly embedded with a multitude of business actors. With the call for sustainability and the new role of business in society (Blowfield & Googins, 2006), and with increased expectations and new rules and tactics (Burke, 2005), leadership is bound to come into contact—and conflict—with key stakeholders in the arena of responsible business, global versus regional and local needs, and different national cultures.

The concept of stakeholder engagement and communication with stakeholders looks like a catch-22 of leadership practices for CSR (Morsing, Schultz, & Nielsen, 2008). Although companies strive to engage in CSR together with their stakeholders, they are simultaneously struggling to understand the true relationship behind this marriage—and first of all, who their stakeholders are. In both the business and academic literature, the shareholders are now renamed as one of many key stakeholders, and they are seen as competing for influence with employees, customers, consumers, suppliers, competitors, trade unions, the environment, the local communities, and the society at large, to name a few and the most recurrent ones.

Leadership Capabilities and Competencies

Research has confirmed leadership's pivotal role in initiating and developing CSR programs and initiatives within and across organizations. Leaders in world

business are the first true planetary citizens, they have worldwide capability and responsibility, and their decisions affect economies as well as societies (Pruzan & Miller, 2006). The role of the leader in guiding business toward sustainable social responsibility is complex and vast, and it has been alleged that it requires a unique array of leadership skills and competencies. A change in management thinking has been from process to people (Kennedy, 2007). Leadership styles and leadership capabilities and competencies most prevalent among leaders whose organizations have successfully experienced changes in organizational strategy and focus, transitioned toward, and achieved more socially responsible behaviors are presented throughout the literature.

Organizational Challenges and Limitations

Companies face challenges and limitations as they implement CSR. These usually relate either to political issues or to organizational-level concerns and are often embedded in culture. The complexity of operating in a global society places new demands on organizations and their leadership. As the roles and responsibilities of government are being redefined and the boundaries between business and government become less clear, the literature shows that business leaders are facing a daunting array of challenges. In the new age of CSR, the needs of the stakeholders, consumers, employees, national as well as international regulators, watchdogs, NGOs, and activist groups have to be satisfied (Hatcher, 2002). Lewicka-Stralecka (2006) identifies the opportunities and limitations of CSR in the so-called countries of transformation, or Central and Eastern European countries:

- The business image
- The legal background
- The job-market situation
- The corruption and the correlates of economic stagnation and social decline
- The socialist associations

The CSR rhetoric—including the blurred boundaries of CSR, the underdevelopment of the civic society, the economic reality, the ethical standards, and the attempts at self-regulation of business

Conclusion

According to the emergent literature, there is a growing awareness that business needs to manage its relationship with the wider society. Corporate leaders are responsible for their corporations' impact on society and the natural environment beyond legal compliance and the liability of individuals. To the novice, this annotated bibliography offers a short but nevertheless deep introduction to the field. More experienced leaders can gain new perspectives on how to grow in their approach to sustainability and how to develop innovative business models in accord with the triple bottom line. CSR is becoming a leading principle of top management and of entrepreneurs. The number of observations in research in this field clearly delineated models, leadership competencies, accountability, and structure of partnerships as well as organizational challenges and limitations and ethics. Organizations can reexamine their pattern of behaviors in the TBL framework and begin their journey toward a sustainable approach that is integrated into their business strategy.

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CORPORATE SOCIAL RESPONSIBILITY AND GENDER IN WORKPLACE

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Abstract

The term CSR relates to the continuing commitment of a company to behave fairly and responsibly towards the society and the environment within which it operates while contributing to economic competitiveness and progress. Today CSR is considered a valuable tool to create gender equality at the place where you work. Equality and diversity in the workplace are the main pillars of CSR. The companies are increasingly addressing the gender equality agenda and including it within their CSR programmes, because of shortage of skilled labour and a growth in the participation of women in the workforce. The inclusion of gender perspective in CSR can play a dynamic role in achieving gender equality in the workplace through activities, initiatives, strategies and policies that provide equal access to job opportunities to female employees and provide for equality of the treatment of women in the workplace. Regardless of the present legal provisions women are often deprived of their fundamental rights, given low-paid subsidiary jobs and are barred from the decision making process in the economy. Women have faced discrimination both at home and at the societal level. The very fact of women being adequately represented in the work-force, but hardly present in the senior managerial positions has been tagged as glass ceiling. This paper is try to extend our understanding of CSR as a potential policy instrument to advance gender equality as well as to highlight the factors that account for this glass ceiling, and comes up with suggestions as to how to deal with the problems. The paper concludes that there is a need for policies that promote women's role, opportunities and rights in the workplace and empower and enable the complete workforce, both men and women, to contribute and participate with their capacity. With the right CSR strategy and gender balance in the workplace, companies can reflect a better public and brand image and will succeed in creating a sustainable workforce that can focus on and invest in excellent performance sets.

I.Introduction

The term Corporate Social Responsibility has been gaining an amazing appearance at the global level recently. CSR relates to the continuing commitment of a company to behave fairly and responsibly towards the society and the environment within which it operates while contributing to economic competitiveness and progress. CSR expands the activities of a business entity from a limited number of consumers and shareholders, to the entire globe or the stakeholders (employees, community, suppliers, environmental groups and government). Thus, CSR focuses on main elements: the community, the workplace, the marketplace and the environment. Now-a-days, the term has been linked up with Quadruple Bottom Line Reporting which essentially measures the performance of an enterprise against economic, social and environmental and spiritual indicators. The social aspect of quadruple bottom line

reporting concentrates on the fair treatment of human capital by providing fair wages and a safe workplace and performing responsible and beneficial business activities and practices within the community. The ethics and practice of CSR require that businesses provide acceptable work conditions to their employees, and help them attain a better quality of life. Socially responsible human resource management strives to provide a commitment to life-long learning, health and safety, a healthy balance between work, family and leisure, better workforce diversity and gender blind rewards and career opportunities. CSR is considered a valuable tool to create gender equality in the place where you work. Equality and diversity in the workplace are the main pillars of CSR. Now-a-days companies are increasingly addressing the gender equality agenda and including it within their CSR programme, because of shortage of skilled labour and a growth in the participation of women

in the workforce. The inclusion of gender perspective in CSR can play a dynamic role in achieving gender equality in the workplace through activities, initiatives, strategies and policies that provide equal access to job opportunities to female employees and provide for equality of the treatment of women in the workplace. It goes without saying that regardless of the present legal provisions women are often deprived of their fundamental rights, given low-paid subsidiary jobs, subjected to sexual harassment, barred from the decision making process in the economy and are not recognized as contributors to the family and society as a whole. Women have faced discrimination both at home and at the societal level. Even though gender inequality has been on the schema of social research and activism for decades, gender inequality in organizational leadership has been despondently ignored. The workplace has become a chief arena in the struggle for gender equality. In developing nations, women face tremendous problems in securing employment. Even in developed nations, the problems of inequalities are persistent. In the United States, women working the same jobs as men made only 82.2% of the wages, and only 3% of the worlds CEOs are women. today all over the world women still face challenges when it comes to truly achieving equality in the workplace. Women have attained incredible triumph in the so-called male dominating working world. There has been a remarkable increase in the number of women in the workforce over the years with a parallel increase in the number of highly educated women equipped with technical expertise. However, gender inequality in the workplace has given rise to the problems such as occupational segregation based upon gender, gender-based wage discrimination etc., all of which have impacted their advancement in jobs that acquire higher societal recognition among men. Progression of women in management jobs has not kept tempo with the corresponding rise in the number of working women. Despite their technical and professional qualifications or achievements, women are prohibited from climbing up in the corporate ladder to reach the top management

positions. That's why; their presence in senior management level is negligible. Research and surveys in India disclose that men out-number women in terms of attaining top managerial positions. Review of secondary sources shows that data on Indian female managers is almost non-existent. The very fact of women being adequately represented in the work-force, but hardly present in the senior managerial positions has been tagged as the glass ceiling, which is "a barrier so subtle that it is transparent, however so strong that it stops women from moving up in the management hierarchy."

II. The Business Case for CSR and Gender Equality

In 2010 the UN Global Compact placed Gender Equality on the CSR agenda through the launch of the Women Empowerment Principles. These principles address the issue of gender equality in all areas including leadership, entrepreneurship and supply chains in communities. The principles give practical examples and create awareness of what corporations can do to empower women's role in the workplace. Empowerment of women to enable them to participate completely in economic life across all sectors and throughout all levels of economic activity is necessary to:

- Build powerful economies;
- Create more stable societies;
- Achieve internationally agreed goals for sustainability, development and human rights;
- Improve quality of life for families and communities women, men; and
- Boost the operations and goals of businesses.

Yet, ensuring the inclusion of women's talents, skills, experience and energies require intentional actions and deliberate policies. There is increasing evidence that gender equality, diversity and sensitivity in the workplace leads to improved productivity of employees, and subsequently the company as a whole. The „business case“ for gender equality claims that the competitiveness of organizations can be increased through improved diversity management, particularly by dropping turnover and training costs and minimizing reputational and

litigation risks arising from potentially discriminatory behavior. Thus, there exists a strong correlation between gender diversity in management & financial performance. According to a report by McKinsey & Co 2007, the companies where women are most strongly represented in top management are also the companies which outperform those with no women in top management. Also, in some other study it was highlighted that gender inclusive leadership actually causes companies to be more socially responsible and also leads to increased philanthropy and environmental benefits.

III. Factors Contributing to Glass Ceiling

There are many direct and indirect factors that contribute to gender inequality in the corporate world. The important ones are highlighted as:

Organization related Factors: The overall situation of women and gender dynamics are affected by the organizational policies, structures and values. There exist the traditional stereotypes or old mental perceptions regarding women's commitment to their jobs because of their social roles and the secondary role of the job for them. Women are offered positions that have titles with little real power or supervisory authority. Responsibilities such as sales and production positions that are vital for progression to the top are thought-out to be „no-woman“ areas. It is also observed that some companies have well documented and successfully communicated policies, but these are not necessarily implemented into practice or rooted within the company customs. Further, there are certain structural factors also which impede the career growth of the women such as discriminatory recruitment and promotion policies, absence of legal policies to ensure women participation, absence of women in unions or committees inside or outside the organization, lack of leadership training and opportunities for career development for women etc.

Society related Factors: The socio-cultural perceptions which establish the attitudes and behaviors of individual men and women form barriers to the equal participation of women in higher management. In addition

to the legal structure, society directly and indirectly enforces certain practices and tolerable standards such as the role of women, priorities for women, the time women can work etc. The common societal notions that women's role is primary as a housewife and child bearer and job is their second priority and that they are temporarily in the market place to supplement their family income create problems. Thus, social perception affects the ability of women to work in certain departments, work overtime and perform their duties effectively.

Personal Factors: There are so many personal factors relating to women that affect their career growth such as personality, attitudes and behavioral skills of women themselves, lack of self-esteem and self-confidence, limited aspirations in the field of management, lack of motivation and aspiration to accept challenges to go up the ladder, being less assertive, less emotionally stable, women's unwillingness to boast of their achievements and capabilities making them institutionally invisible and lacking ability to handle a crisis. There are also the factors relating to male personalities such as male managerial styles, discourse and language that shut women out, the persistence of cultural values and attitudes that strongly support women's childcare, family and domestic responsibilities as priority over career aspirations.

Legal Factors: The principle of gender equality is enshrined in the Fundamental Rights, Indian Constitution, Fundamental Duties and Directive Principles of State Policy. The Constitution guarantees equality to women, it also empowers the State to take on measures of positive discrimination in favor of women. The National Commission for Women was set up by an Act of Parliament in 1990 to safeguard the rights and legal entitlements of women. Remedies under labour statutes, of course, remain available. For example, protection against gender-based discrimination in recruitment and promotions is guaranteed by the Equal Remuneration Act, 1976 (ERA). There are labor laws which provide for a certain degree of protection for

women's rights in the workplace i.e. maternity leave, childcare etc. But, women in the unorganized sector are also often not covered under labour laws since these laws are confined to industries/ sectors employing a minimum of workers. This is a form of discrimination against unorganized workers. The recently enacted Unorganized Workers' Social Security Act, 2008, aims to provide minimum benefits to such workers. Further, there are no provisions which specifically prohibit gender discrimination in labor opportunities or in the workplace, and no provisions pressure equal salaries for men and women who hold the same positions. These legislations are not enough to provide the sufficient encouragement for women to enter the workplace. There are numerous loopholes that remain providing the private sector with an opportunity to discourage or limit the employment, opportunities and growth of women in the workplace. Protective legislations need to be strengthened to empower the most vulnerable women workers in the country.

IV. Some Corporate Examples Addressing Gender Equality

1. Infosys is an Indian IT company that puts a focus on gender diversity. The company has established the Infosys Women Inclusivity Network to encourage a gender sensitive work environment and the Family Matters Network to offer help to employees on parenting matters. As a result of, today women make up above 32% of the Infosys workforce.
2. Titan Industries Ltd. ("Titan") is an Indian company that is part of the Tata Group and that manufactures watches, jewelry and glasses. Through its program, MEADOW i.e. (Management of Enterprise and Development of Women), the company has created opportunities for poor women from rural Indian communities to become wage earners and supported women's entrepreneurship through business education.

3. Johnson & Johnson, headquartered in New Jersey, is one of the world's leading providers of health care products and services. The company includes diversity as a significant process not only in recruiting, but also in its supply chain, product development, sales, marketing and advertising. The company is also promoting women to senior management positions, which signifies gender diversity.
4. Ericsson, a Swedish provider of technology and services to telecom operators, has started a programme to bring high speed internet connectivity to rural Tamil Nadu, India. The program aims to provide the region with a wide variety of internet-based resources which will help the region's women to access to regular medical checkups via telemedicine and to register newborn children online, ensuring eligibility for essential health and education services.
5. Microsoft-India is trying to bring back the women who had left the jobs of their company because of personal reasons and staying at home by giving flexible hours of working and work from home to bring the gender diversity

V. Suggestions to Remove the Gender Gaps

One of the main mechanisms for promoting gender equality is the policy of Gender Mainstreaming which means the reorganization, enhancement, growth and assessment of policy processes, to include a gender equality perspective is included in all policies at all stages, by the persons involved in policy making. The inclusion of gender into the mainstream of business thinking will necessitate the alteration and reorientation of present policies, a transformation in decision-making processes, prioritization of gender-equality goals and rethinking the position of multi-stakeholders –employees, customers, suppliers so that existing policy goals are more effectively achieved. Thus, there is a need for policies that promote women's role, opportunities and rights in the workplace and empower and enable the

workforce, both men and women, to contribute and participate with their capacity. Some of the suggestions in this area are:

There should be a fundamental change in the organizational policies and practices to eliminate inappropriate discrimination against women in the workplace. Companies should organize well-defined diversity and inclusion programs with the aim to promote gender diversity through recruitment and retention efforts, to promote employee awareness and gender-specific accountability measures.

- Managers should be given training on how to deal with gender diversity and encourage gender equality in the workplace. Further, there should be training for recruitment and selection staff to ensure the incoming employees can create a more balanced workplace.
- Women need to develop the confidence, attitude and skills needed to succeed in business and enterprising activities. Women should be aware of their rights and they should be trained on how to be more proactive in the workplace and how to deal with conflicts, sexual harassment and complaints. so companies should organized awareness programs for women of organization as a part of CSR.
- Actions should be taken to change the present mental models and informal cultures that are prevalent against women. There should be a shift from traditional stereotypes to an open minded perception to value women's skills and contributions in the workplace more, create an equal opportunity for women entering the workplace and overcoming inappropriate job segregations based upon gender.
- Gender-related education and training programs should also be organized to raise employee awareness of gender issues and how these issues impact inter-office relationships. Such trainings help establish interpersonal relationships

and discourage sex discrimination in the workplace.

- Measures should be implemented to facilitate work-life balance for women such as flexible working hours, career flexibility etc.
- It should be ensured that recruitment; appraisal and career management systems do not hold women back in their professional development. Thus, there is need to adapt the Human Resource Management process also.

VI. Conclusion

The whole show presents the picture that women in India experience a slower progression compared to their male counterparts. In spite of easy entry, head ways slows down and in most situations regardless of their qualifications, performances or achievements, women are prohibited from hiking the corporate hierarchy to the top. There are certain examples of the women, who have come to very top in their world of work, such as Kiran Mazumdar Shaw of Biocon, Chanda Kochhar, the incumbent MD & CEO of ICICI Bank, Vinita Bali of Britannia Industries, Kalpana Chawla, Sunita Williams of NASA, President Pratibha Patil, Sonia Gandhi, Chairperson of UPA, Mamata Banerjee- MP, Jayalalitha (TN) from Indian Politics, Arundhati Roy, Shobaa De, Priyanka Zinta from IPL. But, the success stories of few women making it to the top are does not show the complete picture. Excluding a handful examples cited above, an overwhelming majority of Indian boardrooms are still no-entry areas for women. Women today comprise only 2 percent of the total managerial strength in the Indian Management sector. Although India is witnessing an increasing number of women occupying management positions in leading companies but still India's performance is well below the global level. Thus, there is need to create awareness regarding gender issues at the corporate and societal level. With the right CSR strategy and gender balance in the workplace, companies can reflect a better public and brand image and will succeed in creating a sustainable workforce that

can focus on and invest in excellent performance sets. On the other hand If the companies gave them proper status, position and money in the corporate world then without any doubt their position will improve in the home and they will earn more respect in the family and it will help in bringing the much needed improvement in mental modals of our society. so companies should include gender diversity as a compulsory factor in their corporate social responsibility for their own benefit and for the benefit of society.

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CORPORATE SOCIAL RESPONSIBILITY AND DISASTER MANAGEMENT

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Corporate Social Responsibility

Business has a responsibility to give back to the community.

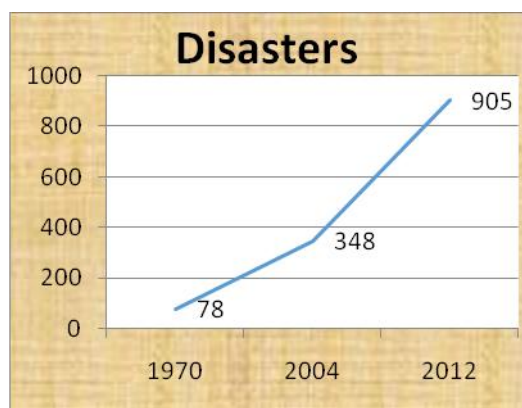
"..... [Business has] responsibility to itself, to its customers, workers, shareholders and the community.... every enterprise, no matter how large or small, must, if it is to enjoy confidence and respect seek actively to discharge its responsibilities in all directions..... and not to one or two groups, such as shareholders and workers, at the expense of community and consumer. Business must be just and humane, as well as efficient and dynamic."

— Shri Lal Bahadur Shastri
Prime Minister of India in 1965

Disaster

A disaster is a sudden, calamitous event that seriously disrupts the functioning of a community or society and causes human, material, and economic or environmental losses that exceed the community's or society's ability to cope using its own resources. Though globally increasing trend of disasters: 78 in 1970 to 348 in 2004 and 905 in 2012. India has been traditionally vulnerable to natural disasters on account of its unique geo climatic Conditions.

Sl.No	Year	No.of disasters
1	1970	78
2	2004	348
3	2012	905



Corporate in disaster management

- Philanthropy has to be spontaneous, can't be forced: Azim Premji, Chairman of WIPRO.
- Corporates to Pump in Rs. 14,000 Crore towards CSR in 2014-15: Arun Jaitley, Union Finance Minister of India.

The critical and catalytic role the corporate sector can play in mainstreaming disaster management into not only its own functioning but also in other sectors and among the community is now being appreciated and duly recognized as an inalienable part of corporate social responsibility. Out of 905 natural disasters worldwide, nearly 10% in India. The contribution of the Corporate Sector has been notable especially in the aftermath of the devastating Super-Cyclone Odisha in 1999, Bhuj Earthquake in 2001 and Tsunami in 2004.

Role of Corporate Sector in Disaster Management

- Disasters being unforeseen events that cause great damage, destruction and human suffering require immediate coordinated and effective response by Government/ Organisations/ Agencies, including Private and Corporate Sector
- As per Companies Act, 2013, large profit making Corporates have to earmark at least 2% of the average net profits of the company made during the three immediately preceding financial years, in pursuance of its Corporate Social Responsibility Policy and make projects and programmes accordingly, Tata Group CSR Spend Crosses Rs. 660 Crore in 2013-14, Infosys to Contribute Rs. 240 Crore towards CSR.
- As per the DM Act, 2005, "Disaster Management is a continuous and integrated process of planning, organising, coordinating and implementing measures for prevention of damage or threat of any disaster, mitigation or reduction of risk, capacity building, preparedness, prompt response, evacuation, rescue and relief and rehabilitation and reconstruction.
- The private sector has been the main source of supplies to all agencies involved in DM both at the Centre and at the State level e.g. hardware like vehicles, fire engines, equipments for Forces like National Disaster Response Force (NDRF), boats, tents, food supplies, medicines, pre-fab shelters, communication equipments, earth moving machinery, aircraft, helicopters etc.

The private sector has always been involved in DM System/ Cycle. The involvement and association of the corporate sector with national risk reduction and risk management initiatives and with dissemination of appropriate and practical structural and non-structural disaster prevention and mitigation measures necessary for their safe and disaster-free functioning has been accorded priority as part of a strategy to systematically mainstream holistic disaster management into the functioning of the corporate sector s

- During Kosi Floods and Andhra Pradesh & Karnataka Floods in 2008 & 2009 respectively, the Corporate Sector came forward in providing relief in a big way.
- Corporate Sector played a significant role in the aftermath of 16-17 June disaster in Uttarakhand Major corporate houses especially Tatas and Organisations such as CII/ FICCI, CSOs and NGOs like Rotary International are contributing substantially to the rebuilding effort
- Tata Institute of Social Sciences (TISS) prepared an Impact Assessment Report of the most devastated villages of Uttarakhand
- Supporting livelihood programmes

Top 5 companies CSR and disaster management

1. Tata Steel

In keeping with the Company's vision of creating sustainable value, the focus on Safety, Corporate Social Responsibility (CSR), Sustainability and Human Resources continues to be of great importance. I am happy to report that the Company's CSR activities touched more than 16 lakh lives last year and Tata Steel received the Economic Times Corporate Citizen of the Year award and the Business of the Year Award at the CII-ITC Sustainability Awards function. Total Amount spending is 171.46 Crore

2. Tata Chemicals

Total spending on Corporate Social Responsibility (CSR) 3.12% of Standalone PAT (Rs.19.88 Crores), 1.75% (i.e. Rs. 10.20 Crores) of average profit for last 3 years.

3. Mahindra groups

The company has provided consistent and timely support to relief and rehabilitation initiatives in those parts of India which are effected by natural calamities by either contributing to the Prime Minister's or Chief Minister's Relief Fund or by directly engaging in rebuilding villages for example the construction of 45 houses and

associated infrastructure in the villages of Pattori Gram Panchayat affected by the Kosi floods. Total amount spent for the financial year 2014-15: ` 53.21 Crores

4. Maruti Suzuki

Maruti Suzuki India (MSIL) spent 23.28 crore towards corporate social responsibility (CSR) activities in 2013-14, compared with 18.94 crore in 2012-13. The amount includes salary of staff directly working in CSR, the company said in the sixth edition of its sustainability report.

The sustainability report also highlighted important initiatives to bring down stress on natural resources. To name a few, the company said it had brought down its energy costs by over five per cent.

The Company had spent ` 23.2 crore on CSR in 2013-14 (estimated as per the Company's internal criteria). In 2014-15, the Company has been able to scale up CSR spend to ` 37.25 crore.

5 Tata Motors

The key CSR projects at Tata Motors include: Education (Vidyadhanam): Scholarships, Special Coaching Classes for Secondary education and IIT-JEE and Competitive Exams Coaching, Co-Curricular Activities and School Infrastructure improvement; Employability (Kaushalya): Training youth in technical & automotive trades, agriculture & allied trades and in other non-automotive trades; Health (Aarogya): Addressing malnutrition, Health awareness program for women, preventive and curative health services, Drinking Water projects. Works operation and other expenses for FY 2014-15 include `18.62 crores spent towards various schemes of Corporate Social Responsibility (CSR).

Disaster Risk Reduction (DRR)

There is no such thing as a 'natural' disaster, only natural hazards.

Disaster Risk Reduction (DRR) aims to reduce the damage caused by natural hazards like earthquakes, floods, droughts and cyclones, through an ethic of prevention.

Disasters often follow natural hazards. A disaster's severity depends on how much impact a hazard has on society and the environment. The scale of the impact in turn depends on the choices we make for our lives and for our environment. These choices relate to how we grow our food, where and how we build our homes, what kind of government we have, how our financial system works and even what we teach in schools. Each decision and action makes us more vulnerable to disasters - or more resilient to them.

2014-2015, the United Nations Office for Disaster Risk Reduction set a resource target of \$70 million to fulfil its work, with a possibility of an increase to up to \$80 million. In November 2014, the Office issued a funding update reflecting global requirements for the biennium 2014-2015 of \$80 million, which included the organization of regional platforms for disaster risk reduction and, chiefly, of the World Conference, including its preparatory process.

In the past 10 years, voluntary contributions to the Office more than quadrupled, and the number of donors grew from 19 to 28. Against a backdrop of global economic crisis and shrinking aid budgets, that increase is indicative of the importance of the work of the Office. In order to secure more predictability, stability and timeliness in funding, 11 multi-year agreements were signed during the biennium 2014-2015. Work has also continued to secure increases in unearmarked funding, where possible on a multi-year basis. Following the adoption of the Sendai Framework and the need to kick-start its implementation, efforts to raise the required funds in voluntary contributions continue.

Conclusion

Ethical behavior and ethical business has effects not only for stakeholders and shareholders but also on the entire economy. We believe that when acting ethically in the business decision-making process then this will ensure more effective and productive utilization of economic resources. Corporate behavior affects responsible and proper economic and institutional

improvement. It will be also an influence on all society and a common benefit.

The effective disaster management is a long-drawn battle against the formidable forces of nature and necessitates devising a comprehensive strategy and work plan based on the lessons learned and experiences gained from every disaster.

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- Proceedings of the Second European Academic Research Conference on Global Business, Economics, Finance and Banking (EAR15Swiss Conference) ISBN: 978-1-63415-477-2 Zurich-Switzerland, 3-5 July, 2015 Paper ID: Z5100 Top 10 companies with best CSR reputations

CSR PRACTICES IN INDIAN BANKING SECTOR

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Abstract

In the recent years Corporate Social Responsibility (CSR) has witnessed tremendous increase in awareness and control in the global arena. CSR that emerged in 1960 was an attempt to link business with society. Corporate social responsibility (CSR) refers to strategies that Corporations or firms employ to conduct their business in a way that is ethical, society friendly and beneficial to community in terms of development. It is a concept where Business organizations apart from their profitability and growth show interest in societal and environmental welfare by taking the responsibility of impact of their activities on stakeholders, employees, shareholders, customers, suppliers, and civil society. It takes into consideration the social and environmental implications of corporate financial decisions. With the increasing need for economic development across the globe, there is demand for Financial Institutions to take central role in the efforts to eliminate poverty, achieve equitable and accountable systems of governance and ensure environmental security. In this regard, actions taken by corporate houses and regulatory authorities operating in developed nations are quite satisfactory. However in developing nations the situation of CSR activities by financial institutions is not so flourishing. In this reference the present paper attempts to analyze the CSR practices in Indian banking sector.

Keywords: Banking Sector, Corporate Social Responsibility, Financial Institution, Public Sector Banks,

Introduction

Social Responsibility of business refers to what a business does over and above the statutory requirement for the benefit of the society. The word "responsibility" emphasizes that the business has some moral obligations towards the society. CSR, also known as Sustainable Responsible Business (SRB), or Corporate Social Performance, is a form of corporate self-regulation integrated into a business model. Industrialization and commercialization of service sector have explored vivid avenues of progress to a nation but at the flip side it has rooted the use of non-renewable energy sources, global warming, green house gas mission and rising levels of waste which have harmful effects to the generation coming next. The growing concerns for sustainable development, environmental performance, encompassing pollution control and management of natural resources has given mass recognition to the concept of Corporate Social Responsibility (CSR). The integration of CSR

principles in operating activities of business is very much essential to ensure sustainable development of an economy. In the financial sector several international initiatives like United Nations Environment Programme Finance Initiative, Global Reporting Initiative, Equator Principles and Collavecchio Declaration on Financial Institutions are underway to ensure the adoption of CSR practices in normal business operations. These initiatives have favorably tuned up developed countries to behave in a socially responsible way. But in developing nations, there is a lack of focused and effective actions to the current need. In addition to this a very limited research work has been done to investigate the CSR practices in developing and emerging nations. In fact the academic publication on this fiery issue is primarily western centric. Belal (2001) noted that most of the CSR studies conducted so far were in the context of developed countries such as Western Europe, the USA and Australia and we still know too little about practices in

smaller and emerging countries. In this context, the present paper attempts to examine the steps initiated by Indian commercial banks to represent their efforts in this arena. The second section unfolds some prominent dimensions of CSR practices world-wide. Next section entails the discussion of CSR practices in banking industry with special reference to Indian banks. The Last section summarizes the limitations of CSR practices in Indian banking sector and gives suggestions to improve the current scenario.

CSR Practices in Indian Banks

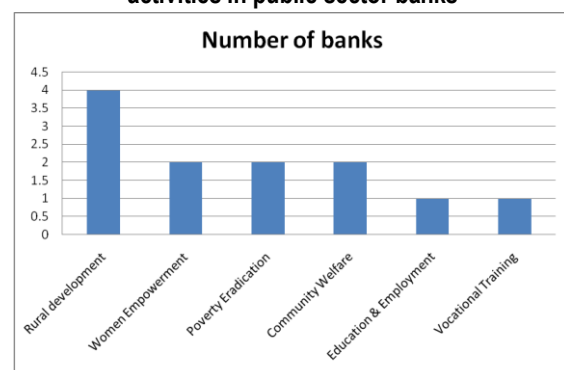
Banking in India originated in the last decades of the 18th century with the establishment of General Bank of India in 1786 and the Bank of Hindustan set up in 1870 (however both of the banks are now defunct). The oldest bank existing in India is the State Bank of India and the apex regulatory authority of Indian banking sector is Reserve Bank of India. At present, the commercial banking structure in India consists of Scheduled Commercial Banks & Unscheduled Banks. Since independence, banking in India has evolved through four distinct phases:

- Foundation phase (1950s till the nationalization of banks in 1969),
- Expansion phase (mid-60s to 1984),
- Consolidation phase (1985 to 1991)
- Reforms phase (since 1992).

In recent years an attempt has been initiated to ensure socially responsible behavior of banking sector in a more organized manner. The CSR in Indian Banking Sector is aimed towards addressing the financial inclusion, providing financial services to the unbanked or untapped areas of the country, the socio-economic development of the country by focusing on the activities like, poverty eradication, health and medical care, rural area development, self employment training and financial literacy trainings, infrastructure development, education, and environmental Protection etc. RBI also insisted upon taking measures for sustainable development of economy through realizing the dire necessity of CSR.

Reserve Bank of India (2007) stated that CSR entails the integration of social and environmental concerns by companies in their business operations and also in interactions with their stakeholders. The major thrust areas for CSR practice in Indian banks are common in public sector and private sector banks. These areas include children welfare, community welfare, education, environment, healthcare, poverty eradication, rural development, vocational training, women's empowerment, protection to girl child and employment.

Chart 1. 1: Core thrust areas for reported CSR activities in public sector banks



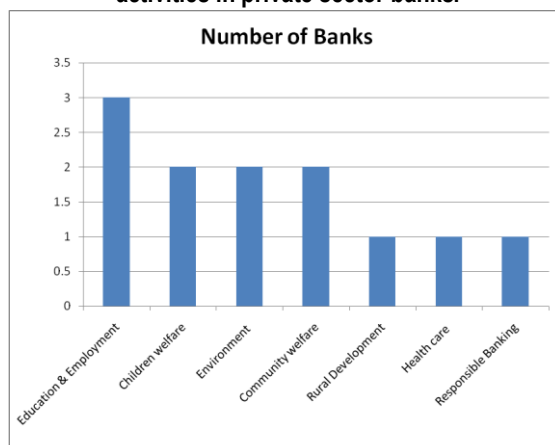
Source: Compiled from respective websites of selected public sector banks.

However the core areas for reporting CSR activities are slightly different in both types of banks. The analysis of three core activity areas as depicted by these banks reflected some prominent fields for CSR activities. These areas could be shown by the following Charts. The X axis of chart represents the fields and the Y axis of the chart represents the number of banks, claiming these areas, out of the selected sample. Chart 1.1 reports the thrust areas of the public sector banks.

Indian public sector banks most actively participate for improvement of regional imbalances through initiating various activities for promotion of rural development. Besides it, they principally focus on the issues of gender equality through women's empowerment. The major areas investigated for reporting

CSR activities in private sector banks are indicated in Chart 1.2.

Chart 1.2: Core thrust areas for reported CSR activities in private sector banks.



Source: Compiled from respective websites of selected private sector banks

The chief domains for reporting CSR activities in Indian private sector banks are to enhance the level of education and employment. The other prominent areas for their concern include community welfare, programmes for child welfare and protection of environment. As indicated in Chart 1.2 CSR practices of the selected banks represents a wide spectrum of different activities including rural development, community development and social welfare, family initiatives, women's empowerment and environment protection. A significant part of the bank's annual earnings is used to support structures, events and individuals across diverse areas of child healthcare and education, entertainment, environmental beautification, human capital development and arts. The study of core areas as reported by the selected banks reveal that primary concern for both type of bank is social welfare. However both have different approach to promote the same. The general trend of selected public sector banks are mainly practices for rural development and removal of gender inequality. On the

other hand, the core operational CSR activities in private sector banks are focused on education and employment for all and mitigating the risk of environmental degradation through their green banking strategies.

3.1 Some recent initiatives by Indian Banks

In order to address ecological and environmental concerns, Reserve Bank of India has decided to go for energy efficient buildings. Bureau of Energy Efficiency has awarded the first star rating labels to the Bank's building at Bhubaneswar and New Delhi. The four buildings located at Bhubaneswar, Chennai, Kochi, Kolkata are recognized as 5- star building under the rating system.

Small Industries development bank of India (the prime financier to small and medium scale industries) has also incorporated environmental and social aspects in its core business activities so as to ensure sustainable development. It is providing concessional and liberal credit to medium and small scale industries which are initiating energy saving projects and are adopting pollution control measures.

State Bank of India (SBI), the oldest bank has also adopted green banking initiatives in its lending operations. Recognizing the warning of global warming bank has decided to initiate urgent measures to combat the climate change through envisaging two pronged approach viz. i) to reduce the Bank's own carbon footprint and ii) to sensitize the Bank's clients to adopt low carbon emission practices. ICICI bank has shown its commitment to corporate environmental stewardship and extended a great support to clean technology projects. It has also liberalized credit to zero emission vehicles. IDBI has set up carbon desk. IDBI has come forward to join hands with Smile Foundation in social development initiatives. The bank has contributed 14 personal computers to Smile Foundation which have been utilized in four different projects being implemented through as many partners in Delhi and NCR. YES BANK, India's fourth largest private sector Bank, in association with CARE India, a humanitarian relief and development NGO

working in India for more than 60 years, has launched India's first Social Deposit Account (SDA). "The Social Deposit Account (SDA) is an evolution of the regular Fixed Deposit account where customers have the option of donating their interest income to a social cause through CARE India. It also won Best CSR Practice Award in March 2011. Axis Bank Foundation (ABF) aspires to contribute in the areas of education and healthcare. It has set up various programmes which provide educational support, in order to meet these goals. Balwadis- the Foundation has identified the need to focus on early childhood programs for 2 - 6 year olds. As part of our initiatives to support education, we help develop learning places for young children living in large urban slum clusters so that it creates a strong

Foundation and inculcates social and cultural awareness in them. HDFC Bank has been working with NGOs for providing non formal vocational and technical education programs as well as skill up gradation courses to enable sustainable employment and income generation for economically weaker sections.

4. Conclusion

Banking sector in India is showing interest in integrating sustainability into their business models but its CSR reporting practices are far from satisfaction. There are only a few banks which report their activities on triple bottom line principles. As a matter of fact, the standards for rating CSR practices are less uniform in comparison to that for financial rating. This leads to problem in comparison of corporate houses and determining the CSR rating. The study found out that among the reporting banks also, some banks are making false gestures in respect of their efforts for socio environmental concerns. Most of the Banks use CSR practices as a marketing tool and many are only making token efforts towards CSR in tangential ways such as donations to charitable trusts, NGOs, sponsorship of events, etc. Very few banks have a clearly defined CSR philosophy. Mostly banks implement CSR in an ad-hoc manner, unconnected with their business process and don't state how much they

spend on CSR activities. Further voluntary actions are required to be taken by the financial bodies to ensure the socio-environmental feasibility of projects to be financed. Indian banking sector must also portray their socially responsible behaviour through integrating triple bottom line principle. Financial Institutions can do a lot to assist efforts for social responsibility and achieve sustainability. Banks must also provide appropriate training to its employees on environmental and social risks in lending to ensure that climate change is taken into account in corporate banking decisions.

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CSR STRATEGIES IN CORPORATE, CPSE'S AND SME'S

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The future depends on what you do today.
-Mahatma Gandhi.

Introduction

Corporate Social Responsibility is the continuing commitment by business to behave ethically and contribute to economic development while improving the quality of life of the workforce and their families as well as of the local community and society at large.

CSR Strategies

A strategy, in the usual meaning of the term, implies something that is planned, preconceived and deliberate. So a CSR strategy, just like another other strategy (like a marketing strategy, perhaps) is a series of deliberate stages intended to achieve a particular outcome or strategic end.

CSR and sustainability

Sustainability (corporate sustainability) is derived from the concept of sustainable development which is defined by the Brundtland Commission as “development that meets the needs of the present without compromising the ability of future generations to meet their own needs”. Corporate sustainability essentially refers to the role that companies can play in meeting the agenda of sustainable development and entails a balanced approach to economic progress, social progress and environmental stewardship.

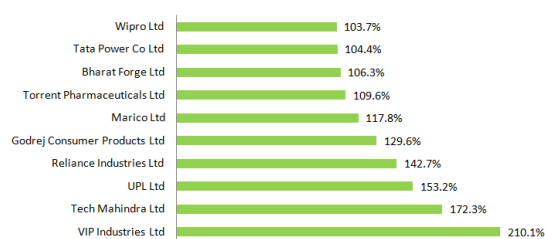
Corporates

Corporate enterprises are expected to conduct their business operations and activities in a socially responsible and sustainable manner at all times. Even routine business activities not funded from the CSR and Sustainability budget, Should aim at creating new business opportunities and developing new products and services that are affordable for the consumers, profitable for the companies, and help in contributing to socio-economic development and environment protection.

Top 10 Companies (percentage wise) in spending more than the prescribed CSR

VIP Industries emerges as the best performer by spending more than the double of prescribed csr spend, followed by Tech Mahindra Ltd and UPL Ltd.

Actual CSR Spent to the Percentage of Prescribed CSR Spend
Top 10 Companies (% wise)



Sl.No	Companies	Actual CSR spend to the % of the prescribed CSR	Prescribed CSR Spent (INR Cr.)	Actual CSR Spent (INR Cr.)
1	VIP Industries Ltd	210.1%	1.19	2.5
2	Wipro Ltd	172.3%	30.88	53.21
3	UPL Ltd	153.2%	6.93	10.62
4	Reliance Industries Ltd	142.7%	533	760.58
5	Godrej Consumer Products Ltd	129.6%	12.41	16.08
6	Marico Ltd	117.8%	9.50	11.19
7	Torrent Pharmaceuticals Ltd	109.6%	13.69	15.01
8	Bharat Forge Ltd	106.3%	10.56	11.23
9	Tata Power Co Ltd	104.4%	29.80	31.1
10	Tech Mahindra Ltd	103.7%	128.00	132.7

Source: India CSR summit 2015

One-Fourth of the Companies Spend More Than the Prescribed CSR

When the new Government took charge in May 2014, companies were expecting that there would be drastic changes in the Companies Act 2013 and the Government may withdraw the provisions of mandatory CSR spending, stipulated in the Section 135. But it did not happen, and companies had to plan for spending their prescribed CSR amount as per the provisions of the Act.

As a few companies have announced their annual report of the last financial year (FY 2014-15), it has been exciting to analyze them and find a few points that can present an overview of CSR spending and CSR compliances among the companies.

Frame working CSR strategy

An effective CSR strategy should articulate:

- who it wishes to address = the target group

- where it wishes to work = the geography
- what sectors or issues it wishes to address

ISO 26000 – Social Responsibility guidelines

ISO 26000 provides guidance on how businesses and organizations can operate in a socially responsible way. This means acting in an ethical and transparent way that contributes to the health and welfare of society. Business Responsibility Reports mandated by the SEBI for the top 100 companies.

In contrast, a company that does not have a CSR strategy might appoint someone to achieve CSR outcomes as part of their job but then provide no overall framework or guidance for the CSR investment. CSR, in such a situation, would not be planned at all, but just 'done' by someone, perhaps on the basis of solicitations of the jobholder's own views of which causes are the most deserving.

Central Public Sector Enterprises

Public Sector enterprises are required to have a CSR and Sustainability policy approved by their respective Boards of Directors. The CSR and Sustainability activities undertaken by them under such a policy should also have the approval / ratification of their Boards. Even if the Board of a company were to delegate the authority to approve the CSR and Sustainability activities to the Board level committee, ultimately the ratification of such activities by the Board of Directors would be required. However, CPSEs should frame their CSR and Sustainability policies and plan their activities in this regard within the framework of DPE's guidelines on this subject. Within the ambit of these guidelines, it is the discretion of the Board of Directors of CPSEs to decide on the CSR and Sustainability activities to be undertaken.

Financial Components of CPSE's

Every year, each CPSE shall with the approval of its Board of Directors make a budgetary allocation for CSR and Sustainability activities / projects for the year. The budgetary allocation will be based on the profitability of

the company. More specifically, it will be determined by the Profit After Tax (PAT) of the company in the previous year as shown here under:

PAT of CPSE in the previous year	Range of Budgetary allocation for CSR and Sustainability activities (as % of PAT in previous year)
(i) Less than Rs.100 crore	3% - 5%
(ii) Rs.100 Crore to rs.500 Crore	2% - 3%
(iii) Rs.500 Crore and above	1% - 2%

Source: Guidelines and CSR for Sustainability CPSE

Small and Medium Enterprises

Small and medium enterprises (SMEs) significantly contribute towards India's economic growth. These serve independently and also as ancillary to larger units and help generate employment and industrialise the rural and backward regions of India. They employ nearly 40% of India's workforce and contribute around 45% to India's manufacturing output²⁰. The business activities of SMEs are performed in proximity to the locals. This enables them to be aware of community needs, manage expectations and develop CSR programmes appropriately.

CSR activities of SMEs

The CSR activities of these enterprises are driven by the personal interests of promoters who hold a significant financial stake in the business. They tend to be in clusters and engaged in similar business activities. While the quantum of revenue available for CSR with individual SMEs is expected to be small, all eligible companies in a specific geographical cluster, who single handed as well as collectively impact the same community, can pool their resources to create a sizeable CSR fund.

CSR is for all companies. SMEs in India have participated in CSR activities but these efforts have not been optimally delivered. One possible reason can be the fact that CSR activities depend on the profits of an SME and any fluctuations in profits can adversely affect their capability to continue their contribution for CSR. Another reason can be the limited human resources available to SMEs which may also result in the lack of a professional approach. SMEs tend to focus on short-term activities that involve lesser operational costs. A survey conducted by UNIDO in 2008 on five SME clusters in India, found that 31% to 79% of the SMEs in these clusters, preferred charity donations rather than long-term programmes for local communities.

Conclusion

The famous economist and Nobel laureate, Milton Friedman famously proclaimed in 1970, "The business of business is to maximise profits, to earn a good return on capital invested and to be a good corporate citizen obeying the law – no more and no less".

It is now universally accepted that corporate social responsibility is not a stand-alone, one time, ad hoc philanthropic activity. Rather, it is closely integrated and aligned with the business goals, strategies and operations of the companies. There is a close integration of social and business goals of companies. Recent trends indicate that a company's corporate social responsibility and sustainability is not limited to its own operations and activities, but extends to its supply chain network, which includes service providers, vendors, contractors and other outsourced agencies. Therefore, companies, especially multinational companies, are nowadays careful in their selection of partners, agents, vendors and contractors abroad and prefer to do a thorough check of their credentials in corporate social responsibility and sustainability.

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AN EMPIRICAL STUDY ON AWARENESS OF DISASTER MANAGEMENT AMONG STUDENTS AND STAFF OF VARIOUS COLLEGES/SCHOOLS (WITH SPECIAL REFERENCE TO MADURAI CITY)

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Abstract

Disaster Management is the term which is recently popular in India. The National Disaster Management Authority (NDMA) has been constituted under the Disaster Management Act 2005, with the Prime Minister of India as its Chairman. The Government urges the importance of disaster management strongly and advised all the Academic Staff Colleges to conduct a Refresher Course on disaster management. In this context, it is essential to analyze the awareness about natural disasters and the management of disasters among the teachers and students of higher education¹. All the world governments are concerning about the natural disasters such as Tsunami, Earthquake, Floods, Volcanic eruptions and strong winds. In 1989, the United Nations General Assembly declared the decade 1990-2000 as the International Decade for Natural Disaster Reduction with the objective to reduce loss of lives and property and restrict socio-economic damage through concerted international action, especially in developing countries. In India, the Indian Government is taking all the possible efforts to reduce the effects of natural disasters. Though the Government made considerable scientific and material progress the loss of lives and property due to disasters has not yet decreased. Natural disasters affect both developing and developed countries. The developing countries like India are gravely affected in terms of the loss of lives, adversity bared by population and the percentage of their GNP lost. Since 1991, two-third of the victims of natural disasters was from developing countries, while just 2 per cent were from highly developed nations. Those living in developing countries and especially those with limited resources tend to be more adversely affected. With the alarming rise in the natural disasters and vulnerability, the world community is strengthening its efforts to cope with it². A questionnaire was administered among the College and School teachers and students and their answers were analyzed and computed. This study shows that the awareness about disaster management should be improved among the teachers and students of higher education. It also reveals that both the students and staff should be given in-service training in general awareness, activities and administration related to disaster management.

Keywords: Disaster Management, Volcanic Eruptions, socio-economic damage

¹. Dr. R.Vijaya., "Awareness of Disaster Management among Teachers of Higher Education" ISSN 2348-3156 (Print) International Journal of Social Science and Humanities Research ISSN 2348-3164 (online) Vol. 2, Issue 2, pp: (92-96), Month: April 2014 - June 2014, Available at: www.researchpublish.com

². (www.tn.gov.in, 2013)

I. Introduction

Disaster management (or emergency management) is the creation of plans through which communities reduce vulnerability to hazards and cope with disasters. Emergence of an organization is always through an evolutionary process. NDMA has also gone through the same stages. The Government of India (GOI), in recognition of the importance of Disaster Management as a national priority, set up a High-Powered Committee (HPC) in August 1999 and a National Committee after the Gujarat earthquake, for making recommendations on the preparation of Disaster Management plans and suggesting effective mitigation mechanisms. The Tenth Five-Year Plan document also had, for the first time, a detailed chapter on Disaster Management. The Twelfth Finance Commission was also mandated to review the financial arrangements for Disaster Management. On 23 December 2005, the Government of India enacted the Disaster Management Act, which envisaged the creation of National Disaster Management Authority (NDMA), headed by the Prime Minister, and State Disaster Management Authorities (SDMAs) headed by respective Chief Ministers, to spearhead and implement a holistic and integrated approach to Disaster Management in India³. NDMA, as the apex body, is mandated to lay down the policies, plans and guidelines for Disaster Management to ensure timely and effective response to disasters.⁴

1.1 Disaster Worldwide

"Access to information is critical to successful disaster risk management", United Nations Special Representative of the Secretary-General for Disaster Risk Reduction (UNISDR). Data and statistics are important in understanding the impacts and costs of disasters. Systematic disaster data collection and analysis can be used to inform policy decisions to help

reduce disaster risks and build resilience. Every year people are affected by disasters worldwide. Loss of properties and human life are more in the developing countries and the underdeveloped countries.

Global risk analytics company Verisk Maplecroft has released its fifth annual Natural Hazards Risk Atlas (NHRA), which ranks 1,300 cities around the world based on their vulnerability to natural disasters. The Philippines, China, Japan and Bangladesh are home to more than half the cities most at risk in the top 100, according to the assessment. Eight of the top 10 cities are located in the Philippines, including the capital of Manila which ranks fourth. Typhoons are a huge threat each year in the Philippines. The powerful tropical cyclone caused widespread destruction in Tacloban and killed more than 6,000 people. Earthquakes, flooding, landslides and volcanoes are also among the threats the country faces.

1.2 Disaster in India

India has been traditionally vulnerable to natural disasters on account of its unique geo-climatic conditions. In view of India's high vulnerability profile, the recurrent phenomena of a range of geophysical as well as hydro-meteorological hazards impact millions across the country leaving behind a trail of heavy loss of lives, property and livelihoods. In many areas of the country, disaster losses tend to outweigh the development gains. The economic and social costs on account of losses caused by natural disasters continue to mount year after year as disasters occur with unfailing regularity encompassing every segment of national life including the industrial and corporate sector. Traditionally, India had been 'reactive' in its approach towards disasters – with precious resources being spent on relief, rehabilitation and reconstruction efforts. Today, after considerable and meticulous planning and a concerted effort, a paradigm shift in the approach of the Government departments and agencies as well as of other stakeholders including the community, the corporate sector and others has been brought about for building holistic capabilities for disaster management.

³. <http://www.ndma.gov.in/en/about-ndma/evolution-of-ndma.html>

⁴. <http://www.ndma.gov.in/en/about-ndma/roles-responsibilities.html>

The focus has shifted to a balanced approach including pre-disaster aspects such as disaster prevention, mitigation and preparedness since it is felt that appropriate mitigation measures can substantially, if not wholly, reduce the heavy toll of lives and property, the dissipation of developmental, industrial and infrastructural gains and the hard-earned socio-economic infrastructure⁵.

1.3 The role of Corporates in CSR

For long, the corporate sector had been viewed as a separate entity perennially ranged at the other end of the spectrum vis-à-vis the society. Over the past few decades, this perception has undergone a complete metamorphosis and the existence of corporate sector is today intimately intertwined with the safety and well-being of the society. An inalienable part of its CSR, the corporate sector can play an essential role in leading and supporting the community in comprehensive risk management activities and in mobilizing human and financial resources as well as materials for utilization during a disaster situation. In addition to this, the corporate sector can be a precious source of technical knowledge, as for example in the case of identification and research on technological solutions to prepare for and respond to natural disasters. On the whole, corporate sector has the potential for strengthening and promoting its own safety and protection against natural catastrophes as well as in assisting the community at large in reducing its vulnerability to disasters. Some of the corporate which had been involved in the rescue process at times of recent calamities are Uber's UBERcare service for Chennai, Twitter, Facebook, Ola cabs, Airtel, Paytm, BSNL, LIC, Vodafone, Google, Zomato, Skype, Lookup App, Cognizant, TVS and so on.

The contribution of the Corporate Sector has been notable especially in the aftermath of the devastating Super-Cyclone Odisha in 1999, Bhuj Earthquake in 2001

and Tsunami in 2004. During Kosi Floods and Andhra Pradesh & Karnataka Floods in 2008 & 2009 respectively, the Corporate Sector came forward in providing relief in a big way. Corporate Sector played a significant role in the aftermath of 16-17 June disaster in Uttarakhand— Major corporate houses especially Tata's and Organisations such as CII/ FICCI, CSOs and NGOs like Rotary International are contributing substantially to the rebuilding effort. Tata Institute of Social Sciences (TISS) prepared an Impact Assessment Report of the most devastated villages of Uttarakhand Supporting livelihood programmes⁶.

II. Statement of the problem

India is vulnerable, in varying degrees, to a large number of disasters. More than 58.6 per cent of the landmass is prone to earthquakes of moderate to very high intensity; over 40 million hectares (12%) of its land is prone to floods and river erosion; close to 5,700 kms, out of the 7,516 kms long coastline is prone to cyclones and tsunamis; 68% of its cultivable area is vulnerable to droughts; and, its hilly areas are at risk from landslides and avalanches. Moreover, India is also vulnerable to Chemical, Biological, Radiological and Nuclear (CBRN) emergencies and other man-made disasters. Disaster risks in India are further compounded by increasing vulnerabilities related to changing demographics and socio-economic conditions, unplanned urbanization, and development within high-risk zones, environmental degradation, climate change, geological hazards, epidemics and pandemics. Clearly, all these contribute to a situation where disasters seriously threaten India's economy, its population and sustainable development⁷. A natural disaster is a sudden event that causes widespread destruction, lots of collateral damage or loss of life, brought about by forces other than the acts of human beings. A natural disaster might be caused by earthquakes, flooding, volcanic eruption, landslide,

⁵. https://en.wikipedia.org/wiki/List_of_natural_disasters_by_death_toll

⁶. <http://www.continuityandresilience.com/Vinod-K-Duggal-Role-of-Corporate-Sector-in-Disaster-Management.pdf>

⁷. <http://www.ndma.gov.in/en/vulnerability-profile.html>

hurricanes etc. In order to be classified as a disaster, it will have profound environmental effect and/or human loss and frequently incurs financial loss. As per the statistical data, people in India are prone to various kinds of disasters and it is the need of the hour to awake them with respect to these facts and at least to educate them to protect their environment where they live and conserve the environmental resources for their children. The very basic idea behind this study is that everything begins at home. This is the crucial concept which induced the researchers to design a study on the awareness of disaster and crisis management among the students and staff of various educational institutions in Madurai, TamilNadu.

III. Objectives

- To comprehend different disasters, its impact on the life of the people and its management.
- To study the awareness of disaster management among the students and staff of various colleges and schools.
- To highlight the need for efficient crisis management at times of need based on the findings.
- To provide a clear insight on the precautions to be considered commonly by everyone to live a safe and happy life.

IV. Methodology

The present study comprises both primary and secondary data collected from the students and staff of various colleges/schools in Madurai City during January 2016.

Primary data

The primary data were collected from various respondents including students and staff of various colleges/schools situated in Madurai City.

Secondary data

The secondary data were also collected from various standard text books, magazines, journals, newspapers and internet, which constituted a supportive

literature for the purpose of making analysis and suggestions.

Period of the study

The study was undertaken for the period 2015-16 (Financial year) during the month of January 2016.

Sampling design

Convenience sampling technique was used. The sample size taken was 100 respondents.

Statistical Analysis

Simple techniques such as percentage, bar diagrams, mean, standard deviations, Garret Ranking and Scaling of the scores regarding the awareness of various preventive measures during crisis, disasters and the level of their expectations for disaster management by both governmental and non-governmental agencies were sought.SPSS 11.0 software packages were used for the statistical analysis, where percentage distributions, ranking and t(test of significance) test for the determination of awareness between the groups were used.

Analysis and Interpretation

**Table 1 Demographic Profile of the Respondents:
Percentage Analysis**

Qualification	P	Age	P	Occupation	P
Undergraduate	30	16-30	70	Students	70
Post Graduate	20	31-45	26	Staff	30
M.Phil/ Ph.D	30	Morethan46	4	Total	100
Higher Secondary	20	Total	100		
Total	100				

Source: Primary Data

*Percent

Table 1 infers the demographic details of the respondents where in 70 percent of the respondents lies between the age group of 16 to 30 years and 30 percent of the respondents were faculty and nearly 50 percent of them are pursuing their post graduation programme.

Table 2 Percentiles representing other relevant details with regard to Disaster Management: Percentage Analysis

Place of Residence	p	Disaster Type	P	GIS and Remote Sensing	p
Resident	83	Nil	69	Yes	38
Passer by	17	Flood	16	No	62
Total	100	Fire	3	Total	100
Poisonous Gas Leakage	P	Tsunami	5	First Aid Kit Availability	P
Move Against-Wind	40	Global Warming	2	Yes	73
Move Along-Wind	27	Others	5	No	27
Use Vehicle	19	Total	100	Total	100
Govt Help Wait	9	Fire Accident	P	Knowledge in First Aid	P
Close Nose and Eyes	5	Through Lift	12	Yes	56
Total	100	Jump	3	No	44
Union Carbide	P	Use Staircase	23	Total	100
Bhopal	77	Fire Exit Route	59	Prepared for Future Disaster	P
Bhubaneswar	13	Total	100	Yes	25
Punjab	5	Heavy Smoke	P	No	31
J&K	5	Run Quickly	48	Somehow	44
Total	100	Walk Slowly	6	Total	100
In case of Earthquake	P	Crawl Down	28	Availability of Essential Medicines	P
Beneath Strong Table	40	Stay in Safe Place	18	Yes	86
Stay Away Tall Buildings	16	Total	100	No	14
Lay down on the floor	12	Plight of Disaster	P	Total	100
Ran out Side	24	Yes	24	Recall of Disasters	P
Catch hold off any tree	3	No	76	Yes	40
Cry out for help	5	Total	100	No	60
Total	100			Total	100
				Existence of Fire Extinguisher	P
				Yes	51
				No	39
				Total	100

Source: Primary Data

Table 2 depicts the responses of various respondents with regard to certain hypothetical questions, focus of their own organisation on disaster

management, their future preparedness towards crisis management, their knowledge with respect to providing first aid at times of adversity and their own personal experience of any calamity so far in their lives. The responses intimated that most of the respondents are need to be given more awareness relating to how to immediately react when a crisis happens all of a sudden. Especially with respect to the leakage of poisonous gas, **73 percent of the respondents** are highly ignorant about the way they need to react when such catastrophe occurs. With regard to their confidence in facing the future ruin, **only 25 percent of the respondents** are mentally prepared and remaining respondents are totally perplexed in providing steady and convinced response. With regard to heavy smoke, **70 percent of the respondents** are completely uninformed about the manner in which they have to save themselves. In general the respondents are aware of most of the disasters to the extent of fifty percent only but then they are highly naive when it comes to practical behaviour.

Table 3.1 A Awareness towards various types of disasters: Garret Ranking

Particulars	Mean Score	Mean Rank	Rank
Earthquake	430	4.3	1
Floods	420.2	4.202	2
Landslide	400.2	4.002	3
Forest fire	382	3.82	4
Drought	380.2	3.802	5
Tsunami	378	3.78	6

Source: Primary Data

Table 3.1 B Awareness towards various types of disasters: Garret Ranking

Particulars	Mean Score	Mean Rank	Rank
Wildfire	372.4	3.724	7
Extreme thunder storms	370.8	3.708	8
Manmade	366	3.66	9
Extreme snow storms	345.4	3.454	10
Extreme heat waves	337.6	3.376	11
Extreme cold waves	334	3.34	12

Hail	332	3.32	13
Inland excess water	327	3.27	14
Epidemics	319.6	3.196	15
Mudflow	313.6	3.136	16
Metrological Occurrences	290.4	2.904	17

Source: Primary Data

Table 3.1A & B implies that the respondents are mostly **aware about earthquake, flood, landslide, forest fire, drought and tsunami** and all other disasters are known by the them to some extent because they **might have not experienced other disasters** but could have heard about them through various sources.

Table 4.1 A Expectations towards various schemes and initiatives with regard to Disaster Management: Garret Ranking

Particulars	Mean Scor	Mean Rank	Rank
Early warning System	437	4.37	1
Distribution of educational material	417.2	4.172	2
React to crisis	413	4.13	3
Knowing the risks	412	4.12	4
Public awareness campaigns	411.4	4.114	5

Source: Primary Data

Table 4.1 B Expectations towards various schemes and initiatives with regard to Disaster Management: Garret Ranking

Particulars	Mean Score	Mean Rank	Rank
Leadership	409.4	4.094	6
Mapping	408.4	4.084	7
Specific priority	408.2	4.082	8
Tie-ups	406.6	4.066	9
Risk reduction Education	403.6	4.036	10
Motivate research and	409	4.09	11

development for Disaster Management			
Training courses	405	4.05	12
Grass root Initiatives	400	4	13
Informational websites	399.2	3.992	14
Stimulation & drills	390	3.9	15
Insurance Sector Participation	398.2	3.982	16
Corporate Sector Participation	397	3.97	17
Rules to be framed internationally	395.2	3.952	18
Non-Governmental Organisations	394.2	3.942	19
FDI	393.6	3.936	20
Art of living to be imparted in younger generation	236.2	2.362	21
Parks & Museums of disaster	376	3.76	22

Source: Primary Data

Table 4.1A & B portrays that, with respect to the initiatives expected by the respondents, they are more focused on a **system of providing early warning on disasters**, they expect **distribution of some education material** on disasters which could be understood by every citizen either literate or illiterate, rich or poor, employed or unemployed because the natural calamities never shows discrimination among the people and it affects everybody invariably and first hand information risks involved in their day to day life and on how to react immediately for their lives when a crisis occurs. They do have other expectations such as **conducting of awareness campaigns, to include disaster management even in the school curriculum and similar other prospects** for their well being in the mostly vulnerable society.

Table 5 Expectations towards various schemes and initiatives with regard to Disaster Management: One-Way Anova

Hypothesis (Ho): There is no significant difference between **Educational qualifications** of the respondents and expectations with regard to initiatives by various authorities with respect to crisis management.

Hypothesis (H1): There is significant difference between **Educational qualifications** of the respondents and expectations with regard to initiatives by various authorities with respect to crisis management.

Qualification										
Particulars	Higher Secondary		Undergraduate		Post Graduate		M.Phil/ Ph.D			
Mean/Standard Deviation	M	SD	M	SD	M	SD	M	SD	F	Sig.
Governmental initiatives	37.95	4.594	40.17	4.691	39.20	4.948	43.00	4.864	5.161	.002
Private-sector initiatives and sponsorship	10.75	2.314	11.47	2.315	11.75	2.381	13.23	1.612	6.239	.001
Civic sectors	19.55	1.276	21.20	2.538	19.50	3.187	21.80	3.056	4.650	.004
International efforts	14.00	3.387	16.67	2.139	15.45	2.235	17.10	2.524	6.886	.001

Source: Primary Data

It is found from Table 5 that, there is significant difference in their opinion at 1% level of significance between the educational qualification of the respondents and their expectancy level with regard to the initiatives to be taken by governmental and Non-Governmental authorities. **Therefore the null hypothesis is rejected in this case.** This difference of opinion can be explained by way of mean and it clearly declares that the expectations of those who are **highly educated is more on government initiatives when compared** to other category of respondents. This visibly speaks about the relationship between **their qualification and their expectations** because they may comparably have more practical knowledge on socio-economic conditions and the role which ought to be played by the government authorities inexorably. Moreover they have basic analytical skills regarding the reasons and causes for a particular disaster.

Table 6

Age and awareness on precautions to overcome disasters: One-Way Anova

Hypothesis (Ho): There is no significant difference between **different age group** of the respondents with regard to the precautions to be taken with respect to disasters.

Hypothesis (H1): There is significant difference between **different age group** of the respondents with regard to the precautions to be taken with respect to disasters

PARTICULARS	16 years-30 years		31years-45years		More Than 46 years		F	Sig.
	M	SD	M	SD	M	SD		
AGE	81.79	9.065	81.81	8.256	90.00	8.287	1.656	.196

Source: Primary Data

It is found from Table 6 that, there is **no significant difference in their opinion** between their age groups

and the precautionary measures to be taken by them to overcome the disasters. **Therefore the null hypothesis is accepted in this case.** The students may be aware of the precautionary measures because of their parents and with regard to the faculty, as matured adults, have better exposure towards the uncertainties and have planned their standard of living and lifestyle in a safe and secured way. Especially now-a-days lots of **limelight are on protecting the environment from global warming by various institutions.**

Table 7

Occupation and awareness regarding the various types of disasters: Independent Samples t Test

Hypothesis (Ho): There is no significant difference between different **occupations** of respondents with respect to the awareness of disaster management at times of crisis.

Hypothesis (H1): There is significant difference between different **occupations** of respondents with respect to the awareness of disaster management at times of crisis

Particulars	Student		Staff				
OCCUPATION	M	SD	M	SD	F	Sig.	t
	62.06	10.44	60.27	7.817	1.318	.254	.842

Source: Primary Data

It is found from Table 6 that, there is **no significant difference in their opinion** between their occupation and the awareness about the various types of disasters. **Therefore the null hypothesis is accepted in this case.** Due to the **better access and disclosure towards various technological developments**, there is cent percent possibility that not only the staff but students will also be pre-equipped with knowledge about various disasters. **Besides, there are lot more social medias such as Face book, Twitter and so on, in the sense that whatever happens in one corner of the world is known to everyone who has access towards technology within a second and it spreads like a blaze to millions of internet users.**

Suggestions: As per the outcome of the study, the researchers would like to provide certain suggestions:

1. The respondents are aware but they need to be **made more conscious with respect to the art of living** as it is being taught some of the developed nations which are more prone to disasters.
2. Disaster management need to be inculcated in children even at every young age and it would yield better results if it is added as **one of the subject in their curriculum.**
3. It is obligatory to provide the **students and staff at all levels** to practically train to handle the victims affected by various disasters. Recently in Chennai floods, the student community helped through many ways but only very small portion of them were into the fields that were worst affected.
4. Corporates instead of offering help at times of crisis; it would be superior that besides its mandatory requirement, it could **provide regular support through its own policies either directly or indirectly to the most downtrodden section** of the community so that it helps to uplift the standard of their life.
5. Apart from maintaining ordinary bank account savings, the public ought to be given awareness with **regard to various investment and insurance schemes** which could be availed by them at times of an emergency.

Conclusion

The Government of India is indeed taking various measures to prevent natural and manmade disasters and protect the total eco system; it is the individual conscientiousness of each and every citizen to be vigilant enough with respect to disaster prevention, preparedness, relief and finally recovery. As a socially responsible person the whole world community should work towards reducing death and suffering, particularly among children and elderly people due to natural hazards in the most vulnerable communities through

preparedness and mitigation. The multinational corporations need to assist the Government in building a safer and disaster resilient India by developing holistic, pro-active, multi-disaster and technology-driven strategies for disaster risk reduction through collective efforts of all Government Agencies and Non-Governmental Organisations.

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THE ROLE OF THE TEACHER IN TASK-BASED LANGUAGE TEACHING

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Introduction

English language has become a major medium for communication across borders globally. The ability of students to be able to communicate naturally in English is an important goal that language teachers to achieve in class. Indeed it is a demanding task for language teachers to provide sufficient inputs for students to be competent speakers of English. There are numerous theories and approaches to teaching a second language, some exotic some mundane but all have one thing in common – a desire to make the acquisition of a foreign or second language as efficient and effective as possible. Task Based Language Teaching (TBLT) is an approach which offers students material which they have to actively engage in the processing of in order to achieve a goal or complete a task. Much like regular tasks that we perform everyday such as making the tea, writing an essay, talking to someone on the phone, TBLT seeks to develop students' interlanguage through providing a task and then using language to solve it.

What is Task?

"Activities that require comprehending, producing, manipulating, or interacting in authentic language while attention is principally paid to meaning rather than form." (Nunan, 1989) Task-based learning offers the student an opportunity to do exactly this. The primary focus of classroom activity is the task and language is the instrument which the students use to complete it. The task is an activity in which students use language to achieve a specific outcome. The activity reflects real life and learners focus on meaning. They are free to use any language they want. Playing a game, solving a problem or sharing information or experiences, can all be considered as relevant and authentic tasks.

When students speak in a confident and comfortable way, they can interact better in real life situations.

The aim of TBLT

To create a need to learn and use language.

To generate their own language and create an opportunity for language acquisition To provide an opportunity for learners to experiment with and explore both spoken and written language through learning that are designed to engage learners in the authentic, practical and functional use of language for meaningful purposes.

Why do we need Task-Based Teaching and Learning?

Tasks can be easily related to students' real-life language needs (i.e. 'pedagogic tasks' can be designed to reflect 'target tasks'). Tasks create contexts that facilitate second language acquisition (i.e. an L2 is best learned through communicating). Tasks create opportunities for focusing on form. Students are more likely to develop intrinsic motivation in a task-based approach. A task-based approach enables teachers to see if students are developing the ability to communicate in an L2.

- TBL provides learners with natural exposure (input), chances to use language to express what they want to mean (output), to focus on improving their own language and to analyse and practise forms.
- TBL is more likely to keep learners motivated since it builds on whatever language they know in a positive way. Learners are actively engaged throughout the task cycle, and get

chances to think for themselves and express themselves in the security of their group.

- Learners become more independent and feel empowered, gaining satisfaction from successfully achieving things through the Foreign Language. A natural context is developed from the students experiences. With the language that is personalised and relevant to them.

Task - based approach is a strong communicative approach where students spend a lot of time communicating. Activities are engaging, enjoyable and motivating.

Role of the teacher

The teacher can be regarded in many ways as the learners' most privileged interlocutor. Although the teacher's role in TBLT differs from the role teachers assume in more 'linguistic', structure-oriented approaches, it is equally crucial. There are two core actions that we believe the teacher should take in order for tasks to elicit rich learner activity and to enhance the chances that this activity turns into actual learning.

- a. Motivating the learner to invest mental energy in task completion;
- b. Interactionally supporting task performance in such a way as to trigger processes such as the negotiation of meaning and content, the comprehension of rich input, the production of output and focus on form, which are believed to be central to (second) language learning.

These two actions should be central throughout the three stages that we can distinguish when describing teacher activity: the planning stage, performance stage and the post-task stage assessment stage. In this article, we will use the term 'planning stage' for all the mental and physical actions teachers take in preparation of the actual educational activity that will take place. During the planning stage, teachers will have to assess to what extent the task they are preparing whether taken from a syllabus or developed by themselves, has the potential to

motivate the learners into meaningful action and to elicit the kind of cognitive and interactional processes assumed to enhance language learning. At this stage, four questions suggested by Breen(1987: 25), may come in handy for the teacher to assess the task's potential:

1. What is the objective of the task? e.g. what particular skills will be/ should be developed; what may be/should be attended to? Are objectives mainly in terms of accuracy, fluency or complexity? Are task objectives adapted to learners' needs?
2. What is the content of the task? e.g. Is the topic content familiar or unfamiliar to the learners? Is the topic likely to interest the learners?
3. How is the task to be carried out? e.g. Will learners engage in planning before the task?
4. In what situation is the task to be carried out? e.g. Will the learners work in pairs or groups or will they perform the task individually?

During the performance phase of the educational activity, the above mentioned interactional and cognitive processes believed to enhance language learning are supposed to actually take place, and much of the teacher action will consist of drawing out the most of the task's potential for group of learners and individual learners respectively. In the post-activity stage, the teacher, preferably together with the learners, will evaluate to what extent everyone was actually engaged in meaningful activity and whether there are any objective and/or subjective data available that indicate whether the activity was effective in terms of planned or unplanned language learning outcomes. Obviously, the boundaries between planning, performing and assessing are to a great extent artificial. Both planning and evaluating also take place during the performance phase i.e. when the teacher is involved in setting up interaction with the learners. In addition, the sequence of these three stages should be interpreted in cyclical terms, rather than in strictly linear terms. Post-task assessment will often be the primary basis on which the planning of new tasks and activities is found.

Willis (1996:56-57) recommends the following sequence of activities:

Pre-task	Introduction to topic and task: Teacher explores the topic with the class, highlights useful words and phrases, helps students understand task instructions and prepare.
Task Cycle	Task: Students do the task, in pairs or small groups. Teacher monitors from a distance. Planning: Students prepare to report to the whole class(orally or in writing) how they did the task, what they decided or discovered. Report: Some groups present their reports to the class, or exchange written reports and compare results.
Language Focus	Analysis: Students examine and discuss specific features of the text or transcript of the recording. Practice: Teacher conducts practice or new words, phrases and patterns occurring in the data, either during or after the analysis (Willis 1996: 38).

Motivating the language learner

In task-based syllabuses, learners are confronted with meaningful tasks. However, in the real-life classroom, this latter statement is not a fact, it is hypothesis. To some degree, learners themselves decide to what extent they will actually engage with the task and perceive it as meaningful (Coughlan & Duff, 1994; Donato, 2000; Murphy, 2003). In classrooms where twenty or more learners are gathered, some learners may merely 'go through the motions' without investing any mental energy in the task. They may receive a copy of a newspaper article from the teacher, hear them deliver the instructions to read the article and solve the questions, wait for the task performance phase to pass, passively witness the post-task performance phase during which the answers are collectively discussed. Breen (1987)

calls this passive attitude the 'survival orientation'. He contrasts this with an 'achievement orientation', which drives the learner to perform the task with maximal effort. If it is true that the effect of learning activities is, at least partly, dependent on the intensity with which the learner approaches them (Lavers, 2000; Laufer & Hulstijn, 2001), one of the prominent roles of the teacher is to try and get every single learner involved into actively engaging with the task that is presented.

Conclusion

Task-based teaching offers the opportunity for 'natural' learning inside the classroom. It emphasizes meaning over form but can also cater for learning form. It is intrinsically motivating. It is compatible with a learner-centered educational philosophy but also allows for teacher input and direction. It caters to the development of communicative fluency while not neglecting accuracy. It can be used alongside a more traditional approach.

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A STUDY ON ACHIEVEMENT MOTIVATION IN RELATION TO ACADEMIC ACHIEVEMENT OF STUDENTS AT SECONDARY LEVEL

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Abstract

The present study explored the extent to which the Achievement Motivation and Academic Achievement of Students at Secondary Level. The survey research method was used for the study. In the present study sample of 500 students (250 boys and 250 girls) were taken by using propoanate simple random sampling technique. Achievement Motivation scales developed by the investigator on 2015 were used for data collection. Moreover, for academic achievement Marks obtained in the IXth class of the State board, aided and Matriculation board for assessing the achievement of students. The findings of the study revealed that: (i) There no significant difference between boys and girls secondary level students on achievement motivation. (ii) There no significant difference between boys and girls secondary level students on academic achievement.

Key Words: Achievement Motivation, Academic Achievement, Secondary level.

Introduction

Achievement motivation forms to be the basic for a good life. People who are oriented towards achievement, in general, enjoy life and feel in control. Being motivated keeps people dynamic and gives them self-respect. They set moderately difficult but easily achievable targets, which help them, achieve their objectives. They do not set up extremely difficult or extremely easy targets. By doing this they ensure that they only undertake tasks that can be achieved by them. Achievement motivated people prefer to work on a problem rather than leaving the outcome to chance. It is also seen that achievement motivated people seem to be more concerned with their personal achievement rather than the rewards of success.

It is generally seen that achievement motivated people evidenced a significantly higher rate of advancement in their company compared to others. Programs and courses designed, involves seven "training inputs." The first step refers to the process through which achievement motivation thinking is taught to the person. The second step helps participants understand their own

individuality and goals. The third assist participants in practicing achievement-related actions in cases, role-plays, and real life. A fourth refers to practicing of achievement-related actions in business and other games. A fifth input encourages participants to relate the achievement behavior model to their own behavior, self-image, and goals. The sixth program facilitates participants to develop a personal plan of action. Finally, the course provides participants with feedback on their progress towards achieving objectives and targets.

Achievement motivation is a stable learned characteristic in which satisfaction comes from striving for and achieving a level of excellence. Achievement motivation is a drive to excel in learning tasks combined with the capacity to experience tried in accomplishment (Eggen, Manchak, 1994, David Mc Clelland and Atkinson were the first one to concentrate on the study of achievement motivation. Mc Clelland, Atkinson, Clark and Lowell, (1953). People who strive for excellence in a field for the sake of achieving and not for some reward are considered to have a high need for achievement. This need has labeled n-achievement for convenience.

Motivation is the activation of goal-oriented behavior. Motivation is said to be intrinsic or extrinsic. The term is generally used for humans but, theoretically, it can also be used to describe the causes for animal behavior as well. This article refers to human motivation. According to various theories, motivation may be rooted in the basic need to minimize physical pain and maximize pleasure, or it may include specific needs such as eating and resting, or a desired object, hobby, goal, state of being, ideal, or it may be attributed to less-apparent reasons such as altruism, selfishness, morality, or avoiding mortality. Conceptually, motivation should not be confused with either volition or optimism.[1] Motivation is related to, but distinct from, emotion.

Review of Related Literature

Christopher J. Collins (2004) Entrepreneurship is a major factor in the national economy; thus, it is important to understand the motivational characteristics spurring people to become entrepreneurs and why some are more successful than others. In this study, we conducted a meta-analysis of the relationship between achievement motivation and variables associated with entrepreneurial behavior. We found that achievement motivation was significantly correlated with both choice of an entrepreneurial career and entrepreneurial performance. Further, we found that both projective and self-report measures of achievement motivation were valid. Finally, known group studies yielded a higher validity coefficient than did individual difference studies.

James C. Kaufman (2008) conducted this article provides non-cognitive factors represent a chance to learn more about how to help students succeed in early college experiences. This study examined personality and motivation as predictors of first-quarter GPA in a sample of 315 non-traditional undergraduates at a Hispanic-serving institution. Our results provide support for the importance of high levels of conscientiousness, intrinsic motivation, and low levels of extrinsic motivation in first-quarter school success. Implications and possible interventions are discussed.

Ms. Anjum Naz (2011) Examined the achievement and its relationship with achievement motivation and self concept. The subjects consisted of 336 students (146 males and 172 females) from four public and four private schools of the Sargodha district at the secondary level. Intact groups of all eight schools enrolled in 9th grade were involved in the study. An Urdu translated version of 'Academic Self-Description Questionnaire II' (Marsh, 1990) and 'General Achievement Goal Orientation Scale' (McInerney, 1997) was used. The results revealed that achievement motivation and self concept are significantly related to academic achievement. Significant gender differences were discovered which were in favor of girls. It was suggested that teachers must use motivational strategies to involve students in academic activities for improving their grades.

Statement of the Problem

A Study on Achievement Motivation in relation to Academic Achievement of Students at Secondary Level.

Objective of the Study

1. To study and compare the achievement motivation of boys and girls secondary level students.
2. To study and compare the academic achievement of boys and girls secondary level students.

Hypotheses

1. There is no significant difference between boys and girls secondary level students on achievement motivation.
2. There is no significant difference between boys and girls secondary level students on academic achievement.

Delimitation

The present study being exploratory in nature has following delimitations:

1. The study was delimited to IXth class students of secondary schools in Coimbatore District in Tamil Nadu.

2. Secondary school students have been selected on simple random sampling biases.
3. The present study is delimited to three independent variables only.

Methodology

Methodology makes the most important contribution towards the environment of any study. Survey method of research was employed by the investigator.

Sample for the Study

In the present study sample of 500 students (250 boys and 250 girls) were taken using proportionate simple random sampling technique.

Tools for the Study

Tools used to be;

- i. Achievement Motivation questionnaire by the investigator.
- ii. Marks obtained in the IXth class of state board, aided and matrication board for assessing the achievement of secondary level students.

Statistical Analysis

The collected data were tabulated and analysed using descriptive statistics, namely mean, standard deviation, t-test to get results.

Analysis and Interpretation of Data

The essential step in the process of research, after the collection of data, is the organization, analysis and interpretation of the data and formulation of conclusions and generalization to get a meaningful picture out of the raw information thus collected. The mass of data collected needs to be systemized and organized, i.e., edited, classified and tabulated before it can serve the purpose. Data are meaningless heaps of material without analysis and interpretation. The purpose of the analysis is to find out the relationship between the variables, which lead to the verification of hypothesis. This is achieved with the logical organization of data and use of relevant statistical techniques. After analysis,

interpretation has to be done carefully, logically and critically by examining the results obtained, keeping in view limitation of the sample chosen, tools selected and used in the study.

Hypothesis-1: There no significant difference between boys and girls secondary level students on achievement motivation.

Table 1: Showing the Means, SD, 't' Value and level of Significance of 250 boys and 250 girls Students on Achievement Motivation

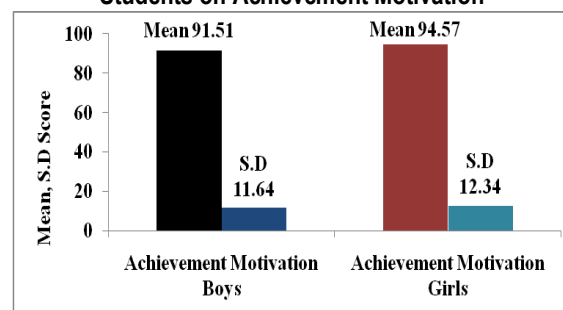
Variable	Boys		Girls		't' Value	Significance at 0.05 Level
	Mean	S.D	Mean	S.D		
Achievement Motivation	91.55	12.34	94.57	11.64	0.052	NS**

S*-Significant N.S**-Not Significant

Interpretation

Table 1 show that the mean scores of boy's student for achievement motivation are 91.55 ± 12.34 and girl's student is 94.57 ± 11.64 . The calculated t-value is 0.052 which is no significant at 0.05 level of significance. It indicates that there is no significant difference between the boys and girls students on their level of achievement motivation. Thus, our hypothesis that, "There no significant difference between boys and girls secondary level students on achievement motivation" is Accepted at 0.05 level of significance.

Figure-1: Showing Means, S.D, of Boys and Girls Students on Achievement Motivation



Hypothesis-2: There no significant difference between boys and girls secondary level students on academic achievement

Table 2: Showing the Means, SD, 't' Value and level of Significance of 250 boys and 250 girls Students on Academic Achievement

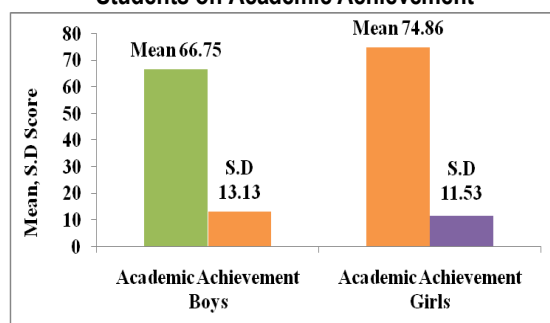
Variable	Boys		Girls		't' Value	Significance at 0.05 Level
	Mean	S.D	Mean	S.D		
Academic Achievement	66.75	13.13	74.86	11.53	8.80	S *

S*-Significant N.S**-Not Significant

Interpretation

Table 2 shows that the mean scores of boy's student for academic achievement are 66.75 ± 13.13 and girl's student is 74.86 ± 11.53 . The calculated t-value is 8.80 which is no significant at 0.05 level of significance. It indicates that there is significant difference between the boys and girls students on their level of academic achievement. Thus, our hypothesis that, "There no significant difference between boys and girls secondary level students on academic achievement" is Rejected at 0.05 level of significance.

Figure 2: Showing Means, S.D, of Boys and Girls Students on Academic Achievement



Findings

Major findings of the present study are as under:

1. There is no significant difference between boys and girls secondary level students on achievement motivation.
2. There is significant difference between boys and girls secondary level students on academic achievement.

Conclusions

From the above said findings, we can conclude that the boy's students are different on achievement motivation as compared to girls students. The girls' students show better academic achievement as compared to boy's students. The development of any country requires integrated personality of young generation. Based on the finding and discussions, it could be concluded that we must develop a positive attitude, achievement motivation among secondary level students and aspire them for good academic achievement. In the context of liberalization, privatization and globalization of education, a healthy, productive, creative and innovative education is the need of the hour. The education system relies on the future teachers. Teacher education is believed to be the only hope to make the society better. Teachers are the persons who could develop and mould the students as a good citizen and make them achievement motivation to hold the responsibility on their shoulders for developing their nation. The young generation should be motivation stable and confident to excel in their academic performance and enhance life skills to face the problems in future. Moreover, it is the responsibility of the teachers and the school administrators to create a better learning environment that arouses students' interest to achieve higher goals and they should ensure transfer of achievement motivation into academic performance, critical and creative thinking.

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TEACHER PERSPECTIVE IN 21ST CENTURY

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Introduction

Change is the elixir of life. Change is inevitable. In the context of liberalization, privatization and globalization there is a world wide competition in every walk of human activity. It is highly imperative to be alert to face the world full of competitions. Whatever we want and try to achieve should have a direct bearing on the quality standards. Educationists should become increasingly aware of the process of change and try to design courses, curricula and content. The objectives are likely to be realized by revamping the skills of teachers by enhancing the quality of teaching, class room communication, and the quality of team efforts thereby ensuring by the of all stake holders of educational endeavours.

In the globalised context, the learner is the customer. Educational managers do well to ensure the product quality and service quality. All individuals have to contribute to the quality of product, namely the learners, service and management ensuring the overall credibility of the institution. In the educational setting, service quality means focusing the attention on all educational services, particularly the interface between the institute and industry and between the teacher and learner. The global perspectives of educational sector are analyzed here:

Quality Assurance

Globalization has promoted the quality of institutions. A student seeks admission with the hope of getting quality education in the educational institution which is chosen by him. Quality teaching, quality learning, experiential learning and blended learning are mantras which highlight the quality of education. Internal quality assurance cells are established in colleges.

It takes care of quality course curriculum and content quality methods and strategies of communication to achieve the course objectives and quality methods. It will also develop quality methods and strategies of testing and evaluation. The quality cell ensures enhancement of the quality of life and status of the members of the staff as individuals and as members of groups in an educational institution. The quality of the life of the learners is of paramount importance.

The quality assurance cell also strives hard to ensure the quality performance of the learners. The end results alone will not be taken into account for quality assessment. The means or processes through which the final results are achieved are given importance and weight.

The quality organization ensures healthy relationship amongst the members of the organization. Quality life also is ensured among the teachers and the learners. Alumni associations acts as a link in ensuring quality life of the learners even after the learners complete their course of study. It will result in greater mutual benefits.

Social Responsibility

Blood donation programmes, Aids awareness programmes and Environment awareness programmes are arranged periodically by Institutions. Red Cross Club and Red Ribbon Club engage the volunteers in social service. Nearby villages are adopted Health awareness camps are conducted in the adopted villages. Students have the opportunity of coaching economically backward children in the villages by conducting week-end classes. All these inculcate a social responsibility in the learners who understand life and adjust with the difficult situations which they come across in their student life.

Value Ethics

All educational endeavours are built upon a sound and solid foundation of highest ethical standards, virtues and values. They have thoroughly understood the need to build up modern India with their learners endowed with ethical virtues and values. It is also a welcoming factor which will strengthen our nation and promote national integrity.

Communication Skill in Foreign Languages

English has been established as a language of global communication and a language of opportunities. A high degree of proficiency in English and excellent communication skills enhance the employability of students. In view of the increasing importance of English for career purposes, universities and institutions are offering courses in communication skills as part of their general English course. Globalization also has promoted the learning of other foreign languages like German, French, Japanese, Spanish and Chinese. If a learner is interested in developing his communication skills, he can join courses offered by universities and colleges. Learning one more foreign language will make the chances of the learner bright for employability.

Promoting Research Activities

Formerly learners had to go to a university for higher studies after completing their post graduation in colleges. But now research facilities are available in colleges themselves. The learner can very well pursue his research work in the college as all a resources are available there. Facilitating research activity in colleges is the positive outcome of globalization. Quality guides are guiding the research work of their research scholars. Some of the institutions are publishing their our journals to promote research activity of the learners.

'e' Learning Facilities

Globalisation has made possible 'E' learning. Many resource materials are available in 'E' form. Development of Information Technology has made it very easy to access 'E' learning. Online examinations are also

conducted. Many institutions have established 'E' libraries.

Differentiated instruction (sometimes referred to as differentiated learning) is a way of thinking about teaching and learning. It involves teachers using a variety of instructional strategies that address diverse student learning needs. Students are placed at the center of teaching and learning and student needs drive instructional planning, as opposed to more traditional education methods of teachers, text materials, or curriculum determining what students should be learning.

Differentiated instruction is a way to enhance learning for all students by engaging them in activities that respond to particular learning needs, strengths, and preferences and is effective in addressing the needs of gifted or high-achieving students, students with special needs, as well as second language learners who are in the same classroom.

Interdisciplinary Teaching

Interdisciplinary teaching is a method, or a set of methods, used to teach a unit across different curricular disciplines. For example, the seventh grade Language Arts, Science and Social Studies teachers might work together to form an interdisciplinary unit on rivers. The local river system would be the unifying idea, but the English teacher would link it to Language Arts by studying river vocabulary and teaching students how to do a research report. The science teacher might teach children about the life systems that exist in the river, while the Social Studies teacher might help students research the local history and peoples who use state capitals in a social studies unit, attempting to integrate it with language arts.

Conclusion

For an effective teaching, Interdisciplinary approach with differentiated instructions will help the learners to learn better as well as the the teachers to teacher better instructions with effective outcomes. So, there is no doubt, we can expect effective teaching – learning in education through interdisciplinary teaching.

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ATTITUDE OF ENGLISH TEACHERS IN THE USE OF SMARTCLASS

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Abstract

The rapid advancement of computer technology has altered the way education is being imparted. This is especially so in the delivery of the English Language course where the combination of various media attributes of the computer has the capability to enhance instructional outcomes. This article reports on the study undertaken to elucidate the level of the attitude of English teachers in the usage of Smartclass for the delivery of the English course. The findings revealed that majority of the teachers have a positive attitude towards the use of Smartclass to teach English and actually used them for teaching and learning purposes. It also unveils the fact that with more teaching experience the favourable attitude of the teachers fades gradually

Introduction

The 21st century is the age of Technology. The use of technology in education has opened new avenues for knowledge and has also reformed education. It has become an integral part of today's education. Educational reform includes successful designing and implementation of technology in the teaching-learning process, which is the key to success. The teacher and learner must gain access to technology for improving learning. Efforts must be taken to prepare the students to adjust themselves and gain access to information in this era of knowledge explosion. This has placed more demands on teachers especially English teachers as they need to effectively incorporate technology into the formal classroom teaching and learning conditions to enhance the language skills. A Smartclass proves useful in this context and it helps to achieve the educational goals.

Now the question is that how many English teachers use technology in the classroom, how many English teachers have positive attitude towards using technology in the classroom. In the present scenario of globalization the goal of communicating in English with ease is impossible without the use of technology. Hence it has become the need of the hour to instill the significance of it among the English teachers and equip them with the

skills needed in order to transform them into active technology users for teaching English.

Importance of Knowing English in the Present Scenario

Language is a vehicle of human thought. It plays a vital role in the mental, emotional and social development of a person. Though English is a foreign language it occupies a prestigious and unparalleled position in our country. The unique role it plays in our day-to-day life cannot be overlooked. Graddol: (1997:16) states that "The use of English language has increased rapidly after 1960. At present the role and status of English is that it is the language of social context, political, socio-cultural, business, education, industries, media, library, communication across borders, and key subject in curriculum and language of imparting education". In the present scenario the role and status of English in India is remarkable when compared to the previous years.

The Growth of English Language Teaching (ELT) Through Technology

The 21st Century has witnessed a tremendous growth of English language. It has become the order of the day to communicate fluently in English to enjoy a

prestigious status and to fetch a good job. The growth of English Language Teaching has been fuelled greatly by the internet. Graddol's study (2000) suggests that in the year 2000 there were about a billion English learners but a decade later the numbers doubled. The forecast points to a surge in English learning, which has peaked in 2010 (Solanki).

With the emerging and developing technology and its applications to teaching, a favourable platform is set for exploration and reform in English Language Teaching. It plays a prominent role in promoting all the language skills (LSRW) of the learners.

Technology Proves Effective in ELT

Technology has given a new dimension for teaching and learning English. Integrating the wide range of technologies like Computer Assisted Instruction, e-learning, LCD, mobile phones, iPads, iPods, Smart classroom etc., will help in the easy acquisition of English Language.

The first step to learn any language is to listen to it. A query arises whether all the English teachers are proficient enough to speak correct English. Technological tools like audio books provide numerous models of the native speakers. Listening constantly to it will certainly help develop the listening skills. The communication of the learner is developed only through constant interaction. Technology can facilitate this type of environment. It can act as a tool to increase verbal exchange through materials which combines texts, illustrations, sound effects, real voices, videos etc. They also help in acquiring the reading skills. The rich contextual environment provided with visual clues helps in the easy mastery of vocabulary. Software that helps in grammatical transformation of the text, spellings, punctuation, suggestive and predictive texts also helps in improving the writing skills. Therefore, technology to a greater extent proves effective in the acquirement of English language.

Traditional Teaching Vs. Teaching Through Technology

The new era of technology has assigned new challenges and duties on the modern teachers. The traditional chalk and talk method of teaching has been replaced with the remarkable entry of technology. Technology provides a variety of learning experiences for the learner and makes learning interesting and teaching productive. Though the traditional methods are proven to be useful, the wider opportunities provided by the use of technology cannot be ignored. Research has proved that students who learn through the technological innovations perform better than their counterparts. Teaching through technology enriches teaching content, economizes time and increases motivation. It provides a good pedestal for the exchange between teachers and students, while it provides a language environment that improves on the traditional classroom teaching model. Introduction of new technology like Smartclass does not mean uprooting the conventional ways rather it means the integration of the old with the new. The traditional methods cannot be eliminated completely as instruction would be incomplete without teacher-learner interaction.

Concept and Characteristics of Teaching through Smartclass

Smartclass was introduced a decade ago in our country and it is gaining popularity in the recent years. Smartclass brought about a paradigm shift and brought technology into the classroom. It consists of digital modules which could be projected on a screen in the classroom to elucidate and explain concepts. It has made classrooms alive. A smart board enhances the functionality of existing ICT such as computers and projectors by adding interactivity to these media. Smart boards offer more benefits than computers. Computers are designed for individual use, whereas smart boards are designed for whole classroom instruction. It displays the content of textual materials vividly and helps the students understand the texts. It has brought about an exhaustive repository of world class digital modules

which could be easily accessed and projected even in an illuminated classroom to explain the abstract and difficult concepts with clarity.

The working of a Smartclass is simple. A server is set up inside the school, loaded with digital instruction and assessment material mapped to the school curriculum. Classrooms are wired to the Server and are equipped with a state of the art Digital Teaching system (DTS) comprising a highly versatile interactive white board and a sophisticated projection system. Teachers access to the digital contents in their classrooms on a daily basis, project it on the board during their classroom sessions and explain concepts with the help of animations, graphics, videos, etc. (Educomp, Smartclass)

The Advantages of using Smartclass in ELT

The use of Smartclass has certain advantages over other conventional media.

- Fosters student's interest and motivation in study.
- Expands student's mental horizon.
- Simplifies abstract concepts.
- Promotes communicative skills.
- Improves interaction between teacher and student.
- Enhances creativity and imaginable thinking.
- Increases retention.
- Suits even an over-crowded class.

The Current Status of using Smartclass in Schools

Educational institutions have tried to provide students better learning environment by equipping them with the latest digital teaching technology. This effort has encouraged instructors to use various assistive technologies such as computers and internet in their classrooms especially in the last decades. As a part of the Information and Communicative Technology (ICT) integration process, the smart board has been one technology most invested in schools across the country which has brought a shift from the dull traditional environment of lecture monologues to a more inclusive

and participatory environment. According to Abhinav Dhar, Director at Educomp solutions, more than 12,000 schools across 560 districts in India have adopted Smartclass and the number keeps steadily increasing day by day from 2004. He also observes that private schools across India see a digital classroom as an imperative whereas government schools have barely made any inroads (Knowledge@Wharton). Smartclass must be made accessible to all the children.

Role of the Teacher

At present the role of the teacher in educating the children has gained a paramount importance. In this era of knowledge explosion a teacher is expected to have adequate subject knowledge and specialized skills to ensure quality education. In order to impart this quality education at this point of time and in the overcrowded classrooms instructional media like Smartclass renders a helping hand to improve the level of understanding. It helps the teacher develop the interest and motivation of the learners and address to their different learning styles. The teachers must be fully aware of the pedagogical implications in order to bring about effective instruction. They should also develop their skills and abilities for using Smart boards. One of the effective means of bringing about it is to provide pre-service and in-service training for the effective usage.

Teacher's Attitude towards Integration

An appropriate Educational Technology in the hands of competent teachers can ensure better teaching-learning process. A Smartclass proves beneficial to create a dynamic learning environment. For the success of teaching with the help of Smartclass, the attitude of the teacher is the key determinant for ensuring the effectiveness of this technology in the school setting. Positive attitude of a teacher is considered as the most important factor in bringing about any significant change in the teaching-learning system. Similarly, resistance to change is considered as the main reason for the failure of the process. The increasing use of technology is strongly

correlated to teacher's acceptance and positive attitude towards the integration of technology.

Purpose of the Study

The purpose of this research is to make a study on the attitude of English teachers in the use of a Smartclass for teaching English and also to determine the effect of age, gender, experience, grade, technology related training and computer literacy of teachers on their attitudes.

Method of the Study

For this study, a descriptive method of research was employed to investigate the attitude of the English teachers in the use of Smartclass. Descriptive research methods are one of the most preferred and effective methods to depict and interpret the understanding of participants' beliefs about a certain issue or phenomenon (Gall, Gall, & Borg, 2003). Data was collected from teachers via a questionnaire developed specifically for this study.

Sample of the Study

The sample of the study consisted of 35 English teachers from the Union Territory of Pondicherry, ranging from grade IV to XII and who have actively used Smartclass in their schools. The convenience sampling method was adopted.

Research Tool Used

Attitude of English Teachers in the use of Smart Class constructed by the researcher was used to ascertain the English teachers' attitude. It is a 25-item scale to be rated on a five-point Likert type classification with their responses ranging from Strongly Disagree (1), Disagree (2), Undecided (3), Agree (4) and Strongly agree (5) for positive items and Strongly Disagree (5)

Disagree (4), Undecided (3), Agree (2) and Strongly Agree (1) for negative items. It is assumed by the researcher that if the teachers' average score is above 3, they are likely to have a positive attitude towards using Smartclass for teaching English.

Validity and Reliability of the Tool

To ensure validity, the statements of the questionnaire were presented to several experts. The suggestions and remarks of the judges were taken into account and the questionnaire was finalized.

The reliability coefficient was calculated by using Cronbach- α equation and it was found to be 0.78 which is suitable for conducting such a study.

Analysis and Interpretation

The data that was collected using the questionnaire measuring the Attitude of English Teachers in the use of Smartclass was subject to statistical analysis and the following interpretations were derived:

Objective 1

To study the attitude of English teachers in the use of Smartclass.

Table 1: Attitude of English Teachers in the Use of Smartclass

Variable	Mean	Standard Error of Mean	S.D
Attitude towards Smartclass	3.57	0.06	0.36

Table 1 displays a mean value of 3.57 and standard deviation of 0.36, from that it can be inferred that the English Teachers have a positive attitude in the usage of Smartclass for the delivery of the English course.

Table 2: Attitude of English Teachers in the Use of Smartclass: Mean, Ranks scores and Standard Deviation

S.No	Statement	Mean	Rank Scores	S.D
1	I love to teach English lessons with the help of Smartclass rather than employing traditional method.	4.05	3	0.72
2	I think it takes a longer time if I use Smartclass to teach English lessons.	2.85	21	1.39
3	Using Smartclass gives me opportunities to learn many new things.	4.31	2	0.53
4	I think students perform better if taught through Smartclass.	3.71	15	1.01
5	I like to prepare some presentations for the Smartclass.	3.77	11	0.59
6	I enjoy teaching the grammatical items through the Smartclass.	4.05	3	0.63
7	I believe that students understand better if taught through Smartclass.	3.74	12	1.19
8	Smartclass is difficult to use.	3.97	6	0.66
9	Working with Smartclass is frustrating.	4.05	3	0.76
10	I can teach Grammar better with books than with Smartclass.	2.77	22	1.19
11	Teaching English with Smartclass does not appeal to me.	3.57	16	1.00
12	Learning to go about more effectively with the Smartclass is a waste of time.	3.74	12	0.78
13	It wouldn't bother me if I do not use the smart class.	2.60	23	1.03
14	I have little use of computers in my daily life.	2.48	24	1.12
15	I willingly participate in any technology related training programmes that is offered.	3.85	9	0.64
16	I readily use the technology that is available inside and outside the classroom.	3.74	12	0.78
17	Experienced teachers need not use Smartclass to make their teaching effective.	3.20	19	1.05
18	Using Smart class enhances student's motivation to learn English.	3.97	6	0.61
19	Students participate more when Smartclass is used.	3.91	8	0.78
20	Animation, text, sounds and images in the Smart board make it easier for the students to understand and remember information.	4.40	1	0.49
21	Using Smartclass helps greatly in taking care of the individual difference of the students.	3.51	18	0.95
22	Teaching through Smartclass makes the students more creative.	3.54	17	0.95
23	I think I require more training in using the Smartclass effectively	3.82	10	0.95
24	Using a Smartclass may not suit all grammatical topics.	2.37	25	0.94
25	I think teachers will become passive if Smartclass is used	3.20	19	1.23

The results of Table 2 show the mean and standard deviation of each statement of the questionnaire. The rank scores show the order of priority of the English teachers among the statements in the usage of Smartclass.

Objective 2

To find out whether there is any difference among different age groups of teachers with respect to their attitude in the use of Smartclass.

Hypothesis 1

There is a difference among different age groups of teachers with respect to their attitude in the use of Smartclass.

Table 3: Relationship between Age and Attitude using ANOVA

Variable		Number	Mean	S.D	'F' value	Significance
Age	Below 25-35	15	3.72	0.29	3.134	0.57
	35-45	7	3.56	0.42		
	45 and up	13	3.39	0.36		

The results of Table 3 show that there is statistically no significant difference due to age, where calculated value 0.57 is greater than the level of significance 0.05. Hence the hypothesis is rejected.

Objective 3

To find out whether there is any difference between male and female teachers with respect to their attitude in the use of Smartclass.

Hypothesis 2

There is a difference between male and female teachers with respect to their attitude in the use of Smartclass.

Table 4: Relationship between Gender and Attitude using Independent sample 't'-test

Variable		Number	Mean	S.D	't' value	Sig.
Gender	Female	27	3.58	0.32	0.35	0.72
	Male	8	3.53	0.48		

The results of Table 4 show that there is statistically no significant difference due to gender, where calculated value 0.72 is greater than the level of significance 0.05. Hence the hypothesis is rejected.

Objective 4

To find out whether there is any difference among teachers with different teaching experience with respect to their attitude in the use of Smartclass.

Hypothesis 3

There is a difference among teachers with varied teaching experience with respect to their attitude in the use of Smartclass.

Table 5: Relationship between Teaching Experience and Attitude using ANOVA

Variable		Number	Mean	S.D	'F' value	Sig.
Teaching Experience	1-2 yrs	2	4.20	0.05	6.19	0.002
	2-5 yrs	8	3.70	0.32		
	5-10 yrs	8	3.69	0.28		
	more than 10 yrs	17	3.37	0.30		

The results of Table 5 show that there is statistically a significant difference due to teaching experience, where calculated value 0.002 is lesser than the level of significance 0.05. Hence the hypothesis is accepted showing that experience has an effect on teacher's attitude. With more teaching experience the favourable attitude of the teachers fades gradually.

Objective 5

To find out whether there is any difference among teachers occupying different grades in school with respect to their attitude in the use of Smartclass.

Hypothesis 4

There is a difference among teachers occupying different grades in school with respect to their attitude in the use of Smartclass.

Table 6: Relationship between Grade in School and Attitude using ANOVA

Variable		Number	Mean	S.D	'F' value	Significance
Grade in School	PST	10	3.46	0.12	3.41	0.45
	TGT	13	3.76	0.34		
	PGT	12	3.45	0.44		

The results of Table 6 show that there is statistically no significant difference due to different grades in school, where calculated value 0.45 is greater than the level of significance 0.05. Hence the hypothesis is rejected.

Objective 6

To find out whether there is any difference between teachers' participation in technology related training programmes with respect to their attitude in the use of Smartclass.

Hypothesis 5

There is a difference between teachers' participation in technology related programme with respect to their attitude in the use of Smartclass.

Table 7: Relationship between Participation in Technology Related Training Programme and Attitude using Independent sample 't' test

Variable		Number	Mean	S.D	't' value	Sig.
Participation in Technology Related Training Programme	Yes	18	3.61	0.37	0.79	0.43
	No	17	3.52	0.36		

The results of Table 7 show that there is statistically no significant difference due to participation in technology related training programme, where calculated value 0.43 is greater than the level of significance 0.05. Hence the hypothesis is rejected.

Objective 7

To find out whether there is any difference between computer literacy of teachers with respect to their attitude in the use of Smartclass.

Hypothesis 6

There is a difference between teachers' computer literacy with respect to their attitude in the use of Smartclass.

Table 8: Relationship between Computer Literacy and Attitude using Independent sample 't' test

Variable		Number	Mean	S.D	't' value	Sig.
Computer Literacy	Yes	30	3.60	0.34	1.24	0.22
	No	5	3.38	0.48		

The results of Table 8 show that there is statistically no significant difference due to computer literacy, where calculated value 0.22 is greater than the level of significance 0.05. Hence the hypothesis is rejected.

Implications of the Study

The study brings to limelight the fact that English teachers have more favourable attitude in integrating Smartclass for their classroom teaching and feel that students will be able to understand easily and retain subject matters for a longer duration if taught with a Smartclass. But with experience more favourable attitude of the teachers fades. Even though the English teachers have a positive outlook in the use of Smartclass many face difficulty to go about smoothly with it.

In order to fill these lacunae and integrate technology successfully in the classroom teaching, teachers' knowledge and skills must be updated from time to time with in-service training. Digital modules for teaching prose, poetry and composition like grammar must be created in order to make teaching of English through Smartclass more effective. It is suggested that the heads of the institutions should insist on using the Smartclass for regular teaching. It is also recommended that the educational bodies like UGC and MHRD may provide financial assistance for installing Smartclasses in all the schools across the country.

Conclusion

It is firmly believed that with the emergent of more digital content for teaching and learning through Smartclass and the enhancement of teachers' technological skills will surely make ELT motivating, fascinating, meaningful and fruitful. The effective

handling of the Smartclass will transfigure the entire atmosphere of instructional process. The quality of teaching English can also be improved and the communicative competence can be further developed empowering today's learners with the needed language skills in this age of technology and information.

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A STUDY ON THE NATIONALISED BANKS' E-BANKING SERVICE QUALITY WITH REFERENCE TO CHENNAI CITY

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Abstract

This study examines the underlying forces of service quality influences on customers' satisfaction in E-Banking services. The study examines which dimensions have a positive influence on service quality and which dimensions have the most and least provided by the nationalized banks, as perceived by E-Banking users. The findings of this study are based on the analysis of a sample of 270 respondents. The dimensionality of perceived service quality in E-banking services was explored and three dimensions were identified. These dimensions include product, services, and benefits. The findings reveal that these three dimensions are positively related to perceive service quality in E-banking and these dimensions.

Key words: Service Quality, Customers Satisfaction, Product, Services, Benefits, E-Banking.

Introduction

Banking in India has passed through several phases since the commencement of formal banking activity. Of all, the current phase is the most interesting one where technology is playing a vital role in deciding the acceptability or otherwise of a particular bank to the customer. A larger section of the banks' future customer base will be made up of computer literate customers. Hence, the banks must equip themselves to provide their products and services to these customers by electronic means. If they fail to do so, they will not survive. The bank's competitive position in the banking industry will be decided by the quality, range and price of these electronic services. These services will reduce the transaction cost, add value to the banking relationship and empower the customers.

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. It increases efficiency in the sphere of effective payment and accounting system thereby enhancing the pace of delivery of banking services considerably. It allows customers to access banking services electronically such as to pay bills, transfer funds, view accounts or to obtain any banking information and advice. E-banking also facilitates new relationships with customers, regulatory authorities, suppliers and banking partners with digital-age tools. For example, customers and bank relationships will become more personalized, resulting in new modes of transaction processing and service delivery. Now, banks are faced with a number of important issues, for example how to take full advantage of new technology, how e-banking change the ways customers relate with the service provider, etc. The banking industry has been considerably influenced by expansion of technology.

Objectives of the Study

This study is conducted with three objectives. These are:

- The main objective of this study is to examine the satisfaction of customers on service quality of nationalized banks in Chennai city.
- To explore the level of customers satisfaction with the service quality of nationalized banks in terms of three dimensions of service quality instruments i.e., product, services and benefits.
- To examine the demographic profile of the respondents and their satisfaction on the services rendered by the E-Banking services.

Methodology

This study covers a sample of 270 respondents and the survey was conducted in Chennai city. Sampling is done by interviewing randomly selected persons who users in E-Banking. A structured questionnaire was used for data collection. The questionnaire was divided into four sections, the first section reveals the demographic profile of respondents and second, third and fourth sections are designed to evaluate their overall experience they received from the E-Banking services. The questions were phrased in the form of statements scored on a five point Likert type scale, ranking from 1 "highly dissatisfied" to 5 "highly satisfied". Exploratory Factor Analysis issued for measuring E-Banking service quality to determine the dimension of E-Banking service quality. Factor analysis is a general name denoting a class of procedures primarily used for data reduction and summarization. Average score analysis is conducted to evaluate the different nationalized banks services. Service quality satisfaction has been analysed on the basis of score assigned in the questionnaire, 5 marks is assigned to highly satisfied, 4 mark for satisfied, 3 marks for moderate, 2 marks for dissatisfied and 1 mark for highly dissatisfied.

Table 1: Profile of Respondents

Attributes	Distribution	Sample Respondents	Frequency (%)
Gender	Male	194	71.9
	Female	76	28.1
Age	18 – 25	13	4.8
	26 – 35	114	42.2
	36 – 45	105	138.9
	46 – 60	34	12.6
	Above 60	4	1.5
Income Level	Less than 30000	61	22.6
	30001 – 60000	146	54.0
	60001 – 90000	50	18.6
	More than 90000	13	4.8
Occupation	Business	63	23.3
	Government Employees	54	20.0
	Private Employees	124	45.92
	Students	12	4.44
	House Wives	17	6.34
Education	Upto School	10	3.7
	Under Graduation	124	45.8
	Post Graduation	128	47.4
	Diploma	4	1.5
	Doctorate	4	1.5

A detailed demographic analysis of respondents is presented in Table 1. Questionnaires were distributed to the customers who had undertaken at least one transaction via E-Banking in the past two months. 270 completed questionnaires were collected from the respondents. Among the sample data, nearly three fourth (71.9%) respondents were male, 42.2 per cent are in the 26 – 35 age groups, 54 per cent respondents are falling under the income level of ₹30001 – ₹60000, 45.92 per cent are working in private concerns and 47.4 per cent are post graduate holders.

Table 2: Results of Factor Analysis

Factor No	Name of Dimension	Variables	Factor Loading	Eigen Value
F1	Product	ATMs provided	8.846	11.262
		Tele Banking	0.823	
		Electronic Funds Transfer (EFT)	0.812	
		Personal Computer Banking	0.838	
		Internet Banking	0.797	
		Anywhere Banking	0.784	
		Electronic Data Capture (EDC)	0.663	
		Smart Card	0.618	
		Remote Banking	0.569	
		Electronic Clearing	0.545	
F2	Benefits	Anytime and Anywhere Banking	0.586	6.398
		Cash free Banking	0.629	
		Reduction in Cost Transaction	0.716	
		On-line Purchase	0.486	
F3	Services	Cash Transactions	0.592	7.832
		Extended Hours Services	0.756	
		Across the Bank Payments	0.534	
		Utility Payments	0.678	
		Mobile Banking	0.935	
		Printing of Statements of Account	0.851	
		Cheque Deposit	0.523	
		Request for Cheque book	0.816	
		Standing Instructions	0.674	
		Point of Sale Facilities	0.753	
		Unlimited Network	0.722	
		Balance Enquiry	0.531	

Factor analysis was employed to measure the E-Banking overall services quality on the service provided to satisfy the customers. The principal factor component analysis with variable rotation was carried out. The overall pattern of rotated factor loadings suggested a three dimensional solution and the factors are re-titled as E-Banking Product, E-Banking Benefits and E-Banking Services.

While checking E-Banking Product ATMs provided is largest factor. Reduction in Cost Transaction is vital factor in E-banking benefits dimension. Mobile Banking facilities are highest influencing factor in satisfaction of the customers. The overall cumulative percentage of

variance is 53.686 to E-Banking Product, 62.239 to E-Banking Benefits and 72.793 to E-Banking Services presented in Table 2.

Passengers' Satisfaction on E-Banking Product

The average score analysis have been conducted to test the customers satisfaction on E-Banking Product. According to Likert 5 point scale, 5 point awarded for highly satisfied products, 4 point awarded for satisfied product, 3 point for moderate products, 2 point for dissatisfied products and 1 point has been given to highly dissatisfied product. The overall performance is very high in State Bank of India, all parameters in E-Banking

Product service quality stood in more than 4 point mark. Followed that Bank of India, Canara Bank, Punjab National Bank, Corporation Bank and Syndicate crossed 4 point mark and placed as 2, 3, 4, 5 and 6 rank respectively. From all Indian nationalized banks E-Banking product quality is not touched satisfied mark and many of this service are moderate.

Passengers' Satisfaction on E-Banking Benefits

Customers' satisfaction of E-Banking benefits is examined with the same average score testing. Again State Bank of India placed first in all parameters, followed that Bank of India, Corporation Bank, Syndicate Bank ranked in 2, 3, 4 and 5 places respectively. The performance E-Banking benefit is marked as satisfied level to the customers. Anytime and anywhere banking are in satisfactory level to the Canara Bank customers and the remaining benefits are moderate. Similarly, Bank of Baroda, Central Bank is offering moderate E-Banking benefits.

Passengers' Satisfaction on E-Banking Services

E-Banking Services performance of sample banks engaged in the banking services. Here the first preference is given to Canara Bank in terms of request for cheque book and unlimited network are marked highly satisfied level, then all other factors are marked as satisfied category. Syndicate Bank, State Bank of India, Central Bank, Punjab National Bank and Corporation Bank are offering satisfied E-banking services to its customers. Rest of sample banks' E-banking services is moderate.

Conclusion

The purpose of this study is to investigate the impact of the E-Banking product quality on customers' satisfaction. Banking service dimensions were found to have significant and positive influences on banks image and customers satisfaction intentions. In this study, customers are satisfied to the service provided and overall facilities delivered by the banks. The customers are satisfied with the services quality delivered in E-

Banking product, E-Banking benefits and E-Banking services. While analyzing demographic profile of the customers, educated and high income customers are using E-Banking more frequently. Failure to provide quality services to customers may damage the formation of banks image and cause negative impact on customers' behavioural intentions.

The increased competition and pressures to cut expenses, banks need to attract and retain their customers by creating, maintaining and highlighting such attractive features of e-Banking. Moreover, the banks which are not providing e-banking till date can also gain valuable insights from the same. The willingness to use the e-Banking is directly related to the frequency of usage. There should be seminars/workshops/talks on the healthy usage of e-Banking, especially for those who are ATM or computer illiterates.

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CONTEMPRORY MARKETING TRENDS IN RURAL INDIA

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Introduction

Rural market is the key to survival in India. Most consumer markets are getting cluttered, thereby slowing down the growth rates of consumer products. While overall volumes continue to grow reasonably well, there are too many players eating into each other's market share. Reducing prices and investing heavily in sales promotion becomes inevitable in the urban markets. Consequently, operating margins come under pressure and new growth markets need to be explored. It is here that the rural markets provide an opportunity, a ray of hope for a marketer.

Structure of the Rural Markets

Rural market comprises 74% of the country's population, 41% of its middle class, 58% of its disposable income and a large consuming class. Around 700 million people, or 70% of India's population, live in 6, 27,000 villages in rural areas. 90% of the rural population is concentrated in villages with a population of less than 2000. For manufacturers of consumer goods, these markets are certainly hot cakes. More than 50 per cent of policies are sold in rural India, more than 50 per cent BSNL and STD connections are sold in the rural areas. Also, Kissan credit cards was a huge success as Rs 977 billion has been loaned against this card. Moreover, 60 per cent signups on Rediff.com are from the small towns. The Indian rural market today accounts for only about Rs 8 billion (53 per cent - FMCG sector, 59 per cent durables sale, 100 per cent agricultural products) of the total ad pie of Rs 120 billion, thus claiming 6.6 per cent of the total share. So clearly there seems to be a long Indian economy is peculiar to the extent that it has a lot more rural orientation than most economies of the world. Majority of the countries in the world are dependent on

their industrial centers and rapidly growing cities for maintaining their growth rate. In India, though industries and the services sectors are centered around the industrial and urban areas, yet over 60 per cent of the work force is directly or indirectly dependent on the primary sector. This sector contributes about one fourth of the total GDP and offers tremendous potential for growth in the near future. Being a low income segment, this also does not get influenced easily by extraordinary economic situations.

As per the views of the Rural Marketing Association of India, there has been no impact of economic slowdown on the rural economy of India. A nation-wide study carried out in the rural markets of the country found out that the rural markets in the country actually offer an opportunity to the marketers to come out of current economic crisis. Main reasons for such immunity are stated to be higher percentage of total expenditure on food items and the fact that majority of the population is involved in self-employment occupations, having no fear of loss of jobs. The telecom sector has witnessed a rapid growth in the villages and small towns. The total telecom subscriber base for India grew from 70.83 million in the first quarter of 2008 to 90.98 million in the second quarter. Out of this growth 71 per cent rise in this sector came from the rural India, while the urban areas accounted for the remaining 29 per cent growth. More than 72 million Kisan Credit Cards are in use in the rural areas of the country, which number almost matches the number of Credit Cards under use in the urban areas. During 2008, larger part of growth of Fast Moving Consumer Goods (FMCG) came from rural and sub-urban markets.

Majority of the people in the rural areas do not invest in stock markets and park their savings in low risk

portfolios like post office/bank savings or fixed deposits. The government of India was quick to realize this and immediately after the recession began to show its impact began to direct its economic policies towards the rural sector. Fortunately for the country, at the critical juncture when the great recession knocked at the doors of Indian economy, several government sponsored programmes involving huge public expenditure in the rural areas were already being implemented. The Interim Budget for the year 2009-10, presented by Mr. Pranab Mukherjee on February 16, 2009, also had its focus on the rural economy. Under the NREGS during the year 2008-09, about 3.51 crore rural households were benefited, generating 138.76 crore man days. For the year 2009-10, a massive allocation of Rs 30,100 crore has been made for the said scheme. In other words, this huge sum would be distributed as wages to the rural households during the said year. Another gigantic rural development programme is Bharat Nirman, which aims at huge public expenditure in the rural infrastructure. It has six components, including rural roads, rural telecommunication, irrigation, drinking water supply, rural housing and rural electrification. As per the Finance Minister, the allocation to this programme was increased by 261 per cent during the period between 2005-09. A provision of Rs 40,900 crore has been kept in the interim budget, 2009 for this programme.

In addition to stiff doses of funds proposed through the above two flagship programmes, the Finance Minister also made significant allocations to various other programmes and schemes having rural focus. A sum of Rs 13,100 crore has been allocated for Sarv Siksha Abhiyan, most of which is to be spent in the rural areas. Mid-day meal programme, which is also termed as the largest school feeding programme of the world, has been allocated a sum of Rs 8,000 crore. To further supplement the efforts of nutrition to the rural students, another provision of Rs 6,705 crore has been made under the Integrated Child Development Scheme (ICDS), under which the pre-school children and the lactating mothers are provided nutrition and healthcare under Anganwaris.

Another important scheme with rural focus is Rajiv Gandhi Rural Drinking Water Mission, which aims at providing drinking water supply to the villages not covered by tap water supply. A sum of Rs 7,400 crore has been provided for this scheme for the financial year 2009-10. Rural sanitation is also an ongoing programme for which Rs 1,200 crore provisions have been kept. NRHM, which is a healthcare programme for the rural areas, has been provided with a hefty provision of Rs 12,070 crore.

It is apparent from the above that the direction of the Interim Budget 2009-10 has been towards the rural areas. Whether it is the growth of FMCG or consumer durables, or the telecommunication growth, rural areas of the country hold the key for future development. Enormous amounts of funds being pumped into the rural economy by the government would greatly supplement the natural growth of these areas. The trickledown effect, though delayed, has begun to actually show. If the trend continues, the so-called 'digital divide' may start experiencing imminent and rapid bridging. Rural markets in the country have arrived in a big way. The hereto ignored rural areas have now revealed their true potential. The policy makers have realized that as soon as the cities and the industrial centres start becoming saturated with growth potential, it is the rural market of the country which holds the key for future. Even at the pre-sent times of crisis, it is the rural economy and its hidden capabilities that may ultimately bail the economy out. It is for sure that the rural emphasis in the India's economic policy is going to stay for quite some time in future. The rural areas had remained, by and large, neglected after independence. But now, with improved focus on rural wage employment, rural infrastructure, rural healthcare, telecommunications, irrigation, rural housing, drinking water supply, nutrition and rural electrification in a big way by the government, the purchasing power of the people in these areas is on the rise and, if the current trends continue, the day is not far when the history of rapid growth of the economy for the

next two decades would be scripted by the smart growth of rural economy in the country.

Rural Trends in India

Trends indicates that the rural the rural markets are coming up in a way and growing twice as fast as the urban, witnessing a rise in sales of hitherto typical urban kitchen gadgets such as refrigerators, mixer-grinders and pressure cookers. According to a National Council for Applied Economics Research (NCAER), study, there are as many 'middle income and above' households in the rural areas as there are in the urban areas. There are almost twice as many 'low middle income' households in rural areas as in the urban areas. At the highest income level there are 2.3 million urban households as against 1.6 million households in rural areas. According to Mr.D.Shiva Kumar, Business Head (Hair), personal products division, Hindustan Lever Limited, the money available to spend on FMCG (Fast Moving Consumer Goods) products by urban India is Rs.49,500 crores as against is Rs.63,500 crores in rural India.

As per NCAER projections, the number of middle and high-income households in rural India is expected to grow from 80 million to 111 million by 2007. In Urban India, the same is expected to grow from 46 million to 59 million. Thus, the absolute size of rural India is expected to be double that of urban India. Rural income levels are largely determined by the vagaries of monsoon and, hence, the demand there is not an easy horse to ride on. Apart from increasing the geographical width of their product distribution, the focus of corporate should be on the introduction of brands and develop strategies specific to rural consumers. Britannia industries launched Tiger Biscuits especially for the rural market. An important tool to reach out to the rural audience is through effective communication. A rural consumer is brand loyal and understands symbols better. This also makes it easy to sell look-alike. The rural audience has matured enough to understand the communication developed for the urban markets, especially with reference to FMCG products. Television has been a major effective communication

system for rural mass and, as a result, companies should identify themselves with their advertisements. Advertisements touching the emotions of the rural folks, it is argued, could drive a quantum jump in sales.

Some Myths about the Rural Customer: Several myths abound the rural customer such as

- Rural people are not interested in branded goods
- Rural market is a homogenous mass.
- Individuals decide about purchases

The fact remains that:

- Rural people account for 80 per cent of sales for FMCGs;
- They seek value for money
- Rural market is fascinatingly heterogeneous and Decision-making is a collective process comprising the influencer, decider, buyer /consumer. So a communication needs to address several levels in order to make a difference.

Rural Kid – An Important Influencer

In rural India, it is the age group between 8 and 15 that influence most purchases - more than any other group. They have a better retention of messages and often play back these messages to others too, despite the fact that the product is not targeted towards them. Also, another typical rural phenomenon is that kids are sent by their mothers to purchase something without specifying a brand. So kids tend to ask for products they have seen or heard on radio or TV. So to a large extent, kids are driving this change as much as youth.

Strategies for Going Rural

A successful penetration into the hearts and wallets of the rural customer depends on the following:

- Availability (of the offering)
- Affordability (of the offering)
- Acceptability (of the proposition)
- Awareness (of the brand)

Availability

Developing a relationship with the retailer: The greatest challenge for the rural marketer was reaching out to the remotest rural destinations and increasing rural incomes. Data on rural consumer buying behavior indicates that the rural retailer influences 35% of purchase occasions. Therefore, sheer product availability can determine brand choice, volumes and market share. Being first on the shelf and developing a privileged relationship with the retailer is a source of competitive advantage to consumer by good companies. In order to efficiently and cost effectively target the rural markets, the companies will have to cover many independent retailers since in these areas, the retailer influences purchase decisions and stock a single brand in a product category. Going to the retailers directly rather than depending on the wholesalers for distribution in the rural market as that had not proved to be very effective and proactive marketing medium.

Affordability

Re-engineering costs and creating new price points: Rural customer is a combination of rural sensitivities and urban aspirations. It wants to try out products, which were earlier considered to be the prerogative of the urban populace. But, price proved to be a major constraint. This necessitated creating new price points in order to reach out to rural consumers since a significant portion of the rural population are daily wage worker. Many companies have achieved this by tinkering with the pack sizes. Sachets and miniature packs, as in the case of shampoo sachets priced at Re 1 and Rs 2 or toothpaste at Rs 10, have become the order of the day in hinterland India and help improve market penetration. Coca Cola brought down the average price of its products from Rs 10 to Rs 5, thereby bridging the gap between soft drinks and other local options like tea, butter milk or lemon water Product innovation Driving rural consumption is much more than lowering prices and increasing volumes. It entails product innovation and developing indigenous products to cater to rural demands. For example, soap makers use

advanced technology to coat one side of the soap bar with plastic to prevent it from wearing out quickly. BPCL introduced a smaller sized cylinder to reduce the initial deposit cost and consequent refilling cost.

Awareness

Innovative methods of advertising: Mass media reaches only 57% of the rural population. Market penetration has lot to do with effective communication at local levels. Generating awareness, then, means utilising targeted, unconventional media including ambient media. Fairs and festivals, haats, offer occasions for brand communication. Cinema vans, shop-fronts, walls and wells are other media vehicles that have been utilised to heighten brand and pack visibility.

A few years ago, many companies congregated at the Ganges river for the Kumbh Mela festival, where about 30 million people, mostly from rural areas, were expected to come over the span of a month. The companies provided 'touch and feel' demonstrations and distributed free samples. This proved to be extremely effective in advertising to the rural market.

Finding the right mix that will have pan-Indian rural appeal

The motivators for purchase in a rural consumer are different from those in the urban consumer. This implies that a mere translation of the urban ad copy to rural customers is not enough. Rather, it is the same as pushing urban communication to the rural market would surely fail miserably in terms of touching the hearts and minds of the rural customer. Knowledge of the nuances of language, dialects, customs, rituals, festivals, celebrations and traditions of the regions is a must. McCann Erickson's ads with Aamir Khan created universal appeal for Coca Cola Coca-Cola India tapped the rural market in a big way when it introduced bottles priced at Rs 5 and backed it with the Aamir Khan ads.

Overcoming Attitudes and Habits -Seeing Is Believing

It is of utmost importance to overcome attitudes and habits in order to increase consumption and penetration. Only three out of 10 people in rural areas use toothpaste or talcum powder, or shampoo and skin care products. Even in categories with high penetration, such as soaps, consumption is once per five bathing occasions. Nothing works better than a demonstration of the functional benefits. A glass of water was stored from a bucket of water mixed with wheel. Then dirty clothes from the community were soaked in the bucket for 20-30 minutes and then another glass of water was taken from the bucket to compare it with the previous one. The significant difference could surely make them believe in the power of Wheel Washing Powder for cleaning clothes. A gathering of the village folks in the courtyard where a successful demonstration of the efficiency and efficacy of the products can be organized, would go a long way in changing existing habits and lifestyles and escalating to the ones needed by rural marketers.

Community Participation Based Marketing

It has been time proven that community participation for any rural communication produces fabulous results. It is here that the opinion leaders or influencers like the Elected Village Heads, teacher, doctors could be roped in as brand ambassadors. Asian Paints painted the house of the Village head and others followed the league. The teacher, doctor spread a word on health and hygiene issues, a blessing in disguise for the marketer of Personal Care Products.

Hindustan Lever Limited (HLL) - Well Entrenched in the Rural Market

The Company is a marketing giant dealing with Packaged Mass Consumer goods (PMCGs). The company has traditionally focused on the rural market. Some of its major business categories like Fabric Wash, Personal Wash and Beverages, already get over 50% of their sales from rural areas. The lynchpin of HLL's strategy has been to focus on penetrating the market

down the line activating the brand in the rural market through different projects like Project Streamline, Project Shakti and Project Bharat. Project Streamline was conceptualized to exercise and enhance control on the rural supply chain through a network of rural sub-stockiest, who are based in these very villages. The pivot of Streamline is the Rural Distributor (RD), who has 15-20 rural sub-stockiest attached to him. Each of these sub-stockiest is located in a rural market. The sub-stockiest then performs the role of driving distribution in neighbouring villages using unconventional means of transport such as tractor, bullock cart, et al. As part of the project, higher quality servicing, in terms of frequency, credit and full-line availability, are provided to rural trade. Distribution acquires a further edge with Project Shakti, HLL's partnership with Self Help Group of rural women. The SHGs have chosen to adopt distribution of HLL's products as a business venture, armed with training from HLL and support from government agencies concerned and NGOs. A typical Shakti entrepreneur conducts business of around Rs.15000 per month, which gives her an income in excess of Rs.1000 per month on a sustainable basis. As most of these women are from below the poverty line, and live in extremely small villages (less than 2000 population), this earning is very significant, and is almost double of their past household income. This model creates a symbiotic partnership between HLL and its consumers, some of whom will also draw on the company for their livelihood, and helps build a self-sustaining virtuous cycle of growth.

Project Bharat is the first and largest rural home-to-home operation to have ever been mounted by any company. The exercise was initiated by the Personal Products Division in 1998. It successfully addressed issues of awareness, attitudes and habits. In the course of the operation, company vans visited villages across the country and distributed sample packs comprising a low-unit-price pack each of shampoo, talcum powder, toothpaste and skin cream priced at Rs. 15. The distribution was supported by explanation of product usage and a video show, which was interspersed with

product communication. Thus we generated awareness of its product categories and the availability of affordable packs. The project saw a 100% increase in penetration, usage and top-of-mind awareness in the districts targeted.

Other corporates making headway in the Hinterland

Amul, Coca Cola India, Eveready Batteries, Philips, Life Insurance Corporation, Britannia, Hero Honda, Cavin Care, BSNL, Philips, Colgate, LG Electronics.

Conclusion

Thus looking at the challenges and the opportunities which rural markets offer to the marketers it can be said that the future is very promising for those who can understand the dynamics of rural markets and exploit them to their best advantage. A radical change in attitudes of marketers towards the vibrant and burgeoning rural markets is called for, so they can successfully impress on the 230 million rural consumers spread over approximately six hundred thousand villages in rural India. The rural market is very large in compare to the urban market as well as it is more challenging market. The consumer wants those products which are long lasting, good, easy to use and cheaper. The income level of rural consumers is not as high as the income level of urban consumers that's why they want low price goods. It is one of the reasons that the sale of sachet is much larger in the rural area in all segments. It is necessary for all the major companies to provide those products which are easy to available and affordable to the consumers. It is right that the profit margin is very low in the FMCG products, but at the same time the market size is much large in the rural area. The companies can reduce their prices by cutting the costs on the packaging because the rural consumers don't need attractive packaging. Rural market has an untapped potential like rain but it is different from the urban market so it requires the different marketing strategies and marketer has to meet the challenges to be successful in rural market.

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AN EMPIRICAL STUDY ON CONSUMER BEHAVIOR TOWARDS PURCHASE OF HOME APPLIANCES- A CASE STUDY OF THIRUVALLUR DISTRICT

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Abstract

India became second largest consumer market in the world. The profile, preference, taste of the consumers has been undergoing huge transformation on the basis of various factors such as education, income, occupation, and media influence and demonstration effect. The products once were considered as luxury goods now became essential goods as a consequence of transition in life and increasing income level. There has been significant shift consumer brand preference for durables products for the past decade with the influx of modern technology. The preference of the consumer inclination towards purchase of particular product based on high-end technology products with good brand. So it is imperative for the producers to enhance the brand and differentiate the same from the peer groups. Enriched consumers awareness and availability of information have widened the significance of brand in choosing the durable products especially on electrical and electronics durables. In this context the present study propel to map out degree of intensity of the various components viz., role of advertisements, economic affluence of the consumer, demonstration effects, and consumer awareness on brand choice of the consumer on home appliances in Thiruvallur district. The study based on the primary survey collected from 100 persons across Thiruvallur district. A multinomial logistic regression result shows that income level and advertisements played crucial role in determining the brand choice in home appliances purchase among the selected respondents in the study area. The study also suggested that obsessed brand on foreign products need to be regulated as the hype in brand might accentuate the price of the products which eventually enhance the burden to the consumers.

Introduction

Indian economy is undergoing through certain changes. Competition has ushered in an altogether new marketing environment in the country. Marketing has become a necessity for survival of business firms. Price, competitiveness, quality assurance and customer service has become vital components of marketing and most business firms are realizing that if they do not have competitive strength, they cannot survive. A business cannot succeed by supplying products and services that are not properly designed to serve the needs of the customers. The entire business has to be seen from the point of view of the customer. A company's business therefore, depends on its ability to create and retain its customers. Thus, a company, which wants to enhance its market share has to think of customers and act customer.

Understanding the buying behaviour of the target market is the essential task of marketing managers in marketing concept. The term consumer behaviour refers to the behaviour that consumers display in searching for, purchasing, using evaluating and disposing of products and services that they expect will satisfy their needs. Consumer behaviour is the most complex aspect of marketing, as it is the most dynamic of all the marketing activities

Home Appliances and Significance of Brands

Home Appliances are important man made devices utilized by the public across the world. There are various manufacturers producing home appliances such as washing machine, television set, air conditioners, microwave oven and refrigerators in India and they are playing a significant role in satisfying the

requirements of the consumers. Manufacturers want to popularize their brand image in the minds of public through their quality and durability. For this purpose, manufacturers and distributors spend huge amounts of money with a hope that the consumers will accept and recognize the brands. Many new companies which have an established name in the field of business also engage in manufacture of new brands of home appliance. At present, the consumers are dynamic and their taste and preference are ever changing. Considering this it is necessary to pay due attention to consumer's expectations, plenty of home appliances with different brands are now made available. Each one is having its own features and consumers have wide choice to select. Under these circumstances, it is felt that it is worth to conduct a study to know the real preference of customers. The sector has been witnessing significant growth in recent years, helped by several drivers such as the emerging retail boom, real estate and housing demand, greater disposable income and an overall increase in the level of affluence of a significant section of the population. The industry is represented by major international and local players such as BPL, Videocon, Voltas, Blue Star, MIRC Electronics, Titan, Whirlpool, etc. The consumer durables industry can be broadly classified into two segments: Consumer Electronics and Consumer Appliances. Consumer Appliances can be further categorized into Brown Goods and White Goods. Consumer financing has become a major engine of growth in the consumer-durables industry. In the case of more expensive consumer goods, such as refrigerators, washing machines, colour televisions and personal computers, retailers are joining forces with banks and finance companies to market their goods more aggressively. Among department stores, other factors that will support rising sales include a strong emphasis on retail technology, loyalty schemes, private labels and the sub-letting of floor space in larger stores to smaller retailers selling a variety of products and services, such as musical recordings and coffee. Brands account for 10 per cent of the total consumer goods

market in India, while organized retailing is around 2 per cent of the total industry. Though branded products are perceived to be costlier than non-branded products, the penetration of branded products is increasing. The relative shares of branded products and organized retail indicate that a significant share of branded products is being sold through unorganized channels. This highlights the need for a strong distribution network to penetrate deeper into the potential market. Growing awareness among the consumers and the competition among the various international companies have accentuated the consumers to have more choice of brands. Hence, brand of the products have become more powerful instrument in choosing the home appliances products in the present context.

Objectives of the Study

- To examine the significance of brand on purchase of electronic durables in the study area
- To highlight the influence of socio-economic variables on consumption behaviour of electronic durables

Data source and methodology

The present study was carried out among the consumers in Thiruvallur district, with a purpose to investigate the consumer behaviour of the women towards purchasing the electronic durables. 100 sample were collected for the study purpose through purposive sampling method. To measure consumer behaviour standard questionnaire was used. Later the data was coded and fed into computers using SPSS (Statistical Package for Social Sciences) as software for data analysis. The collected data was processed and analyzed with the help of SPSS package; Descriptive Analysis, Multi-nominal Regression were used for proving the hypothesis and predicting the basis of analysis.

Analysis

Logistic regression analysis was used to identify the relationships between dependent variable

(consumer behavior) and independent variables (price, reputation of the company socioeconomic characteristics, and advertisements). The logistic regression model is shown as the following form:

$$\ln(p/1-p) = \beta_0 + \beta_i X_i$$

where p = the probability of consumer behaviour ($p/1-p$) = odds of consumer behavior; β_0 = constant; X_i = vector of independent variables; β_i = parameter estimate for the i th independent variable. The logistic regression is powerful in its ability to estimate the individual effects of continuous or categorical independent variables on categorical dependent variables (Wright 1995).

The multinomial logistic regression model used is generally effective where the dependent variable is composed of a polytomous category having multiple choices. The basic concept was generalized from binary logistic regression (Aldrich & Nelson 1984, Hosmer & Lemeshow 2000). In a multinomial logistic regression model, the estimates for the parameter can be identified compared to a baseline category (Long, 1997). In this study, having no willingness to substitute was specified as the baseline category. The multinomial logistic regression model with a baseline category would be expressed as follows:

$$\text{Log}(\pi_i / \pi_l) = \alpha_i + \beta_{ix}, i = 1, \dots, l-1.$$

The logistic model uses the baseline-category logits with a predictor x . This multinomial logistic

regression model can be a useful tool for modeling where the dependent variable is a discrete set of more than two choices (Agresti, 1996). The multinomial logistic regression model used in this study estimates the significance of brand of the product in choice of procuring the home appliances of the selected consumers in Thiruvallur district.

Results

Around 27 percent of the respondents got the annual income more than 8 lakhs, and 63 percent reported an annual household income between 5 to 6 lakhs. Majority of the respondents (91%) were between the ages of 31 and 45. Major chunk of the respondents (87.3%) indicated a willingness to refer more brands before take decision. Majority of the respondents (93.8%) stated that there was strong influence of advertisement. In more detail, 58.7 percent stated that durability of the product had more influence; significant portion of the respondents (69%) reported electricity consumption level, 26% opined package of the product, 89% stated reputation of the company had more influence in choosing the particular product of home appliances. The most frequently identified substitutable variables were price (50.1%), HH income (67.6%). The final model specification of was statistically significant ($\chi^2 = 83.8$; $p < 0.0001$).

Table 1: Results of the Multinomial Logistic Regression

Variables	Coefficient	S.E.	Wald	Df	Sig.	Exp (B)
Threshold (Consumer behaviour)	2.07	72.66	1.35	1	0.00	0.09
Price	0.80	4.66	0.83	1	0.00	1.77
Literacy level	1.55	1.33	2.37	1	0.00	1.17
Income	2.30	3.98	3.09	1	0.00	0.17
Power	1.95	3.30	2.31	1	0.06	0.01
Safety	2.17	6.60	1.01	1	0.06	1.26
Availability of services	0.05	0.03	1.60	1	0.00	0.87
Advertisement	0.12	1.25	1.36	1	0.00	1.30
Image of the company	0.78	2.01	1.62	1	0.00	0.50

Discussion

Multinomial Logistic regression analysis exposed clear outline of presence grids for each explanatory variable involved in model. Enter method was applied for all eight variables, the variables which were strongly correlated ($P > 0.6$). Based on quality of information, eight variables were utilized to develop a better model fit and also for development of final equation for character farming. The -2 Log Likelihood value and Nagelkerke R^2 were 81.29 and 0.519 respectively, indicating improvement of model fit with inclusion of the above variables and a combined effect of the variables in predicting probability of occurrence. Hosmer and Lemeshow goodness-of-fit test indicated that the obtained model did not differ significantly from null model or expected fit ($\chi^2 = 6.511$, $p = 0.21$). Overall correct prediction rate of the model was 74.2%. Prediction rate for true positives (presence - 1) was 80.2 and it was 58.5% for true negatives (not present -0). The best cut-off level that optimized sensitivity and specificity was at 0.5. Final analysis at this cut-off point had eight explanatory variables were used to develop final equation. The explanatory variables used in the final equation collectively accounted for 82% for the explained variables for character framing ($R^2 = 0.829$).

In order to understand the attitude of consumer in giving the significance to the brand while choose the home appliances, this study used predictors such as specialization, socio-demographic, and constraint variables. As such, this study examined the relationship between consumer behaviour and three kinds of components specialization dimensions, which were divided into behavioral (behaviour), reasoning (skill/knowledge), and affective (influence). As shown in this study, resource substitutability by consumer can be measured by the level of a willingness to substitute the attitude and operation. Results showed brand of the product and the durability of the same effectiveness were around 90 percent and that only 10 percent of the variables were not effectively influenced the consumer behaviour on electronic durables choice selection in the

study area. The result was consistent, which showed that price and HH income had very strong influence. The multinomial logistic regression model provided sufficient evidence that consumer attitude was closely associated with an individual's willingness to choose selective brand of home appliances which means that price, HH income, power savings and safer usage of the product influence the behaviour of the consumer in the studied area. The multinomial logistic regression using a classification method for the dependent variable would provide a more satisfactory solution compared to other analysis techniques because it not only requires strict assumptions, but enables a direct interpretation of the relationship between independent variables and the dependent variable (Press & Wilson 1978).

Conclusion

The analysis of the significance of brand on consumer choice of selection of home appliances indicated that the price of the product, brand of the product, and the income of the HH have strongly influence consumer behaviour. In the changing context in the electronic durables market structure urged the consumers to be more active and surveillance to choose the appropriate brand to obtain optimum satisfaction at the feasible budget level. Hence, the various cognitive and other abilities of the consumers influence the consumer behaviour more consistently of selection of brand in electronic durables. Further, the study also implied that women were more conscious about the price and the HH income which indicate the responsible attitude of the consumers and the smartness to opt the products at feasible budget of the family.

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RELATIONSHIP BETWEEN MULTIPLE INTELLIGENCE AND SELF-EFFICACY OF STUDENT TEACHERS

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Introduction

Education is the deliberate and systematic influence exerted by the mature person on the immature through instruction and discipline. It means the harmonious development of all the powers of the human being physical, social, intellectual, emotional, aesthetic and spiritual. Education is a product of experience. According to Welton James, 'Education is an attempt on the part of the adult members of the human society to shape the development of the coming generation in accordance with its own ideals of life' (Quoted by V.R. Taneja, 2001). Gandhi speaks of education as "By education, I mean an all-round drawing out of the best in the child and man-body, mind and spirit" (Rai B.C. 1981). Pestalozzi defines education as "The natural, harmonious and progressive development of man's innate powers" (Taneja, V.R. 2001).

The teaching profession has developed mainly since the early 1800's, when the first teacher training schools began in Western Europe. Before then, schoolteachers received little or no special training. Today most countries have teacher training institutions where they would be teachers undergo a complete professional training programme to attain professional standards. The Secondary Education Commission (1953) observed that a major factor responsible for the educational reconstruction at the secondary stage is teacher's professional training. The Education Commission (1964-1966) stressed that in the world based on science and technology a sound programme of professional education of teachers is essential for the qualitative improvement of education.

According to Gardner (1999) intelligence is much more than IQ because a high IQ in the absence of productivity does not equate to intelligence. In his definition "Intelligence is a bio-psychological potential to process information that can be activated in cultural settings to solve problems or create products that are of value in culture" (Cronbach, 1977). Gardner defined intelligence in a much broader way than psychometricians. To achieve this goal Gardner established several criteria for defining intelligence. In identifying capabilities to be considered for one of the 'Multiple Intelligences' the construct under consideration had to meet several criteria. Multiple Intelligence theory says that students can be intelligent in diverse ways. In the technologically sophisticated modern work fields, these intelligences can play a vital role. One such field is teaching. It welcomes people with such diverse abilities coupled with scientific acumen to work with it.

Self-efficacy is defined as "the belief in one's capacity to organize and execute the course of action required to manage prospective situations". (Bandura, 1997). Self-efficacy of a teacher is a powerful predictor of how and whether a teacher will act. Teacher self-efficacy is the belief that one is capable of exercising personal control over one's behavior, thinking, and emotions in the instructional as well as the personal milieu. Effective teachers believe that they can make a difference in students' lives, and they teach in ways that demonstrate this belief. The Student Teachers are more concerned with their multiple intelligence and self-efficacy because the primary purpose of education is to train them to solve life's personal, social and economic problems. The

process of the multiple intelligence and self-efficacy is to develop their teaching profession with inculcating the intrinsic and extrinsic values of professional competency, Professional commitment and professional ethics.

It aims to prepare futuristic, dynamic and forward-looking teachers with high level of competencies, commitment and willingness to perform. Self-efficacy beliefs are concerned with individuals perceived capabilities to produce results and to attain designated types of performance; they differ from related conceptions of personal competence. People with a strong sense of self-efficacy approach difficult tasks as challenges to be mastered rather than dangers to be avoided, have greater intrinsic interest in activities, set challenging goals and maintain a strong commitment to them.

Significance of the Study

Teacher education is the mother board of the whole educational system and the wisdom seat of all educational processes; it is evident that the quality of education is the direct consequence and outcome of the quality of teachers and teacher education system. Thus Student Teachers are a group who shoulders are a group who shoulder heavy responsibility and who share well-founded accountability to the society in totot. Today in this world of technological advancements Multiple Intelligence plays a vital role. Multiple intelligence and self-efficacy have growth as parameter of success in life amidst challenges. Good education involves more than teaching that enables to meet multi talents and makes teachers task infinitely rewarding. So teacher self-efficacy has critical links with the level of professional commitment and preference. We cannot blindfold ourselves to the effects of these traits; contributing much too personal and professional enhancement of the working force, especially teachers, as proven by recent researches.

Aims

- To find out the level of multiple intelligence of the Student Teachers.

- To find out the level of self-efficacy of the Student Teachers.
- To find out the relationship between Multiple Intelligence and Self-efficacy of the Student Teachers.

Objectives

To find out the level of Multiple Intelligence of the Student Teachers in terms of sex, age, birth order, religion, social status, native place, educational qualification, type of college, optional subject, parent's education and parents income.

To find out the level of Self-efficacy of the Student Teachers in terms of sex, age, birth order, religion, social status, native place, educational qualification, type of college, optional subject, parent's education and parents income.

Design of the Study

The present study has been conducted on 6 colleges of Education in Chennai between 2 colleges belong to Government, 2 colleges belong to aided and 2 belong to unaided.

Sample

The research design of any study needs a careful selection of the sample. The investigator selected 350 Student Teachers in 6 different colleges of education in Chennai.

Method of Study

The investigator selected the normative survey method for conducting this study.

Tool Used in this Study

For the study of multiple intelligence of Student Teachers, multiple intelligence inventory developed by Dr. Terry Armstrong downloaded from internet was used.

For developing teacher trainee's self-efficacy scale, investigator has referred to various sources including Bandura's teacher self-efficacy scale (1997), and the article by Tschannen-Moran et.al. (1998) Namely

Teacher Efficacy. Its meaning and Measure in the journal Review of Education Research. Some acknowledged websites were also searched. Items thus collected were put in to 3-point scale. The alternative responses are credited 3, 2&1 respectively from a great deal, Quit A bit & nothing.

Hypothesis

- There is no significant difference between Male and Female Student Teachers in their level of Multiple Intelligence.
- There is no significant difference among 21-24, 25-27 and 27 above age Student Teachers in their level of Multiple Intelligence.
- There is no significant difference among 1, 2 and 3 birth order Student Teachers in their level of Multiple Intelligence.
- There is no significant difference among Hindu, Christian and Muslim Student Teachers in their level of Multiple Intelligence.
- There is no significant difference among General, BC and SC/ST Student Teachers in their level of Multiple Intelligence.
- There is no significant difference between Rural and Urban Student Teachers in their level of Multiple Intelligence.
- There is no significant difference between UG and PG Student Teachers in their level of Multiple Intelligence.
- There is no significant difference among Govt., Aided and Unaided College Student Teachers in their level of Multiple Intelligence.
- There is no significant difference among Science, Arts and Language subject Student Teachers in their level of Multiple Intelligence.
- There is no significant difference between parent's education and their children's Multiple Intelligence.
- There is no significant difference between income of parents and their children's Multiple Intelligence.
- There is no significant difference between Male and Female Student Teachers in their level of Self-efficacy.
- There is no significant difference among 21-24, 25-27 and 27 above age Student Teachers in their level of Self-efficacy.
- There is no significant difference among 1, 2 and 3 birth order Student Teachers in their level of Self-efficacy.
- There is no significant difference among Hindu, Christian and Muslim Student Teachers in their level of Self-efficacy.
- There is no significant difference among General, BC and SC/ST Student Teachers in their level of Self-efficacy.
- There is no significant difference between Rural and Urban Student Teachers in their level of Self-efficacy.
- There is no significant difference between UG and PG Student Teachers in their level of Self-efficacy.
- There is no significant difference among Govt., Aided and Unaided College Student Teachers in their level of Self-efficacy.
- There is no significant difference among Science, Arts and Language subject Student Teachers in their level of Self-efficacy.
- There is no significant difference between parent's education and their children's Self-efficacy.
- There is no significant difference between income of parents and their children's Self-efficacy.
- There is no significant relationship between Multiple Intelligence and Self-efficacy of the Student Teachers with background variables.

Findings

Category	variables	Σx	Σy	Σx^2	Σy^2	Σxy	'r' value	Result
Sex	Male	51020	12090	16284584	915226	3855088	0.022	NS
	Female	60668	14425	19382108	1097439	4606004	0.005	NS
Age	21-24	64652	15324	20505806	1152860	4856850	0.064	NS
	25-27	38000	9042	12244420	694144	2910858	0.322	S
	Above 27	9036	2149	2916466	165661	693384	0.234	S
Birth order	1	33523	7938	10711735	601102	2534643	0.102	NS
	2	43136	10152	13791820	764794	3243570	0.074	NS
	Above 2	25689	6173	8154741	471693	1957649	0.035	NS
Religion	Hindu	73474	17398	23490824	1318274	5557200	0.096	NS
	Christian	29263	7021	9313893	537021	2233699	0.180	S
	Muslim	8951	2096	2861975	157370	670193	0.294	S
Social status	Gen	26060	6288	8288764	483274	1999110	0.277	S
	BC	71553	16916	22875183	1279686	5402765	0.118	S
	SC/ST	14075	3311	4502745	249705	1059217	0.168	S
Native place	Rural	52397	12438	16752201	945642	3973729	0.026	NS
	Urban	59291	14077	18914491	1067023	4487363	0.011	NS
Educational Qualification	UG	71798	17090	22828328	1294460	5429566	0.038	NS
	PG	39890	9425	12838364	718205	3031526	0.131	S
Type of college	Govt	38294	9086	12229026	689310	2899462	0.009	NS
	Aided	38294	9086	12229026	689310	2899462	0.009	NS
	Unaided	35100	8343	11208640	634045	2662168	0.002	NS
Optional subject	Arts	48520	11572	15496236	882528	3694300	0.112	NS
	Science	33129	7748	10564191	578346	2467151	0.273	S
	Language	30039	7195	9606265	551791	2299641	0.140	S
Parents Education	School level	49688	11680	15837520	876586	3720238	0.002	NS
	College level	62000	14835	19829172	1136079	4740854	0.046	NS
Parents Income	Below 10000	59329	14080	18934061	1067870	4491837	0.157	S
	Above 10000	52359	12435	16732631	944795	3969255	0.137	S

(At 5% level of significance, the table value of 'r' ratio is .113)

From the above table it is inferred that there is no significant relationship between multiple intelligence and self-efficacy of Student Teachers.

The present study reveals that majority of the student Teacher have average level of multiple intelligence and self-efficacy. This may be due to the changing educational scenario mainly in the field of educational psychology and technology. As pointed out by Indian education commission (1966) and national policy on education (1986) schools and colleges play a significant role in the shaping the personality of the learners. The t-test reveals that there is no significant

difference between male and female Student Teachers in there multiple intelligence and self-efficacy. This may be due to the forth that today boys and girls have proper education and widens their ability to do things on their way, and to be Multiple talented and self-efficient. Particularly in TamilNadu the boys and girls were well educated and they are aware of the importance of their talents and efficiency. In earlier days the girls were considered as weaker section but now this trend is changed, they have humble opportunities to interact with the society. This develops in them reliable and Systematic outlook in their life style. From this study it

shows that there is significance difference between the age group of Student Teachers in there multiple intelligence and self-efficacy. This may be due to their cognitive development emotional maturity, birth order and adjustment mechanism to different situations. This learned from internal and external environment.

From the above study, it reveals that there is significant difference between the Hindus and Non-Hindus, General, backward and SC/ ST's in there multiple intelligence and self-efficiency. Here the investigator has to think that all the B.Ed. students received systematic education from their schools and colleges and also me have extra guidance seminars, discussions etc. Again the study proves that there no significant difference between rural and urban, UG & PG B. Ed. Trainees in their level of multiple intelligence and self- efficacy. It may be due to and perusing their education and habitation near the towns.

From this study, there is no significant difference between government aided, and unaided, science and arts B.Ed. Trainees in this level of multiple intelligence and self-efficacy. This may be due to their exposure to the same trends in B.Ed. curriculum with the same methods of instruction and the environment, which prevails, in the respective colleges with respect to the rules and regulations along with course study, which is same throughout the colleges. The study reveals that there is significant difference between the educated parent's children in their level of multiple intelligence and self-efficacy. This is due o their life style environment prevailing in their family background and their prime motivation in their children's future.

This study proves that there is no significant difference between the income or parents and their children's multiple intelligence and self-efficiency. This may be due to the locality, and their exposure in the available resources through modern technologies. The study shows that there is no significant correlation between the multiple intelligence and self-efficiency of Student Teachers. The level of multiple intelligence does not affect the self-efficiency of the Student Teachers. In

total the investigator brings out the conclusion that age group, Social status and parents Education plays a vital role in their level of multiple intelligence and self-efficiency of the Student Teachers.

Conclusion

Even though there are some limitations in the present study, it is evident that the level of Multiple Intelligence and Self-Efficacy of Student Teachers are moderate. The Kothari commission says that the destiny of India is being shaped in the classroom. The teachers have greater role in developing their Multiple Intelligence and Self-Efficacy, which will lead to the better teaching efficiency of them. It is also evident that there exists positive relationship between Multiple Intelligence and Self-Efficacy of Student Teachers.

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INFOGRAPHICS: AN ICT APPROACH

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In the beginning, before the civilizations came into existence, pictures, symbols and signs ruled the human world to communicate ideas, feelings, expectations, instructions and so on. People drew remarkable pictures on trees, rocks, walls and on floors to convey messages with one another. In the later part of the 20th century, printing technology shifted its focus from black and white formats to colour pictures and infographics to report their news.

People visualized their news items in their favourite newspapers and books. These self-contained pictorial representations told the gist of a story or a concept at a glance. In the hands of publishers, these infographics were simply eye candies that helped their readers to gloss up their content.

A picture is worth a thousand words. A picture adds value and efficiency of visual communication. An infographic, the shortened form for information graphic, blends data with design helping individual and groups concisely communicate and understand messages fully. Even complex information is consumed swiftly and perceived easily through infographics.

Nigel Holmes simply calls them, "explanation graphics". Human brain very easily processes information, using eyes and compelling rationale. Approximately fifty percent of the brain is dedicated, directly or indirectly to visual functions. The network among the cells, the neurons and the fibres that cloud all this function is truly amazing. The retina is actually an extension of the brain. Based on this 'hardwiring', the brain doesn't tussle much to encode and decode even a complicated message. It does not strain to figure out the letters or the text if expressed infographically.

There is always something quite magical about visual information. It is effortless. It literally pours in. While

navigating a dense information jungle coming across an eye catching graphic, it serves as a relief.

Leonardo da Vinci (1510) mixed written text with illustrations to create a comprehensive guide on human anatomy. Medieval French philosopher Nicole d' Orseme (1350) created one of the first graphs in order to explain how to measure a moving object. Scottish engineer William Playfair (1786) pioneered data visualization. His book "The Commercial and Political Atlas and Statistical Breviary" was the first to explain numeric data through the use of linear graphs, pie charts and bar graphs. English nurse Florence Nightgale (1857) combined stacked bar/ pie charts (Coxcomb chart) to illustrate the monthly number of casualties and causes of death during the Crimean War. She used these infographics to help convince Queen Victoria to improve conditions in military hospitals. Charles Joseph Minard (1850-1870), Engineer from France, began combining maps with flow charts in order to explain geographical statistics.

One of his most famous data visualizations illustrated the causes of Napoleon's failed attempt to invade Russia. He captured a complex data set for the period (map location, direction travelled, decline in troops and temperature) in a single infographic. Infographics became more popular as mainstream news publications like The Sunday Times (UK), Time Magazine. Today USA began using them to simplify information and enhance comprehension of complicated issues and news stories. The modern era ushered in Isotype, a visual communication model developed by Otto Neurath (1930-1940) to teach ideas and concepts through the use of icons and pictures.

People use four primary styles to process information. They are visual (charts, maps and diagrams instead of words), auditory (listening to spoken words),

read or write (words), kinaesthetic (experience). Among these, visual learning is the most effective style of learning. It improves comprehension of data, ideas and concepts. It enhances the ability to think critically and to develop and organize ideas logically. It improves retention and recall of information. It attracts more slivers of attention.

While teaching and learning, exchange of innumerable information takes place. These ideas can be fleeting. Therefore, it is important to capture and retain them before they get lost. Information graphics helps a lot in recording ideas that will germinate into something. They are creative and aesthetically pleasing. They offer statistical insight.

'Information overloads', being the major problem in the present day world, is a serious concern to be flown off from the society. Students and even elders nowadays are struggling a lot to keep stuffs in their memory, as one less relies on it, and more rely on the e-gadgets. The electronic evolution has made us cripple and numb to memorize texts because of its repeated usage in various activities. In reality, the need for the enrichment of information mentally is more definite, as the e-gadgets and resources have less life and are surrounded with unannounced fowling behaviour.

Numbers, signs, symbols, shapes, colours, pictures and animated icons live longer in human mind than the texts. They help a person encode and decode a concept or the content of a whole text. This kind of transformation and transition of 'mental pictures' into messages are very much appreciated and acknowledged in all fields, right from the day of Creation. This kind of understanding is found on ones' creativity, as creativity is nothing, but making everything from *nothing* using talents, skills and knowledge intertwined with visualization.

There is more advancement now in this ideology - in teaching-learning fields, as it embellishes the faces of civilization and expansion of knowledge-matics. The academic scenario has migrated from text to semantic networks, then networks to flowcharts and then to mind maps. Ultimately, the info graphic world we live in runs

more on 'related-information processing of mind', rather than on 'boxed' texts.

Information graphics or info graphics are picture-representations of information, data or knowledge proposed to deliver information swiftly. They can improve cognition by sequencing and synchronizing graphics coherently to augment the visual systems of human mind and its ability in making out patterns and style.

How to prepare and present the info graphics in our present day curriculum are the most needed scientific phenomena of this electronic era. Therefore, teachers have a Herculean task in front of them - to get educated and to educate the present generation, in the current circumstances to refurbish the existing education system. This kind of teaching-learning mode will smarten up the redolence of the spreading of education with greater vigour and zest. In addition, it will keep a fidget develop an undying passion in the classroom for learning and growing deeper and deeper in educational, spiritual, psychological, philosophical and natural insights.

In preparing lessons in the classrooms or for the classroom teaching, one needs to put some thought into infographics to have simple, straight forward communication. When communication is bogged down, infographics comes for the rescue. It becomes more effective through thought process that shares important ideas and concepts, and highlights one's strategic thinking. While encountering with the moral or philosophical conflict, infographics takes a policy in adopting creative skills, process skills and social proofs.

The signboards along the roadsides are typical examples for infographics. They don't speak. Their voice is not heard anywhere but their presence is felt and the message is got immediately.

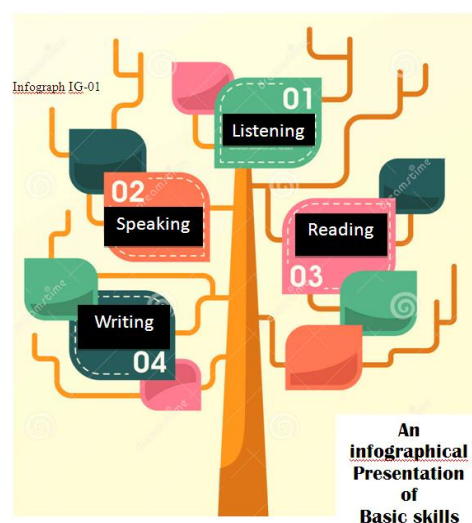
Creativity is the soul of infographics. Teachers gifted with such creativity will make their classes more interesting and more fruitful with designs and diagrams. Whatever the modern technology may be, the real essence of learning is based on graphics dominated presented in the classroom. PowerPoint presentations and lessons through mind mapping are the branches of

infographics. They edutain the learners with colourful pictures and charts. It optimizes the effectiveness of the learners' visual communication. The teacher concentrates more on the culture of the students or the general persona of the individuals while preparing for infographic presentation. Therefore, the presentation will make even a dull student synthesize the ideas. This will help crystallize one's creative direction. Instead of spending more time in rounding out on a point, infographics helps the learners fix the point easily. Hence infographics are edgy and entertaining, addressing controversial subject matter or view point and others more straight forward. Venn diagrams, Gears, Formula, Positioning Map, Matrix, Circle Spoke are a few that help in designing an infographic for classroom teaching.

In teaching the basics of communication, LSRW is a collective acronym used everywhere. Among these four skills - Listening, Speaking, Reading and Writing, Listening comes first. It develops a person's ability to comprehend a spoken language. Then it leads to communicate effectively in the everyday life. To gain clarity and confidence in speaking, one must give importance to this skill. Becoming familiar with the sounds of a language will enhance automatically enhance the speaking ability when it is followed by practice.

The more one listens to one particular language or sound the more one becomes familiar with that. This will naturally steer a person try the same in repeating those sounds orally. This process will lead to speaking.

Next to listening and speaking, there comes reading. One can pick up the alphabet slowly in a language if one has become familiar with the sounds. Again, this will encourage a person to try writing those letters as explained in the following Infograph IG-01.



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FUND MANAGEMENT MARKET IN INDIAN SCENARIO

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Abstract

Fund usually refers to money and property or something which has economic value attached to it. It of objects of value and also the state of having accumulated these objects is the abundance. The use of the word itself assumes some socially-accepted means of identifying objects, land, or money as "belonging to" someone, Industrialization emphasized the role of technology. Many jobs were automated. Machines replaced some workers while other workers became more specialized. Labour specialization became critical to economic success. However, physical capital, as it came to be known, consisting of both the natural capital (raw materials from nature) and the infrastructural capital (facilitating technology), became the focus of the analysis of fund.

Key words: Physical Capital, Natural capital, Economic Success.

Introduction

Adam Smith saw fund creation as the combination of materials, labour, land, and technology in such a way as to capture a profit. The shift from the analysis of an individual's fund to the concept of an aggregation of all men is implied in the concepts of political economy and then economics. This transition took place as a result of a cultural bias inherent in the Enlightenment. Fund was seen as an objective fact of living as a human being in a society. Some people believe fund is a *zero-sum game*, where there is a limited amount of fund and some must lose in order for others to gain. As a result they are concerned primarily with issues of fund distribution rather than fund creation.

Better methods also create fund by allowing faster creation of fund Ideas create fund by allowing it to be created faster or with new methods.

The Concept of Fund Management

The concept of fund management refers to management of both the sources and the facets of various forms of both tangible and non-tangible fund. India has become a highly potential market for fund management because fund managers, both domestic and international, are able to establish the beginnings of a market with few obstacles, relative to the other emerging markets. Where there are regulatory restrictions, these are less problematic than those in China or the Middle East.

Sources of Fund

Fund is created through several means.

- Natural resources can be harvested and sold to those who want them.
- Material can be changed into something more valuable through proper application of labor and equipment.

Objectives of the Study

1. To study evolution and growth of fund management market in India.
2. To analyze whether Indian economic development is creating a broad and competitive fund management market in India.

3. To evolve the factors that has acted as facilitators and obstructions for the growth of fund management market in India.
4. To derive the potentiality and the future prospect of the fund management industry in India.

Methodology

The present study is purely an exploratory study, dependent on both the primary and the Secondary data. The primary data constitutes the interaction (both formal and informal) of the researcher with the top managers and other officials who are directly associated with the fund management industry in India. The officials were selected on the basis of simple random sampling technique. The Annual Reports of the concerned agencies, relevant literature, facts and figures available on the problem of the study in various books, journals and magazines constitutes the Secondary sources of data.

- Macroeconomic savings and investment data collected directly from experts.
- Insight into the Indian financial services market obtained through in-depth interviews with the main fund managers and private bankers.

Significance of the Study

- Allows fund managers to monitor threats and opportunities posed by their main competition.
- Helps plan products and services by giving key information on customers financial services preferences.
- Looks at the onshore liquid fund of mass affluent and high net worth individuals in India and India's largest and most affluent states.
- Offers access to key statistics providing a clear picture of the scale, composition and direction of the developing landscape on a regional basis.
- Find out why India is an attractive market and its advantages over other emerging economics.

Status of the Fund Management Industry

The summary of the response was that fund and disposable income are growing substantially. It is also noticing that for the first time the ability to earn and save are slightly different. Earlier it just put away money in guaranteed products. Today, when even the government is withdrawing from those products (it recently stopped the maturity bonus on post-office savings), investors, whether they be doctors, architects or anyone else, need professional help. Out of the 100 samples were selected, 87 percent have stated the fund management has become booming industry in India. 9 percent have stated that no possibility, 4 percent were not sure about the booming.

Is Fund Management only for the Fund?

Only 23 percent of the respondents were of the opinion that yes fund management industry is only for those who are having enormous fund. But a massive 71 percent felt that it is for everybody. The person who is earning Rs 30,000 per month also needs this advice. Only 6 percent responded in terms of do not know/ can not say.

Main Market for Fund

65 percent prefer getting stock options. 32 percent operate on the expansion of business and entrepreneurial capacity. 3 percent responded in terms of do not know/can not say.

Competition from Foreign and Indian banks

The service of foreign bank, offer is transaction oriented. Most of them offer mutual funds and equity advice. But one who has between Rs. 2 crore to Rs. 25 crore don't want this. Where Indian banks have a customer-centric model. They work with customers and offer them a range of services - investment advisory - in debt, equity, mutual funds, derivatives, besides tax advisory, succession planning, insurance advisory, etc.

Emerging Trends in Fund Management in India

Real estate and private equity are increasingly becoming important asset classes for high net worth individuals (HNIs). The demand for realty is on a high growth path on account of the burgeoning economy. The

real estate market, growing at about 30 per cent annually, is projected to touch \$50 billion by 2008.

While a few realty funds have been launched, the agencies believe that retail investors have been left out as only HNIs and institutional players have the capacity to participate in these. However, equity participation will be insured by the introduction of real estate mutual funds, which are fairly common in developed countries.

Private Equity Scenario Development

Alternative investments including private equity allow HNIs to broaden their portfolios. Though at a nascent stage, private equity in India is on the rise because of maturing financial sophistication. Secondary research highlights that in the developed markets, there is a growing conviction among HNIs that investments in fundamentally strong businesses are a very dependable fund management strategy.

Mandate a Private Fund Management

India is becoming an increasingly attractive market for many industries – fund management is no exception. There is a promising onshore fund management services sector. Driving the development has been the country's exceptional economic performance over the last decade. The booming economy has led to innumerable opportunities and pushed individual wealth growth. According to one estimate, India has seen about 19 per cent growth in HNIs population in 2005 vis-a-vis the world growth rate of 6.5 per cent. The fee structure is yet to be developed and is currently accrued from brokerage fees and commissions on the services rendered.

Fund Manager Create a Difference in Prevailing Market Conditions?

Fund management is a highly specialized service, covering all asset classes. Asset allocation helps determine an optimal mix of asset classes, ranging from equity, debt and real estate to alternatives. The latter may include investments of passion even fine art and collectables - as well as structured products and hedge

funds. Clients' life goals, time horizon and risk tolerance are there vital factors on this front

Value Added Sources

88 percent responded that their managers offer complete financial planning. They are able to give the customers advice on equity investment, debt, commodities, art, insurance, international investment, which home loans to take and why, tax planning, estate planning, filing tax returns, superannuation, real estate, and do a cash-flow analysis. 12 percent responded that they are specialized to meet the individual requirements of the customers i.e. in portfolio management.

Charges on Fund Market

- **Charges:** They are over and above any other charges like an entry and exit load charged by mutual funds when the customers invest in them.
- **Fees:** They are based on an hourly rate, a flat rate, or on a percentage of assets and/or income. At times, it is on the nature of the work done.
- **Commissions:** Though commissions are not paid, but by a third party (like a mutual fund house or insurance company), it does come out of pocket. Fund houses and insurance companies use their entry and exit loads to fund these commissions for their brokers and distributors.
- **Combination of fees and commissions:** They are charged fees for the amount of work done to develop the financial plan and commissions are received from any products sold.

The four main asset classes are stocks, bonds, alternative investments and cash. Investments can be allocated to 50 years old or 65 years old and newly retired. The respondents think the total amount of the estate (wealth) should enter into the determination of asset allocation, along with the health and the expected lifespan of the individuals. The appetite for risk is another consideration, as is the ability to deal with contingencies. After pointing out all that, they would allocate 65% to

stocks for the 50 year-old and 55% for the 65-year-old. They would use alternative investments only if the total amount was very substantial and the individuals had some expertise in that field. Bonds and cash would be divided' so that there would be enough cash for about six months' spending, with the balance in bonds.

The allocation Change be Based on Economic Conditions?

56 percent of the respondents have stated that the allocation change be based on economic conditions, 30 percent of them stated that not on the basis of economic conditions, 14 percent of them stated that they were not sure about the allocation change.

During the conditions of interest rates so low and the stock market perhaps overvalued, one can invest in the following were 55 percent of sample respondents have invested in domestic market, 38 percent were in foreign market but only 7 percent were invested in the both.

Reasons for Invest in a Mutual Fund

For retail investor who does not have the time and expertise to analyze and invest in stocks and bonds, mutual funds offer a viable investment alternative. This is because:

- Mutual Funds provide the benefit of cheap access to expensive stocks
- Mutual funds diversify the risk of the investor by investing in a basket of assets
- A team of professional fund managers manages them with in-depth research inputs from investment analysts.
- Being institutions with good bargaining power in markets, mutual funds have access to crucial corporate information which individual investors cannot access.

Mutual Funds be Viewed as Risk Free Investments

The study reveals that 80 percent of them have stated that the risk free investments, 12 percent of them state that it was risky and 8 percent were not sure about risk free – investments.

1. Invest money in mutual funds

One can invest by approaching a registered broker of Mutual funds or the respective offices of the Mutual funds in that particular town/city. An application form has to be filled up giving all the particulars along with the cheque or Demand Draft for the amount to be invested.

2. Parameters of a mutual fund scheme

Performance indicators like total returns given by the fund on different schemes, the returns on competing funds, the objective of the fund and the promoters image are some of the key factors to be considered while taking an investment decision regarding mutual funds.

3. Plans of mutual fund scheme

The summary of the response was that it depends on the strategy of the concerned scheme. But generally there are 3 broad categories. A dividend plan entails a regular payment of dividend to the investors. A reinvestment plan is a plan where these dividends are reinvested in the scheme itself. A growth plan is one where no dividends are declared and the investor only gains through capital appreciation.

The plan one should choose depends on his investment object, which again depends on income, age, financial responsibilities, risk taking capacity and tax status. For example a retired government employee is most likely to opt for monthly income plan while a high-income youngster is most likely to opt for growth plan.

4. Benefits of Systematic Investment Plan

A systematic investment plan (SIP) offers 2 major benefits to an investor:

It avoids lump sum investment at one point of time in a scenario of falling prices, it reduces the overall cost of acquisition by a process of rupee-cost averaging. This means that at lower prices can end up getting more units for the same investment

Proportion of One's Investment in Mutual Fund

57 percent of as respondents have stated their investment in mutual funds based on economic position

as the investor, 23 percent of them have revealed to invest major portion, 20 percent of them stated to invest only minor forties.

NRI Invest in Mutual Funds

89 percent of the respondents were stated that they are aware NRI invest in mutual funds. 8 percent of the NRI not invest in mutual funds. 3 percent of their not sure about thrust investment.

Conclusion

Fund managers are beginning to investigate innovative segmentation methods to manage the changing client profile. Over the next 20 years fund managers will hone their segmentation methods. Fund managers will develop segmentation as a service efficiency initiative. Segmentation models will apply holistic criteria to fund management. The most important segments globally will be entrepreneurs and SMES/CEOs. Financial advisers will become an important separate client segment for fund managers. The organization of direct client ownership will also change availability and flexibility will become vital components of the business model Internal restructuring will aim to integrate client services. The rise of the mass affluent represents an opportunity for fund managers in the medium term fund managers will capture the higher value mass affluent market by offering a scaled down fund management service. The mass affluent proposition will run along the lines of the current fund management service. Liability management is currently not part of the fund management agenda but has proven potential. Clients in developed markets are seeking more holistic fund management services Liability management is clearly a profitable area with a proven existing client base. The incorporation of lending into wealth management will shift the focus of the service. Specialist forms of lending will also become common additions to the offerings of many fund managers. Some will fail due to a persistence of the "asset focused" service model and a lack of commitment. There are significant benefits in the area of liability management for the fund, and that the

importance of liability management as part of fund management will inevitably grow over the next 20 years, until it becomes a key service area. Rising income and fund inequalities, if not matched by a corresponding rise of incomes across the nation, can lead to social unrest. An area of great concern is the level of ostentatious expenditure on weddings and other family events. Such vulgarity insults the poverty of the less privileged, it is socially wasteful and it plants the seeds of resentment in the minds of the have-nots.

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IMPACT OF NEW-ECONOMIC POLICY ON MANAGERIAL STRATEGIES OF PUBLIC SECTOR ENTERPRISES-A CASE STUDY OF ONGC

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Abstract

The Public sector enterprises assume great importance in facilitating the growth of the industrial sector and in ensuring all round development of the economy. Public sector industries have emerged as a vibrant and dynamic sector of the Indian economy that contributes significant proportion of the total industrial production and national exports. The captains of our economy are more than aware of the importance of the industries in terms of employment potential, productivity, utilization of indigenous resources, balanced regional development etc. The policies of liberalization, globalization and marketization brought out fundamental changes in the business environment in which industries operate. The New Economic Policy followed by Structural Adjustment Programme introduced by Government of India in 1991 substantially changed the rules of business games as far as entry, pricing and host of other decision variables are concerned. This changed the market structure, character and focus of marketing strategies. The present study examine the changes occurred in managerial strategies in human resource management in order to compete with the global changes. The study has taken ONGC as case study to show cases the transition of managerial efficiency after new economic policy. The study found that drastic changes occurred in recruitment, performance appraisal and other managerial strategies in ONGC during post-globalization era.

Introduction

The public sector Public sector organizations assume great importance in mitigating the problem of unemployment, in facilitating the growth of the industrial sector and in ensuring all round development of the economy. Small scale industries have emerged as a vibrant and dynamic sector of the Indian economy that contributes around 40 per cent of the total industrial production and over 34 per cent of the national exports. At present the Small Scale Industrial sector is providing employment to over 250 lakh persons. The captains of our economy are more than aware of the importance of the small scale industries in terms of employment potential, productivity, utilization of indigenous resources, balanced regional development etc. In the words of Dr. Manmohan Singh, the key to our success of manufacturing in the small scale sector The small scale sector is important not only for its contribution to GDP but

also for its stellar performance in exports and in generating employment.

The policies of liberalization, globalization and marketization brought out fundamental changes in the business environment in which industries operate. The New Economic Policy followed by Structural Adjustment Programme introduced by Government of India in 1991 substantially changed the rules of business games as far as entry, pricing and host of other decision variables are concerned. This changed the market structure, character and focus of marketing strategies. The changed economic environment has forced Indian corporates to cope up with economic liberalization and globalization policies of the globe; the business environment in Public sector enterprises has been changing drastically in the recent times. It is to be noted that protection is a transitory measure and can be used only to give time to industrial units to improve their competitive strength.

Public sector enterprises have to sustain themselves in their own competitive strength by successfully facing competitive in market economies through competency of the entrepreneur, thus, the present study propel to understand the managerial competency of owners of Public sector enterprises in achieving business goal in Chennai, as the changing environment accentuate the competency of the entrepreneur to survive in the global competition and the competency of the entrepreneur have categorized into three important component viz Attitudinal Competency, Behavioural Competency, Managerial Competency.

Conceptual Connotation of Managerial Competency

Managerial competency is a wider concept which includes the knowledge, attitudes, behaviors and skills which help a person capable of transforming his ideas in to realities with an excellence in its performance in a given context. It does not refer to those behaviours which do not demonstrate excellent performance. Therefore, they do not include knowledge, but do include "applied" knowledge or the behavioral application of knowledge that produces success. In addition, competencies do include skill, but only the manifestation of skills that produce success. Finally, competencies are not work motives, but do include observable behaviors related to motives, The business operation is considered to be very complex in a competitive business environment which is constantly changing with fast technological advancements.

Significance of Public Sector Organization

Public sector organization is well recognized to be an important driving force for the development of any economy. Public sector organizations exploit opportunities and resources, create demand, innovate and lead for a structural change in an economy. In this process, they are forced to enhance their knowledge, skills and abilities in order to withstand the pressure generated by different forces nationally and internationally because, Public sector organization does not create an impact on any economy through the simple

presence of Public sector organizations or their numbers. Global Public sector organization Report 2010 suggests that an economy's prosperity is highly dependent on dynamic managerial capacity which requires individuals with the ability and motivation to start businesses and further it requires societal perceptions about Public sector organization. The report suggests that Public sector organization should include participants from all social groups in the society particularly women, marginal groups from socially and economically backward communities.

Impact of Globalization on Public sector Enterprise's Managerial Aspect

Liberalization has exposed Indian Public sector enterprises to unequal competition with its counterparts in the industrially advance countries. The challenges cannot be effective met unless domestic economic policy focuses on removal of constraints, which limit the competitive strength of India industry and of the economy as the whole. The emerge of multilateral trade regime, WTO conditionality have added urgency to the task of enhancing competitiveness. It is essential to remove the constraints, which limit the competitive strength of Indian industry. It is not only the question of India coping with the WTO regime but for greater issue of how Indian can leverage the benefits of large access to global market. Promotion and development of Public sector enterprises is primarily and the responsibility of the Government. The support and facilities offered by the government include infrastructure facilities, financial assistance for preparation of project reports, assistance in purchase and marketing subsidy for technical know-how, testing of products in approved test houses and modernization, etc. The globalization made drastic changes in the production function and business process of the Public sector enterprises, there has been growing requirement of enhancement of skills, quality of service, adoption of new technology to compete with rest of the peer groups, Manufacturing capabilities need to enhanced as level where products are competitive across

global markets in terms of price, quality, technology, delivery of services. To achieve this, public sector enterprises need to enable to access the latest technology from across the globe, indigenous research and development innovation need to be encouraged and a passion for manufacturing needs to be created while infrastructure but all these attempts confine to individual capability development, paucity of the studies pertains to assess the role and responsibility of the managerial competency Public sector enterprises provided vacuum in this arena, so the present study would try to map out the significance of competency Public sector enterprises on the performance of the firms, in the same line the study also assess mind set of individual Public sector organizations to recognize the changing reality and to move as far as possible to change and adopt. ONGC has taken up for the study purpose.

Overview of ONGC

ONGC was set up under the visionary leadership of Pandit Jawahar Lal Nehru. Pandit Nehru reposed faith in ShriKeshavDevMalviya who laid the foundation of ONGC in the form of Oil and Gas division, under Geological Survey of India, in 1955. A few months later, it was converted into an Oil and Natural Gas Directorate. The Directorate was converted into Commission and christened Oil & Natural Gas Commission on 14th August 1956. In 1994, Oil and Natural Gas Commission was converted in to a Corporation, and in 1997 it was recognized as one of the Navratnas by the Government of India. Subsequently, it has been conferred with Maharatna status in the year 2010. Over 60 years of its existence ONGC has crossed many a milestone to realize the energy dreams of India. The journey of ONGC, over these years, has been a tale of conviction, courage and commitment. ONGCs' superlative efforts have resulted in converting earlier frontier areas into new hydrocarbon provinces. From a modest beginning, ONGC has grown to be one of the largest E&P companies in the world in terms of reserves and production. ONGC as an integrated Oil & Gas

Corporate has developed in-house capability in all aspects of exploration and production business i.e., Acquisition, Processing & Interpretation (API) of Seismic data, drilling, work-over and well stimulation operations, engineering & construction, production, processing, refining, transportation, marketing, applied R&D and training, etc. Today, Oil and Natural Gas Corporation Ltd. (ONGC) is, the leader in Exploration & Production (E&P) activities in India having 72% contribution to India's total production of crude oil and 48% of natural gas. ONGC has established more than 7 Billion Tonnes of in-place hydrocarbon reserves in the country. In fact, six out of seven producing basins in India have been discovered by ONGC. ONGC produces more than 1.27 million Barrels of Oil Equivalent (BOE) per day. It also contributes over three million tonnes per annum of Value-Added-Products including LPG, C2 - C3, Naphtha, MS, HSD, Aviation Fuel, SKO etc.

Objectives of the Study

- To examine the managerial competency Public sector organizations of ONGC during globalization arena.
- To examine the significance of managerial competency in Public sector enterprises in changing business environment

Data Source and Methodology

The present study was carried out in ONGC with a purpose to investigate the managerial competency and its consequence on development during reform period. To measure the various components of managerial competency standard questionnaire was used. Later the data was coded and fed into computers using SPSS (Statistical Package for Social Sciences) as software for data analysis. The collected data was processed and analyzed with the help of SPSS package; Descriptive Analysis, one way ANOVA were used for proving the hypothesis and predicting the basis of analysis.

Results

About 42 percent of the respondents stated that their annual household income below 5 lakh, and 23 percent reported an annual household income between 5 to 10 lakhs. Majority of the respondents (81.3%) indicated that they have undergone training conducted by ONGC in last 5 years. Nearly 80.5 percent have undergone several hardships and challenges in business environment, 78 percent have satisfied with production and profit after globalization, 78 percent satisfies with performance appraisal system, 73 percent and 76 percent were satisfied with the provision of incentives and the managerial task given, 67 percent satisfied with the managerial skills possessed. The final model specification of was statistically significant ($\chi^2 = 85.817$; $p < 0.0001$).

Descriptive Statistics

	Benefits obtained		
	Mean	S.D	No.
Highly Educated	9.94	12.91	260
Less educated	4.01	3.65	40
Total	4.21	6.8	

Source: computed from primary data

ANOVA for the highly educated and lesseducated Public sector organizations

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1030.404	260	76.31	7.4	**
Within Groups	7312.085	40	26.4		
Total	8342.489				

Source: computed from primary data

The one way ANOVA was applied to find whether there is significant difference in the attitudinal competency among highly educated and less educated Public sector organizations in the study area. The ANOVA result shows that the calculated F value is 7.4

which is greater than the table value of 5.12 at 5% level of significance. Since the calculated value is greater than the table value, it is inferred that there is significant difference among the highly educated and less educated respondents in attitudinal competency in ONGC, Hence, the hypothesis is rejected. As the educated got awareness about availability, accessibility of the training imparted and capable to adopt with the changes in managerial strategies established during globalization.

Conclusion

The public sector enterprises occupy a very important place in the Indian economy as they provide significant employment, offer a method of ensuring a more equitable distribution of national income and facilitate effective mobilization of capital and skill; stimulate the growth of industrial Public sector organization and promote a more diffused pattern of ownership and location. This sector is considered the harbinger of economic progress and has stemmed out from India's own skill, resource, enterprise and culture and thus, is considered as elixir for the ills of a developing economy like India. Success of an enterprise irrespective of the scale of operation depends mainly upon the competitive nature of its products, managerial efficiency and process technology. Especially after globalization the managerial strategies of public sector enterprises enhanced to withstand the global competition. In this case ONGC has formulated several managerial strategies and implemented in a effective way which results in the overall growth of the organization. employees of the organization have benefited from the training for capability development offered by ONGC during post-globalization arena. The government should take initiatives to increase the number of Public sector industries by inculcating the ideas of co-operative development encompassing employees participation in management.

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FASHION INDUSTRY'S IMPACT ON WOMEN'S HEALTH

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A clash between an individual's choice and the society's expectation of an individual are near permanent fixtures and it is a very difficult situation to handle. The course of civilization has ample examples of it. Of all these cases a very interesting one is found in one of the novels of Deborah Ball. Ball, an American native has been employed for over two decades as a reporter for the *Wall Street Journal*. Ball's professional experience as a journalist, reporter and writer has gone into the writing of, *The House of Versace* (2010). The novel speaks volumes about the world-wide luxury-goods sector and Ball has interpreted it in a simple and lucid language.

The House of Versace was first published in 2010 and it is centered upon the life of Gianni Versace. The family of Versace's hail from south Calabria and their rustic and humble origin was unknown to the world until Gianni Versace exuded an interest in designing clothes for neighbours. It is said that he spent most of his time at his mother's atelier. Unlike other boys his age he was not drawn towards the world of guns, money or puzzling mechanisms. It was his pleasure to see women well dressed and he did his best to accentuate the effect of their attire on them. The novel says,

"Why don't you go out and play with your friends?" Franca asked Gianni, worried about all the time he spent in the shop. "I don't want to," Gianni responded. "I want you to show me how you make the clothes" (32)

In a steadfast manner he cultivated the talent to clothe women, especially women and in his own words, he has mentioned in an interview, "My life was like a Fellini film. I grew up surrounded by all women. I was spoiled. I had twenty girl-friends and twenty mothers." (33). With due devotion to his mother and undue adoration for her works as a seamstress, he passionately mastered the art of designing clothes for special people

and occasions. The clientele of Versace included most of the A- list celebrities of Europe and America. After establishing the brand along with his industrious brother Santo Versace and dear sister, Donatella Paul, the company became the steady supplier of the couture garments to the royalties of the world, which included Princess Diana, Elton John and majority of the Hollywood celebrities. Gianni Versace was a name to reckon with in the garment industry. Sales of his clothes rose up to astronomical heights, hitting an all time high of 500 billion Euros.

As the world's most cherished fashion designer, he was doling out ethnic wear for men and women of all ages. The Versace label was received with great fanfare by all and sundry. Celebrity weddings, Haute Couture shows, Fashion stores across the globe, Red Carpets of Award nights, Clothes appropriate for filmdom; name it and one shall find Gianni's signature left on it. Blending strong ethnicity with the recent trends in fashion set him apart from other designers and was the reason for his roaring success. Santo Versace reflects, "Gianni is a genius". It is said that in 1991, the sale of Versace products reached 1.5 billion lire (\$ 800 million). Besides the persistent presence of other competing contemporaries such as Calvin Klein, Christian Dior, Yves Saint Laurent, Gucci and Prada and Louis Vuitton, "Versace was a heady shopping Mecca for fashionistas" (238). The business strategy of these fashion industrialists is observed by Deborah Ball as, "Ford understood the power of personality in the new media - driven era". This ushered in an era of fashion and accessories that women would pine for and it also made them believe that it was part of their personality.

Vuitton proved that accessories could be a gold mine for a fashion brand. Leather bags offered women

the instant gratification of feeling fashionable, without the anxiety of trying to squeeze into or afford a designer dress or skirt...All the hype worked. Women who would normally have owned just one handbag now bought a whole collection to match every mood, occasion and outfit. (238)

Versace headed this group that dictated the way girls looked in the 1990's and finally it all culminated in what is stated by Ball as,

The minimalist wave ushered in a new type of girl beanpole thin, flat-chested and hollow-cheeked. Girls from countries such as Ukraine, Poland and Lithuania were often so desperate to escape poverty that they were willing to starve themselves to achieve the rickety frames that designers in Milan, Paris and New York sought. (228)

This trend ushered in by these leading fashion scions further damaged the health of fashion – minded young girls and it led to the unacceptable ways to remain fashionable.

The social acceptability of thinness has even encouraged some anorexics to argue that the condition is not a disease but a lifestyle choice. (229)

The obsession with the Barbie-doll image and size zero took an unexpected turn when women opted to go under the knife to fit into a label of Versace or Prada. Apart from such drastic decisions other mild unethical ways were adopted by most teenagers and women just out of their teens. As the fashion world was desperately in need of models to turn their runways shows into big hits, most models went to great lengths to reach an "ethereally slim state"(229). Ball says,

They smoke like long-haul truckers, in no small part because nicotine suppresses the appetite. Some also go beyond the usual laxatives and diuretics that purge their meals, resorting to prescription drugs such as Clenbuterol, a steroid that athletes and horse trainers

employ to reduce body fat. By the time of Gianni's death, the ascendant image in magazines and billboards was even more extreme. (229)

While, Gianni need not personally face the rude stick of criticism for having ingrained the unethical state of mind among women to remain extremely thin, he also had his share of contribution towards one such unhealthy trend. The debate as to whether fashion and media together contributed towards the unethical spread of anorexia goes unanswered. Still, obvious evidence is available in the case of Allegra Paul, Gianni's niece, who turned the world's attention towards anorexia. Even as an adolescent girl she was alarmingly thin. As the world's youngest heir to a Numero Uno company's undiluted share, she is always under the radar of the global media. Allegra's extreme thinness and her responsibility to redeem the status quo after her uncle's disastrous murder by a disgruntled gay are matters of speculation and providing the media with constant content. The discussion of this issue adds fuel to the already burning fire of the obsession to be thin and slim. Fighting the psychological battle to remain healthy or fashionable is an intriguing question that women of all creeds are confronting. The answer lies in their inward approach giving precedence to personal health rather than much hyped up fashion under the pretext of ethnic fashion and trends.

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EFFECTS OF REDUCTION IN PUBLIC EXPENDITURE ON INDIAN AGRICULTURE

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Introduction

The planners have come a long way since the launching of the First Five -Year Plan when capital needs of Indian Agriculture sector were deemed to be low. Today the capital needs of Indian agriculture are even more explicit for attaining sustainable growth in order to meet the steadily rising need of food and fiber for the burgeoning population, as also making due contribution in earning foreign exchange through exports.

Though nominal public investments in agriculture have tended to rise year after year, the gross capital formation in agriculture as a proportion of the total capital formation in the economy has been declining in both the public and private sector, leading to an overall slump. The total declined from 17.3% on an average during the decade 1970 to 1980, to 11.6% during the next decade and has averaged only 9% during 1990 to 1994. At 1980-81 constant prices, public investment in agriculture plunged to Rs. 1200 crores in 1991-92 from close to Rs. 1800 crores in 1979-80.

More specifically, public capital formation in 1980-81 prices fell at 4.6% annually in the decade of eighties and fell at 7% annually during 1986-87 to 1982-83. According to calculation, these investments expanded at the rate of 12.76% per annum between 1960-61 and 1992-93, with marked acceleration witnessed during the 1970s as compared to 1960s. (18.90 % per annum between 1970-71 to 1980-81 as compared to 9.69 % per annum between 1960-61 and 1970-71) but striking deceleration recorded during the 1980s (6.09% per annum).

The Central government has an important role to play through macro-economic policies that affect agriculture by provision of adequate resource transfer to

States, and in ensuring that State finances and options are not affected adversely by the macro-economic consequences of decisions taken at the centre. However according to the Economic Survey 1995-96, there is a rising trend in non-development expenditure while development expenditure as a percentage of GDP is declining. Of this the expenditure on agriculture and allied services is declining. The total spending, both plan and non-plan, under the heads agriculture, irrigation and rural development in the Central Budget (including fertilizer subsidy) has been cut from 1.99% of GDP in 1989-90 to 1.46% in 1995-96. In 1996-97 this was placed at 1.45%, but the actual spending under these heads in 1996-97 was only 1.32% of GDP according to the revised figures. For 1997-98 this has been budgeted at only 1.29 percent of GDP.

Public investment in agriculture is the responsibility of the States, but many States have neglected investment in infrastructure for agriculture. There are many rural infrastructure projects, which have started out but are lying incomplete for want of resources. (Government of India 1995:7). The total net transfers (i.e state's shares of central taxes and loans and grants to the states less interest and amortization of loans) from the Centre to States have also reached a new low.

This was over 6 percent of GDP in 1990-91 and had fallen steadily to 4.7 percent in 1995-96. It slightly increased to 4.8 percent in 1996-97 and is budgeted to decline to only 4.3 percent in 1997-98. Agriculture being a State subject, the overall public expenditure on agriculture is dependent on the resources available to the States and this share has been reduced, not increased. Several researchers have expressed

serious concern regarding declining public sector investments in agriculture during the 1980s (Rath 1989; Gulati and Bhide 1993; Rao 1994; Rao and Gulati 1994). The demand-supply paradigm, the growing land scarcity and lop-sided development are outward manifestation of stagnant capital formation in agriculture. Public investment is a critical factor to capture capital formation in agriculture and sustain private investment. If the declining trend of public sector capital formation is not reversed, prospects of agricultural growth in the country are dim. Given the importance of agriculture in India, the repercussion of a fall in agricultural growth will be felt in all sectors of the economy and, in particular, the incomes and welfare of poor who depend on agriculture will be severely affected.

Current Scenario

Some of the reasons for slower growth in public investment in agriculture are - diversion of resources from investments to current expenditures in the form of subsidies, large expenditure incurred on maintenance of existing projects, inordinate delays in completing the projects on hand, relatively lower allocation for irrigation, rural infrastructure and research, lack of effective credit

support and credit infrastructure in rural areas, and a belated growth in private investment.

The role of government must evolve so that those activities which it still does are performed with the greatest effectiveness, in terms of meeting the needs of the agricultural sector. Public investment will have a leading role to play, in the form of infrastructure as well as necessary research and development in farm technologies. Spread of infrastructure in power, transport, communication, storage and processing sectors are important. There is an emerging need to step up public investment to implement land reforms and employment prospects of rural labour. The productive base of the farm sector also need to be enlarged through direct public investments in irrigation schemes, soil and water conservation works, land reclamation, construction of regulated market structures for farm produce etc. Public investments need to be stepped up in regions which although relatively backward have a high potential for agricultural growth.

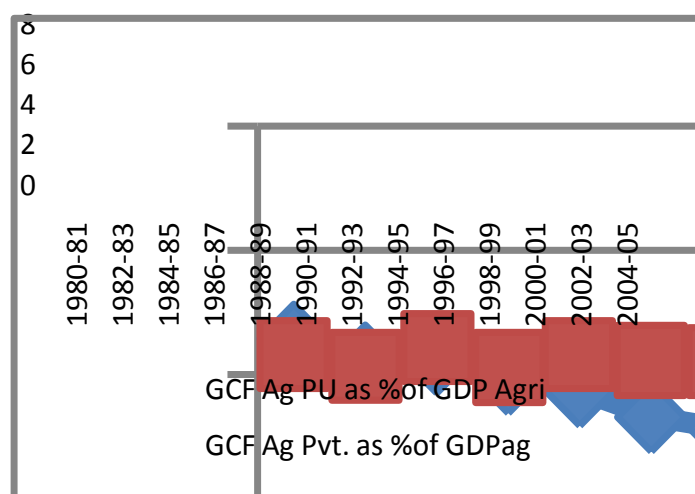
Table 1: Gross Capital Formation in Public & Private Sector in Agriculture in Relation to Gross Domestic Product in Agriculture (At 1993-94 prices) (Rs. Crore)

Years	GDP Agri	GCF Ag PU	GCF Ag Pvt.	GCF Ag PU as %of GDP Agri	GCF Ag Pvt. as %of GDPag
1980-81	159293	7301	6932	4.58	4.35
1981-82	167723	7130	6949	4.25	4.14
1982-83	166577	7092	7437	4.26	4.46
1983-84	182498	7196	7529	3.94	4.13
1984-85	185186	6921	8027	3.74	4.33
1985-86	186570	6213	7919	3.33	4.24
1986-87	185363	5864	7844	3.16	4.23
1987-88	182899	6045	8204	3.31	4.49
1988-89	211184	5699	9063	2.70	4.29
1989-90	214315	4972	8452	2.32	3.94
1990-91	223114	4992	11424	2.24	5.12
1991-92	219660	4376	10589	1.99	4.82
1992-93	232386	4539	11602	1.95	4.99

1993-94	241967	4918	10331	2.03	4.27
1994-95	254090	5397	11388	2.12	4.48
1995-96	251892	4849	10841	1.93	4.30
1996-97	276091	4668	11508	1.69	4.17
1997-98	269383	3979	11963	1.48	4.44
1998-99	286094	3870	11025	1.35	3.85
1999-00	286983	4756	13083	1.66	4.56
2000-01	286666	4435	12980	1.55	4.53
2001-02	305263	5488	12250	1.80	4.01
2002-03	283393	4760	13881	1.68	4.90
2003-04	310611	5923	15261	1.91	4.91
2004-05	310486	6051	19668	1.95	6.33
2005-06	329168	6385	22424	1.94	6.81

Source: National Account Statistics 2000, 2001(Back Series 1950-51 to 1992 -93) 2004, 2005 and 2007, C.S.O., Government of India

Chart 1: Ratio of GCF and GFCF in Public & Private Sector in Agriculture to GDP



Effects of Reduction in the Public Expenditure

Sen and Ghose, 1993, while documenting the marked employment decline in the early nineties have related it to the question of public expenditure and rural poverty. They have drawn the conclusion that the growth in non-farm employment had taken place in the eighties as a result mainly of larger public expenditure and its multiplier effects on the rural economy and was

responsible in considerable measure for the decline in the rural poverty in the second half of the eighties despite drought years like 1987. In the nineties, however, non-farm employment fell owing to expenditure cuts following from the structural adjustment programs starting in 1991 and despite a run of good harvest years, rural poverty started rising - the rise being especially sharp in the period of maximum contraction (Sen and Ghose 1995).6

There is a recognition that agrofood industry which has a major role in employment generation in agriculture, new investments are not being made into the rural sector in any significant manner.

The large investment made by the government in irrigation works reflecting in the increase of total gross fixed capital formation at the rate of 4.36 percent per annum seems to have helped in raising the value added in agriculture at the rate of 3.30 percent per annum and crop production by 2.88 percent per annum during 1952-53 to 1964-65. The crop output growth was impressive, particularly when viewed in the context of traditional technology and unfavourable terms of trade. In between 1967-68 to 1977-78, the favourable terms of trade, the increase in total gross capital formation at the rate of 4.79 percent per annum and the public investment by 4.49 percent increased the crop production rate at the rate of 4.25 percent per annum.⁷ Growth in irrigated areas triggers investments for extension of high yielding seeds, pesticides and changes in cropping pattern. This public investment in agricultural sector is the pivot to increase the gross area under cultivation, enhancing productivity and bringing about shifts in cropping pattern. Public investment in irrigation development however continues to decline. Of the total public sector investment, the

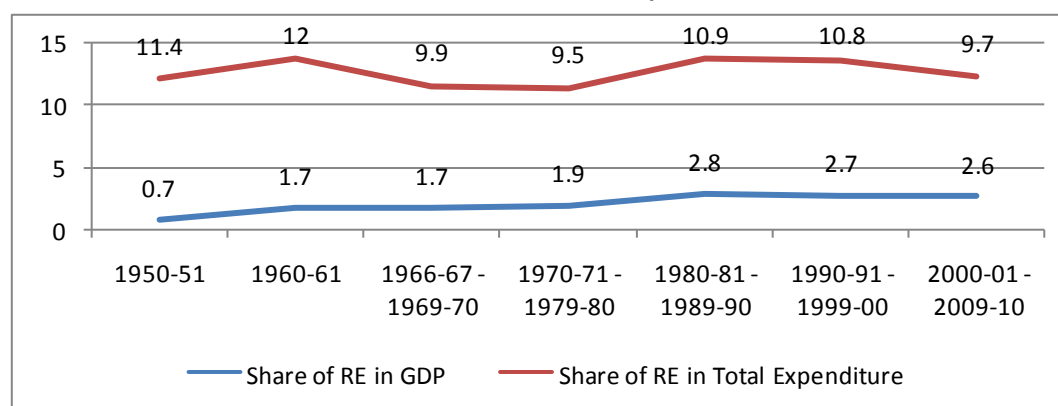
allocation for major and medium sector irrigation project was about 19% in the First Plan and just about 5% in the Eight Plan. In the major States, the percentage of allocation hovers around 15% of the total investment. This is clearly inadequate in the major and medium irrigation sectors. At the same time, government needs to pump in greater investment in developing minor irrigation facilities to provide benefits to larger agrarian community who otherwise are unable to benefit from major and medium irrigation schemes because of equity considerations. Further, the decline in public investment invariably retards the creation of fresh irrigation potential, which has a cascading impact on private investment. Investments in sector important for agriculture such as power has been declining as well and the actual expenditure has been much lower than the planned outlays in the more recent years.

Table 2: Budgetary expenditure on the "Rural Economy" (RE) and its share in combined total budgetary expenditure and GDP, 1950-51 to 2009-10 in Rs crore, at current prices

S. no.	Components of RE	1950-51	1960-61	(1966-67 to 1969-70)*	(1970-71 to 1979-80)*	(1980-81 to 1989-90)*	(1990-91 to 1999-2000)*	(2000-01 to 2009-10)*
I	Fertilizer subsidy	NA	NA	NA	166.7	1,814.5	6,103.1	26,960.7
II	Cooperation	3.9	19.2	31.3	134.1	493.5	1,047.7	3,535.6
III	Agriculture and allied activities	4.2	14.1	41.1	281.2	2,063.4	8,088.1	17,668.6
IV	Rural development	24.6	109.4	244.8	637.9	3,320.1	1,3610.5	49,628.0
V	Irrigation	71.4	166.4	323.4	390.7	847.0	2,376.0	5,673.7
VI	Total expenditure on RE (I+II+III+IV+V)	104.2	309.2	640.5	1,610.6	8,538.4	31,225.4	1,03,466.7

Share of RE in total combined budgetary expenditure (in %)	11.4	12.0	9.9	9.5	10.9	10.8	9.7
Share of RE in GDP (in %)	0.9	1.7	1.7	1.9	2.8	2.7	2.6

Chart 2: Chart showing share of the RE in Total combined total budgetary expenditure and GDP 1950-51 to 2009-10 in Rs crore, at current production



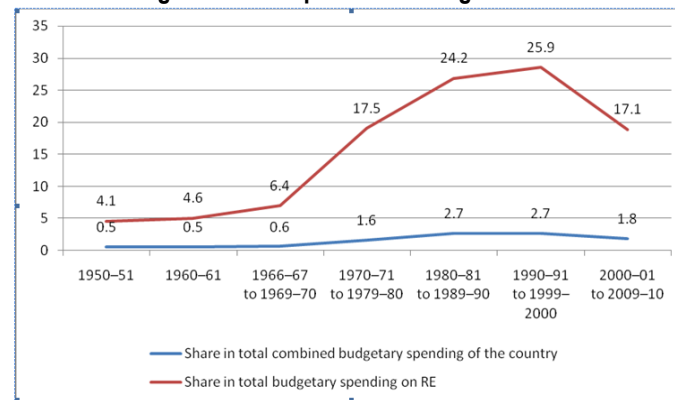
The current trend of liberalisation in agriculture-making it easier for corporations to enter agribusiness and so displacing peasants; transferring responsibility of infrastructure development to the private sector whose interest in the rural areas is virtually nil - unless accompanied by a massive step up in public expenditure on agriculture investment would be extremely

counterproductive. Agriculture exports would rise but would not be accompanied by any significant increase in agricultural output. Consequently, inflation would increase sharply and there would be an adverse affect on non-agricultural output and employment. In this simulation, outcomes are less adverse if public expenditures can be stepped up.

Table 3: Table showing the Rural Expenditure on Agriculture and allied activities

Agriculture and allied activities	1950-51	1960-61	1966-67 to 1969-70	1970-71 to 1979-80	1980-81 to 1989-90	1990-91 to 1999-2000	2000-01 to 2009-10
Share in total budgetary spending on RE	4.1	4.6	6.4	17.5	24.2	25.9	17.1
Share in total combined budgetary spending of the country	0.5	0.5	0.6	1.6	2.7	2.7	1.8

Chart 3: Chart showing the Rural Expenditure on Agriculture and allied activities.



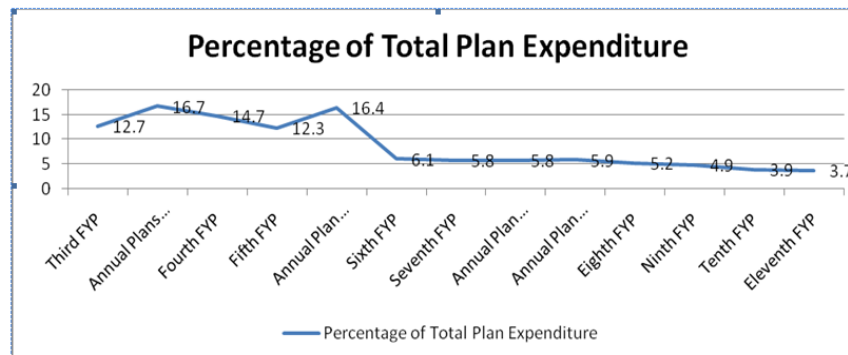
The Structural Adjustment Program taken up are essentially concerned with macro-economic contraction (lower public expenditure) and reduction in the developmental role of the State. The theory is that private investment will rise when public investment declines. Even assuming this does happen, the problem is that specific direction that private investment will take will always be motivated by private profitability and will not involve consideration of infrastructure, employment generation or poverty alleviation. The Planning Commission stated that, "The complementarity between

public and private investment is most pronounced in agriculture where public investment has stagnated or even declined in recent years. The decline in public investment has also induced a decline in private investment" (Planning Commission 1994). In a similar vein the annual Economic Survey, *inter alia* stated that private investment in agriculture can increase if public investment grows, implicitly affirming complementarity between the two.

Table 4: Table showing the Percentage of Total Plan expenditure with respect to Five Year Plans

Plan period	Agriculture and allied activities (in Crores)	Percentage of total plan expenditure
Third FYP (1960-61 to 1965-66)	1,088.90	12.7
Annual Plans (1966-67 to 1968-69)	1,107.10	16.7
Fourth FYP (1969-70 to 1973-74)	2,320.40	14.7
Fifth FYP (1974-75 to 1978-79)	4,864.90	12.3
Annual Plan (1979-80)	1,996.50	16.4
Sixth FYP (1980-81 to 1984-85)	6,623.50	6.1
Seventh FYP (1985-86 to 1989-90)	12,792.60	5.8
Annual Plan (1990-91)	3,405.40	5.8
Annual Plan (1991-92)	3,850.50	5.9
Eighth FYP (1992-93 to 1996-97)	22,467.20	5.2
Ninth FYP (1997-98 to 2001-02)	42,462.00	4.9
Tenth FYP (2002-03 to 2006-07)	58,933.00	3.9
Eleventh FYP (2007-08 to 2011-12)	1,36,381.00	3.7

Chart 4: Chart showing the Percentage of Total Plan Expenditure with respect to Five Year Plans.



There is a pressing need for a more fundamental change in strategy to raise resources and accelerate the pace of capital formation in this sector. Two possibilities are : targeting and downsizing the subsidies on agricultural inputs and food, and ploughing back the resources so generated to agricultural sector as investments in irrigation and other infrastructural activities; selling off the public sector enterprises (owned by the states and the centre) to partially finance the resources for agricultural investments. The government needs to concentrate on rectifying the inefficiencies which may induce more private investments. According to C.H Hanumantha Rao, "There is no basis for complacency about the role of public investment in agriculture - which is vital in inducing private investment and for deriving the full benefits of economic reforms. To raise such public sector investments in, say, canal irrigation or electrification, subsidies on these critical inputs need to be cut down. This requires major reforms in the pricing and institutional framework for the management of these inputs."

Pressures need to be mobilised by expanding the tax base and by increasing user charges on electricity and irrigation. There has not been much progress at all towards mobilising surpluses for rural investment or increasing user charges for electricity or irrigation water

so that the feasibility of any significant step up in public investment is at present severely constrained by fiscal problems. Critics point out that since the late 80's there has been a strong growth in private sector investment in agriculture. However increase in private investment does not alone can lead to sustained agricultural growth. There is an emerging need to raise investment in non-price factors such as research and development, technological innovations and infrastructure development including irrigation.

Table 5: Average Capital Expenditure on Agriculture and Allied Heads at Constant Prices, (1993-94 prices)

States	1980-81 to 1984-85	1985-86 to 1989-90	1990-91 to 1994-95	1995-96 to 1999-2000	2000-01 to 2004-05
Andhra Pradesh	388	392	509	539	1206
Assam	119	147	105	106	241
Bihar	395	491	273	298	624
Gujarat	384	272	466	899	866
Haryana	189	133	111	184	306
Himachal Pradesh	46	35	21	32	45
Jammu & Kashmir	176	215	105	98	193
Karnataka	328	267	448	654	1031
Kerala	152	106	131	162	135
Madhya Pradesh	545	518	453	371	689
Maharashtra	1233	1314	1330	1326	2156
Orissa	330	225	216	349	294
Punjab	738	370	421	365	332
Rajasthan	270	217	311	503	463
Tamil Nadu	122	110	118	175	337
Uttar Pradesh	764	624	532	544	880
West Bengal	146	110	127	165	213
All India	7033	5678	4845	4815	4474

Source: (calculated) from RBI, Various Issues

According to Dantwala (1987), in Indian agriculture the price policy plays only a limited role in raising aggregate input. Furthermore as Binswanger (1989) says, the supply response to price takes time to develop fully, sometimes 10- 20 years and depends on public investment in roads, market, irrigation, infrastructure development, education and health. In other words a higher level of irrigation and other public investment created infrastructure raise the impact of prices on output. The consistent decline in public investments since the 1980s need to be looked into.

Public investment in agriculture has a potential to enlarge the potential base of agriculture through the stimulation effect. It results in an increase in the farmers' own investment in farm business as the marginal productivity per unit investment is now higher. The capital stock of agriculture therefore becomes even higher. However there is need to get a deeper insight of the specific areas of public investment which result in a greater stimulation effect.

Table 6: Table showing the Statewise per capita expenditure on RE Since 1994-95 in Rs.

State	1994-95	2000-01	2009-10	Annual average growth rate between 1994-95 and 2009-10 (%)
Arunachal Pradesh	1,298	1,105	1,772	2.3
Assam	239	225	729	12.8

Bihar	139	201	362	10
Goa	549	562	1,278	8.3
Gujarat	474	603	594	1.6
Haryana	438	536	569	1.9
Himachal Pradesh	430	530	799	5.4
Jammu & Kashmir	525	533	830	3.6
Karnataka	444	452	694	3.5
Kerala	301	391	340	0.8
Madhya Pradesh	235	283	471	6.3
Maharashtra	593	415	1,428	8.8
Manipur	569	420	1,164	6.5
Meghalaya	477	530	1,161	9
Mizoram	1,541	1,086	1,815	1.1
Nagaland	905	728	1,500	4.1
Orissa	241	273	564	8.4
Punjab	454	508	389	-0.9
Rajasthan	331	231	403	1.4
Sikkim	742	1,082	2,053	11
Tamil Nadu	366	318	513	2.5
Tripura	509	608	871	4.4
Uttar Pradesh	239	241	352	3
West Bengal	209	261	310	3
All States	320	318	616	5.8

There is no escape from the fact that public investment in agriculture would have to be focused on providing food security by expanding domestic production to meet the needs of growing population. The privatisation process aims to reduce the involvement of the state in the agricultural sector by shifting the divide between public sector and private sector in favour of the latter. The multi-national companies are starting to emerge as a dominant player in the agricultural sector by taking advantage of the existing policies that promote the enhanced participation of the private sector in technology development and delivery. This has put them in a powerful position for marketing their products in remote corners of the country.

Agriculture and Corporate Sector

In face of the failure of government policies to address the real problems of agricultural sector, the government policies have changed markedly and the emphasis now appears to be on hastening agricultural growth through liberalisation and corporatisation.

Industry, more so the private corporate industry has not relieved the rural areas of surplus manpower. One can recall that rural areas account for 53% of the total employment in manufacturing, 71% in construction and 45% in trade. This is accounted of largely the informal sector. The current liberalisation regime seems to ignore this reality. There is overemphasis on the large corporate sector which can additionally arrange collaboration of multinationals and transnationals. The direction is towards creating a high-tech dependency and joint ventures to the end. So far this seems to have had

little impact in the exports. In fact, it is the small-scale sector that is showing strong, export performance. The small and medium size, new exporters are not receiving the assistance they deserve on the basis of their performance.

The corporatisation of agriculture advocated under pressure from business organisation, agribusiness corporations is giving rise to a process of exclusion and marginalisation of rural India. Pressure is mounting to change liberalisation laws and permit agri-business to own large tracts of land and thereby change the face of rural India. Displacement of labour in the rural sector is apparent - fisheries sector is the most outstanding example where concessions to multinational companies have put millions of jobs in jeopardy. Rural cottage and traditional craft industries are facing similar problems.

The problem is further complicated by the demand of large industry for infrastructure at public cost. Private investment in infrastructure is limited at present to power and telecommunications in selected sectors of highly industrialised States. The industry-agriculture balance that helps both on making use of available manpower and in promoting rural sector growth aimed at diversification, industrialisation and export is not part of the current vision of development.

The Way Forward Shifting away from non-productive expenditures

Removing distorting subsidies would lead to a reduction in environmental damage and an increase in the government resource mobilisation. The proportion of total subsidies to India's GDP has gone up from 0.67% in 1973-74 to 1.17% in 1989-90. State governments bear the brunt of these agricultural subsidies (which have reached financial unsustainable levels) and a large proportion of public expenditure on agriculture in recent years went into current expenditures in the form of increased subsidies for food, fertilisers, electricity, irrigation and other agricultural inputs rather than on creation of assets. Private investment needs to be encouraged in specific areas of agriculture to reduce the

burden on public investment. The government needs to concentrate on rectifying the inefficiencies which may induce more private investments.

- **Institutionalising price reforms.**

According to C.H Hanumantha Rao, "There is no basis for complacency about the role of public investment in agriculture - which is vital in inducing private investment and for deriving full benefits of economic reforms. To raise such public sector investments in, say, canal irrigation or electrification, subsidies on these critical inputs need to be cut down. This requires major reforms in the pricing and institutional framework for the management of these inputs." Pressures need to be mobilised by expanding the tax base and by increasing user charges on electricity and irrigation. There has not been much progress at all towards mobilising surpluses for rural investment or increasing user charges for electricity or irrigation water so that the feasibility of any significant step up in public investment is at present severely constrained by fiscal problems.

- **Redeployment of funds.**

The budgetary outlays in agriculture have always been lop-sided towards macro irrigation projects. Since 1950-51 onwards, considerable importance has been given to large-scale irrigation projects namely provision of large dams and canal irrigation. Nevertheless the relative importance of canal irrigation has come down from 40% to 35% whereas are under canal irrigation increased from 8.3 million hectares to 16.9 million hectares between 1950 and 1990. Large - scale irrigation projects suffer from time and cost overruns, and huge maintenance costs which have to be incurred periodically to keep them operational. There is a need to plough back the resources generated by curbing non-productive expenditures into irrigation and other infrastructural activities; selling off the public sector enterprises (owned by the states and the centre) to partially finance the resources for agricultural investments. Public investments need to be stepped up in regions which

although relatively backward have a high potential for agricultural growth.

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AN ANALYSIS OF HRD PRACTICES IN COMMERCIALS BANKS -A CASE STUDY OF CHENNAI DISTRICT

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Abstract

Human Resource Development has presumed significant position in the recent years, be it business organization or a bank or an office, the growth of human resource is compulsory for its efficient and effective working. The concept of HRD deals with the improvement of human quality in general and development of human skills, standards, comprehensions and application in the production enterprises in particular. As such, HRD has become an important programme of all organizations not only for augmenting the production efficiency/ productivity has also to bring about qualitative improvement among the workers at different levels. In the economic system, banks play a very significant role as they have the power of creating credit for the businessmen and general public for various purposes. The present study made an attempt to assess the HR practices in commercial banks in Chennai. 100 samples have collected from various commercial banks in Chennai. The study reveals that several abilities of managers ensure the employee engagement practices and ensure the smooth functioning of the services.

Introduction

The concept of HRD deals with the development of human quality in general and development of human expertise, values, understandings and application in the production enterprises in particular. As such, HRD has become an important programme of all organizations not only for enhancing the production efficiency/ productivity has also to bring about qualitative improvement among the workers at different levels. The prominence of HRD heightened into great distinction as the service industries lead the all the spheres of activities in the economy, banking is one among the important component of the activity, growing demand for the financial operation urged the need for effective and efficient service of the banks so these elements accentuated the optimum utilization of the available resources for better outcome, thus, human resource management in the banking sector is key for good service delivery. The present study introspect the HRD strategies towards employee engagement practices and Involvement in Commercial banks in order to map out the

HRD involvement to effectively utilize the employees productivity for the good service delivery.

Indian Banking Scenario

The banking situation in India has already multiplied all the impetus, with the domestic and international banks gathering pace. The focus of all banks in India has shifted their approach to 'cost', determined by revenue minus profit. This means that all the resources should be used efficiently to better the productivity and ensure a win-win situation. To survive in the long run, it is essential to focus on cost saving. Formerly, banks concentrated on the 'revenue' model which is equal to cost plus profit. Post the banking reforms, banks shifted their approach to the 'profit' model, which meant that banks aimed at higher profit maximization. Currently, India has 96 scheduled commercial banks (SCBs), 27 public sector banks (that is with the Government of India holding a stake), 31 private banks (these do not have government stake; they may be publicly listed and traded on stock exchanges) and 38

foreign banks. The appreciation in the bank operation unleash lot of tasks to the bankers especially the densities on the employees of banks around the world have been manifold across financial system deregulation, entry of new players and products with advanced technology, globalization of financial markets, changing demographics of customer behaviour, consumer pressure for wider choice and cheaper service, shareholder wealth demands, shrinking margins in this context the role of human resource management for optimum utilization is became very important phenomenon in the same line private bank participation in the banking industries have been increasing predominantly, thus, the functional operations of the HR strategies to utilize the productivity of the employees thereby ensure the good quality of service heightened into indispensable tool in the current scenario.

Human Resources Management Practices in Banking Sector

The Banking Industry was once a simple and reliable business that took deposits from investors at a lower interest rate and loaned it out to borrowers at a higher rate. However deregulation and technology led to a revolution in the banking industry that saw it transformed. Today when banks offer loans & related products at a lower interest rate, it enhances the growth prospects of the economy and vice-versa. This has now become instrumental in the development of World Economy. Banks have become global powerhouses that have created even more complex products that involve risk and securitization in models that only research scholars can understand. Through technical development, banking services have become available 24 hours a day, 7 days a week through ATMs, online banking and electronically enabled exchanges where everything from stocks to currency can be traded. At the beginning of the 21st century, the biggest banks in the industrial world have become complex financial organizations that offer a wide range of services to worldwide markets and control billions of dollars in cash

and assets. Supported by the latest technology, banks are working to identify new business niches, to develop customized services, to implement innovative strategies and to capture new market opportunities. With further globalization, consolidation, deregulation and diversification of the financial industry, the banking sector has become even more complex. Technology, deregulation and liberalization have reinforced market competition, locally and internationally (Agarwal Ashok and Udai Pareek.1997) Banks now have significant operations beyond their domestic borders and are handling a large amount of business and millions of non-resident clients across the globe. In the process, large, internationally active financial institutions with complex risk profiles have grown in size. Other domestic banks and institutions are also forging stronger cross-border linkages by acquiring customers abroad.

Objectives of the Study

- To examine the various HRD practices like; Performance appraisal, Training, Organizational development in selected commercial banks in Chennai.
- To examine the influence of HRD practices on managerial effectiveness selected commercial bank employees.

Data source and methodology

The present study was carried out in commercial bank branches in Chennai, with a purpose to investigate HRD practices that exist in Commercial banks and their impact on the employees' managerial effectiveness to facilitate the employees' engagement practice and job involvement. The study was conducted in Chennai. 100 Samples was selected from employees of managerial level and with minimum three years of experience in the same organization. To measure HRD practices and managerial effectiveness standard questionnaire was used. Later the data was coded and fed into computers using SPSS (Statistical Package for Social Sciences) as software for data analysis. The collected data was processed and analyzed with the help

of SPSS package; Descriptive Analysis, Multinomial Regression were used for proving the hypothesis and predicting the basis of analysis.

Analysis

Logistic regression analysis was used to identify the relationships between dependent variable (resource substitution behavior) and independent variables (recreation specialization, socioeconomic characteristics, and constraints). The logistic regression model is shown as the following form:

$$\ln(p/1-p) = \beta_0 + \beta_i X_i$$

where

p = the probability of resource substitution behavior;

$(p/1-p)$ = odds of resource substitution behavior;

β_0 = constant; X_i = vector of independent variables; β_i = parameter estimate for the i th independent variable. The logistic regression is powerful in its ability to estimate the individual effects of continuous or categorical independent variables on categorical dependent variables (Wright 1995).

The multinomial logistic regression model used is generally effective where the dependent variable is composed of a polytomous category having multiple choices. The basic concept was generalized from binary logistic regression (Aldrich & Nelson 1984, Hosmer & Lemeshow 2000). In a multinomial logistic regression model, the estimates for the parameter can be identified compared to a baseline category (Long, 1997). In this study, having no willingness to substitute was specified as the baseline category. The multinomial logistic regression model with a baseline category would be expressed as follows:

$$\text{Log}(\pi_i / \pi_l) = \alpha_i + \beta_{ix}, i = 1, \dots, l-1.$$

The logistic model uses the baseline-category logits with a predictor x . This multinomial logistic regression model can be a useful tool for modeling where

the dependent variable is a discrete set of more than two choices (Agresti, 1996). The multinomial logistic regression model used in this study estimates the effect of the individual variables on the engagement practice and job involvement of the employees in ICICI bank

Results

Significant portion of employees are (60.2%) are male. About 18 percent of the Managers said their annual household income was 7 lakhs or above per annum, and 47.4 percent reported an annual household income between 5 to 6 lakhs. Most Managers (68%) are between the ages of 30 and 45. Most of the employees are (90.3%) indicated an inclination towards the willingness to improve the job involvement of the employees. Only 10.2 percent of the HR Managers reported that there was no advanced plan rather than routine procedure. Most of the respondents (89.8%) stated that there was strong influence of managers attitude to engage employees. In more detail, 48.7 percent of the managers stated incentives and intensive training had more influence; 16.2 percent said salary. The most frequently identified substitutable involvement activities for employees were salary hike (50.1%), interpersonal care of managers (30.1%), Training (19.8%), clear surveillance (11.0%). The final model specification of was statistically significant ($\chi^2 = 81.817$; $p < 0.0001$). From the results of the multinomial logistic regression analysis in the model, managers' attitude and incentives positively influence the job involvement and the persistent surveillance negatively influence the job involvement of the employees of the commercial banks in the study area.

Table: Results of the Multinomial Logistic Regression

Variables	Coefficient	S.E.	Wald	Df	Sig.	Exp(B)
Job Involvement	2.817	98.670	1.830	1.000	0.006	0.123
Salary	1.091	6.324	1.123	1.000	0.002	2.404

Incentives and promotion	2.103	1.803	3.220	1.000	0.001	1.586
Good-coordination with colleagues	3.127	5.410	4.200	1.000	0.003	0.234
Appreciation of the officers	2.642	4.478	3.144	1.000	0.086	0.012
Capacity building training	2.941	8.963	1.366	1.000	0.079	1.705
Admissible deadline and work load	0.072	0.036	2.177	1.000	0.003	1.175
Liberty to take decision in job	0.019	0.010	2.718	1.000	0.002	1.119
Recreation activities	0.011	0.008	1.262	1.000	0.157	1.089
Presence mind of HR Managers	0.157	1.695	1.848	1.000	0.006	1.760
Commitment of HR mangers	1.062	2.726	2.206	1.000	0.006	0.673

Discussion

Multinomial Logistic regression analysis exposed clear outline of presence grids for each explanatory variable involved in model. Enter method was applied for all ten variables, the variables which were strongly correlated ($P > 0.6$). Based on quality of information, ten variables were utilized to develop a better model fit and also for development of final equation for character farming,

The -2 Log Likelihood value and Nagelkerke R² were 71.29 and 0.519 respectively, indicating improvement of model fit with inclusion of the above variables and a combined effect of the variables in predicting probability of occurrence. Hosmer and Lemeshow goodness-of-fit test indicated that the obtained model did not differ significantly from null model or expected fit ($\chi^2 = 6.511$, $p = 0.21$). Overall correct prediction rate of the model was 74.2%. Prediction rate for true positives (presence - 1) was 80.2 and it was 58.5% for true negatives (not present -0). The best cut-off level that optimized sensitivity and specificity was at 0.5. Final analysis at this cut-off point had ten explanatory variables were used to develop final equation. The explanatory variables used in the final equation collectively accounted for 82% for the explained variables for character framing ($R^2 = 0.829$)

To better understand attitude of HR managers to ensure the engagement practice of the employees, this study used predictors such as specialization, socio-

demographic, and constraint variables. Among them, recreation specialization was expected to be an important factor to affect recreationists' future behavior in outdoor recreation research as well as management issues. As such, this study examined the relationship between managers attitude and three kinds of recreation specialization dimensions, which were divided into behavioral (behavior), cognitive (skill/knowledge), and affective (commitment). As shown in this study, resource substitutability by HR managers can be measured by the level of a willingness to substitute the attitude and operation. Results showed HR managers effectiveness was around 90 percent and that only 10 percent of the managers were not effectively influenced the engagement practice. The result was consistent, which showed that if employees could not effectively stick to job involvement, most of the HR managers (70%) in recreational were not willing to substitute other attitude. Since there have been only a few previous studies dealing with resource substitutability in outdoor recreation activities, we cannot assume our results can be compared directly with previous studies. The multinomial logistic regression using a classification method for the dependent variable would provide a more satisfactory solution compared to other analysis techniques because it not only requires strict assumptions, but enables a direct interpretation of the relationship between independent variables and the dependent variable (Press & Wilson 1978).

Conclusion

The scrutiny of the HR managers effective function on the job involvement attitude of the employees in the commercial bank showed that the interpersonal attitude and maintenance of effective environment in the bank have strongly influence job involvement attitude of the employee. This attempt involves how the three dimensions of recreation specialization are associated with recreationists' involvement, motivation, and social groups. This study as pre-research for future research will help various stakeholders (e.g., voluntary association groups, national or regional agencies, and other related groups) and researchers understand recreationists' substitution behavior. Additionally, the results of this study suggested that HR managers specialization level (behavioral, cognitive, and affective) is closely related to their future behavior pattern, such as recreation substitutability, job involvement enhance the productivity of the employees which ultimately results in overall development in the service delivery, in the changing context in the banking service urged the managers to make compatibility between optimum utilization of the productivity of the employees and the quality of service in this context managers strategy to ensure the job involvement of the employees very essential provide the good quality of services in the banking industries.

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INDIA'S CHALLENGES OF MDG GOALS 4 AND 5 IN THE HIGH FOCUSED STATES

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Introduction

The Millennium Development Goals (MDGs) are, (1) eradicate extreme poverty and hunger; (2) achieve universal basic education; (3) promote gender equality and empower women; (4) reduce child mortality; (5) improve maternal health; (6) combat HIV/AIDS, malaria, and other diseases; (7) ensure environmental sustainability; (8) develop a global partnership for development. The MDG goals are to be achieved by 2015. These goals are further divided into 18 numerical facts which are measured by 40 quantifiable indicators. In India, considerable progress has been achieved with respect to universal education and gender inequality in education but with respect to health indicators related to mortality, morbidity, there is a slow progress.

As per the WHO's recent reports, India will fail to achieve some of the important MDG targets like reduction in maternal and child deaths and increase in child immunization rates by 2015.

India will reach maternal mortality rate (MMR) of 139 per 100,000 live birth by 2015, falling short by 30 percentage points. India will reach Under Five-Mortality Rate of 52 missing the target by 10 percentage points. As per the latest estimates of SRS 2013, Infant mortality stands at 42 per 1000 live births, MMR at 167 (SRS 2011-13), coverage of first dose of measles vaccine was

69.5 % (DLHS 3) and further improved to 79.1 % in 2009 (Coverage evaluation survey, 2009).

In the largest and high focus states like Madhya Pradesh, Uttar Pradesh, Rajasthan, Bihar, Orissa including Assam, IMR is still above the Indian average, IMR remains high in rural compared to urban areas and India is ranked at the 49th position with respect to Under-Five Mortality Rate (UNICEF, 2007). By the successful implementation of RCH, JSY, JSSK and UIP programs under NRHM, there is a marked improvement in health indicators compared with previous years but there exist interstate and rural urban variations of health indicators in India. It has to be eliminated to achieve the MDG goals 4 and 5.

Review of Literature

According to Goal 4, i.e, to reduce child mortality, the target is to reduce Under-Five Mortality (U5MR) and Infant Mortality (IMR). According to SRS 2013, IMR is 42/1000 live births. Though there has been a steady decline of IMR over the periods, there exist a high IMR in rural (46) compared with urban (28) (RGI, SRS, 2013). Compared with the decreasing trend of Child mortality in rural areas is slower than in urban areas. Due to the decline of neonatal, post-neonatal and child mortality rates, U5MR has been reduced. According to a study report, In India, socio, cultural and health

conditions related to low status of women have a negative impact on child survival (Mariam Claeson et.al, 1999).

Another child health indicator is percentage of children under 1 year of age immunized against measles is also one of the monitoring indicators. According to NFHS-3, the percentage of children in the age group between 12 and 23 months who received vaccination against measles by 12 months of age was reported to be only 48.4% (NFHS 3, 2007). Mariam et al. (1999) reported that there exist gender differentials in child morbidity and mortality; boys are cared better than girls, this leads to increase in girl child morbidity and mortality. As per World Bank Report, 1996, "a girl in India is 30 to 50 percent more likely to die between her first and fifth birthdays than is a boy". Son preference is also one of the contributing factors. Pandey et al. (1998) report "females are at the greatest disadvantage from ages one to four, when their risk of dying exceeds that of males by 40 percent. Eliminating gender gaps in mortality rates would significantly reduce infant and child mortality overall".

As per the study by Filmer et al. (1998), NFHS data reveals that girls are less likely to receive treatment than boys. A study conducted at Punjab also reported that expenditure on health care was 2.3 times higher for sons than for daughters (Das Gupta, 1987). Malnutrition among women and children are also one of the main factors contributing to child mortality.

According to Goal 5, Maternal Mortality Ratio has to be reduced by three quarters between the years 1990 and 2015. As per World Health Organization (WHO) estimates and United Nations Children's Fund (UNICEF), the MMR was 570 per 100,000 live births (1990), reduced to 254 (2006) and further reduced to 212 (2007-09), 167 (2011-13) (RGI report). The progress towards achieving MDG goals is slow as per high focused states, since two-thirds of maternal deaths occur in these states.

In India, the RCH programme was launched in 1990s, safe delivery by trained birth attendants, basic emergency obstetric care facilities and strong referral

system has been introduced and India achieved institutional delivery of 25.4 in 2001 to 34.9 percent in 2006. The MMR has also declined from 407 (95% CI 378-417) in 1997-1998 to 301 (95% CI 285-317) in 2001-2003 and 212 during 2007-2009 (95% CI 198-226). As per the large-scale surveys namely, National Family Health Surveys, District Level Household Surveys and Sample Registration System has also revealed a significant decline in MMR from 677 (95% CI 408-1080) in 1980 to 254 (95% CI 154-395) in 2008. During the period from 2001-2003 to 2004-2006, institutional delivery rate increased by 25 per cent and MMR declined by 15 per cent as per the study findings. (RGI, SRI, 2003, 2006)

In 2007-09, the lifetime risk of a women dying in childbirth is 1.1 per cent in the high focused states and in Assam, 0.3 per cent in southern states and 0.4 per cent in other states. RGI reported that "the leading causes of maternal death have been, haemorrhage (38%), sepsis (11%), and abortion (8%) (SRS 2006). Low level of education among females specifically enhances the risk of maternal death appreciably. States having higher percentage of institutional deliveries generally have lower maternal mortality and vice versa". Rapid expansion of institutional births with skilled birth attendance, especially in the high focused states and in Assam would be needed to achieve the target.

A recent WHO review of 34 datasets has found that the percentage of maternal deaths from hemorrhage was higher than that previously estimated by WHO (Khan et.al, 2006). According to the special maternal mortality survey by Office of Registrar general of India, the causes of maternal death was described as follows: "The causes of maternal death included 'direct', 'indirect' and 'other' unrelated causes. A 'post-death verbal autopsy' that used a simple algorithm to arrive at one of the following direct causes was used: pregnancy with abortion outcome, oedema, proteinuria and hypertensive disorders, haemorrhage, obstructed labour due to mal-position and mal-presentation of the foetus, and complications predominantly relating to the puerperium. Indirect causes

included: tuberculosis, viral hepatitis, malaria and anaemia and 'other' unrelated causes: that which was not related with pregnancy."

There has been a steady increase in institutional births in the various regions, but less so in the high focused states and Assam. The study by Jejeebhoy (1997) stated that "Indian women are denied the benefits of modern maternal health care, millions more- between 4 and 5 million – suffer from ill health associated with childbearing"(Jejeebhoy 1997). The study by Chen et. al., (1974) has revealed that of the children born live to the mothers who died after child birth, 95 per cent died within a year. Based on the relevant literature this paper examines the trend of MMR and IMR over the years and in depth study of health indicators will reveal the challenges to be achieved MDG goals.

Objective

The main objective of this paper is to examine the India's challenges to be achieved with respect to MDG goals 4 and 5, especially in the high focused states.

Methodology

Data from large scale surveys like District Level Household Survey (DLHS), National Family Health Survey (NFHS), SRS data and Government of India reports was used to examine the trend and current positions of health indicators to monitor MDG Goals 4 and 5. State wise data over the periods was considered to know the progress of health outcome and to know which states have to be concentrated in future regarding achievement of MDG goal. The high focused states namely UP, MP, Bihar, Rajasthan, Orissa including Assam was considered for the analysis. The main indicators like IMR, NNMR, U5MR, MMR and Immunization rates were analyzed for this study.

Discussions

As per MDG goal no. 4 and 5, Infant mortality (IMR) has to be reduced to 28 and U5MR to 42 and MMR has to be reduced to 109 by 2015. MMR measures number of women aged 15-49 years dying due to maternal causes

per 1, 00,000 live births. As per SRS (2004-06) and 2007-09, MMR has been reduced but there exist inter state variation within country. Considering the levels of MMR (2007-09), percentage of MMR to total maternal deaths is higher for high focused states (61.6%) compared with southern states (11.4%) and other states (27%) (Table1). And MMR for the high focused states is higher compared with other states. About two-thirds of maternal deaths occur in high focused states. As Safe delivery is one of the monitoring indicators for MMR, the proportion of safe delivery was only 53% in 2005-06 (NFHS 3). As per District Level Health Survey-3 (DLHS-3) in 2007-2008, 70 % of safe deliveries were conducted in urban and only 38% safe deliveries were conducted in rural areas. This clearly shows that there exist rural urban differentials in reducing MMR. India's overall MMR can be reduced to the target only when the MMR for the high focused states like Bihar, Madhya Pradesh, Rajasthan, Uttar Pradesh and Orissa has to be reduced to further as per other states to achieve the target.

A trend in MMR from 1999 to 2009 clearly shows that though there is a decreasing trend in it, the performance of high focused states is not satisfactory. Southern states like Andhra Pradesh, Karnataka, Kerala and Tamil Nadu have performed well in reducing MMR (RGI, India, 2011) (Fig 1). The strategies adopted by these states may be followed in the high performance states also.

Maternal health indicators like full AN check up, delivery assisted by skilled personnel, Institutional delivery, Post natal check up, women with anemic are considered for monitoring of maternal health care. As per NFHS 3, It is observed that high performance states show poor performance than South and other States regarding maternal health indicators. (Fig 2). This situation leads to increase in maternal mortality (MMR) in high focused states has to be rectified.

As per the RGI, Gol report, 2011 "In India, The leading medical causes of maternal death are haemorrhage 37%, sepsis 11%, complications of abortion 8%, hypertensive disorders 5% and obstructed

labour 5%. (Fig3). The main medical causes of maternal death such as haemorrhage and complications of abortion is higher in high focused states (Table 2) has to be restricted for reducing MMR in India.

IMR measures number of infant (<1 year) deaths per 1000 live births. The IMR target is to reduce by two-thirds from 1990-2015, U5MR from 93 to 31. According to SRS 2013, IMR is 42/1000 live births in India. Maximum IMR (56) is found in Madhya Pradesh followed by Assam (55) and minimum IMR is in Kerala (12) and Goa (10). As per current declining rate of IMR by 2015, it is projected that India would have an U5MR of 64 (short of MDG of 41) and the IMR would be 47, being short of MDG of 28. IMR remains high in rural compared to urban areas. (NFHS 1,2,3) (Table 3). As per NFHS-3, percentage of children under 1 year of age immunized against measles by 12 months of age was reported very low (48.4%). Neonatal Mortality, Post Neonatal Mortality, Infant Mortality, Child Mortality and Under 5 Mortality is much higher in high focused states and more than Indian average.(NFHS 3, 2007) (Table 4). Tamil nadu and Kerala have performed well and the performance of Delhi, Maharashtra and West Bengal is also satisfactory. Considering IMR by sex from 1990-2009, though is a declining trend over the years, it is observed that gender inequality prevails and female infants continue to experience a higher mortality than male infants.

Under 5 mortality refers to the death of infants and children under the age of five. As per SRS 2010, U5MR is maximum in Assam (83), Madhya Pradesh (82) and minimum in Kerala (15). The states namely, Tamil nadu (27), Kerala (15), Maharashtra (33), Delhi (34) and West Bengal (37) have already achieved the MDG target (42 by 2015).

And the main causes of neonatal deaths were prematurity (13%), birth asphyxia (10%) and various infections (19%)". The main causes for the infant mortality such as prematurity, birth asphyxia and various infections and the primary causes for neonatal deaths such as birth asphyxia and pre-maturity and bad

breastfeeding practices has to be eliminated in the high focused states.

The doctor : people ratio in India is 1:1722 (Financial express 2011), compared with the doctor : people ratio of the UK which is 1:416 There are about 1 million vacancies for nurses in India. This situation has to be improved in India and all the vacancies of health personnel have to be filled up.

As per study findings illiterate mothers doubled the IMR, also and the rate of AN check up and institutional delivery is higher in educated mothers. Pregnant women who are poor are less likely to receive proper nutrition and maternal care. Forty-three percentage children under 5 are under weight. Proportion of teenage pregnancy is twice in rural than urban in India. Diarrhoeal and acute respiratory infections are major causes of under 5 mortality.

Child health indicators like children with low birth weight, children fully immunized, children (12-23 months) immunized with measles, breastfeeding within one hour, children with anemic etc are considered for monitoring of child health care. It is observed that high performance states show poor performance than south and other states regarding child health indicators also. (NFHS 3, 2007). (Fig 4)

Conclusion

The high focused states such as Uttar Pradesh, Uttarakhand, Madhya Pradesh, Chattisgarh, Bihar, Jharkhand, Rajasthan and Orissa has to be concentrated more on MDG goals 4 and 5 because of poor health indicators and slow in progress towards attaining MDG goals. The rural urban differentials and gender inequality has to be eliminated in these states. Monitoring of government health programmes like NRHM, Public private partnership, special care for urban poor, rural women in Below Poverty Line (BPL), Empowerment of women, increase in awareness, literacy of women, nutrition and sanitation and introducing Special cash incentive programs like in Tamil nadu and Gujarat, allocations of more funds to health for high focused

states and increase in insurance coverage for maternal health services also the contributing factors towards achieving MDG goals.

Safe abortion with family planning, Nutrition status of mother and children, full antenatal care, post natal care, RIT/STI diagnosis and treatment, availability of trained health professionals, institutional delivery, human resource development and increase in financing for health for the high focused states are the challenges before us for achieving the MDG targets 4 and 5, at least in the recent years at the earliest.

Table 1: Maternal Mortality Ratio (MMR): India, 2004-06 and 2007-09

Levels of MMR by regions	MMR 2004-06	MMR 2007-09	% to total Maternal deaths(2007-09)
India	254	212	100
Bihar/Jharkhand	312	261	
Madhya Pradesh/Chattisgarh	335	269	
Orissa	303	258	
Rajasthan	388	318	
Uttar Pradesh/Uttarakhand	440	359	
Assam	480	390	
High focus states total	375	308	61.6
Andhra Pradesh	154	134	
Karnataka	213	178	
Kerala	95	81	
Tamil Nadu	111	97	
South total	149	127	11.4
Gujarat	160	148	
Haryana	186	153	
Maharashtra	130	104	
Punjab	192	172	
West Bengal	141	145	
Other	206	160	
Others total	174	149	27.0

Source: RGI, India, July 2011

Table 2 Causes of Maternal death from 2001 to 2003 in India

Maternal causes	India		High focused states		Southern states		Other states	
	%	95% CI	%	95% CI	%	95% CI	%	95% CI
Haemorrhage	38	(34-41)	37	(33-42)	30	(17-44)	40	(33-47)
Sepsis	11	(9-14)	11	(8-14)	17	(6-28)	10	(6-15)

Hypertensive disorder	5	(3-6)	4	(2-6)	13	(3-23)	6	(2-9)
Obstructed Labour	5	(3-6)	5	(3-7)	9	(1-17)	4	(1-7)
Abortion	8	(6-10)	10	(7-12)	4	(2-10)	3	(1-6)
Other conditions	34	(30-37)	33	(29-37)	26	(13-39)	37	(30-44)
Total	100		100		100		100	

Source: Special Survey of Deaths, RGI, India, 2011

Table 3: IMR and U5MR in India

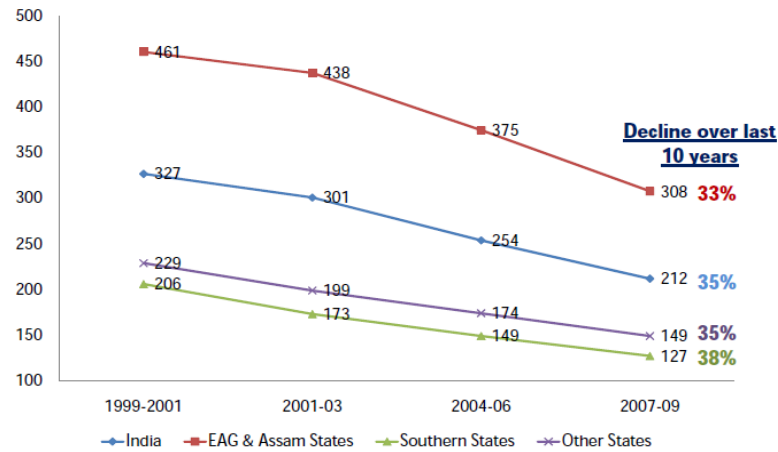
Child Mortality	Infant Mortality Rate			Under 5 Mortality Rate		
	Rural	Urban	Total	Rural	Urban	Total
NFHS 1 (1992-93)	85.0	56.1	78.5	119.4	74.6	109.3
NFHS 2 (1998-99)	79.7	49.2	73.0	111.5	65.4	101.4
NFHS 3 (2005-06)	62.2	41.5	57.0	82.0	51.7	74.3

Table 4: Early childhood mortality rates by states

India and States	Neonatal Mortality	Post Neonatal mortality	Infant mortality	Under 5 Mortality
India	39.0	18.0	57.0	74.3
Assam	45.5	20.6	66.1	85.0
Bihar	39.2	21.9	61.7	84.8
Madhya Pradesh	44.9	24.7	69.5	94.2
Orissa	45.4	19.3	64.7	90.6
Rajasthan	43.9	21.4	65.3	85.4
Uttar Pradesh	47.6	25.0	72.7	96.4
High focused states	43.6	21.6	56.7	87.2
Andhra Pradesh	40.3	13.2	53.5	63.2
Karnataka	28.9	14.3	43.2	54.7
Kerala	11.5	3.8	15.3	16.3
Tamil nadu	19.1	11.2	30.4	35.5
South Total	25.0	10.6	35.6	42.4
Gujarat	33.5	16.2	49.7	60.9
Haryana	23.6	18.1	41.7	52.3
Maharashtra	31.8	5.7	37.5	46.7
Punjab	28.0	13.7	41.7	52.0
West Bengal	28.0	13.7	41.7	52.0
Others Total	29.0	13.5	42.5	52.8

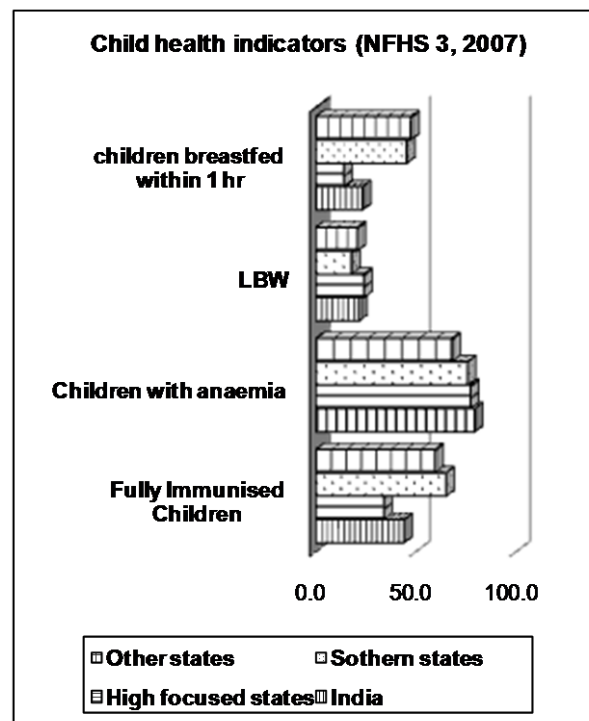
Source: NFHS 3, 2007

Figure: 1
Levels of MMR by Regions, 1999-2009



Source: RGI, India, July 2011

Figure: 2



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DIVERSE FACETS OF INTERPERSONAL RELATIONSHIP WITHIN A DIASPORA INDIAN FAMILY IN *UNACCUSTOMED EARTH*

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Unaccustomed Earth is a hilarious story from Jhumpa Lahiri's collected stories Unaccustomed Earth. The diaspora sensibility is precious to bring cultures through a widening of experience. Jhumpa Lahiri, the diaspora writer, has presented her touch with India, she sometimes resorts to a romantic and sometimes to exotic representation of the country. Most of her work depicts her own experience of being a diaspora. In the story, she has presented expatriate Bengalis abroad and their growing life as diasporas in a multi culture atmosphere. She has mainly demonstrated the developing changes in relationships among family members by generation to generation. An attempt is also being made here to focus on the unending spectacles of duality in the lives and complex experience of family members facing the multi-culturalism. This paper is an attempt to bring forth the conception of behaviour based on different roles of a person.

Jhumpa Lahiri's presented work is enriched by her own experience as a second generation Indian American. Her books have attracted readers' attention, mostly in studies that focus on cultural context and ethnicities. The title of Lahiri's latest book Unaccustomed Earth refers to the first story in this collection but it also has a motif that dominates all of the stories. These are the tales about a world where characters are uncomfortable with the destruction and loss brought on by unfamiliar modern and different social structure, and unsure about the class and cultural conflicts that dominate relationships in the lives of Lahiri's characters. Unaccustomed Earth is the story which explores the idea of social relation and changing of action ethical values. It shows how the ethical values are changed according to personal need knowingly or unknowingly, and how they accept it in the place of their culture. In the story

characters go through a series of changes and eventually come to a point where they understand and accept who they are.

The story begins with the characterisation of Ruma's father and his visit to different new cities after the death of his wife. He was retired from pharmaceutical company. After his wife's death, his daughter Ruma's behaviour is changed towards him. Ruma begins to care about his health, food, living style and mental instability. Because of her responsibility she starts to think to invite her father for living together. Before marriage her perception was different for parents and children relationship. But now she, is the mother of a boy named Akash and expecting the second one, behaves and feels different towards her father.

Cultural change is neither necessary nor desirable where there are quicker, practical and affordable ways of altering behaviours while organisational cultures remain unchanged. Basically culture builds up the social structure of behaviour towards other. For instance, a father generally does not talk to his children in a funky way. They have their own limitations of cultural behaviour. It might also be problematic in organisations that need to embrace a diversity of cultures and encourage a variety of approaches and behaviours across different functions and family units. As we see in the story, "She couldn't imagine tending to her father as her mother had, serving the meals her mother used to prepare." (Lahiri, 6-7)

In Indian culture, most of people believe that a girl child is always close to her mother and a boy child is close to his father. The same thing is happening in the story Ruma has much affection to her mother rather than her father. But every concept has changed in itself. After the death of her mother, Ruma gave the same concern to

her father and sometimes she wanted to take his responsibility. This concern is developed after her marriage because then Ruma knew the value of parents. Her father, is living alone in a small apartment of one room only with his memories, prepare food and all things with himself but Ruma found it very hard when they talked over phone.

The results of a contextual analysis of bivariate attitude-behaviour findings, which is based on marginal popularities, are presented in the story. The substantial rise in consistency as the popularity of behaviour increases suggests that behavioural popularity has a strong contextual effect on the attitude-behaviour relationship within a diaspora family. Attitudinal popularity, however, is not positively related to consistency as we see in the case of Rupa's marriage. The story shows that Ruma's family is living in Pennsylvania but her parents had typical tendency of Indian culture. They don't want to marry her with a foreigner.

"Ten years ago her mother had done everything in her power to talk to Ruma out of marrying Adam, saying that he would divorce her, that in the end he would want an American girl..." (Lahiri, 26-27)

Ruma's parents had command over their children when the children were young but after sometime their behaviour has changed due to society and culture. So in this case we can say that the culture influence the whole range of human behaviour including organisational behaviour. This is a story about cultural, traditional, behavioural change according to the circumstances in different society. After the death of Ruma's mother, her father started his new life free from the feeling of all responsibilities. He started visiting cities, which he had never gone before, with the company of strangers. Before going Prague, he decided to spend a week with Ruma and her son Akash. After listening the news, she was nervous actually because when his father had come before he was not feeling comfortable and counted the day of leaving.

"Ruma had never spend a week alone with her father. When her parents visited her in Brooklyn, after Akash was born, her father claimed an armchair in the living room quietly combing through the times, occasionally tucking a finger under the baby's chin but behaving as if he were waiting for the time to pass." (Lahiri, 6-7)

In his journey, he met with Mrs. Bagchi as a stranger but because of same language, appearance and culture, they quickly fascinated to each other and start dating. Ruma was not aware of these things. He felt hesitate to tell her the story but did not get courage to face his daughter because it was contrary to their own culture. How can a father say to his daughter about love affair with other woman whom she never met? It is always seen that father prefer his son to convey his feelings or emotions and a mother to her daughter. In this story Ruma's communicative interaction to his father is less.

"But what would he say? That he had made a new friend? A girlfriend? The word was unknown to him, impossible to express; he had never had a girlfriend in his life. It would have been easier telling Romi."

Ruma's father came for one week when her husband Adam was out of the city in an official trip. Her father did not want to waste her time so he decided to come alone from station. He liked to bear his own responsibility himself. In Ruma's home he enjoyed the company of Akash those days and Akash also made a bond with his grandfather. His behaviour towards Akash was different from which Ruma was also very surprised. They went together for swimming, driving, dinner and plantation. But during those days, he missed Mrs. Bagchi also. Ruma felt some suspicion but her father ignored. Finally, he wrote a letter to Mrs. Bagchi and forgot to post. Towards the end of the story, Ruma found that letter which was written in Bengali. But Ruma could understand the meaning of the letter.

Romi, younger brother of Ruma, had shifted to New Zealand. There was a kind of distance in their relationship. He did not pay much attention to his sister and his parents. His father never spent much time together, but wished that his children might have a successful career. Romi had different cultural attitude because he was grown up in different society and his parents in different. This generally creates the contrary view within family members. When he became adult their conversation became less. In the time, when his father was young, the father and son relation was of reserve kind and one based on respect, of course not without its share of love. Yet, there was a kind distance based on a mix of fear and respect which had its advantages but also the fact that there was an emotional gap in the bond that was tough to bridge. But in new generation, however, with younger men becoming dads, the relation has met with a dynamic change.

The relationship between a mother and daughter may be viewed as having a "life cycle" which is marked by several periods of transitions, including the daughter's adolescence year, the daughter's transition to marriage and motherhood and the mother's old age and infirmity. Probably for the same reason, Ruma's relation to her mother became smooth after her marriage she began to understand her feeling towards her. She felt much interaction. The situation is different for a diaspora family to give the same cultural tradition to next generation as they themselves followed.

"A daughter alters when she gets married and has children of her own. She seems to feel closer to her mother than before. They understand each other more." (Rose Lucy, 613-622)

Ruma's mother was a typical Bengali lady. She wore sari with vermilion. She had dinner after her husband. She followed all the cultural traditions as she had seen in her mother. But she faced difficulty when she wanted to give the same culture to her children. At one hand Ruma married to her boyfriend against the will of her parents and on the other, Romi left his parents

because of his career. Everyone had their own decision within a family without any discussion. Everyone had different way of living style Ruma and Romi wanted to accommodate new culture but their parents wanted to be an Indian. So, all had different perception of life.

The implications of the findings for the reference group approach to the attitude-behaviour problem are considered, and it is suggested that the behavioural popularities may be indexing cultural behavioural that are affecting consistency. An alternative individual-level behavioural competency interpretation of the results is the main focus. Like this we can also see the different behaviour in all the character. Generally it depends on our culture and society. Ruma, Romi, Akash, Adam all had different behaviour to each other. As Ruma had different feelings to her mother and father.

"She had never been able to confront her father freely, the way she used to fight with her mother. Somehow she feared that any difference of opinion would chip away at the already frail bond that existed between them." (Lahiri, 36-37)

In all societies, we will find several culture, sub-culture and classes that form the background of a person and of groups. So that it might be possible to speak of a country's single culture. Nevertheless, there are still sections of this core will overlap. Besides this reason for different behaviour, there is even further more on the top of the core the individual note. Adding a quite good thought about the field of tension between the culture and individual but restricted by the society we are living in. In the story, all members are affected by society and its culture. As we see Ruma's father started his love affair because he had no one to share his feelings there abroad. All his relatives were in India. He wanted one companion to articulate his loneliness. This is the society and culture that forced him to move from his own.

In the title story, Ruma, a Bengali-American lawyer, repeats her mother's life pattern when she gives up her job and follows her husband to a distant city as they await the birth of their second child. "Growing up,

her mother's example — moving to a foreign place for the sake of marriage, caring exclusively for children and a household — had served as a warning, a path to avoid. Yet this was Ruma's life now." (Lahiri 35-40) The nurturing force field of pregnancy shields Ruma from the sting this reflection might be expected to provoke, but it doesn't protect her widowed father. When he visits her in Seattle from his condo in Pennsylvania, he asks her a very American question: "Will this make you happy?" Urging Ruma not to isolate herself, to look for work, he reminds her that "self-reliance is important." Thinking back on his wife's unhappiness in the early years of their marriage, he realizes that "he had always assumed Ruma's life would be different." But if his daughter chooses a life in Seattle that she could have led in Calcutta, who's to say this isn't evidence of another kind of freedom?

Ruma is struck by how much her father "resembled an American in his old age. With his gray hair and fair skin he could have been practically from anywhere." Seeing his daughter, Ruma's father has the opposite reaction: "She now resembled his wife so strongly that he could not bear to look at her directly." (Lahiri 20-30) Ruma's identity, Lahiri suggests, is affected less by her coordinates on the globe than by the internal indices of her will. She is a creature of the American soil, but she carries her own emotional bearings within her. Their perspective of career is different due to culture and society. Lahiri handles her characters without leaving any fingerprints. She allows them to grow as if unguided, as if she were accompanying them rather than training them through the espalier of her narration. Reading her stories is like watching time-lapse nature videos of different plants, each with its own inherent growth cycle, breaking through the soil, spreading into bloom or collapsing back to earth.

Her parents trace the life of Bengalis who has moved to the United States. Her parents experience a disconnection in their new lives. Many adults struggle to hold on to what they once knew, their circle of friends being largely other Bengali expatriates who are strangers

in a strange land. The children, often born in the United States, are more connected to the States. The Bengali culture is slipping away with each succeeding generation. Parents consider India as "home," while the children only endure those repeated trips back there. "Home" for children is where they now live, a home with a new set of mores, language, dress, and relationships. There is a definite generational conflict. The children seldom read or speak Bengali. They serve as "cultural translators" for their parents in this new land, a phenomenon that is happening among any number of immigrant families in schools today.

Lahiri was born in London, to Bengali parents, but she has lived in the United States since age three. Her characters belong to generation 1.5; children of immigrants, they were either born in the United States or arrived too young to have formed an Indian identity. They tend to be affluent professionals doctors, lawyers, engineers, professors educated at prestigious American colleges such as Harvard, Swarthmore, Columbia, and Princeton. Though dragged along on family visits to Calcutta, they lack an appetite for Indian foods, languages, and spouses.

In the story, Jhumpa Lahiri explores the expectations, allegiances, and conflicts that both create and fray the ties between generations. The Bengali-American families she depicts struggle with doubts and uncertainties, emotional upheavals in their personal lives, and feelings of displacement in the face of cultural and social shifts and changes. Many of the characters cope with unsettling events and unanticipated feelings: a father and his grown daughter react in surprisingly different ways to the death of the wife and mother who anchored the family; a woman fulfills her parents' high expectations but is haunted by her inability to save her younger brother from self-destruction; and a young couple attending a friend's wedding confronts the unexpected unspoken tensions in their own marriage. A magnificent trio of linked stories traces the intersecting lives of Hema and Kaushik from their childhood meeting in Massachusetts to a chance encounter many years later

in Rome. Told from the points of view of both characters, the three stories capture the difficulties of reconciling the hold of the past and the freedom and possibilities that beckon in a world in which family ties and geographical borders are disappearing.

As she traces these journeys, both external and internal, Jhumpa Lahiri brilliantly illuminates the emotional landscape tread by parents, children, spouses, and lovers of every culture and generation.

This paper summarises the main circumstances of a diaspora family that has identified deficiencies of contemporary responses to a requirement to change certain behaviours that involve seeking to change a corporate culture and questions their practicality, desirability, time-scale and affordability. It presents an evidence-based alternative approach that is more affordable and can more quickly deliver changes of behaviour required and ensure compliance with relevant laws, regulations, policies and codes. This story is a great mixture of two cultures. Ruma's father left India for better life and career. But his children grown up in

different culture where they learnt decision making with own. Everyone has his/her different duties and emotions to others, one cannot feel or behave the same to everyone. The story chronicles richly the difficult realities, the Indian immigrants face in America and the theme dealing with multi cultural behaviour of a family member.

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AN INTERROGATION ON THE DIASPORIC IDENTITIES IN JAISHREE MISRA'S A SCANDALOUS SECRET

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Abstract

The Indian writers like Jaishree Misra have exhibited a distinctive trend of fictional writing in the wake of globalization. Her novel A Scandalous Secret delves deeply into the enigmatic and traumatic complexities of human behaviour in a postcolonial space. The paper attempts to conduct a study of the concepts of identity crisis, alienation, multiplicity of one's self, ambivalence, assimilation, cultural displacement, hybrid identities, double marginalisation, cultural pluralism, etc. with regard to the novel. It interrogates deeper into the various inter-implications of marginalization and displacement of the characters in the narrative, caused by their diasporaic identity. The novel represents an uncompromising quest for the native cultural heritage with the longing for the assimilation in alien culture especially through the character of Sonya. The character of Sonya and her biological mother Neha can be seen as entangled as they are caught between the past and the present, excitement for the West and the East, along with the conflicting dichotomy of tradition and modernity. The novel also brings out the prejudice of natives about foreign land and people and also their initial resistance or blind fascination for the foreign land, language and culture. Cultural sensitivity is filled in the works and probes the readers to interrogate the underpinnings of the story. Throughout this novel, the characters had to undergo various problems of dislocation and relocation of culture. The characters in the novel are in a constant dialogue with the dialectics of culture and diasporaic issues. The text offers more scope related to the language, narrative technique etc.

Keywords: *Diaspora, Hybrid Identity, Cultural Sensitivity, Cultural Dichotomy, Assimilation*

The modern era witnesses a growing number of educated women, but many of them have been denied the freedom to act and live according to their will at many points of their life. Jaishree Misra's novel A Scandalous Secret gives us the slices of urban life where even modern educated women are exploited by the patriarchal society. The novel has been set in a contemporary scenario, where the identity, freedom and status of women have been considered as elevated than the pre-independence times. The novel represents an uncompromising quest for the native cultural heritage with the longing for the assimilation in alien culture especially through the character of Sonya. The novel also portrays a web of human sensitivity and relationship in association with this. The character of Sonya and her biological mother Neha can be seen as entangled as they are caught between the past and the present, excitement for the West and the East, along with the conflicting

dichotomy of tradition and modernity. Cultural sensitivity is filled in the works and probes the readers to interrogate the underpinnings of the stories. It interrogates deeper into the various inter-implications of marginalization and displacement of the characters in the narrative, caused by their diasporaic identity.

As the novel progresses, every character is in the process of finding the self, which was either masked by the struggles they had gone through or was on the path of discovering it for the first time. Neha who had once been a very bold and ambitious woman is seen to have been building up a stronger self for her through her teenage years. But the mishappenings at Oxford force her to throw away her bold self and mask it under the disguise of a happy and dutiful Indian wife. Though Neha is seen as very much contented of her life with Sharat, her life was a total masking of her real self after the incidents at Oxford. She was not the kind of woman who

liked to be a party freak, but also she never wanted to remain hidden within the four walls of her house. Once a very ambitious student, who even secured an admission to Oxford, which is the most golden of dreams of many students all over the world, Neha was ready to fly out in colours. But the incidents at Oxford, forced herself to be concealed under a new identity. Her past was forced to be totally masked and she did not even dare to remember it.

Neha's life in Oxford presents the readers with the trauma of an immigrant young woman. She tries to simultaneously resist the forces of patriarchy and the trauma of immigration. But it is to be understood that a woman as a migrant is doubly marginalized, struggling against the horrors of immigration and the apathy of gender discrimination. Neha had left India as a teenager in a quest to improve her education and thus career. But she falls prey to the patriarchal and immigrant exploitation. Her made-up relationship with Alastair failed to provide her with the desired physical and mental satisfaction. Her one single stupid act in the life turned her Oxford dream to a nightmare. Through flashback, the novelist renders the traumatic stress experienced by a young girl, leading her to leave her infant daughter in an alien land without even breastfeeding it to avoid the development of a bonding.

The native Indian society will never accept an illegitimate mother and child. She had to negotiate her identity and give up her child. In other words, there is a conflict between the two selves- one for making a space in the social hierarchy and the other that of the individual choice. Neha enters into a sexual relationship with Alastair. Being a migrant and a foreign student, she undergoes stress in building up and maintaining social relationships. Neha might have felt more intimacy in sexual relationship than in the social relationship and thus tried to fulfil her emotional needs in a foreign land. In other words, in a diasporic context, the emotional needs and desires appear anew as an individual is placed in a different society and culture. Neha is seen to take refuge

in the sense of freedom that the West offers, but at the price of her own future.

Neha is doubly marginalized both as an immigrant student and as a young woman. Her act of committing into sexual relationship with Alastair shows her need to identify herself with a foreigner as an act of feeling secured and belonging. The novel also brings out the prejudice of natives about foreign land and people and also their initial resistance or blind fascination for the foreign land and culture. For Neha, whose roots are bound in the patriarchal society, her decision to take her illegitimate child to India may have resulted in her leading a secluded life in the traditional Indian social setup. Neha seems to lead a happy life with Sharat and Sharat also adores her blindly. But Neha's act of being a devotional wife is in one way an unconscious act of suppressing her guilt feeling. Sharat is made a puppet in the hands of Neha as she lives with the dark secret. "As was customary, Neha stood on the step watching his car leave the gates to be swallowed into the morning traffic on Prithviraj Road" (Misra 50). This line shows how much she had grown accustomed to her routine as a housewife. Her self is a split psyche, torn between the conflicting pull of ideals-individual and society, personal and familial, past and present, reality and illusion. Neha's process of assimilation with her new life involved her forgetting of past, but the absolute negotiation with the past is nearly impossible. It is because the shadows of her past constantly interact with the present and hinder it. Sonya's arrival is a perfect example for this.

Sonya possesses an identity that is very much complex and hybrid than any other character in the novel. She is born to an Indian mother and a European father, but was adopted by European couple and lives in the West. Even though she does not have any memory of her biological parents, her Indian self that is reflected through her physique disturbs her.

"Her skin, typically quick to turn golden-brown in the summer, was glowing with good health but she remembered, with a quick small flash of sadness, how she had scrubbed her face

raw one summer many years ago, desperate to be less brown than she was so she could blend in better with her very pale-skinned cousins who were visiting her from Canada.and remind her of how little she was like the parents who had adopted her. In the way she looked, the way she spoke, even the way she thought about things.” (Misra 12)

Sonya's negotiation with her identity has been shown in the novel at many instances. As Sonya is now an adopted child of her European parents, she was never given a chance to be Indian in any way. But deep inside her psyche, she fancies her Indianess. This is revealed when she choose to be dressed up as an Indian princess despite of her friends choosing all western costumes for a friend's party. Even though she looked fabulous after dressing up, her parents did not much approve of the look. This might be because of a partial fear that their daughter will go all native along with the appearance. "C'mon, guys, it's just a fancy dress party, for God's sake!" she cried in exasperation. "You'd have thought I'd seriously gone native, the way you're behaving!" (Misra 36).

Being an adopted child of Western parents and a biological child of her mixed parents, Sonya was constantly under the scrutiny of the people around her. Even at the time of adoption, "Social workers had not considered them ideal at first, the child being of mixed race" (Misra 77). But as she grew up, she is seen to be fascinated by her cross-cultural physique. Her physique could not be identified as either fully Indian nor as that of a Western woman. The suspicions of others about this look were resolved to some extent by the Welsh features of her adoptee father. The children at school even comments that being a mixed race is of great advantage than otherwise. "...the blend of Indian genes, being not as strong as African or Chinese, provided just the right element of exotica to balance out the normal pallor of Caucasian kin without taking over" (Misra 56). Even though Sonya was raised completely in the arms of English parents, her behaviour is more like an Indian or rather a non-European. Each of her mannerisms is under scrutiny and it is a wonder to see that even her adoptee mother is

conscious of that as Sonya grows up and considers it as exotic. "...her exuberant brand of love was so...so un-English...Sonya-beautiful and charming-was like a Bollywood diva" (Misra 100). Sonya's problem with her roots and the different kinds of differentiations that she had to face all these years may have forced to the quest for her biological mother. Sonya did not have to in any way adopt the English language, and style. Her journey to India can be clearly stated as her quest for identity.

Throughout this novel, these characters often had to undergo various problems of dislocation and relocation of culture. The experience of being a 'foreign' can be read as a common thread that runs through the psyche of both Neha and Sonya. Neha's experience as a foreigner was in England when she had to be there to pursue her dreams of being a student in Oxford. But the negative experiences there shattered her life. On the other hand, Sonya experienced being foreign in a country where she truly belonged if to uphold her relationship with her biological mother Neha, was also disturbing. As a young woman and as a foreigner, she too was on the verge of becoming the sexual prey to a native man Keshav, just like her mother Neha fell for Alastair. The novel also portrays many other issues which a foreigner has to face either in the West or in the East. Both Neha and Sonya are seen to take efforts to adopt themselves to their unfamiliar and strange world. But most often their efforts do not always succeed. The characters at some or the other point of time become extremely homesick or sometimes they are often misunderstood by the natives. This can be either due to the prejudice of the natives about a foreigner and the characters' initial resistance or blind fascination with the foreign land and culture.

The tales and fancies of a foreign land may not always be true. As an immigrant or as a foreigner, a person may have different prejudices and expectations of a foreign culture and people. Most often these preconceptions do not always work. The real encounter starts when there is a first-hand experience of being a foreigner. In the case of first generation diasporaic individuals, they have had direct emotional investment in their native land. But for the second

generation diasporic individuals, they do not have any direct contact with their ethnic roots. Sonya's case is very much different and complicated than the above mentioned scenarios. She does not have any direct exposure with India till then. Sonya's experience in India, as the novel reveals was not always positive. As she came into direct contact with the native Indian culture, she finds her own identity being questioned. Though she was dressed as a foreigner, her physique resembled Indianess to some extent. The encounter with the Indian culture for a foreign woman is not very pleasant. The novel says, "There was no hostility but Sonya was struck by how frankly some men stared at their faces and sometimes even wandering across their chests and legs" (Misra 108).

Sonya's identity is forever in exile from the time she was born. A person's identity is very closely associated with one's native place, language, race, history and background. In this novel, Sonya is in constant battle with her external circumstances and internal conflicts. Sonya's identity becomes more confusing when she reaches India. The experiences there only added to the sense of alienation and dislocation. Her first-hand experience in India makes her feel more attached with the country like never before. "So it was curious how big a difference was made by being physically present in India. Quite unexpectedly, Sonya felt very close to the soil she was standing on and touched to tears by the suffering of its people" (Misra 205). This makes her more confused and dislocated from the West.

A Scandalous Secret also talks about the traumas of adoptee parents like Laura and Richard Shaw who feels insecure as Sonya goes to meet her biological mother. The psyche of the adopted mother and the biological mother who gave away her daughter for adoption is juxtaposed. The emotional turmoil of each of these characters can never be understood unless one is in the position of the other. It is Sonya's similar experience in an alien soil at the same age

of her mother's Oxford mishap, which helps her to identify herself with Neha. Confrontation and reconciliation with the past enable Neha also to save herself and her marriage.

Sonya's journey to India is in a way her quest for identity. Also through the character of Sonya, the novelist seems to give the readers the suggestion that the west gives more agencies for a woman to assert her 'self' than an Indian woman. This may have helped Sonya to resist having a sexual relationship with Keshav. Neha's character reveals that Indian woman's psyche is socially conditioned even in the modern urban society. Neha submits to the patriarchal expectations in the fear of their family honour. Her character lives with a masked identity where the real identity is tamed or suppressed.

Entangled between the past and the present, Neha and Sonya complement each other in many ways. The novels thus deals with the enigmatic and traumatic complexities of human behaviour in a postcolonial space. The characters in the novel are in a constant dialogue with the dialectics of culture and diasporic issues.

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ETHICAL UNIVERSALISM IN SAIVA SIDDHANTA PHILOSOPHY

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The ethical discipline, which is an application of the doctrine to life, is intended to enable man to realize his potentialities, that he might stand secure in his own soul, free from the hold of the past and fearless of the chances of the future. Ethical endeavour consists of an attempt to live on earth every moment of our life in the sweet spirit of adoration, in the glad consciousness of an eternal relationship with God. The ideal man lives always in the light of heaven and his life embodies the great virtues of truth, purity, love and renunciation.

Indian with its long tradition objectives of the mind and spirit, offers a rich field in philosophical perspective. No doubt saiva religion is pre – vedic, pre – Aryan and pre – historic in Indian soil. It has its established philosophy namely saiva siddhanta. It is one of the influential system of India which has profound philosophy to its credit. It has its history, metaphysics, theory of knowledge, ethics and religion¹.

The most highly developed form of Saivism is called Saiva siddhanta and it claims to be the 'end of ends' with reference to other systems of Indian philosophy. Saivism has been developed from very ancient days and enriched with enormous literary sources, provided by Nayanmars (including samayacaryas) siddhars and traditional Santana acaryas.

St. Tirumular is the first author to mention the word "Siddhanta" and compares and contrasts it with the Vedanta". He mentions pati, pasu and pasa and says all the three are eternal. He states that Siva has explained in the suddha Saiva system (Saiva Siddhanta) the real nature of pati, pasu and pasa and the removal of pasa and pasutva. St Tirumular for the first time mentions the thirty six tattvas, one of the basic concepts of the Saiva siddhanta". Though it had been developed in multi

dimensional levels, it is only systematically arranged by Saint Meikandar.

Saivism regards siva as the Supreme Reality and he is supposed to perform five divine acts of creation, sustenance and dissolution of the Universe to gather with obscuration and liberation of souls. Sakti represents divine energy or power of lord Siva, and lord Siva acts through sakti. Individual soul is infinite, eternal and omniscient like God, but being in pasas, they falsely imagine themselves to be ignorant, non eternal and finite. Our previous karmas, done under the spell of ignorance are the pasas or the bonds and they can be removed by saiva siddhanta which is to be practiced and the direct supervision of a guru or preceptor and primarily by the grace of God. Religious discipline and grace of God constitute the means of liberation².

Saivism is not a mere religion with age old beliefs and practices, it is not mere worship, it is not any abstract philosophy, it has been all these and more it was and is a way of life. That Saivism has been way of life is a statement which requires the greatest reverence and attention.

The term Saivism is a vedic term and it means that centers happiness. Even other religious books had termed the state of eternal bliss as Siva pati, the state of goodness. Thus, Saivism may be taken to have signified a state of perfect goodness and happiness for which everyone has to strive. That has been personified as the Supreme Reality, Siva, and those who strive to attain it has been called Saivas.

Saivism is an universal religion and has been such from the remote past. It shows the way of life to all mortals to strive consciously for liberation from bonds and for attaining moksha. It teaches man that he can

reach it by purity of action. Hence, ends and means have to be pure.

Saivism is a way of life. It is not mere religion it is not mere philosophy it is a way of disciplining oneself as a member of a family, a member of society, as a citizen and as a servant of God, as one of God's creation, in harmony with the entire creation.

Saivism is one of the oldest religions of the world and is still a living religion. It took shape when the culture and civilization of man took shape when the culture and civilization of man took shape its origins have been prehistoric. Saivism is a concept of culture as understood in Indian in the distant past.

Sat – Cit – Ananda is said to be the definition of God in Saivism. It is truth, knowledge and Bliss – Life, and Love as we know in the twentieth century, Mahatma Gandhi considered Truth as God and emphasized through all his speeches and writings, and his very living, that truth and Love are just like the two faces of a coin and that God is the coin. His life is a luminous example to show that it is really possible to translate this highest philosophy into a way of living. Saivism indicates the way of living.

Saiva siddhanta is highly rational, religio – philosophical system, pluralistic and mono theistic in character. Its distinguishing features are its simplicity, comprehensiveness, self consistency and realism.

Saiva siddhanta marks a distinct shift in the religio - philosophical consciousness of India and represents a unique reaction, culturally and existentially against ascendancy of positivism over the Indian mind³.

Rev. Dr. G.U. Pope says, it is the choicest product of the Dravidian intellect. The Saiva Siddhanta is the most elaborate, influential and undoubtedly the most intrinsically valuable of all religions of India.

Rev W.F. Goudic says, "As a system of religious thought, as an expression of faith and life, the Saiva Siddhanta is by far the best that South India possesses. Indeed it would not be rash to include the whole of India and to maintain that judged by its intrinsic merits, the

Saiva Siddhanta represent the high water mark of Indian thought and Indian life."

Dr. Nicol Macnicol writes, it comprehends within the sweep of its doctrine of grace the whole of world process teaching that the purpose of the Lord from first to last is gracious and the end in view throughout is the soul's emancipation and his entrance into blissful union with his Lord.

Dr. L.D Barnett writes no cult in the world has produced a richer devotional literature or one more instinct with brilliance of imagination, fervor of feeling and grace of expression⁴.

Ethical Universalism

We have so far explained the moral argument for the existence of God based on the law of karma. In this view Saiva Siddhanta is in agreement with the other Indian theistic systems. It has also developed moral argument for God's existence in another but a singular way. This may be called a doctrine of 'Ethical universalism'. This is explained neither on the basis of 'good' and 'evil' nor on the basis of agamiya, prarabdha and sancita. It may be called 'Suddham' or Venmai. The concept Venmai means a quality of sky or clouds. Raining is considered as an act of sky or clouds. Sky is the place where the clouds sacrifice themselves as rain. Clouds come only for raining.

The nature of sky or raining is the universal principle of Ethics. The rain vivifies all the living beings without any partiality. This Venmai is identified as 'Potumai-neri' or 'Ethical universalism'⁵. This is performed only with the relation of oneness. As the rain is impartial and universally acceptable to all, the moral deliverance of the Lord, Siva, is also impartial to everybody and necessarily acceptable to all.

The soul is different from the body and the body is different from the soul. Both have morality of their own, different from each other. Each one should know to live according to its moral demands. But these two principles are conjoined in an Advaita union and become one living principle, the man. From now onwards, the soul has to

know only with the help of body and similarly the body has to live with the help of the soul. (Un uyiral Vazhum Orumaitte) as the soul enlivens body.

Both of them have moralities of their own which are contrary to each other. Precisely this union of contrary things demands the intervention of a third reality which unites these contrary principles and at the same time higher and nobler than these two. This reality is called that which stands in the middle (Naduninra porul). The soul conjoins with that reality in an advaitic union (Unotuyir tan unarvatu unran taram) and inherit the morality of that 'middle being' and this is what is known as the Vanmai Ozhukkam' which grants it the ethical universalism.

Hence in order to the different realities of the world might stand in their condition without lapse and function (act) thereby it is said that there is a 'universal ethics' or Universal law's of ethics. This is known as Rta. An individual man can understand this universal law (Rta) only through universal reality with which He is united, and that should be the goal of ethics.

To make us realise the advaitic union with this universal reality, Saiva Siddhanta brings the example of the way of the vision by the eyes' (kanturai kanum neri)⁶. Man is in need of light in order, to see objects at a long distance or the empty space. Light, first reveals itself and then reveals the objects or the estimate of the distance by illumining them. This light is the Universal reality uniting the world of meanings (porul-prapancam) and the

world of words (Colprapacam or ulakam) gives experiential knowledge (e.g. word and meaning = book). Hence only through advaitic union there results a universal ethics or universal experiential knowledge (experience). Individual man understands universal ethics or universal experience, and he does so through the experience of universal reality.

This universal reality precisely is Antam - Adhi. This reality stands in the middle of both Antam and Adhi. It is also identified as Anadhi. One who unites himself with this reality through advaitic relation is able to know the universal ethical principle. He comes to know of it only through the method of 'Potumai - nirral' or 'nadunirral'. This path is named as 'Potumai-neri'. This 'Potumai-neri' can be illustrated by an example. This universal proposition, "All men are mortal" is drawn only from the experience of the universal reality. That reality is standing in the middle as the Immortal one.

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E-BANKING OF ECONOMICAL PROSPECTS IN INDIA

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Introduction

E-banking is now a global phenomenon. The developed country as a part and parcel of their economy is now using e-banking. A strong banking industry is an important in every country and can have a significant affect in supporting economic development through efficient financial services. There have already been a number of studies related to e-banking covering a range of research dimensions. Apart from the developed countries, the developing countries are experiencing strong growth in e-banking—such as India and the Republic of Korea—are experiencing particularly strong growth in e-banking. In Southeast Asia, internet banking is also developing rapidly in Thailand, Malaysia, and Singapore and in Philippines. We refer also Thulani et. al., (2009) in Zimbabwe; Guangying (2009) in China; Dhekra (2009) in Tunisia; Adesina and Ayo, Maiyaki and Mokhtar (2010) in Nigeria; Salehi and Alipour (2010) in Iran, explored the extent of adoption and usage of internet banking. In Nepal, ATMs are the most popular electronic delivery channel for banking services but only a few customers are using internet banking facilities.

But there have been several major challenges and issues faced to the e-banking growth and the e-business in general. One major obstacle addressed most is the security concern. Another issue challenged e-business (including e-banking) is the quality of delivery service - including both delivery speed and delivery reliability. E-banking services have been available in India since 2001. As of 2007, 29 out of 48 banks have offered online financial services. In Bangladesh, research has been done on electronic commerce issues Internet

usage telephone and electronic banking. The reason for the lack of complete adoption of e-banking in developing countries like India is an important research that will be addressed by this paper.

Objectives of the Study

The main objectives of this study are as follows:

1. To shed light on the concept of e-banking
2. To know the economic prospects of e-banking in India context.

The Banking Industry and the Applications of E-Banking

Banking has never been more important to our society than it is today. The way Bill Gates (2008) announced that “*banking is essential, banks are not*”. This quotation means that the traditional bank branch is going to vanish in order to be surrogated by electronic banking which continues to attract new users. The banking industry believes that by adopting new technology, the banks will be able to improve customer service level and tie their customers closer to the bank. Meanwhile, the banking industry has been also looking for new methods to expand its customer base and to counteract the aggressive marketing effort of those non-traditional banking entities (Graven, 2000).

Larger banks that maintain expensive branch networks tend to have the greatest incentive to adopt e-banking services. In comparison, smaller banks have higher start up costs and tend to have a high initial

technological cost in developing e-banking services (Treadwell 2001).

The application of e-banking has been proven as an effective way to reduce the costs of operation for the financial institutions. For instance, e-banking services will allow banks to reduce expenditures on physical structures. It is believed that the e-banking will help banks to cut costs, increase revenue, and become more convenient for customers. Another important benefit from e-banking is a more effective information collection and management. A combination of a low percentage of customers using e-banking services on a consistent basis and a relatively low start-up cost in developing e-banking services in the banking industry—will make the impact of e-banking (positive or negative) quite limited on financial institutions. Finally, the development of e-banking service has encouraged the adoption of a decentralized approach to give banks more needed flexibility to distribute Internet access to a much larger number of employees and potential customers.

Data from Secondary Data Sources

Secondary data has been collected from different publication material and web site as well as the books and material from different libraries, the hand note of the various seminar and research journals and DBBL—Products and Software, EBL—Survey Report, IBA—Feasibility Report, WTO/UNCTAD—Secret of ecommerce.

Present Status of e-Banking in INDIA

At present, several private commercial banks (PCBs) and foreign commercial banks (FCBs) in India offer limited services of tele-banking, internet banking, and online banking facilities working within the branches of individual bank in a closed network environment. The FCBs have played the pioneering role with adoption of modern technology in retail banking during the early 1990s whereas the state-owned commercial banks

(SCBs) and PCBs came forward with such services in a limited scale during the late 1990s.

PC banking: PC banking refers to use of personal computer in banking activities while under PC home banking customers use their personal computers at home or locations outside bank branches to access accounts for transactions by subscribing to and dialing into the banks' Internet proprietary software system using password. Basically, PC banking may be categorized into two types such as online banking and Internet banking.

(a) Online banking: Our country scheduled banks offer any branch banking facilities through their respective bank online network that provides facilities like transaction through any branch under the respective bank online network; payment against pay order or pay order encashment, demand draft encashment, opening or redemption of FDR from any branch of the same bank; remote fund transfer, cash withdrawal, cash deposit, account statement, clearing and balance enquiry within branches of the same bank; and L/C opening, loan repayment facility to and from any branch of respective bank under its own online network.

(b) Internet banking: German banks have been offering the Internet banking since the mid-nineties, although the only product they were offering at the time was information. Only 7 out of 48 banks are providing some banking services via internet that include account balance enquiry, fund transfer among accounts of the same customer, opening or modifying term deposit account, cheque book or pay order request, exchange rate or interest rate enquiry, bills payment, account summary, account details, account activity, standing instructions, loan repayment, loan information, statement request, cheque status enquiry, stop payment cheque, refill prepaid card, password change, L/C application, bank guarantee application, lost card (debit/credit) reporting, pay credit card dues, view credit card statement, or check balance.

Mobile banking: The standard package of activities that mobile banking covers are: mini-statements and checking of account history; alerts on account activity or passing of set thresholds; monitoring of term deposits; access to loan statements; access to card statements; mutual funds/equity statements; insurance policy management; pension plan management; status on cheque, stop payment on cheque; ordering check books; balance checking in the account; recent transactions; due date of payment; PIN provision, change of PIN and reminder over the internet; blocking of (lost/stolen) cards; domestic and international fund transfers; micro-payment handling; mobile recharging; commercial payment processing; bill payment processing; peer to peer payments; withdrawal at banking agent; and deposit at banking agent.

Tele banking: Tele banking service is provided by phone. Only four banks so far provide a few options of tele banking services such as detail account information, balance inquiry, information about products or services, ATM card activation, cheque book related service, bills payment, credit card service and so on. Funds transfer between current, savings and credit card account, stock exchange transactions etc are still inaccessible through tele banking in India.

Prospects of E-Banking in India

It is encouraging that some of the FCBs and PCBs are already using this optical fiber network for conducting online transactions, ATM and POS services. Work is underway to cover the rest of the upazilas under digital exchange system. Meanwhile, India has joined the information super-highway by connecting itself with international submarine cable system in 2006. A total of 159 Internet Service Providers (ISPs) have now been connected with this system of which 64 are actively providing services. Internet connection is slow with bandwidth range 32 kbps to 56 kbps for dial up and 64 kbps to 8 mbps for broadband. Under this scenario, as a

part of government decision of building digital India, the existing capabilities of ICT sector is likely to increase rapidly in bringing all upazilas under internet services and this will contribute in widening the scope of e-banking throughout the country. The overall computer density in the banking sector is 1.64. For foreign commercial banks (FCBs) the computer density is 45.34, where as for NCBs the ratio is only 0.41. The specialized bank scenario is almost same as the NCBs, 0.43. On the other hand, private commercial banks have comparatively higher ratio, 4.94. As a whole 81.81 percent bank does not have any local area network (LAN), 30 percent have WAN (Wide Area Network) but for some banks many branches are outside of WAN connectivity. At present, all foreign banks of our country are using online banking system; they are invested a lot for their automation banking services. They are the pioneer of implementing electronic banking systems in Bangladesh, but now most of the private banks of our country are using electronic banking systems. In our country different banks are offering \ electronic banking services in different ways, some are offering ATM (Automatic Teller Machine) services, some are tele-banking and some are electronic fund transfer, debit card, credit card etc.

Recently, the government's emphasis on building a digital India, setting up ICT park, raising allocation for developing ICT infrastructure, waiving taxes on computer peripherals and other measures including the automation program of banking sector led by the Indian Bank and competition among the scheduled banks in improving customer services have accelerated the prospects of e-banking in India.

Economic Aspect of E-Banking in India

Advantages of e-banking in India

There are a substantial number of educated unemployed youth forces, with ability to read and write

English exist in the country. They can be trained within a required skill in a short time.

Short term Benefits:

Reduce extra time; Increase productivity and efficiency; Eliminate duplication and wastage; Cut down maintenance, and shortage cost; Curtail security cost.

Long-term benefits:

Create new opportunities of jobs for jobless; Participate in the country's economic health; proper planning and monitoring; Proper use resources.

Job creation:

According to Bangladesh Bureau of Statistics, the number of unemployed people in Bangladesh in 1990-01 was 1.0 million. Among them 0.2 million are male and 0.8 million female, at the rate of unemployment is 1.1 which is extended 1.9. The issue of computers eliminating jobs of people is quite emotional and painfully real. But it has two sides that automation will eliminate certain types of job like record keeper and also create jobs like administrator, system analyst, programmer, operator etc. and help to reduce unemployment problem.

Contribution to GDP:

Banks with a national economy, work towards building national capital, increasing national savings and mobilizing investments in trade and industry.

Benefits from the banks' point of view:

From the banks' view point, the first benefits for the banks offering e-banking services is better branding and better responsiveness to the market. The other benefits are possible to measure in monetary terms. The main goal of every company is to maximize profits for its owners and banks are not any exception. Automated e-banking services offer a perfect opportunity for maximizing profits.

Benefits from the customers' point of view:

The main benefit from the bank customers' point of view is significant saving of time by the automation of banking services processing and

introduction of an easy maintenance tools for managing customer's money. The main benefits of e-banking are as follows:

Increased comfort and timesaving-transactions can be made 24 hours a day, without requiring the physical interaction with the bank.

Quick and continuous access to information. Corporations will have easier access to information as, they can check on multiple accounts at the click of a button.

Better cash management. E-banking facilities speed up cash cycle and increases efficiency of business processes as large variety of cash management instruments is available on Internet sites of banks.

Private customers seek slightly different kind of benefits from e-banking.

Reduced costs: This is in terms of the cost of availing and using the various banking products and services.

Convenience: All the banking transactions can be performed from the comfort of the home or office or from the place a customer wants to speed. The response of the medium is very fast; therefore customers can actually wait till the last minute before concluding a fund transfer.

Fund's management. Customers can download their history of different accounts and do a "what if" analysis on their own PC before affecting any transaction on the web.

Economical benefits:

E-banking serves so many benefits not only to the bank itself, but also to the society as a whole. E-banking makes finance economically possible:

Lower operational costs of banks

- Automated process
- Accelerated credit decisions
- Lowered minimum loan size to be profitable.
- Potentially lower margins:

- Lower cost of entry
- Expanded financing reach increased transparency.
- Loan information possible.

Conclusion

E-Banking, the latest generation of electronic banking transactions, has opened up new window of opportunity to the existing banks and financial institutions. Most of the banks have their own websites but not all of them offer internet facilities. The main reason of this is that the banks do not have the IT infrastructure and proper security features. In India most of the people are illiterate and obviously they are technology ignorant. But among the literate portion many of them have computer phobia. So these people can't trust on the internet banking services. To gain the confidence on internet banking the overall computer literacy must be developed. With that goal government has taken initiative even in the root level to develop it literacy in the country. However, with banking customers growing increasingly comfortable with the digital lifestyle, but Indian customers are not aware about e-banking in India. They are not fully understand the power of technology and seek to leverage it to enjoy better control over their banking operations. To conclude that e-banking may also provide other benefits. For instance, creating new markets, and reducing operational costs, administrative costs and workforce are increasingly important aspects for the banks' competitiveness, and e-banking may improve these aspects as well. So, Indian banks should take these advantages of e-banking in Indian economy as early as possible.

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LEARNING ENGLISH GRAMMAR AND VOCABULARY THROUGH NEWSPAPERS

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Abstract

English language teaching is the stress-free task when it is taught through some innovative activities or Sources. Learning grammar can be enjoyable and resourceful with its uniqueness. Exclusively in the second language classroom, there must be adaptability and careful selection of the material. So Newspaper is a pertinent source for teaching English grammar, which is the unconventional resource for the second language learners whenever they have complications to understand it within the text. Usually teaching grammar is a challenging one for teachers, at the same time it is indispensable. Thus this paper strongly recommends that the new and unique idea to improve Grammar with the support of Newspaper. It is the really an innovative source because newspaper is always easy, catchy and clear in ideas with simple words formation. Consequently this would bring out the attention towards learning grammar with interest. Learning grammar through Newspaper would be better than any other columns from the newspaper.

Key Words: *Second language classroom, Newspaper, English grammar and pertinent source*

Introduction

Learning English grammar and vocabulary are the significant tasks for the school and college students. There are many ways and methods of teaching English grammar. But the innovative method is needed for the learners in the class room. Students must accept and adopt adequate knowledge and circumstances. English grammar consists of elaborate rules, identification and expectations about the structure of the language. Simultaneously learners should be given importance of learning vocabularies which will be definitely help them to use regularly in the regular life. Consequently they will be motivated to use those with their friends or some others without any fear.

The language teachers can use the text which should provide from everyday life to enable the learners identify and understand the functions of language.

Because it provides many chances to learn English from practical use of language. Many sources are available to teach English grammar and vocabulary in the language class room. Fortunately newspapers will be the best and apt for them. The lessons should be not only interesting but also motivating for the learners in all walks of life. The language teachers can use the newspapers as a source for improving grammar as well as vocabulary in effective ways. I have used the 'The Hindu' and 'Deccan Chronicle' as sample text for the current study.

1. Activity for learning Grammar:

The students are provided with selected extract from the newspaper. The teacher underlines or highlights beforehand the specific structures to be identified. They can do it through mutual discussion. If they fail it, the teacher guides them through question prompts.

Extract-A

1. Drainage issues **haunt** residents.
2. Court issues summons **to** Vadivelu
3. Virender Shewag waves to fans at cricket tournament **in** Meerut on Friday.
4. BJP leader Shatrughan Sinha praises Rahul Gandhi, **says** he is rising star.
5. C.M. J.Jayalalitha inaugurated a slew of building worth Rs.10.64 crore across the state through video conferencing **at** Secretariat **on** Friday.
6. The 72 year old composer took the opportunity to ask the government to make music a compulsory subject **in** schools and colleges. (Deccan Chronicle)

Learning grammar:

What are the underlined expressions? These are "haunt, issues, waves, praises and inaugurated, took". What do the underlined expressions signify in grammar? All these are active constructions. The first four verbs are related to Present verbs and remaining verbs are past verbs. Which of the words are bold? These are "to, in, at, on" what are these in grammar? What is their usage in grammar called? These are Prepositions. These are used before the noun or pronoun in the sentences.

Find out other sentences in the present and past tense:

- Rahman **donates** Rs.25 lakhs for Chennai flood victims
- Kovan **moves** HC to quash case against him.
- Coastal security ADGP SylendraBabu **rescued** children at CTO Colony in Tambaram from food waters.
- Hundreds of flood -hit candidates **took** UPSC exam.

Extract-B:

The following text has been numbered for the purpose of language study

1. Jaya urges Modito act on release of TN Fishermen.
2. Kovan moves HC to quash case against him.
3. About 33,000 POS machine are expected to reach Chennai from China.
4. Coastal security ADGP SylendraBabu rescued children at CTO Colony in Tambaram from flood waters.
5. Do caged birds have right to fly freely?
6. Is it like to be alone?
7. Why can't we sleep late on weekends?
8. Who wants robots to do all the work?
9. Frame a policy on illegal construction HC tells CMDA.

Learning grammar:

The teacher may ask the following questions to elicit responses from the learners:

- i. What type of sentence is the sentence in 1?
(Ans. Positive sentence in present tense which has also infinitive)
- ii. What type of sentence is the sentence in 2?
(Ans. It is also Positive sentence in present tense which has also infinitive)
- iii. What type of sentence is the sentence in 3?
(Ans. Positive sentence in present tense passive voice)
- iv. What type of sentence is the sentence in 4?
(Ans. Positive sentence in past tense)
- v. What type of sentence are the sentences in 5 and 6?
(Ans. Interrogative sentence (Yes/No type) in present tense)
- vi. What type of sentence are the sentences in 7 and 8?

(Ans. Interrogative sentence ('Wh' type)

vii. What type of sentence is the sentence in 9?

(Ans. Imperative structure)

2. Activity for learning synonyms:

The teacher selects extracts from the newspapers The Hindu, Deccan Chronicle and provides them to the students for study. The students are asked to focus on the underlined words and predict their synonyms through mutual discussion. Then they are provided with the list of synonyms by the teacher for checking and comparison

- Javadekar blames developed nations for Chennai deluge
- No power and ventilator support.
- Private bus operators loot passengers.
- NITI Ayog report vindicates our stand: Nitish.
- Constricting Rouhani through cultural sabotage.
- Impeachment move against Judge.
- Kiwi bowlers strike late on truncated day.

What are the synonyms of the underlined words? Let the students first prepare a list which may later on be tallied with the teacher's list of synonyms.

Words Synonyms

Deluge - flood, inundation, torrent, overflow.
 Ventilator - respirator, gas mask, breathing apparatus.
 Loot - burgle, plunder, ransack, pillage
 Vindicate - justify, prove correct, support, claim
 Sabotage - damage, disrupt, harm, interrupt
 Impeachment - accusation, charge, prosecution, summon
 Truncated - cut, condensed, reduced, shortened

Further activity

The learners can henceforth remain alert to the English words and structures used in the daily newspapers independently when they come across the same words and its usages.

Relevance

The language teacher can use this material to design more activities for their language classes to add freshness and motivation among the learners.

Conclusion

This paper has highlighted the problems facing the usages and how it should be solved with the help of Newspaper. It has also dwelt on how newspapers can be used by teachers to develop the Grammar and Vocabulary of different levels of learners. Newspapers are affordable, available, and written in their final drafts, and so with minimal errors. This makes them a worthwhile language learning resource. It is therefore hoped that, this paper will have a positive impact on the teaching and learning of English as a second language.

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BEST PRACTICES IN SETTING QUESTION PAPERS

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Introduction

Generally speaking parents are the first teachers and teachers are the second parents. Therefore teacher's role in teaching research evaluation and extension are absolutely essential. Every good teacher will support the view that a good question paper is a pre-condition for dependable assessment of a student's performance in any subject. It is also a fact that without question papers the process of bringing desirable changes in the present system of examination will remain incomplete. Today question papers need modifications on many fronts. Setting a good question paper requires a good deal of time, thinking and training on the part of a paper – setter. It cannot be and should not be done in a frantic hurry as it is the main stay of the programme of examination. It should be a well thought out process rather than a hasty end product of a job done without much deliberation. One requires some tools of assessment for the purpose of any examination. These tools may be in the form of observation, interview, and oral test, appraisal instrument, written question papers: etc. a written question paper is one of the important tools of measuring the achievement of students in a subject concern.

“A closer scrutiny of the question papers is essential with a view to examine how far these confirm to the objectives of instruction.”

“More time should be allowed for the setting of question papers.

“Use of other methods of examination than essay type alone is recommended.

Criteria of a Good Question Paper

Any question paper needs to be properly scrutinized. This leads one to painstaking moderation of

a question paper in the light of the accepted criteria which ensure the dependability of question paper as an instrument of measuring something.

To be good, a question paper should fulfill the following Criteria's

- Coverage of courses
- Importance to subject content
- Justification of instructional objectives
- Objectivity in assessment
- Better essay type questions wherein the subjective element is reduced to the minimum
- Minimum number of options
- Simple and understandable language
- Adequate time limit: and
- Readability, spacing and proper layout.

These criteria provide one with the basic rational of preparing good question papers. Let us now discuss one by one the criteria listed above.

Coverage of Courses

Theoretically a question paper should attempt to test every minute detail of the topic of the syllabus. Whatever it taught should be adequately tested by a question paper. A question paper has to be a representative sample of the subject matter areas included in the syllabus. A question paper with defective sampling of questions invites danger of change element and at the same time it fails in giving the true idea as to where the student actually stands.

Importance to Subject Content

Inclusion of all the topics of the syllabus in the question paper is not enough. The point is that every content area of the syllabus should have its legitimate share in the question paper. This gives rise to a question

of assigning proper weightage to different content areas. A teacher has to be very careful while assigning weightage to different topics. It depends upon the relative importance of the topic, its utility from the view point of future study and its weightage in the text- book. A teacher has to use his discretion in doing so. Poor content coverage can do much wrong to the entire learning teaching process. It encourages selective study on the part of the student and selective teaching on the part of the teachers.

Justification of Instructional Objectives

An educational objective may be defined as a desired change in behaviour. So the task of a question paper is to measure the achievement of the student and achievement means moving towards instructional objectives. Hence the need for objective centered question papers. In traditional question papers we find questions which test only the knowledge aspect of the achievement. Though knowledge is one of the main objectives of any subject, it is not the objective. There are other objectives as well. Let us take the case of science subject. Knowledge of scientific facts and principles will not be enough in science. The students have got to apply the facts and principles to variety of situations, wherein his ability to apply the learnt facts will be tested.

Specific Objectives

- Knowledge
- Understanding
- Application
- Analysis
- Synthesis
- Evaluation and
- Skills

It should be remembered that these objectives are to be justified in proportion to their weightage. The 'blue print' (i.e. two dimensional chart) will be of immense help here. This blue print graphically shows the weightage of every aspect or topic of the syllabus in terms of the objectives concerned. Assigning weightage

to different topics in relation to the instructional objectives is left to the teachers' discretion. The validity of the question paper is to be judged by ascertaining the extent to which it is in keeping with the objectives i.e. blue print.

Objectivity in Assessment

The questions should be properly worded and framed in such a fashion that its assessment becomes impersonal. There was a time when only the essay type questions were asked in our question papers. This resulted in unreliability and wide discrepancies. The objective type of questions, thus, has come as a counter reaction to the essay type questions. The objective type of questions may be of the following categories

1. Multiple choices,
2. Fill in the blanks,
3. Match the following,
4. Questions to be answered in a word.
5. True false and
6. Arrangement etc.

In these types of questions, the assessment is fool- proof to a large extent because of its objective element. Moreover these questions go a long way in covering a wide range of syllabus, besides this, the assessment of the answerer papers also becomes easier, quicker and more accurate,

Better Essay Type Questions

Despite their limitations the essay type questions are going to occupy an important place in our question papers for many years to come. For testing the objective of expressional fluency in language, essay type questions cannot be dispensed with. We aim at preparing not only objective questions but objective centred questions. Once we accept the desirability of the essay type questions for certain objectives, our efforts may be directed towards making essay type questions more effective by minimizing the element of ambiguity in structure of questions. It is also possible to minimize the subjective element of an essay type question by reducing it to pieces, but this is rather difficult. In so far as essay type questions are concerned it seems that subjectivity is

inevitable. At the most we can try to reduce the subjective element by giving proper instructions and restriction its use to testing those areas of content and those abilities which are not possible or easy to test through other forms of questions.

Minimum Number of Options

One can keep options in a question paper mainly for two reasons (i) for better overage of courses and (ii) for balancing the overall difficulty level of question papers. These help both the paper setters and the students but at the cost of more important reasons. When we do not have options in the question paper we avoid the change element from a question paper at the same time it maintains reliability of a question paper. Difficulty level of the question paper is not to be balanced at the cost of its reliability and dependability. Our examinations should not be governed by chance factors but it should really discriminate between good and bad students. Thus, it is clear that there is much to lose and very little to gain by way of giving options in a question paper. Now a days a desirable trend is observed in this direction and in most of the cases no overall choices are given in a question paper but only internal options are noticed.

Simple and Understandable Language

The language of a question paper should not scare the students. They should be clear as to what is expected of them. For example, a teacher of science has a habit of using high sounding words in speaking and writing and he uses such words in his question paper also. The result is sometimes; even good students fail to understand the questions. Here our purpose is not to measure the ability in language but the achievement in science only. Dubious language of a question paper affects the validity of the question paper. In that case the question paper should be true to its purpose. It should fall in line with the instructional objective of teaching particular subject. If possible, the students should be made familiar with the scientific items/ terminology in each subject.

Sufficient Time Limit

Most of the times it so happens that the students cannot answer all the questions not because they do not know answers but because of the shortage of time. It is seen that sometimes even bright students fail to answer all the questions because they fail to write with necessary speed. So it is necessary to have an adequate time limit. The purpose of a question paper is to measure students' achievement in a particular subject. When the time limit is not sufficiently adequate, the question paper not only measures the achievement, it measures 'speed in writing' to some extent. Measuring speed in writing could never be the objective of the question paper. The question paper should be true to its main objectives. It would be worth if the paper setters themselves make an attempt of solving the paper in order to know whether the time limit provided is adequate.

Readability, Spacing and Proper Layout

It is every necessary that a question paper should have these qualities. We very well know that how paper- setters visit the examination halls with eleven correction and twelve clarifications. While doing so they forget that they are disturbing the continuous chain of the thinking process. There should be careful and painstaking proof reading to avoid printing mistakes

Six Practical Suggestions

1. Start thinking about questions right when you start your teaching.
2. Bring originality in the question paper.
3. Before finalizing a question, ask yourself the following questions:
 - a) Will it be possible for the examiner to decide what is actually expected of the student?
 - b) Will it be possible for the examinees to understand what you want them to write?
 - c) Is assignment of marks to the sub- aspects of the questions clear?

Many times, it happens that the paper – setter, the examinees and the examiner differ in how they look upon a question. The examinees answer the question in

their own way and the examiner assesses the same in his own way. This is too dubious a situation. It can be avoided if there is clarity of thought on the part of the paper setter. His clarity should be reflected in the style of asking questions.

4. It is good if a teacher could relate some questions to the immediate social or physical environment of the students. We like the teachers doing so while teaching this is equally appreciable in testing also.
5. Ideally speaking, the students should not be made to sit for three long hours at a stretch.
6. Prepare a model marking scheme right when you prepare a question paper.

Some Important Don'ts

- Don't make your question paper a mere reflection of the textbooks, class notes and cheap guide books.
- Don't aim at testing knowledge or parrot-like learning only.
- Don't make it a test of mere memory.
- Don't reduce it to a selection reproduction of questions from the question papers of the previous examinations.
- Don't forget that every bit of your question paper is to be kept confidential. Don't place it anywhere.

Conclusion

Today examination system has been reduced to testing of these two abilities. Firstly, students study the question papers of previous years and guess about the

'most important' questions. They prepare only such questions as are likely to be asked and omit the rest. Secondly, they memorize such 'most important' topics. We cannot clean the dirty table with dirty linen. The defective examination system has to be improved by striking at the very root of evils. It is to be hoped that preparing good question papers for our examinations will prove to be the beginning of the end of the proverbial ills and evils of the present set up of examination which are eating into the vitals of Indian Education. I am happy that efforts have been initiated in this direction by some Universities in India. It is quite expedient that these efforts must be continued in order to make this important tool reasonably valid and reliable. Let me emphasize here that question bank, if properly developed could go a long way in sharpening this teacher made tool viz. questions- paper.

A time has come when the teachers must assert their right to set question papers for the students they teach and also to assess the same. That there is no such demand from the teaching community shows 'fear of freedom' and it seems most of the evils of the present system could be attributed to this psychological issue. It is also desirable that students begin to demand for adequate coverage of courses and systematic assessment of their learning on the lines of consumer protection movement. They should be made aware of their rights as consumers of education industry so that they would refuse to stand a poor teacher in the classroom and unsystematic evaluation practices in the examination halls. Examination paper setting is like a nerve system in the human body.

INVESTORS' ATTITUDE TOWARDS INDIAN STOCK MARKET

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Introduction

Behavioural finance is an emerging discipline that attempts to explain and increases understanding of the reasoning patterns of investors including the emotional processes involved and the degree to which they influence the decision making process. Primary data for analysis has been gathered by distributing a structured questionnaire among investors by classifying them demographically. The study aims at developing a better understanding about behavioural biases in financial decision making process so that a relevant check can be developed by investors to make profitable investments.

Objectives of the study

To study the investors' attitude towards Indian Stock Market.

Methodology

The study is descriptive research design. Primary and secondary data will be used. Primary data was gathered using a structured questionnaire which will be presented to individual portfolio investors. Secondary data was gathered from journals like SSRN journals, the Journal of Behavioral finance and so on. Final sample consist of 90 investors selected by distributing questionnaires in different stock broking agencies of the total sample was divided on the basis of there age of respondents like young investors age less than 30 and experienced investors age more than 30 .the sample has been processed and analysed using chi square test for independence.

Theoretical Framework

Decision-making can be defined as the process of choosing a particular alternative from many available alternatives. It is a complicated multi-step process involving analysis of various personal, technical and situational factors. There are no exceptions in the case of making decisions in the stock markets either. Taking investment decisions is the most crucial challenge faced by investors. Some personal factors are age, education, income etc. On the technical side, investment decisions can be derived from various models of finance, for e.g. the capital asset pricing model (CAPM). Decisions should not be reached without considering situational factors that take into account the environment, the market psychology in other words.

Results and Discussions

Total sample consist of 90 investors selected by distributing questionnaires in different stock broking agencies. The total sample was divided on the basis of there age of respondents like – young investors age less than 30 and experienced investors age more than 30. the sample has been processed and analysed using chi square test for independence. The result from contingency table of representative bias showed that 46.66% of the survey participants opined that they always believe in the past performance of the stock they use the past information for predicting the future prices of the stock and 45.55% of the survey participants opined that they sometimes believe in the past performance of the stock they use the past information for predicting the future prices of the stock and 07.77 % participants never.

The result from contingency table of overconfidence bias showed that 42.22% of the survey participants opined that they are likely to have price

ranges in mind before trading in the day and they also use stop loss option during the trade .where as 24.44 % of the respondents sometime do and 33.33 % of the respondents never prefer to fix the price in advance and use stop loss during the trade. The result of weighted scoring inferred that young investors are more exposed to overconfidence bias than experienced investors based on the comparative mean value. The result from contingency fear of regret bias showed that 21.11% of the survey participants opined that they are holding the loss making share with the expectation of reversal decision and 65.55 % of the respondents sometimes and 13.33 % never hold the loss making stocks. The result of weighted scoring table shows that young investors are more exposed to fear of regret bias than experienced investors based on the comparative mean value. The result from contingency table of gambler's fallacy showed that 18.88 % are tend to have expectations on gambling where as 70 % of the respondents have sometimes and 11.11 % never expected on such things. The result of weighted scoring shows that young investors are more exposed to Gambler's fallacy bias than experienced investors based on the comparative mean value anticipating market reversal. The result from contingency table of mental accounting bias showed that 24.44 % are tend to have mental accounting bias where as 64.44% of the respondents have sometimes and 11.11 % never expected on such things. The result of weighted scoring table shows that young investors are less exposed to mental accounting bias than experienced investors based on the comparative mean value anticipating to treatment of money in separate accounts. The findings from the study revealed that the investors are suffering from many behavioural biases the result shows that young investors are more biased than experienced investors in taking

investment decisions. Its a good sign to observe that both the investors types do not relay on information validated by crowd rather than their own judgement .They are not heavily influenced by agents or analysts. The analysis reveals that the investors are having average awareness about behavioural finance. By achieving a good understanding about behavioural biases both investors types can have better investment decisions. Behavioural finance is a combination of psychology, sociology and finance. It mainly depends on investors psychology in taking decisions on day to day financial transactions if they can develop a better practices and habits in treating finance and that will help them to take better investment decisions.

Conclusion

Behavioural finance holds out the prospect of a better understanding of financial market behaviour and scope for investors to make better investment decisions based on an understanding of the potential pitfalls. Investors can learn to understand their own biases and also act as a behavioural coach to themselves in helping them deal with their own biases. The good habits tend to sit deep within our psyche and may serve us well in certain circumstances. However, in investment they may lead us to helpful or even wise profitable decisions. As a fundamental part of human nature, these biases affect all types of investors, both young and experienced. However if all investors understand them and their effects, they may be able to reduce their influence and learn to take better financial investment decisions.

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THEME OF SUFFERING THROUGH SOCIAL ALIENATION IN SAUL BELLOW'S *THE VICTIM*

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Abstract

*Alienation and isolation recreates an experience that is common to many American writers. From the first arrival to this continent, every immigrant has shared alienation and initiation. Alienation is a feeling of not belonging. This feeling can be physical, mental, religious, spiritual, psychological, political, social or economic. At one time or another each one of us has experienced alienation in one form or another whether in a school, among family members, in religion, in politics and in society. So, Alienation is the state of being withdrawn dissociated or isolated from one's surrounding, events and activities as through indifference or disaffection. The paper explores and analyses the extent to which a man feels alienated from birth to maturity level due to different phases of adjustment in new environment. The paper explores the alienation in American literature realized by the Jews in America with reference to Saul Bellow's *The Victim*.*

Key words: Alienation-Isolation-Suffering-Jewishness

American fiction has always been obsessed with the idea of the outsider, the man who for one reason or another can never quite assimilate himself to the unself-conscious optimism of the classic American dream and who therefore becomes a living test of that dream's pretensions to a truly universal liberty and peace. It has always looked for new sources of inspiration in terms of either forms or themes in subcultures, ethnic groups and remote regions, which creates an interesting heterogeneity and brings fresh energies to the familiar topics. The minority literatures are written in often unnoticed spaces and after sometime it surfaces in the national literature with a blend of charm and aggression. They become largely accepted just as they shake off their minority character and their look into their own closed world and open to the outside influence.

This progress of minority literature moving from the margin to the centre of national literature is applicable to the development of Jewish literature in America. Jewish literature can be characterized as a literature which began to be noticed by the reading audience at the time when the Jewish fiction who was losing the minority character and was taking on new, unfamiliar influences.

By retaining the specific features, Jewish literature has become an engaging element in the American tradition. What makes the stories interesting and heavily engaging is the peculiar Jewish World. It is not only the Jewish traditions and special way of life that draws particular attention to the readers to the specific way of thinking and understanding the outside reality. It might take a rather long time for non-Jews to appreciate the essence of a Jewish existence but it is worth resisting the initial misunderstanding and letting oneself lose in the fascinating and mysterious Jewish stories.

According to Jewish history, the Jews were isolated from the world community for over 1800 years. Because of the long isolation, most Jewish writers have a historical complex and make their characters moody. Their fate is similar to their national history to some extent, which is filled with paradox and irony. The Jews claim that they are chosen people, favoured by God; on the contrary, they are not treated with grace or blessedness but are liable to racial extinction. Wisdom or intelligence is a main domain in Jewish culture, history and tradition, which have been stipulated as part of Judaism for several thousand years. Bellow, as a Jewish

heir, has repeatedly described the similar type of characters that is apparently connected with the Jewish intellectualism and his writings are influenced by Jewish collective Jewish unconsciousness.

Alienation is the main problem of Bellow's heroes. They are all struggling to get along with their surroundings which appear not only ugly, but, more importantly, meaningless. They feel entirely cut off from them. Seeking freedom and happiness away from them, they only find loneliness, restlessness, and frustration. Ultimately they come to realize that real freedom is not to escape from their surroundings but be committed to it. To find this commitment they must change their approach to the world they inhabit; however harsh and ugly they may find it, they must live in it. They must belong to it.

For a long time, alienation had their meanings. It meant the transfer of rights or property, estrangement from others, and in-sanity. Having enjoyed a long and eventful career till the middle of the twentieth century, it became one of the most popular expressions in various branches of knowledge such as Theology, Philosophy, Sociology, Political Science, Economics, Anthropology, Literary Criticism Psychoanalysis etc.

Alienation, as Feuerlicht says in *Alienation from the Past to the Future*, "Stands last in a very old line of similar forms of mental anguish" (4). Though the term alienation is often taken to signify a modern malaise; it is in reality, as old as human history. The Biblical Story of Adam and Eve may be illustrated as a yarn of alienation "from God and Nature, alienation through conscience and reason alienation from home, or from nature, alienation in work and in marriage" (5).

Alienation and search for identity has been the dominant theme in American post war literature. Alienated from the immediate environment, feeling lonely, melancholy and isolated, the protagonists constantly continue their search for identity. Saul Bellow opens his second novel, *The Victim*, first published in 1947, with a description of the weather and the people of New York:

On some nights New York is as hot as Bangkok. The whole continent seems to have moved

from its place and slid nearer the equator, the bitter grey Atlantic to have become green and tropical and the people, thronging the streets, barbaric fellahin among the stupendous monuments of their mystery, the lights of which, a dazing profusion, climb upward endlessly into the heat of sky. (1)

The claustrophobic setting, apart from being realistic, remains a symbolic manifestation throughout the novel. The New York hear, very much a Dreiserian city, does not function merely as a physical place, but has become a key factor in the drama of Asa Leventhal, the protagonist of 'The Victim' with its windless air, stifling aura and suffocating oppressiveness, New York, in the Victim, is more that a technological jungle.

In *The Victim* Bellow re-states many of the ideas exposed in *Dangling Man*. The two novels have significant similarities in their intense exploration of the consciousness of a man who, having temporarily withdrawn from the world is thrown upon his own resources and comes to some understanding of himself knows his limitations after suffering. Like Joseph, Asa Leventhal is also a dangler in the time span of the novel. Alone in the oppressively hot New York summer while his wife visits her mother in another city, he has loosened himself from all emotional attachments; his limited friends do not engage him; his job as editor of a small trade magazine is neither terribly demanding nor satisfying, and his routine is a dreary one of different meals in chief restaurants, solitary walks, and long nights in an airless walk-up apartment.

Bellow depicts existences that are torn between a frustratingly partial recognition of implacable naturalistic forces and a humanly stubborn insistence upon an active self-determination. The novel reaches its intensity through an examination of this theme of deterministic limits. Asa is isolated and alienated; he finds that exigencies of the moment are usually beyond his anticipation and restraint. He is finally left with anxiety of existence that seems to be beyond his control. In a sense, Asa is dangling and is victim.

The Victim is generally regarded as a typical Jewish fiction on account of the typical Jewish protagonists representing the alienated and victimized Jews, exemplifying the stranger in the American society. *The Victim* is the story of Asa Leventhal, a middle-aged man, a New York Jew, who during a difficult period in his career, unknowingly causes a gentile named Kirby Albee to lose his job. The loss causes the weak-willed Albee to lose his wife, first by separation, then by death in a highway accident. With the insurance money from his estranged wife's death, Albee makes a perverted attempt through drunkenness to relieve him of the guilt he feels for his wife's tragedy. His suspicion that Leventhal is the real cause of his wife's death and his own degradation makes Leventhal expiate his alleged guilt for the error leads Albee's degeneration. Confusing Leventhal with Leventhal's home where he intensifies his persecution by bringing filth into the house, by reading intimate letters from Leventhal's wife and by entertaining a prostitute in Leventhal's bed, Albee avenges the loss of his wife and job.

The Victim opens on an isolated man. In the midst of summer-sweaty city of New York, Asa Leventhal faces personal and family crises alone. He is estranged from his wife, although only temporarily, while she visits her mother. He faces crisis deprived of the love and support of his wife. As a result Leventhal becomes more honest. By projecting painful truths about himself onto an alter ego he is able to examine his motives and his relationship with others. Leventhal learns to accept life with all its imperfections, and through adversity he discovers the self-knowledge he needed in order to live a realistic life. He learns the key lesson that one cannot blame the other of her for his failures. Asa Leventhal is a solitary and depressed man with a few friends. He feels burdened by a constant struggle against the world, because of the difficulty which is at once psychological and moral, as in the case of Joseph. The theme of this novel is the casting-off of his self-imposed burdens by learning to accept himself and others rather than to judge and blame, and learning to have an open heart. Asa's

chief burden is his pride, which is the very antithesis of true dignity.

The Victim is a third-person narrative of the adventures of Asa Leventhal, during a lonely New York summer. He finds himself entrapped in a set of circumstances which threaten to destroy his carefully built-up sense of his own decency. Leventhal's wife is out of town, so he begins his unsettling experience deprived of the companionship which, for him, is his most important connection with normalcy. He rapidly finds himself hemmed in by responsibilities which though are not ethically his, he is nevertheless forced to accept as his own, and which accumulates to create in Leventhal an unspecified but massive seizure of guilt. Asa Leventhal is Bellow's vision of an even more painful and complex dilemma of the modern, urban heart.

The Victim is a novel of self-discovery and self-education. The protagonist, Asa Leventhal struggles to learn and to deal with the anomalies and contradictions of American life. American society lacks a tradition of stability; the hero cannot aspire to resume a proper place in it. The education of the Bellow protagonist leads to a greater self-understanding that will enable him to deal with the disorder of his world and to create communities between individuals which is based on humanistic values, serve as an alternative to the chaos of the greater society in which he lives. The oppressive atmosphere of the New York Summer is the reflector of Leventhal's interior suffocation.

Alienation is the main problem of Bellow's heroes. They all struggle to get along with their surroundings which appear not only ugly but also meaningless. They feel entirely cut off from them. Seeking freedom and happiness away from them they find only loneliness, restlessness, and frustration. In the end they come to realize that real freedom is not in escape from their surroundings but in being committed to them. To find this commitment they must change their approach to the world they inhabit; however harsh and ugly they may find it, they must live in it. They must belong to it

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இன்றைய கல்வியின் தேவை

பெ. ஜெயா

தமிழ்விவிரையாளர், லயோலா கல்லூரி, சென்னை

கல்வி

கல்வி என்பதற்கு “வெளிக்கொணர்தல்” என்று பொருள் கூறப்பட்டது. இன்று “வளர்த்தல்” என்று பொருள் கொள்ளப்படுகிறது. குழந்தையின் நற்பண்புகளையும் நல்லாற்றல்களையும் வளர்த்து அவற்றின் மூலம் அதன் ஆளுமையின் சிறப்புமிக்க வளர்ச்சிக்குக் கல்வி துணைபுரிவதாக உள்ளது.

கல்வியின் நிலை

ஆனால், கல்வி இன்று வணிகப் பொருளாகிவிட்டது. படித்தவரும், பாமரரும் கல்வி என்பது பொருளாதார முன்னேற்றம் தருவது என்றே கருதுகின்றனர் அதாவது, படித்து பட்டம் பெற்று வெளிநாடு சென்று கை நிறைய சம்பாதிப்பது என்பதே கல்வியைப் பற்றி மக்கள் கொண்டுள்ள எண்ணங்களாக உள்ளது. மாணவர்களும் மனப்பாடம் செய்து, தேர்வெழுதி மதிப்பெண் பெறுவதையே கல்வி என அறிந்துள்ள நிலையே இன்று காணப்படுகிறது.

பணப் படுத்தும் பாடு

மாணவர்களும் படித்து முடித்தவுடன் பெரும்பாலும் வெளிநாடுகளுக்குச் சென்றுவிடுகின்றனர். இதனால் தாய்நாட்டைத் துறந்து பெற்றோரை அனாதைகளாக்கி முதியோர் இல்லங்களுக்கு அனுப்புகின்றனர். தாய் தந்தையின் முதுமை வாழ்வானது அன்பு, பாசத்திற்கு ஏங்கியும், கண்ணீர் சிந்தியும் கடனே என்று கழிகிறது. இன்றைய நிலையில் பணம் படுத்தும்பாடு இதுவென்றால் நாட்டின் நடப்போ இன்னும் வேதனை.

தற்போதைய தொடர் நிகழ்வுகள்

படித்தவன் தவறு செய்தால்

ஐயோ ஐயோ என்று போவான்

என்றார் பாரதியார். இன்றோ படித்தவர்களால் ஒவ்வொரு நாளும் பல தவறுகள் தவறாமல் நடந்தேறுகின்றன. இன்று நடபெறும் ஊழல்கள், குற்றங்கள், போராட்டங்கள், வன்முறை நிகழ்வுகள், பாலியல் கொடுமைகள், அப்பாவிகளைப் பாதிக்கும்

அன்றாட நிகழ்வுகள் என அனைத்திலும் படித்த இளைஞர்களது பங்கு அதிக அளவில் காணப்படுகிறது. காரணம் நமது கல்வி நிலை எனில், அது மிகையாகாது.

பொருள் தேடலையே தமது நோக்கமாகக் கொண்ட இளந்தலை முறையினர் வாழ்க்கைக்கான அறத்தேடலை அறியவில்லை. பொருள் பெற்ற இளைஞன் சுகபோக வாழ்க்கைக்கான தேவையற்ற ஆடம்பர பொருட்களை வங்கில் குவித்து கடனாளியாகின்றான்.

மாறிவரும் சமுதாயம்

புதிய கலாச்சாரம், உணவு, உடை என ஆடம்பர நவீன மோகத்தில் திளைக்கின்றவர்களுக்கள் நமது பண்பாடு, கலாச்சாரங்களை மறந்து “அடிமண்ணில்” பிடிவேர் இல்லாத மரம்போல” பிடிபற்ற வாழ்க்கை வாழத்தலைப்பட்டுள்ளனர், குடும்ப உறவுகளற்று ஆங்கில மோகத்தில் அன்னிய மனிதர்களாக மாறிவருகின்றனர். சுய நலத்திற்காக சமுதாயத்தையே பலி கொடுக்கத் துணிந்துள்ளனர்.

நல்லவர் உள்ளம் நடுங்குமாறு செய்பவன்

நாசமாய் போவான்

என்றனர் சான்றோர். நமது இளந்தலை முறையினர் மூத்தோர் சொல்லை மதித்து நடவாமல் அறிவுரை என்றால் அறுவை எங்கின்றனர் தானாகவும் அறியாமல் சொன்னாலும் புரியாமல் இவர்கள் எங்கே சென்று கண்டிருக்கின்றார்கள்?

தியாகம்

அன்புடையார் என்பும் உரியர் பிறர்க்கு

என்ற குறள் கருத்தின் படி, செல்வ செழிப்பில் பிறந்தும் வாழ வழியிருந்தும் நம் முன்னோர் நாட்டு விடுதலைக்காக சுகவாழ்வை நிக்கி, தங்களை நாட்டிற்காக அர்பணித்துக் கொண்டனர். எடுத்துக்கட்டாக மகாத்மா காந்தி, நேதாஜி, ஜவஹர்லால் நேரு பக்தசிங், சிதம்பரனார் போன்றார் விடுதலைக்காக தம்

வாழ்வையே தியாகம் செய்து வரலாற்றில் நீங்கா இடம் பெற்றனர் .

அன்றைய கல்வி

“ஈதல் இசைபட வாழ்தல்”

எங்கிது குறள். அன்றைய இளைய தலைமுறையினரின் மனதில் அறச்சிந்துஅனை, தியாக உணர்வு மேலோங்கியிருந்தது என்றால் அதற்குக் காரணம் நமது கலை பண்பாட்டு இலக்கியங்கள் எனலாம். முன்னோர் வைமை, உண்மை, நேர்மை, சீர்மை என வாழ்ந்தனர். அற வழியில் பொருள் ஈட்டி, பிறர்க்கு ஈந்து வாழ்ந்தனர்.

“வையத்துள் வாழ்வாங்கு வாழ்பவன்”

என்றார் திருவள்ளுவர்.

இன்று நமது இளைஞர்கள் பொருள் தேடுவதில் சுகம் கண்டு வருகின்றனர். கடமை, தருமம், அறவழி, மனித நேயம், பொது நலம் இவை மறந்த கல்வி நிலையே இதற்குக் காரணம் எனலாம். எனவே இன்றைய கல்வி நிலையில் மாற்றம் வேண்டும்.

வாழ்க்கைக் கல்வி

கல்வி என்பது மாணவ சமுதாயத்தை பண்புள்ளவர்களாக, தேசப்பற்று, மொழிப்பற்று கொண்டவர்களாக மாற்றுதல் வேண்டும். பண்பாட்டைப் போற்றுதல், இயற்கையை நேசித்தல், பொது நலனில் அக்கறைக் கொள்ளுதல் வட்டார தேசிய பாரம்பரிய கலைகளைப் பாதுகாத்து வளர்த்தல் வேண்டும். அன்பு, பரிவு, பாசம், சகிப்புதன்மை உடையவாழ்க்கைக் கல்வியளித்து நல்ல குடிமக்கள் உருவாக்குவதையே கல்வியானது நோக்கமாகக் கொண்டிருந்தல் வேண்டும்.

“ஒழுக்கத்தின் எய்துவர் மேன்மை”

என்கிறது

கற்றல் கற்பித்தல்

“கற்றல்” என்பது மனித பண்புகளைப் பெறுதல் என்பதாகும். உலக அரங்கில் ஆற்றல் ,அறிவுத்திறன், உழைப்பு என எல்லா வகையிலும் வலிமையுடையதாக இருந்தல் அவசியம்.

“கற்க கசடு அற” என்ற குறள்படி கற்றல்

வேண்டும்.

“கற்பித்தல்” என்பது மேற்கண்ட மாண்புகள் அனைத்தையும் மாணவரிடம் விதைத்து வளரச் செய்தல் என்பதே கல்வி என்ற நிலை வர வேண்டும்.

கல்வியில் மாற்றம்

பணத்தேவையை நிறைவு செய்வதே படிப்பு என்ற நிலை மாறி பண்பாட்டையும், நாட்டையும் தலைநிமிரச் செய்வதே அதன் தலையாய நோக்கமாக இருந்தல் வேண்டும். மக்களிடையே இன, மொழி, பால் வேறுபாடு இன்மை, தொழில் உயர்வு தாழ்வு இன்மை என்ற நிலையினை கல்வி தோற்றுவிக்க வேண்டும். அறிவையும் நடத்தையையும் மேம்படுத்துவதே கல்வி என்று இளைஞர் உணர்ந்து போற்றுவதாக இன்றைய கல்விநிலை மாற வேண்டும்.

கற்றல் - கற்பித்தல்

கற்பித்தலின் மூலம் நல்ல மனிதரையும் அறிவும், ஆற்றலும் நிறைந்த இளைஞர் சமுதாயத்தையும் தாய் நாடிருகு உருவாக்கித் தருபவராக ஆசிரியர் இருந்தல் வேண்டும். அவரது நிலை சமுதாயத்தில் உயர்ந்து காணப்படுதவதல் வேண்டும். சங்ககால ஆசிரியர் போன்று நிலம், மலை, நிறைகோல் மலர் நிகர் மாட்சிமை பொருந்தியவராக ஆசிரியர் என்பவர் இருந்தல் வேண்டும்.

மக்கள் மன் நிறைவான வாழ்வை பெற கல்வியின் உன்மையான நோக்கத்தையும் அதனால் கிடைக்கும் பயனையும் அரசும், பெற்றோரும், ஆசிரியரும், மாணவாரும் புரிந்து கொண்டு செயல்படுதல் வேண்டும். அப்போழுதுதான் ஆசிரிய சமுதாயமும் மாணவ சமுதாயமும் உயிர்நிலையை எட்டும். கற்றல் - கற்பித்தல் உன்னத உயர்ந்த நோக்கத்தை அடையும். மக்கள் கல்வி, செல்வம், புகழ், உடல்நலம் என அனைத்தையும் பெற்று அகமிழ்ந்து வாழ்வர். நாளும் புதியன படைத்து புதுமைகளை விதைத்து, சமுதாய நலன் காணும், சாதிக்க வழியமைக்கும் சாத்திய கல்வி இன்றைய தேவை! சாதனைகள் பல புரிந்து சாதிப்போம் வாரீர்!

ROLE OF FMCG MARKETS IN INDIA – PROSPECTS AND CHALLENGES

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Abstract

Fast Moving Consumer Goods (FMCG) can be defined as packed goods that are consumed or sold at regular and small intervals. The prices of the FMCG are relatively less and profits earned through such sales are more volume based. The organized FMCG retailing in India is a new concept and is fast catching up in urban and semi-urban India. The FMCG Market in India has witnessed a range of recent developments. Tax deductions on various items, rise in the penetration levels and per capita consumption are some of the major developments in FMCG. The Indian government has declared several tax sops for the FMCG sector in India. It has emphasized on the infrastructural developments in the same. The consumption of health and personal care products in FMCG sector has increased in the recent past with rise in disposable income especially among the early stages group in India.

To clear understanding of the consumer mindset towards FMCG products. It focuses on some of the fundamental issues pertaining to the emerging challenges and prospects of marketing FMCG products (new product launch) in India. Emerging trends in sales and customer attraction which enable improvements in new products development (FMCG). Fundamental issues of the customer and their expectations involve around three magical questions 1.What more? 2. What next? 3. What else? When the marketers want to fulfill the customer requirements they come up with challenges which are new and unseen in yesteryears.

Key Words: Market, Strategy, FMCG.

Introduction

Emerging markets like India are different from developed markets. These markets are often characterised by specific local needs, limited purchasing power and high price sensitivity. (Prahalad and Lieberthal, 1998). Khanna and Palepu (1997) have suggested that in emerging economies, to make up for the absence of well-developed markets for labour and capital, firms may have to create their own infrastructure. Specifically, unlike established companies in developed markets, Indian companies are facing the challenge of structuring the new product development processes in an environment of limited design skills and experience. Few qualified vendors and inappropriate engineering resources. At the same time, they are constrained by limited financial and human resources, a lack of a market orientation, strong centralised control by business family heads, functional chimneys without deep functional expertise, and pressures to change on numerous fronts all at once to cope with the competitive environment (FMCG).

The FMCG Sector in India is the fourth largest sector in the Indian economy. As per the reports of the 2005-06 financial years, the market size of the sector was registered as USD 13.1 billion. The FMCG Sector in India involves a strict competition between the organized and unorganized sectors of consumer durables. India offers an abundance of raw materials (Some product categories such as jams, toothpaste, skin care products, hair care products, etc have experienced a low per capital consumption as per a report presented in 2006.), low-priced labor costs, and also has a presence across the entire value chain. Approximately 200 million people are expected to become the consumers of processed and packaged foods by the year 2010. The major activities of the food-processing sector are permitted 100% foreign equity or 100% NRI and Overseas Corporate Bodies (OCB) investment to meet the rising demand of the consumers. In the year 2012 (Table.1), the recent developments in FMCG, it is assumed that the consumption of the FMCG products will have a satisfactorily growth with

the rising income level of Indian populace in both the rural and urban areas. The market size of the Indian FMCG Sector is expected to reach USD 33.4 billion by the year 2015.

Swot Analysis

Strengths

1. Low operational costs
2. Presence of established distribution networks in both urban and rural areas
3. Presence of well-known brands in FMCG sector

Weaknesses

1. Lower scope of investing in technology and achieving economies of scale, especially in small sectors
2. Low exports levels
3. "Me-too" products, which are illegally mimic the labels of the established brands.

These products narrow the scope of FMCG products in rural and semi-urban market.

Opportunities

1. Untapped rural market
2. Rising income levels, i.e. increase in purchasing power of consumers
3. Large domestic market- a population of over one billion.
4. Export potential
5. High consumer goods spending

Threats

1. Removal of import restrictions resulting in replacing of domestic brands
2. Slowdown in rural demand
3. Tax and regulatory structure

Formation of FMCG products in Indian Market

Free Markets

The free markets are operational under the 'laissez-faire' conditions - where there is no government intervention. A free market may get distorted if there exists a monopolistic situation (seller controlling major portion of the supply) or a monopolistic situation (a buyer having power on majority of the demands). In case of these distortions, the government

or business bodies make an entry to ensure that the free markets operate smoothly.

Currency Markets

Currency markets are among the largest traded markets in the globe, on a continual basis. Money flows are continuous around the globe - governments, banks, investors and consumers - all of them are involved in buying and selling currency round the clock. That is the velocity of money is huge with so many constantly changing hands.

Stock Markets

Stock markets seem to be the backbone of any economy - and of late they have become the most complex structure allowing investors the scope of buying and selling shares in multitude companies. Majority of the Indian stock markets are operating on an electronic network, with a physical location being maintained for buyers separately. This is the place where the parties involved can interact with each other directly.

Types of Consumers in Indian Market

Indian Markets originated from the center of villages and towns, where there was a sale or barter of farm produce, FMCG product and other products. Later on these street markets went on to become consumer-oriented markets like the specialist markets, shopping centers, supermarkets.

Commodity Markets

In India, with high oil and food prices, the commodity markets have again gathered all the attention. The prices of the essential commodities steer the economy to a desired level.

Capital Goods & Industrial Markets

Indian capital goods markets help businesses to buy durable goods that can be used in industrial and manufacturing methods. There are usually wholesale trades that take place with bulk goods being transacted at very cheap prices

Importance of Indian markets

Markets in India after the liberalization era have been leveraged to the extent that they are well protected by legal procedures and boasts of efficient administrators. The

government has always been proactive in its strategies to make the future of Indian market lucrative and attractive. Indian market has witnessed outstanding growth over past few years.

- The liberal and transparent financial policies have steered the economy towards free flow of FMCG products and Indian Market has achieved a sound place in the international area.
- The returns on investments in the India market have been substantially moderate from the entire FMCG product.
- Public Private Partnership (PPP) is the new trend in the Indian marketplace, with red tape and bribes being shed off to quite an extent.

FMCG Sector in India

Indian Market Conditions of FMCG product GDP

The Gross Domestic Product popularly known as GDP of an economy requires contribution from major industries to be healthy. India is largely an agrarian economy; so agriculture makes the major contribution to the GDP. Role of major industries in India GDP is important as based on this only the total GDP is calculated. In terms of US Dollar exchange rate India's economy is the twelfth largest. Despite witnessing a slowdown, due to the global recession, India's economy has huge potential of expansion.

The Challenge - New Product Development (FMCG)

In this age of accelerating commoditisation, companies are increasingly gambling on the success of innovative /new products, yet companies continue to release new products the same way they always have. As far as the economic scenario is concerned India is surely on a roll. The last twenty years have really proved extremely beneficial for India. The country now stands only after Brazil as far as GDP ranking is concerned. India has replaced Russia and grabbed the second position in the global forefront mostly due to the strategic planning and huge amount of expenditures on education in India. India is expected to cross the 8 percent mark and move to 9 percent GDP growth rate.

India is the second largest populated country in the world sheltering over one billion people. Although India has not had a striking 10 percent year over year economic growth as its neighbor China it has still managed to grow at a nominal rate. India's GDP growth has been slow but careful. According to trade pundits India will take the third position as far as GDP growth is concerned by 2020 replacing Germany, the UK, and Japan. Only United States and China will be ahead of it. All the important sectors in India have shown positive signs of growth from the last five years. Let us have a close look at the sector wise growth rate in India from the period 2010 to 2011. Indian exports increased by 26.8 per cent (y-o-y) and touched US\$ 18.9 billion in November 2010 (The period April 2010 to November 2010 exports in the country grew by 26.7 per cent to US\$ 140.3 billion. On the other hand imports increased to US\$ 222 billion.). This rapid growth in the exports from India urged the Indian Government to conclude that the total shipments in 2010-11 might go up to US\$ 215 billion. FMCG companies have been wary of taking up product prices on account of this inflation. In the fourth quarter of the 2011-12 financial years, for instance, while volume growth was 09 to 15 per cent for most FMCG companies, price-led growth was five to 10 per cent only. The trend was no different for the first three quarters of the 2011-12 year, with price-led growth in the region of five to 10 per cent, as companies focused on volumes. Analysts say a good rainfall this year will be critical in keeping this volume-sales momentum going.

Consumers magnetism for FMCG

They build and maintain great relationships, consistently influence (in a good way) the people around them, consistently make people feel better about themselves--they're the kind of people everyone wants to be around...and wants to be they.

- Compensate awareness way more than consumer talk.
- Don't practice selective hearing.
- Position their stuff away.
- Provide before they receive--and often consumer never receive.

- Don't act self-important...
- Comprehend other people are more important.
- Stand out the spotlight on others.
- Decide consumer words.
- Don't discuss the failings of others...
- Voluntarily admit consumer failings.

Increase in Sales Efficiency & Effectiveness of FMCG.

As a marketing executive, under pressure to improve results, justify budget make a good strategy and deal with an ever-increasing array of competitors. Strategic approach uses proven process management methods to help create sustainable, manageable and continuously improvable results of FMCG product.

Important strategic factors

- Design or improve the sales process for better results Move the Sales Management into the 21st century Create more effective sales compensation plans Develop or tweak your channel strategy Add an effective inside sales approach to the existing sales toolkit (or improve the best / select tools) Objectively evaluate appropriate CRM/MSA tools to meet the needs of the sales process Make sales people better presenters
- Train sales people
- Take Sales Operations function to the next level

Inconveniences of FMCG Products Launch

- Fast Growth
- Customer expectations not satisfied.
- New item exists in product mix.
- Unknown/new category and consumer education
- Revolutionary product with no market.

Prospects of FMCG

Market research

Market research is the key. Without the necessary information, it becomes difficult to understand the requirements of the customers. It provides critical information and direction. It identifies market needs and wants, product

features, pricing, decision makers, distribution channels, motivation to buy. They're all critical to the decision process.

Timing

Are elements of the process coordinated? Is production on the same time schedule as the promotion? Will the product be ready when you announce it? Set a time frame for the rollout, and stick to it. Many products need to be timed to critical points in the business cycle. Miss it, and invite failure.

There are marketing tales galore about companies making new product announcements and then having to re-announce when the product lags behind in manufacturing. The result is loss of credibility, loss of sales, and another failure.

Capacity

If the new product or service is successful, do you have the personnel and manufacturing capacity to cope with the success? Extended lead times for new products can be just as deadly as bad timing.

Testing

Test market the new product. Be sure it has the features the customer wants. Be sure the customer will pay the price being asked. Be sure the distributor and sales organization are comfortable selling it. You may need to test your advertising and promotion as well.

Distribution

Who's / Which's going to sell the product? Can you use the same distribution channels you currently use? Can you use the same independent representatives or sales force? Is there sufficient sales potential in the new product to convince a distributor, retailer, or agent to take on the new line? There are significant up-front selling costs involved in introducing new products. Everyone in the channel wants some assurance that the investment of time and money will be recovered.

Training

The sales organization involved in the marketing/selling, inside employees, and distribution channels will need to be trained about the new product. If the product is sufficiently complex, face-to-face training needs to be provided. Or perhaps some type of multimedia program will do the job. If the product is not that complex, literature may work. Again,

timing is critical. Train before the product hits the shelves, not after.

Promotion

The promotional program to support the introduction: advertising, trade shows, promotional literature, technical literature, samples, incentives, Web site, seminars, public relations. Time it all with production, inventory, shipments, and training. The new product will simply sit in the warehouse without the right support materials. Research, timing, and planning can all help increase the probability of success.

Marketing business process in FMCG

Issue Identification and Assessment

- To Identify and assess the company's current marketing efforts. Company Rate with our survey and target problem areas by understanding challenges, issues and strategies. The first issue in this series identifies the FMCG product in India and allows assess the company's current.

The Role of market relationship in FMCG product

- Marketing is the "man in the middle"—mediating between Customers, Prospects, Sales, Development, and the Executive Team. As such, Marketing is pulled in multiple directions. Marketing is the critical intersection between Development, Sales, Customers, and the Executive Team.

Conclusion

The emerging trends in new product launch (FMCG), has seen a wide range of innovations in India, even though we have drawbacks. To highlights the different types of problems faced, the possible solutions and how GDP affects the growth of this industry. A clear understanding of the various processes involved, will enable the industry to cash-in on the prevailing trends in changing consumer moods and

interests. It is worth while to note that it is possible for FMCG Industries to bring about changes in their strategies in creating consumer preferences by suitably modifying interest pattern and preferences from their primitive mind set to modern ways of living. It is highly appreciable to note that the recent trend in FMCG

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SOCIAL ENTREPRENEURSHIP AND SOCIAL ENTERPRISE AS AN ORGANIZATIONAL MOVEMENT FOR PROVIDING SUSTAINABLE SOLUTIONS

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Abstract

Social entrepreneurship is defined as a theoretical and practical paradigm based on a specific context, characteristics and outcomes. The entrepreneurial context implies identifying the social factors that determine and sustain poverty, marginalization and exclusion; entrepreneurial characteristics refer to a direct action initiated by a social entrepreneur in the form of new solutions (innovation) for the target population, context or application; the entrepreneurial outcome is a visible and measurable social change that can be either small-scale (local) or large-scale (systemic). While social entrepreneurship starts at an individual level, the social enterprise begins as an organizational movement that applies marketbased strategies in order to achieve social change. This article offers a theoretical perspective on the conceptualization and specific components of entrepreneurship, describes the social enterprise as an organizational movement for providing sustainable solutions and applies the principles of a community of practice to the communication in a social enterprise.

Keywords: *social entrepreneurship; social enterprise; community of practice;*

Introduction

Social entrepreneurship is a rapidly emerging field that begins to attract attention both in academia (Martin & Osberg, 2007, Mair & Marti, 2006; Haugh, 2005,

Alter, 2004; Alvord et al., 2004, Thompson, 2002, Dees, 2001, Thompson et al., 2000) and in civil society organizational forms (Ashoka.org, Schwab Foundation ; Skolls Foundation). The concept of social entrepreneurship has gained such a momentum that Trivedi (2010: 63) observes, many traditional civil society organizational forms such as nonprofits, nongovernmental organizations (NGOs), charities as well as for-profit enterprises only the attractiveness of this concept but also the ambiguity surrounding its definition.

In Romania the concept of social entrepreneurship is new (Borza et al. 2009; Arpinte et al., 2010) and its significance is largely developed by practitioners in the social field and presented as examples of good practice that often lack academic rigor. It is therefore necessary to

provide a theoretical perspective of social entrepreneurship by which to clarify its conceptualization and specific components.

Definitions of social entrepreneurship have generally an individualistic approach (stressing the characteristics and traits of social entrepreneurs) and do not seek collective forms of social entrepreneurship (Alter, 2004; Alvord et al., 2004; Thompson, 2002; Dees, 2001; Thompson et al., 2000). For example social entrepreneurs are understood as individuals that recognize the importance of using available resources while meeting the target population's aspirations for better life quality. Because they undertake problems such as poverty and / or disparities in health and education, their work takes on a social and moral value (Dees, 2001). They create wealth as a means to measure value creation as the social mission is explicit and central for the social entrepreneurs (Schuyler, 1998). Social entrepreneurship "combines an emphasis on individual

initiative with a deeply moral discourse of contributing to something greater than the self" (Dempsey & Sanders, 2010: 441). Analyzing popular biographies of social entrepreneurs, Dempsey and Sanders (2010) note three distinct elements in these narratives: a desire for something more than their current career and life path; a visceral experience of a social problem; and a life-changing decision to pursue an atypical career path to address the newly identified social problem.

Specific components of social entrepreneurship

Entrepreneurial context

(poverty, marginalization, exclusion)

Entrepreneurial characteristics

(new/innovative solutions for the target population, the context or its application)

Entrepreneurial outcome

New and appropriate social context (improving quality of life, efficiency, social sustainability and / or valuable and economic growth options)

Entrepreneurial characteristics refer to a direct action in the form of new solutions (innovation) for the target population, context or application. The challenge of finding effective and sustainable solutions to social problems are considerable and may require some of the ingredients of successful businesses. Also, solutions to social problems often necessitate a fundamental transformation in political, economical and social systems. The social entrepreneur is the individual who addresses a social problem—such as sustainable mitigation to the multitude of problems associated to long term poverty—usually by changing the underlying political, economical and / or social system. Most social entrepreneurs have launched their ideas in nonprofits, since that organizational form is already set up to advance social value. However some have introduced a social purpose to a business company, corporation or even government. One of the main characteristics of social entrepreneurship is the social vision (Alter, 2004; Cace et al., 2011), which is accompanied by an economic vision for financial autonomy.

Social enterprise as an organizational movement for providing sustainable solutions

While social entrepreneurship starts at an individual level, the social enterprise begins as an organizational movement that applies market-based strategies in order to achieve social change. In other words, social enterprises are private organizations that use the mechanisms of market economy to achieve their goals by creating social capital. Social enterprises should be self-sustaining and therefore entrepreneurial in their endeavors, and if the definition of entrepreneurship includes the creation of social and economic value it can be applied to both private, entrepreneurial ventures as well as social enterprises (Chell, 2007). The underlying motivation of social enterprises is a growing awareness that the problems we are facing today cannot be solved by the traditional nonprofit approach. Social enterprises take the mechanisms of the marketplace and combine them with a social mission orientation in order to achieve a more robust change faster. It's about achieving sustainable social solutions through a self-sustaining organization.

The social enterprise is situated between traditional nonprofits and traditional enterprises. The point is that social enterprises may need to make a surplus that will assure their sustainability and in order to do so they become entrepreneurial in the traditional enterprise sense. Lately as the managers of nonprofits experience the added pressure of becoming self-sufficient many want to be viewed as entrepreneurs (Foster & Bradach, 2005). However, although traditional nonprofits can also develop sustainable social solutions with tangible results, they remain dependent on donations, grants and subsidies. Traditional enterprises are economic programs that produce an increase in social welfare, and thus have social value but these are a secondary and indirect effect of income distribution. The social enterprise achieves both conditions, namely (a) to develop sustainable solutions in order to improve the social context of a disadvantaged segment and to promote the social capital necessary to achieve its mission.

The social enterprise requires a flexible and accessible communication (mutual engagement) between the practitioners and target population (top-down and bottom up) (Pop, 2009). Thus, working together all stakeholders are involved in a reciprocal process of solving social problems (i.e. poverty, exclusion, marginalization) through the balanced mechanism of authority, collaboration and apprenticeship. Social enterprises are organized around shared values concerned with the fulfillment of needs and not for profit goals. It is characterized by pursuing goals through cooperation, active understanding, discovery and practice of practical skills through a process that encourages analysis, integration, reconfiguration, adaptation or rejection of possible solutions to social innovation. Social enterprises generate social profit by involving volunteers and partners whose help analyzing, integrating and the reconfiguration of social innovation solutions set the stage for the development of sustainable solutions that build their success on trusting relations in a specific cultural and economic context (Evers & Schulze-Boeing, 2001). The social enterprise that is based on a common interest (interest network) offers extra-and intracommunity links that are needed in order to develop a complex social profit. Also, emphasis on concepts such as cooperation, self sufficiency and reciprocity are important in shaping the organizational culture of social enterprise and community development. Social enterprises create and use the trust and commitment of volunteers, partners and build up services that depend on close cooperation in a local cultural context. The stakeholders have common goals and they are based around communities of practice rather than geography per se, as they learn about the best way to achieve sustainable solutions through communication and interaction in a Community of Practice.

Conclusion

In this paper we have firstly looked at ways of clarifying the conceptualization of social entrepreneurship

and described its specific components. Secondly we described the social enterprise as an organization that applies market-based strategies in order to achieve social change, and thirdly we applied the principles of a community of practice to the communication that takes place in a social enterprise. We have seen that conceptualization attempts of social entrepreneurship can be divided into four common themes: focus on social profit, the role of the social entrepreneur, elements of social entrepreneurship and creating and using profit as a means of solving problems. Commonly, definitions of social entrepreneurship emphasize the role of the social entrepreneurs which are individuals that have a desire for something more than their current life path and that decide to pursue a life-changing career to address a social problem after a visceral experience of poverty, exclusion, inequality and / or marginalization.

Social entrepreneurship is based on the specific components of context, characteristics and outcomes. The outcome is the actual social change which can be either small-scale (local) or large-scale (systemic). While social entrepreneurship starts at an individual level, the social enterprise begins as an organizational movement that achieves sustainable social solutions through a self-sustaining organization. In this organization it is usually a team that possesses the necessary skills and resources to achieve an entrepreneurial outcome through cooperation, active understanding, discovery and practice of practical skills through a process that encourages analysis, integration, reconfiguration, rejection, adaptation and implementation of solutions to social innovation which are the core principles of a communication as a community of practice.

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JOB STRESS MANAGEMENT AND STRATEGIES - A GLANCE

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Abstract

Stress is like an ice cream cone - you have to learn to lick it!

- Kathy Wagoner

Work is an important aspect of man's life and behaviour. Most active part of the life is spent in work and work-related activities. Therefore, stress and anxiety are the pervading features of one's work-life. Majority of the people all over the world experience high psychological stresses. Stress has both positive and negative job behaviour towards the individuals and the organisations. Positive job behaviour is reflected in increase in productivity, high employee morale, better mental and physical health of the employee and conducive interpersonal relationship between the employer and employee. Alternatively, negative job behaviour is seen in accidents, absenteeism and high labour turnover. Employees working in the textile industry are subjected to many strains and stresses which need to be understood in the right perspective and are to be addressed properly.

Key Words: Stress, Job, Management

Introduction

Human life today is characterized by complex and multifarious activities unlike life in the past. In the past people lived in the harmony with nature, which was worshiped and the human activity was friendly towards it. Environment today is exploited and man tries to fight against nature, instead of living in harmony with it. This unnatural approach is the root cause for all the disorders, discomforts and diseases suffered by man. Living in this world today is full of pressures, strains and stress.

Stress obviously, is the result of one's greed, desires and ambitions.

Job stress among textile employees is very common all over the world and India is no exception to this situation. A systematic evaluation of job stress in textile industry is required to tackle the issues at individual and organisational levels. Therefore, interventions to alleviate job stress have multiplied rapidly over the last two decades, paralleling the increasing recognition and acceptance of the adverse impacts of job

stress on individuals and organisations. This development has been reflected in the rapid growth of the job-stress intervention literature, which has been reviewed in various ways and from a range of perspectives over the last decade.

The textile units located in various District of Tamil Nadu have been reducing its operations due to the inflow of products produced using synthetic fibers into the market. Therefore, the ability to develop innovative new products can be a source of competitive advantage for these textile units and the generation of ideas for new products or creativity is the first step in this innovation process. The conducive for high quality cotton crops, the farmers in the area are still cultivating the same crops and supply the same at relatively low price. Therefore, the cotton mills in the region are able to thrive by adopting to concentrate on production of high quality premium cotton, soft Towels and bed spreads and other cotton based items meant for local market and focusing more on export to various countries in the world, particularly to western and European common markets. This changed scenario in the textile industry had been identified as a challenge both to the employers and the employees of textile units in various district of Tamil Nadu. Obviously this change had led to job stress among the employees of textile units and further causing work stress and occupational stress. It is observed that a wide range of intervention targets like physical work environment, organization, organization/individual interface and individual are to be addressed in the process of minimizing/eliminating job stress among the employees and pave the way for motivation, job satisfaction and performance.

Stress?

- Stress is your mind and body's response or reaction to a real or imagined threat, event or change.
- The threat, event or change are commonly called stressors. Stressors can be internal (thoughts, beliefs, attitudes or external (loss, tragedy, change).
- "The nonspecific response of the body to any demand made upon it" (Selye)

- "Demands on the person which tax or exceed his adjustive resources" (Lazarus)
- "A particular relationship between the person and the environment that is appraised by the person as taxing or exceeding his/her resources and endangering his/her well-being"

Job / Work Stressors

- Supervisor/subordinates
- Time demands
- Personal safety
- Role at work
- Environment
- Shift work
- Work pace

"Real Life"



Steps in stress management

- **accept** that you are constantly under stress
- **explore** areas causing negative stress
- **practice** effective stress management

Avoid unnecessary stress

Not all stress can be avoided, and it's not healthy to avoid a situation that needs to be addressed. You may be surprised, however, by the number of stressors in your life that you can eliminate.

- Learn how to say “no” – Know your limits and stick to them. Whether in your personal or professional life, refuse to accept added responsibilities when you’re close to reaching them. Taking on more than you can handle is a surefire recipe for stress.
- Avoid people who stress you out – If someone consistently causes stress in your life and you can’t turn the relationship around, limit the amount of time you spend with that person or end the relationship entirely.
- Take control of your environment – If the evening news makes you anxious, turn the TV off. If traffic’s got you tense, take a longer but less-traveled route. If going to the market is an unpleasant chore, do your grocery shopping online.
- Avoid hot-button topics – If you get upset over religion or politics, cross them off your conversation list. If you repeatedly argue about the same subject with the same people, stop bringing it up or excuse yourself when it’s the topic of discussion.
- Pare down your to-do list – Analyze your schedule, responsibilities, and daily tasks. If you’ve got too much on your plate, distinguish between the “should” and the “musts.” Drop tasks that aren’t truly necessary to the bottom of the list or eliminate them entirely.
- Look at the big picture. Take perspective of the stressful situation. Ask yourself how important it will be in the long run. Will it matter in a month? A year? Is it really worth getting upset over? If the answer is no, focus your time and energy elsewhere.
- Adjust your standards. Perfectionism is a major source of avoidable stress. Stop setting yourself up for failure by demanding perfection. Set reasonable standards for yourself and others, and learn to be okay with “good enough.”
- Focus on the positive. When stress is getting you down, take a moment to reflect on all the things you appreciate in your life, including your own positive qualities and gifts. This simple strategy can help you keep things in perspective.

Accept the things you can’t change

Some sources of stress are unavoidable. You can’t prevent or change stressors such as the death of a loved one, a serious illness, or a national recession. In such cases, the best way to cope with stress is to accept things as they are. Acceptance may be difficult, but in the long run, it’s easier than railing against a situation you can’t change.

Adapt to the stressor

If you can’t change the stressor, change yourself. You can adapt to stressful situations and regain your sense of control by changing your expectations and attitude.

- Reframe problems. Try to view stressful situations from a more positive perspective. Rather than fuming about a traffic jam, look at it as an opportunity to pause and regroup, listen to your favorite radio station, or enjoy some alone time.
- Don’t try to control the uncontrollable. Many things in life are beyond our control—particularly the behavior of other people. Rather than stressing out over them, focus on the things you can control such as the way you choose to react to problems.
- Look for the upside. As the saying goes, “What doesn’t kill us makes us stronger.” When facing major challenges, try to look at them as opportunities for personal growth. If your own poor choices contributed to a stressful situation, reflect on them and learn from your mistakes.
- Share your feelings. Talk to a trusted friend or make an appointment with a therapist. Expressing what you’re going through can be

very cathartic, even if there's nothing you can do to alter the stressful situation.

- Learn to forgive. Accept the fact that we live in an imperfect world and that people make mistakes. Let go of anger and resentments. Free yourself from negative energy by forgiving and moving on.

Make time for fun and relaxation

Beyond a take-charge approach and a positive attitude, you can reduce stress in your life by nurturing yourself. If you regularly make time for fun and relaxation, you'll be in a better place to handle life's stressors when they inevitably come.

- Set aside relaxation time. Include rest and relaxation in your daily schedule. Don't allow other obligations to encroach. This is your time to take a break from all responsibilities and recharge your batteries.
- Connect with others. Spend time with positive people who enhance your life. A strong support system will buffer you from the negative effects of stress.
- Do something you enjoy every day. Make time for leisure activities that bring you joy, whether it be stargazing, playing the piano, or working on your bike.
- Keep your sense of humor. This includes the ability to laugh at yourself. The act of laughing helps your body fight stress in a number of ways.

Healthy ways to relax and recharge:

- Go for a walk.
- Spend time in nature.
- Call a good friend.
- Have a good workout.
- Write in your journal
- Savor a cup of coffee or tea.
- Play with a pet.
- Work in your garden.

- Curl up with a good book
- Light scented candles.
- Take a long bath.
- Listen to music.
- Watch a comedy.
- Get a massage

Adopt a healthy lifestyle

You can increase your resistance to stress by strengthening your physical health.

Exercise regularly. Physical activity plays a key role in reducing and preventing the effects of stress. Make time for at least 30 minutes of exercise, three times per week. Nothing beats aerobic exercise for releasing pent-up stress and tension.

- Eat a healthy diet. Well-nourished bodies are better prepared to cope with stress, so be mindful of what you eat. Start your day right with breakfast, and keep your energy up and your mind clear with balanced, nutritious meals throughout the day.
- Reduce caffeine and sugar. The temporary "highs" caffeine and sugar provide often end in with a crash in mood and energy. By reducing the amount of coffee, soft drinks, chocolate, and sugar snacks in your diet, you'll feel more relaxed and you'll sleep better.
- Avoid alcohol, cigarettes, and drugs. Self-medicating with alcohol or drugs may provide an easy escape from stress, but the relief is only temporary. Don't avoid or mask the issue at hand; deal with problems head on and with a clear mind.
- Get enough sleep. Adequate sleep fuels your mind, as well as your body. Feeling tired will increase your stress because it may cause you to think irrationally

Conclusion

Stress issue has become contemporary, being an occupational hazard in fast pacing any job, needs to be addressed without delay. Hence the importance of the study of stress at various levels, among employee is growing. At organizational level, well designed coping strategies have become the attention of companies. Stress can make an individual productive and constructive when it is identified and well managed. In times of great stress or adversity, it's always best to keep busy, to plow anger and energy into something positive. Positive attitude and meditation will be helpful for coping the stress. Having broader perspective of life will definitely change the perception of stress. Let us hope that we will be successful in making distress into eustress for our healthy lifestyle as well as organizational well being.

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