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We all are known that one of our academic agendas is “Lab to Land” (University to Village). Now as an Educational based trust we want to promote “Land to Lab”. That can be redefined as “Village to University”.

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PROBLEMS OF GIRL CHILDREN IN SLUM AREA: A STUDY IN KARUR DISTRICT.

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Abstract

The status of girl child is the key to achieving gender equality and the dignity of women in the future. The mould of the adult woman is set in childhood. Girl children are a valuable asset of a nation. They are unit of reproduction and family and their welfare strengthens social and economic development. In most countries today, the girl child has a lower status and enjoys fewer of the rights. Opportunities and benefits of childhood than the boy child who has first call on family and community resources. The situation of the girl results commonly from prejudices rooted in culture and customs, unfortunately, for the girl child she is viewed in many cultures as a transient presence to be nurtured temporarily until she marries. The plight of the girl children in India is in no way different from that of girl children in most developing countries of the world.

Introduction

The more organizing is the fact that the gender-bias and deep rooted prejudice and discrimination against girl-child which has been there down the centuries is now found to begin in the womb itself...

Numerous scholars including Ramanamma and Bambawala (1980) and Desai (1988), Ramanamma (1993) have observed that the latest advances in modern medical science the tests like amniocentesis and ultra sonography are being abused. These tests which were originally designed for the detection of gender related congenital abnormality of the foetus are now being abused particularly in India and Asian countries primarily to detect the sex of the foetus with the intention of getting it aborted if it is detected to be that of a female, such foetus is considered to be "suffering from the very disease of being a female foetus".

Violation of girl- child's right to development;

The child's Right to Development according to the U.N convention on the Rights of the child (1989) include "the right to education, support for early childhood development and care, social security, and the right to leisure, recreation and cultural activities".

Right to Education

Education is the best investment for every one's future As girl child of today is tomorrow's

woman The girl child's education or lack of education very much affects woman's life and situation. No or little education leads to high illiteracy, poor self esteem, low paying jobs, and a lot of other problems which come as obstacles to her proper and optimum development

'It has been well documented that when girls are educated their self esteem

self-confidence, earning capacity improves and family income increases and the marriage age rises. It also declines infant mortality, malnutrition and family size even 7th grade education given to a girl reduces the number of her pregnancies by 50 percent-and nation's economic and social development enhances

According to UNICEF's brief document "to be born female' (1994) it is reported that 51 million girls-49 million more than boys have no access to primary school education. "Of the 100 million children worldwide between the ages of 6 and 12 years. Who are not attending schools, 70 percent are girls, "Uneducated girls will continue to swell the ranks of the world's 1 billion illiterate adults, two thousands of whom are woman"

Girl child's right to education would make them "illiterate women who would have unhealthier children among children fewer than five of illiterate mothers, 108 out of 1000 die Only 74 out of 1000 children die if their mothers are literate".

Burdening her with too much work like

Burdening her with too much work like carrying out household duties of cooking, cleaning and taking care of the younger sibling Mir's observations (1989) and other research findings (kapur,1990). Further confirm this. Apart from this she works in the field and in poverty stricken families in made to work as part time dogmatic help in a number of houses or even as fi.ill time servant. Girl children is exploited at work, made to work in hazardous occupations and abused even sexually by the male employers. All this denies her the participation in childhood games, leisure time or any entertainment which are essential for child healthy development.

Child marriage is followed by child, motherhood between ages of 12 and 16 years. In various studies it is prove that 50 percent of those who become pregnant as adolescent girls particularly those getting married at the age of 14 or below suffer from malnutrition, severe anemia, ante-natal complications which are some of the main factors leading to high rate of maternal mortality.

The violation of her right is committed through rejection, discrimination, neglect, denial of health and medical care and access to these facilities and through deprivation of her basic and fundamental needs of nutrition, food, love. Care, attention and acceptance.

Miller in her study (1985) rightly emphasizes the female infant mortality rate ala significant indicator of the neglect and unwantedness of girl children.

While pointing out the discrimination in nutrition and health care it has been emphasized that "A girl infant is often breastfed for shorter periods, is taken less often of ten to the health center, has lower rates of immunization and receives less nurture then her brothers". This is supported by the fact that iron deficiency affects 70 percent of the girls between 6 and 14 years in India All the issues mentioned above contribute to the poor health and development status of the girl child.

Punalekar (1991)' as well when he stated that "access to food and other household assets, allocation to domestic duties, participation in community or neighborhood activities, schools

education Etc Relied serious gender based differences and inequalities".

Sexual abuse and exploitation as violation of her human rights:

Sexual abuse of a child is defined as any sex relation between an adult and child. Girl child observes that sexual abuse as incest includes right from fondling and most urbation to eventual rape in which the abuser is mostly biological or social father but includes grandfather, cousin or number of casins and uncles.

It has been observed by Krishna "(1982) and other on the basis of newspaper reports. Of India that girl children in the age group of not only 6 to 12 years but even of 2 to 5 years have been victims of sexual abuse including rape by their own father, uncle or stepfather Child abuse that out of the victims of sexual abuse 90 percent are female and 10 percent male and in 30 to 50 percent incidents the offenders are family members.

This is indicated also by the fact that the cases of emotionally and psychologically disturbed children including the girl having been sexually abused even by their fathers, uncles, cousins, brothers, and grand fathers are brought to child guidance clinic, counseling centers, psychiatric clinics, individual Therapists and to voluntary organisations and activists who are dealing with the sexually abused children.

Magnitude of this abuse

Srinivas an eminent sociologist states that the sexual abuse of children is rampant. yet it has escaped the researcher as the tear of stigma is a major hurdle specially among the middle and upper class families

The findings of the BBC study corroborated this in which "one out of every ten women reported some kind of sexual abuse during childhood by known persons ranging from father, uncles to doctors and counselors"

'India Today' (Oct 31, 1992) reported that for every reported case at least 100 would go unreported, more so if the assailant is a father, brother, brother-in-law, cousin or close relative. According to who estimates "one in every ten children is sexually abused and mental trauma is more widespread that most people beloere".

Crime Against women cell during 1992-93 eight mothers of the girls who were sexually abused by their own father reported cases of incest. Molestation and rape against such fathers, the paper adds "Child Abuse-physical, emotional and sexual persists. The fear of assaults on girl children is not an uncommon reality".

Girl - child rape:

Krishna states that it is estimated that 70 percent of the prostitutes start their life after they have been disowned by the family members and society because of the girls having been raped.

On analysing the statistics of rape in Delhi, the Deputy commissioner of police found that out of the 143 rape cases recorded in 1991. 54 percent of the victims were girls below 15 years of age. "cf Crime in India Report (1992), In 80 percent of the cases the offenders were persons known to the child. This finding is confirmed by a nationwide trend The social activist working on prostitutes corroborate this by stating that almost all of these prostitutes were found to be victims of abuse (India Today 1992).

Conclusion:

In slum area majority of the people are Hindus, mostly scheduled cast people and no forward caste people are in slum areas. The most of the families are nuclear families. It is factually found that the size of the family in slum area is mostly larger in size. The people in slum area are uneducated, they are not aware of small family norms. A larger number of families have 2-4 girl children. The majority of the girls are going to school. In modern days there is change in outlook of women's education. Majority of the girls are engaging in threading the bed sheets, since Karur is a textile area. The girl children were not considered as a burden in slum area. The girl children have common restrictions in their family. In majority of the families the girl children have restrictions in going out of the home.

Next the girl children have restriction in talking. So still girl children are having some restriction in their behaviour. Majority of the girls play skipping and jumping in squares.

In this survey it is confirmed that the majority of people think that girl children should be obedient. They also have the attitude that girl children should be trained only for domestic purpose. The people in slum areas are having the idea to make their girl children. As teachers and doctors. The majority of the people accept the inter caste marriage. Thus we can say that casteism is not problem in slum area The respondents have the opinion that both girls and boys should be treated equally.

The majority of the people correct girl children through physical punishment. But nobody thinks that girl children should be refused food. In this survey the majority of the respondents allow their girl children to go to film alone or with friends and the remaining. Most of the girl's children in slum areas are engaging in cooking, washing, cleaning the clothes and shopping. Almost all the parents admit that their girl children are having good health.

Majority of these children were affected by measles at least once in their life- time.

The parents are having the tendency now days to take their girl children to hospitals immediately when they are affected by disease. From the present survey it is inferred that girl children are having some freedom and they are not bound by social norms. Usually-poor people will not be affected by social norms. The rich and middle class people will give much importance to the norms of the society. This might be the reason why the girl children in slum areas are enjoying the freedom.

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FINANCIAL PERFORMANCE OF NAGA FOOD PRIVATE LIMITED - A STUDY

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Abstract

The present study of the research entitled “ FINANCIAL PERFORMANCE OF NAGA PRIVATE LTD - STUDY”. The study was based on secondary data from records, reports and profile of the organization. The validity of any research is based on the systematic method of data collection analysis. The Ratio analysis is the process of identifying the financial soundness and cost effectiveness of the firm by establishing relationship between the items of balance sheet and profit and loss a/c. The present study has thrown major concentration in ratio analysis, from the 10years balance sheet and profit and loss a/c. An objective of the study includes the profitability, cost of goods sold and other experience company overall financial performance of the company. Short term-long term position of the company. Based on the 10 years balance sheet and profit and loss a/c suitable suggestion were given by the researcher for a better soundness and cost effectiveness of the company.

Introduction

A financial statement is an organized collection of data . Its purpose is to convey and understanding of financial aspects of a business firm. It shows a position at a moment of time as in the case of a balance sheet. The term “Financial Statement” generally refers to two basic statements i) the income statement and ii) the balance sheet. A business may prepare a statement of retained earnings, and a statement of changes in financial position. The balance sheet and profit and loss account are the basic financial statement of a business enterprise. Financial statement contains a wealth of information which can provide valuable insights into a firm’s performance The information contained in the financial statement is used by the management, creditors, investors, and others to form judgement about the operating performance and the financial position of the firm Financial statement analysis may be done for a variety of purposes, which may range from a simple analysis of short term liquidity of the firm to a comprehensive assessment of strength and weakness of the firm in various areas.

Statement of the Problem

Finance is the life blood of every business.A business cannot survive without finance. Effective and sound financial management tools are much essential at all levels of operation. Financial analysis is a process identifying

the financial strength and weakness of the firm and evaluating the relationship between component posts of financial statements to a better understanding of the firms performance. It also involves the assessment of a firm’s past, present and future financial position . It helps to know the liquidity, profitability and the solvency position. The financial performance is done to know whether the finance of the company is utilized in an effective manner. In this context researcher has taken steps the to study the financial performance of Naga Food Private Limited in Dindigul District.

Review of literature

Amalendu Bhunia, and Sri Gautam Roy (2011)”Financial Performance Analysis-A Case Study The present study aims to identify the financial strengths and weaknesses of the Indian public sector food enterprises by properly establishing relationships between the items of the balance sheet and profit and loss account. The study has been undertaken for the period of twelve years from 1997-98 to 2008-09 and the necessary data have been obtained from CMIE database. The liquidity position was strong in case of both the selected companies thereby reflecting the ability of the companies to pay short-term obligations on due dates and they relied more on external funds in terms of long-term borrowings thereby providing a lower degree of protection to the creditors. Financial

S.No	Year	Current Ratio (Rupees in Crores)		
		Current Asset	Current Liabilities	Ratio
1	2004-2005	0.89	0.16	5.56:1
2	2005-2006	0.15	0.17	0.88:1
3	2006-2007	0.32	0.27	1.15:1
4	2007-2008	0.58	0.43	1.35:1
5	2008-2009	0.59	0.28	2.11:1
6	2009-2010	0.59	0.27	2.27:1
7	2010-2011	0.57	0.33	1.73:1
8	2011-2012	0.46	0.43	1.07:1
9	2012-2013	0.95	0.94	1.01:1
10	2013-2014	0.10	0.94	0.17:1

Source : Audit and Annual Reports of the company.

As per the standard rule of current ratio i.e (2:1) where current assets double the current liabilities is considered satisfactory. In the present analysis the current ratio of the Naga food ltd not satisfactory . From the above current ratio table. It was assessed that the current ratio for the financial year 2004-2005, 2008-2011 was satisfactory. 2:1 and it is (0.17:1) in the 2013-2014. This is highly unsatisfactory.

2. Proprietary Ratio

It is also known as the equity ratio. It is the inverse of debt ratio. It is a part to whole comparison. That investors have contributed towards capital of a firm . In relation to the total capital. It is required by the firm to conduct operations.

Proprietary Ratio = $\frac{\text{shareholders fund}}{\text{total assets}}$

S.No	Year	Proprietary Ratio (Rupees in Crores)		
		Share Holders fund	Total Assets	Ratio
1	2004-2005	0.12	0.29	0.41:1
2	2005-2006	0.13	0.51	0.21:1
3	2006-2007	0.13	0.83	0.15:1
4	2007-2008	0.15	0.84	0.17:1
5	2008-2009	0.18	0.11	1.64:1
6	2009-2010	0.18	0.11	1.64:1
7	2010-2011	0.24	0.79	0.30:1
8	2011-2012	0.30	0.16	1.87:1
9	2012-2013	0.38	0.24	1.58:1
10	2013-2014	0.61	0.25	2.44:1

Source : Audit and Annual Reports of the company

The above table shows that proprietary ratio for the financial year from 2004-2005 to 2013-2014 . The ratio indicates the relationship of the owner 's funds to total assets higher the ratio or the share of the share holders in the total capital of the company, better is the long term solvency position of the company . As per the table proprietary ratio was high in the period 2013-2014(2.44) and 2011-2012(1.87). However , the ratio indicates the extent to which the assets of the company can be lost without affecting the interest of creditors of the company.

3. Working Capital Turnover Ratio

This ratio is a measure of the efficiency of the employment of the working capital. It indicates the number of times the working capital is turned over in the course of a year. This ratio finds out the relation between cost of sales and working capital. It helps in determining the liquidity of a firm in as much as it gives the rate at which inventories are converted to sales and then to cash.

S.N	Year	Working Capital Turnover Ratio(Rupees in Crores)		
		Sales (Rupees in Crores)	Net working Capital (Rupees in Crores)	Ratio
1	2004-2005	0.13	0.73	0.18:1
2	2005-2006	0.13	-0.01	-13:1
3	2006-2007	0.11	0.04	2.5:1
4	2007-2008	0.20	0.15	1.3:1
5	2008-2009	0.18	0.32	0.56:1
6	2009-2010	0.20	0.33	0.61:1
7	2010-2011	0.27	0.24	1.12:1
8	2011-2012	0.29	0.03	9.66:1
9	2012-2013	3.68	0.01	368 :1
10	2013-2014	4.23	-0.84	-5.03:1

Source : Audit and Annual Reports of the company

The above table shows that working capital turnover ratio for the financial year from 2004-2005 to 2013-2014 . A high working capital turnover ratio may be caused by a low level of working Capital which may result in frequent expenses and losses. The ratio was high 368:1 in 2012-2013 and low -5.03 in 2013-2014.

stability of both the selected companies has showed a downward trend and consequently the financial stability of selected food companies has been decreasing at an intense rate. The study exclusively depends on the public sectors published financial data and it does not compare with private sector food enterprises. This is a major limitation of the research. The study is of crucial importance to measure the firm's liquidity, solvency, profitability, stability and other indicators that the business is conducted in a rational and normal way; ensuring enough returns to the shareholders to maintain at least its market value. The study will help investors to identify the nature of Indian food industry and will also help to take decision regarding investment.

Hsiang-Chin Hung and Ming-Hsien Sung(2011) "Applying six sigma to manufacturing processes in the food industry to reduce quality cost" In recent years, an increasing number of companies have used different types of quality programs in order to increase internal and external customer satisfaction as well as to reduce quality cost. Among all of these programs, Six Sigma is perhaps the most widely-accepted initiative by all a broad range organizations. The DMAIC (define-measure-analyze-improve-control) approach has been followed here to solve an underlying problem of reducing process variation and the associated high defect rate. This paper explores how a food company in Taiwan can use a systematic and disciplined approach to move towards the goal of Six Sigma quality level. The DMAIC phases are utilized to decrease the defect rate of small custard buns by 70% from the baseline to its entitlement. At the beginning of this project, the defect rate was 0.45% (Baseline), and after the improvement actions were implemented during a six-month period this fell to below 0.141% (goal). The critical successful factors for Six Sigma projects, especially those in the food industry, are discussed at the conclusion of this paper.

Objectives of the Study

- To know the general profile of Naga food private limited
- To Study the financial performance of Naga food private limited

- To measure the profitability , liquidity and solvency of the Naga food private limited company and
- To find out the problems of Naga food private limited and to provide suggestions to improve its financial position .

Methodology

The present study is based on case study method. The study area is confined with Naga food private limited in Dindigul block of Dindigul district.(India)

Sources of Data

It will use and secondary sources of data. Secondary data will be collected from annual reports and financial statements of Naga food private limited for the periods from 2004-2005 to 2013-2014.

Tools for Data Collection

An interview schedule will be prepared drafted, administered and finalised for data collection.

Tools for Data Analysis

Appropriate statistical tools will be used to analyse the collected data such as percentage, ratio analysis, Growth rate, compound growth rate, correlation and trend analysis.

Limitations of the Study

The study is confined to only one unit. The findings and suggestions of the study will be applicable only to Naga food private limited and not other food private companies in Dindigul district of Tamil Nadu.

Data Analysis

1. Current Ratio

It compares a firm's current asset to current liabilities. Current ratios are generally between 1.5 and 3 for healthy business. Current ratio indicates good short term financial strength. If the current ratio is below 1. The company may have problems meeting its short-term obligations. If the current ratio is too high. The company may not be efficiently using its current assets. This may also indicate problems in working capital Management.

4. Solvency Ratio

Solvency ratio includes debt to equity. Total debt to total assets and interest coverage ratios. It measures ability of company to meet its long term debts. The ratio is most commonly used by current and prospective lenders.

Solvency Ratio (Rupees in Crores)				
S.No	Year	Total Liabilities (Rupees in Crores)	Total Assets	Ratio (Rupees in Crores)
1	2004-2005	0.34	0.29	1.17:1
2	2005-2006	0.52	0.51	1.02:1
3	2006-2007	0.69	0.83	0.83:1
4	2007-2008	0.97	0.84	1.15:1
5	2008-2009	0.11	0.11	1:1
6	2009-2010	0.11	0.11	1:1
7	2010-2011	0.14	0.79	0.18:1
8	2011-2012	0.16	0.16	1:1
9	2012-2013	0.24	0.24	1:1
10	2013-2014	0.25	0.25	1:1

Source : Audit and Annual Reports of the company

The above table shows that solvency ratio for the financial year from 2004-2005 to 2013-2014. It is observed from the above table analysis that the company's solvency ratio position is not expected level because of changes in solvency ratio policy from one year to another year.

5. Quick Ratio

The ratio is also termed as Acid Test ratio (or) liquidity ratio to measure the liquidity of an organization. This ratio establishes a relationship between quick, or liquid, asset and current liabilities. As asset is liquid it can be converted in to cash immediately on reasonably

Trend Analysis (Cost of Sales) (Rupees in Crores)						
S.No	Year	Sales	Deviation	X2	Xy	=0.941+0.3857x
2009.5						
1	2004-2005	0.13	-4.5	20.25	-0.585	-0.794
2	2005-2006	0.13	-3.5	12.25	-0.455	-0.409
3	2006-2007	0.11	-2.5	6.25	-0.275	-0.023
4	2007-2008	0.20	-1.5	2.25	-0.3	0.362
5	2008-2009	0.18	-0.5	0.25	-0.09	0.748
6	2009-2010	0.20	0.5	0.25	0.1	1.134
7	2010-2011	0.27	1.5	2.25	0.405	1.519

soon without a loose of value it is a better fest of financial strength than the current ratio because it include very slow moving inventory and items of current Assets which cannot be converted in to cash easily. Higher is the ratio; better is the ability to Honor current obligations it the ratio is less than 1:1 the financial position of the concern shall be deemed to be unsound and real cash will lave to be provided for the payment of liabilities.

Quick Ratio (Rupees in Crores)				
S.No	Year	Quick Assets (Rupees in Crores)	Current Liabilities (Rupees in Crores)	Quick Ratio
1	2004-2005	0.72	0.16	4.5
2	2005-2006	-0.04	0.17	-0.23
3	2006-2007	0.16	0.27	0.59
4	2007-2008	-0.41	0.43	-0.95
5	2008-2009	-0.29	0.28	-1.03
6	2009-2010	0.09	0.26	0.35
7	2010-2011	0.35	0.33	1.06
8	2011-2012	-0.07	0.43	-0.16
9	2012-2013	0.67	0.94	0.71
10	2013-2014	0.77	0.94	0.82

Source : Audit and Annual Reports of the company

The above table shows that quick ratio for the financial year from 2004-2005 to 2013-2014. Usually a high quick ratio is an indication that the company is liquid and has the ability to meet its current or liquid liabilities in time . On the other hand a low quick ratio represents that the companys liquidity position is not good. The above table showing quick ratios of naga ltd is not satisfactory level.

Vol.1	No 4	May 2015			
8 2011-2012	0.29	2.5	6.25	0.725	1.905
9 2012-2013	3.71	3.5	13.69	1.295	2.290
10 2013-2014	4.21	4.5	17.64	1.89	2.676
Total	9.41	0	81.33	31.37	

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The above table shows that analysis of cost of sales for the financial year from 2004-2005 to 2013-2014. It can be found that the trend value was -0.794 and in subsequent years it goes up to -0.409, -0.023, 0.362, 0.748, 1.134, 1.519, 1.905, 2.290 and 2.676 respectively, which indicates the considerable growth in cost of sales. Cost of sales was increasing trend in the period 2012-2013. (i.e. from 2.290 in 2012-2013 to 2.676 in 2013-2014). The decreasing trend in cost of sales indicates decrease in profits of the firm. The overall trend in cost of sales shown is satisfactory.

Acknowledgement

My immense gratitude to the almighty god for the enlightenment and guidance bestowed on me throughout this research study. I express my gratefulness to the Gandhigram Rural Institute – Deemed university (Dgl) for providing me this opportunity for doing a project work. First, I like to thank our respected vice-chancellor for allowing me to carry out my project work. I am deeply indebted to my respect guide, Dr.S.Selvamani (research and development) professor for providing valuable guidance in each and every stage of my project work. And I would like to thank all the executive in Naga limited for providing me the valuable data.

Findings and suggestion

After successful analysis of the data and statement of the account, the following findings are reported

1. Share capital shows a constant trend during study period 2005-2008, 2008-2011 and 2011-2014.
2. Netprofit reached a significant level in 2012-2013 and growth rate is 2201 %.
3. The company solvency ratio position is not expected level because of changes in solvency ratio policy from one year to another year.

4. Higher operating capital turnover ratio shows better operating efficiency. The ratio is high 4.33% in 2005-2006 and low 0.69% in 2006-2007.
5. The management is taking proper decisions to maintain their absolute liquid ratio, so that they can maintain their liquidity position in the long run.

Conclusion

The study of the financial performance of Naga Food Limited, the performance of the company in terms of financial aspects it is found that there is an increase in sales, Net profit, gross profit (2004-2014). The cash balance is also increased for the above said year. It is also observed that the current ratio is satisfactory. Quick ratio is also increased (2013-2014) as observed absolute liquid ratio is found there is increased year by year. Further, the company performance and efficiency can be improved by above mentioned points in the suggestion.

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ISSUES AND CHALLENGES IN HUMAN RESOURCE MANAGEMENT IN DIGITAL ERA

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Abstract

The world has undergone far reaching societal, cultural and economical changes based on the increasing dominance of digital media and tools. This has led to the current period being characterized as the “digital age”. In line with these changes, digital technologies also play an increasingly prominent role in Human Resource Management (HRM), which is affected in several ways: A first way refers to basic changes in the workforce, depicted as having differing values, attitudes, qualifications, behaviours, or expectations to previous workforce. Today’s workforce is depicted as having differing values, attitudes, qualifications, behaviours, or expectations to previous workforce. In this scenario, role of HR is very imperative, how does HR respond to these supposedly changes emerging at the work place. An organisation cannot build a good team of working professionals without good Human Resources. The key functions of the Human Resources Management (HRM) team include recruiting people, training them, performance appraisals, motivating employees as well as workplace communication, workplace safety, and much more. Hence, the present study focuses on Issues and Challenges in Human Resource Management in Digital Era and based on both Primary and Secondary data.

Keywords: Dominance of Digital Media, Digital Age, Prominent Role, Changes in Workforce, Work Place, HRM Team and Workplace Communication.

Introduction

In today’s competitive age of technology and quick actions, handling and retaining people is a great challenge for any organization. It depends on not only the competitiveness of the top management level but also the policies framed for employees in the organization. People are becoming more and more aware about their rights, and to get the work done successfully from them, every business requires planning the rules and regulations, policies, and procedures very skillfully. The human resource management aims at not only making employees work for the organization but also ensuring their togetherness for achieving the common goal of an organization. All the functions of the human resource management are focused towards achievement of benefits for both the business and the employees. HRM is a part of management discipline. It is not a discipline in itself but is only a field of study. HRM, being a part of management process, draws heavily from management concepts, principles and techniques and apply these in the management of human resources. HRM is all about people at work, both as individuals and groups. It tries to put people

on assigned job in order to produce goods results. The resultant gains are used to reward people and motivate them towards further improvement is productivity.

Objectives of the Study

The present study aims with following objectives:

1. To know about various definitions and previous study about the present study
2. To know about HRM in Digital Era
3. To analyse the demographic factors of respondents
4. To analyse the major issues and challenges in HRM in digital era.

Operational Definitions

“That part of management which is concerned with people at work and with their relationship within an enterprise. Its aim is to bring together and develop into an effective organisation of the men and women who make up an enterprise and having regard for the well-being of the individuals and of working groups, to enable them to make their best contribution to its success”.

“Personnel management, or say, human

resource management is the planning, organising, directing and controlling of the procurement development compensation integration, maintenance, and separation of human resources to the end that individual, organisational and social objectives are accomplished”.

Review of Literature

E-HRM / Digital HRM is a way of implementing HR strategies, policies, and practices in organization through a conscious and direct support of and/or with full use of web-technology based channels. The e-HRM can range from basic personnel records to sophisticated networks of sub-systems with definite purposes. Today most of these will be computer systems. The manpower information system can provide necessary information in a form which can be integrated with any other business data. With most data base systems, there are facilities to pull out any of the data and present them in the required form.

In the view of Michael Armstrong (2003) e-HR provides information required to manage HR processes. These may be core employee database and payroll systems but can be extended to include such systems as recruitment, e-learning, performance management and reward. The system may be web-based, enabling access to be remote or online and at any time. The information provided by the e-HR process can be communicated across organizations, if it posts static data such as information on HR policies and communications about employer facilities such as learning opportunities and flexible benefits. It can include links that enable managers and other employees to interface directly with HR applications and make changes or enquiries.

It seems that electronic human resource management (E-HRM) is gaining importance in today's business (Cedar Crestone, 2005) and the use of web-based technologies for HR practices, policies and processes is enhancing within organizations. Further, surveys of HR consultants suggest that both the number of organizations adopting EHRM and the depth of applications within the organizations are continually increasing (e.g. Cedar Crestone, 2005). According

to Esen and Erdogmus (2011), using information and communication technologies in human resource services has become an important strategy to achieve competitive advantages for organizations. Moreover, the literature on E-HRM suggests that, overall, the three goals of e-HRM are cost reduction, improving HR services, and improving strategic orientation (Brockbank, 1997; Lepak and Snell, 1998; Stanton and Coovert, 2004).

HRM in Digital Era

The world of work is rapidly changing. As a part of organization, Human Resource Management (HRM) must be prepared to deal with effects of changing world of work. For the HR people it means understanding the implications of globalization, work-force diversity, changing skill requirements, corporate downsizing, continuous improvement initiatives, re-engineering, the contingent work force, decentralized work sites and employee involvement. Let us consider each of them one by one.

Globalization and its implications

Business today doesn't have national boundaries – it reaches around the world. The rise of multinational corporations places new requirements on human resource managers. The HR department needs to ensure that the appropriate mix of employees in terms of knowledge, skills and cultural adaptability is available to handle global assignments. In order to meet this goal, the organizations must train individuals to meet the challenges of globalization. The employees must have working knowledge of the language and culture (in terms of values, morals, customs and laws) of the host country. Human Resource Management (HRM) must also develop mechanisms that will help multicultural individuals work together. As background, language, custom or age differences become more prevalent, there are indications that employee conflict will increase. HRM would be required to train management to be more flexible in its practices. Because tomorrow's workers will come in different colors, nationalities and so on, managers will be required to change their ways. This will necessitate managers being trained to recognize differences in workers and to appreciate and even celebrate these differences.

Work-force Diversity

In the past HRM was considerably simpler because our work force was strikingly homogeneous. Today's work force comprises of people of different gender, age, social class sexual orientation, values, personality characteristics, ethnicity, religion, education, language, physical appearance, marital status, lifestyle, beliefs, ideologies and background characteristics such as geographic origin, tenure with the organization, and economic status and the list could go on. Diversity is critically linked to the organization's strategic direction. Where diversity flourishes, the potential benefits from better creativity and decision making and greater innovation can be accrued to help increase organization's competitiveness. One means of achieving that is through the organization's benefits package. This includes HRM offerings that fall under the heading of the family friendly organization. A family friendly organization is one that has flexible work schedules and provides such employee benefits such as child care. In addition to the diversity brought by gender and nationality, HRM must be aware of the age differences that exist in today's work force. HRM must train people of different age groups to effectively manage and to deal with each other and to respect the diversity of views that each offers. In situations like these a participative approach seems to work better.

Changing skill requirements

Recruiting and developing skilled labor is important for any company concerned about competitiveness, productivity, quality and managing a diverse work force effectively. Skill deficiencies translate into significant losses for the organization in terms of poor-quality work and lower productivity, increase in employee accidents and customer complaints. Since a growing number of jobs will require more education and higher levels of language than current ones, HRM practitioners and specialists will have to communicate this to educators and community leaders etc. Strategic human resource planning will have to carefully weigh the skill deficiencies and shortages. HRM department will have to devise suitable training and short term programmes to bridge the skill gaps & deficiencies.

Corporate downsizing

Whenever an organization attempts to delayer, it is attempting to create greater efficiency. The premise of downsizing is to reduce the number of workers employed by the organization. HRM department has a very important role to play in downsizing. HRM people must ensure that proper communication must take place during this time. They must minimize the negative effects of rumors and ensure that individuals are kept informed with factual data. HRM must also deal with actual layoff. HRM dept is key to the downsizing discussions that have to take place.

Continuous improvement programs

Continuous improvement programs focus on the long term well being of the organization. It is a process whereby an organization focuses on quality and builds a better foundation to serve its customers. This often involves a companywide initiative to improve quality and productivity. The company changes its operations to focus on the customer and to involve workers in matters affecting them. Companies strive to improve everything that they do, from hiring quality people, to administrative paper processing, to meeting customer needs. Unfortunately, such initiatives are not something that can be easily implemented, nor dictated down through the many levels in an organization. Rather, they are like an organization wide development process and the process must be accepted and supported by top management and driven by collaborative efforts, throughout each segment in the organization. HRM plays an important role in the implementation of continuous improvement programs. Whenever an organization embarks on any improvement effort, it is introducing change into the organization. At this point organization development initiatives dominate. Specifically, HRM must prepare individuals for the change. This requires clear and extensive communications of why the change will occur, what is to be expected and what effect it will have on employees.

Re-engineering work processes for improved productivity

Although continuous improvement initiatives are positive starts in many of our organizations, they typically focus on ongoing incremental

change. Such action is intuitively appealing – the constant and permanent search to make things better. Yet many companies function in an environment that is dynamic- facing rapid and constant change. As a result continuous improvement programs may not be in the best interest of the organization. The problem with them is that they may provide a false sense of security. Ongoing incremental change avoids facing up to the possibility that what the organization may really need is radical or quantum change. Such drastic change results in the re-engineering of the organization. Re-engineering occurs when more than 70% of the work processes in an organization are evaluated and altered. It requires organizational members to rethink what work should be done, how it is to be done and how to best implement these decisions. Re-engineering changes how organizations do their business and directly affects the employees. Re-engineering may leave certain employees frustrated and angry and unsure of what to expect. Accordingly HRM must have mechanisms in place for employees to get appropriate direction of what to do and what to expect as well as assistance in dealing with the conflict that may permeate the organization. For re-engineering to generate its benefits HRM needs to offer skill training to its employees. Whether it's a new process, a technology enhancement, working in teams, having more decision making authority, or the like, employees would need new skills as a result of the re-engineering process.

Contingent workforce

A very substantial part of the modern day workforce is the contingent workers. Contingent workers are individuals who are typically hired for shorter periods of time. They perform specific tasks that often require special job skills and are employed when an organization is experiencing significant deviations in its workflow. When an organization makes its strategic decision to employ a sizable portion of its workforce from the contingency ranks, several HRM issues come to the forefront. These include being able to have these virtual employees available when needed, providing scheduling options that meet their needs and making decisions about whether or not benefits will be offered to the

contingent work force. No organization can make the transition to a contingent workforce without sufficient planning. As such, when these strategic decisions are being made, HRM must be an active partner in these discussions. After all its HRM department's responsibility to locate and bring into the organization these temporary workers. As temporary workers are brought in, HRM will also have the responsibility of quickly adapting them to the organization. HRM will also have to give some thought to how it will attract quality temporaries.

Decentralized work sites

Work sites are getting more and more decentralized. Telecommuting capabilities that exist today have made it possible for the employees to be located anywhere on the globe. With this potential, the employers no longer have to consider locating a business near its work force. Telecommuting also offers an opportunity for a business in a high cost area to have its work done in an area where lower wages prevail. Decentralized work sites also offer opportunities that may meet the needs of the diversified workforce. Those who have family responsibilities like child care, or those who have disabilities may prefer to work in their homes rather than travel to the organization's facility. For HRM, decentralized work sites present a challenge. Much of that challenge revolves around training managers in how to establish and ensure appropriate work quality and on-time completion. Work at home may also require HRM to rethink its compensation policy. Will it pay by the hour, on a salary basis, or by the job performed. Also, because employees in decentralized work sites are full time employees of the organization as opposed to contingent workers, it will be organization's responsibility to ensure health and safety of the decentralized work force.

Employee involvement

For today's organization's to be successful there are a number of employee involvement concepts that appear to be accepted. These are delegation, participative management, work teams, goal setting, employee training and empowering of employees. HRM has a significant role to play in employee involvement. What is needed is

demonstrated leadership as well as supportive management. Employees need to be trained and that's where human resource management has a significant role to play. Employees expected to delegate, to have decisions participative handled, to work in teams, or to set goals cannot do so unless they know and understand what it is that they are to do. Empowering employees requires extensive training in all aspects of the job. Workers may need to understand how new job design processes. They may need training in interpersonal skills to make participative and work teams function properly.

Analysis on Demographic Factors Table 1: Gender Wise Classification

Gender	No. of Respondents	Percentage of the Respondents
Male	50	50%
Female	50	50%
Total	100	100

Source: Primary data

Table 2: Age Wise Classification

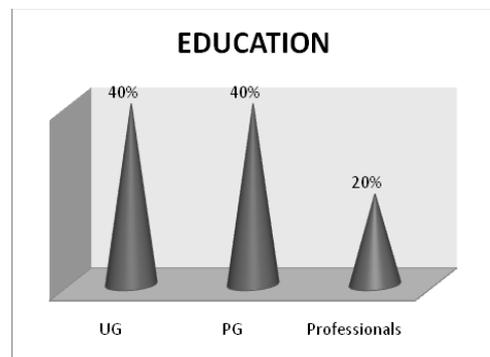
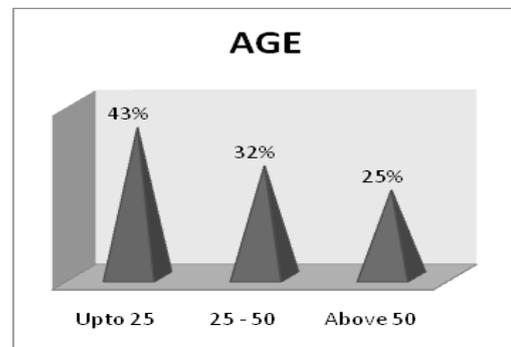
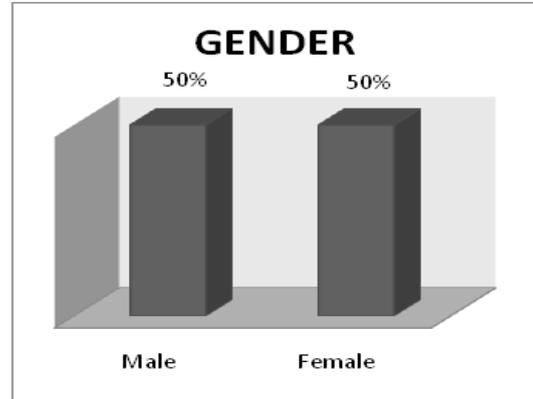
Gender	No. of Respondents	Percentage of the Respondents
Upto	25	43.43%
25 – 50	32	32%
Above 50	25	25%
Total	100	100

Source: Primary data

Table 3: Education Wise Classification

Education	No. of Respondents	Percentage of the Respondents
Under Graduation	40	40%
Post Graduation	40	40%
Professional Degree	20	20%
Total	100	100

Source: Primary data



Analysis on Major Issues in Human Resource Management in Digital Era

Table 4: Language Incompatibility and Gender of the Respondents

Gender	Affected Level Language Incompatibility			Total
	High	Medium	Low	
Male	18	20	12	50
Female	17	25	8	50
Total	35	45	20	100

Source: Primary Data

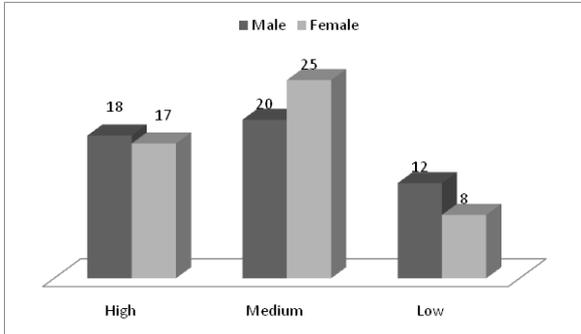


Table 5: Different Attitudes and Work Habits and Educational Qualification of the Respondents

Gender	Affected Level - Different Attitudes and Work Habits			Total
	High	Medium	Low	
Under Graduation Post	15	20	5	40
Graduation Professional	12	18	10	40
Degree	8	7	5	20
Total	35	45	20	100

Source: Primary data

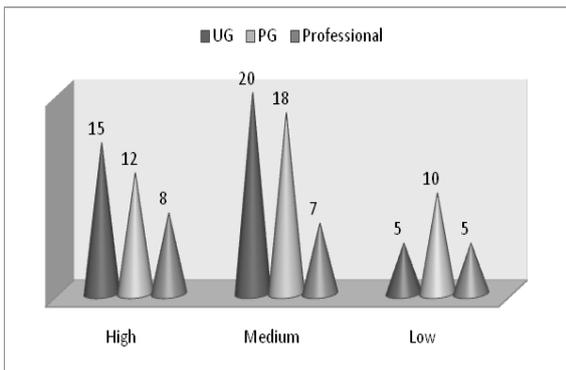


Table 6: Managing the Constant Interruptions and Gender of the Respondents

Gender	Affected Level - Managing the Constant Interruptions			Total
	High	Medium	Low	
Male	22	23	5	50
Female	13	22	15	50
Total	35	45	20	100

Source: Primary data

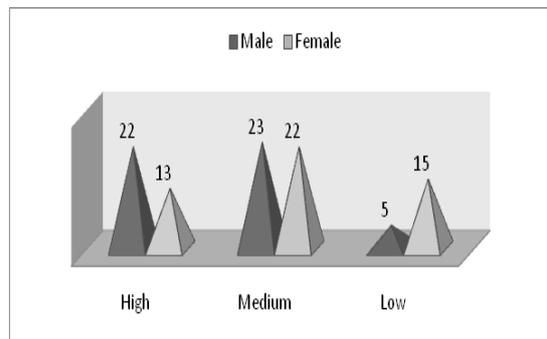


Table 7: Changing and Diverse Workforce and Educational Qualification of the Respondents

Gender	Affected Level - Different Attitudes and Work Habits			Total
	High	Medium	Low	
Under Graduation Post	25	13	2	40
Graduation Professional	5	28	7	40
Degree	5	4	11	20
Total	35	45	20	100

Source: Primary data

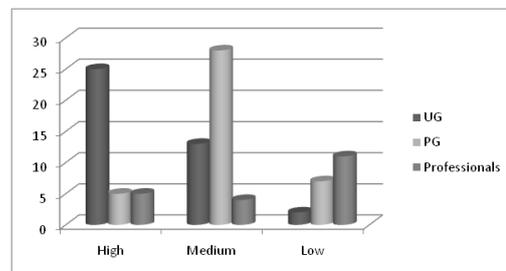


Table 8: Top Challenges Faced by Companies in Human Resource Management in Digital Age

Challenges	Percentage by companies
Change Management	48%
Leadership Development	35%
Human Resource effectiveness measurement	27%
Organisational effectiveness	25%
Compensation	24%
Staffing: Recruitment and availability of skilled local labor	24%
Succession planning	20%
Learning and development	19%
Staffing: Retention	16%
Benefits costs: Health & welfare	13%

Source: Primary data

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Conclusion

With the increased need for IT in HR and an urgent need to reduce costs in organizations, one may be tempted to wonder about the possibility of replacing a few, some, or all of the traditional HR activities through wider use of IT and automation. Although this thought might be entertained by a few, by no means does collaboration mean replacement. There is clearly an urgent need for intense collaboration between HR and IT especially given the significant investments placed separately in labor cost and IT. Companies in India have been trying to convert their HR services into an array of e-HR functions. On the one hand, some of them have all their HR functions online through the intranet and, on the other hand, some companies are revolutionizing with new work patterns such as the virtual teams, concept of working from home etc.

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A VIEW ON THE POSITION OF COIR WORKERS' INDUSTRIAL CO-OPERATIVE SOCIETIES IN TAMIL NADU

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Abstract

India is the largest producer of coir in the world. It accounts for more than two third of the world production of coir and coir products. Over 70 per cent of coir produced in India originates from Kerala and remaining from Tamil Nadu, Karnataka and Andhra Pradesh States. Tamil Nadu is the second largest producer of coir fibre in the country. In brown fibre production, Tamil Nadu occupies the pride of place as being the single largest producer of brown fibre contributing to about 54 per cent of total production in brown fibre sector. As far as Tamil Nadu is concerned, 5333 units in private sector and 76 in cooperative sector are functioning. In this study, the position of coir units in cooperative sector in term of production and sale of coir and coir products by coir workers' industrial cooperative societies are studied.

Key terms: Coir, Industrial Cooperative Societies, Production, Sales.

Introduction

Coir popularly known as the "Golden Fibre" is a natural fibre extracted from fibrous husk of the shell and is used to make a wide range of products such as ropes, mats, mattresses, baskets, brushes and brooms. India accounts for more than two thirds of the world production of coir and coir products. It is an important cottage industry contributing significantly to the economy of the major coconut growing states and union territories that is Kerala, Tamil Nadu, Andhra Pradesh, Karnataka, Goa, Odisha, Assam, Andaman, Nicobar Lakshadweep and Pondicherry. Coir Industry has been developing at a very rapid pace in Tamil Nadu. Tamil Nadu is the second largest producer of coir fibre in the country.

At present, 5333 coir in units in private sector and 76 units in cooperative sector are doing the activities of fibre extraction, yarn spinning, curled coir manufacturing and rubberized coir products. As far as the coir units in cooperative sector is concerned, there are under the control of Department of Industries and Commerce. Here in this paper an effort has been taken to study the position of all the coir workers' industrial cooperative societies functioning in Tamil Nadu.

Objective

The objectives framed for identifying the position of coir workers' industrial cooperative societies in this study are

1. To study the production of coir and coir products and
2. To know the sale of coir and coir products by coir workers' industrial cooperative societies in Tamil Nadu.

Mmthodology

The study has been undertaken by using only secondary data pertaining to production and sale of coir and coir products by coir workers' industrial cooperative societies in Tamil Nadu. For this purpose, the data for production and sale of all the 76 societies have been obtained from reports of Directorate of Industries and Commerce, Tamil Nadu.

Period of Study

For studying the production and sale of coir and coir products, 10 years data for the period from 2001-02 to 2010-11 have been collected.

Scope of the Study

The study has been done for knowing the production and sale of coir and coir products by only cooperative units excluding the private sector units.

Frame Work of Analysis

The secondary data for production and sale of coir and coir products have been analysed with the help of simple percentage method. Apart from this, the statistical tools such as trend coefficient and CGR have also been utilized for analysis.

Analysis and Interpretation

Trend and Growth of Production and Sales

Production is perhaps the best index of the coir societies' performance in achieving the objectives. Earlier the coir societies in Tamil Nadu were interested in making three ply coir, which requires only 15 kgs of fibre. Owing to this, raw material consumption is reduced. For two ply yarn, the Coir Board introduces motorized ratt and automatic yarn spinning (AYS) machine. Under the ICDP scheme almost all the societies have availed the machineries and now are constructing work shed instead of work done in open air. The varieties of the products by these societies cater to the different needs of the people in local and the neighboring states

Details of production of coir workers' industrial co-operative societies during the year from 2001-02 to 2010-11 is given in table 1.

Table 1 Production of Coir Workers' Industrial Co-operative Societies

Years	Production (₹ in lakhs)	Percentage Increase/ Decrease
2001-02	783.95	-
2002-03	318.47	-59.45
2003-04	1030.32	223.52
2004-05	839.09	-18.56
2005-06	855.79	1.99
2006-07	827.24	-3.34
2007-08	1567.55	89.49
2008-09	840.08	-46.41
2009-10	1378.20	64.06
2010-11	738.35	-46.43

Source: Reports of Directorate of Industries and Commerce, Tamil Nadu

From the table, it is inferred that the production of coir workers industrial co-operative society was found to be high during the year 2007-08 (₹1567.55 lakhs) followed by the years

2009-10 and 2002-03 (₹1378.20 lakhs and ₹ 1030.32 lakhs) respectively. while it was found to be low during the year 2002-03 (₹318.47 lakhs). The maximum percentage increase was found in the year 2003-04 (223.52 per cent) while maximum percentage decrease was found in the year 2010-11 (-46.43 per cent). The sudden fall was due to shortage of raw material, power shortage and non availability of workers because of better wages in agriculture.

Though the trend in the growth of production is a sign of successful performance of a co-operative, it is not an adequate indicator. The production should be transformed into sales; otherwise growth in the production does not state the status of a co-operative society. Therefore performance of coir societies in terms of sale is also analyzed. In Tamil Nadu there are 3 primary marketing societies and one apex level society. The marketing societies have all facilities of storage, and because of the common market, fair price is fixed. The primary coir society has to pay only 2.5 per cent as commission for sales to the marketing societies which do not provide any amount in advance. The rate is fixed by the board of directors. Further it is safe for the coir societies to market their product through the marketing society.

Details of sales of coir workers' industrial co-operative societies during the study period from 2001-02 to 2010-11 is given in table 2.

Table 2 Sales of Coir Workers' Industrial Co-operative Societies

Years	Sales (₹ in lakhs)	Percentage Increase /Decrease
2001-02	860.68	-
2002-03	802.06	6.81
2003-04	1039.35	29.59
2004-05	1032.12	0.69
2005-06	1087.01	5.32
2006-07	1067.07	-1.83
2007-08	1018.58	-4.54
2008-09	995.56	-2.26
2009-10	1088.30	9.32
2010-11	1217.99	11.92

Source: Reports of Directorate of Industries and Commerce, Tamil Nadu

The table reveals that sales of coir workers industrial co-operative societies was found to be high in the year 2010-11 (₹1217.99 lakhs) while it was found to be minimum in the year 2002-03 (₹802.06 lakhs). Maximum percentage of increase was found during the years 2003-04 and 2010-11 that is 29.59 per cent and 11.92 per cent respectively while minimum percentage decrease was found during the years 2006-07, 2007-08 and 2008-09 as -1.83 per cent, -4.54 per cent and -2.26 per cent respectively.

Average and stability of production and sales of coir workers' industrial co-operative societies during the years from 2001-02 to 2010-11 is given in table 3.

Table 3 Average and Stability of Production and Sales

Variables	Average (₹ in lakhs)	Standard Deviation	Co-efficient of Variation (in percentage)
Production	917.90	346.47	37.75
Sales	1020.07	117.65	11.53

Source: Computed data.

The table depicts that the average stability of production and sale of coir workers' industrial co-operative societies was ₹917.90 lakhs and ₹1020.87 lakhs during the period under the study. As indicated by co-efficient of variation, high fluctuation was found in production which is 37.75 per cent compared to sales which is 11.53 per cent. The reason for high variation in production was because of shortage of workers during the cultivation period of agriculture and working capital shortage.

Table 4 shows the trend and growth of production and sales during the period from 2001-02 to 2010-11.

Table 4

Trend and Growth of Production and Sales

Variables	Trend Co-Efficients		R-2	Compound Growth Rate In Percentage
	A	B		
Production	6.3980	0.0639 (1.434)	0.58	6.593
Sales	6.7559	0.0302* (3.349)	0.69	3.069

Source: Computed data.

Figures in brackets represent t-value

*Indicates that the trend co-efficient is statistically significant at 5 per cent level

The table depicts that the trend co-efficient of sales of coir workers' industrial co-operative society is statistically significant at 5 per cent level and positive while the production is not statistically significant at 5 per cent level. It implies that on an average the sale was found to be increasing at the rate of 0.0302 per cent per annum during the period under study. The growth was found to be high in production (6.59 per cent) followed by the sales which is (3.06 per cent).

Conclusion

It has been found from the study that there is wide fluctuation in production and constant and steady growth in sales. Though coir industry particularly coir cooperative sector is booming in Tamil Nadu, there are numerous challenges for its sustainable growth in the state. The major constraint affecting productivity and quality is found in working with outdated and inefficient traditional spinning methods. Thus it may be concluded that coir workers' industrial cooperative societies need adequate fund, to improved technology and marketing.

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A STUDY ON THE ACTIVITIES OF PONDICHERRY CO-OPERATIVE MILK PRODUCERS' UNION LIMITED (PCMPUL)

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Abstract

Milk industry Identity has occupied an important place in the overall development of the Indian economy from the point of view of employment generation and income earning potentiality particularly for the rural households. India's milk supply comes from millions of small producers who are dispersed throughout the rural area. The Indian dairy sector contributes a large share of the agricultural gross domestic product. Now India is the top milk producer among the nations. This credit goes to implementation of operation flood program. By this programme in every state, three tier system i.e., primary milk producers' societies at village level milk union at district level and one apex body i.e., federation at state level exists. But in Pondicherry there is federation and the activities of federation are performed by the union. Hence in the study, the activities of the union are discussed.

Key terms: Dairy, Operation flood, PCMPUL

Introduction

Milk industry has occupied an important place in the over all development of Indian economy. India occupies second place in the dairy industry in the world. The Indian dairy sector contributes a large share of the agricultural gross domestic product. Dairy co-operativization is the development of co-operative dairy industry on the lines of Anand pattern that is three tier dairy co-operative structure. The operation flood programme which was conceived by the NDDDB and endorsed by the government is a unique approach to dairy development in India. Under operation flood programme, milk producers' co-operative societies at village level union at district level and federation at state level are performing the dairy activities. In this paper an attempt has been made to study the working of Pondicherry Co-operative milk producers' Union, Pondicherry.

Objectives

This paper fulfils the objectives of studying the various functions being performed by PCMPUL, Pondicherry. For studying these functions, the growth of number of societies, Share capital, purchase and sale of milk capacity utilization

of plant, number of chilling centres, cattle feed production and production of by products are analysed.

Methodology

Only secondary data have been obtained from PCMPUL for the period from 2002-03 2011-12.

Framework of Analysis

For analysing the secondary data collected the statistical tools such as Mean, SD, CV, AGR, LGR and CAGR have been used.

Analysis and Intrepretation

The activities of the union include island purchase and sale of milke, capacity utilization of plant, number of chilling centres, cattle feed production and production of by products. These activities are discussed in detail below :

The activities of the union include number of functional societies, number of shares, paid up share capital, procurement of milk, sale of milk, capacity utilization of plant, number of chilling centers, cattle feed production and production of by-products. These activities are discussed in detail below:

Table 1 shows the information pertaining to number of functional societies, number of shares held by them and their paid up share capital.

Table – I Number of Functional Societies, Shares and Paid Capital of the PCMPUL

Year	Number of Functional Share	Number of Societies	Paid up Shares Capital (Rs.)
2002-03	92	6667	6667000
2003-04	94	7230	7230000
2004-05	94	7614	7614000
2005-06	98	7935	7935000
2006-07	96	8227	8227000
2007-08	97	8485	8485000
2008-09	97	8659	8659000
2009-10	97	8761	8761000
2010-11	97	8832	8832000
2011-12	97	8893	8893000
Mean	95.90	8130.30	8130300.00
SD	1.91	755.94	755943.71
CV	1.99	9.30	9.30
AGR	0.60	3.28	3.28
LGR	0.50	2.94	2.94
CAGR	0.51	3.07	3.07

Source: Records of PCMPUL

The PCMPUL as on 31.03.2012 had 97 member societies which have shares of 8893. The table shows that there is an increasing trend in the number of shares of the PCMPUL. The annual, linear annual and compounded annual growth rates of the member societies of the PCMPUL are 0.60, 0.50 and 0.51 respectively. The annual, linear annual and compounded annual growth rates of the shares of the PCMPUL are 3.28, 2.94 and 3.07 respectively. The annual, linear annual and compounded annual growth rates of the paid up share capital of the PCMPUL are 3.28, 2.94 and 3.07 respectively.

Purchase of Milk by the PCMPUL

The primary responsibility of the Union is procurement of quality milk from functional dairy co-operative societies and other sources. The details of milk procured by the Union are given in Table 2.

Table 2 Purchase of Milk by the PCMPUL from 2002-03 to 2011-12

Year sources	From Societies (in litres)	From other (in litres)	Total (in litres)
2002-03	18266460	0.00	18266460
2003-04	19025169	1249527	20274696
2004-05	18336408	3673238	22009646
2005-06	20134802	2847449	25982251
2006-07	20619796	9064968	29684764
2007-08	19376719	13641309	33018028
2008-09	21963993	9280197	31242214
2009-10	16463073	16079141	32542214
2010-11	12403804	19988986	32392790
2011-12	10778099	26800294	37578393
Mean	17736832.30	11736123.22	28299343.20
SD	3580926.09	8218519.24	6356968.52
CV	20.19	70.03	22.46
AGR	-4.75	57.29	8.60
LGR	-4.06	24.40	7.08
CAGR	-4.78	38.15	7.80

Source: Records of PCMPUL

Table 2 indicates the milk procured in litres. The PCMPUL collected 18266460 litres of milk in the year 2002-03, which grew upto 37578393 liters in the year 2011-12. There was a tremendous growth in milk procurement between 2002-03 and 2011-12. However, the annual, linear annual and compounded annual growth rates of milk procured from dairy co-operatives registered negative growth rates at 4.75, 4.06 and 4.78 respectively. The annual, linear annual and compounded annual growth rates of milk procured from other sources are 57.29, 24.40 and 38.15 respectively. The annual, linear annual and compounded annual growth rates of total milk procured in the PCMPUL are 8.60, 7.08 and 7.80 respectively.

Sale of Milk

The milk procured from the societies as well as from other sources by the Union is sold locally and to schools. The details are given in Table. 3.

Table 3 Sale of Milk during the years from 2002-03 to 2011-12

Year	Number of Functional Societies	Number of Shares	Paid up Share Capital (Rs.)
2002-03	1544590	0.00	1544590
2003-04	1614888	0.00	1614888
2004-05	17579971	0.00	17579971
2005-06	2092704	3960912.2	6053616
2006-07	2077817	4818001.0	6895818
2007-08	2384259	4626671.7	7010931
2008-09	28688084	3576673.2	32264757
2009-10	29274049	2476659.5	31750709
2010-11	29504240.3	2476659.5	31980900
2011-12	34133382.6	2405915.8	36539298
Mean	14889398.49	3477356.13	17323547.80
SD	14248012.20	1041850.69	14350253.48
CV	95.69	29.96	82.84
AGR	226.76	-6.44	146.31
LGR	25.53	-11.81	23.69
CAGR	42.76	-11.60	41.58

Source: Records of PCMPUL

From the table, it is understood that in the financial year 2002-03, total milk sales is 1544590 litres. There is a tremendous growth in total milk sales and it extended up to 36539298 litres in the year 2011-12. The average local milk sales and school milk sales are 14889398 litres and 3477356 litres respectively. The annual, linear annual and compounded annual growth rates of local milk sales are 226.76, 25.53 and 42.76 respectively. The annual, linear annual and compounded annual growth rates of local milk sales are 226.76, 25.53 and 42.76 respectively. The annual, linear annual and compounded annual growth rates of school milk sales showed negative growth rates. The annual, linear annual and compound annual growth rates of total milk sales are 146.31, 23.69 and 41.58 respectively. The increasing population growth and standard of living condition of the middle level people in cities had impact on milk sales.

Plant Capacity Utilization of the PCMPUL

Table 4 reveals the capacity utilization of the Pondicherry co-operative milk producers Union for a period of 10 years from 2002-03 to 2011-12.

Table 4 Capacity Utilization of the PCMPUL during the period from 2002-03 to 2011-12

Year	Installed Capacity (in litres)	Milk Thoroughput (in litres)	Capacity Utilization (in percentage)
2002-03	7300000	18619082	255.05
2003-04	7300000	20940827	286.86
2004-05	7300000	22400179	306.85
2005-06	7300000	26176203	358.57
2006-07	7300000	30490380	417.67
2007-08	36500000	34235494	96.79
2008-09	36500000	32481665	88.99
2009-10	36500000	33055697	80.56
2010-11	36500000	35817754	98.13
2011-12	36500000	39081527	107.07
Mean	21900000.00	29329880.80	309.35
SD	15389751.28	6907952.24	129.33
CV	70.27	23.55	61.77
AGR	44.44	8.80	-0.94
LGR	20.20	7.53	-14.23
CAGR	27.62	8.29	-15.45

Source: Records of PCMPUL

The installed plant capacity of the Union is 20000 LPD. It had been extended upto 100000 lakh litres in the year 2007-08. It is clear from table that the utilization of plant capacity during the first five years i.e., from 2002-03 to 2006-07 has been satisfactory with increasing trend. Thereafter it shows declining trend except for the last two years of the study period. The annual, linear annual and compounded annual growth rates of capacity utilization showed negative growth rates at 0.94, 14.23 and 15.45 respectively.

Chilling Centres

To make milk and milk products as per international standards, milk having high quality need to be procured right from the village level. So the union owned 10 milk chilling units having different capacities. The establishment of chilling centres by the Union during the past decade is given in Table 5.

Table 5 Number of Chilling Centres of the PCMPUL During the Years from 2002-03 to 2011-12

Year	Number of Chilling Centres
2002-03	-
2003-04	-
2004-05	-
2005-06	-
2006-07	3
2007-08	7
2008-09	10
2009-10	10
2010-11	10
2011-12	10
Mean	8.33
SD	2.88
CV	34.50
AGR	35.24
LGR	28.80
CAGR	22.45

Source: Records of PCMPUL

During the first four years i.e., from 2002-03 to 2005-06, there were no chilling centres in the PCMPUL. There were 10 chilling centres in the year 2011-12. The annual, linear annual and compounded annual growth rates of chilling centres are 35.24, 28.80 and 22.45 respectively.

Cattle Feed Production

PCMPUL owns a cattle feed plant of 30 MT per day capacity. Compounded cattle feed is produced with cost effective ingredients and supplied to the members on no profit basis. The production details of cattle feed for the year from 2002-03 to 2011-12 are given in Table 6.

Table 6 Cattle feed production of the PCMPUL during the period from 2002-03 to 2011-12

Table 5 Number of Chilling Centres of the PCMPUL During the year from 2002-03 to 2011-12

Year	Number of Chilling Centres
2002-03	2100.70
2003-04	2230.60
2004-05	2349.00
2005-06	3108.00
2006-07	6459.00
2007-08	9070.10
2008-09	8117.50
2009-10	6090.00
2010-11	2519.00
2011-12	1142.00
Mean	4318.59
SD	2841.76
CV	65.80
AGR	4.81
LGR	4.17
CAGR	2.05

Source: Records of PCMPUL

It is observed from the table that the average cattle feed production of the PCMPUL is 4318.59 MT during the study period. The cattle feed production by the Union was 2100.70 MT in 2002-03, 6459 MT in 2006-07, and it was 1142 MT in 2011-12. There is a fluctuation in the cattle feed production of the PCMPUL during the study period. The annual linear annual and compounded annual growth rates of cattle feed production are 4.81, 4.17 and 2.05 respectively.

Production of Byproducts

Besides four varieties of milk namely toned milk, double toned milk, standardized milk, and premium milk, the Union is engaged in manufacturing various byproducts such as ghee, khoa, paneer, ice cream, curd, and so on. The growth rates of the production of byproducts manufactured by PCMPUL are given in Table 7.

Table 7 Growth Rates of the Production of Byproducts of the PCMPUL

Byproducts	Mean	SD	CV	AGR	LGR	CAGR
Ghee (kgs)	138284.08	54136.31	39.15	9.44	3.17	3.30
Khoa (kgs)	28366.71	21601.67	75.09	32.93	23.83	31.46
Butter milk (ltrs)	69836.64	60835.30	87.11	636.84	19.40	59.91
Flavoured milk (ltrs)	76605.06	76941.49	100.44	36.25	30.13	36.66
Curd (ltrs)	74959.78	106093.42	141.53	116.50	41.76	89.98
Panner (kgs)	2324.76	2500.98	107.58	75.56	36.27	66.15
Ice cream (ltrs)	48081.67	75054.04	156.10	-	47.46	-
Sweet curd (ltrs)	31849.30	18836.23	59.14	1042.44	25.12	123.66
Badam mix (kgs)	7526.34	4836.02	64.25	332.32	33.09	107.05
Kulif (ltrs)	44773.63	28065.16	62.68	160.61	60.58	124.09
Ice candy (ltrs)	6369.37	4764.65	74.81	203.25	27.53	64.44
Choco bar (ltrs)	5195.73	2510.91	48.33	95.31	40.54	68.27

Source: Records of PCMPUL

Note: Growth rates could not be computed since the series contain non-positive values

The table shows various byproducts manufactured by the PCMPUL and their growth rates over the study period. Sweet curd has registered highest annual growth rate (1042.44) followed by butter milk (636.84) and badam mix (332.32). Ghee has registered lowest annual growth rate (9.44) during the study period. Kulfi has registered highest linear annual growth rate (60.58) followed by ice cream (47.46) and curd (41.76). Ghee has registered lowest linear annual growth rate (3.17) during the study period. Kulfi has registered highest compounded annual growth rate (124.09) followed by sweet curd (123.66) and badam mix (107.05) Ghee has registered lowest compounded annual growth rate (3.30).

Suggestions

Based on the analysis of the various activities of PCMPUL, the following suggestions are offered.

1. Scaling down the government participation in the equity base of the PCMPUL assisting the PCMPUL with the timely grant of managerial subsidies and other forms of assistance enables the PCMPUL for its efficient functioning. Further the Government of Pondicherry should recognize the role played by PCMPUL at all levels in increasing the milk production and in ameliorating the economic conditions of the weaker sections of society. The

work related to artificial insemination, disease control, etc. now done by Animal Husbandry and Veterinary Department should be transferred to the milk producer's union.

2. PCMPUL has not been following a concrete production policy for byproducts. Innovations in dairy technology for the preparation of new products will make the milk more effective in its utilization in the PCMPUL. Therefore, PCMPUL should further develop proper dairy production, processing and marketing infrastructure, which is capable of meeting international quality requirements. Making infrastructure for rapid transportation, refrigeration and proper human resource development in the PCMPUL and arranging proper training for the manager, and officials are need of the hour.
3. Efforts should be made to bring down the high incidence of procurement cost and bring it at the level of profitability. In order to increase the competitiveness of the PCMPUL, efforts should be made to reduce the cost of production. This can be achieved through increasing productivity, improve animal health care and breeding facilities and management of professional dairy management. The PCMPUL and state government will need to play a vital role in this direction.

Conclusion

Unlike other states where three tier system is existing, in pondicherry only two tier system is prevalent in dairy sector. The activities of the apex body i.e., federation and union are to be performed by the union itself at Pondicherry. If the PCMPUL executes all its activities with much effort, definitely, it will enhance the socio-economic position of number of farmers who are the members of the primary societies.

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WOMEN PARTICIPATION IN GRASSROOTS DEMOCRACY: IN TAMILNADU RURAL DEVELOPMENT, -An Analytical Study.

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Abstract

The concept of Panchayat is not a new phenomenon in affairs of development process in the rural India. Article 40 of the Constitution of India categorically mentioned that "the state shall take steps to organize village panchayat each endow them with such powers and authority as may be necessary to enable them to function as units of self government" the constitution makers thought that the real benefit from the Government programme would only emerge if the people's institution had strong roots in the local areas for obvious reason that panchayat were considered as the vehicle of the development in the rural areas with the beginning of the First Five Year Plan, the Government of India launched the Community Development Programme since the year 1952.

Introduction

The objective of the Community Development Programme was to bring about overall development of the rural areas and hereby to cause upliftment of the rural people. Immediately after the elapse of four years in 1956 Government of India constituted a committee under the chairmanship of Balwantri Mehta Committee to study the community development project and to suggest measures for improving the programmes as a whole. The committee in its reports submitted in the year 1957, recommended the introduction of the panchayat system in the country. The panchayat system was viewed by the committee as an instrument of rural development and as a means for involving people through their representation in the process of implementation of development programme in community development programme. According to the committee it was the lack of the people's participation in the development process itself, which was responsible for the sluggish performance of community development programme. From this point, the journey of Panchayati Raj institution started but at the time they were non-political in nature.

In 1978 the Ashok Mehta Committee looked into the working of Panchayat in various states and made recommendations for strengthening Panchayati Raj institution programme. The committee is observed in general disillusionment and disappointment over the working of the

panchayat system in the country. The main recommendation of the committee was open participation of political parties in the panchayat election, which was essentially a departure from the usual practices in the country. Some states like Karnataka, Kerala, Andhra Pradesh and West Bengal tried to achieve something significant but in most of the states Panchayati Raj institutions were in moribund states to improve the situation throughout the country and to give new life to revamp Panchayati Raj institutions.

Present position of Indian Women

Education was seen as a necessary condition for raising the status of women in the society. For improving the quality of family and also strengthening the bonds of tradition and the family as the chief unit of social organization. It was felt that "denial of education and marriage, prevented the development of the personality and rationality of women stunted and crippled personality affected the harmony of the family atmosphere warning the bonds of the family". It is evident that the education of women was meant to improve the functioning of women in their traditional roles within the family and no other roles in the under society context were envisaged for. Thus the absence of any economic or social motive for their family's well being is recognized as the main cause for the slow development of women education in India. The

social reform movement in India besides waging war against social evil like sati, child marriage, ban on widow remarriage, dowry and the like give a impetus to women education.

Women and New Panchayati Raj System

In India the position of women in society has been expected 'to' be improved due to constitutional provision of equal rights. However, nearly half a century of political democracy in the country with planned economic activities for development has not brought significant reduction in the miseries of women. The constitutional sanction of political equality to women is enjoyed only to a limited extent in reality. The level of representation of women is low in the State Legislature and in the Parliament. Among the various measures for the uplift of women, the representation of seats to the legislature bodies has been considered to give sweeping changes. The reservation for women is motivating that to share the responsible of the society to right through that.

Political participation of women has much more than mere representation in legislative bodies. Women participation in the village level can bring in sweeping changes at save economic and political with this consensus, the 73rd Amendment of the constitution of India 1992 had introduced a new political not 1992 Article 242(d) (3) reads not less than 33.3% of the total number of seats to be filled by direct election in every panchayat shall be reserved for women and such seat very be allotted by rotation to different constituencies on a panchayat. India is the first country to recognize the social fact that without women into politics we cannot bring messes into political. And to have taken concrete measure to draw women into leadership position and thereby into politics by giving them 33.3% reservation in what may now be called the panchayat system. As a consequence of such preservation huge numbers of rural women organized as the people and representatives at local level institution. This fact prompted to study the role. Responsibilities and their problems of women participation in the politics and decision making.

Need for the Study

Indian constitution promulgated in 1950 and later initiation of Five Year Plan provided an opportunity to women to bring about a change in their status as citizens of India. These provisions related to constitutional legal, administrative, social, economic and political aspects. The present research specifically aim at dealing with the political participation and decision making so far as women and concerned ultimate goals of such efforts is elimination of gender inequality through women's empowerment. In this present study the researcher has made an attempt to examine the participation of women in Panchayati Raj institutions.

Objectives

- To study the socio-economic condition of women in Dindigul district.
- To understand the women's participation in the functioning villages particularly Seelapadi panchayat in Dindigul district.
- To identify the factors affecting women's participation in a village panchayat.
- To know role played by the Non-Governmental organizations in promoting women's participation in village panchayat.

Methodology

Area of the study

The area of the study conducted in Seelapadi village panchayat in Dindigul Block, Dindigul District. There are 18 hamlets in this panchayat viz., Seelapadi, Nanthavanapatti, Police Quarters, M.G.R. Nagar, Chellamanthadi, Oothur, Chakampatti, N.G.O. colony, Thannirpanthal, N.S. Nagar, Chettiyapatti, Mullipadi, Padiyur, Kottam, Odapatti, Salayur, Seelapadi bye pass and Oil Mill.

Sampling of study

The researcher being a final year student, selected area for this study. It is a familiar one to the researcher. The total population of this panchayat is 11,368 with 5534 male and 5834 female. There are 30 families below poverty line. The major caste group of this area is scheduled caste and majority of the people belongs to

Hindu religion. Agriculture and related activities is the major occupation in this area well serves as the major sources of irrigation paddy and Cholan are major crops cultivated on the land of this panchayat. Printing and other related activities in the major occupation in this area.

There are primary, middle school and higher secondary school in this panchayat. There is multipurpose hall, community hall etc. of this panchayat. There is a health sub centre in this panchayat and government hospital is located in Dindigul Anna district at a distance of 5 km and there is an animal husbandry in this panchayat. There are 300 families are belonging below poverty line in this study village. Among there 50 families were selected for this study. The convenient sampling was used for their study.

Tools used for the study

The researcher prepared and administered an interview schedule based on the specific objectives of the present study.

Sources of data

The primary data are collected through the interview schedule and books, journal, articles and newspaper cuttings are the secondary sources of the present study.

Major Findings

It is understand that the present study is having the majority of respondents from the age group of 35 and above. It reveals that fact that majority of the respondents in the study area constitute Hindu religion. It reveals that majority of the respondents (82 percent) are married. It reveals the fact that majority (76 percent) of respondents in study area are belongs to scheduled caste. It is found from all 50 percent of the respondents studied up to primary level. It is clear that majority of the respondents, not having any kind of cattle. It is clear that majority (34 percent) are getting Rs.1000-2000 per month as their income. It is found that majority (80 percent) of the respondents are aware of political parties. It shows that nearly 50 percent of respondents are aware about Gram Sabha. The majority of the respondents (74 percent) are not known about their women ward members in panchayat. It is found that majority (56 percent) respondents are not participating in

Gram Sabha meeting. It is found that 54 percent of the respondents are having membership in the self help group.

Suggestions

To improve the quality of life of the poor and when their needs are satisfied people will be interested to participate. All the basic facilities should be provided to the people. Awareness should be created about the people's participation in panchayat and Gram Sabha through such as mass media, namely the Cinema, street play, drama etc. should be properly used. Since people do not have the habit of participation in the development activities till now it will take some more time to change their mind set. Also the Gram Sabha should coming to motivate the people The leaders should meet the people frequently and explains to them in detail about the importance and implication of Gram Sabha. In village, conference should be organized every month and meeting should also be arranged topics to problems of the village. Discussions should be also arranged among the people about the various socio-economic programmes of the government. If the MLA, MP also attend the Gram Sabha meeting more people will participate in the meeting with interest. The officials should create awareness about the panchayat administration among the public. Arrangements are to be made to encourage the people who participate in the Gram Sabha meetings. The public toilet should be constructed for the benefit of common people. The president should convene a common meeting once in week address the grievances of the people. The panchayat should appoint the sweeper to clean the streets and maintain hygiene. Adequate lightening facilities including solar lamp should be established.

Conclusion

This empirical study is based on the data on women participation in grassroot democracy in Seelapadi village panchayat. Empowerment is a tool used to uplift the women from the grassroots level. It is the process through which women are trained to gain power. It is only empowerment which set their mind that they are not inferiors to men and they can equally compete with men;

women empowerment is a social process which is necessary for the development of women. It is a base for human liberation and empowerment for all. "The sound finance of the house hold has traditionally been responsibility of the women financial discipline and fiscal responsibility is in-gained in the habits and outlooks of the women of rural India.

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HUMANISM IN MULKRAJ ANAND'S SELECTED NOVELS: UNTOUCHABLE AND THE ROAD

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Abstract

Literature is one of the fine arts like music and painting. It is an expression of life through the medium of language. Literature is composed of books which are of great human interest due to their subject matter and mode of presentation. In literature, form and the pleasure are great importance. The writer is provoked by an urge for self-expression. The 'novel' as a literary provoked is new to India. Epics, lyrics, dramas, short stories and fables have their respectable ancestries, going back by several centuries, but it is only during a period of little more than a century that the novel – the long sustained piece of prose fiction has occurred and taken root in India.

The word "Humanism" derives its meaning from Latin word 'Humanus'. In the sixteenth century the word 'humanist' was coined to signify one who taught or wrote in the "studio humanities", or "humanities" – that is grammar, rhetoric, history, poetry and moral philosophy as distinguished from fields less concerned with the moral and imaginative aspects of man. Humanism is a system of thought that regards human as capable of using their intelligence to live their lives rather than relying on religious belief. In the nineteenth century the word humanism came to be applied to the view of human nature, the general values, and the educational ideas. Humanism means love of man, the whole man with all his weakness, instincts and impulses. It is also a system of thought in which human interest, values and dignity are held dominant. It implies devotion to the concerns of mankind, it is also an attitude of mind that concentrates upon the activities of man rather than upon the supernatural world, the world of nature or the so-called animal kingdom.

According to Marxist, the elimination of private property and the misconception that man is divorced from his social environment that humanism may truly flourish. Marx once wrote, "Communism's demand for abolishing private ownership means the demand for a life worthy of human beings. It means the triumph of practical humanism".

The struggle for socialism is the struggle for a humane society, a society free from exploitation of man by a man. This must be achieved through practical struggle in everyday life through the class struggle, not through philosophizing on how to make the violent system of capitalism more humane.

Keywords: provoked, ancestries, impulses, exploitation, humiliation,

Introduction

Mulk Raj Anand is one of the renowned Indian writers in English. His works have been translated into a number of Indian and foreign languages. As a prolific writer, he has written about a dozen novels and hundreds of short stories. Though different political ideologies claim Anand as their spokesman and often critics complain of a more than ordinary dose of propaganda in his novels and short stories, a careful and an emphatic study reveals him to be a great writer.

Untouchable was Anand's first attempt at novel-writing and it proved to be a great success in the long run because it had been rejected by as many as nineteen publishers in England. 'Untouchable' narrates a day in the life of Bakha,

an unclean outcaste who suffers a number of humiliations in the course of his day.

It would sound puerile to remark that Anand possessed an unusual command of the English language. He was one of the great Indian masters of the English language. He had developed a style of his own. He was advised by Mahatma Ganthi to avoid decoration in writing of a language. He showed his capacity to express himself effectively through his style. Punjabi and Hindustani were Anand's mother tongues, but he wrote in English.

Untouchable (1935) is Anand's first novel and his most compact and artistically satisfying work. It depicts a day in the life of Bakha, a sweeper boy, and brings out the impact on him of various events which take place by giving us

his 'streams of consciousness. The novel has a good deal of human faces and more of sweeping and sweepers.

Anand's humanist zeal carries him off his feet and exposes him to the charge of partiality and propaganda. Following the line Anand seems to be simplicity the conflict between tradition and modernity by creating clearly distinguishable set of characters, withholding his sympathy from some, while deluging others with compassion. His characters fall neatly into three types – the sufferers, the oppressors and the good men.

UNTOUCHABLE depicts the hero Bakha's one-day odyssey through social wrongs and mental crises arising out of encounters with caste Hindus, traders, house-wives and Brahmin priests in the Nowshera Cantonment town of North India. On the outskirts of this army settlement Bakha's Chambra brethren lived in despair and frustration over the Society's restrictions and limitations to acquire an identity and fulfill one's ambitions to better the existing sub-human status. Amidst his morning and evening rounds of regimental latrines, Bakha craves for Red Lamp, Cigarettes, trousers, putties, sola topi all that Bakha dreams is to become a babu or a Sahib.

Anand introduced in the concluding section of the novel, the abolition of untouchability as a single goal, the professed social equality and liberty is western thought as outlined by Bashir, the Christian idea of salvation by conversion as propagated by Colonel Hutchinson.

Bakha's work of cleaning latrines falls under the category of alienated labour that is forced upon him. His works has no genuine economic productivity. It creates feelings of mass displeasure and pain resulting from humiliation and degradation of the nature of his work. It is the menial character of his work into larger vision of the improvement of the human condition based on love. Men's highest duty is to realize his full potential for a complete life. It can be achieved the acceptance of the principles of perfect equality between untouchable and upper caste Hindu, the brotherhood of all men and the right of every person to enjoy social economic, political intellectual and economic freedom.

The forces that come in the way of achieving

this ideal are the various kinds of barriers that separate man from man like differences in nationality, cultures, religion and caste. It leads to numerous forms of exploitation of man by man. These can be effectively contained or destroyed by giving proper education and job in the government offices to all kinds of people.

THE ROAD(1961) came out as a conscious effort to substantiate a thesis to prove to Jawaharlal Nehru, the Prime Minister that untouchability still existed. The theme of novel is self-realization through labour, is taken up into high level. It is developed in a more convincing manner.

Bhikhu is the protagonist of this novel. He is a road worker. He is a young outcaste boy who has good chances to overcome the exploitation by the higher class. He has better knowledge in singing, reading, writing, and composing verses. Bhikhu and other untouchables get chance to work in the road construction. The landlord Thakur Singh who has become rich by exploiting the untouchable, cannot tolerate the idea of Bhikhu and other untouchables drawing wages just like the caste-Hindus for taking part in the road construction. The caste feeling soars up. The upper caste Hindus refuse even to touch the stones quarried by the untouchables.

The village headman Dhooli Singh offers all the young of Surajpure, the good wage of four rupees per a day to break the stones. But the sons of the twice born has refused to break the stones, because the untouchables accept the wages and touch stones. Dhooli Singh is inspired by teaching of Gandhiji decides to treat the untouchable as children of God or Harijans. Later he courageously joins hands with them in the road construction.

In another episode, the landlord Thakur Singh becomes furious because Dhooli Singh provided job to the untouchable in building the new road. The landlord and the village priest excommunicate Dhooli Singh, soon the landlord's son Sanju, a merciless fellow, translates into action his father's fury with the untouchable by burning their huts.

Dhooli Singh's son Lachman, who is in love with the landlord's daughter Rukmani also joins hand in the arson organized by Sanju against the

untouchables in the hope that it would please Thakur Singh and one day he would be able to marry Rukmani. Sapti, the wife of Dhooli Singh and her daughter Mala prayed at the Vishnu temple. Suddenly Mala is conscious of long drawn wails and cries from the side of the chamar huts. Mala's face twitches, but she could not weep. There is exchange, Mala realized that this is a chance of breaking off this exchange arrangement and she would not have to be given to Sanju, whom despised for Sanju arrogance and his roughness. And her heart opened to the sorrow of the untouchable women, though she stood bewilders, wondering how to express her sympathy for them.

In another episode in the novel, Bhikhu was thirsty. He could even ask for a drink from the big house that is Thakur Singh's. There is no one in the hall as he entered through the big carved door way.

There was Rukmani, buttering bread by the oven in a corner of the courtyard. She asked who is there; he replied to her that I am Bhikhu, Harijan. Rukmani moved towards the pitchers in the shade of the indoor kitchen and filling brass cup of water, brought it to him. Bhikhu had seldom dared to look at the face of Rukmani. The thirsty Bhikhu accepted a brass tumbler of water from Rukmani, the beautiful daughter of Thakur Singh. Her brother, Sanju hates all untouchables and kicked the tumbler out of Bhikhu's hand, sending it flying into the hall, the water covering the face of the Untouchable.

Bhikhu got up his hands uplifted. Then he measured up to Sanju and felt himself taller than the landlord's son. Meanwhile, the construction of the road continues. Finally, when the road is ready, Bhikhu did not go to home. In order to prove his intelligent heart, he realizes that, this social evil can be removed only appealing to the hearts of the people. Anand finds that legislation as means of social change does not work in the case of untouchability, since untouchability is deeply rooted in the Indian psyche. He realizes that this social evil can be removed only by appealing to the hearts of the people.

An attempt has been made in the present dissertation to examine humanism used by Anand. The social criticism of Mulk Raj Anand

is interspersed through his writings. In these novels, Anand concentrates on the social evils especially the sufferings undergone by the poverty stricken people. It also reflects the complex attitude of caste Hindu towards untouchables. The distinction of Anand as a Writer has always been the choice of themes and their treatment in his works *Untouchable* and *The Road*. These novels are mainly on themes around human suffering caused by political, economic, social and religious factors.

Summation

In summing up Anand's thematic concerns as shown in his novels i.e. *Untouchable* and *The Road* is no doubt a disclose of a fact that literary works have the power to move the world to compassion and humanistic approach to life. His novels expose the silent passions that burst in the hearts of the people who are forbidden to rise up and express themselves. His aim is to evoke generosity and compassion in the minds of the privileged sections of society.

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HYPER – SEPERATION WITHIN WOMEN AND NATURE: AN ECO-FEMINISTIC PERSPECTIVE IN MARGARET ATWOOD'S SURFACING

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Abstract

*The contemporary literature is breathing within a new threat of ecological disaster. Ecological feminism or Ecofeminism is a relatively new way of approaching nature, politics and spirituality. Ecofeminism term first used was by Francoise d' Eubonne a French feminist in her book *Le feminism ou la mort*. Later it is accelerated by a number of ecofeminists critics among who foremost are, Vandana Shiva, Maria Mies, Greta Gaard, Karen J Warren, Mary Mellor etc. The term ecofeminism seems to imply that ecofeminists are mostly, concerned about the oppression of women and devastation of earth. It seeks to establish that all systems of patriarchy across the world justify their domination of suppression on both parallel with women and nature. The issues of subordination, power and domination are very vital to ecofeminism. Ecofeminism usually expresses deep feeling for nature. At present scenario and context all over the world the ecology and women are exploited equally. Under the impression of technology and physical development the nature and its assets are spoiled and violated. Everyday thousands of trees are cut and many animals and birds are killed and died. Every now and then many living creatures are getting the victims of this advance technology; for instance, today's decreasing ratio of lions and tigers and disappearance of sparrows due to mobile radiation show a threat to the nature. Women too, in such so called modern and advance world are tortured and spoiled, may it be an example of an assault of a girl in Guwahati or the extraction of a foetus in Parali in Beed district. In short, ecology and women are subject to the domination of patriarchal society. Therefore, the present article would attempt to locate ecofeminists aspects through the novel *Surfacing* by Margaret Atwood.*

This article is on human interaction with nature and women. The protagonist of the novel, *Surfacing* returns to the undeveloped island where she grew up on to search for her missing father. In the process, she unmasks the dualities and inconsistencies in both her personal life and her patriarchal society. Through the struggle to reclaim her identity and roots, the protagonist begins a psychological journey that leads her directly into the natural world. Like the journey itself, the language, events and characters in Margaret Atwood's novel reflect a world that oppresses and dominates both femininity and nature.

Colonialism and patriarchy are seen as power structures that exploit. In Canada, colonial exploitation is seen as a kind of exploitation of both Nature and women. Colonial power structures have gone deep into the collective unconsciousness of Canada and have become metaphor for feminine and nature exploitation for women writers in that country. This gives rise to Eco-feminism. Eco-feminism or ecological feminism is a term coined in 1974 by Françoise d' Eaubonne. It is a philosophy

and movement born from the union of feminist and ecological thinking and the belief that the social mentality that leads to the domination and oppression of women is directly connected to the social mentality that leads to the abuse of the natural environment. Joyce Nelson says, Eco-feminism bridges the gap between ecology and feminism: strands of analysis which have existed side by side over past decades without necessarily intertwining. By making explicit the connection between a misogynist society and a society which has exploited mother earth' to the point of environmental crisis, Eco-feminism has helped to highlight the deep splits in patriarchal paradigm.

Eco-feminist theory links the oppression of women with the oppression of nature. More specifically, ecological feminism is the position that there are important connections historical, symbolic, and theoretical between the domination of women and the domination of nature, an understanding which is crucial to both feminism and environmental ethics.

The contemporary literature is breathing within a new threat of ecological disaster.

Ecofeminism is a theory that has evolved from various fields of feminist inquiry and activism. Ecological feminism or ecofeminism is a relatively new way of approaching and encompassing nature, politics, religious studies, philosophy, art, biology, literature, spirituality and women studies. The term seems to imply that the ecofeminists are mostly concerned about the oppression of women and oppression of the earth. Greta Gaard posits, "Drawing on the insights of ecology, feminism and socialism, ecofeminism's basic premise is that the ideology which authorizes oppressions such as those based on race, class, gender, sexuality, physical abilities and species in the same ideology which sanctions the oppression of nature." (Gaard,1) In other words, ecofeminism thought is the notion that all oppressions share common roots. These roots stem from patriarchal and hierarchical structures that stress duality, or dominance of one over the other.

The issues of power, domination and subordination are very vital to ecofeminism. Paganism, women's spirituality, shamanism, and new age rituals are so popular with ecofeminists because they believe that all spirituality was originally earth-based and centered on oneness with nature. Ecofeminism usually expresses deep feelings for the nature; in a way to the ecofeminists, "nature is a feminist issue". (Warren, 04). To put into a nutshell, the ecofeminists believe that the domination of women over the years is directly connected to the environmental dismay and exploitation as Karen J Warren says, "The exploitation of nature and animals is justified by feminizing them; the exploitation of women is justified by naturalizing them." In other words, exploitation is justified when nature and animals are given female characteristics or qualities and vice versa. A number of writers have contributed to the development of the theory as Vandana Shiva, Greta Gaard, Maria Mies, Marry Mellor, Karen J Warren, Noel Sturgeon etc.

Eco-feminism is dealt in Margaret Atwood's novel *Surfacing* (1972). Margaret Atwood is a leading novelist of Canada. She is best known for her feminist novels around the world. *Surfacing* is one of the best novels of Atwood which projects the story of an invisibly visible character without

name in form of narrator of the story. The title of the novel is very significant because it reveals the efforts of an individual's self-exploration which undergoes many phases of physical troubles and mental traumas. All the efforts of an individual in the novel for self-exploration clearly come up on the surface in midst of the nature from deep conflict between self and society and gives a new power of re-thinking and insight to the nameless heroine of the novel for further process of life. The protagonist grows up in a masculine world where it was worse for a girl to ask questions than for a boy. If a boy asked a question the other boys would make derisive sucking noises with their mouths but if a girl asked one the other girls would say

Think you're so great in the washroom afterwards. Thus growing up in a culture saturated with male bias, women remain reconciled to their own inferiority. Margaret Atwood draws attention to the fact that the world is masculine on the whole; those who fashioned it ruled it, and still dominate it today, are men. (Beauvoir, p.557)

In *Surfacing* the narrator of the story remains nameless throughout the novel. Commenting on the namelessness of the heroine Nancy A. Walker says that the narrator "lacks a clearly defined self that can be named. Being nameless the protagonist says to her friend Anna, I no longer have a name. I tried for all those years to be civilized but I'm not and I'm through pretending." (Atwood, p.162)

It can be said that by depriving her protagonist of a name, Margaret Atwood has been able to suggest that *Surfacing* is not a story of a particular woman but of the millions of women all over the world who may identify themselves with her. The protagonist loves her art teacher who uses all his skill to seduce her. He gave a wedding ring and almost succeeds in creating the image of himself as her husband. When she is pregnant, he uses all tricks to abort the child. For him it is simple like getting a wart removed.

The protagonist discovers that after marriage women's exploitation, oppression and victimization gets sharpened. According to her marriage is nothing but a surrendering of values and distortion of the identity of a woman.

“Thus the protagonist’s journey into the interior provides her, a means for tapping emotions that would otherwise remain inexpressible, and reveals aspects of her personality hitherto hidden” (Stewart, p.156) In an interview Margaret Atwood says, “It seemed to me that getting married would be a kind of death” (Valerie, p.16) According to Margaret Atwood, marriage should follow love. A marriage which is not based on mutual love is meaningless. The narrator says

She was fool to enter into the bond of marriage. But in reality she never got married. Her lover was a middle aged, second hand and selfish man. He has refused to marry her because he is married. The narrator feels shattered when he shows the photographs of his wife and children, they had names, and he said I should be mature. (Atwood, p.143)

She is betrayed by selfish lover but says, “for him I could have been anyone but for me he was unique, the first, that’s where I learned. I worshipped him...I kept scraps of his handwriting like saints relics...” (Atwood, p.142) The unnatural act of her abortion and the continual struggle for her to feel comfortable with words and language illustrate the extent to which society or man oppressed and consumed the surface. Both empowering and dominating nature of her ex-lover shows, “The unborn child was my husband’s, he imposed it on me, all the time it was growing in me I felt like an incubator. He measured everything he would let me eat, he was feeding it on me, and he wanted a replica of himself.” (Atwood, p.28)

Margaret Atwood is emphasizing the fact that men exploit the bodies of women for their needs. They have controlled the process of childbirth which nature has assigned only to women. Men want women to remain powerless victim. She refuses Joe’s marriage proposal, The finality; and he’d got the order wrong, he’d never asked whether I loved him, which was supposed to come first. I would have been prepared for that. (Atwood, p.80)

Joe does not realize the need for it because men expect women to be absolutely passive and also because they think marriage is a woman’s destiny. The relationship between the

protagonist and Joe, offers an interesting insight into male-female dichotomy. The protagonist’s acceptance of the partnership is almost fatalistic. She realizes that for Joe sexual need is primary and he wants to dominate and control her. She perceives a killer and victimizer in him. We can notice the split between the narrator’s feminine self that is peace and harmony in married life and her feminist self which suggests Anna to walk out of marriage instead of suffering. Her imaginary divorce caused her tremendous pain and suffering. Remembering her parent’s reaction on her divorce she says:

They never forgave me, they didn’t understand and divorce, I don’t think they even understood the marriage, which wasn’t surprising since I didn’t understand it myself. What upset them were the way I did it, so suddenly, and then running off and leaving my husband and child, my attractive full-colour magazine illustrations, suitable for framing. (Atwood, p.23)

Margaret Atwood’s *Surfacing* takes woman as an existential condition, the condition of being powerless and manipulatable. (Jaidev, p.54) Since power is centralized in the hands of man, they feel nothing wrong in destroying her dignity or creativity. According to them, a woman has no right to have a baby without a husband. When the pregnancy of the protagonist concluded not in childbirth but in abortion she feels emptied, amputated. Margaret Atwood displays a superb, penetrating awareness of the traumatic experiences of abortion in the life of sensitive woman. Sushila Singh, an exponent of feminism in India thinks that, the trauma of abortion has never been dealt with such an extraordinary understanding before in fiction. The protagonist undergoes emotional and artistic death at the hands of her teacher. It is a planted death in her. As Malashri Lal says, the pain of aborting life unhinges the minds to a degree that it creates an alternate truth to the event.

The protagonist suffers from a guilt complex and in the end of the story, she decides to conceive a baby and resolved that, this time I won’t let them. (Atwood, p.187) The narrator wants to prove that the process of childbirth is women’s power not men’s and a woman can

deliver the baby the natural way. She says:

This time I will do it myself.... The baby will slip out easily as an egg, a kitten and I'll lick it off and bite the cord, the blood retiring to the ground where it belongs; the moon will be full, pulling. In the morning I will be able to see it: it will be covered with shining fur, a God. (Atwood, p.156)

After her abortion, the protagonist comes to develop deep sympathy for the flora and fauna of the Quebec Island. She finds that the beauty of Nature is being destroyed by the Americans. The relationship between nature and Americans is relationship of exploitation and the entire landscape has been mutilated, raped. Further in the trees they didn't cut before, the flood are marooned, broken and gray white tipped on their sides, their giant contorted roots bleached and skinless; on the sodden trunks are colonies of plants, feeding on disintegration; laurel, sundew the insect eater, its toe nail- sized leaves sticky with red hairs. Out of the leaf nests the flowers rise, pure white, flesh of gnats and midges petals now, metamorphosis. (Atwood, p.161)

Within Surfacing, power and domination directly oppress both the feminine world and the natural world. From the human driven need to control the dam to the destruction of older trees. . The protagonist looks with disgust on the disrespect of her companions and others towards the natural world. When she sees a dead heron, obviously killed by a human and on display to reveal the killer's ego, she is sickened and becomes more sickened when David wants to film it because it looks suitable for a film titles *Random Samples*. She opposes to eating animals, saying she had no right to it and even suggests that killing a fish is worse than starting a war because there are always reason for killing a living creatures.

Eco-feminists argue that two very defined, contradictory, and dualistic worlds exist in the patriarchal society the feminine and the masculine; on the one hand, the feminine principle represents Mother Nature, the body, irrationality, emotion and mysticism. On the other hand, the masculine principle represents rationality logic, separation from nature, the head, intellectualism, language and concrete

reality. The protagonist tries to re-unite these two dualities:

The trouble is all in the knob at the top of our bodies. I'm not against the head or the body either: only the neck that creates the illusion that they are separate.... If the head xtended directly into the shoulders like a worm's or a frog's without that constriction, that lie, they wouldn't be able to look down at their bodies and move them around as if they were robots or puppets; they would have to realize that if the head is detached from the body both of them will die. (Atwood, p.75)

The surface struggles with the notion that the head (a masculine element) should be remotely separated from the body (a feminine element). In order for each to prosper to the fullest extent, they must work together. The narrator, in the last few pages, sees the natural world as her equal, refuses to fall into the same patriarchal trap that initially destroyed her, and reclaims her ability to trust. Though she does not return to society, she does so as a changed person. She realizes,

Those human beings are not radically separate from nature: that the fulfillment of our humanity is profoundly linked with learning to appreciate the nature within us and without standing there, with, the trees [surrounding her]...asking and giving nothing, she has embraced the eco-feminist ideal. (Atwood, p.43)

Narrator's journey ends off discovering about herself. She discovers about herself and her relation with the world. She explores the power-politics in interpersonal relationship and relates the women's crisis of identity not only to the patriarchal structures of power and domination but also to the women's passivity and complicity in the power structures that subject and subjugate them.

Despite her fear of the consequences, her search for her missing father and her search for self increasingly offers her the power to resist the oppression inherent in their relationship and to reassess her own need. Margaret Atwood seems to be questioning the existing power politics, the traditional notions of male superiority, and the mutilation of women by men. She is trying to assert that women can refuse victimization and can gain transcendence from the male defined

world and can hope to breathe freely in a world defined by them. Emma Parker says:

Her rejection of, and return to [nature] society is reflected by what she eats. When she rejects culture and retreats into the wilderness to become a natural woman, she gives up eating processed food. Such food is contaminated in the same way that society is contaminated by patriarchal ideology. Both are unnatural constructed man made and both threaten to poison her. Instead, the narrator eats only the raw food that nature provides.

Surfacing represents the feminine consciousness and shows a woman's struggle to free herself. Her association with the people and Nature raises her consciousness of victimization of woman. When her feminist consciousness reaches its climax, the protagonist makes ready the ground for revolt against exploitation oppression. As Carol Christ says, narrator awakens, from a male-defined world, to the greater terror and risk, and also the great potential healing and joy, of a world defined by the heroine's own feeling and judgment.

In order to attain her identity she feels, she must avoid every association with the metal killer society and go back into the remotest forest. In course of this impassioned, desperate search she takes her plunge literally in the ancient lake, mentally in the memory of her parents and mystically in the vision of their continued existence in Nature. She also tries to attain some unknown but ancient wisdom, which might have been behind the rock paintings. At the end she reverses the mirror in order [not to see myself but to see], and alone resumes her journey which finally brings her through extreme hardship to the symbolic plunge and to resurface—this time with the defiance never to be a victim any more. The protagonist moves from struggling with the oppression and domination of the male world to associating with various feminine principles and motifs to eventually embracing and returning to the natural world as an equal, unassuming member. Margaret Atwood shows men's misuse and women's use of nature in *Surfacing*. Women's association with fertility and men's with environment abuse specifically as a metaphor of the violation of women by men.

Thus the novel which I have chosen is a very subtle embodiment and example of ecofeminism. In Atwood's *Surfacing* the nameless heroine is an ecofeminist. She is presented as a very sensitive personage. She goes with her companions Joe, David and Anna, on a quest to her childhood home in the Ruebec countryside to locate her lost father. She never thought that she would be on the road again. To her shock and dismay, she discovers that the whole place is mutilated and isolated. It has been changed drastically during her long absence. She has followed her great shock that people in the positions of the institutional power are killing the earth. Her beloved native place has become a diseased, rotting place because of the power company and other mills raised the lake's water level. It has caused havoc to its flora and fauna. Having once reached to her home ground, she feels it as "a foreign territory". (Atwood, 9) The protagonist as heroine of the novel and her companions appear to be very critical of the scientific and the technological advancements and its evilness on the nature and the human predicament. The old road is closed and new road is constructed paving so much of land there. David with a sarcastic and disappointed tone says, "Rotten capitalist bastards" Proceeding further, they find many trees cut and bulldozed over, the rock blasted and a big road with different plates having different slogans on it. Under the spell and impression of physical, scientific and technological development, man irrespective of natural flora and fauna is destroying it. Instead of the nature and its scenery there appears the plate written on it as MOTEL, BAR BIÈRE, BEER, etc.

In the village where the protagonist and her family used to live, now the place is occupied by the railway tracks, car dockyards, roads, motor garages, buildings etc. etcher once cows and horses used to live, there she finds a garage. She realizes that the holiness of mother earth is violated and the ecological unity means the interconnections of the species, is disturbed. She asks herself,

Why is the road different, he shouldn't have allowed them to do it" A new church also has been built in that place as the symbol of

love and devotion to the God. Thus the question rises as, constructing such buildings is really the devotion to the God? In fact, the nature and its assets itself is almighty and thus at the cost of its sacrifice, these materialistic buildings are vague, useless or meaningless. In the village, there used to be only one store kept by an old woman in those days who was called Madame, for, “none of the women had names then.

In fact, running the business by a lady itself may be prohibiting as there was a single store run by a woman or may women not be supposed to have their own self-identity and to will have to console themselves by accepting such common nouns or names. On their way the protagonist looks a woman with sleeveless skirt and she goes into a reverie that an old priest must be gone as he used to disapprove short clothes, for as shorts were against the law, and many of them lived all their lives even though beside the lake but without learning to swim. Women were banned to wear clothes as they wished, whereas men were free from it. Perhaps it would be an obscene and unethical thing before man made rules.

Further instance shows as how the women are marginalized on the different grounds. Anna, a second woman character in the novel appears to be fastening and putting on make up to please her husband David, so that he would not disappoint and think for other counterpart. The protagonist asks Anna, “you don’t need that here,’... ‘there’s no one to look at you”. Anna replies it with low voice, “He doesn’t like to see me without it”. In a way, it is Anna’s fear and trepidation in her mind that, she should not lack in keeping David pleasant, should not any way cause his disappointment. The protagonist latter wants to know about the relationship of Anna and David, how Anna and David live with peace and harmony and manage the relations between them. She asks Anna, as the dialogue goes between them:

“How do you manage it?’ I said... ‘Manage what?’ ‘Being married. How do you keep it together? She said you just had to make an emotional commitment, it was like skiing, you couldn’t see in advance what would happen but you had to let go

The protagonist thinks seriously and mirrors herself over the thought and belief of Anna as what herself had to let go and what she missed in her own life. This event clears one thing that, the female who emotionally sacrifice her freedom at the feet of their counterpart male, their family relationship would remain smooth and happy. While speaking further with Anna, protagonist tells to her of her aborted child as it was begotten from her former lover. She falls victim to his force and extracts out her own innate part of life from her womb, she kills it. Under the pretext of her lover’s will and temperament she cuts off her own soul from her own body. She so sadly laments to Anna, “I have to behave as though it doesn’t exist, because for me it can’t, it was taken away from me, exported, deported. A section of my own life, sliced off from me like a Siamese twin, my own flesh cancelled. Lapse, relapse, I have to forget”. Ultimately what she faces is a deception and betrayal of that lover with her. In short, she falls to be the victim of her lover’s will to abort it and undergoes a deep agony and its pathos. As Petra Kelly observes, “Women are sex toys for men, women’s lives count less than those of men; women who assert their independence and power are in some way defective”. (Kelly, 112-19)

The novel delineates and develops into a deep ecological endanger focusing on the different scenes, showing the dismay in the nature. The protagonist looking towards the cutting trees; seriously speaks out, “I’m anxious every opening between two trees looks like a path.” David earlier once says, “It’s better than in the city”. In a way, due to the technological advancement in America, the nature, biodiversity and flora and fauna are decaying and degrading day by day. Atwood tries to cover and vividly displays the wide subduing aspects in the society by men on nature and women. By a number of different ways she touches this issue of ecology and women subordination. Atwood tries to depict the black or dark psyche of the people as they for amusement play with and kill the animals. The novel contains the full of images showing the nature and its treasure victim of modern society and its rapacious mentality. There the frogs and other small creatures, are shown to be

imprisoned in jars, then killed, worms for bait, fish caught, herons crucified, landscapes ravaged, a brother nearly drowned, the fetus imprisoned in the womb then killed at the abortion ; all as the victims of the same inhuman forces.

The fishes every now and then are drawn out of the water anywhere and are eaten. The animals and birds are hunted by using different techniques and modern weapons like gun, arrows, bullets and many times by the stones. The Heron bird is shot and killed; the protagonist speaks out, "I couldn't tell how it had been done, bullet, smashed with a stone, hit with stick." In a sense, the birds are killed for the man's entertainment and self-motives. The nature, its animals, birds and insects are threatened by the encroachment of technology. And which is much influenced and dominated by male, as women generally don't kill animals or birds or they are much close, innate and tender with the nature. Realizing the crime committed by people protagonist says, "We were committing this act, violation for sport or amusement or pleasure, recreation"

Simultaneously linking and connecting the events Atwood focuses on the female subordination on the parallel line in the novel. The two female bodies as protagonist and Anna-her companion, are the embodiment of female subjugation. At different stages both face the male dominancy by one or the other way in their life. The protagonist presently is living with Joe. There is good and smooth relationship between both of them and try to seek the pleasure out of it. But still Joe thinks of their getting marriage. Joe may be thinking that once they get married, he will be free to behave as husband ordering and controlling her. Thus he insists, "We should get married, Joe said... 'Why? I said, we're living together anyway. We don't need a certificate for that'... I think we should', he said".

It suggests that the marriages may be a token and the monopoly of male to treat female anyway. The same instance is with Anna, as her husband David tries to take her naked photo for TV channels. Anna doesn't like it at all but still bullyingly David forces her and tries to impose his own will on her, while she appears to be a cultured, rational and an ideal woman. But

however, David in order to earn certain money and fame, he tries to mislead her as he asserts,

"Come on, we need a naked lady with big tits and be ass'... Look, will you leave me alone? 'Anna said. 'I'm minding my business, mind yours, why don't you'... 'Don't think I don't know what you are trying to do'... 'You're trying to humiliate me'. 'What h u m i l i a t i n g about your body, darling?'... 'We all love it, you ashamed of it... You should share the wealth." In short, women are the prey and subject to male force and dominancy. As the renowned ecofeminists Petra Kelly observes "women suffer both from structural oppression and from individual men". (Kelly, 113)

Atwood in later part of the novel reshapes the condition of women creating the resistance power in them in so called the male dominated society. She depicts protagonist as modern belle, powerful, strong to fight and withstand against the evils in society. She is showed to be a recognized, identical and empowered personality. She ultimately finds her identity, her rebel role: "above all to refuse to be a victim. Unless I do that I can do nothing. I have to recant, give up the old belief that I am powerless...withdrawing is no longer possible and the alternative is death". (Atwood, 249) She is ready to struggle against any difficulty and hardship in her life. She will make only the nature her innate friends, she says, "I lean against a tree, I'm tree leaning". She even is ready to beget a new child in her womb, so it would again surface her as she was dived so deep beneath the surface and regains the place of position in society.

The setting of novel is fit with the present condition of women and environment in India. As female are subjugated by many ways for example, the serious matter of abortion of female child which was taken place at large amount at Parali in Beed district and at a number of other places in India. The ratio of female in India as per the census of 2001 and 2011 is as 933 in 2001 and 940 in 2011 in Maharashtra it is 922 in 2001 and 925 females in 2011 and the number of 0-6 age group is 914 comparing with the male. In the newspaper also every day we read about the exploitation and marginalization of women for different purposes on the different grounds.

As the study report of Ministry of Statistics and program implementation published by an English newspaper The Times of India on 4th of Dec.2012 says, that 46% of females (15-19 years) are not involved in any kind of decision making. Around 40% women have no access to money. Cruelty by husband and relatives continues to occupy the highest share i.e. 43.4% among the crimes committed against women in 2011, followed by 18.8% molestation.

In 2012 women occupied only 08 out of 74 ministerial positions in the Union Council of Ministers. Women can't even decide whether they can go to doctor or pop a pill. Married women living in rural areas take 26% of the decisions regarding obtaining healthcare for themselves and 7.6% for purchasing major household items, 10% decisions are taken by females regarding visiting their family or kin. The situation even in urban women is no better like the rural women. 29.7% take decisions regarding access to healthcare and 10.4% for purchasing major household items. And 12.2% can decide whether to visit family and friends. In short, at present too, women are marginalized at every walk of life by different ways. It is also the case with the ecology as its assets and flora and fauna are disturbed by man under the name and pretext of physical, material, and technological developments. The different developments have caused tremendous problem on the living creatures as an instance of the birds endangered by the mobile, radio, TV and multiple radiations.

In short, Margaret Atwood very subtly and artistically has characterized the novel from ecofeminists point of view touching the modern issues and problems. All the events and elements are developed focusing on the subjugation of women and exploitation of nature equally by this androcentric or patriarchal society. There is utter need to change the psyche and have a wide view to look towards women and the nature in the world.

Atwood tries to show that man must make a return to nature in order to reconnect with his roots. The narrator reveals the great rejection of the whole masculine system of values that is governing the whole culture. The narrator devalues the rationality with which masculinity

is associated, on the other hand she knows that femininity is represented and devalued from patriarchy. In Surfacing narrator is determined to escape from such a culture that embarrass nature and build new positive definition. The narrator realized that she exists because of nature. However, she remembers that she, mother, and nature are different things from culture because she thinks her mother is the most natural mother and her mother is part of this nature who she fed wild animal from her hand.

What the narrator becomes aware of is the connectedness of the way in which her body on the one hand, and the water, virgin forests and natural resources of her native countryside, on the other hand had been destroyed and polluted by rational men. The system of interconnected, hierarchical oppositions results in a situation in which nature, women and Canada all are innocent victims of an aggressive, patriarchal, Americanized culture and dualism. Atwood answer as Plum wood, is that all humankind is part of nature and should preserve it for continuing their life, if we fool ourselves into believing the human race is not part of nature then we will abuse nature and degrade each other. However, Atwood subverts this binary and murder while nature with feminine, flow and multiplicity and in order to salve such dualism linked culture with nature, human with nature.

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LANDSCAPE, WAR AND VIOLENCE IN JASPREET SINGH'S CHEF

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Abstract

Jaspreet Singh's first novel Chef (2008) won the Georges Bugnet Award for fiction. Basharat Peer says, 'Chef is a haunting evocation of the emotional and physical landscape of war-torn Kashmir'. Against the background of Kashmir that sprawls with abounding natural beauty as well as man-caused ruins and ravages, the atmosphere hangs with suspense and uncertainty, suffuses with life and death, and sirens sudden dangers and clammed quietness. It brims with joys and sorrows and war and violence at individual, familial, social and national levels. The article will get a brief sketch of the landscape and then violence cleaving the land. How can humanity and the environment be protected against war and violence?

Key Words: Affluenza, atrophy, self-destructive system, technology, ethic of place

For grief, more than one,
 for one is not enough: ...

Marilyn Nelson

At the age of nineteen Kirpal Singh reached Kashmir when the mountains and lakes were covered with thick fog. After serving as a Chef for five straight years at General Kumar's residence and handing in resignation, fourteen years later he travelled back to Kashmir. He recalled his first trip. According to Delhi-Wallahs Kashmir is a 'paradise or shadow of paradise' (14). Kirpal Singh, known as Kip among the closer circle, wondered how the vegetables grew in the extreme cold. Chef Kishen happened to be his mentor and he taught him 'Before cutting a tomato, give it the reverence it deserves' (28) and other vegetables. When Kishen takes him in the evening on the bike by the river he thinks 'calling Kashmir paradise does not do justice'. The first PM of our country said 'Kashmir is the face of a beloved that one sees in a dream and that fades away on awakening' (28). On the slope of the Mughal garden he pointed to the important places like State Assembly, Mughal Fort, Governor's mansion, Post Office, Radio Kashmir. The narrator writes, 'It was a compact medieval city; punctuated by modern buildings and ancient ruins. Buddhist ruins. Hindu rains. Muslim rains.' (29). Kip was moved by their presence. Kishen informed that the mosque was used by dangerous Kashmiris to talk about azadi, freedom and so the army had converted it into

military hospital.

Srinagar, when snow covered all the roof tops and streets down in the valley and hid all the ungainly parts, looked like 'a white calico'(30). Cold winds from the glacier sometimes swept over the place. At autumn season, Kip watched the 'chenar trees dance. They moved like dervishes in the wind'. The smell of plane trees could not be missed. Shedding leaves looked sad. He ruminates 'Autumn is not the end of happiness. It is the beginning' (34). He thinks at another time 'The whole place is beautiful' but the barren fruit orchards, the mountains, the lake which had been invaded by weeds, the temples, the mosques, the empty houses, the ruins- 'everything is sad'. He analyses 'It is not a single person who is sad, rather the situation in the city sprouts the feeling of sadness in everyone' (42). The environment, though appears to be still, speaks silently of tragic events that lie buried, rather embedded with the landscape. Natural beauty could not remain isolated.

The scenic beauty mingled with historic ruins and racial-religious hatred changes a paradise into a land that infuses sadness and misery in the lives of people who love peace and remain above the man-erected barriers. For Kip Kashmir is both 'pleasure and pain'. He ejaculates 'you are my dream, my desire' (170) and it is colder than love. He looks at it paradoxically. Kishen looks upon it as 'Swiss cheese' Kip recalls his view: 'Swiss cheese is a strange variety of paneer with holes in it'. Looking at the empty

Hindu houses in the valley, he confesses to Kirpal 'there is no bigger tragedy for a land that forces its own people out and makes them wander from place to place, and leaves them damaged with an intense longing to return home' (223-224). As Kip looks at the empty Hindu houses, 'No smoke rises out of chimneys. Time is mocking the chimneys' and he wishes to cook for both Hindus and Muslims. As a Chef, Kip has fused the cuisine of the two great traditions and that is his 'finest accomplishment' (226). Kip's love for unity can have no impact over the people when greater powers are at work. Scott Slovic cites Charles Wilkinson's view on an ethic of place:

It is premised on a sense of place, the recognition that our species thrives on the subtle, intangible, but soul-deep mix of landscape, smells, sounds, history, neighbors, and friends that constitute a place, a homeland. An ethic of place respects equally the people of a region and the land, animals, vegetation, water, and air (64).

Such an ethic sense has no hold over people who are at the organizing level, especially those who are driven by rootless cause of vengeance. The wanderers will ever dream of homeland but can never return to it.

Glacier, Siachen glacier, stands evoking awe and mystery and death and despair. Kip defines it as one 'big white onion'. It has 'layer and layer of ice. Snow from hundreds of years ago'. Glacier deceives people for it does not 'reveal its actual size or intentions or the number of layers' (93). In 1934, India had not been partitioned. Out of the four wars, three of them were over Kashmir. 'Trekking on a remote stretch of Himalayan glacier have found the fully preserved body of a soldier 53 years after he died in a plane crash' (14) that occurred in early 1934. They found the body in an overcoat uniform, with personal documents in his pocket. There would be other bodies too which lie buried and preserved by the layers of ice. How could ever one record the number of people who met with their end in the glacier?

Nature can be neither controlled nor restricted by man at certain point. The river begins at the toe of the glacier

The river begins in India, crosses the border and flows into the enemy territory. In border

it moves backwards in time. But three or four mountains away it re-enters our side, becomes Indian again, and by doing so moves forward in time. This crossing of borders keeps happening over and over again. (26)

Against this natural flow of the river, man erects his own structure. Nine bridges span the water. From the slopes of the camp, the river looked like a blue-skinned python flowing through the valley. Near the Zero bridge there was the old city with timber-framed houses, crowded bazaars and pagoda-shaped mosques. The camp was near the Mughal garden. The scene of the river flowing signifies that the border line of man is alien to the river. The natural course connects the partitioned lands. It has never stopped flowing, in spite of the erupting enmity. In fact the pictorial effect is that it not only flows into but flows back and it is an endless course. No change occurs with the wind of hatred. Even time change follows its routine across the geographical location. Political powers and governance could not control or check these natural energies / powers.

The glacier is eighty miles long. Wild roses grow at its base where the Balti people live and in their language 'siachen means wild rose' (110). It is the second coldest place on earth. The army stays in 'white arctic tents' (111). Every soldier, Kishen observes, pleads for transfer for he is unhappy there. Kishen, demoted to that place, finds soldiers losing their life. Sikh soldiers suffer more. 'Sharp crystals and icicles form, in their beards. Long hair inside their turbans become matted automatically and they cry in pain while combing the hair'. A soldier died of HAPO. A second-lieutenant fell from a height of 14,000 feet. Kishen writes in his diary 'Armies are supposed to be mobile tigers and foxes' (112) but they have become ice. 'This Icefield is not for the weak-hearted. We are being killed not only by the Pakistanis but also by bitter cold'. Even time has turned white in this place where everything is white. The cold 'eats one's brain and belly and freezes the heart' (113). The soldiers cannot sleep, instead they hallucinate and become impotent. HACO – a human brain drowns in its own fluids, a human body turns blue, and HAPO – a lung fails due to lack of oxygen-send

the soldiers to face death. 'Siachen is a strange place'. He wishes he could admire 'the beauty of this icy wasteland' (114). It is strange that men grow weak here but the bond between them grows strong. As the soldiers have the Swedish Bofors guns, they can lob the forty-kilo shells into enemy positions thirty or forty miles away but to use the gun as they stand out in the cold, they get affected by HAPO and HACO. The army loses its life to protect the country and the civilians live a comfortable life uncaring for the army. The weather condition is almost inimical for living but the hostile condition between two nations thrives on the lives of so many soldiers.

Kip fixes his gaze on 'the glaring whiteness' of Siachen Glacier. 'The beast had swallowed my father. Father's plane had crashed on Siachen'. The wing fell near the bakery in Srinagar but 'the main body of the plane disappeared in a deep crevasse' (31). Kishen explains the wing is in the war Museum in Delhi. Kip is eager to know more about his father. Kishen gives minimum details 'your father has become one with the glacier, Kip. It was long after the President decorated his chest with the Param Vir Chakra, the highest decoration our army gives to the brave' (31) for he had fought two wars with the enemy. And because of that, the army wanted to make Kip an officer. Kip expresses his fear whether the glacier would release his father's body in the land of the enemy. Kishen explains it is not possible unless the glacier starts retreating very fast and becomes a part of the river, which is unlikely. He adds that a Norwegian tourist while trekking through the Himalayas found the body of his father at the foot of Siachen. It is unknown to the living as to how many bodies are 'preserved' in Siachen.

Kip faces the tragic loss of his father, Iqbal Singh. Both of them carried traumatic experiences due to internal and external conflict of the greater body, Nation. Kip hungers for more details about his father; Colonel Chowdhry's wife asks Kip to meet her and recaptures the lived-transcending memories of his father. In the month of August, 1947, India had been just partitioned by the British and thousands of Sikhs in Lahore were on the wrong side of the new border; Iqbal Singh was nine and went to school; his long hair was tied into a knot and covered with a patch of

muslin cloth; school was cancelled; 'the city was on fire ... there was fire and smoke all over and Hindu, Sikh, and Muslim bodies were burning everywhere'; walking through charred streets, he reached home and he narrates:

In the living room, on the velvet sofas and on the red carpets, I found the chopped-off heads of my grandparents and mother and siblings and other family members; the killers had gathered them up, and piled them up neatly, as if they were market fruit. (63)

Carrying the gruesome sight and with none to look up to for comfort, all alone and to escape the hunters, in the evening he boarded the train to India but sadly it was bound to Pakistan. Fellow passengers were worried for him. A Muslim woman was sucking a mango. When she understood the danger for five or six Muslims with naked swords hunted for a Hindu or Sikh, she grabbed him and shoved him under her seat. Then she lifted the three hems of her burqasari-petticoat higher and he crawled inside. The men looked for him under the seats but he was 'trapped inside absolute darkness' (65) and the woman kept eating her mango and drops kept falling. When the train stopped, he crawled out; she untied the knot on his head and made the hair tumble down to look like a girl. Kissing on both cheeks, she gave him little food, walked him to the refugee camp and said that Allah would protect him. Even in the midst of such open hatred and destructive violence, humaneness and love in a concealed manner emerges victorious. Iqbal Singh had the habit of sucking a mango.

Violence spearheads and people become victims and the patriotic sense makes people indulge in destructive acts. Emergency vehicles kept whirring by. The General's car had been grenade-attacked by a Kashmiri terrorist. 'The car shot up in the air and was ripped to pieces' (100). The dog had been badly wounded. General Kumar listened to some soft ghazal music and Kip understood that he was weeping as well for he was attached to the dog. Love became misplaced. The enemy had crossed the border and set up their camp on the glacier because our 'Intelligence Officers were sleeping or playing golf, or building hotels and gyms and malls in Delhi or they were drinking rum'. While the leaders kept posing for

the Lahore-Delhi bus diplomacy photos, General Musharraf and members of his staff had crossed the Line of Control and visited the soldiers of the Pakistani 5th Light Infantry who had built concrete bunkers in our land. The local villages informed of the infiltrators but by then enemy guns and men had entered our territory and 'our men started dying like sheep and dogs' (103). It had become worse in the border areas of Kargil, eighteen thousand feet high. And the soldiers on the glacier died on duty and some died unseen. Kip wondered whether his father and army men died for useless people. Keulartz in analyzing Rene Girard's view that the solution to our global problem is to 'renounce violence collectively and simultaneously' and if we do not convert to non-violence there is no other option 'but to kill or be killed' (107). It is ironical that the land which is proud of Mahatma Gandhi, the warrior of non-violence, is under such self-destructive system.

Meanwhile the enemy had trained more men and many kept crossing into Kashmir to set off bombs at public places and inside army camps. Fifty new battalions were raised 'to contain the insurgents' (192) but the condition became worse. Agha, the gardener in General's house says 'the most beautiful place on earth' faced turmoil and bad things. He weeps that 'people are turning mad here. This place is becoming a pagalkhana, a lunatic asylum' (194). He thinks that his missing son as a muslim is getting tortured in the hotels. Kip understands that Agha was wrong concerning his son. General Sahib informs him that his son is dead in a bus that had thirty seven people and was to leave for Pakistani Kashmir but his son planted a bomb in it. 'Fifty-six miles after fifty-six wasted years' (197). Soon Agha gets dismissed, though he hates violent acts and never discriminates between Hindu and Muslim.

It is a shame that during turmoil people turn violent and abuse human beings in an unimaginable and brutish manner. In the film that the army was shooting there were horrid scenes. A captain shoved a cricket bat in the man's anus and he was tied with a rope to an iron pillar. There was a boy crawling like an infant in a pool of his own shit and urine. Kip visited

the hotels to trace Agha's son. At such times he saw naked men in the semi-darkness of sparkling Diwali lights. German shepherds snarled at their private parts. In Hotel Nedou a man tied to a wet mattress was given shock to his testicles. In Hotel Athena Kip found hair, nipples and electrodes on the ground (196-197). A Sikh guitarist of 72nd Battalion, 5th Mountain Division had his top of the fingers chopped and put in prison as he made love to memsahib, wife of Colonel Tagore (46). After the event he was forced to play guitar. As the holy relic of prophet's hair disappeared, there was uproar and confusion. The PM informed General Kumar that as the police failed, the army had to take over the task of restoring it. The General looked extremely worried but in forty eight hours the vial containing the relic was found but before it could be installed in the mosque, five imams had to validate it (71). Zero bridge had been exploded and the General Kumar who was the target escaped in a fraction of a second. Such events depict the inner chaotic condition and the bestial nature that is let loose without any check.

In the midst of killing and fear-consuming situations man's selfish nature and greed after hoarding wealth also promulgate corrupt system. Brigadier Pash and General Sahib converse and Pash informs that the spy camera had recorded three press reporters posing as arm dealers from the UK and the USA visited Colonel Chowdhry and he demanded a bribe of 5 crore rupees and Blue Label. But he tells Pash to 'make sure his career is not stained' on the ground that it is a set-up and 'Images these days can be manipulated by technology' (151). Pash insists that Chowdhry had been involved in several scams and the latest is the Coffin scam. He enumerates:

The colonel had bought hundreds of aluminum coffins from an American company at 200 dollars apiece. He had charged the army 1800 dollars apiece. More dead Indian soldiers at the front meant more profits for the colonel and his politico friends in Delhi and Washington (152).

The General reassures that Chowdhry is clean. Pash expresses that he cannot lie and tells 'We must protect the morale of our army' (152). In the scam of buying weapons, we need to

think of the unaccounted damage that would be caused in using the weapons. Lori Gruen words it poignantly that there is an assumption that 'some human-generated technological disaster does not destroy everything' (443) and nature's value is in its independent genesis and existence. 'Technology is surely implicated in much environmental damage' (447). Irreplaceable loss of human life and environmental damage again irreparable continue to destroy the paradise and chaotic disorder prevails.

Kishen and two assistants tie up General Kumar, the Defense Minister and Kirpal on their visit to glacier and Kishen makes a speech: 'The army is the soul of our country. But that old tradition of camaraderie and humanity has died out in our regiments'. He elaborates on the scams and the officers and their friends sharing the profits. He continues:

The kerosene and other poisons we discard on the glacier end up flowing in our holy rivers. For a long time we Indians have believed that the gods live up in the mountains. Why are we now wrecking the home of our gods?...This ice is no place for human beings. It has wasted the lives of our finest soldiers (167).

After such an analytical speech, that evokes the pollution caused and the sacredness of ecological system, unfortunately Commander Kishen douses himself with kerosene and the two assistants as well and they set themselves on fire. More Cheetah helicopters hover over the glacier and the General, the Defense minister and Kirpal are whisked off. Kirpal is grieved on seeing the burning bodies.

Kishen critically perceives 'atrophy of higher human capacities is one of the great harms of the affluenzic society' (Brennan & Lo, 189). Besides, they also analyse that technological or commodity addiction is created and for something to be a successful commodity, 'it must be intrinsically deficient' (187). In the army it happens that rum and other drinks are purchased on large scale for it makes one want more to gain satisfaction. The industrial affluenzic society creates discontent and thrives on more business. The scams, if they were true, signal the atrophy of human values. The present atmosphere in the army clearly signifies the degradation in

the human values. The soldiers dying in the ice field and at the warfront seem to be purposeless. Kishen spares the General for he knows that he is not corrupt.

Manil Suri comments on *Chef* that it is 'a fascinating, kaleidoscopic journey through one of the most beautiful yet besieged areas in the world'. Nations thwart each other, unable to arrive at amicable solutions. Man endowed with higher powers and capacities waste them away and greater powers like government remains helpless, organizations seem to care less for the countless death of human beings, the displaced families, the endless death-knell to the environment and at last the disintegrated society. Why do humans waste their powers in turning a paradise into hell?

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A STUDY ON FINANCIAL PERFORMANCE OF DHANALAKSHMI PAPER MILL IN INDIA

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Abstract

This research Study focuses growth and development of paper industries in India. Paper touches our lives every moment. The paper industry in India is growing in a rapid speed with demand increment and opportunity creation and attraction to the international players. Paper products are used in education, healthcare, food, trade, communication and packaging. The population of India has been growing at a significant pace which has led to the increase in the paper consumption as each individual utilizes paper and other related products. Paper Industry in India is moving up with a strong demand push and is in expansion mode to meet the projected demand of 20 Million tons by 2020

Key words: Paper, industry, financial performance, Ratios, India.

Introduction

Finance plays a significant role in the successful functioning of a business firm. Efficiency in performance of a firm depends on the proportion of funds invested in the form of fixed assets and current assets like stock, bills receivables, cash and marketable securities. Ownership, controllability, liquidity and profitability are important aspects of corporate business life. No firm can survive if it has no profitability or liquidity. A firm may exist without making profits only for a short period but cannot survive for a long period. A firm that does not make profits may be treated as sick but the one that does not have liquidity may soon face downfall and eventually end. Financial performance has thus become an important measure of judging the performance and efficiency of a business firm.

Status of Paper Industry in India in 2013-14

The pulp and paper industry is one of the India's oldest and core industrial sector. The socio-economic importance of paper has its own value to the country's development as it is directly related to the industrial and economic growth of the country. The Indian paper industry accounts for 1.6 per cent of world's production of paper and paper board. The industry provides employment to more than 0.12 million people directly and 0.34 million people indirectly. This industry significantly contributes to the GDP of the country. India's per capita consumption of

paper around 9 kg, which is one of the lowest in the world. With the expected increase in literacy rate and growth of the economy, an increase in per capita consumption of paper is expected. India is the fastest growing market for paper globally and it presents an exciting scenario, paper consumption is poised for a big leap forward in sync with the economic growth and is estimated to touch 13.95 million tons by 2014-15. The futuristic view is that growth in paper consumption would be in multiples of GDP and hence an increase in consumption by one kg per capita would lead to an increase in demand of one million tons. As per industry estimates, paper production are likely to grow at a CAGR of 8.4 per cent while paper consumption will grow at a CAGR of 9 per cent till 2012-13. The import of pulp and paper products is likely to show a growing trend.

Statement of the Problem

The analysis of the financial performance that is income statement and the balance sheet statement it is very difficult to analyze the complete picture of financial performance therefore there is a need for applying the modern tools of accounting to access the exact financial performance and position of the business enterprise. All organization whether big or small will prefer to be in good financial position. But the exact worth of the financial position of the organization would be better

understandable only if it is subjected to analysis such as “comparative analysis, ratio analysis in, DHANALAKSHMI PAPER MILLS PRIVATE LIMITED, In Villampati. Hence the topic for the study is choosing as “a study on financial performance of Dhanalakshmi Paper Mills Private Ltd”.

Review of Related Studies

Vanitha et al. (2007), This study examines “Financial Performance of Indian Manufacturing Companies during Pre and Post Merger”. In order to assess the financial performance they use ratio analysis, mean, standard deviation and ‘t’ test as tools of analysis. The study found that in India merging companies were taken over by companies with reputed and good management.

Bhunia, (2010) The study identified that the liquidity position in both the companies was strong, therefore, it reflects the ability of the companies to pay short-term obligations within due date. It was also observed that the companies relied more on external funds in terms of long-term borrowings thereby providing a lower degree of protection to the creditors.

Sheela (2011), In this study through various financial tools namely ratio analysis, comparative balance sheet and DuPont analysis and also statistical tools such as trend analysis and correlation. The main contribution of this study is the use of five power analysis methodology to retrieve ratios commonly used in financial analysis to tackle the problems of sample size and distribution uncertainty.

Marimuthu (2012) The study showed that the sample companies having good performance in the current and quick ratio except interest coverage ratio. It was concluded that the companies should focus on their liquidity position, receivables, and payables predominantly on working capital.

Venkataramana, M.N. (2012), The study evaluate the profitability and financial position of selected cement companies in India through various financial ratio and applied correlation, mean, standard deviation and variance. The study uses liquidity and profitability ratios for evaluation of impact of liquidity ratios on

profitability performance of selected cement companies.

Abstra

Objectives of the study

- 1) The main purpose of the study is to examine the financial performance of selected paper industry in India.
- 2) To analyze the short term solvency position of selected paper industry in India
- 3) To evaluate the long term solvency position of the selected paper industry in India
- 4) To assess the financial strength of selected paper industry in India

Tools for Data Collection

Primary: The required data was collected by First hand information only. The data objectives are described from the research objective and their determinations rests mainly on the research to translate what the decision maker wants into specific descriptive of the needed data.

Secondary: It is the data which was collected earlier. This secondary data may be already published journals, company manuals, books, newspaper, annual reports, etc.

Tools for Data Analysis

Appropriate statistical tools will be used to analyse the collected data such as Percentage, Ratio Analysis, compound Growth Rate, Anova, T-test and Trend Analysis.

Seven financial dimensions which emerged consistently for the nine year period are as follows:

1. Financial Profitability: This factor is composed of four ratios which are return on net worth, return on capital employed, return on equity and return on total assets. This ratio suggests whether a particular firm is profitable or not. All these ratios together indicate how the sector is meeting the expectation of its shareholders.
2. Financial structure: This factor is composed of different ratios namely, debt-equity ratio, total debt to capital employed and total debt to net fixed assets. All these ratios show the importance of debt in the capital structure of paper sector which in turn indicates whether firms within paper

- sector use debt in their capital structure.
3. Operating efficiency: This factor is composed of three ratios namely, capital employed turnover, net fixed assets turnover and total assets turnover. Higher efficiency implies higher financial performance as return on capital employed is product of margin and efficiency
 4. Profit Appropriation: After fixed interest payments are met, profit is available for distribution. In this factor, two ratios, namely, dividend payout and dividend rate tells us how profit is distributed by sectors after meeting all obligations.
 5. Fixed assets age: This factor is composed of two ratios namely accumulated depreciation to gross fixed assets and gross fixed assets to net fixed assets. With the advent of new technologies, paper sector has become more capital intensive. The age of this machines and capacity utilization will determine the revenue generating ability of the sector.
 6. Current assets efficiency: This is measured by computing two ratios. Current assets turnover and net current assets turn over. Use of current assets becomes very important since how the sector manages resources for its day to day operations, depend on current assets.
 7. Liquidity position: Liquidity is the ability of a company to meet its short term obligations. One can understand the liquidity position by analyzing the financial statements of a company. We measure liquidity by two ratios.

Ratio Analysis

Analysis and interpretation of financial statements with the help of "Ratios" is termed as "Ratio Analysis". Ratio analysis involves the process of computing, determining and presenting the relationship of items or groups of items of financial statements. A ratio is a mathematical relationship between two item expressed in a quantitative form. Ratio analysis is the age of old technique of financial analysis. It is "The process of determining and presenting the relationship of items and group of items in the financial statements".

Limitations of the Study

1. The results of the study depend upon the information furnished by the employee of the firm,
2. The result will not be fully applicable for the organizations,
3. The analysis was made mostly on the basis of the secondary data; and
4. The total report depends on the annual reports published by the company.
5. The researcher expected some respondents to be reluctant to give out personal information especially about the financial stand with paper unit,
6. The researcher expected to be constrained with time for carrying out research which may hinder me researcher from carrying out research on a bigger number of units.

Conclusion

Finance is lifeblood of any business, the overall success of any business depends to a major extend on efficient effective management of funds. The present study point out the overall financial position of selected paper industry is satisfactory, but there is a need for improvement in certain factors. The major portion of the current assets is in the firm of inventory. The investment in current assets should consider liquidity, profitability and solvency. The select paper industry should also try to maintain adequate quantum of liquidity all the times by keeping considerable portion of current assets. It is very important to trade off between the liquidity and profitability by properly arranging the needed funds at right time, period and source.

MILLENNIUM DEVELOPMENT GOALS: ISSUES AND CHALLENGES

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Abstract

The Millennium Summit integrated most of the International Development Targets (IDTs) and adding new objectives for halving the proportion of people suffering from hunger, reversing the spread of HIV/AIDS, malaria, tuberculosis and other major diseases, halving the proportion people without sustainable access to safe drinking water, and improving the lives of 100 million of slum dwellers. The addition of an eight goal to "Develop a Global Partnership for Development" was meant to complement to the seven social and environmental targets. The final declaration of the Monterrey Conference held in 2002 emphasized the dramatic shortfall in the resources required to achieve the internationally agreed development goals. The MDGs are time bound definite goals but these should not be seen as the ultimate indicators for development. As against to the rights-based Millennium declaration, the goals are excessively focused on numbers rather than to the quality of life. Assessment of prospects of achieving the MDGs in India is difficult and even the definition of poverty for the purpose of goals is unclear. The government has given assurance that the resources necessary to achieve that goal will be forthcoming and that the target will be reached in advance of the 2015 deadline. The central and the state Governments have set goals more ambitious than the MDGs. With the carefully planned and comprehensive development strategies devised in the national policy, and corresponding implementation process, it is hoped that India will be able to meet the challenges and achieve the MDG targets.

Introduction

In September 2000, 189 world leaders came together at the United Nations in New York for the Millennium Summit. At this Summit they signed the Millennium Declaration in which they firmly pledged to free their fellow human beings from the "abject and dehumanizing conditions of extreme poverty," to "freeing the entire human race from want," and to "making the right to development a reality for everyone." Based on these solemn promises, they agreed to fight together against poverty, hunger, gender inequality, environmental degradation, and killer diseases such as malaria and HIV, while improving access to education, health care and clean water, all by 2015. These wide ranging commitments are encompassed in the eight Millennium Development Goals.

These goals replace various United Nations (UN) initiatives for development; accelerating economic growth through increased international assistance eradicating smallpox, malaria and other communicable diseases (a focus from the 1950s onwards).

In 1995, the Organization for Economic Co-operation and Development (OECD) Development Assistance Committee (DAC) reviewing past experiences and of planning

long-term policies and published report in May 1996, *Shaping the 21st Century*, which formulated seven goals extracted from the resolution of UN conference and meetings. Later expert meetings led to the definition of quantified International Development Targets (IDTs) and indicators to be achieved by 2015. The Millennium Development Goals are a synthesis of the International Development Goals. It agreed UN social development conference and approved by the General Assembly in 2001.

The Back Ground

The aim of the MDGs is to encourage development by improving social and economic conditions in the world's poorest countries. They derive from earlier international development targets, and were officially established following the millennium summit 2000, where all world leaders present adopted the United Nation Millennium Declaration. The Millennium Summit was presented with the report of the Secretary-General entitled 'We the Peoples: The Role of the United Nations in the Twenty-First Century' Additional input was prepared by the Millennium Forum, which brought together representatives of over 1,000 non-governmental and civil society organizations from more than

100 countries. The Forum met in May 2000 to conclude a two-year consultation process covering issues such as poverty eradication, environmental protection, human rights and protection of the vulnerable. The approval of the MDGs was possibly the main outcome of the Millennium Summit. In the area of peace and security, the adoption of the Brahimi Report was seen as properly equipping the organization to carry out the mandates given by the Security Council.

Ideas behind the MDG

The MDGs originated from the Millennium Declaration produced by the United Nation. The Declaration asserts that every individual has the right to dignity, freedom, equality, a basic standard of living that includes freedom from hunger and violence, and encourages tolerance and solidarity. The MDGs were made to operationalize these ideas by setting and targets indicators for poverty reduction in order to achieve the rights set forth in the Declaration on a set fifteen-year timeline.

The Millennium Declaration was, however, only part of the origins of the MDGs. It came about from not just the UN but also the Organization for Economic Cooperation and Development (OECD), the World Bank and the International Monetary Fund. The setting came about through a series of UN-led conferences in the 1990s focusing on issues such as children, nutrition, human rights, women and others. On the side of the OECD, there was a criticism of the fall of global Official assistance Development (ODA) by major donors. With the onset of the UN's 50th anniversary, then UN Secretary General Kofi Annan saw the need to address the range of development issues. This led to his report titled, *We the Peoples: the Role of the United Nations in the 21st Century* which led to the Millennium Declaration. By this time, the OECD had already formed its International Development Goals (IDGs) and it was combined with the UN's efforts in the World Bank's 2001 meeting to form the MDGs.

The MDGs focus on three major areas of Human Development: bolstering human capital, improving infrastructure, and increasing social,

economic and political rights, with the majority of the focus going towards increasing basic standards of living. The objectives chosen within the human capital focus include improving nutrition, healthcare (including reducing levels of child, HIV/AIDs, tuberculosis and malaria, and increasing (reproductive health), and education. For the infrastructure focus, the objectives include improving infrastructure through increasing access to safe drinking water, energy and modern information/communication technology; amplifying farm outputs through sustainable practices; improving transportation infrastructure; and preserving the environment. Lastly, for the social, economic and political rights focus, the objectives include empowering women, reducing violence, increasing political voice, ensuring equal access to public services, and increasing security of property rights. The goals chosen were intended to increase an individual's human capabilities and "advance the means to a productive life". The MDGs emphasize that individual policies needed to achieve these goals should be tailored to individual country's needs; therefore most policy suggestions are general.

The MDGs also emphasize the role of developed countries in aiding developing countries, as outlined in Goal Eight. Goal Eight sets objectives and targets for developed countries to achieve a "global partnership for development" by supporting fair trade, debt relief for developing nations, increasing aid and access to affordable essential medicines, and encouraging technology transfer. Thus developing nations are not seen as left to achieve the MDGs on their own, but as a partner in the developing-developed compact to reduce world poverty.

Millennium Development Goals and Targets

1. Eradicate extreme poverty and hunger
2. Achieve universal primary education
3. Promote gender equality and empower women
4. Reduce child mortality. 5. Improve maternal health
6. Combat HIV/AIDS, malaria other diseases
7. Ensure environmental sustainability.
8. Develop a global partnership for development

Some achievements

- The overarching goal of reducing absolute poverty by half is within reach for the world as a whole;
- In all but two regions, primary school enrolment is at least 90 percent;
- The gender parity index in primary education is 95 percent or higher in six of the 10 regions, including the most populous ones;
- Deaths from measles fell from over 750,000 in 2000 to less than 250,000 in 2012, and about 90 percent of children in developing countries now receive a measles vaccine;
- The number of deaths from AIDS fell from 2.2 million in 2005 to 1.9 million in 2011, and the number of people newly infected declined from 3.0 million in 2001 to 2.4 million in 2012;
- Malaria prevention is expanding, with widespread increases in insecticide-treated net use among children under five in sub-Saharan Africa: in 17 out of 20 countries, use has at least tripled since around 2000.
- The incidence of tuberculosis is expected to be halted and begin to decline before the target date of 2015;
- Some 1.6 billion people have gained access to safe drinking water since 1990;
- The use of ozone-depleting substances has been almost eliminated and this has contributed to the effort to reduce global warming;
- The share of developing countries' export earnings devoted to servicing external debt fell from 12.5 percent in 2000 to 6.6 percent in 2010, allowing them to allocate more resources to reducing poverty;
- The private sector has increased the availability of some critical essential drugs and rapidly spread mobile phone technology throughout the developing world.

Areas requiring greater efforts

Alongside the successes are an array of goals and targets that are likely to be missed unless additional, strengthened or corrective action is taken urgently:

- The proportion of people in sub-Saharan Africa living on less than \$1 per day is unlikely to be reduced by the target of one-half;
- About one quarter of all children in developing countries are considered to be underweight and are at risk of having a future blighted by the long term effects of undernourishment;
- Of the 113 countries that failed to achieve gender parity in both primary and secondary school enrolment by the target date of 2005, only 18 are likely to achieve the goal by 2015;
- Almost two thirds of employed women in the developing world are in vulnerable jobs as own-account or unpaid family workers;
- In one third of developing countries, women account for less than 10 percent of parliamentarians;
- More than 500,000 prospective mothers in developing countries die annually in childbirth or of complications from pregnancy;
- Some 2.5 billion people, almost half the developing world's population, live without improved sanitation;
- More than one third of the growing urban population in developing countries live in slum conditions;
- Carbon dioxide emissions have continued to increase, despite the international timetable for addressing the problem;
- Developed countries' foreign aid expenditures declined for the second consecutive year in 2012 and risk falling short of the commitments made in 2010.
- International trade negotiations are years behind schedule and any outcome seems likely to fall far short of the initial high hopes for a development-oriented outcome.

India and Millennium Development Goals

India is a nation with over 300 million poor people, a number that has barely declined over the last three decades of development. To achieve the Goal of eradicating extreme poverty and hunger, India must reduce by 2015 the proportion of people below poverty line from nearly 37.5 percent in 1990 to about 18.75

percent. According to planning Commission India has successfully reduced the percentage share of the poor from 54.9 in 1973 to 21.5 in 2012. Hence, the problem of hunger persists in India with over 200 million people lacking access to enough food to meet their basic nutritional needs. Over 50percent of the children in the country are malnourished and of those, about 20percent are severely malnourished. To achieve universal primary education under Goal-2, India should increase the primary school enrolment rate to 100 percent and wipe out the drop-outs by 2015 against 41.96 percent in 1991-92. To achieving this Goal, there are two major central schemes in elementary education. They are the Sarva Shiksha Abhiyan (SSA), launched by the government of India in 2000 as the single largest holistic programme addressing all aspects of elementary education and as a time-bound scheme for realizing the goals of universalization of elementary education and the National Programme of Mid-day meals in schools. The total expenditure on education incurred by the union and state governments increased from Rs.67, 000 crore in 2000-01 to Rs.1, 33,000 crore in 2011-12. The nearly twofold increase in a period of eight years seems to be impressive. However, the share of education in total government expenditure on all sectors declined from 11.3 percent in 2000-01 to 10.2 percent in 2011-12.

The number of primary schools (PS) in the country increased from 6.64 lakh in 2001-02 to 9.68 lakh in 2011-12. In the same period, the number of Upper Primary Schools (UPS) increased at a faster rate from 2.20 lakh to 2.95 lakh. Consequently, the total enrolment at elementary education level increased from 159 million in 2001-02 to 198 million in 2011-12, an increase of over 39 million. SSA interventions have brought down the number of out-of-school children from 32 million in 2001-02 to 6.0 million in 2011-12. Eleventh Plan Targets to achieve 80 percent literacy rate, reduce gender gap in literacy to 10percent, and reduce regional, social, and gender disparities. To ensure gender parity in education levels in Goal-3, India will have to promote female participation at all levels to reach a female male

proportion of equal level by 2015. The female male proportion in respect of primary education was 71:100 in 1990-91 which has increased to 84:100 in 2011-12. During the same period, the proportion has increased from 49:100 to 68:100 in case of secondary education. In India, socially debilitating customs and patriarchal mindsets curtail women's basic rights. Fear and shame prevent many women from speaking out against the declining sex ratio, feticide, infanticide, domestic violence, dowry deaths, rape, sexual harassment, HIV/AIDS vulnerability Issues and trafficking in women and children.

The trend of health care expenditure (medical and public health) as a proportion of total revenue expenditure for the last 12 years along with other major Southern states is presented in Table 4.1. While Kerala continues to perform relatively better than the other states, the share of medical and public health expenditure has come down over time (after 2001-2002). Overall, medical and public health revenue expenditure as a per cent of GSDP has declined from 0.97 per cent in 1984-85 to per cent to 0.63 in 2010-11. Infant Mortality Rate (IMR) was 80 per 1000 live births in 1990, which declined to 67.6 in 1998-99, to 57 in 2005-06 & further to 55 in 2011-12. Kerala had the lowest IMR of 15 & Uttar Pradesh had the highest IMR of 73. The MDG aims to reduce to 45 by 2007 & one by 2012. Children Mortality Rate (under five) declined to 82 per 1000 live births in 2011 from 94 in 2000 & 125 in 1988-92. The MDG aims to reduce to 41 in 2015. Children under three years accounted for 45.9percent as underweight, 38.4percent as stunted & 19.1percent as wasted.

Maternal Mortality Rate (MMR) was 301 per 100,000 live births during 2001-03. Kerala had the lowest MMR of 110 & Uttar Pradesh had the highest MMR of 517. The MDG aims to reduce to 109 by 2015. Doctors/nurses/other skilled health personnel assisted in case of 43.3 percent births in 2011-12, which improved from 42.4 percent in 1998-99 & 25.5 percent in 1992-93.Reduction of maternal mortality depends on the availability of skilled attendants at birth. Currently in India, only 42 percent of births are attended by skilled providers. In

2003 0.9percent population between 15-49 years lived with HIV/AIDS. As on 31 December 2006, a total of 162257 cases of AIDS were reported. India accounted for 68percent leprosy & 30percent tuberculosis patients in the world. India had 26percent of vaccine-preventable deaths among under 5-years. Malaria cases in India declined from 3.04 in 1996 to 1.62 million cases in the year 2012.

Dengue fever and Chikungunya are emerging as major threats in urban, semi-urban, and rural areas in many States/UTs. Death rate associated with TB declined from 67 per 100,000 in 1990 to 31 in 2012. Successfully treated TB patients increased from 81percent in 1996 to 86percent in 2012. One-year old children immunized against measles increased from 42.2percent in 1992-93 to 72.5percent in 2011-12.

Regarding the goal.7 ensuring environmental sustainability, the total land area covered under different forest has been 20.64 percent in 2011. Around 40 million households in rural areas do not have a safe source for drinking water, and over 100 million rural households live without access to sanitation facilities. Increasing population, falling water tables, coupled with serious drought conditions, dramatically reduce the availability of water for domestic purposes, with dire consequences for health, nutrition and the overall development, especially of children. Between 2006 and 2007, several states witnessed drought. The Union Government has declared 2007 as "Water Year" to focus on water related issues and launched a massive awareness programmes in the country. The International Water Management Institute (IWMI) forecasts that by 2025, 33 percent of India's populating will live under absolute water scarcity condition. According to UNICEF & WHO report (2012), 695 million people in India out of 1.23 billion in the world defecate in the open. Government built 32.9 million individual household toilets against target of 132.5 million by 2012. Non-availability of toilets within the house was 68.78percent in Chhatisgarh followed by 70.03percent in Jharkhand & 71.94percent in Bihar.

The National Employment Guarantee Act, Sarva Siksha Abhiyan, Total Literacy Campaign of the National Literacy Mission, 73rd and

74th constitutional amendments providing reservation for women, commitment for women empowerment in the NCMP, National Health Mission, Total Sanitation Campaign and Bharat Nirman are some of the important steps taken by the Government which will help in achieving the Millennium Development Goals.

Conclusion

Today, the MDGs have become the common point of reference not only for governments and international development organizations but also for civil society and social movements. Half and quarter way to 2015, the basic objective of the present study is to investigate the current position of the infrastructure facilities in Palakkad district towards achieving the Millennium Development Goals in rural areas and to highlight the gap, if any, in the infrastructure requirements for achieving MDGs.

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SOCIO-ECONOMIC EMPOWERMENT OF WOMEN THROUGH SGSY: A WOMEN DEVELOPMENT STRATEGY IN INDIA

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Abstract

The traditional economic theories of empowerment potential of Microfinance focus on the access to credit and the income generated from the economic activity through microcredit facility which is new perspective on the economic and social empowerment of women. But, empowerment is a wider concept than access and utilization of credit; it encompasses the enhanced ability to bring about changes in women's well-being at the intra-household, societal and national levels. Empowerment in a broader sense is the improvement in the ability of women to access the constituents of socio-economic development. Microfinance is increasingly identified as a powerful tool to democratize capital and provide economic and social empowerment of poor households who are outside the banking orbit, especially women. It is also emphasized that microfinance empowers women by supporting women's economic participation and thereby promoting gender-equity and improving household well-being.

Introduction

The self-help groups operate as a holistic scheme covering all aspects of self-employment in rural areas. We operate mainly in the Anandipuri, Bagidora, Talwara and Garhi block of Banswara district. The scheme is funded by financial institutions, Panchayat Raj institutions, district rural development agencies (DRDA) and NGO from the district. The list of below poverty line (BPL) households, identified through the BPL census, provides the basis of identification for assistance under the SGCY scheme.

The scheme aims at establishing a large number of micro enterprises in the area, so that the women can be incorporated into the development process by undertaking income generating activities suited to their skills and resources. Moreover, the SGSY's objective is the organization and mutual support of the women in self-help groups and to provide training programs through seminars. Regular meetings guarantee the well-functioning of the group and work as a platform for problems. The long-term aim is to bring assisted families above the poverty line within three years through a combination of a bank loans and governmental subsidy. The role of BLVS is to provide the linkage with the banks, as well as administration and technological-infrastructure assistance. Promoting women leadership and economic self-reliance in the villages are our main priorities. The members are encouraged to engage in saving schemes and

credit projects which they themselves are able to administer and maintain.

Self-help groups under the SGSY scheme may consist of 10 to 20 persons belonging to BPL families. The group does not comprise more than one member of the same family. A person cannot be a member of more than one group. A self-help group may be an informal group or registered under the Societies Act, State Co-operative Act or as a partnership firm. In 1995, the Human Development Report quoted that out of 1.3 billion poor people living in developing countries, 70 per cent are women. Poverty among rural women is growing faster than rural men. Over the past two decades, the number of women living in absolute poverty rose by 50 per cent as against 30 per cent for rural men. Women account for one-third of the labour force of India and 90 per cent of the rural-urban women are unskilled workers

Income Generating Activity (IGA) Characteristics

Microfinance increases women's economic activity through access to microcredit for IGA. The costing aspects of IGA across banking zones is analysed for groups with and without prior experience and training. It is revealed that groups with prior experience on economic activity performed better in microenterprises than groups without prior experience. The IGA characteristics revealed that groups with prior

experience generated surplus income from their microenterprises.

Dynamics of Rate of Interest

Microfinance programmes have been successful even with the rate of interest at or near market rates, which imply that low income households are willing to pay market rates, but access to credit in the mainstream banking orbit is their problem. Lack of access to banking channel force them to approach indigenous moneylenders who charge them exorbitantly high rates of interest. In other words, the key tenet is that poor households demand access to credit, not “cheap” credit. The intertemporal dynamics of rate of interest across zones - both intra-group lending rate and bank rate - are given.

Project Strategy for Poor Women & SHGs

- Development of strong, cohesive, Self-help Women Groups, through inculcation of the spirit of Mutual Help, Self-help and team spirit.
- Reduced vulnerability to crisis by inculcating habit of regular savings.
- Getting out of money-lender’s clutches, by regular savings & internal rotation of savings.
- Increased asset-base and income, through access to inexpensive and timely credit.
- Improved access to vital credit for economic activities by making SHGs credit worthy and bankable.
- Making SHGs credit worthy by making SHGs adopt principles of financial discipline (of timely savings and prompt loan repayments).
- Financial self sufficiency and sustainability by building up of SHG corpus and building ability to meet SHGs costs on their own, over a period of time.
- Increased access and control over resources at household level through income-generating activities and access to credit.
- Increased access to financial resources through linking and encouraging need-based tapping of alternate credit delivery systems - like NGO funds, HDFC housing loans, RMK, etc.

- Improved access of SHG members to various governmental, development schemes and bank credit, by forging sustainable linkages of SHGs with banks, Govt. departments, etc.
- Self-confidence building and improved communication skills through training, increased mobility, exposure & collective action.
- Increasing Social Awareness, through motivation, intermingling, networking, exposure and participation in Social Action/Reformation Programmes.
- Improved Status of women in the family and society, through access to credit, increased control over resources, improved skills and collective action.
- Bringing out hidden talents by constant motivation and providing opportunities
- High degree of self-reliance through building of capacity of women to handle administration of SHG affairs on their own.

Benefits for Community and Village

Spread of the spirit of self-help and team spirit among all other villagers.

- Higher Social Capital - due to increased and active participation of women in local development through collective action.
- Model effect, wherein other poor women begin to form similar groups seeing the success of the older SHGs.
- Improved health and family welfare, through better awareness.
- Better Education for children and Literacy due to increased awareness.

Economic Role of Women

Women are principally engaged in agriculture or in the unorganised informal sector as construction workers, petty hawkers and vendors and in traditional home based occupations such as basket and mat weaving, bidi making, lace making, agarbathis, etc. Women are also involved in marketing in certain traditional areas. Marketing of agricultural products, however, is traditionally undertaken by men. Women are involved in fish trading, vegetable

and flower vending and other areas of petty market trading. Similarly, women involved in handicraft occupations such as basket making, etc., will frequently market their products in the local shandies(bazaars).

These SHG's are formed by the NGO's in one country for addressing the problem of poverty and unemployment. It has been working wonders, slowly transforming the face of rural India. The Micro-finance programme is the dominant role of the public sector banks through the SHG bank linkage programme. The government of Tamil Nadu has been facilitating the formation of SHG through NGO's. Tamil Nadu Women Development Project (Mahalir Thittam) is a state government sponsored poverty eradication mission that targets the poor women by assisting them to promote the development activities in various ways. The effect of SHG is often seen in the economic independence of rural poor and especially among the rural women. This, economic independence is an effective tool to escape from the charge of poverty of the rural poor. This is possible by setting up of sustainable income generation operations like micro-finance, agricultural labour, artisan, food processing, petty traders, trade and service-sector, production and financial services. Though the above said modalities of remuneration help the poor to get some income they do not support the poor to the complete fulfillment of their need. It is felt by the researcher that this peculiar situation is raised, as the marketing effectiveness and its problems from these modalities have not been done in earlier by others.

Therefore, this work aims to make a development of women self help group in Dindigul districts. The approach of the researcher has been to know whether SHG concepts really helps in eradicating poverty by opening doors of employment opportunities through the entrepreneurial ventures. For this purpose, this district has been chosen by the researcher and this district Mahalir Thittam have been functioned well to promote SHG's income and the upliftment of their living standards. It is highly important to assess whether this programme really made its mark in the district up to the year 2012.

Self employment schemes of Indian government

India's development strategy faces the twin problems of unemployment and poverty. Government takes effort to mitigate these problems by activating the latent potentials-human and physical. In recent years, the policy planners have been emphasizing to stimulate the dormant entrepreneurial capabilities among wider segments of the society. Systematic and successful attempts made to develop entrepreneurs among diverse segments of the society have dispelled the classical thinking-entrepreneurs are born and not made. Of late the programmes implemented by Indian government are modified as self-employment stimulators to train the unconventional and lesser known target groups- youth (literate or illiterate), poor (urban or rural), women and the other disadvantaged sections of the society. One of the major programmes of employment and training for women is the socio economic programme (SEP) implemented by the central social welfare board, provides work and wage to needy women such as destitute, widows, deserted, economically backward and handicapped. Since the inception of this programme in 1958 till today, it had provided work and wage to 1.54 lakh needy women with a total expenditure of Rs. 54.18 crores. SEP takes care of both literate, semi-literate women. Trades promoted under this programme include both traditional and agro based industries besides nontraditional trades.

Mahila Samriddhi Yojana was launched on 2 October, 1993. The MSY is a major initiative to empower women by raising their economic status. It aims to promote amongst rural women the habit to save and improve their financial assets, apart from enabling them exercise greater control over their own household resources. The scheme offers facilities of small deposits, with attractive rates of interest, through the network of post offices. About 7 lakh accounts with a total deposit of s. 72.67 crores have been opened so far.

Indira mahila yojana with the aim at developing a new sense of awareness among women particularly those in rural areas ad empower them to become active participants

in the process of social transformation & regeneration the Government of India implemented Indira Mahila Yojana. The scheme visualizes an integrated delivery of services to women and children.

Support to Training and Employment Programme for women (STEP) was launched in 1987 to provide new knowledge and update skills of poor and asset less women in the traditional sectors such as Agriculture, Animal Husbandry, Dairying, Fisheries, Handloom, Handicrafts, Khadi & village industries, sericulture, social forestry and waste land development for enhancing their productivity and incomes. In the current year, three new projects for 3180 beneficiaries have been sanctioned.

Micro- finance in India

According to Asian Development Bank, the provision of financial services, such as deposits, loans, payment services money transfers and insurance to the poor and low income households and their micro-enterprises are broadly called micro financing. It is also referred to a provision of thrift, credit and other financial services and products of very small amount to the poor in rural, semi-urban and urban areas for enabling them to raise their income levels and improve living standards. In India, banks have spread their network in every nook and corner of the country to meet the credit needs of vast majority of the rural poor. Government as well as banks has made several innovative strategies to improve the efficacy of delivery of financial services to rural poor and women.

Conclusion

Women constitute the most important segment of the country's population. The central and state governments have been implementing many programmes and schemes to empower women economically, socially, politically and legally with special emphasis on those who live in rural area. Resistance against marginalization and attempts to empower them have made a radical change in the people's perspective on the development of women from a welfare approach, where the focus was on the role of women from a welfare approach, mothers and wives to an

empowerment and right based approach, where the rights of women have been recognized for her full development. The government of India and state government recognize such activities and announce many incentives, subsidies, micro finance and offer more opportunities to develop SHGs.

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QUALITY OF WORK LIFE OF EMPLOYEES IN APARAJITHA CORPORATE SERVICE. INDIA

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Abstract

“A Study on Quality of Work Life of Employees in Aparajitha corporate service”. The success of any organization is highly dependent on how it attracts, recruits, motivates and retains its workforce. Today’s organizations need to be more flexible so that they are equipped to develop their workforce and enjoy their commitment. Therefore, organizations are required to adopt a strategy to improve the employees quality of work life to satisfy both the organizational objectives and employee needs. The term quality of work life refers to the favourableness or unfavourableness of a total job environment for people. The main aim of this study is to know employees balance their life and to identify health determinants in working life among employees. For this purpose quality of work life is measured by taking into account of employees’ Health and safety, Work Environment, Job satisfaction, Motivation, Job Designing and Term Effectiveness. The sample size for this study was 92 and primary data was collected from employees’ working in aparajitha corporate service . From this study work environment, job analysis, satisfaction and motivation are the four major determinants of quality of work life which play the vital role for employees better performance in the organization.

Introduction

Quality of work life has gained deserved prominence in the Organizational Behavior as an indicator of the overall of human experience in the work place. It expresses a special way of thinking about people, their work and the organization in which career are fulfilled. Defining the quality of work life involves three major parts: occupational health care, suitable working time and appropriate salary. The safe work environment provides the basis for the person to enjoy working. The work should not pose a health hazard for the person. The employer and employee, aware of their risks and rights, could achieve a lot in their mutually beneficial dialogue.

The working time has been established by the State According to a legislation which is a 40- hours working in a week. The standard limits on overtime, time of vacation and taking of free days before national holidays have been separately stipulated. The differences regarding the working time have been established for the persons under 18 years of age, pregnant women, breast-feeding mothers and the person raising the disabled child.

The appropriate salary is agreed upon by the employee and the employer. The Governments establishes each year the rate of minimum

salary; the employer should not pay less than that to the employees. Work represents such a role in life which has been designated to it by the person himself. On the one hand work is an earning of one’s living for the family, on the other hand, it could be a self-realization that provides enjoyment and satisfaction.

Statement of the Problem

Quality of work life is the working style of employees at their workplace. It gives an insight into the employer-employee relationships prevalent in companies. It gives how work life situations affect motivate the employees in their working styles. Organizations must make sure that there are proper organizational systems of work design that allows employees to have flexible time.

Objectives of the Study

- To study the socio- economic profile of employees in Aparajitha corporate service
- To study the quality of work life of employees in Aparajitha corporate service
- To find out the factors influence the quality of work life of employees in Aparajitha corporate service
- To provide Suggestion to improve the quality of work life of employees in Aparajitha corporate service

Hypothesis

- H10: There is no significant relationship between age and working conditions
 H20: There is no significant relationship between gender and working conditions
 H30: There is no significant relationship between experience and working conditions
 H40: There is no significant relationship between qualification and working conditions

Research Methodology

The study is based on a descriptive research method. The area of the study is confined to women employees in Aparajitha corporate service in Madurai district of Tamil Nadu State. By applying census sampling method, all women employees will be selected for the study.

Sources of Data

The study is based on both primary and secondary sources. The primary data will be collected directly from the respondents. Secondary data will be collected from published and unpublished sources.

Tools for Data Collection

An interview schedule will be prepared, drafted and administered. The schedule will be finalized after a pre-test.

Tools for Data Analysis

Collected data will be analysed by applying appropriate statistical tools namely, percentage, correlation, etc.

Review of literature

Hanita Sarah Saad, Ainon Jauhariah Abu Samah and Nurita Juhdi, "Employees' Perception on Quality Work Life and Job Satisfaction in a Private Higher Learning Institution" The aim of this study is to find out about the employee's perception of their work-life quality in the university. 251 employees in the university participated in this study. Ten variables to measure Quality Work Life (QWL) are examined namely support from organization, work-family conflict, relationship with peers,

self competence, impact on job, meaningfulness of job, optimism on organizational change, autonomy, access to resources and time control. All these variables are tested the relationship with job satisfaction. The test indicated that each of the QWL variables on its own is a salient predictor of Job Satisfaction. However, 7 QWL variables are no longer significant predictors for job satisfaction when all the 10 QWL variables are entered into the regression equation. Using multiple linear regressions, only 3 QWL variables (meaningfulness of job, optimism on organizational change and autonomy) are significantly related to Job Satisfaction.

Data analysis

Table 4.1
Respondents' Experience in Year

Exp in year	No. of Respondents	Percentage
less than 1 yr	32	34.8
2 - 4	42	45.7
5 - 7	16	17.4
more than 7	02	2.2
Total	92	100.0

The table indicates that the most of the respondents (45.7%) have 2-4 years experience. Another respondents (2.2%) have more than 7 experience. The total number of sample size 92.

Table 4.2 Respect in Work Place

Respect	No. of Respondents	Percentage
Strongly Agree	28	30.4
Agree	31	33.7
Neutral	27	29.3
Disagree	4	4.3
Strongly disagree	2	2.2
Total	92	100.0

From the table it can be seen that most of the respondents (33.7%) agree that they are being treated with respect in workplace.

Correlation

Correlation is the study of the natural relationship between two or more variables. Hence, it should be noted that the detection and analysis of analysis of correlation between two statistical variables requires relationship of some sort which associates the observation in pairs, one of each pair being a value of the two variables.

Table 4.3

X=Supervisors are easily approachable

Y= Supervisors help in getting work Done

X	Y	X ²	Y ²	XY
24	34	576	1156	816
37	39	1369	1521	1443
17	17	289	289	289
14	2	196	4	28
N=92		X ² =2430	Y ² =2970	XY=2576
r =0.89				

The above table shows , Supervisors are easily approachable and Supervisors help in getting work Done analysis. The analysis shows fluctuate various opinion. The total same size 92. To calculate correlation because, correlation analysis attempts to determine the degree of relationship between variables. And variables of $x^2=2430$, $y^2=2970$, $xy= 2576$. Finally the correlation analysis is $r=0.89$.

Table 4.4

X - Respondents experience in years

Y - Job is secured

X	Y	X ²	Y ²	XY
32	27	1024	729	864
42	30	1764	900	1260
16	29	256	841	464
2	6	4	36	12
N=92		X ² =3048	Y ² =2506	XY=2600
r=0.808				

The above table shows , difference between Respondents experience in years and Job is secured analysis. The analysis shows fluctuate various opinion. The total same size 92. To calculate correlation because, correlation analysis attempts to determine the degree of relationship between variables. And variables of $x^2=3048$, $y^2=2482$, $xy=2600$. Finally the correlation analysis is $r=0.808$.

Relationship between demographic factors and working conditions

The following section deals with the relationship analysis between demographic factors and working conditions.

Relationship between Age and working conditions

H10: There is no significant relationship between age and working conditions

Chi-square test:

Particulars	Significant value	Result
Relationship between age and working conditions	0.286	Accept

There is no significant relationship between age and working conditions.

Relationship between gender and working conditions

H20: There is no significant relationship between gender and working conditions

Chi-square test:

Particulars	Significant value	Result
Relationship between gender and working conditions	0.911	Accept

There is no significant relationship between gender and working conditions.

Relationship between experience and working conditions

H30: There is no significant relationship between experience and working conditions

Chi-square test:

Particulars	Significant value	Result
Relationship between experience and working conditions	0.714	Accept

There is no significant relationship between experience and working conditions.

Relationship between qualification and working conditions

H40: There is no significant relationship between qualification and working conditions

Chi-square test:

Particulars	Significant value	Result
Relationship between qualification and working	0.090	Accept

There is no significant relationship between qualification and working conditions.

Key factors of quality of work life

Factors	Extraction
Enough instruction	.800
High quality equipment tech	.809
Opportunity to develop abilities	.733
Career growth opportunities	.586
Better benefits than other	.653
Respect in work place	.750
Infrastructure facility	.904
Plan work independently	.801
Genuine sharing of information	.778
Supervisors approachable	.576
Free communication	.809
Supervisor helpful	.746
Job secured	.514
Work hours	.727

Limitations of the Study

- The study is confined to Aparajitha Corporate Service and thus the results of this study cannot be generalized to other industries
- The respondents may give some false facts in favor of the organization
- Due to time and cost constraints the study was limited to Madurai city alone

Findings

1.Respondents' Age in Year

- 58.7% of respondents fall between the age group of 21 – 30.
- 39.1% of respondents fall between the age group of 31 – 40.
- 2 of respondents fall between the age group of 41 – 50.
- 2. Most of the respondents (40.2%) agree that they are been having genuine sharing of information in meetings.
- 3. Most of the respondents (37.0%) agree that there is free communication between various levels in solving issues.
- 4. Most of the respondents (42.4%) agree that supervisors help in getting work done.
- 5. Most of the respondents (32.6%) agree

that job is secured.

6. Most of the respondents (31.5%) agree that the working hours are comfortable.

Findings of this study contributed to the knowledge and understanding of the effect of the selected factors, which leads to better understanding among the practice for both public and private organizations.

Conclusion

Therefore, organizations are required to adopt a strategy to improve the employees quality of work life to satisfy both the organizational objectives and employee needs. The term quality of work life refers to the favourableness or unfavourableness of a total job environment for people .The intervening and dependent variables are job involvement and affective commitment respectively. The results indicated that working conditions, opportunities at work and climate organization had a relatively higher impact on 'job involvement' and 'affective commitment'.

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CANCER TREATMENT AND WILLINGNESS TO PAY FOR HEALTH INSURANCE AMONG THE POOR IN COIMBATORE: A LOGISTIC REGRESSION ANALYSIS

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1.1 Introduction

The problem of cancer is universal; the only variation occurs in types, site or other clinic epidemiologic parameters. Cancer is the second most common cause of morbidity and mortality in the world today after cardiovascular problems. Six million people die due to cancer every year. It is estimated that by 2020 there will be 15 million new cases every year. Cancer is one of the most serious diseases that can affect a person. With over 200 different types of cancer that can occur within the human body, there are numerous treatment options available and depending largely on the location, scope and severity of the cancer, as well as on the overall health of the patient (www.cancer.gov). The Indian subcontinent is home to 16.5% of the world's population and at any one time it is estimated that there are over 2 million people with cancer. Whilst cancer has not been a prominent healthcare issue in India compared with other communicable diseases, with an increasingly ageing population, cancer is emerging as a critical health problem. India confronts very specific social, cultural and economic issues when it comes to addressing cancer (e.g. geographical diversity, class and caste structure). Low socioeconomic status and illiteracy also contribute to advanced stages of disease. (Alex Broom et al. 2009). In India cancer is a leading cause of death with about 1.5 to 2 million cases at anytime to which 7 lakhs new cases are added every year with 3 lakhs deaths. Over 15 lakhs patients require facilities for diagnosis and treatment. Studies by WHO show that by 2026 with the expected increase in life expectancy, cancer burden in India will increase to about 14 lakhs cases. (R.Srinivasan, 2010).

1.2 Need for the Study

The majority of Indian cancer patients have late stage incurable diseases (75% to 80%) when first diagnosed. Earlier presentation could significantly enhance survival rates, making the identification of factors hindering this crucial. It is estimated that approximately 50% of cancer patients in developed countries die from their malignancy, whereas 80% of cancer patients die in developing countries. Presently in India, out of a million newly diagnosed cancer patients each year, more than 50% die within 12 months of diagnosis and another one million cancer survivors show progressive disease within five years of diagnosis.

Out of the 1.5 million in need of palliative care, less than 0.1 million patients can be covered by the existing facilities. In 2005, cancer killed approximately 826,000 people in India; 519,000 under the age of 70. This is predicted to rise disproportionately compared with cardiovascular and communicable diseases by 2030, to nearly 1.5 million deaths annually. Public health advocacy has been largely focused on communicable diseases, nutritional deficiencies, population stabilisation, and recently on HIV/AIDS. Cancer has thus far been a relatively low priority. (Alex Broom et al. 2009). Cancer care in India, especially for the lower and middle classes, can turn out to be a nightmare. While treatment protocols, and consequent costs vary across a broad range, depending upon the site of cancer and the stage at which it is detected, oncologists at test that it can be a huge drain on the resources of a family. With heavy out-of-pocket health expenditures being chronicled reliably at the national level, and a relatively low percentage of the population going in for health insurance, much of the money spent should come from the people themselves, hence there is a lack of information about the financial burden

and insurance availability of major illness like cancer on patient and their families. Therefore, it is important to study the problems of insurance.

1.3 Materials and Methods

This study is designed to capture the willingness to participant in health insurance programme. In order to select representative cancer population receiving treatment in Coimbatore, for the present study, the sample patients were selected based on Judgement Sampling Method i.e. a Non-Probability Sampling technique where the researcher selects units to be sampled based on the knowledge and professional judgment.

The study has final sample of 870 respondents. The researcher enquired and selected the cancer patients who were waiting to meet the doctor in the government hospital for consultation/ treatment where it would be easy to ask questions to the cancer patients about their ill health. It is quite common to see patients waiting for hours on end to see senior doctors in India today. Some of the patients gave their residential addresses and asked to approach them in their residence. In such cases, the researcher visited the patients at their residence and got the required information.

1.4 Enrollment of the Health Insurance Schemes

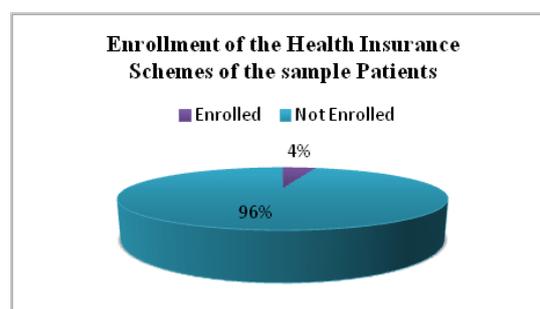
Insurance provides protection against risks or uncertain events and is based on the principle that what is highly unpredictable to an individual is predictable to a group of individuals. Health insurance protects against the cost of illness, mobilizes funds for health services, increases the efficiency of mobilization of funds and provision of health services, and achieves certain equity objectives. The financial burden of health care is, however, unduly heavy for the households belonging to the informal sector indicating a potential for voluntary comprehensive health insurance schemes for such sections of the society.

Table 1
Enrollment of the Health Insurance Schemes of the sample Patients (n=870)

Enrollment of the Health Insurance Schemes of the sample Patients	Frequency	Percentage
Enrolled	39	4.5
Not Enrolled	831	95.5
Total	870	100.0

Source: Primary Data

Figure 1
Enrollment of the Health Insurance Schemes of the sample Patients (n=870)



1.5 Willingness to participate in Health Insurance Schemes

Health insurance is fast emerging as an important mechanism to finance health care needs of the people. The need for an insurance system that works on the basic principle of pooling of risks of unexpected costs of persons falling ill and needing hospitalization by charging premium from a wider population base of the same community. Hence the researcher made an attempt to know about the willingness to join in health insurance among the sample cancer patients and the results are presented in the table below.

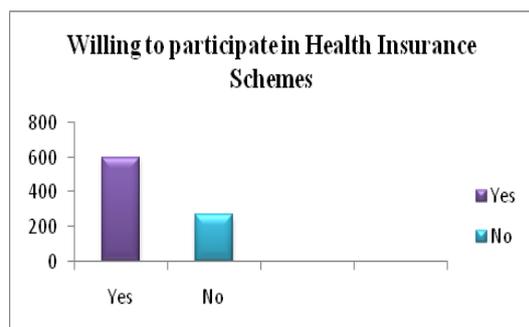
Table 2
Willing to participate in Health Insurance Schemes (n=870)

Willing to participate in Health Insurance Schemes	Frequency	Percentage
No	271	31.1
Yes	599	68.9
Total	870	100.0

Source: Primary Data

After having explained the importance of health insurance benefits by the researcher, about 68.9 per cent of the sample respondents expressed their willingness to participate in a contributory health insurance scheme in the future to protect themselves from risks and uncertainties. The remaining 31.1 per cent reported are not willing to join in any health insurance scheme due to their inability to participate because of lack of money.

Figure 2
Willing to participate in Health Insurance Schemes



1.6 Result and Discussion

In the present section, an attempt is made to find out the principal factors that are likely to affect the respondents willingness to pay for health insurance. For this purpose, the respondents willingness to pay for health insurance has been considered as a dependent variable, which is dichotomous in nature, viz.,

respondents who have willingness to pay for health insurance (by assigning a score of 1) or who do not have such willingness (score of 0) and all the independent variables have been treated as categories. In such a condition, adopting the logistic regression analysis is more apt and therefore, such an analysis is carried out here. The results are presented in Table 3.

Table 3
Logistic Regression Results on Respondents' Willingness to Pay for Health Insurance (n=870)

Explanatory Variables	Beta	Odds Ratio	Level of Sig.
Gender (Ref:Males)	--	1.000	--
Females	-0.153	0.858	0.426
Current Age (Ref: 45Years or Less)	--	1.000	--
46 – 60	0.339	1.403	0.103
60 +	-0.289	0.749	0.359
Social Background (Ref: SC/ ST)	--	1.000	--
MBC	0.855	2.352	0.001
BC / FC	0.692	1.997	0.001
Educational Status (Ref: Illiterates)	--	1.000	--
Primary / Middle School	0.682	1.977	0.001
Secondary School and above	0.440	1.552	0.088
Occupational Status (Ref: Not-working / Students)	--	1.000	--
Agricultural Activity	0.753	2.098	0.001
Household Industry / Trade / Business	-0.537	0.593	0.05
Job in Organized Sector / Professionals	0.283	1.327	0.316

Among the sample respondents, it is pertinent to note that, controlling for all the variables used in the model, the odds of willingness to pay health insurance by the respondents are 3.7 times and 3.4 times higher and highly significant ($p < 0.001$) among those who are living in medium and large-sized families than those who are residing in small families. Likewise, it is also striking to note

that the likelihood of willingness to pay for health insurance is much higher among those who belonged to backward / forward castes (OR=1.98) as well as most backward castes (OR=2.35) as compared to those who are from scheduled castes/ tribes (lower in socio-economic strata). Further, the t-test results in these regard have turned out as highly significant ($p < 0.001$ in each case). With a few exceptions, socio-

economic characteristics of the respondents appear to be exercising net positive effects on their willingness to pay for health insurance. For instance, it can be seen that the probability of willingness to pay for health insurance is noted as higher among those respondents who have completed primary school / middle school levels (OR=1.98) as well as secondary school and above level (OR=1.55) than those who are illiterates. However, the t-test results turned out as highly significant only in the case of the former one only ($p < 0.001$). Curiously, the t-test results turned out as highly significant in the case of those engaged in agricultural activity ($p < 0.001$) and also in the case of those whose vocation is related to household industry / trade / business ($p < 0.05$).

1.7 Conclusions

It is clear from the current analysis that cancer disease is really an economic burden and makes the rich as poor and the poor as poorer. The findings clearly establish the fact that educational status of the respondents plays a vital role in deciding the respondents' willingness to pay for health insurance. Greater awareness about the importance of health insurance and the demand for the health insurance would be higher among educated respondents, and thereby, large number of such persons is more likely to pay for health insurance. Interestingly, occupational status has demonstrated differential net effects on their willingness to pay for health insurance. While respondents who ever engaged in agricultural activity as well as employment in organized sector / professionals have shown greater tendency to pay for health insurance as compared to their not-working / students' counterparts, the opposite trend is more conspicuous in the case of those who are working in household industry / trade / business as against not-working / students. Health insurance is the shield that could protect against the cost of illness, mobilizes funds for health services, increases the efficiency of mobilization of funds and provision of health services, and achieves certain equity objectives. The high cost of hospital services coupled with the unpredictability of health needs and the inadequacy of personal savings is the primary

reason for the growing importance of insurance as a means of financing health services.

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DEVELOPMENT OF SITUATIONAL TESTS FOR ASSESSING VALUES AMONG IX STANDARD STUDENTS

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Abstract

“Education is not the filling of a pail, but the lighting of a fire”, quotes Yeats.

If values are taught through indoctrination, it would be like filling the pail of the student’s mind with ideas and principles. Hence, innovative techniques should be used in such a way to kindle the fire in the child so that his mind and heart are involved in the pursuit of moral excellence. Different approaches are used to instill value education as an essential part of the curriculum.

The purpose of the study was to assess the values among the ninth students. In this present study the investigator created so much situations to assess the values of the students. Assessment which involves informal, qualitative data collection to determine if the program is ready for systematic, quantitative evaluation. The random sampling procedure was applied. To analyze the data, the investigator used ‘t’ test to find out significance difference between the different levels of selected variables. The results of the study were in the favour of conducting the situational test as one of the techniques to improve their values. It is therefore suggested that this technique should be widely adopted for developing their values among the secondary level.

Introduction

Man has a hierarchy of needs: biological, security, love, esteem, knowledge, aesthetic needs, self-actualization and transcendence. Of these, the lower needs connected with man’s physical existence, such as the need for food, clothing, shelter etc. are called ‘basic needs’. The needs higher to these constitute VALUES. They belong to the whole society or community or even to the whole humanity. Values belong to culture. Values are the higher normative needs of humanity which individuals experience as inner moral or aesthetic imperatives or goal seeking.

Meaning of Values

According to John. F. Emling “Values are those aspects of anything which, when recognized and understood, encourage, induce or incline to use them for the purpose”. Values, has expressions of the inborn desire in man for self-improvement, the inherent urge to seek higher and higher levels of fulfillments represent life’s higher evolutionary urge. Values are expressions of the creative power of universal life.

In the terminology of Indian History of Education, the term ‘value’ has not been well-set yet, because the theme of ‘value Education’ was traditionally acknowledged in the form of ‘Religious education’ or moral Education’. Value Education may be called as neologism. Value Education is more wider, practicable and as such adoptable than the former two. In Value Education, no specific faith, religion or attitude is reflected through ethical, moral, social, aesthetic, cultural or spiritual values. Value Education has two specific annotations- “Value –oriented education’, and “Education of values”. Value Education is not to be taken as a part of the curriculum; but the whole curriculum, its each subject, is to be made value oriented.

Role of Values

Each new generation of children must acquire more values than the proceeding one. Right from the elementary school level teaching methods should provide opportunities for students to learn actively and to apply practically the value education that they have acquired in the classrooms. Teacher must guide the children in

the right way, at the right time and in the right manner, in India, after independence, we have a tremendous development in the field of value education.

As a teacher we inculcate the awareness of value education to the school students. Teachers play a vital role in the school to make the students aware of value education and helps to cultivate right attitude and inculcation of value in all the fields. To foster values among the students first of all teacher has to equip himself with necessary value orientation. In the house through the parents the children learn the value education. Children actually like to be disciplined by their parents, but it becomes possible only if parents spend their time with them and not just money. Ultimately we see that the secret of value lies not in theories put in practice.

Need for the Study

The onslaught of technology and its effect on society and industry is an ongoing phenomenon and this trend cannot be reversed. The loss of values in our society is a cause for serious concern

It deserves adequate and corrective measures need to be taken before this trend threatens to destroy the very fabric of our society. However, before beginning these corrective actions we have to modify and depend upon our education system to ingrain the right sanskara in the young minds. To achieve this aim, there is a need to introduce value education to prepare the mind of youth to face this treat so that they are able to take the right decision in the four dilemmas. The value education need to be introduced in universities as well as management institutes.

The need for value education cannot be over-emphasised particularly in the present set-up of the society. According to Dr.J.E. Adamson ('The individual and the Environment') we have the education treated in relation to three worlds that make up his complete environment-set the natural world, the social world, and the moral world.

In the process of learning different curricular subjects, one comes to imbibe certain values, habits of thought, qualities of mind that are concomitant to the pursuit of that particular knowledge field. In other words, value education

spans the entire learning, cultivation of imagination, strengthening of will and training of character. When we so relate the values to education, we can identify the approach as one of integrating values into the very fabric of education.

Situational Test

Creating an environment of incident which will lead to a specific consequence based on selected value component is termed as a situational test. In this present study the investigator created so many situations to assess the values of the student under eight important factors such as National Integration, Tolerance, Punctuality, Discipline, leadership, Cleanliness, Honesty and Teamwork.

Assessment

A related idea is 'Assessment' which involves informal, qualitative data collection to determine if the program is ready for systematic, quantitative evaluation. An assessment involves making sure that the program treatment is clearly understood that outcomes are clear, specific, uplifting and a creative power of universal life can be implemented.

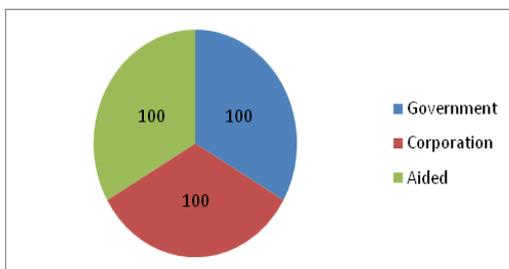
Objectives of the Present Study

1. To assess the values prevailing among ninth standard students studying in the local school in Coimbatore.
2. To develop situational tests for the assessment values among ninth students
3. To analyse the value-scores of ninth standard students in terms of selected variables.

Statement of the Problem

For the present study the investigator formulated the research problem as "Development of situational tests for assessing values among IX standard students".

Sample Selection



The percentage level of schools selected for Government, Corporation and Aided.

The items so selected constitute what is technically called a sample (Kothari,1990)

For the present study 300 students who are studying in different types of school namely Government School, Corporation school, Aided school were selected. For the present study the random sampling procedure is applied.

Variable Used for the Study

The variables used for the study are types of school, gender, locality. All these three variables have different attributes. There are three attributes for the variable types of school Government, Corporation, Aided, where as the other two variable have only two attributes such as male – female; rural and urban.

Hypothesis

1. There is significant difference between the situational test scores of students studying in Government and Corporation Schools.
2. There is significant difference between the situational test scores of students studying in Corporation and Aided Schools.
3. There is significant difference between the situational test scores of students studying in Aided and Government Schools.
4. There is significant difference between the situational test scores of students studying in Government Rural and Urban Schools.
5. There is significant difference between the situational test scores of students studying in Aided Rural and Urban Schools.
6. There is significant difference between the situational test scores of students studying

in Government Urban Boys and Girls Schools.

Tools and Data Collection

The situational tests with use of multiple choice item is constructed for the purpose of the study. The test items included for the study focused on various appropriate situations selected by the researcher relevant to different values to be assessed through the study.

Standardization of the Tool

For the present study, eight values were selected from the list of values suggested by National Council of Educational Research and Training. The list of eighty three values given in NCERT publication titled as “documents on social, moral and spiritual values”. Shri. B. R. Goel the compiler claims that the list has been compiled on the basis of the documents included in the publication as well as a study of the Gandhian Literature. Form the above eighty three values 8 values were studied.

To establish reliability for the situational test developed by the researched chi square test was used. By using the chi square test it was found whether there was an equal chance of probable occurrence of alternatives. For this purpose the test was applied to fifty students who were randomly selected.

The present study aims at collecting the opinions of the situational tests. Analysis was made for testing reliability and validity. However, the researcher gave the tool to juries and got their opinion for the tool. The suggestions of juries were carefully incorporated in the tool for justifying the reliability and validity of the tool used in study.

Techniques Used for Analyzing the Data

In order to analyze the data collected for the study the investigator used ‘t’ test to find out significance difference between the different levels of selected variables like types of school, gender, locality. Since the levels of independent variables for not dependent for each other the ‘t’ test meant for independent sample was used.

TABLE - 1
Significant difference between the situational test scores of students studying in Government and Corporation Schools.

Types of School	Number of student -N	Mean	Standard deviation	Standard error	t	Significance
Government	100	49.31	5.66	0.75	0.09	Not significant at 1% level
Corporation	100	49.38	4.88			

The above table shows that there is no significant difference between the situational test scores of high school students of Government and Corporation Schools in learning values assessed through the use of situational test.

Hence, it is inferred that there is no significant

difference between the situational test scores of IX standard students studying in Government and Corporation schools in terms of their value development.

TABLE - 2
Significant difference between the situational test scores of students studying in Corporation and Aided Schools.

Types of School	Number of student -N	Mean	Standard deviation	Standard error	t	Significance
Corporation	100	49.38	4.88	0.86	6.85	Significant at 1% level
Aided	100	56.26	7.06			

The above table shows that there is a significant difference between the situational test scores of high school students of Corporation and Aided Schools in learning values assessed through the use of situational test.

Hence, it is inferred that there is significant

difference between the situational test scores of IX standard students studying in Corporation and Aided schools in terms of their value development.

TABLE - 3
Significant difference between the situational test scores of students studying in Aided and Government Schools.

Types of School	Number of student -N	Mean	Standard deviation	Standard error	t	Significance
Aided	100	56.25	7.06	0.9	6.58	Significant at 1% level
Government	100	49.31	5.66			

The above table shows that there is a significant difference between the situational test scores of high school students of Aided and Government Schools in learning values assessed through the use of situational test.

Hence, it is inferred that there is significant difference between the situational test scores of IX standard students studying in Aided and Government schools in terms of their value

TABLE - 4
Significant difference between the situational test scores of students studying in Government Rural and Urban Schools.

Locality	Number of student -N	Mean	Standard deviation	Standard error	t	Significance
Rural	50	49.62	4.94	1.13	0.54	Not significant at 1% level
Urban	50	49.00	6.32			

The above table shows that there is no significant difference between the situational test scores of high school students of Government Rural and Urban Schools in learning values assessed through the use of situational test.

Hence, it is inferred that there is no significant difference between the situational test scores of IX standard students studying in Government Rural and Urban schools in terms of their value development.

TABLE - 5
Significant difference between the situational test scores of students studying Aided Rural and Urban Schools.

Locality	Number of student -N	Mean	Standard deviation	Standard error	t	Significance
Rural	50	49.72	4.50	0.97	0.69	Not significant at 1% level
Urban	50	49.04	5.19			

The above table shows that there is no significant difference between the situational test scores of high school students of Aided Rural and Urban Schools in learning values assessed through the use of situational test.

Hence, it is inferred that there is no significant difference between the situational test scores of IX standard students studying in Aided Rural and Urban schools in terms of their value development.

TABLE - 6
Significant difference between the situational test scores of students studying in Government Urban Boys and Girls Schools.

Gender	Number of student -N	Mean	Standard deviation	Standard error	t	Significance
Boys	25	50.04	5.63	1.76	1.67	Not significant at 1% level
Girls	25	47.46	6.78			

The above table shows that there is no significant difference between the situational test scores of high school students of Government Urban Boys and Girls Schools in learning values assessed through the use of situational test.

value development.

Findings of the Study

The findings of the study are enumerated as follows.

Hence, it is inferred that there is no significant difference between the situational test scores of IX standard students studying in Government Urban Boys and Girls schools in terms of their

There is no significant difference between the situational test scores of IX standard students studying in Government and Corporation schools in terms of their value development.

There is significant difference between the

situational test scores of IX standard students studying in Corporation and Aided schools in terms of their value development.

There is significant difference between the situational test scores of IX standard students studying in Aided and Government schools in terms of their value development.

There is no significant difference between the situational test scores of IX standard students studying in Government Rural and Urban schools in terms of their value development.

There is no significant difference between the situational test scores of IX standard students studying in Aided Rural and Urban schools in terms of their value development.

There is no significant difference between the situational test scores of IX standard students studying in Government Urban Boys and Girls schools in terms of their value development.

Conclusion

Education should mould the students and develop the individuals to live fame in a society. The right path to maintain the students' culture, values and tradition is the period of adolescence. The teachers, parents and the society are the role model for every student in their walk of life. This article shows that the students are studying in various schools like Government, Corporation and Aided must have to learn and apply the values in the right place and in the right time. It means that they are lack in values which can be rectified by doing more number of researches based on values.

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PROBLEMS IN MARKETING OF MNC'S PRODUCTS IN RURAL TAMIL NADU

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Introduction

Multinational Companies (MNCs) are huge industrial organizations which extend their industrial or marketing operations. They do not aim for maximization of profit from one to two products alone, instead, they operate in a number of fields over a number of products and over a number of countries. MNCs hold their sway over the world economy, they command huge capital resources and latest technologies and world wide good will. They are in a position to sell any product, they manufacture in any country. People in the underdeveloped countries view with each other to buy the products of these corporations and prefer their products brushing aside indigenous products which are produced indigenously.

However the success of economic development is possible through effective marketing system. The marketing management of today in general requires special knowledge and skills on the marketing task. In fact it requires an understanding of the elements of change which are at work in the environment. These are possible through the knowledge of the behavioural pattern of market place participants apart from the knowledge of the behavioural pattern of the market participants. It is also necessary to know their problems and their perspectives towards various problems related to marketing as well as their suggestion for the improvement of the present system. Wholesalers and retailers play a key and imperative role in the marketing of MNC's products. Their success depends mainly on quality services and delivery on time. Both are equally important. Quality alone cannot assure business. A delay of even a single day is the threat of losing the business and

also the consumers. This paper mainly deals with the problems faced by the wholesalers, retailers and consumers in MNC's products.

Objectives

The specific objectives are

1. To study the problems, encountered by the selected wholesalers and retailers at the time of purchase and marketing of MNC's products.
2. To analyse the problems faced by the customers at the time of purchasing of MNC's products.

Methodology

In order to find out the problems faced by the wholesalers and retailers at the time of purchase and marketing of MNC's products and also the problems faced by the consumer at the time of purchasing of MNC's products for each 150 sample were randomly selected from wholesalers, retailers and consumers in various rural areas in Tamil Nadu. The selected respondents were contacted in person and the objective of the study were clearly explained to them and their co-operation was ensured. The details regarding the problems faced by respondents in MNC's products and the like relating to the overall objectives of the study were collected from the sample respondents through the direct personal interview method.

Problems Faced By The Wholesalers And Retailers

The marketing problems of the respondent had originates from both the sides, namely at the time of purchase and at the time of marketing of MNC's products. Regarding the purchase of

MNC's products non-availability of stock is the major problems faced by the outlets.

The second major problem is delay in delivery. The third major problem is that of more investment Apart from these, there are also problems related to natural calamities, frequent lorry strike and storage problem.

On the marketing side, the problems are non availability of stock in time, difficulty in getting permanent labour , financial assistance, sales tax and so on.

In the present study for the purpose of measuring the intensity of the problems of the respondent, a questionnaire was prepared

consisting of 10 different statements. The marketing problems of MNC's products were identified after entering into a thorough discussion regarding the problems with outlets. These problems were rated on a 5 point continuous rating scale ranging from "Strongly Agree" ,"Agree", "Moderate"," Disagree" to "Strongly Disagree" and weights of 5,4,3,2,and 1 were assigned for them. Based on the responses obtained from the outlets, a total score for each problems was calculated and this total score is converted into a mean score.

Table 1
Major Problems Faced by Wholesalers at the Purchase of MNC'S Products

Sl. No.	Problems	Number of Wholesalers			Number of Retailers		
		Facing Problem	Not Facing Problem	Total	Facing Problem	Not Facing Problem	Total
1	Non-availavility of stock	105 (70.00)	45 (30.00)	150 (100.00)	113 (75.33)	37 (24.67)	150 (100.00)
2	Lack of credit facility	120 (80.00)	30 (20.00)	150 (100.0)	91 (60.67)	59 (39.33)	150 (100.00)
3	Delay in delivery	65 (43.33)	85 (56.67)	150 (100.00)	66 (44.00)	84 (56.00)	150 (100.00)
4	More investment	98 (65.33)	52 (34.67)	150 (100.00)	109 (72.67)	41 (27.33)	150 (100.00)
5	Price fluctuation	81 (54.00)	69 (46.00)	150 (100.00)	79 (52.67)	71 (47.33)	150 (100.00)
6	Damaged stock	64 (42.67)	86 (57.33)	150 (100.00)	51 (34.00)	99 (66.00)	150 (100.00)
7	Package defect	49 (32.67)	101 (67.33)	150 (100.00)	65 (43.33)	85 (56.67)	150 (100.00)
8	Natural calamities	42 (28.00)	108 (72.00)	150 (100.00)	64 (42.67)	86 (57.33)	150 (100.00)

9	Frequent lorry strick	94 (62.67)	56 (37.53)	150 (100.00)	101 (67.33)	49 (32.67)	150 (100.00)
10	Low Scheme	102 (100.00)	48 (32.00)	150 (100.00)	95 (63.33)	55 (36.67)	150 (100.00)

Source: Primary data.

Note: Figures in brackets represent that percentage to total.

Table 1 indicates that 105 (70.00 per cent) of the wholesalers are facing the problem of non-availability of stock of MNC's products and 113 (75.33 per cent) of the retailers are facing the same problem. In the case of lack of credit facility majority of 120 (80.00 per cent) of the wholesalers are facing lack of credit facility in MNC's products whereas minimum 91 (60.67 per cent) of the retailers are feel that they are not allowed to avail credit facilities in MNC's products. Regarding delay in delivery of MNC's products nearly 43.33 per cent of the wholesalers have the problem of delay in delivery and 44.00 per cent of the retailers have the same problem. Nearly maximum 98 (65.33 per cent) of the wholesalers are facing the problem of more investment and 109 (72.67 per cent) of the retailers are facing the same problem in MNC's products. Whereas in the case of price fluctuation, maximum 81 (54.00 per cent) of the wholesalers have the problem of price increase and 79 (52.67 per cent) of the retailers have the same problem. Regarding damaged stock of MNC's products 64 (42.67 per cent) of the wholesalers have the problem of damaged stock and 51 (34.00 per cent) of the retailers have the same problem. The above table also shows that 49 (32.67 per cent) of the wholesalers have the problem of package defect and 65 (43.33 per cent) of the retailers have the same problem in MNC's products. In the case of natural calamities 42 (28.00 per cent) of the wholesalers are facing the problem of natural calamities and 64 (42.67 per cent) of the retailers are facing the same problems of MNC's products. Lorry drivers play in major role in transportation/ Majority of 94 (62.67 per cent) of the wholesalers feel that they suffer with the problem of frequent lorry strike and 101 (67.33

per cent) of the retailers are also face the same problem. In the case of low scheme majority of 102 (68.00 per cent) of the wholesalers have the problem of low scheme and 95 (63.33 per cent) of the retailers face the same problem.

Problems Regarding Purchase of Mnc's Products

Problems regarding the purchase of MNC's products have been discussed in this section. The problems in purchase of MNC's products are non availability of stock, delay in delivery, lack of credit facility, more investment, damaged stock and so on. Further, an attempt has been made to analyse the difference in mean ranks obtained towards the problems in purchase of MNC's products using Friedman test are presented in Table 2.

Table 2
Problems Regarding the Purchase of Mnc's Products

S.No.	Problems of Purchase	Mean Score	Rank
1.	Non availability of stock	2.69	I
2.	Lack of credit facility	2.78	III
3.	Delay in delivery	2.70	II
4.	More investment	4.39	IV
5.	Price fluctuation	5.89	VI
6.	Damaged stock	4.59	V
7	Package defect	9.04	X

8.	Natural calamities	6.29	VII
9.	Frequent lorry strike	7.87	VIII
10.	Low scheme	8.91	IX

Source: Computed data.

Table 2 shows that the problems, namely non availability of stock delay in delivery and lack of credit facility are very serious problems faced by the outlets, since the mean scores are 2.69, 2.70 and 2.78 respectively. The less important problems are frequent lorry strike, low scheme and package defect since their scores are 7.87, 8.91 and 9.04 respectively.

In order to test the null hypothesis that "there is no significant difference between mean ranks towards problems in purchase of MNC's products", Friedman test is carried out and the results are presented in Table 3.

Table 3

Friedman Test Results for Problems in Purchase of Mnc's Products

Particulars	Results
Chi square value	112.26
Degrees of freedom	9
P- value	.000
No. of observation	150

Table 3 shows that, the P value is less than 0.05 the null hypothesis is rejected at 5% level of significance. Hence, it is concluded that there is significant difference between mean ranks towards problems in purchase of MNC's products. Based on mean rank non-availability of stock in time is the most severe problem faced by the wholesalers and retailers, followed by delay in delivery.

Problems in Marketing of MNC'S Products

The wholesalers and retailers are face the problem at the time of marketing the MNC's products and are classified into ten categories as furnished in Table 4.

Table 4
Major Problems Faced by the Wholesalers and Retailers at the Time of Marketing

Sl. No.	Problems	Number of Wholesalers			Number of Retailers		
		Facing Problem	Not Facing Problem	Total	Facing Problem	Not Facing Problem	Total
1.	Difficulty to get financial assistance	92 (61.33)	58 (38.67)	150 (100.00)	91 (60.67)	59 (39.33)	150 (100.00)
2.	Problem of credit sales	104 (69.33)	46 (30.67)	150 (100.00)	113 (75.33)	37 (24.67)	150 (100.00)
3.	Price difference (Net rate)	77 (51.33)	73 (48.67)	150 (100.00)	104 (69.33)	46 (30.67)	150 (100.00)
4.	Healthy competition	35 (23.33)	115 (76.67)	150 (100.00)	59 (39.33)	91 (60.67)	150 (100.00)
5.	High rate of interest	119 (79.33)	31 (20.67)	150 (100.00)	114 (76.00)	36 (24.00)	150 (100.00)

6.	Difficult to get permanent labourers	125 (83.33)	25 (16.67)	150 (100.00)	119 (79.33)	31 (20.67)	150 (100.00)
7.	Labourers are expecting 3 time bonus in a year	118 (78.67)	32 (21.33)	150 (100.00)	94 (62.67)	34 (22.67)	150 (100.00)
8.	Thefts are more in the godown	68 (45.33)	82 (54.67)	150 (100.00)	91 (60.67)	56 (37.33)	150 (100.00)
9.	New product launch	111 (74.00)	39 (26.00)	150 (100.00)	84 (56.00)	59 (39.33)	150 (100.00)
10.	Non-availability of stock in time	103 (68.67)	47 (31.33)	150 (100.00)	95 (63.33)	66 (44.00)	150 (100.00)

Source: Primary data.

Note: Figures in brackets represent that percentage to total.

Table 4 observed that 92 (61.33 percent) of the wholesalers are facing the problem of getting financial assistance and 91 (60.67 percent) of the retailers are facing the same problem. In the case of problem of credit sales, maximum 104 (69.33 percent) of the wholesalers have the problem of credit sales and 113 (75.33 percent) of the retailers face the same problem. Regarding price difference (Net rate) maximum 77 (51.33 percent) of the wholesalers are facing the problem of price difference and 104 (69.33 percent) of the retailers are facing the same problem at the time of marketing in MNC's products. Nearly 35 (23.33 percent) of the wholesalers have the problem of healthy competition and 59 (39.33 percent) of the retailers have also the same problem. Whereas in the case of high rate of interest, maximum 119 (79.33 percent) of the wholesalers are facing the problem of high rate of interest on loan and 114 (76.00 percent) of the retailers are facing the same problem. In the case of difficult to get permanent labourers, majority 125 (83.33 percent) of the wholesalers have face the problem of difficult to get permanent labourers and 119 (79.33 percent) of the retailers have face the same problem. The above Table also shows that nearly 118 (78.67 percent) of the wholesalers are facing the problem of labourers demanding 3 time bonus and 116 (77.33 percent) of the retailers also facing the same problem. Regarding thefts are more in

the godown, nearly 68 (45.33 percent) of the wholesalers have the problem of thefts more in the godown and 94 (62.67 percent) of the retailers have also the same problem. In the case of new product launch, maximum 111 (74.00 percent) of the wholesalers are facing the problem of delay in getting new products and 91 (60.67 percent) of the retailers are facing the same problem. Regarding non-availability of stock in time, maximum 103 (68.67 percent) of the wholesalers have the problem of non-availability of stock in time and 84 (56.00 percent) of the retailers have also the same problem in MNC's products.

Problems Faced by the Wholesalers and Retailers at the Time of Marketing

Opinion regarding the problems in marketing of MNC's products has been discussed in this section. Problems in marketing of MNC's products are non availability of stock in time, difficulty to get permanent labour, financial assistance and so on. Further, an attempt has been made to examine the difference in mean ranks obtained towards problems in marketing of MNC's products by using Friedman test. Problems in marketing of MNC's products are presented in Table 5.

Table 5
Problems in Marketing of MNC'S
Products

S. No.	Problems	Mean Score	Rank
1	Difficult to get financial assistance	4.38	III
2	Problems of credit sales	4.41	V
3	Price difference (Net rate)	4.43	VI
4	Healthy competition	8.75	X
5	Rate of interest is high	4.39	IV
6	Difficult to get permanent labourers	2.33	II
7	Labourers are expecting 3 times bonus in a year	8.53	VIII
8	Thefts are more in the godown	8.59	IX
9	New product launch	8.09	VII
10	Non availability of stock in time	1.35	I

Source: Computed data.

Table 5 indicates that the highest problem was non-availability of stock in time with mean score of 1.35 was ranked first, followed by difficult to get permanent labour with mean score of 2.33, difficult to get financial assistance with

mean score of 4.38, rate of interest is high with mean score of 4.39 was ranked second, third and fourth respectively. An indication by mean score, the highest problem is non availability of stock in time while the lowest problem is healthy competition which is mean score of 8.75.

Friedman Test

In order to examine the null hypothesis that "there is no significant difference between mean ranks towards problems in marketing of MNC's products", Friedman test was carried out and the results are given in Table 6

Table 6
Friedman Test Results for Problems in
Marketing of MNC's Products

Particulars	Results
Chi-square value	119.29
Degrees of Freedom	9
P- Value	.000
No. of Observation	150

Since the P value is less than 0.05 the null hypothesis is rejected at 5% level of significance. Hence it is concluded that there is significant difference between mean ranks towards problems in marketing of MNC's products. Based on the mean rank the non availability of stock in time is the most severe problem faced by the wholesalers and retailers followed by difficulty in getting permanent labourers.

Major Problems Faced by the Consumer at the Time of Purchase of Mnc's Products

The major problems faced by the consumer at the time of purchasing MNC's products are classified into ten problems and are given in Table 7.

Table 7

Major Problem Faced by the Consumer at the Time of Purchasing MNC's Products

		Facing Problem	Not Facing Problem	Total
1.	Late arrival of new products	103 (68.67)	47 (31.33)	150 (100.00)
2.	Lack of information	96 (64.00)	54 (36.00)	150 (100.00)
3.	Stock out situation	89 (59.33)	61 (40.67)	150 (100.00)
4.	Lack of distribution net work	107 (71.33)	43 (28.67)	150 (100.00)
5.	High Price	99 (66.00)	51 (34.00)	150 (100.00)
6.	Non-availability of substitutes	93 (62.00)	57 (38.00)	150 (100.00)
7.	Lack of credit facility	108 (72.00)	42 (28.00)	150 (100.00)
8.	Cheated by the retailer	52 (34.67)	98 (65.33)	150 (100.00)
9.	Poor product familiarity	116 (77.33)	34 (22.67)	150 (100.00)
10.	Imitation	101 (67.33)	49 (32.67)	150 (100.00)

Source: Primary data.

Note: Figures in brackets are represent that percentage to total.

Table 7 reveals that out of 150 consumers, maximum 103 (68.67 per cent) of the consumers are facing the problem of late arrival of the new products and remaining 47 (31.33 per cent) of the consumers are not facing the same problem in the MNC's products. Regarding lack of information, majority of 96 (64.00 per cent) of the consumers have the problem of lack of information followed by 89 (59.33 per cent) of the consumers have the problem of stock out situation. In the case of lack of distribution of net work, maximum 107 (71.33 per cent) of the consumers are facing the problem of lack of distribution net work followed by 99 (66.00 per cent) of the consumers have the problem of high price. Nearly 93 (62.00 per cent) of the consumers are facing the problem of non-availability of substitutes followed by 108 (72.00 per cent) of the consumer have the

problem of lack of credit facility, 52 (34.67 per cent) of the consumers are facing the problem of cheated by the retailer, 116 (77.33 per cent) of the consumers have the problem of poor product familiarity and 101 (67.33 per cent) of the consumers are facing the problem of imitation in MNC's products respectively.

Problems Faced by the Consumer at the time of Purchasing in MNC's products

Problems faced by the consumers at the time of purchase of MNC's products have been discussed in the following tables. The problems are lack of credit facility, late arrival of new product and stock out situation and so on. Further an attempt has been made to examine the difference in mean ranks obtained towards problems in purchasing the MNC's products by

using friedman test problem in purchasing of MNC's product is given in table 8.

Table 8 Problem Faced by the Consumer

S.No	Problems	Mean Score	Rank
1.	Late arrival of new product	1.85	II
2.	Lack of information	4.96	X
3.	Stock out situation	1.89	III
4.	Lack of distribution net work	3.65	VI
5.	High price	4.88	IX
6.	Non availability of substitutes	4.86	VIII
7.	Lack of credit facility	1.01	I
8.	Cheated by the retailer	1.96	IV
9.	Poor product familiarity	4.34	VII
10.	Imitation	2.09	V

Source: Computed Data.

Table 8 reveals that the problems namely lack of credit facility, late arrival of new product and stock out situation are very serious problem faced by the consumers, since mean score were 1.01,1.85, and 1.89. Least problem faced by the consumer were non availability of substitute, high price and lack of information, with mean score of 4.86, 4.88 and 4.96.

Friedman Test

In order to examine the null hypothesis that "there is no significant difference between mean ranks towards problems faced by the consumers at the time of purchasing in MNC's products.

**Table 9
Friedman Test Results for Problems in
Purchasing of MNC's Products**

Particulars	Results
Chi-square test	91.23
Degrees of freedom	9
P-values	.000
No. of observation	150

The above table 9 observed that since the P value is less than 0.05 the null hypothesis is rejected at 5 per cent level of significance. Hence, it is concluded that there is significant difference between mean ranks towards problems in purchasing of MNC's products based on the mean rank the lack of credit facility is the most serve problem faced by the consumers followed by late arrival of new products.

Conclusion

The various problems faced by the wholesalers, retailers and consumers in rural Tamil Ndu are clearly depicted in this paper. All the problems are not perennial in nature. MNC's are also aware of all these difficulties the outlets and consumers face and hence efforts are taken up continuously to eradicate all these problems so that the corporation can achieve its goals.

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A STUDY ON FINANCIAL LITERACY AND RETIREMENT SAVINGS ATTITUDE

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Introduction

Financial literacy is the ability to use knowledge and skills to make effective and informed money management decisions. Personal financial literacy encompasses a range of money topics, from everyday skills such as balancing a checkbook to long-term planning for retirement. While literacy - the ability to read and write - is a fundamental part of the education system, financial literacy is often left out of the equation. Gaining the knowledge and developing the skills to become financially literate is a lifelong process that begins with something as simple as putting a few pennies in a piggy bank, and evolves to more advanced subjects such as risk and asset Allocation .

Financial Literacy: Theoretical Framework

“Financial literacy is a broad term that has multiple meanings, depending on an individual’s situation. It may mean learning how to create and manage a household budget, learning how to invest money for retirement, or participating in one-on-one coaching and counseling to determine how to buy a house or start a business. It also is part of an overall strategy to increase economic security for lower-income families. Financial education, just like reading and writing, affects the well-being of every individual. It also affects the economic and social well-being of every community and, ultimately, the overall strength of the nation’s economy.” National Council of State Legislatures (NCSL)

“Financial literacy is a combination of awareness, knowledge, skill, attitude and behavior necessary to make sound financial decisions and ultimately achieve financial well-being.”

International Network on Financial Education (INFE)

Wisconsin’s Model Academic Standards for Personal Financial Literacy are divided into seven broad categories:

1. Relating Income and Education;
2. Money Management;
3. Credit and Debt Management;
4. Planning, Saving and Investing;
5. Becoming a Critical Consumer;
6. Community and Financial Responsibility; and
7. Risk Management.

Each of these seven categories is an important component to the whole of financial literacy.

Why Is Financial Literacy Important?

- The complexity and proliferation in the number of financial products
- The erosion of trust/confidence in the financial services industry
- Continuing high levels of consumer debt
- An increase in life expectancy with people’s savings having to support them for longer than ever before.

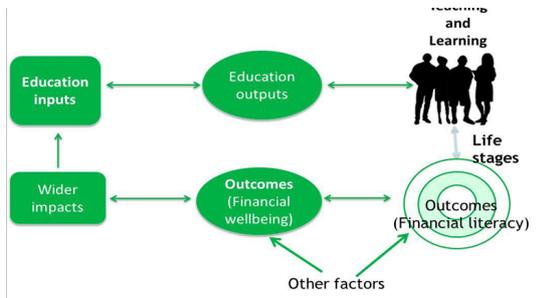
Financial Literacy helps people make choices, protects them from unexpected events, fraud and scams, and enables them to have a voice as consumers and citizens.

Research Objectives

The research objectives of this study have been enumerated as follows:

- 1) To check the households’ awareness about their retirement needs and saving behavior.
- 2) To study whether the households are Aware about the Pros and Cons of their Investment Portfolio.

Logic Model for Financial Education, Literacy and Well-Being



Literature Review

Michael P. Cameron (2013), researched that understanding the financial literacy of young people is an essential prerequisite for developing effective education programmes designed to improve young people’s understanding of personal finance. In this paper, authors presented results from a survey of high school students which included a financial literacy component, a financial risk tolerance assessment, and basic demographic details. Overall, financial literacy is lowest among financially poorer students, those with less English ability, and those with less academic ability.

Richard Calderwood (2013), compared financial literacy of high school students in Hamilton, New Zealand, with samples from Japan and the United States. Researchers compared not only overall financial literacy, but also literacy across five dimensions (or ‘themes’) of financial literacy, and across three cognitive levels and found that financial literacy is poor overall in all three countries, but is substantially worse in New Zealand and the United States than in Japan. The performance is similar across themes and cognitive levels for U.S. and New Zealand students, but Japanese students perform better mostly in terms of their greater knowledge of terminology and definitions, rather than better comprehension and ability to apply their knowledge.

Luigi Guiso (EIEF) Eliana Viviano (Bank of Italy) (2013), merged survey data on a sample of individual investors containing test-based measures of financial literacy with administrative records on their assets holding and trades before, during and after the financial crisis of September 2008. This dataset allows us to design three tests of the benefits of financial literacy by comparing the decisions actually taken by individuals with a dominated alternative. And found that high-literacy investors are better at timing the market’.

Tullio Jappelli, Mario Padula (2013), presented an intertemporal consumption model of investment in financial literacy. Consumers benefit from such investment because financial literacy allows them to increase the returns on wealth. Since literacy depreciates over time and

Model –I

Element	Composition
Input	Teacher competencies, time, teaching resources, professional development, money, frameworks and progressions
Output	Programmes, completions, credits
Teaching and Learning	Characteristics of learners, pedagogy
Outcomes	Financial literacy including behaviors such as managing debt well
Outcomes	Financial well-being, e.g. lower levels of indebtedness; resilience to shocks
Other factors Other impacts	For example, experience, incentives, ‘nudges’, rules of thumb For example, aggregate contributions to GDP, lower levels of national debt, costs of borrowing

Source: (<http://www.cflri.org.nz/sites/default/files/docs/FL-Current-State-Knowledge-14-Nov-2013.pdf>)

has a cost in terms of current consumption, the model delivers an optimal investment in literacy. Furthermore, literacy and wealth are determined jointly, and are positively correlated over the life-cycle. Leonardo Becchetti, Stefano Caiazza (2011), researcher experimentally studied the effect of financial education on investment attitudes in a large sample of high school students in Italy. Students in the treated classes were taught a course in finance and interviewed before and after the study, while controls were only interviewed. The principal result is that the difference-in-difference estimates of the effect of the course are not statistically significant. However, the course in finance reduced the virtual demand for cash, and increased the level of financial literacy and the propensity to read (and the capacity to understand) economic articles in both treated and control classes compared with pre-treatment baseline levels. Olivia S. Mitchell (2011), examined about financial literacy in the United States using the new National Financial Capability Study, wherein we demonstrate that financial literacy is particularly low among the young, women, and the less-educated. Moreover, Hispanics and African-Americans score the least

well on financial literacy concepts. Interestingly, all groups rate themselves as rather well-informed about financial matters, notwithstanding their actual performance on the key literacy questions.

Research Methodology

This is an analytical study based on the primary data collected through scientifically developed questionnaire. The questionnaire has been personally administered on sample size of 196, chosen on a convenient basis from the city of Gandhinagar and Ahmedabad. Single Cross Sectional Descriptive Research Design has been used in the research. Secondary research was conducted and instruments used to measure financial literacy and saving behavior were identified. Second, in-depth interviews were held with bank employees and investors to establish the evaluation criteria and the factors of financial literacy. Third, a questionnaire was constructed and piloted. Questionnaire was prepared keeping in mind the various outcomes possible. Care was taken to minimize the possibility of wrong interpretation and biased views.

Table: 1 Demographical Characteristics of the Sample

Articulars	Category	Frequency	%
Gender	Male	144	73.46
	Female	52	26.53
Age Group	25-35	53	27.04
	36-50	76	38.78
	Above 50	67	34.18
Marital Status	Married	148	75.51
	Unmarried	48	24.49
No. of Dependents	Up to 2	146	74.49
	3 to 5	46	23.47
	More than 5	04	02.04
Highest Level of Education	HSC	18	9.18
	Graduate	98	50.00
	Post Graduate	52	26.53
	Professional	28	14.29

Work Situation	Service	110	56.12
	Business	29	14.80
	Self employed	57	29.08
Work Experience	Below 2 Years	29	14.80
	2 to 5 Years	19	09.69
	6 to 10 Years	41	20.91
	Above 10 Years	107	54.59
Level of Earning p.a.	Up to 2,00,000	36	18.36
	2,00,001 to 5,00,000	55	28.06
	5,00,001 to 10,00,000	87	44.38
	More than 10,00,000	18	09.18

Descriptive Statistics

Which source do you prefer for your investment? -Table:2

Particulars	No. of respondents
Bank Deposit	176
Stock Market	73
Mutual Fund	78
Insurance	97
Real Estate	85
Precious Metals	74
Postal Schemes	16
Other	0

Which source can influence your decision? -Table:3

Particulars	No. of respondents
Financial Expert	144
Internet Surfing	83
Media Coverage	118
General Advice	145

Major Findings

- The researchers have found that 1/3rd of the respondents whom the researchers met, possess Satisfactory Financial knowledge. In addition to that, 3/4th of the respondents believe that Financial Literacy does carry importance in everybody's life.

- Many people have been found to have planned for their retirement but still the respondents have been found bit conservative and they prefer to go for Bank FD schemes the most. They expect more than 10% interest rate but in reality respondents have been found to have fetched return ranging from 5 to 10% per annum which is below the respondents' expectations.
- The respondents have been found at large as not satisfied with their investment pattern and they also believe that the return which has been fetched is not enough to meet their retirement needs. Respondents have answered positively when they were asked about modification of their portfolio.
- When the matter comes as to modification of the portfolio, the respondents go for General Advice first together with the advice of Financial Expert and Media Coverage. It has been found that even if the respondent is not a literate one, one does prefer to go for Financial News via television or magazines after taking General Advice. Thus, it can be inferred that respondents who belong to the Ahmedabad city of the Gujarat state have been becoming aware day by day irrespective of their educational background because they do believe that Financial Literacy does have impact on Retirement Savings Attitude.

Limitation of the Research

The study is conducted in limited area, is one of the constraints for the expected results, so results cannot be generalized for entire Gujarat state. True information may not be declared by the respondent. In this connection, sample survey does not reflect the actual picture of financial literacy on retirement savings attitude of the population.

Conclusion

It has been experienced by the researchers that most of the respondents possess positive thoughts for the retirement planning. But, some of the respondents have been found who do not want to modify their present investment pattern in which fashion they have invested their savings for better retirement life. Even if financially literate, learned experts, financial consultants and financial executives are there in the market; the respondents prefer to get advised from the general public like their near relatives, friends, neighbors etc.. It has been observed that majority of the respondents are so conservative and they tend to go for Bank Fixed Deposit schemes as it appears to be one of the safest modes for the investment.

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IMPACT OF DISASTER MANAGEMENT ON AGRICULTURE AND FOOD SECURITY- WITH SPECIAL REFERENCE TO CUDDALORE DISTRICT

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Abstract

Agriculture in India is the vertical backbone of the country and is regarded as the largest sector of the country's economic activity. Agriculture at present provides livelihood to 65-70 per cent of the total population. The sector provides employment to 58.4 percent (268.1 million) of country's workforce and is the single largest private enterprise. Agricultural labourers mostly landless constitute the poorest segment of Indian agricultural population. They belong to the economically backward and oppressed section of the society. The access to land, fertility, agricultural activity are the important source for the food security and the Indian society has been such that access to land has the nebulous connection with caste Privileges for over many years. Hence, it was observed that food insecurity, hunger and rural poverty often result from the imbalances in the present process of development which hinder access to land, water and other natural resources and livelihood assets in a sustainable manner. The present study examine the correlation between natural calamities and food security. The study found that natural calamities had significant influence on the food security of the rural people in the study area. Further, proper adoption of disaster management would diminish the repercussions of natural calamities on agricultural production.

Introduction

Agriculture sector plays vital role in the economic development of our country it provides employment opportunities to millions of people who directly or indirectly dependent on the sector. The sector has occupied significant priority in planning process of the economy as it contributes one-third of GDP in national economic development. Agriculture is a critical sector of the Indian economy. Though its contribution to the overall Gross Domestic Product (GDP) of the country has fallen from about 30 percent in 1990-91 to less than 15 percent in 2013-14, a trend that is expected in the development process of any economy, agriculture yet forms the backbone of development. An average Indian still spends almost half of his/her total expenditure on food, while roughly half of India's work force is still engaged in agriculture for its livelihood. However, several factors influencing the agriculture and India has been traditionally vulnerable to natural disasters on account of its unique geo-climatic conditions. Floods, droughts, cyclones, earthquakes and landslides have been a recurrent phenomena. About 60% of

the landmass is prone to earthquakes of various intensities; over 40 million hectares is prone to floods; about 8% of the total area is prone to cyclones and 68% of the area is susceptible to drought. In the decade 2000-2012, an average of about 5344 people lost their lives and about 30 million people were affected by disasters every year. The loss in terms of private, community and public assets has been astronomical. At the global level, there has been considerable concern over natural disasters. Even as substantial scientific and material progress is made, the loss of lives and property due to disasters has not decreased. In fact, the human toll and economic losses have mounted. It was in this background that the United Nations General Assembly, in 1989, 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. Disaster management occupies an important place in this country's policy framework as it is the poor and the under-privileged who are worst affected on account of calamities/disasters.

Conceptual Illustration of Natural Disasters

Nowadays it is widely accepted that a disaster is multifaceted and open to a range of different interpretations. Disaster synonyms used by practitioners and experts have included “calamity” and “catastrophe”. Similar words are “emergency” and “crises”. Disasters are abrupt shocks to the socio-economic and environmental system, involving loss of life and property. The definition that is provided by the UN/ISDR (United Nations International Strategy for Disaster Reduction) is one of the most appropriate definitions: “A disaster is a sudden, calamitous event that causes serious disruption of the functioning of a community or a society causing widespread human, material, economic and/or environmental losses which exceed the ability of the affected community or society to cope using its own level of resources. Disaster is a “Situation or event, which overwhelms local capacity, necessitating a request to national or international level for external assistance” (definition considered in EM-DAT or International Emergency Disasters Data Base). Other sources define it as an unforeseen and often sudden event that causes great damage, destruction and human suffering. Though often caused by nature, disasters can have human origins. The combination of hazards, vulnerability and inability to reduce the potential negative consequences of risk results in disaster. etc.

An Overview of Disasters and Agriculture

The disasters typical of the agricultural sector are mostly natural disasters. They can be classified in the following groups of risks:

- Climatic events: hail, flood, drought, storms;
- Damage caused by pests: snails, insects;
- Diseases/epizootics: foot- and mouth disease, swine fever.

This differentiation of hydro meteorological disasters or climatic events, and biological disasters, either caused by pests or by diseases, also appear in the definitions of the European agricultural legislation (see following sections). However, all the definitions of disaster are quite relative, because they do not differentiate the big disasters and crisis from minor natural events causing small losses. Also the UN's

International Strategy for Disaster Reduction (ISDR) criteria, either cannot be applied to agricultural losses, either are very relative, depending on the subjective appreciation of each Government. At the same time, it is widely discussed which is the difference between the terms related to “disaster”, calamity”, “catastrophe”, “emergency” and “crises”. From this reflection we can conclude that it is not easy to conclude a definition of disaster. Nevertheless, it can be easier and it seems to be necessary to define when the losses due to an event can be eligible for assistance and aids. So, this is what is going to be reviewed and discussed in the following sections. First, we address the conditions under which aids are allowed by the international Trade Agreements. Second, the conditions stated and the aids and subsidies allowed by the European Union legislation. Third, we present the European states definitions of those disasters eligible for ad-hoc aids and for insurance subsidies. “Disasters” and “crisis” policies and aids from a WTO perspective.

Cuddalore Disaster Prone Area-An Overview

Cuddalore has always been classified as a multi-hazard prone district. Cyclones and floods have wreaked havoc in the District several times in the past few centuries. The District also falls within the zone-3 with respect to earthquakes. A part of the problem owes its genesis to the location of the district. The District has a long coastline of 57.5 KM. Therefore the district is vulnerable to the cyclonic depressions and the resultant rains which causes floods. Cuddalore. District has an area of 3678 Sq. km comprising of extremely fertile and well-irrigated lands benefiting from water draining over fields and through major and minor river systems. The District however suffers from the flooding when excess water flows down these local rivers and over the fields due to northeast monsoon rains in the river basins and in the district itself. The drainage is poor and the encroachments over the drought years have led to a scenario where, even rainfalls, which are slightly above normal, can cause floods disrupting the normal course of work. Coupled with this is the perennial problem of low water carrying capacity of the lakes and

eris. Desilting of these water bodies involve huge expenditure and over a period of time they have been neglected altogether. The District is one of the most backward districts in Tamil Nadu in terms of social indicators. Natural disasters often tend to set the clock back in time further accentuating the problem as they lead to serious disruption of the functioning of a society causing widespread losses. These losses far exceed the affected society's ability to cope with it using its own resources. In the year 2004 the District witnessed a severe drought, floods in October and then in December -the tsunami. Subsequently it has been encountering several natural calamities Neelam and Thane cyclone which cost lot of devastation especially to farmers community in the area.

Thematic Description of Disaster Management and Agriculture

The enterprise of agriculture is subject to a great many uncertainties. Yet, more people in India earn their livelihood from this sector, than from all other economic sectors put together. In rural India, households that depend on income from agriculture (either selfemployed or as agricultural labour), accounted for nearly 70% of the population (estimates from Survey of Consumption Expenditures, National Sample Survey,2012/13).sixty five percent of all rural poor, are in households that are dependent on agriculture,in some way or other. Households that were self-employed in agriculture, account for 28% of all rural poor, while households that were primarily dependent on agriculture as labour, account for 47% of all rural poor. Agricultural risk is associated with negative outcomes that stem from imperfectly predictable biological, climatic, and price variables. These variables include natural adversities (for example, pests and diseases) and climatic factors not within the control of the farmers. They also include adverse changes in both input and output prices. Agriculture is often characterized by high variability of production outcomes or,production risk. Unlike most other entrepreneurs, farmers are not able to predict with certainty the amount of output that the production process will yield due to external factors such as weather, pests, and diseases. Farmers can also be hindered by adverse

events during harvesting or threshing that may result in production losses. Three out of four people in developing countries live in rural areas and are highly dependent on agriculture for their food security and livelihoods. Disasters tend to have the most severe consequences on poor, vulnerable and agriculture-based populations. Official declarations of disasters are closely monitored, yet other impacts on agricultural activities, particularly those related to traditional small-scale farming systems, are often neglected or considered to be of minor economic interest. Recurrent hazard exposure and disasters often move people off the development track. Even worse, such shocks can push people into perpetual poverty. WTO also urged the need to apply the effective disaster management mechanism to ensure the food security. In India inappropriate climatic changes have ruined the agriculture and accentuate drought. The agriculture sector – including crops, livestock, fisheries and forestry – absorbs approximately 22 percent of the economic impact caused by medium and large scale natural hazards and disasters in developing countries, The high impact of natural hazards and disasters on agriculture calls for enhanced mainstreaming of disaster risk reduction (DRR) and resilience building within the agricultural sectors; There are major data gaps on the impact of natural hazards and disasters on the agriculture sectors in developing countries. This sector-specific data must be systematically collected and included in national and international disaster loss databases to better inform appropriate risk reduction policies and investments for and within the sector; Humanitarian aid and official development assistance to the agriculture sector is small when compared with the economic impact and needs in the sector. More investment is needed in DRR to build resilient livelihoods and food production systems; the agriculture sectors need to be mobilized as proactive implementation partners for the delivery of the post-2015 framework on DRR so as to enhance local action and build resilience of the most vulnerable, which are often also the most food insecure. Under this consideration the present study would map out the effectiveness and significance of disaster management in agriculture.

Objective of the Study

- Map out the conceptual issues pertaining to agriculture and disaster management
- To understand the correlation between agriculture and disaster management.

Database

The data for this study consists of both primary and secondary data. Cuddalore district is purposively selected for the current analysis work. This district has adequate selling of agricultural product square measure straightforward, and also the space has adequate water system resources to facilitate farmers to adopt new technology and prone for natural calamities. Totally, 600 sample respondents selected for the study. The primary data for the study have been collected through interview schedule which consists of many questions aimed to probe adequate information for the study. The secondary data for the study are gathered from published sources such as journals, books and research reports. In addition, information obtained from web sources are also used for the study.

Results and Discussion

Significant portion of Mangers were (79.3%) were male. About 18 percent of the sampled farmers their annual household income was 2

lakhs or above per annum, and 47.4 percent reported an annual household income between 2 to 3 lakhs. Major chunk of the farmers (58%) were between the ages of 31 and 50. Majority respondents (89.8%) stated that there was strong influence of cost of input and the size of land in engaging in agriculture . In more detail, 48.7 percent of the farmers stated that incentives and intensive training had more influence during natural disasters. Majority of the respondents (59%) also reported there were other aftermath activities that would provide the same level of impact on agriculture. The most frequently identified compensation (40.1%), crop insurance (32.6%), Training (20.3%), clear surveillance (11.0%). The final model specification of was statistically significant ($2 = 85.817$; $p < 0.0001$).

Analysis

Descriptive Statistics

	Mean	Std. Deviation
Agricultural Activities	84.45	20.109
Disasters Management strategies	223.35	29.342

Correlations

		Agricultural Activities	Disasters Management strategies
Agricultural Activities	Pearson Correlation	1	.895**
	Sig. (1-tailed)		.000
	Sum of Squares and Cross-products	763.590	1151.150
	Covariance	44.3	56.9
	N	600	600

Disasters Management strategies			
	Pearson Correlation	.895**	1
	Sig. (1-tailed)	.000	
	Sum of Squares and Cross-products	1151.1	1658.5
	Covariance	56.903	80.976
	N	600	600
**. Correlation is significant at the 0.01 level (1-tailed).			

The output a matrix of the correlation two variables namely Agricultural activities and Disasters Management strategies underneath each correlation coefficient both the significance value of the correlation and the sample size(N) on which it is based, are displayed, Each variable are perfectly correlated with itself so $r = 1$ along the diagonal of the table, Agricultural activities is positively correlated to disasters Management strategies with the Pearson coefficient of 0.895 and there is more than .01 probability that a correlation coefficient that have occurred .This significance value implies that probability of the correlation is high, hence it could be inferred from the result that the relationship between Agricultural activities and Disasters Management strategies is positive. Thus, the hypothesis is rejected. It is evident that the components of disaster management like training, compensation, scientific incentive and crop loan are the important disaster management which would unleash positive impact on agricultural development.

Conclusion

Agricultural considered not only as an important livelihood to significant portion of people in rural area but also have positive consequences on ecological conservation, ground water preservation. So, agriculture need to look into more holistic dimension and appropriate disaster management techniques would diminish the repercussions. State government needs to be more proactive in handling disaster related issues leading to effective management in agriculture. The cropped area throughout the country is vulnerable to one or the other pest disease, insects and weeds, therefore development

and implementation of an effective and regular pest surveillance system was recommended, which would continuously monitor pest activity through an exclusive network It was observed from the analysis that networking of international agencies would go a long way for channeling multifaceted assistance ranging from pre-disaster, response, recovery and rehabilitation. The forging partnership should ensure immediate, medium-term and long-term livelihood interventions. Effective interagency and intercommunity communication and educating the stakeholders help in facing and mitigating the calamity effects. Hence, linkages for experience sharing, database transfers, action plans and strategies should be put in place. It would also make the initiative cost-effective and timely. Hence, appropriate utilization of the disaster management on agriculture is need of the hour.

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MISTRY ON ENVIRONMENTAL ETHICS : A RETROSPECTIVE READING

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Abstract

This paper highlights the way in which Rohinton Mistry, a Mumbaikar by birth and currently living in Canada, explores the human responses to environment in his works in a very subtle manner. Sustainability of natural resources is one thing which is a natural thirst for this writer who does not spare any body who comes in his way. Ecological references may not be too many in his works but a sense to keep the ecological forte is strongly presented in all his protagonists. This effort does not delve deeply in to the works of the luminary but just a little light thrown to highlight the array of his style. His works are highly acclaimed by the critics and the general reader. Pathos interspersed with a tinge of humour is his forte. He is sarcastic in his comments on ecology and his sense of unforgiving steadfastness gives into venting his thoughts on the various facets of environment in a lighter vein but there is sorrow in his tone. The focus on Air, Water, Fire, Earth and Atmosphere is an indication of his love for nature and the way he works with all the environmental parameters.

While the leaders of the world and the common man is worried about the dwindling resources of nature, Mistry, a writer of international calibre cannot be care less about that. He ought to be a worried man as a fellow citizen and an universally accepted writer. More so a man who has crossed miles from his country where he is considered to be an outsider would atleast pen a few words about the ecological trauma which the universe is undergoing. Everyone knows that we are in dire straits and it is the responsibility of each one of us to do a bit on his/or her own to save the earth a la Michael Jackson. But this barbed tongue writer bears no bones into accusing everybody who causes this catastrophe. The issues he joins is not his alone, but a lone cry of an author who can touch so many by his works. Sustenance is the bone of contention and Rohinton Mistry emphasizes it in all his works. The following words would vouch for that. It is the paradigm shift that is making the world to make a hue and cry over issues that the masses of the whole world is doing with loud but unheard tone. Environmental ethics is the relationship between life form and its surroundings.

The first Earth Day celebrated in 1970 became the inspiration for environmental ethics, when environmentalists started urging philosophers who were involved with environmental groups to do something about environmental ethics. The concerned masses make a lot of noise about the environmental

degradation, deforestation, pollution and loss of resources due to the uncoded consumption.

Environmental degradation in urban context occurs when there is an imbalance in the urban eco-system which consists of soil, water, atmosphere, flora, fauna and human being and when the human being as the key figure interact with the various elements of the eco-system, in the process they disrupt, obliterate and foul them. (Banu, 57)

In a very puritanical sense Mistry is not a warrior for those above mentioned causes. But he makes his readers realise the corroding issues. What makes him a fighter is his tone of fearlessness.

Environment is the combination of five elements of nature, air, water, fire, earth and atmosphere. The following is the dissection of Mistry's writings on the background of the five elements.

Before stepping into the realms of written thoughts of the diasporic writer Rohinton Mistry, let a question be posed to the world of modern writers. Is any writer really bothered about his surroundings or the kind of environment he is going to leave behind as a legacy to his / her future generations? Definitely one writer who stands tall among the rest is Arundhati Roy who is on the pedestal along with Medha Phatkar who may not be classified as a writer /journalist/ author just on the issues of environment. But Rohinton Mistry, is he there at all? Many who

has read Rohinton Mistry's works may not sing along with me about his praises. Because along with the other gentlemen of his generation, he protests but in a very silent tone. The tone which is very subtle but nevertheless a protest by all means. Just try to read in between the lines of the opening paragraph of his book "A Fine Balance" These are the first few lines from the prologue,

The MORNING EXPRESS bloated with passengers slowed to a crawl, then lurched forward suddenly, as though to resume full speed. The train's brief deception jolted its riders. The bulge of humans hanging out of the doorway distended perilously, like a soap bubble at its limit. (3)

Here it is not pure environmental issue that bothers Mistry but human pain entwined with the environment that stands like a thorn or a piece of food particles got into the teeth which is being probed by the tongue to get rid of it. This kind of pointing the issues are interspread in all his lines throughout his writings. One wonders whether the real issue of environment is only about the surroundings of human beings or the human beings themselves. The air of self agonising moments are a plenty in his novels and many a times the reader feels the avalanche of human madness destroying the abundant natural wealth. He raises issues wherever he delves.

His concern and love for the streams and water more precisely always find some form in the dialogues of his characters. 'My home is in the north,' says Maneck. 'Takes a day and night, plus another day, to get there. From the window of our house you can see snow covered mountain peaks'. (7) 'A river runs near our village,' says Ishvar. 'you can see it shining, and hear it sing. It's a beautiful place'. (7).

A man from Bombay has a natural tendency to go with the vagaries of nature. For salsatte, the seven islands connected by causeways and a cosmopolitan life style is always seen to be working in tandem with nature, the high tides, the low tides, the monsoons and the rainless days. And the nature lover by proxy, Mistry starts his novel with the first chapter titled as 'City by the Sea' What more can we ask from a writer who hails from the city as he calls this city as the city

by the Sea? The sea pervades nonchalantly in all his novels.

In his first novel, Such a long Journey, he illustrates the trials and tribulations of life encircling the water in his own words,

At water tap time Dilnavaz awoke automatically and her first thoughts were about Gustad and Sohrab. The terrible things they had said to each other. Exhausted she stumbled sleepily to the bathroom. Water, water drums to fill. Hurry. Kitchen tank to fill. That big bucket. And milk to buy. (62)

The deity or the God of Parsi is Fire. Fire temples are the venerating places of the Parsis. In all his novels, Rohinton Mistry mentions their religious rites, and a synchronisation of nature is prevalent in his words. The fire is so holy that the traditional Indian practice of burning their dead is anathema and their practice of leaving their dead to the eagles so that the eco system keeps the food chain in a continuous process.

In his novel Such a long Journey one of his characters remarks thus, 'Better that my dear domestic vultures eat me up than the feathered ones. With her I have a guarantee - she at least won't scatter pieces of my meat all over Bombay' Try making this sentence into a thought process and then a realism appears that glorification of the mortality of the human flesh and the thought of some life form eats the human flesh is better than it is being burned.

Abolutions on bare earth is condemnable for the modern citizen and Mistry is no exception. He sometimes makes remarks so demeaning about the people defacing the face of the earth with faecal matters rather than family matters. At times he is sarcastic about the immigrants who have come to the city of Bombay. But he is concerned about the environmental issues. Making inroads into the life of his creations he underlines the ecological issues.

The atmosphere where he was born and the atmosphere in his adopted country are poles apart as far as the gradations are concerned. The expressions found in his novel can be reflections of his inner self as expressed in his novel, 'Family Matters'.

His dream for an end to this apeman commute had led him to apply for immigration to Canada.

He wanted clean cities, clean air, plenty of water, trains with seats for everyone, where people stood in line at bus stops and said please, after you, thank you. Not just the land of milk and honey, also the land of deodorant and toiletry." (118)

The chaotic atmosphere in our country may not be looking vulgar in our eyes, who are born and brought up here but it is not so for someone who can compare both the atmospheres of a developing country like India and a developed country like Canada. It is the criticism which is born out of an urge that may my country be a better one in the coming days. It is a far cry but nevertheless a cry of a native Bombaywalla or to be modern 'Mumbaikar'.

Rohinton Mistry's strong contention is that it is the inhabitants who make a place unworthy to live as against the nature which is always in the process of refurbishing rather than renewing itself. As a rational thinker he sees the importance of renewable energy and conservation of natural resources and tells his readers what should have been done rather than dictating terms. A man who has seen different places, he always points out the negative impact of over exploitation of rare natural resources. Most of his reasons are acceptable to more number of people around the world. Joyce in an article From Eco-Centered to Eco-Centered Humanism, opines,

The history of mainstream environmentalism envisages a separation between humans and the natural world. Nature is the non-human, the extreme "other" that stands in contradiction to humans as a species. In large part, environmental crisis are a result of this disconnection of the humanity from the natural world. Ecocriticism anticipates a response to the need for humanistic understanding with the natural world in an age of environmental destruction. (Joyce and Evangeline 75)

To conclude it is the criticism of Mistry about the life style of Indians, which needs a change to make the world a better place to live, to sustain the natural resources, and synchronize the activities of every citizen to leave the world with greener pastures, cleaner air, and drinkable water. On the whole we need to have a behavioural change to make the environment better.

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WOMEN EDUCATION IN INDIA

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Abstract

As we all know that education is crucial in the development of any country. The main focus of this is to identify the problems faced by women in education sector. We discovered that most of the parents and certain relatives are supportive towards their daughter serving in the education sector. All our respondents strongly believed that the married women face greater challenges than unmarried women. Although their husbands are co-operative but their children are prominently neglected. Independence India favored for the growth of non-prejudicial education of men and women. The Constitution of India guaranteed equal status to both the sexes. The Constitution of India provides for free and education to all children irrespective of cast, creed and sex. The impact of the promulgation of free and compulsory education gave an input to the Development of women education in India. According to the Country Report of the Government of India, education of girls is the most powerful tool of change of position in society. Education also brings a reduction in inequalities and functions as a means of improving their status within the family.

Keywords: Women, Education Sector, Government of India

Introduction

Education means an all round drawing out of the best in child and man-body, mind and spirit. The imperative character of education for individual growth and social development is now accepted by everyone. Investment in the education of its youth considered as most vital by all modern nations. Such an investment understandably acquires top priority in developing countries. The end of all education, all training should be man making. The end and aim of all training is to make the man grow. The training by which the current and expression are brought under control and become fruitful is called education. Education plays a vital role in giving human beings proper equipment to lead a gracious and harmonious life. Independence India favored for the growth of non-prejudicial education of men and women. The Constitution of India guaranteed equal status to both the sexes. The Constitution of India provides for free and education to all children irrespective of cast, creed and sex. The impact of the promulgation of free and compulsory education gave an input to the Development of women education in India. World Education's programs help girls enroll and stay in school and help women gain access to or create new educational, financial, and social resources in their communities. Women's education in India is one of the foremost

concerns of the Government of India as well as of the society at large. It is due to the fact that at the present time, the educated women play a very significant role in overall development and progress of the country. Women hold a prominent position in the Indian society and all over the world.

Need of Women Education

Women empowerment can only be achieved through the provision of adequate and functional education to the women folk. This is crucial because no matter how rich or vast a nation is, without an effective, efficient, adequate and functional education for all its citizens (men and women) education which is relevant to its immediate needs, goals and objectives, such a nation would find it difficult to stand on its own. The brand of education being advocated is that type of education in which is embedded the spirit of self realization and all that are needed for the country's over all development like mass literacy, economic empowerment etc. The need for women education is also informed by the fact that purposeful occupational achievement and satisfaction is ensured by deep self-awareness and understanding which can only be achieved through the provision of effective and functional education and guidance & counseling. This, has been noted is likely to

guarantee women empowerment with its root based on women struggle to improve their status. The empowerment suggested is such that entails the process of challenging power relations and of gaining wider control over source of power.

Importance of Women Education

Napoleon was once asked, what the great need of France was. He answered, "Nation's progress is impossible without trained and educated mothers. If the women of my country are not educated, about half of the people will be ignorant." A woman has to play three roles in the course of her life. Each of these roles expects some duties from her. It is only with the help of education that she would be able to do them successfully. The first duty of a woman is to be a good daughter. The second duty is to be a good wife and third duty is to be a good mother. Education teaches a woman what she should be. It also teaches her how she should do it to be good daughter, a good wife and a good mother. Many men spend their evening time at clubs and societies. But a gentleman with an educated wife will not feel the need of a club or a society. He can share his thoughts with her. He can have her advice in trouble. He can spend his leisure in her pleasant company. An educated lady is a good friend, a clever nurse and a useful adviser to her husband. So she is a true help-mate. She can get her husband's affection and regard. An educated lady is always able to share his sorrows. There is a saying in English "The hand that rocks the cradle rules the world". The meaning is that the mother exercises a very great influence over the lives of her children. She is able to mould their thoughts and character. If she is educated, she will make such impression on the mind of her children that will enable them in the later life to grow into a great man. Jeeja Bai mother of Shivaji wished to make Shivaji a great man. It was Shivaji who overthrew Mughal Empire and became what his mother wished. It is true that education will enable women to make their parents, husbands and children truly happy. Hence it is very necessary that women should be educated. An educated girl is more important than a n educated boy. Women education in India plays a very important role in the overall

development of the country. It not only helps in the development of half of the human resources, but in improving the quality of life at home and outside. Educated women not only tend to promote education of their girl children, but also can provide better guidance to all their children. Moreover educated women can also help in the reduction of infant mortality rate and growth of the population. Gender discrimination still persists in India and lot more needs to be done in the field of women's education in India. The gap in the male-female literacy rate is just a simple indicator. While the male literary rate was more than 75% according to the 2001 Census, the female literacy rate was 54.16% and according to the 2011 Census, the male literacy rate is 82.14 while female literacy rate is 65.46 only.

Advantages of a Women's Education

- * Social Development
- * Social Equity
- * Economic Productivity

Disadvantages

According to some, if the female is married then the working pattern is disturbed due to their family matters. This is because females pay more attention to their family rather than their work once they are married, but if the female is single then it could be great deal only if she is independent but again the problem would be their family boundaries

Present Position

- The present position of educating a woman is irrefutable.
- Education boosts a woman's self-esteem, her employment opportunities and her ability to deal with the problems of the world around her.

The Necessity of Women's Education in India!

- For more than 2,000 years, from about BC 300, there was practically no education for women in India. Only a few women of the upper castes and upper classes were given some education at home. But, even here, there was tremendous social resistance.

- Literacy of women at that time was looked upon as a disgrace. The notion of providing education to female children never entered into the minds of parents. A superstitious feeling was alleged to exist in the majority of the Hindu families that a girl taught to read and write will soon become a widow after marriage.
- According to the report of the National Committee on Women's Education (1959), 'It cannot be denied that the general picture of the education of women was the most unsatisfactory and women received practically no formal instruction whatever, except for the little domestic instruction that was available to the daughter of the upper class families.'
- It was the American mission which first started a school for girls in Bombay (now Mumbai) in 1824. According to the figures available, by 1829 within five years as many as 400 girls were enrolled in this school. Then, in the first decade of the 19th century, with the efforts of the missionaries as well as the Indian voluntary organizations, some girls' primary schools, particularly in Bombay, Bengal and Madras states, started.
- The government also took the responsibility to promote primary education in general and that of the girls in particular. However, government efforts could not go a long way due to the Indian War of Independence of 1857.
- After the war municipal committees and other local bodies were encouraged to open primary schools. In the year 1870, training colleges for women were established for the first time and women were trained to become teachers in girls' schools. As a result of all these efforts, great progress was made in girl's education in the last quarter of the 19th century.
- However, in spite of these, there was a great gap between the education of men and women. It was estimated that for every 1,000 boys at schools, the number of girls was only 46. At the beginning of the 19th century there was hardly any

literate woman in the country excepting a few in the aristocratic houses. It astonishes that by the end of the century hundreds of thousands of girls were enrolled in the newly opened institutions all over the country.

- The problem of women's education in India is one which attracts our attention immediately. In our country, due to conservative traditionalism, women's status has, through ages, been considered to be lower than that of men. During the later part of the Vedic period the Aryans had sealed the fate of women culturally and socially by denying them the right to study Vedas and thus half of the population was deprived of one of the most fundamental human rights.
- They were regarded as the bond slave to men for their economic dependence on them. Even today, in spite of the recognition of women's status equal to that of men, the majority of them suffer in primitive ignorance as ever before. Illiteracy and ignorance is prevalent more in women folk than in men-folk and this evil is rampant especially in rural areas and backward communities.
- The importance of women in matters of building the character of the citizens, economic reconstruction of the country and social reforms is being realized. Under the fast changing conditions in the country in the recent times increased attention is being paid to their education. Though different Commissions and (Committees appointed at times, suggested for the solution of the problems of women's education and for its expansion, even then there are certain problems still persist in that field.

The Main Problems Facing Their Education Are:

- (i) Development of immorality;
- (ii) Suitable Curriculum for the education of girls;
- (iii) Lack of social consciousness among women;

- (iv) Scarcity of lady teachers;
- (v) Lack of proper physical facilities;
- (vi) Unwillingness of lady teachers to serve in rural areas;
- (vii) Financial difficulties;
- (viii) Problem of transport;
- (ix) Problem of wastage and stagnation;
- (x) Problem of co-education;
- (xi) Lack of enthusiasm and interest of the officials in charge of education.

Educational Problems of Women in India

In spite of certain outstanding examples of individual achievement of Indian woman and a definite improvement in their general condition over the last one hundred years, it remains true that our woman still constitute a large body of under - privileged citizens. Women of course do not form a homogenous group in class or caste terms. Nevertheless, they face distinctive problems that call for special attention. The Backward Classes Commission set up by the Government of India in 1953 classified women of India as a backward group requiring special attention.

The ministry of Education clubs girls with Scheduled Castes and Tribes as the three most backward groups in education. Ram Manohar Lohia considered the lot of women to be similar to that of Harijans. Realizing the enormity of the problems of Indian women the Government of India has appointed a separate committee on the Status of Women in India, The social backwardness of Indian women points to the great hiatus between their legal status which is more or less equal to that of men, and their actual position in society, which is still far from the ideal which exists on paper. The educational, economic, political and social backwardness of women makes them the largest group hindering the process of rapid social change.

It is inevitable that when this 'backward' group has the major responsibility of bringing up future generations the advancement of society cannot be rapid or take any significant form of development. In the report of the committee appointed by the National Council for Women's Education it was emphatically stated that what was needed to convert the equality of women

from de jure to be facto status was widespread education for girls and women and a re-education of men and women to accept new and scientific attitudes towards each other and to themselves. A changing society and a developing economy can not make any headway if education, which is one of the important agents affecting the norms of morality and culture, remains in the hand of traditionalists who subscribe to a fragmented view of the country's and the world's heritage. The differences between the positions of men and women in society will not lessen; leave aside disappear, as long as there are differences between the education of men and women. Inadequate education or no education is the most important factor contributing to the backwardness of our masses, especially our womenfolk. It is the low literacy among women which brings national literacy figure so low.

Women Empowerment Through Education

Women Empowerment is a global issue and discussion on women political right are at the fore front of many formal and informal campaigns worldwide. The concept of women empowerment was introduced at the international women conference at NAROI in 1985. Education is milestone of women empowerment because it enables them to responds to the challenges, to confront their traditional role and change their life. So that we can't neglect the importance of education in reference to women empowerment India is poised to becoming superpower, a developed country by 2020. The year 2020 is fast approaching; it is just 13 year away. This can became reality only when the women of this nation became empowerment. India presently account for the largest number no of illiterates in the world. Literacy rate in India have risen sharply from 18.3% in 1951 to 64.8 % in 2001 in which enrolment of women in education have also risen sharply 7% to 54.16%. Despite the importance of women education unfortunately only 39% of women are literate among 64% of the man. Within the framework of a democratic polity, our laws, development policies, plan and programmes have aimed at women's advancement in difference spheres. From the fifth five year plan (1974 -78) onwards has been

a marked shift in the approach to women's issues from welfare to development. In recent years, the empowerment of women has been recognized as the central issue in determining the status of women. The National Commission of Women was set up by an Act of Parliament in 1990 to safeguard the right and legal entitlements of women. The 73rd and 74th Amendments (1993) to the constitution of India have provided for reservation of seats in the local bodies of panchayats and Municipalities for women, laying a strong foundation for their participation in decision making at the local level.

Conclusion

According to the Country Report of the Government of India, education of girls is the most powerful tool of change of position in society. Education also brings a reduction in inequalities and functions as a means of improving their status within the family. To encourage the education of women at all levels and for dilution of gender bias in providing knowledge and education, established schools, colleges and universities even exclusively for women in the state. To bring more girls, especially from marginalized families of BPL, in mainstream education, the government is providing a package of concessions in the form of providing free books, uniform, boarding and lodging, clothing for the hostilities mid-day meals, scholarships, free circles and so on. Education for All (EFA) programme and other many educational programmes are providing various facilities to enhance the education for women, so these programmes are very helpful to improving the girl's education in India.

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AGRICULTURE AND DISASTER MANAGEMENT – A THEMATIC ILLUSTRATION

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Abstract

The management of risks is one of the greatest challenges of the 21st century. The ever-growing population, economic and environmental losses due to natural or human-made disasters, provide the need for a systematic approach to the management of risks. It is generally accepted that a multi-disciplinary understanding of disaster risk management is required. Disaster risk management has become a focus area for scientific endeavours to achieve a better understanding of the hazards that shape our natural and built environments, and to set standards to bring about a safer world. It encompasses, for example, interpreting the early warning signals of natural phenomena, such as too little or too much rainfall. Similarly, it involves contingency planning and response to emergency events triggered by both natural and non-natural (including technological) forces. Disaster risk management seeks to reduce the vulnerability of those communities most at risk through improved access to services, development opportunities, information, education and empowerment. The present study provides the theoretical nuances of disaster management, risk, and agriculture.

Introduction

In a world of rising population, diminishing arable land, mounting agricultural debts and increasing uncertainties in farm incomes, there is a great need for management of risks in the agriculture sector. The enterprise of agriculture is subject to great many uncertainties. Yet more people in India earn their livelihood from this sector than from all other sectors put together. In rural India, households that depend on income from agriculture (either self-employed or as agricultural labour) accounted for nearly 70% of population (estimates from Survey of Consumption Expenditures, National Sample Survey 2010). This includes large number of the poor who have little means of coping with adversities. Poor households that were self-employed in agriculture account for 28% of all rural poverty while poor households that are primarily dependent on agricultural labour account for 47% of all rural poverty. Thus, 75% of all rural poor are in households that are dependent on agriculture, in one way or the other. The same survey shows that 77% of all poverty is rural. Thus 58% of all poor are in households that are dependent on agricultural

income in rural areas. Risk and uncertainty are inescapable factors in agriculture. The uncertainties of weather, yields, prices, government policies, global markets, and other factors can cause wide swings in agricultural income. All these risks must be properly managed to achieve satisfactory management in agriculture. It involves choosing among alternatives that reduce the financial effects of such uncertainties.

The sudden impact of any major natural disaster unleashes havoc and tragedy : huge loss of life, livelihood, shelter, and damage to the environment. Natural disasters are cyclic; hence there is urgent need to prepare the society to meet any such future calamities. The paradigm shift is gaining momentum - from 'disaster management' to 'disaster mitigation and preparedness'. Disasters hit differentially, the most vulnerable are the poor; women and children are the worst affected. Hence it is a clarion call to identify structural causes for poverty and vulnerability in the society, and execute disaster management strategies. The need of the hour is to improve the social, economic and institutional support of the most vulnerable groups in the communities,

which could in turn reduce the risk, prevent and bring down the magnitude of any such future disaster. Fostering disaster risk reduction measures will enhance the opportunities for good development and total welfare

Types of Risks

Management of risk in agriculture is one of the major concerns of the decision makers and policy planners, as risk in farm output is considered as the primary cause for low level of farm level investments and agrarian distress. Both, in turn, have implications for output growth. In order to develop mechanisms and strategies to mitigate risk in agriculture it is imperative to know the sources and magnitude of fluctuations involved in agricultural output. Farmers are exposed to risk from rainfall variability, market price fluctuations, credit uncertainty and adoption of new technology. The diversities in the sources of risks require a variety of instruments for protecting the farmers. In India, these include crop insurance, rainfall insurance, farm income insurance and a calamity relief fund. Most of these measures other than crop insurance are in the experimental stage. Different sources of risk that affect agriculture are classified below.

- Production Risk
- Price or Market Risk
- Financial and Credit Risk
- Institutional Risk
- Human or Personal Risk
- Legal / Policy Risk

A disaster is the consequence of a natural hazard (e.g. volcanic eruption, earthquake, landslide, tsunami) which moves from potential into an active phase, and has an impact on human vulnerabilities. Human vulnerability, exacerbated by the lack of prevention and preparedness or lack of appropriate emergency management response systems, leads to human, structural, and financial losses. The resulting loss depends on the capacity of the affected population to support or resist the hazard, that is, their resilience. Good land use and planning are essential for the prevention of disasters. In addition, land is fundamental to the recovery from disasters. It provides a site for shelter, a resource for livelihoods and a place to access

services and infrastructure. Therefore, land issues - such as security of tenure, land use, land access and land administration - are important to key humanitarian sectors after a disaster. These issues include:

Shelter. People need access to land for all forms of shelter: emergency, transitional and permanent. Information about land is necessary for shelter actors to provide assistance in the right place for the right people. Planning for land use is necessary to build disaster resilient human settlements.

Protection. Rights to land are integral to the human rights of all individuals affected by humanitarian operations and critical to the protection of vulnerable groups, including women, children and the landless. Victims of disaster have:

- Rights to non-discriminatory access to property (i.e. gender equality, recognition of customary rights, etc);
- Rights to adequate housing, which includes security of tenure;
- Rights against arbitrary deprivation of property.

Livelihoods. Access to land is essential for livelihoods, particularly for women, the poor and others left vulnerable after a disaster. In rural areas, insecure rights to land can undermine food security and reduce investment in agricultural and resource-based livelihoods, and leave landholders open to evictions. In urban areas, security of tenure is critical for reconstruction, social and economic recovery and for restoring urban livelihoods, which in many cases may be home-based enterprises or other activities based in the informal economy. Rebuilding homes quickly also allows displaced population to save on rent and use their resources to rebuild livelihoods. Land planning is necessary to prevent unsustainable exploitation of marginal or unsafe land.

Early Recovery. Addressing land issues facilitates the transition from emergency relief to sustainable development. Security of land tenure is essential for durable shelter and sustainable livelihood solutions. Land use and settlement planning is essential to build back better and safer after a disaster. This requires a quick

transition to institution- building after the initial humanitarian phase is over.

Natural hazards such as floods, earthquakes or hurricanes do not necessarily produce disastrous effects. A natural hazard becomes disastrous when human systems fail to cope with its social, economic and physical impacts. While some natural hazards will become more severe as a result of global climate change, the root causes of a disaster remain underlying vulnerability and lack of resilience in human systems. The impacts of natural disasters on men, women and their communities depend in large part on earlier development choices and the extent to which capacities to reduce and mitigate known risks have been created and sustained. Human causes of disaster vulnerability can be classified according to a geographic scale (see, for example, UK House of Commons Committee on International Development (2006) Humanitarian Response to Natural Disasters).

Global: anthropogenic climate change, population movements, and demographic change. National and regional: poor governance, civil war, landlessness and tenure insecurity, economic policies, epidemic disease and urbanisation. Community and local: unsustainable land use, chronic hunger, poorly constructed buildings and poor urban planning. These causes of disaster vulnerability relate to land use, planning and tenure in a number of respects. The impact of natural disasters on land and human land use is shaped by the nature of vulnerability within a particular land governance context. Addressing land issues after a natural disaster can promote disaster resilience by providing (1) secure access and rights to land, especially land for shelter and livelihoods; and (2) effective land use and settlement planning, particularly so as to build back better and safer after a disaster.

Risk management and Agriculture

Natural hazards such as droughts, floods, hurricanes and landslides, are major sources of misery for the agricultural sector. Marred by consistent losses in the aftermath of hazardous events, the agricultural sector remains one of the most vulnerable sectors in the island. The

sector remains the backbone of many rural economies and is also a major contributor to the foreign exchange earnings of the country. Natural events have grave implications for the sustainability of the sector and more so the viability of the rural economy. Historically, the agriculture sector has been hard hit by natural disasters particularly from floods and drought. The geographical setting of the island exposes it to these risks. However, within the last two decades an unprecedented number of incidents have had devastating impacts on the sector. With such a worrying global trend, the agricultural sector is being called on to transform in order to guarantee food supply and ultimately food security. With such widespread devastation to the sector from natural disasters, our local food security is constantly under threat. In the aftermath of Hurricane Dean there was an 85 percent loss of the standing crops and 95 percent loss of maiden suckers in banana crop production. The Inter-American Development Bank defines risk management as a proactive stance to reduce the toll of disasters in the region, requiring a more comprehensive approach that encompasses both pre-disaster risk reduction and post-disaster recovery. Minimizing the impact of natural disasters can only be achieved through mainstreaming disaster risk management in the sector. This strategy, if pursued, will realize a significant enough reduction in damage and loss from natural disasters and consequently help to realize continuous and sustainable food supply and economic growth. The programme, which entails several integrated activities, has so far been met with enthusiasm. An important initiative is about to be undertaken which will see the development of preparedness plans for the sector, which will enhance the country's readiness to cope quickly and effectively with an emergency. Emergency Operations Management (EOC) Training provided by the ODPEM will complement these plans. The EOC will become the central coordinating arm in the Ministry of Agriculture that will bring together resources and personnel to make decisions and coordinate the flow of information and strategies required to deal effectively with an emergency for the sector. This is important if the sector is to bounce

back quickly after an impact. The Food and Agriculture Organization (FAO) of the United Nations has provided support to this very important initiative. Several other initiatives, which fall within the framework of the risk management approach, will be undertaken under the programme. For the programme to be successful it is necessary that it be maintained as a national agenda issue. The time has come to bridge the gaps that the sector consistently faces by undertaking the necessary steps to achieve development. The relationship between disasters and development is now being more widely recognized and certainly building resilience in the agriculture sector to disasters is one way of achieving our development goals.

Climate change and agriculture

Based on some of the past experiences indicated above, impact of climate change on agriculture will be one of the major deciding factors influencing the future food security of mankind on the earth. Agriculture is not only sensitive to climate change but also one of the major drivers for climate change. Understanding the weather changes over a period of time and adjusting the management practices towards achieving better harvest are challenges to the growth of agricultural sector as a whole. The climate sensitivity of agriculture is uncertain, as there is regional variation in rainfall, temperature, crops and cropping systems, soils and management practices. The inter-annual variations in temperature and precipitation were much higher than the predicted changes in temperature and precipitation. The crop losses may increase if the predicted climate change increases the climate variability. Different crops respond differently as the global warming will have a complex impact. The tropics are more dependent on agriculture as 75% of world population lives in tropics and two thirds of these people's main occupation is agriculture. With low levels of technology, wide range of pests, diseases and weeds, land degradation, unequal land distribution and rapid population growth, any impact on tropical agriculture will affect their livelihood. Rice, wheat, maize, sorghum, soybean and barley are the six major crops in

the world grown in 40% cropped area, and contribute to 55% of non-meat calories and over 70% of animal feed (FAO, 2006). Consequently, any effect on these crops would adversely affect the food security.

Impacts on Agriculture and Food Production

Food production in India is sensitive to climate changes such as variability in monsoon rainfall and temperature changes within a season. Studies by Indian Agricultural Research Institute (IARI) and others indicate greater expected loss in the Rabi crop. Every 1°C rise in temperature reduces wheat production by 4-5 Million Tonnes. Small changes in temperature and rainfall have significant effects on the quality of fruits, vegetables, tea, coffee, aromatic and medicinal plants, and basmati rice. Pathogens and insect populations are strongly dependent upon temperature and humidity, and changes in these parameters may change their population dynamics. Other impacts on agricultural and related sectors include lower yields from dairy cattle and decline in fish breeding, migration, and harvests. Global reports indicate a loss of 10-40% in crop production by 2100. Indian climate is dominated by the southwest monsoon, which brings most of the region's precipitation. It is critical for the availability of drinking water and irrigation for agriculture. Agricultural productivity is sensitive to two broad classes of climate-induced effects (1) direct effects from changes in temperature, precipitation or carbon dioxide concentrations, and (2) indirect effects through changes in soil moisture and the distribution and frequency of infestation by pests and diseases. Rice and wheat yields could decline considerably with climatic changes (IPCC 1996; 2001). However, the vulnerability of agricultural production to climate change depends not only on the physiological response of the affected plant, but also on the ability of the affected socio-economic systems of production to cope with changes in yield, as well as with changes in the frequency of droughts or floods. The adaptability of farmers in India is severely restricted by the heavy reliance on natural factors and the lack of complementary inputs and institutional support

systems. The loss in net revenue at the farm level is estimated to range between 9% and 25% for a temperature rise of 2 °C to 3.5 °C. Scientists also estimated that a 2°C rise in mean temperature and a 7% increase in mean precipitation would reduce net revenues by 12.3% for the country as a whole. Agriculture in the coastal regions of Gujarat, Maharashtra, and Karnataka is found to be the most negatively affected. Small losses are also indicated for the major food-grain producing regions of Punjab, Haryana, and western Uttar Pradesh. On the other hand, West Bengal, Orissa, and Andhra Pradesh are predicted to benefit to a small extent from warming.

Conclusion

Impact of natural calamities accentuated by various factors on Agriculture in India as well as in Tamil Nadu has been alarming, the devastation caused by Tsunami, drought, Cyclone have unleash lot of repercussions on agricultural activities. The District Disaster Management Plan is a key part of the emergency management. It will play a significant role to address the unexpected disasters that occur in the district effectively. The information available in DDMP is valuable in terms of its use during disaster. Based on the history of various disasters that occur in the district, the plan has been designed as an action plan rather than a resource book. Utmost attention has been paid to make it handy, precise and accurate. State government needs to be more proactive in handling disaster related issues leading to effective management in agriculture. The cropped area throughout the country is vulnerable to one or the other pest disease, insects and weeds, therefore development and implementation of an effective and regular pest surveillance system was recommended, which would continuously monitor pest activity through an exclusive network. Role of disaster management education and training have been emphasized in planning and implementation of disaster management strategies. The workshop recommended that the education should be designed to provide comprehensive knowledge on different types of hazards, disaster management techniques and impediments in the way of disaster reduction and should address to the

community needs. The impact of agricultural practices on environment paving way for ecological disaster was identified with respect to disaster management in agriculture

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POST GLOBALISATION MARKETING TRENDS IN LIC OF INDIA

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Introduction

The insurance sector in India has completed a full circle from an open competitive market to nationalization and then back to liberalized open market. LIC of India has been the bystander of the entire transformation from one phase to another. In 2000, when Insurance Regulatory and Development Authority (IRDA) was set up in India, 23 more private life insurance companies entered till date into the Indian market other than one already existing public life insurance operator LIC of India. Table I give details about total number of life insurance companies operating in India after execution of Economic Reforms in the country. The table includes the entire growth in number of life insurers since 2000-2001 till 2011-2012. Table I: Total number of life insurance companies operating in India since 2000

Table I: Total number of life insurance companies operating in India since 2000

Years	Public Sector	Private Sector	Total
2001	1	10	11
2002	1	12	13
2003	1	12	13
2004	1	13	14
2005	1	14	15
2006	1	15	16
2007	1	17	18
2008	1	21	22
2009	1	22	23
2010	1	22	23
2011	1	23	24
2012	1	23	24

Source: Annual reports of IRDA 2000-2001 to 2011-2012

Insurance Regulatory and Development Authority (I.R.D.A.) come into function on 19th April, 1999 as an autonomous body in the life insurance sector in India. The main objective of IRDA is to regulate and register the life insurance companies operating in India. With the advent of competition, LIC of India was forced to change its business processes. In January 2000, it adopted three -pronged business strategies for business, which involved reduction in premiums, higher returns and introduction of new products. International consultants Booze Allen & Hamilton were hired in 2000, to advise LIC of India on the changes needed in the organization. In 2001, LIC of India tied up with two payment gateways-Billjunction.com and Timesofmoney.com to set up a facility for policyholders to pay premiums through the Internet. It

also tied up with ICICI Bank, HDFC Bank, UTI Bank and Bank of Punjab to directly remit customers' policy premiums and debit their accounts after the transaction. Thereafter, LIC of India has able to continuously manage to work in updating them with the changing trends of the society.

Literature Review

While earlier studies on Life Insurance sector has altogether been a general study on overall view of LIC of India. It is relevant to refer briefly to the previous research studies in the related areas of the present studying order to avoid repetition and also to search out the different dimensions of the study. Among earlier studies, Arora (2002) highlighted that LIC was likely to face tough competition from private life insurers in spite of having large conventional network and their skilled intermediaries throughout India. Kumar and Taneja (2004) highlighted the opportunities and challenges before life insurance industry in India due to liberalization, globalization and privatization. Bhattacharya

(2005) advocated that bank assurance provided the best opportunities to tap the large potential in rural and semi urban areas. He suggested that the insurers should focus on Single Premium policies, Unit Linked Insurance, Pension Market and Health Insurance. Kumar (2005) highlighted that private insurance players introduced a large range of life insurance products and set brand promotion as a part of their new strategy. These new implemented strategies had flexibility and added benefits to suit the changing needs of the unsatisfied customers. Kulshrestha and Kulshrestha (2006) highlighted that demand for life insurance in rural India was expanding at the annual rate of 18 per cent as compared to 3.9 per cent in urban areas which provided good opportunity for life insurers to perform. Reenu (2011) have highlighted the different strategies in relation to 3Ps under life insurance market. Vikas (2012) have made an effort to analyze a comparative study based on private and public life insurance companies.

Objectives of the Study

The research study will be based on two main objectives:

- To know about the recent trends in the marketing strategies adopted by LIC of India.
- To know whether the new adopted marketing strategies have helped LIC of India to increase their business volume.

Purpose of the Study

LIC of India plays a vital role in the growth of life insurance sector and also to the economic development of the country. Since economic reforms the life insurance sector is changing rapidly due to the continuous change in the customer needs and preferences. These changes have helped in a great number to both the urban and rural consumers. Life Insurance Corporation of India has worked continuously hard to grow since 2000. In order to increase its business LIC of India has increased their life insurance offices. Table2 gives statistical data related to the contribution of LIC of India to total industry growth in terms of life insurance offices since 2000

Table 2: Statistics of offices of Life Insurance Industry in India since 2000

Years	Offices of LIC of India	Offices of Total Industry	Contribution of LIC to Total Industry (in %)
2001	2186	2199	99.41
2002	2190	2306	94.97
2003	2191	2445	89.61
2004	2196	2612	84.07
2005	2197	3001	73.21
2006	2220	3865	57.44
2007	2301	5373	42.83
2008	2522	8913	28.30
2009	3030	11815	25.65
2010	3250	12018	27.04
2011	3371	11546	29.20
2012	3455	11167	30.94

Source: Annual reports of LIC of India 2000-2001 to 2011-2012

From table 2 it is clear that though the life insurance offices are increasing continuously but as far as the contribution of LIC of India, it is decreasing from 2001 to 2012 from 99.41% to 30.94%. This is a tremendous fall in the number of offices opening throughout the country. This definitely has affected in the overall performance of LIC of India. This will be clearer by observing the data through graphical representation shown below in Figure 1.

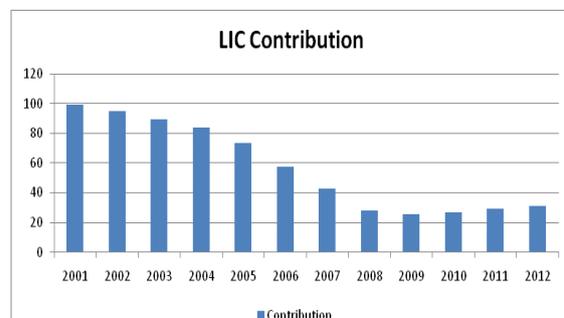


Figure 1: Contribution of offices of LIC since 2000

We have seen that the contribution of LIC of India over the years since 2000 in terms of opening offices is decreasing. This has a direct impact on the overall performance of the company. Thereby, the purpose of the present research study is to find whether the present contribution of LIC of India is worth and if not then what extent of changes will be required for the growth of the entire society.

Hypotheses of the Study

In order to achieve the defined purpose of the research study following hypotheses have been considered:

- Is the recent trends in marketing strategies adopted by LIC of India are fulfilling the customer's needs and preferences?
- Is the current marketing strategies adopted by LIC of India are helpful in terms of increase business volume?

Research Methodology

The research methodology adopted for this study is basically related to the evolutionary research method. The research study is based on the secondary sources for collecting data. The secondary data consisted of Annual reports of LIC and IRDA and also some other published journals and magazines of LIC like Yogeashema monthly journal, Pragati quarterly magazines for the concerned topics of related years. The present research study is mainly based on the Annual reports of I.R.D.A. and LIC of India for important data of respective years since 2000 till 2012. The research study has also collected some information from websites of LIC and IRDA.

Data Collection

The research has mainly focused its findings based on the Annual Reports of LIC and IRDA for respective years and also from Life Insurance Today. Besides, a few websites of LIC and IRDA have also been consulted to collect data related to the research study. The data used in the paper covers the period from 2000 to 2012. Based on the collected data analysis has been done with appropriate observation techniques.

Data Analysis

Product Development Strategies

Since after the setting up of IRDA it had become imperative for LIC of India to face the competition posed by the entry of new private players. Life Insurance Corporation of India not only managed to uphold the high pressure confidently but is also improving its performance day by day. According to the changing demand of the society LIC of India has changed a lot in the nature of products they offer to their customers. LIC of India today has many new innovative products spread over a large canvas. LIC's products and services are scattered in various dimensions right from the basic Insurance plans to special plans for special people. All these varied products give a strong marketing orientation to LIC of India. The product line of LIC of India includes products like several Endowment plans, pension plans, unit link plans, money back plans, health insurance plans etc.

LIC of India offers certain special plans like Micro insurance (MI) plans like Aam Aadmi Bima Yojana, Janshree Bima Yojana and Shiksha Sahjog Yojana. In Micro insurance LIC of India offers insurance policies for people below poverty line (BPL). It is a low premium policy where government of India also contributes a proportion of total premium. The Micro Insurance policies are sold through a specialized well placed distribution channel comprising of NGOs, SHGs, MFIs, Corporate Agents, select conventional agents and Section 25 companies. In its Health insurance plans LIC of India has recently introduced a new policy where they provide hospital cash benefits. Under this plan hospital cash benefit increases by 5% of basic HCB if there is no claim from policy holder up to 150% of basic HCB and in one health policy entire family can be covered. LIC of India is continuously under the product development phase of introducing new products to cater the up growing needs of the consumers.

Marketing Strategies Adopted

In order to facilitate their consumers expediently LIC of India has adopted wide-ranging marketing strategies to acquire reach, frequency and impact onto the panorama

of life insurance coverage. This section of the research study will focus on the diverse marketing strategies adopted by LIC of India to reduce the competitive pressure and uphold their first position in the Indian life insurance market. "Individual satisfaction leads to Group satisfaction"

Facilities to their existing employees

LIC of India believes and functions on the principle that if they have to continue as a market leader then it is imperative that the employees of the organization should be satisfied. LIC of India have worked thoroughly and introduced many new strategies as a part of marketing tool to satisfy their employees. LIC of India provides amenities to their employees such as:

- (a) Housing Loan to Agents
- (b) Meal Coupons to employees
- (c) The employees of LIC of India are encouraged to take part in several sports activities.
- (d) Employees' Training.

Increasing the number of individual Agents

LIC of India is the number one service provider and agents are a pioneer field force in the procurement of the LIC's business. LIC of India have more than 23378 authorized Agents across the country, which can collect the premium (including ULIP but excluding HI Policies) in CASH or CHEQUE and can issue a valid receipt instantly.

Introduced Life-Plus Offices

LIC of India has introduced a new and unique system in May 2009 as Life-Plus office to lower down the heavy rush on Branch offices cash centers. Life-Plus office is being maintained by LIC of India and managed by the top Development officers of the corporation known as Senior Business Associates (SBAs). At Life-Plus counter one can deposit premium, new policy insurance, I. T. certificate, loan / surrender value policy status etc. which has become a most successful channel and reduce burden of Branch offices and somehow working as Mini Branch offices of LIC of India

Increase in Women employees

LIC of India was finding difficulty in providing services for women especially in rural and semi urban locations. Henceforth, LIC

of India has planned to recruit many women employees in the organization. At every stage in the Corporation, women officers/employees have contributed significantly. In the Corporation, Committees for prevention of sexual harassment are formed at the workplace. These committees are functioning effectively at Central Office, Zonal Office and Divisional Office level so that the working of female employees must not get affected and can thoroughly contribute towards economic development of LIC of India and also for the country as a whole.

Table 3: Number of Female Employees in LIC of India

Category	Employees	Total Number No of Women
Class-I Officers	28417	5375
Development Officers	25638	861
Class III/IV employees	65712	18059
Total	119767	24295

Source: 55th Annual Report of LIC of India

The total population of women in India is 614.4 million in comparison to the total men population 655.8 million. It is very essential to have a separate marketing strategy for such a huge populace. Table3 put in force to have new marketing strategies to be adopted by LIC of India to capture the female market and the present need for women empowerment.

Bancassurance and Alternate Channels

There are many Banks who work as the corporate agents for the corporation and have contributed in the Bima Bank campaign and has encouraged New Business performance. Dena Bank and Corporation Bank are few examples of corporate banks. The Bancassurance & Alternate Channels share to total businesses 1.66% in Number of Policies (NOP) and 4.17% in First Premium Income (FPI).

Corporate Communication

LIC of India always has a thrust to fortify "Brand LIC" and to reinforce the brand connect with emerging market segments. In order to

achieve that LIC of India has made a consistent media presence in national and regional media. LIC of India has also sponsored many programs of National and International regimes. LIC of India has conducted many activities such as campaigns in newspapers, consistent coverage of products in several magazines, Radio jingles on FM channels and radio stations on All India Radio, TV channels and on websites like Facebook, Orkut, Twitter, You tube etc. Recently, LIC of India have reinforced the theme 'Why go anywhere else' to have a strong appeal in customer's mind.

International Joint Ventures

LIC of India demeanor its operations not only within the country but also have established its various operations outside the country. LIC of India has opened its first branch in 23rd July, 1989, in Bahrain to cater the life insurance needs of Non-Resident Indians (NRIs) and local population in the Gulf by issuing life insurance policies in US Dollars. LIC of India directly operates through its branch offices in Mauritius (Port Louis), Fiji (Suva & Lautoka) and United Kingdom (Wembley). LIC of India also has its branches in Nepal, Lanka and Kenindia. LIC of India have recently finalized a joint venture company in Saudi Arabia and is now planning to foray into New Zealand, Australia and some more Asian and African countries.

Impact of New Marketing Strategies Adopted by Lic of India on Their Business Volume

We have gone through with the different categories of recent trends in the marketing strategies implemented by LIC of India in past few years at different vicinities. To study the impact of all those marketing strategies adopted by LIC of India on their business volume it is essential for our research study to have an eye on two important pieces of facts. The one to cover is on the count of the number of policies (NOP) and another on the count of premium earned by LIC of India.

According to our research methodology the research study will incorporate the entire period right from 2000 to 2012 which will help us to have an analytical vision on the impact of marketing strategies adopted throughout that entire period.

Table 4: No. of Policies and Premium Underwritten

Years	No. of Policies	Premium Underwritten (in Crores)
2000-01	19673320	36063.28
2001-02	22491304	49821.91
2002-03	24545580	54628.48
2003-04	26968069	63167.60
2004-05	23978123	75983.37
2005-06	31590707	90759.20
2006-07	38229292	127782.26
2007-08	37612599	149705.59
2008-09	35912667	157186.55
2009-10	38863450	185985.91
2010-11	37038751	203358.05
2011-12	35751238	202802.90

Source: Annual Report of LIC of India since 2000-12

From table 4 it is clearly observed that there is an overall growth in NOP from 19673320 in 2000-01 to 35751238 in 2011-12 except a small number of down falls in a few years. Despite of few downs in NOP LIC of India has still managed to have a continuous growth in the premium from 36063.28 to 202802.90 from 2000-01 to 2011-12. Those few misses in the count of number of policies have not directly affected the business volume as such. This is a very positive sign for an overall development of the corporation in the changing needs of the society. This can be clearer after studying the two figures, fig.2 and fig. 3 as shown below

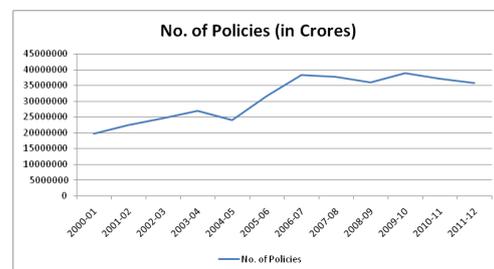


Figure 2: No of Policies (in crores) Business of LIC

The NOP business of LIC of India shows an overall growth from 2000-01 to 2011-12 with minute fall in past few years.

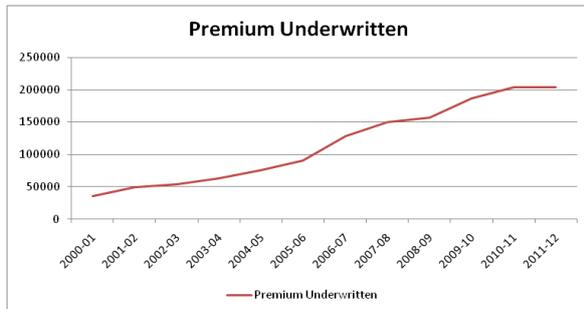


Figure 3: Premium underwritten by LIC of India

Premium graph is constantly increasing throughout the period with few falls in last two years. This clearly indicates that the marketing strategies adopted by LIC of India is helpful in increasing their business volume but a lot have to be done in the areas of increasing number of lives which will certainly affect the overall performance of the corporation.

Conclusions

The present state of Life Insurance Sector in India is awe-inspiring as far as the awareness of customers is concerned. The customers of today are well aware about the different alternatives that support them the best to fulfill their desires. LIC of India has well managed to take the spirit of competition in a positive way which has helped the corporation to grow further with high strength of mind in contribution to the growth of the country. There are few more areas where contribution of the corporation in the life insurance sector needs to be updated. The present research study thus reveals those important areas where more contribution on the part of LIC of India is required. The one is to increase in the number of offices both in urban and rural areas which will help the corporation to increase their business and reach among the customers. LIC of India should also open more Life-Plus offices and authorized collection centers to make its objectives achieved in true way to spread the life insurance business in every nook and corner of the country.

LIC of India should concentrate on agents' training to make them updated as per market requirements and professionalism to tackle the queries of customers and doubts raised in their mind by other life insurance competitors of the market. LIC of India must increase their agent's base to retain its dominating market share because agents are the backbone of the corporation. The increased number will not only help the corporation to facet their visible presence in the market but also in turn help in increasing their business volume too.

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EMPOWERMENT OF HUMAN RIGHTS: A STUDY ON DALITS

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Introduction

Atrocities are a specific form of violence committed by a collectivity or individual on the weaker sections in general and the scheduled castes and scheduled tribes in particular, in different parts of the country. Such violence manifests both in the social and physical forms. From the psychological point of view, it may be part of an aggressive personality and behavior patterns of a group or an individual, but sociologically this may have its roots in an equally organized social structure which may be concretely visible in the various forms of social inequality. In such a social structure, since there are unequal institutional arrangements of both material and non-material goods and relations among the people in such social structure, there are cases of violence and conflicts of one type or the other over having more access to the available reasons and opportunities which of course are in short supply this does not rule out completely the possibility of a smooth acceleration of competition among the different sections of people for the same. However in the unequal opportunity structure. Violence and conflicts are inheritance at a certain stage between a few privileged or non - privileged ones where former try to retain their privileges by emphasizing on maintaining the status quo and the latter strive for having a place there in.

A related issue to the practice of untouchables is that of atrocities against dalits. The national commission for Scheduled Caste and Scheduled Tribes (April 1990) made a detailed study of atrocities such as murder grievous hurt, rape, arson and crimes involving substantial loss of property of Dalits for the period 1983 to 1987 in five states: Bihar, Rajasthan, Madhya Pradesh, Andhra Pradesh and Tamil Nadu.

The commission found an alarming increase in crimes against SCs (an 8% rise between 1981 and 1986) especially murder and rape. It observed a link

between atrocities, both of caste prejudice and untouchables and political and economic issues regarding land, wages, indebtedness, bondage, etc. disputes related to land were identified as the single most important cause, including disputes regarding implementation of land reforms, and allotment of cultivate land and house sites other conflicts centered on every of a good cooperation raised by Dalits, use of community land etc. likewise, any attempt by Dalit agricultural laborers to agitate for reasonable wages were usually met with violence at the hands of the landowning classes.

India's "Untouchables" Face Violence, Discrimination

More than 160 million people in India are considered "Untouchable" – people tainted by their birth into a caste system that deems them impure, less than human. Human rights abuses against these people, known as Dalits, are legion. A random sampling of headlines in mainstream Indian newspapers tells their story: Dalit boy beaten to death for plucking flowers, Dalit tortured by cops for three days, Dalit which paraded naked in Bihar, Dalit killed in lock-up at Kurnool 7 Dalits burnt alive in caste clash, 5 Dalits lynched in Haryana Dalit woman gang-raped, paraded naked, Police egged on mob to lynch Dalits.

Crime against Dalits

Statistics compiled by India's National Crime Records Bureau indicate that in the year 2000, the last year for which are available, 25,455 crimes were committed against Dalits. Every hour two Dalits are assaulted; every day three Dalit women are raped, two dalits are murdered, and two Dalit homes are torched. No one believes these numbers are anywhere close to the reality of crimes committed against Dalits, because the police, village councils, and government officials

often support the caste, which is based on the religious teachings of Hinduism, many crimes go unreported due to fear of reprisal intimidation by police, inability to pay bribes demanded by police, or simply the knowledge that the police will do nothing.

Discrimination on the basis of Caste

In response to the Committee's request that the Government of India submit information on issues per training to Scheduled Castes and Scheduled Tribes, India's periodic report states that "Caste" cannot be equated with 'race' or covered under 'descent' under Article 1 of the Convention." As a result of this position, the periodic report contains no information on Dalits in India and the state Party provides that "As a matter of courtesy to the members of the Committee, if it so desires, the Government of India would be happy to provide information relating to Scheduled Castes and Scheduled Tribes to them though not as a reporting obligation under CERD.

Obligation to end Caste – based Discrimination

The Government of India has not refrained from committing and supporting discriminatory acts against Dalits, and has failed to implement measures to end caste discrimination. India has failed to encourage integration movements and has not provided for the development and protection of Dalits, who as a result remain an extremely marginalized social group.

Custodial abuse and torture of Dalits

Dalits, including those arrested for minor offenses, are often held in custody for long periods of time, occasionally at distant and isolated locations to avoid publicity, where they are frequently deprived of food and water, subjected to verbal abuse and humiliation, severe beatings, sexual perversities and demeaning acts. Often the injuries inflicted can prove fatal. To cover up custodial deaths, police often claim that the person was killed trying to escape or that he or she died of natural causes. Dalits who survive the torture often ends up permanently disabled and

suffer social ostracism, as well as psychological and emotional trauma.

Rational of The Study

Social discrimination is problem identified due to untouchability practice maintained by upper caste people. In the upper caste family function the dalits are not permitted. In village functions the first preference is given to upper caste people. Social problem are experienced by for dalits people in view of untouchability practices in rural areas. The important social problems for discrimination and inequality affected dalits. Attempts have been made by Governments though acts of law to fulfill the constitutional obligation of providing production to dalits and to abolish untouchability. Though amply the Govt. of India to uplift the status of dalits formulates number of welfare activities and there is still selective inclusion of dalits in the society. There are several studies that highlighted the kind of caste problems, land holding land distribution economic development of dalits. Indebtedness, dalits movement that prevail in India. It appears that there are only a few attempts made to investigate their problems therefore this study makes modest attempt to fulfill the gap.

Objectives

1. To describe the socio – economic condition of the dalits.
2. To examine the causes and consequences of discrimination faced by dalits.
3. To bring out suggestion and remedies for resolving for resolving of social problems affecting dalits.

Methodology

The present study has undertaken in Anna Nagar in Tirupur which comes under Palangarai Panchayat in Tirupur District. The investigator has used simple random sampling techniques to select respondents for the study. Accordingly 50 respondents were selected out of 250 scheduled caste people in Anna Nagar. Survey Method as well as Descriptive study methods was used in this study. A structured interview schedule was the tool used in the present study for the purpose of collection of primary data from the selected

head of households of Arunthathiyar community. Primary data were collected from selected respondents by means of personal Interview Schedule. Secondary data was collected from published sources like books, Journals, Reports and News-paper, etc., the primary data collected from the respondents are statistically processed and tabulated simple percentage is used to analyze the data in order to obtain result.

Findings

- Majority (72%) of the Dalit respondents were males.
- Majority (60%) of the respondents were found to be in the age group of 30-40 years.
- Majority (46%) of the respondents were living in pucca houses.
- Majority (82%) of the respondents did not have their own land.
- Majority (50%) of the respondents were illiterate.
- Members of Dalit Community are unable to participate in village social life.
- The marginalized community is faced with problems like untouchability, unemployment, harassment in place of work.
- The programmes of empowerment are not fully reaching the Dalit Community.
- The process of empowerment remains incomplete in the study area.

Suggestions

1. The inclusive growth model of planned and directed social change, economic growth with equitable and distributive social justice show the possible way for effective empowerment of dalits in contemporary society.
2. Creating awareness among dalit is must about their rights.
3. Promote NGOs to work for development of the dalit people and to solve the problem.
4. The National Commission for SC/ST should investigate rigorously and bring to book the culprits.
5. Social legislations enacted to protect the rights of marginalized should be implemented in its letter and spirit.

Conclusions

The present study has made an attempt to evaluate "Empowerment of human rights: a study on Dalits They are called as Dravidians; they are the original inhabitants of the TamilNadu. But they are living under poverty and low socio-economic status the face lot of problems in society. The Government of India creates various commissions for the dalit people. But it deviated from its goals and objectives. The problem of unemployment, illiteracy and caste discrimination are main reasons for the low socio-economic status of dalit and problem of Dalit through bringing attitudinal changes among dalit, the self- respect self- esteem of them could be archived and that may reduce the prevalence of low socio economic status and discrimination against in India in general and Tiruppur district in particular.

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SIGNIFICANCE OF ENTREPRENEURIAL COMPETENCY IN PERFORMANCE OF SMES –A CASE STUDY OF ARIYALUR DISTRICT

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Entrepreneurship is a matter of skills, not cultural inheritance. That is why entrepreneurship may be one of the most important channels through which education raises economic productivity. The pace of entrepreneurship development in India, taken as a whole, has so far been gradual. Empirical evidence suggests that some aspects of human nature can be changed, personal traits or competencies can be changed and therefore people can be motivated towards entrepreneurship. The globalization made drastic changes in the production function and business process of the SMEs, there has been growing requirement of enhancement of skills, quality of service, and adoption of new technology to compete with rest of the peer groups. The present study examine the significance entrepreneurial competency and education among the SMEs entrepreneurs, the study found that the education and inherent skills and competence essential for the SMEs entrepreneurs to combat the changing business environment.

Introduction

The small-scale industries 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 SMEs 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. SMEs 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 entrepreneurial competency of owners of SMEs 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 Entrepreneurial competency

Entrepreneurial 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. An entrepreneur is expected to interact with these environmental forces which require him to be highly competent in different dimensions like intellectual, attitudinal, behavioral, technical, and managerial aspects. Entrepreneurs are therefore permanently challenged to deploy a set of competencies to succeed in their entrepreneurial endeavors, entrepreneur as a change agent, an innovator who is also a risk taker, who exploits business opportunities in his environment and utilize resources effectively to develop new technologies, produces new products and services to maximize his profits and contributing significantly to society’s development. This view encompasses the desire of the entrepreneur to maximize profit and contribute to economic and social well-being of the society. It shows the entrepreneur as one who is also imbued with the ability to organize a business venture with the desire to achieve valued goals or results. He is a catalyst of economic or business activities.

Significance of Entrepreneurship

Entrepreneurship is well recognized to be an important driving force for the development of any economy. Entrepreneurs 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, entrepreneurship does not create an impact on any economy through the simple presence of entrepreneurs or their numbers. Global Entrepreneurship Report 2010 suggests that an economy’s prosperity is highly dependent on dynamic entrepreneurial capacity which requires

individuals with the ability and motivation to start businesses and further it requires societal perceptions about entrepreneurship. The report suggests that entrepreneurship should include participants from all social groups in the society particularly women, marginal groups from socially and economically backward communities.

Impact of Globalization on SMEs entrepreneurial aspect

Liberalization has exposed Indian SMEs to unequal competition with its counterparts in the industrially advanced countries. The challenges cannot be effectively met unless domestic economic policy focuses on removal of constraints, which limit the competitive strength of India industry and of the economy as a whole. The emergence 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 India can leverage the benefits of large access to global market. Promotion and development of SMEs is primarily the responsibility of the State Government. The support and facilities offered by the state government include land, developed plots and sheds on concessional terms, infrastructure facilities, investment subsidy in selected areas at varying rates, seed capital for setting up new units, 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, subsidy in power and generating sets, water at concessional terms, interest subsidy, exemption/deferment on sales tax, stamp duty, etc., Monitoring cells/committees for rehabilitation of sick units also exist at the state level. The globalization made drastic changes in the production function and business process of the SMEs, 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 be enhanced at a level where products are competitive across global

markets in terms of price, quality, technology, delivery of services. To achieve this, Indian firms 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 entrepreneurial competency of the owners of SMEs provided vacuum in this arena, so the present study would try to map out the significance of competency of owners of SMEs on the performance of the firms, in the same line the study also assesses mind set of individual entrepreneurs to recognize the changing reality and to move as far as possible to change and adopt.

Objectives of the Study

- To examine the entrepreneurial competency among highly educated and less educated entrepreneurs in the study area.
- To examine the significance of entrepreneurial competency in SMEs in changing business environment

Data Source and Methodology

The present study was carried out in 300 SMEs entrepreneurs in Ariyalur district, with a purpose to investigate the entrepreneurial competency and its consequence on business development. The study was conducted in Ariyalur district. To measure the various components of entrepreneurial 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 entrepreneurs (68%) were between the ages of 31 and 40. Majority of the respondents (81.3%) indicated that they have undergone training conducted by DIC. Nearly 80.5 percent have undergone several hardships and challenges in business environment, 78 percent have not satisfied with production and profit, 78 percent dissatisfied with bank loan process, 73 percent and 76 percent were dissatisfied with the provision of subsidies and the cartels respectively, 67 percent satisfied with the entrepreneurial skills possessed. The final model specification of was statistically significant ($F = 85.817$; $p < 0.0001$).

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 educated and uneducated entrepreneurs

	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 entrepreneurs 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 the study area, Hence, the hypothesis is rejected. As the educated got awareness about availability, accessibility of the schemes entitled for schemes and Government also given subsidies to the who are technically qualified so educated persons got upper hand to access the benefits of the state and the understand the changing environment business prospective.

Conclusion

The small scale industries occupy a very important place in the Indian economy as they provide immediate large scale employment and have comparatively higher labour capital ratio; need shorter gestation periods and relatively smaller markets to be economic; need low investments; 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 entrepreneurship 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. For the adoption of improved technology the government and financial institutions need to play a dynamic role by providing technical guidance and timely credit to Small scale industries considering limited resources of the small entrepreneurs. The government should take initiatives to increase the number of Small scale industries by inculcating the ideas of entrepreneurship in schools and colleges by introducing a new academic curriculum. Proper technical education should be given to women in particular. Effective

steps should be taken by the government to create entrepreneurial opportunities among men and women, and steps should be taken to develop their knowledge and skill and to raise their level of motivation for SME development.

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DIMENSION OF NPAS IN DCCBS: MICRO STUDY

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Abstract

In India Non-performing assets are one of the major concerns for banks. NPA is the best indicator for the health of the banking industry. NPAs reflect the performances of banks. NPAs are the primary indicators of credit risk. NPAs are an inevitable burden on the banking industry. Hence the success of a bank depends upon methods of managing NPAs. The District Central Cooperative Banks have shown very good performance of the financial operations are concerned. However, the only problem of the DCCBs these days are the increasing level of the non performing assets. Generally reduction in NPAs shows that banks have strengthened their credit appraisal processes over the years and increased in NPAs shows the necessity of provisions, which bring down the overall profitability of banks. The Indian banking sector is facing a serious problem of NPA. To improve the efficiency and profitability of banks the NPA need to be reduced and controlled.

Introduction

A strong banking sector is important for a flourishing economy. The failure

of the banking sector may have an adverse impact on other sectors. The Indian banking system, which was operating in a closed economy, now faces the challenge of an open economy. The main business of a banking company is to receive deposits and lend money. Receiving deposit involves no risk, since it is the banker who owes a duty to repay the deposit, whenever it is demanded. On the other hand, lending always involves much risk because there is no certainty of repayment.

A banker shall be very cautious in lending, because he is not lending money out of his own capital. A major portion of the money lent comes from the deposits received from the public. These deposits are mostly repayable on demand. Hence, while lending money, a banker should follow a very cautious policy. The risk involved in lending business makes it very important as it involves making prominent decisions. Therefore while sanctioning credit the banker should appraise the project reasonably or else it leads to the non-repayment of loans and advances. Most of the banks today in India are facing the default risk wherein some part of the profit is reserved for covering the non-performing assets.

Non- Performing Asset (NPA)

W.e.f. 31st march 2004 NPA is a loan or an advance where,

- 1- Interest and/ or Installment of principal remain over due for a period of more than 90 days in respect of term loan.
- 2- The account remain out of order for a period of more than 90 days in respect of an over draft/ cash credit.
- 3- The bill remains over due for a period of more than 90 days in the case of bills purchased and discounted.
- 4- Interest and/ or Installment of principal remain over due for two harvest seasons but for a period not exceeding 2 years, in case of an advance granted for agricultural purpose and in respect of advances granted for agricultural purpose w.e.f. 30th September 2004, a loan granted for short duration crops will be treated as NPA, if the installment of principal or interest thereon remains overdue for two crops season and loan granted for long duration crops will be treated as NPA, if the installment of principal and interest thereon remain overdue for one crop seasons, and
- 5- Any amount to be received remains overdue for a period of more than 90 days in respect of other account.

Reserve Bank of India has laid down norms for classification of assets and provisioning norms for NPA, however certain exceptions to these norms are discussed below:-

- I. Temporary deficiencies e.g. non availability of current drawing power due to non-receipt of latest stock statement, temporary delay

in renewal of limit on due date etc.

- II. Natural calamities, where in the wake of natural calamities short term agricultural loans are converted into long term or there is rescheduling of repayment period or fresh short term loans are sanctioned, the term loans as well as fresh short term loan may be treated as current dues and need not to be classified as NPA.
- III. Facilities Backed by Central Government Guarantee:- credit facilities backed by guarantee of the Central Government though overdue should be treated as NPA only when government repudiates its guarantee when invoked (this exception is only for the purpose of asset classification and provisioning and not for the purpose of recognition of income.)

NPAs Classification

NPA have been classified into following four types:-

(i) Standard Assets

A standard asset is a performing asset. Standard assets generate continuous income and repayments as and when they fall due. Such assets carry a normal risk and are not NPA in the real sense.

(ii) Sub-Standard Assets

All those assets (loans and advances) which are considered as non-performing for a period of 12 months.

(iii) Doubtful Assets

All those assets which are considered as non-performing for period of more than 12 months.

(iv) Loss Assets

All those assets which cannot be recovered. These assets are identified by the Central Bank or by the Auditors

Types of NPAs

Gross NPA: Gross NPAs are the sum total of all loan assets that are classified as NPAs as per RBI Guidelines as on Balance Sheet date. Gross NPA reflects the quality of the loans made by banks. It consists of all the nonstandard assets like as sub-standard, doubtful, and loss assets. It can be calculated with the help of following

ratio: $\text{Gross NPAs Ratio} = \frac{\text{Gross NPAs}}{\text{Gross Advances}}$

Net NPA: Net NPAs are those type of NPAs in which the bank has deducted the provision regarding NPAs. Net NPA shows the actual burden of banks. Since in India, bank balance sheets contain a huge amount of NPAs and the process of recovery and write off of loans is very time consuming, the banks have to make certain provisions against the NPAs according to the central bank guidelines. It can be calculated by following: $\text{Net NPAs} = \text{Gross NPAs} - \text{Provisions} / \text{Gross Advances} - \text{Provisions}$.

NPAs of the banks are caused by two sets of factors: Internal and external factors.

Internal factors

Internal factors causing NPAs relate to i) Managerial deficiencies.ii)Business failure. iii)Inappropriate technologies.iv)Poor credit appraisal system.v)Improper SWOT analysis.vi) Product obsolescence ect.

External factors

External factors causing NPAs relate to: Ineffective recovery tribunals. Willful defaults. Natural calamities and accidents. Industrial sickness,Lack of demand.Labour problems and change in both government and economic policies and technologies.

Narasimham committee on Financial System made some suggestion regarding prudential regulations. The reserve bank of India laid down prudential norms from the financial year 1992-93. The norms have brought in quantification and objectivity in to the assessment and providing of NPAs.

Impact of NPAs on Banks profits

NPAs affect profitability, liquidity and competitive functioning of banks. They create psychological uncertainty in the minds of bankers in respect of their disposition towards credit delivery and credit expansion.

The deleterious effects of NPAs of banks on the return on assets are.

- a)NPAs erode current profits through providing requirements as per the prudential norms.b)NPAs result in reduced interest income c)NPAs require higher provisioning requirements

affecting profits and accretion to capital funds and capacity to increase good quality risk assets in future, and d) NPAs limit recycling of funds set in assets-liability mismatches etc.

Review of literature

John Winfred (1990) examined the extent of overdues and its causes of 16 DCBs in Tamilnadu for a period of 12 years from 1970-1971 to 1981-1982. He found that there had been slackness in recovery of loans resulting in mounting overdues and suggested that the directors of PACS should play an active role periodically for reviewing the recovery performance of the societies followed by strict measures for recovery against the defaulters. He recommended that the tempo of recovery drive should be maintained by the societies throughout the year instead of initiating it towards the close of the year. He suggested that the interest rate of the central banks may be devised as to provide for interest rate rebate as a reward for prompt repayment of loans on scheduled dates and for improving recovery performance. The rate of interest should be initially fixed at somewhat higher level and a rebate of 2 or 3 per cent to the borrowers on repayment of loans on the scheduled dates. He also pointed out that the state government should ensure that there is strict observance of financial discipline by all concerned for sound and sustained growth of co-operative credit system.

Chinnappa (1992) identified the problems of DCBs in Andhra Pradesh and opined that the managing committees of the primary co-operatives and directors of DCBs have shown a general apathy in the matter of recovery. He found that a large number of members in the managing committees had themselves defaulted in the repayment of dues and the managements were not prompt in initiating coercive action against recalcitrant members. He noted that the DCBs were supposed to be autonomous in character, they were more so in paper than in practice. It was also noted that no policy decisions were taken by the institutions at the base level and all the rules and regulations were framed from above and mostly they were ill-timed and unsuited to the varied circumstances that prevailed in various parts of the country.

Reddy (1993) in his study on "Overdue Management in Co-Operative Banks Operating in Anantapur, Chittoor, Cuddapah and Kurnool Districts of Andhra Pradesh" has applied regression co-efficient to determine the socio-economic characteristics of willful and non-willful defaulters in explaining overdues. He has identified the association between irrigation, cropping pattern, occupation, adequate and timely credit and family expenditure and repayment while education quantum of loan and net income has no association. The study brings that the size of operational holdings has no impact on repayment of co-operative banks' loan; borrowers, growing commercial crops and having irrigated holdings default less than the borrowers who have not; borrowers growing crops and doing dairying default less than those who raise crops only; defaulters are less when the credit is adequate and timely; and no association between the quantum of loan and education and repayment of loan. Thus, the deciding factors in repayment are irrigation and cropping pattern.

Muthupandian (1995) studied the overall performance of the Tirunelveli District Central Co-operative Bank. He noted that the success of DCCB in future will depend not only upon the development of primary societies and the growth of the co-operative spirit among the members but also upon the extent to which they are able to mobilize deposits and savings and make recoveries of bad debts. He further pointed out that the bank will have to encourage agricultural development and will have to come up regarding the standard of supervision of the societies under their charge.

Murthi and Saraswati (1996), in their paper titled "Reducing Overdues in Credit Co-operatives: Some Alternatives" made an attempt to evaluate the quantitative progress in respect of supply of institutional credit using the secondary data made available by RBI relating to co-operative movement in India for a period of 6 years from 1978 to 1983. The study concluded that the progress in respect of supply of credit was phenomenal over the period of study but this progress pales into significance, if the magnitude of overdues was considered. They pointed out that the most unnerving aspect

of institutional credit was the alarmingly high percentage of overdues. They suggested that making co-operatives as exclusive institutions of weaker sections i.e. making them homogeneous would not result in decline in overdues, as mere homogeneity was not a sufficient condition. It was concluded that the change of loaning policies like induction of liaison workers, efforts of elders committee, motivated management would not have helped recovery of loans in the absence of homogeneity.

Reddy Ramachandra and Reddy Ramakrishna (1996) , in their study titled, "Nature and Dimensions of Willful and Non-Willful Default and Impact of Co-operative Credit Policy with reference to Nellore District of Andhra Pradesh" used multi-stage sampling technique and various statistical tools to examine the reasons for overdues. They concluded that landholding, cropping pattern, income from agriculture, number of dependent family members and political interference had direct influence on recovery position of co-operative banks. They suggested that management of these banks should adopt a co-operative friendly approach instead of market approach as self-help is the foundation stone of co-operative philosophy and peoples' participation at all levels of management will improve working culture of the co-operatives.

Verma Ravi and Reddy Bhagwan (2000) made an attempt to analyse the causes of overdues in co-operatives under SWOOD and to assess recovery and NPAs position in these banks. Policy distortions in liberalized economy and inefficient management were identified as main reasons for poor recovery. Misutilization of credit, political interference at every level, successive crop failures, non-remunerative prices of agriculture produce, inadequate income and natural calamities, were some other factors, which affect the working culture of co-operative banks considerably. To improve the working of these banks, they suggested that available credit size should be need based and production-oriented. Effective supervision of loans to minimize misutilization and close social relations with loanee members were two other suggestions to improve the profitability and productivity of these banks.

Dababrata Das (2001) examined the repayment behaviour of loans in respect of borrowers of the Arunachal Pradesh State Co-operative Apex Bank Limited. The respondents have been selected through random sampling method. The study concluded that the repayment behaviour of the borrowers has been very poor and has become a case of concern .

4.2. Non-Performing Assets of the DCCB

Non-performing assets are popularly known as NPA. All those assets which generate periodical income are called performing assets. Assets which do not generate periodical income are called non-performing assets. If the borrowers do not repay principal amount and interest for a certain period of time, then such loans become non-performing assets. Thus, non-performing assets are basically non-performing loans. In India, the time frame given for classifying the asset as NPA is 180 days as compared to 45 days to 90 days of international norms. The non-performing asset is divided into four elements namely, standard assets, sub-standard assets, doubtful assets and loss assets.

Objectives of the Study

The objectives of the study are to,1) Understand the concept of Non-performing assets (NPA) of DCCBs 2) To Study the general reasons for assets to become Non-performing assets.3)To Study the impact of Non-performing assets on DCCBs.4)To Study the measures taken by DCCB to reduce Non-performing assets.5)To Offer suggestion based on findings of the study in DCCBs.

Scope of the Study

The present study of Non-performing assets is confined and restricted to the boundary of District Central Cooperative Bank. And data will be analyzed as provided by District Central Cooperative Bank.

Data Collection

The data collected from the study is divided as

Primary data

The primary data will be obtained through

interaction with the officers of the District Central Cooperative Bank, documents and records of District Central Cooperative Bank about the reasons becoming Non- performing.

Secondary data

Secondary data will be collected from Annual reports and audited reports of District Central Cooperative Bank, financial magazines, Journals, text books and websites, RBI/ IBA bulletins etc.

Tools of Data Analysis

The data collected from the primary and secondary sources relating to NPAs has been analysed and tabulated and drawn the appropriate tables. Interpretations were made

based on tables. The collected data were classified and tabulated and analyzed with some of the statistical tools used as per the requirement of the study like Graphical representation and Ratio analysis.

Limitations of the Study

- 1) The study is based on the data given by the officials and reports of the bank.
- 2) The study is based only on NPA section of the bank.
- 3) The solutions are not applicable to every bank.
- 4) Due to time constraint depth analysis could not be made.

4.4. Position of the Non-Performing Assets of the Ddccb

Table- 1
Assets of the DDCCB from 2002-03 to 2011-12(Rs. in Lakhs)

Year	Standard Assets	Sub-standard Assets	Doubtful Assets	Loss Assets
2002-03	35084.34	10468.02	1878.50	1740.55
2003-04	32200.82	11676.50	2766.82	2086.41
2004-05	44089.30	4011.95	3822.64	3242.29
2005-06	18456.38	2039.39	6544.82	10088.32
2006-07	28383.71	2012.00	4309.70	6157.75
2007-08	37035.91	1214.12	4387.78	7046.11
2008-09	51390.27	1643.40	3959.35	7110.55
2009-10	49313.99	3552.78	2843.98	5020.87
2010-11	70758.47	3644.66	2939.42	4360.07
2011-12	91384.49	1913.39	2068.94	4356.09
Mean	45809.77	6052.72	3552.20	5120.90
S.D	21538.00	6229.14	1372.83	2555.02
C.V	47.02	102.91	38.65	49.89
AGR	18.02	36.78	6.68	24.46
CAGR	11.54	-17.69	-1.01	9.31

Source: Records of the DDCCB

It is inferred from the above table that the average amount of standard asset was Rs. 45809.77 lakhs during the study period. The highest standard assets (Rs. 91384.49 lakhs) was registered in the year 2011-12, followed by Rs.70758.47 lakhs in 2010-11 and Rs.51390.27

lakhs in 2008-09. In regards sub-standard assets, the average amount of sub-standard assets was Rs.6052.72 lakhs during the study period. The highest sub-standard assets (Rs. 11676.50 lakhs) was registered in the year 2003-04, followed by Rs.10468.02 lakhs in 2002-03 and Rs.4011.95

lakhs in the year 2004-05. The average amount of doubtful assets was Rs.3552.20 lakhs during the study period. The highest amount of doubtful assets (Rs. 6544.82 lakhs) was registered in the year 2005-06, followed by Rs. 4387.78 lakhs in 2007-08 and Rs.4309.70 lakhs in the year 2006-07. On the other hand, the average amount of non-performing asset was Rs. 5120.90 lakhs during the study period. The highest amount (Rs.10088.32 lakhs) of loss assets was registered

in the year 2005-06, followed by Rs. 7110.55 lakhs in the year 2008-09. The annual growth rate of the sub-standard assets was high (36.78) followed by loss assets (24.46) during the study period. The compounded annual growth rate of the standard assets was 11.54. The compounded annual growth rates of the sub-standard assets, doubtful asset and loss assets showed negative values during the study period.

Table .2
Variations in the Components of Short-term Assets

Assets	No. of Years	Mean	Standard Deviation	Co-variation
Standard Assets	10	16219.48	11777.52	72.61
Sub-standard Assets	10	3066.74	3692.15	120.39
Doubtful Assets	10	313699.86	985692.63	314.22
Loss Assets	10	13467.18	31828.40	236.34

Source: Records of the DDCCB

Relationship among Short-Term Assets

Source of Variation	D.F	Sum of Squares	Mean Squares	Calculated Value	Table Value at 5%	Result
Between groups	3	688539773770.84	229513257923.61	9.44	2.866	Not significant
Within groups	36	8754798173027.44	243188838139.65			
Total	39	9443337946798.28				

The calculated F value (9.44) is greater than the table value (2.866) at 5 per cent level of significance. Therefore, a significant relationship is found among the components of short-term assets of the DDCCB over the study period. For this reason, the null hypothesis (H01) is rejected. Further, the variation in the short-term doubtful assets is found to be high (314.22%), followed by loss assets (236.34%). The variation in the standard assets is low (72.61%). Hence, there exists consistency in the standard assets of the DDCCB over the study period.

Findings

1. The average amount of standard asset was Rs. 45809.77 lakhs during the study period. The highest standard assets (Rs. 91384.49 lakhs) was registered in the year 2011-12, followed by Rs.70758.47 lakhs in 2010-11 and Rs.51390.27 lakhs in 2008-09. In regards sub-standard assets, the average amount of sub-standard assets was Rs.6052.72 lakhs during the study period. The highest sub-standard assets (Rs. 11676.50 lakhs) was registered in the year 2003-04, followed by Rs.10468.02 lakhs in 2002-03 and Rs.4011.95 lakhs

in the year 2004-05. The average amount of doubtful assets was Rs.3552.20 lakhs during the study period. The highest amount of doubtful assets (Rs. 6544.82 lakhs) was registered in the year 2005-06, followed by Rs. 4387.78 lakhs in 2007-08 and Rs.4309.70 lakhs in the year 2006-07. On the other hand, the average amount of non-performing asset was Rs. 5120.90 lakhs during the study period. The highest amount (Rs.10088.32 lakhs) of loss assets was registered in the year 2005-06, followed by Rs. 7110.55 lakhs in the year 2008-09.

2. The annual growth rate of the sub-standard assets was high (36.78) followed by loss assets (24.46) during the study period. The compounded annual growth rate of the standard assets was 11.54. The compounded annual growth rates of the sub-standard assets, doubtful asset and loss assets showed negative values during the study period.
3. A significant relationship is found among the components of the assets of DDCCB over the study period. Besides, the variation in the sub-standard assets is found to be high (102.91%) followed by loss assets (49.89%) and the least is standard assets (38.65%). Thus, there exists consistency in the doubtful assets of the DDCCB over the study period.

The average amount of standard assets was Rs. 16219.49 lakhs during the study period. The highest amount of short-term standard assets (Rs. 36398.41 lakhs) was registered in the year 2011-12, followed by Rs. 30908.49 lakhs in 2010-11 and Rs. 26096.53 lakhs in 2002-03. In case of short-term sub-standard assets, the average amount of sub-standard assets was Rs.3066.74 lakhs during the study period.

Suggestions and conclusion

Reduction of NPAs is necessary to improve profitability of the banks and comply with capital adequacy norms. Hence it is necessary to improve the quality of appraisal supervision and follow up. Banks should put rigorous and appropriate credit appraisal mechanism at the

initial stage of credit consideration. It should not focus on single target group of customers. Reserve Bank of India or other central agencies can have a system of Central Information Pool through which a bank can obtain complete financial dealing to a customer and would reduce the possible NPA. Exchange of credit information among banks would be of immense help to them to avoid possible NPAs. There is no substitute for critical management information system and market intelligence.

Reduction of NPAs requires proper selection of the borrower accounts selection of the borrower accounts, financing of viable schemes, extending need based financing, ensuring proper end-use. Proper post sanction follow up, regular monitoring of accounts, avoiding overdrawing extraneous debt, holding recovery camps etc.

LEVINASIAN CRITIQUE OF THE WESTERN PHILOSOPHY FOR THE AFFIRMATION OF THE OTHER

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Other.

1.0. Introduction

This is a Civilization that has witnessed the height of human reason and at the same time the height of horror. There is well depicted horror genres in the literature, in the media, in the attitudes and aptitudes of the people with a good amount of intellectual effort spent on the history and criticism of horror artistically and culturally. Twice in the previous century the World Wars have shattered the globe, murdering tens of millions each time; scores of less-than-global scale conflicts have contributed and continue to contribute almost as many casualties again to the total. As appalling as the scale has been the savagery of these wars; none more so than the Second World War, which included at its heart the groundless murder of six million Jews, nearly a complete genocide of the once-flourishing Eastern European Jewry. The Nazi Holocaust, the annihilation of Hiroshima and Nagasaki, and the imminent nuclear destruction of the whole world, the inhumane atrocities of the IS (Islamic State) in the current times, the ideological, religious, economic, political warfare being fought in different parts of the world are events to which the immediate and proposed basic reaction is more horrific forms. Horror has become so egoistic that we are made to conceive horror as a purely subjective disturbance which if anything weakens the subject's capacity to recognize and adjust to the reality. It is ironical and interesting to note that most of these horrific acts have been hatched by the enlightened modern Europeans. In this paper we try to bring out the main criticisms leveled against the modern enlightenment philosophy by Immanuel Levinas to affirm the place of the Other and the Subject's infinite responsibility towards the

1.1. The Western Heritage of Emmanuel Levinas

Immanuel Levinas (1906-1995) was a Lithuanian-born Jewish French philosopher who studied first under Husserl, the founder of phenomenological movement and then Heidegger, who perfected the phenomenological movement in his own ways. He then went on to influence a whole generation of major 20th century continental philosophers. His early education brought him into contact with the Hebrew Bible as well as with the Great Russian novelists Pushkin, Lermontov, Gogol, Turgenev, Dostoyevski and Tolstoy. These two traditions- the Jewish tradition and the Russian literary tradition with the philosophical traditions of the West- tremendously influenced him in his attitudes and in his philosophical career. Many consider Emmanuel Levinas as one of the most significant philosophers of the twentieth century and perhaps of the entire Western philosophical tradition. He has scrupulously analyzed the many strands of the Western philosophical tradition, including the thought of Plato, Descartes, Hegel, and Heidegger, all of whom he has critiqued, but also sought to find value or insight in.

Levinas is entitled with a variety of titles: he is often called as a "postmodernist" because along with other recent philosophers he has often questioned the tradition's privileging of reason, conceptual knowledge, and certain kinds of metaphysical systematization and metaphysics of presence, violence through cognition and being, and other Enlightenment tendencies and paradigms; he is sometimes called a "phenomenologist" because he uses some of the methods of Husserl and Heidegger in observing

and analyzing human consciousness by which he provides us with a strong phenomenologically-grounded ethics of responsibility to the Other, given through the "face" the Other person. He attempts to give us a unique grounding for ethics which does not rely on theism, universal principles nor on the basis of a theory of equality of men. His ethics of the face is grounded in the concrete phenomenal experience of encounter with another. As Levinas says, "With the appearance of the human... there is something more important than my life, and that is the life of the other."¹ But, though he has been given many labels, Levinas is most often associated with the word "Other" because of his emphasis on and concern for the question of the "Other." Thus Levinas is very well grounded in the Western Philosophical Tradition. However the greatness of Levinas is that by being within this tradition he tries to go beyond this tradition, by pointing out the anomalies inherent in it.

1.2.The Guiding Factors of Western Philosophy

There are certain innate guiding principles in the Western philosophy. The first among them is: from its very inception, essential to the classical Greek heritage, the Western philosophical tradition has been determined to be delivered from the brutalities of mere opinion through the search for certainty and objectivity in rational knowledge. Secondly another major concern of the Greek philosophy and particularly the Western philosophy, in their initial stages, was to distinguish clearly between what could be known with certainty and what could be merely accepted as a more or less vague opinion. Thirdly, the western philosophy from Plato to Hegel speaks, and writes in a unique language and proudly relies on certain unquestioned and presumed rational presuppositions. The patent language of Western Philosophy is Greek; although, initially, it has been translated with more or less success into Latin, from the 16th century on also into French, from the 18th century on into German

¹ Tamara Wright, Peter Hughes, and Alison Ainley, "The Paradox of Morality: an Interview with Levinas" trans. by Andrew Benjamin and Tamara Wright in *The Provocation of Levinas* (New York: Routledge, 1988), 172.

and since a century or so ago into English. Fourthly, the traditional Western thought has pursued wholeness by means of reduction, integration, systematization of all its parts. Totality has replaced wholeness, and the result is a totalitarianism from which what is truly the Other escapes, revealing the deficiencies and fallacies of the attempted system.

1.3.Unique Characteristic of Western Philosophy

Guided and governed by the imperial order of reason, the capacity to maintain oneself identical with oneself above the varying rules of becoming, the Western philosophy has always reduced differences and the question of alterity to the order of the Same, through a kind of systematic and organized conceptual violence. The Western thought very often seemed to exclude and view the transcendent with suspicion, attempted to encompass the every Other in to the Same, and dogmatically proclaimed the philosophical birthright of autonomy. In this tradition, there is a constant conflict existing between identity and alterity, totality and infinity, autonomy and heteronomy, masculine and feminine, being and becoming, good and evil along with the infinite chain of philosophical concepts and historical events they organize, prove the essential nature of the Western philosophy.

1.4.Levinasian Critique of the Western Philosophy

In his philosophical career, as we have seen, Levinas was deeply influenced by the Western philosophical tradition starting from Plato in general and particularly the phenomenological tradition, initiated by Edmund Husserl and enhanced by Martin Heidegger. At the same time, Levinas was conscious about the anomalies and the dangers scripted in this tradition and the horrors exhibited in its philosophical articulations. In his attempts to construct a philosophy, that gave prominence to the Other, Levinas wanted to go beyond this manipulated and manipulative tradition. Hence, as a contemporary philosopher, one of his major achievements is his diagnosis of the Western philosophy as a way of thought in which a specific attitude and perspective

reveals itself again and again as the domineering factor. His criticism of the Occidental tradition would have been impossible, if he had not been educated as a Jew. His method of criticism is a personalized version of the phenomenological techniques inaugurated by Edmund Husserl and overwhelmingly transformed by Martin Heidegger.

1.4.1. Western Philosophy's Allergy towards the Other

The story of Western philosophy shares with the present generation of thinkers a fact that from its infancy, this tradition has been filled with the revulsions of the Other; put in other words, an almost incurable aversion to the Other. It is because of this suspicion towards the Other that this tradition is essentially a tradition of the Same. It is for this reason that the western philosophy becomes a philosophy of immanence and of autonomy. The God of philosophers, especially from Aristotle through the God of the scholastics onto Leibniz, is a god who can be understood by human reason alone and whose existence is based on rational foundations; a god who is rationally understood will not trouble the autonomy of consciousness; a consciousness which finds itself after all of its exploits, returning home like Ulysses who, throughout all his wanderings, was really only travelling to his native isle. The philosophy of Hegel represents the logical climax of this deep seated philosophical allergy.

Levinas, conscious about this factual dimension of the Western philosophy, firmly argued that, "Philosophy is afflicted, from its childhood, with an insurmountable allergy: a horror of the Other which remains Other. It is for this reason that philosophy is essentially the philosophy of Being; the comprehension of Being is its final word and the fundamental structure of man."² Levinas' philosophy is a perennial struggle against this current of the Western tradition, with the aim of exposing it's all digestive, imperialist character, in order to free the human subject from every form of totalizations, so that it can be awakened to

2 Levinas, *En decouvrant l'existence avec Husserl et Heidegger*, cited in Colin Davis, *Levinas: An Introduction*, 32.

the fact that its subjectivity is founded on the alterity of the Other and therefore he is called and set apart to be responsible for the Other. Thus his philosophy is a nude reminder that no one can save himself without the other.³ The central problem for Greek philosophy was the multiplicity and violence that sprang forth from the problem of 'one and many.' The Greeks saw the separation between the Same and the Other as the source of all opposition and thus all conflicts, violence and war. And peace, they firmly believed, can come only from a resolution of every difference into a higher or deeper unity,⁴ now such an attempt is in reality a reduction of the most negative sort: a reduction of the Other to the Same.⁵

1.4.2. Western philosophy is a form of Egology

According to Levinas, there is a strong form of egoism nurtured and supplied in the Western philosophy. The discourses in which the Western thought has expressed itself display a universe centered on an Ego that not only functions as the subject of the Cogito but is also the center and the end of the world and the source of all meaning. The egocentrism made visible through the Western totalitarian regimes, the Western imperialist invasions of other countries, the oppression and exploitation of other cultures, epistemological and ontological dichotomies inlaid in the Western civilization also realizes itself in a special kind of effective and practical life, of which philosophy is the theoretical counterpart. Objectification of the truth, the privilege accorded to the eye and reason, manipulation of nature and the weaker sections

3 Kalary, "An Ethics Before Ethics: Levinasian awakening to the Otherness of the Other and its Contemporary Relevance", 19.

4 This search for the unity was there in the philosophical spectrum from the very beginning of Greek philosophy. It became very clear with the Socratic claim for objectivity in knowledge, Parmenides' claim of 'Being' and the Platonic or neo-Platonic idea of the 'One'. To solve all the conflicts, they believed that everything must be reconciled in the One and the unchanging Being.

5 Burggraave, *The Service of Love: Emmanuel Levinas on Justice, Peace and Human Rights*, 37.

of the humanity, technology and planning form a pattern that could be characterized by the neologism 'egonomy.' The presence of all beings as one whole experienced and encompassed by one consciousness is the egological world of Western Philosophy.

The "Western philosophy from Parmenides to Hegel is an Egology."⁶ "The benefits of totality and system are, for the same, immense: the self remains within itself, maintains its identity as limited by nothing, that is, free; the other, although spurious, is present to the same in a non-reversible determination."⁷ Colin Davis says,

The Platonic theory of knowledge as anamnesis (recollection) asserts that I already know what I seek to know, all knowledge is already contained within myself; Husserlian phenomenology, with its concepts of intentionality and representation, establishes the Ego as the source of all meaning and knowledge; the Heideggerian relations of beings to Being entails the exclusion of anything that might lie outside the relation. Thus philosophy is an egology, asserting the primacy of the self, the Same, the subject or Being. The Other is acknowledged only in order to be suppressed or possessed; as in the workings of the Hegelian dialectic, the characteristic gesture of philosophy is to acknowledge the Other in order to incorporate it within the expanding circles of the Same.⁸

To specify the effectual and convenient side of this egological aspect of the Western Project, Levinas prefers the word economy in the etymological sense of a life-pattern subordinating everything to the establishment and maintenance of a house or home.⁹ The "law" (nomos) of the "home" (oikos) rules Ego's

universe."¹⁰ In this sense, it is indispensable to have a house or concretely being somewhere for the ego to go out into the world, to discover and exploit its possibilities with others. And only on the basis of occupying an egoistic habitat of 'my own' the I can fetch other beings into his existence, abstract them from their own tangible life realities to represent and convert them into objects that I can monitor, handle and transform by the I's labour and study within the framework of scientific inventions and other verifiable hypotheses. "The presence of all beings as one whole experienced and encompassed by one consciousness is the egological world of Western Philosophy."¹¹ Resultantly, the ego-centered dimension of human existence constitutes every ego's independence and separates them from all other individuals. And this basic affectivity of enjoyment explains the uniqueness and the fundamental solitude of each ego. Silvia Benso, in *The Face of Things*, says "...the act of love by which philosophy has proceeded has been a solitary pleasure, an activity of intellectual masturbation in which the beloved figures as a toy serving the onanism of the I."¹²

In his famous book *Totality and Infinity*, he makes it clear that the universe of egocentrism is separated by an abyss from the manifestation of the Infinite Other. The Other, whom I meet in the street or in the office or in the public transportation system condemns my 'egonomical' world and imposes infinite demands on me by simply appearing in front of me. The fact that the Other looks at me, makes me a humble servant responsible for the other's existence, life and behavior. The encounter with the Other dethrones me and makes me into a subject in the sense of someone supporting the other's life and responsible for it. Such a subject is rather a servant than a sovereign. Thus, Levinas in his philosophy dethrones the imperialist and egological attitude of the subject and makes him a servant to the Other.

6 Peperzak, "Emmanuel Levinas: Jewish Experience and Philosophy," 298.

7 Benso, *The Face of Things*, 7.

8 Davis, *Levinas: An Introduction*, 40.

9 All the etymological derivatives of this term have a basic connotation to an egoistic trend. This term has its basis from the Latin term, *oconomia*, and from the Greek term *oikonomia*, which stands for the effective household management by a steward or the manger of a house, or a dwelling.

10 Peperzak, "Emmanuel Levinas: Jewish Experience and Philosophy," 299.

11 Peperzak, "Emmanuel Levinas: Jewish Experience and Philosophy," 299-300.

12 Benso, *The Face of Things*, 8.

1.4.3. Western Philosophy is Essentially Ontological

The ontological nature of the Western philosophy is the result of its egology. Its ontological nature becomes visible, when the intentional correlate of the central rational ego necessarily coincides with the totality of all beings seen as one Being. Even God is seen as a totality, as the basis or deepest sense of all beings, or as a synonym for the totality insofar as it originates and gathers the parts or moments of which it is composed. Levinas argues, such an ontological trend is tended towards the reduction of the Other into an abstraction. In this process, as long as the Other is grasped in concept, he/she is in effect dismissed, neutralized, reduced to nothing. This is a form of epistemological reductionism, where knowing the Other in terms of the subject's world lead to the elimination of his weight and resistance to rob him of his own world. The Other is forced to surrender his individuality to the mediating generalities of subject's concepts.

Levinas was convinced that the predominance accorded to ontology by the Western philosophical tradition from Parmenides to Heidegger has had the effect of suppressing the alterity of the Other into a mere concept and transferring it into the domain of the Same. Thus he viewed, the Western philosophy as the assimilation of the otherness into Sameness, where the Other is digested like food and drink and becomes a part of the ego. Levinas sees the Hegelian philosophy as the completion of the whole ontological pursuit of the Western philosophical tradition. However, to protest against this ontological imperialism of the Western philosophy, Levinas finds in the face of the Other (Autrui) a point of irreducible alterity which resists the ontological reductionism.

1.4.4. Western Philosophy's Ontological Imperialism

This ontological imperialism, a tendency to understand and interpret everything in terms of being that is established in the Western philosophy manifests itself in different forms, ¹³but the veiled rationale, has always been to

¹³ It can be: the desire for Oneness, the quest for unity and harmony, the relentless quest for linear progress of the humanity, the

find a means of setting the jolt of the alterity of the Other. The Western philosophical tradition has always reserved a special place to ontology as the discourse which is able to determine and illustrate the decisive structure of the reality and thus created an ontological imperialism.

Being a philosopher of the Other, Levinas wanted to break away from this imperialism. As he held always, for him the Western philosophy, from its foundation has most often been an ontology,¹⁴ of which Heidegger is the latest example in that line. The conscious subject collects all external phenomena in their unity and distinction to its perspective. It reduces the assortment of the existents to a universal ground that bears the whole reality: history, logos, matter, the highest existence and being itself. Since this universal totality is centered in the thinking subject, Levinas calls it as the Self, and he speaks of Western philosophy both as philosophy of totality and as a philosophy of the Self. Consistent with its tradition, the basic features of Western ontology are: "priority of autonomy over heteronomy, priority of truth over justice, and priority of totality over the existent. For Levinas, granting priority to freedom, truth, and totality means performing a centripetal movement in which the Other is reduced to the Self, and in which ontology has the final word."¹⁵

The same assertion becomes very clear in Totality and Infinity, "Western Philosophy has most often been ontology: a reduction of the Other to the Same by interposition of a middle and neutral term that ensures the comprehension of being."¹⁶ Since the project of western philosophy contains the encompassing seizure of all being in terms of Being itself, Levinas aimed to take away the Other from this totalizing ontological tradition.

unquenchable faith in the possibilities of scientific theories et cetera.

¹⁴ According to Levinas, ontological thinking, whatever the stated beliefs of its practitioners, is always fundamentally atheist. As a form of thought which gives all prestige to the Same, it denies transcendence; it acknowledges nothing outside itself and leaves no place for alterity.

¹⁵ Bouckaert, "Ontology and Ethics: Reflections on Levinas' Critique of Heidegger," 403.

¹⁶ Levinas, Totality and Infinity, 33.

1.4.5. Western Philosophy's Totalizing Nature

The main philosophical task of Levinas was to liberate the human subjectivity, in particular that of the Other, from the control of the very tradition that allowed everything to be assimilated into some form of an all Encompassing Totality. The Western philosophy has been predominantly a totalizing philosophy,¹⁷ which attempted to comprehend the being of 'what is' from 'what is not.' It is accompanied by an equally corresponding epistemology where an object of understanding is always regarded as an object for the subjective consciousness which the subjective ego was able to manipulate. In short, it has been a totalizing philosophy where the Other is absorbed to the Same like and object.

This ontological imperialism manifest itself in various forms: we have the Platonic account of knowledge as a mere recollection, there is the Kantian or Husserlian ego as the source of all meaning and knowledge. Thus philosophy has been nothing but an egology, an assertion of the primacy of the self, the subject, the same. Like in the case of Hegel, the other is acknowledged only to be suppressed or reconciled into a totality.¹⁸

Levinas observed that there has been little protest in the history of philosophy against this totalitarian nature of Western Philosophy. It is in Franz Rosenzweig's philosophy, that for the first time Levinas encounters a radical critique of this totalitarian nature of the Western philosophy. Philosophy, from antiquity, in general has got used to discussing the reality from the starting point of Being alone. "Everything, in fact, for the ancient cosmology is reduced to the world; for medieval theology, to God; for modern idealism,

¹⁷ It does not mean that Levinas is totally against all forms of totalities and institutions; because he knows that the world demands institutions by which human beings are also treated as elements of larger wholes, numbered, weighed, used and seen as part that do not live for themselves only. A society would die if it were not held together by collective regulations. However, what he demands is that all kinds of totality must be subordinated to a higher criterion maintaining the dignity of the individual.

¹⁸ Kalary, "An Ethics before Ethics: Levinasian awakening to the Otherness of the other and its Contemporary Relevance", 19.

to man. This totalization culminates in Hegel: beings acquire meaning only from the Whole of history, which measures their reality and encapsulates men, states, civilization, thought itself and thinkers."¹⁹

The most satisfactory paradigm of philosophical totalitarianism that Levinas envisaged in this tradition is Hegel's abstract system, which is regarded as the completion of the Western totalitarian philosophical history. Ubiquitously, in Western tradition, the spiritual and the significant are at all times positioned in the absolute rational knowledge, one can easily distinguish this homesickness of the ego for totality. The in/famous Hegelian system, connected with its ideal of supreme independence of the rational spirit, is a theory that starts from universally evident elements and principles out of which a generally acceptable system can be built on; as if the totality was lost in the abyss of the other than the spiritual and this loss was the sin of the spirit. Levinas viewed war, which was very common in the West, as intrinsically linked to the Ego's desire for totality. It is the most inexplicable and catastrophic structure of the celebration of totalization; it is the materialization and commemoration of the prospects of totalization.

In this totalizing process, "The western philosophy and culture, by focusing on questions of "what" and "why," neglects to recognize that there is always a "who" that asks such questions."²⁰ For Levinas, the structure and the existential modality of the "who," is prior to the question of the "what" and is the origin of both ethics and of the possibilities expressed by the contemporary philosophy in its being with the 'Other.' By failing to make out the priority of the "who" over the "what" western philosophers are inclined to interpret the experience of 'who' in terms of some stationary essence and to construe the approaches to the 'who' in terms of a superseding set of norms or values. In such a propensity, the life of the Other is usually thought to be teleological in essence and nature, where the goal of the other person is to actualize

¹⁹ Levinas, "Between Two Worlds," *Difficult Freedom: Essays on Judaism*, 188.

²⁰ Degenin, "Laughter and Metaphysics: Interruptions of Levinas and Nietzsche," 32.

these extolled norms in a number of ways.

For him, the Western tradition has regarded the Other as something provisionally separated from the self, but ultimately reconcilable with it. In this tradition the otherness or alterity merely appears as a temporary interruption, only to be incorporated into the being of the Same. This process has essentially turned out to be a 'totalitarian egology', incapable of addressing seriously and earnestly the problem of the existence of the other person. This tradition, guided by the famous Socratic truism: 'Know Thyself', worked uncompromisingly on the postulation that truth lies within the Same and that the process of finding it is self-recognition. Moving, dialectically a step ahead, this tradition, reduced the truth of other things under the light of Being and Reason. Resultantly, this process reduced the Other either to the Same or ignored altogether. It has been blind to the fact that the Other always resists and negates the self's attempt to comprehend it.

In his critique of the totalizing nature of the Western philosophy, Levinas was obligated to throw away certain theses vital to this philosophical tradition: he recognizes one of them by affirming that the diminution of subjectivity to consciousness dominates philosophical thought. To address the otherness of the Other, to recognize the irreducibility of the Other is to get out of the Other; with this affirmation Levinas dismissed the Heideggerian claim that ontology is fundamental. And at the same time, one has to recognize that there is another person with whom I can create a concrete relation which is more essential than anything else.²¹

1.4.6. Western Philosophy' Reductionist Nature

Levinas argues that, "The reduction of subjectivity to consciousness dominates philosophical thought, which since Hegel has been trying to overcome the duality of being and thought, by identifying, under different figures, substance and subject."²² All these reductionist elements had an explicit culmination in the

21 Madhu, "Rethinking Hermeneutics: The Question of Alterity and Dialogue," 32.

22 Levinas, *Otherwise than Being or Beyond Essence*, 103.

horror of Auschwitz. Auschwitz appears as the ultimate, but direct consequence of a way of thinking that deeply informs the Western Philosophical tradition. "Before Auschwitz, the reductionist move maintained itself at the level of theory, although covertly substantiating many phenomena of intolerance. With the event of Auschwitz, reductionism goes beyond the theoretical realm of knowledge to reach the very ground of material existence."²³

Hegel may bear the most burdensome responsibility in conceptualizing the reduction of the Other to the structures of signification of the Same. As suggested in the expression "know thyself," under whose auspices Western philosophy is born and develops, the self does not know itself from the beginning. Rather it needs an activity of self-retrieval that can be performed by the I through the act of representing, that is, of suspending the very alterity of what is only at first other, and other relative to me. It is only upon recognizing another as Other, that one can begin to separate oneself as truly human.

1.5. Levinasian Attempts to Break with the Western Tradition

In his particular way of doing philosophy, Levinas was incessantly and consciously attacking various imperialist categories of the Western Philosophy. It is to be observed that the Levinasian questioning is not a personal attack.²⁴ For, in his philosophy, it is neither Parmenides, whom many consider as the progenitor of the philosophy of the One/Same nor some other specific philosophers with whom Levinas contends in his arguments. Rather, his disagreement is with an unrelenting Parmenidian philosophical attitude which pervaded very profoundly in the development of the Western philosophical tradition that urged the Western thinkers to consider the Parmenidian One in terms of Truth, Goodness, Beauty, Same and Reason which was in opposition with their opposites such as Falsehood, Evil, Ugliness,

23 Benso, *The Face of Things*, xxiv.

24 Very often, it is said about Levinas is that instead of relying on the logic of reasoning, his philosophy is a form of an appeal to the reader based on his own prejudices, emotions that the Nazi anti-Semitism created in him.

Other and Experience.

In the Western tradition, truth is understood as the result of a free search, in which the nature of the inquiring self remains the same despite the tantalizing adventures to which it submits itself. This is the Ulyssean journey that Western philosophy, Greek by birth and nature, has always preferred. At the other end, truth is understood as 'the outcome of a movement that leaves a world that is close and familiar, even if we have not yet explored it absolutely, and goes towards the stranger, toward a beyond. The path thus suggests is that of the transcendence of the self to itself, a transcendence that does not yet mean exteriority, but which reveals a tension toward the ideal, the beyond, the other and the unknown. Such an equally ancient tradition, although very weak and submerged, is not completely absent from the history of Western philosophy. Levinas has readily recognized this silent tradition already present in Plato's notion of the Good beyond being or in Aristotle's remarks on the active intellect coming from outside or in Plotinus' One being located beyond being or in Kant's categorical imperative signifying independently from the proofs for the existence of God and the immortality of the soul and in Bergson's duration as continuous source of novelty. If the first perspective reveals philosophy as ontology, the second defines philosophy as metaphysics.

Abraham, the Jewish hero of faith, is the allegorical figure that Levinas proposes as a guide for the philosophical mind on its path toward heteronomy. Abraham is the model which Levinas proposes for himself to the myth of Ulysses returning to Ithaca, Abraham who leaves his fatherland forever for a yet unknown land, and forbids his servant to even bring his son to the point of departure. Levinas, by surveying the Western philosophy was set to transcend the confinements that it had set up in its search of the truth. Thus, "Out of love for the other, Levinas' philosophy wants to break with Parmenides and abandon the path of being and identity, which privileges unity and communion over communication and community."²⁵

Levinas was at all times in quest to learn to

²⁵ Benso, *The Face of Things*, 10.

concede what one cannot be acquainted with the Other and to shield the separateness or what in his strange jargon he terms as the 'transcendence of the Other', a transcendence, which he illustrated as very much of this phenomenal world and not a part of some other-worldly mysticism. If the other gets lost in the faceless and nameless crowd, then his transcendence gets lost. For Levinas, my relation to the Other person is not an ontological or epistemological, but it is an ethical relation where I face the face of the other person concretely. It was this ethical relation (face-to-face relation) to the other person, in his view, that was lost in both the fact of anti-Semitism and the parallel atrocities to the human civilization over the decades in the West and considerably in its philosophical tradition. "And this is why Levinas wants to leave the climate of both Heidegger's philosophy and an entire Greek tradition, in order to return to another source for thinking, namely the more Biblical wisdom of unconditional respect for the other human being."²⁶

For Levinas, philosophy must always be an enterprise to conserve the priority of the Other in all its deliberations and refuse to accept its reductionist move towards the Other to curb it to the area of sameness. "Philosophy has always been a battleground, an altar on which the individual and his here and now are sacrificed in the name of the future, the absolute and totality. The forces of totality, reason, truth, politics and history have alienated persons from meaningful relationships, actions and lives."²⁷

In contrast to the transcendental traditions of philosophy (which includes the Platonic, Cartesian, Husserlian and the Heideggerian traditions) Levinas finds the locus of meaningful experience in the interpersonal relationships between the I and the Other. He claims that only by opening oneself to the Other, by transcending one's own miscomprehensions about others, can one open oneself toward the ultimacy of the other, the other existing individuals.

²⁶ Critchley, "Introduction," to *The Cambridge Companion to Levinas*, by Simon Critchley and Robert Bernasconi, 26.

²⁷ Gans, "Ethics or Ontology: Levinas and Heidegger," 117-118.

1.6. From Autonomy to Heteronomy

From the above arguments we can conclude that the Western philosophy has always been a philosophy of self-responsibility and self-freedom. Against this self-responsibility and self-freedom Levinas brings another dimension of responsibility: the responsibility to the Other from the part of the I or the Subject. It is a journey from autonomy to heteronomy. Responsibility for the neighbor is precisely what goes beyond the legal and obliges beyond contracts; it comes to me from what is prior to my freedom, that is the face of the Other. The biological human brotherhood is not a sufficient reason for me to be responsible for a separated being. Responsibility for the Other comes from what is prior to my freedom. Irreplaceable in responsibility, I cannot escape the face of the neighbor; here I am pledged to the other without being able to take back my pledge. The proximity of a neighbor is my responsibility for him; to approach is to be one's brother's keeper; to be one's brother's keeper is to be is hostage.

Our relations with others enable us to escape from our egocentric confines. In contrast to the transcendental tradition Levinas finds the locus of meaningful experience in interpersonal relationships. He claims that only by opening ourselves toward the ultimacy of others, other existing individuals, do we participate in meaningful existence. The ultimacy of the Other is prior to and the condition of our own life world experience. At this level of analysis the Other disappears as a problem and becomes the main theme of phenomenological investigation. There is an infinite distance between me and the Other. This gap can never be traversed by a totalizing concept because I relate to the Other asymmetrically, that is, from my interiority toward the other's exteriority. No system or history can absorb the Other into the Same, into my egocentric sphere.

1.7. Conclusion

One of the prominent achievements of Levinas is his critical analysis of Western philosophy as a particular way of thought in which a specific totalitarian attitude and perspective of reality reveals itself. His criticism of the Western

philosophy was possible because he had been educated as a traditional practicing Jew. Though, he is Jewish in heart, the means through which he justifies his diagnosis and his own perspective is strictly philosophical in essence. Exclusively speaking, his method is a personalized version of the phenomenological techniques inaugurated by Edmund Husserl and transformed by Martin Heidegger. However, at the same time, he expression, "Western Philosophy" as it is used by Levinas and other contemporary French philosophers since Heidegger, describes the average knowledge of a French university professor about the European traditions. It focuses on the modern characteristics of our culture, ignores for the most part Medieval philosophy and very alarmingly identifies the Greek heritage mainly with the texts of Parmenides, Heraclites, Plato, Aristotle and Plotinus, which is very much limited and very subjective in approach.

AN ANALYTICAL STUDY OF PERNICIOUS ANEMIA WITH REFERENCE TO VITAMIN B12 DEFICIENCY AMONG ADOLESCENT GIRL STUDENTS – WITH SPECIAL REFERENCE TO SALEM DISTRICT IN TAMIL NADU

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Abstract

To estimate the prevalence of vitamin B12 deficiency among adolescent girls and to study the socio-economic factors associated with this anemia. . Materials and methods: A cross sectional survey was conducted in selected schools of both town and rural area of Salem district. The age between (15-19 years old) adolescent's girls were included in the study. A statically significant association was found with iron deficiency anemia, weight loss and gain anemia, riboflavin deficiency. A high prevalence of anemia among adolescent girls was found, which was higher in low economic strata. It was seen that anemia affects overall nutritional status of adolescent girls.

Introduction

India is the second most populous country in the world with total population of over 1081 million. Adolescents form a large section of population, about 22.5 percent, that is, about 225 million. Adolescent has been defined by World Health Organization as the period of life spanning between 10-19 years. They are no longer children, but not yet adults. Adolescents have got disadvantages. They are developing rapidly and having an extreme degree of pressure from peers, from parents, from society, and self. They lack knowledge and skill to cope up with pressure.

Adolescents are full of energy, have significant drive and new ideas. They are a positive force for a Nation and are responsible for its future productivity provided they develop in a healthy manner. Since death rate in this age group is relatively low the adolescents are considered to be healthy, however it is a misleading measure of adolescent health.

In spite of definite health problems they may have, it is a common observation that adolescents do not access the existing services, especially adolescent girls. In India there are only few designated services (which are really making an impact) for adolescent girls so far, leading to substantial unmet service needs. Absence of friendly staff, lack of family concern regarding their health, working hours that are inconvenient to adolescents and lack of privacy

and confidentiality have been identified as important barriers in accessing health services by adolescents girls. The health sector needs to respond by offering services to adolescents girls in a more friendly manner and in a non-threatening environment.

Objectives

- To study the health status of the adolescent school girls in the selected schools of Salem city.
- To study the socio-economic status of school girls.
- To analyse the pattern of vitamin deficiency status.

Hypothesis

- H0: there is no significant relationship between health status of adolescent school girls and their socio-economic status.
- H1: there is a significant relationship between health status of adolescent school girls and their socio-economic status.

Methodology

The study was conducted with 100 respondents. Random sampling method was adopted for study. Primary data was collected through 'Questionnaire method'. And also collected data from various books, national and international journals, and publications from various websites which focused on vitamin B12 deficiency.

Limitations

The study is limited to Salem city and targeted group is adolescent school going girls.

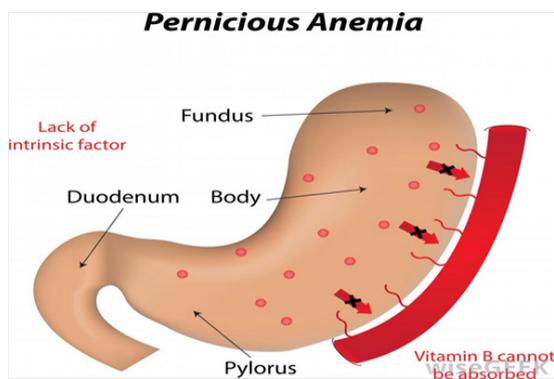
Some respondents were hesitant to give true responses.

Conduct of the study

- Demographic profile, food consumption pattern and lifestyle habits of adolescents.

Pernicious Anemia

Pernicious anemia means “inability of stomach to absorb vitamin B12 in small intestine”. It is the classic term used to autoimmune destruction of the gastric mucosa and auto antibodies directed against intrinsic factor which is needed for the absorption of B12 in our bodies and is mainly secreted from gastric parietal cells. This type of anemia lacks the B12 which copules with the folate to produce red blood cells. They may have trouble getting out of the bone marrow – a sponge – like tissue inside the bones where blood cells are made.



Vitamin B12 deficiency

Vitamin B12 deficiency, also known as hypcobalaminemia, refers to low blood levels of vitamin B12. A wide variety of signs and symptoms may occur including a decreased ability to think and changes in personality such as depression, irritability, and psychosis. Abnormal sensations, changes in reflexes, and poor muscle function can also occur as may inflammation of the tongue, decreased taste, low red blood cells, reduced heart function, and decreased fertility. young children symptoms include poor growth, poor development, and difficulties with movement.

Vitamin B12 deficiency can lead to vitamin B12 deficiency anemia and neurologic dysfunction. A mild deficiency may not cause any discernible symptoms, but as the deficiency becomes more significant symptoms of anemia may result, such as weakness, fatigue, light-headedness, rapid heartbeat, rapid breathing and pale color to the skin. It may also cause easy bruising or bleeding, including bleeding gums. GI side effects including sore tongue, stomach upset, weight loss, and diarrhea or constipation. If the deficiency is not corrected, nerve cell damage can result. If this happens, vitamin B12 deficiency may result in tingling or numbness to the fingers and toes, difficulty walking, mood changes, depression, memory loss, disorientation and, in severe cases, dementia.

Symptoms of vitamin B12 deficiency

- a pale yellow tinge to your skin
- a sore and red tongue (glossitis)
- mouth ulcers
- pins and needles (paraesthesia)
- changes in the way that you walk and move around
- disturbed vision
- irritability
- depression
- changes in the way you think, feel and behave
- a decline in your mental abilities, such as memory, understanding and judgment (dementia)

Adolescents

Adolescence is a beautiful period of life and generally a healthy one. Childhood diseases are left behind and with a little care one can build up a lifetime of good health. But this is also a period when a person is most vulnerable; the overall growth and development and also the physical, reproductive and psychological changes expose the adolescents to many health risks. Careful and unobtrusive attention to each aspect of health at this stage will help adolescents grow into healthy and responsible adults. One of the most common health concerns among adolescent girls in our country is under nutrition and anemia. One third of the adolescent girls in India are

underweight and as per the NFHS 3 data, 56 % are anemic. Poor nutrition, worm infestations and menstrual abnormalities, both menorrhagia and polymenorrhea, contribute to this easily preventable condition. Many of these girls are born with deficient iron stores because their mothers were anemic during pregnancy. Poor cognitive functions and general ill health affect their potential to achieve the best in studies another activity. Although iron supplementation is advocated for adolescent girls, it is healthier to improve their overall diet as these girls have diets deficient in calories, proteins and other essential nutrients.

Why should we focus on adolescent girls?

1. Adolescence is the period of rapid physical growth, sexual and psychological changes.
2. Habits and behavior picked up during adolescence (risk taking behavior, substance abuse, eating habits and conflict resolution) have lifelong impact.
3. Adolescence is the last chance to correct the growth lag and malnutrition.
4. Adolescent girls definitely constitute a socially disadvantageous in our society, especially in rural areas.
5. The 70% of the deaths in adulthood is linked to habits picked up during adolescence (risk-taking behavior, substance abuse, eating habit and conflict resolution.).

Risk of depression among adolescent girls

Vitamin B12 is one of those vitally important nutrients that have a significant impact on your health. It affects every aspect of the way your systems function – from how your cells form to how you feel every day. Providing support for your nervous and immune systems is one of the many benefits of Vitamin B12.

So, without adequate amounts of this vitamin, your body's ability to perform its job deteriorates. They won't have enough physical, emotional and mental energy to survive through the day.

The more grave effect of Vitamin B12 deficiency is that it may put in you in danger of suffering from a variety of unbearable health problems. Depression, sleep problems,

dementia, Alzheimer's disease, cardiovascular disease, anemia, cancer, multiple sclerosis, and irreversible brain damage, among many other conditions, may occur if they don't treat it right away.

Low B12 and Hair Loss

Low B12 - another cause of hair loss in women which is frequently missed by GP's. It's not a routine blood test and even when a person is tested for B12, if the result is borderline they will rarely be treated. The minimum level for B12 is around 180 ng/l however most healthy people have a level of around 500ng/l. Symptoms of low B12 include hair loss, breathlessness, lack of energy palpitations, bleeding gums, mouth ulcers, tingling in the hands and feet.

There are two types of B12 deficiency:

- Lack of dietary B12 - usually vegetarians and vegans, B12 is mostly found in animal produce rather than plants. Solution - increase dietary B12 or/and take a B12 supplement.
- Autoimmune - Antibodies to intrinsic factor prevent absorption of dietary B12. A blood test for intrinsic factor can be carried out to determine if their problem is dietary or autoimmune.

Foods Rich in Vitamin B12

The Linus Pauling Institute at Oregon State University recommends a minimum of 2.4 micrograms of vitamin B12 per day. To meet that requirement with a cup of milk and a cup of raisin bran, or by eating one cup of plain low-fat yogurt, one egg and one chicken breast.

The human body tends to store several years' worth of this vitamin -up to 20 years worth in fact- so it's extremely rare to have a deficiency. The elderly are most at risk of having vitamin B12 deficiencies.



The human body absorbs nutrients more efficiently from food than from vitamin supplements, so consuming foods rich in vitamin B12 is the best way to get the recommended dietary allowance. Vitamin B12 benefits many vital aspects of physiology, and without it you can suffer fatigue, mania or depression mainly for the adolescent girls. Longer-term deficiencies of vitamin B12 can result in anemia and permanent damage to the brain and central nervous system. Vitamin B12 is involved in red blood cell development, the creation of nerve cells, and the metabolism of protein, fats, and carbohydrates.

Vitamin B12 (mcg/100g) of Common Paleo Foods

Food	B12
Clams	49.4
Chicken Liver	16.6
Sardines	8.9
Mackerel	8.7
Trout	7.8
Salmon	3.2
Beef, all cuts	3.0
Eggs	1.3
Pork, all cuts	0.7
Chicken, all cuts	0.4

All values are represented for 100g of each food uncooked.⁹

Menstrual disorder leading to Anaemia

- Anaemia in women has international impact and hence control of anaemia in adolescent girls becomes the urgent need being the silent killer in women and child.
- Moreover 24% of the pregnancies occur among adolescent girls hence, the early intervention of anaemia control among adolescent girls is a need of the hour.

Health status of adolescent school girls in Salem city and their socio-economic status

Adolescent girls socio-economic status	Heavy hair loss	Irregular menstruation	Un routine Breakfast	Total
Deficiency	20	23	14	57
Efficiency	12	19	12	43
Total	32	42	26	100

Expected frequency

Adolescent girls socio-economic status	Heavy hair loss	Irregular menstruation	Un routine Breakfast	Total
Deficiency	18.24	23.94	14.82	57
Efficiency	13.76	18.06	11.18	43
Total	32	42	26	100

Source: primary data

Calculated value	Table value	Result
0.583	5.99	N u l l hypothesis accepted

Government reports

- Ministry of health and family welfare, (2006).

Websites

- www.health.org
- www.tnhealth.org
- www.dphsbhi@tn.nic.in
- www.alopeciacure.com
- www.accessmedicine.com

Inference:

- The calculated value is less than the table value. Null hypothesis is accepted. Hence it can be concluded that there is no significant relationship between health status of adolescent school girls and their socio-economic status. It has been clearly showed that, health status of the adolescent school girls were not depend upon their socio-economic conditions.

Conclusion

Today's youth is exposed to many pressures; although they have access to lot of information; misconceptions still prevail. Health issues need to be discussed and their concerns addressed in nonjudgmental manner. Good relationship with parents, other family members, teachers and easy access to adolescent friendly health facilities will help adolescent enjoy a positive health leading to healthy adulthood.

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ETHICS IN EDUCATION- A 21st CENTUARY PERSPECTIVE

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Introduction

Education has emerged at the forefront of the world's concern over its own future. The challenges of the coming century to eliminate poverty and ensure sustainable development and lasting peace will fall to today's young people. Educating the young to meet these challenges has become a priority objective for every society. The young generation is entering a world which is changing in all spheres: scientific and technological, political, economic, social and cultural. The outlines of the 'knowledge-based' society of the future are forming. Perceptions of the scope of education also are changing as societies come to recognize that, in the words of the International Commission on Education for the Twenty-first Century, 'the time to learn is now the whole lifetime', not just during the period of childhood and youth.

Ethics and Morality in the Context of Teaching

Morality is about rules, principles and ideals which have the potential to guide the choices of our actions and which provide a basis for justifying or evaluating what we do. Ethics refers to the moral standards which apply to teaching as a profession. The term ethics therefore refers to the characteristic values of teachers. It attempts to describe the way in which their values are expressed through the practice of their role.

Ethics, for the teacher, involves both attitude and action. The former relates to the teacher's inner character or attitude as an ethical person: what one ought to become. Ethics for teachers will seek to motivate and guide them to become the best they can be as human beings. It should challenge teachers to be responsible and accountable for achieving certain attitudes and behaviors so as to achieve this ideal. The latter aspect of ethics for teachers is characterized by behavior based on professional values and

principles that enable teachers to evaluate and to amend their actions when they fall short of these values.

The teacher is not simply one whose contribution is limited to the teaching of a series of subjects and topics in the classroom. By concentrating on practical teaching skills and methods – the mechanics of teaching – it is possible to produce a teacher who is able to manage a class and instruct pupils. However, ethical teachers are aware of the larger social setting, have the flexibility to anticipate change, to adapt their methods to new demands, and when necessary to challenge the requirements laid upon them.

Good teachers sense the importance of acquiring a wider perspective on human values. You need to be encouraged to develop a commitment to professional values that you are able to demonstrate through your personal example. Halstead and Taylor (2000: 177) recognize that two assumptions lie behind the Standards in professional values for teachers.

- First, that teacher sees it as their role to influence the development of their pupils' values.
- Second that pupils' values are 'influenced, consciously or otherwise by the example set by their teachers in their relationships, attitudes and teaching styles'.

The very purpose of schools is to make a difference to the lives of pupils and so the moral and ethical dimensions of teaching provide the core value context in which teachers are located. You will be a role model, and it follows that when, in the classroom, you exhibit values or personal characteristics which are held to be at variance with what it is educationally desirable for pupils to acquire, then there will be cause for concern. Teachers are still a major influence on pupils and the values they form. These values are reflected in what teachers choose to permit or encourage in the classroom – the way a teacher insists on

accuracy in the work of pupils, or responds to their interests, conveys values which are clearly being introduced to those pupils.

Toward Effective Moral Education

Teachers are entrusted with our most valuable resource, children. School children are the future of the state, nation, and world. Teachers have a responsibility to serve as ethical leaders in their schools and communities. There is a sacred trust between parents, teachers, and the community, that every effort will be made to provide a quality education in a safe and secure environment for all children. However, in the past few years, this sacred trust has been broken by individuals who have engaged in questionable or unethical behavior.

Teachers from all disciplines have been charged with unethical or even criminal behavior for acts that clearly violate common codes of ethics that all teachers vow to follow. This behavior, on the part of classroom teachers, school administrators, or school support personnel, leave the general public with a negative view of the entire education community. All teachers, whether certified through traditional university teacher education programs or through alternative routes, probably learn and discuss ethics sometime during their academic preparation.

However, there has been no formal, structured procedure for introducing and discussing proper ethical behavior for educational professionals. Teachers should review their actions, classroom procedures, and teacher-student interactions to ensure that they meet accepted ethical standards.

Teacher Behaviour Due to the nature of the profession, a teacher is always under a microscope as to his/her behaviour. Teachers are observed by their students, school administrators, colleagues, parents, and community members. They are viewed as leaders within the community. Whether it is at a school function, community event, or private social gathering, a teacher's behaviour is always open to interpretation by whoever is observing. As a result, teachers must always exemplify ethical behaviour and carry themselves as the leaders they are expected to be.

Behaviours teachers may want to take into consideration include:

- Social interactions with friends or family
- Physical altercations with others
- Practical joking and childish behaviour
- Social relations with students
- Consumption of alcoholic beverages in public or private
- Abuse of prescription or illegal drugs
- Communications with students outside of educational settings
- Handling financial resources of student clubs, educational or community.

Moral obligations & Responsibilities of Teachers

A teacher's first moral obligation is to provide excellent instruction. Teachers with a high level of moral professionalism have a deep obligation to help students learn. According to Wynne (1995), teachers with that sense of obligation demonstrate their moral professionalism by

1. Coming to work regularly and on time
2. Being well informed about their student-matter
3. Planning and conducting classes with care
4. Regularly reviewing and updating instructional practices
5. Cooperating with, or if necessary, confronting parents of underachieving students
6. Cooperating with colleagues and observing policies so the whole institutions work effectively
7. Tactfully, but firmly criticizing unsatisfactory policies and proposing constructive improvement.

(Rest & Narvaez, 1994). Called the Four-Component Model of Moral Maturity, the program assumes that moral behaviors are built on a series of component processes (Bebeau, Rest, & Narvaez, 1999).

The components are

- 1) Moral sensitivity, the awareness of how our actions affect other people. It involved being aware of the different lines of action and how each line of action affects the parties concerned. It involves knowing

cause-consequent chains of events in the real world, and empathy and role-taking abilities.

- 2) Moral judgment is based on the work of Piaget (1965) and Kohlberg (1984) and involved intuitions about what is fair and moral. It requires adults to make moral judgments about complex human activities.
- 3) Moral motivation requires a prioritization of moral values over personal values, particularly in professional settings, and,
- 4) Moral character requires individuals to act on their moral convictions.

Training strategies which lend themselves to enhancing moral sensitivity may include role-playing exercises to sensitize pre-service teachers to professional dilemmas (like the one that began this essay) and related strategies to make professionals aware that their actions affect others. In addition, moral judgment training strategies might include the direct teaching of criteria for making professional moral judgments in cases involving informed consent, paternalism or breaches of confidentiality. For this component, reference should be made to the specific descriptions of prescribed actions found in professional codes of ethics.

Moral motivation training might include profession-specific service activities, and the study of professional moral exemplars (i.e., exemplary teachers); and moral character training might include strategies for problem solving and conflict resolution among and between children and adults (Bebeau, Rest & Narvaez, 1999).

In addition to dwindling supplies, resources, and public support, teachers also face numerous ethical dilemmas in the classroom. Often, their own education and training leaves them ill-prepared to face these quandaries. The implications of such issues can include teachers being disciplined, suspended, or even terminated. It would be impossible to list every moral issue that an instructor might face in class.

Teachers 'must

- Have intellectual integrity
- Have vocational integrity
- Show moral courage
- Exercise altruism

- Exercise impartiality
- Exercise human insight
- Assume the responsibility of influence
- Exercise humility
- Exercise collegiality
- Exercise partnership
- Exercise vigilance with regard to professional responsibilities and aspirations.

This list clearly demonstrates the ethical nature and obligations of teaching. Ethical issues are at the heart of teaching and are concerned with the way teaching is practised, organised, managed and planned. It is also inherently political because of the contested nature of teaching within the context of a state sponsored education system.

Teachers Who Make A Difference

Many teachers, of course, are effective at identifying and turning around these downward spirals and at promoting key emotional and ethical qualities. Many teachers communicate high moral expectations and provide steady listening and opportunities for accomplishment that reduce students' shame and distrust. Many teachers learn from their own moral errors and continually develop their capacity to see the perspective of every student in their classrooms.

Conclusion

In summary, the paper provides a functional view of what direction a teacher can take in deliberately fostering moral character of the children. First, teacher educators point out the importance of establishing a respectful and caring relationship with students, helping teachers understand and practice different ways to do this. This is accompanied by helping teachers learn how to establish a supportive classroom climate, which is important for achievement and ethical character development. Secondly, teachers help their students identify the ethical skills that support academic and social success, guiding them to understand ways to use them during the school day in academic and non-academic lessons. Thirdly, teachers must learn and instill on their children how to cultivate expertise in students not only in their academic discipline, but also for an ethical social life. Fourthly, in

subject matter and in social life, teachers assist their learners develop techniques to help them foster self-regulation and self-efficacy. It's now up to the professionals to ensure broader and deeper implementation.

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A COMPARATIVE STUDY OF ENGLISH LANGUAGE AT GOVERNMENT AND PRIVATE HIGHER SECONDARY SCHOOL STUDENTS AT PARAMATHI TALUK IN NAMAKKAL DISTRICT

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Abstract

The importance of the ability to speak or write English has recently increased significantly because English has become the de facto global standard language. Learning English language has become popular for business, commerce and cultural reasons and especially for internet communications throughout the world. The students coming from Govt. Schools are found to be good at spoken Tamil, whereas spoken English is good among the students studying in Private schools. However, both categories of students lack competence in both the languages, as has been generally observed. In their effort to learn English as a Primary language, the students are not learning either of the languages properly. This may be the consequence of the fact that though they are taught English in schools, they do not get the appropriate environment to practice it at their homes and social set-up to acquire fluency and proficiency in it. The study was conducted using 't' test to compare the English language, of higher secondary students of Government and Private schools.

Keywords: School education, communication in English, English language, Proficiency, defacto standard, Call centre phenomenon, Cyber-technology

Introduction

The students coming from Govt. Schools are found to be good at spoken Tamil, whereas spoken English is good among the students studying in Private Schools. However, both categories of students lack competence in both the languages, as has been generally observed. In their effort to learn English as a Primary language, the students are not learning either of the languages properly. This may be the consequence of the fact that though they are taught English in schools, they do not get the appropriate environment to practice it at their homes and social set-up to acquire fluency and proficiency in it.

Teaching English

Teaching of English in primary schools suggested changes in the thinking about the proper age and level for teaching of English in schools (Gokak, 1963). The Kunzru Committee (1959) recommended English as a second language. The Central Advisory Board for Education proposed the three- language formula, which was approved by the Conference of Chief Ministers held in 1961 and was accepted as a part of educational policy – English was to become one of the three languages to be taught at upper primary level- But later most states modified this

policy and decided to introduce English at the primary level itself.

Language learning is not just a matter of acquiring the skills of listening, speaking, reading and writing but it consists of developing a communicative competence where these skills are often used in an integrated manner along with several other abilities that help in conducting a dialogue. The place of English is not merely an educational issue, but it is also an issue of social change, personal advancement and national development.

English in India has become a symbol of people's aspirations for quality in education and a fuller participation in national and international life. The visible indicator of this presence of English is mushrooming of private English medium schools. The pressure of admission in various states in the schools where English is taught from class I or is a medium of instruction from class I itself, shows that English language has acquired an important and an inclusive place in the Indian psyche. It is now a known fact that the English medium schools have become popular as many parents want their children to study in such schools. Education being on the concurrent list of every state, the level of introduction of English has now become

a matter of state policy responding to people's aspirations. This has made many states to accede to the demand of early introduction of English in state schools

Need and Importance of the Study

The prevailing view across India is that unless students learn English, they can only work in limited jobs. Those who do not have basic knowledge of English cannot obtain good quality jobs. The votaries of English language also claim that without English language proficiency, one cannot communicate efficiently with others, or harvest the benefit of India's rich social and cultural life. Men and women, who cannot comprehend and interpret instructions in English, even if educated, are unemployable. They cannot help with their children's school homework every day or decide their income options of the future.

Objective of the Study

The study was taken up with the following objectives.

- 1) To study the status of English language of the students studying at Higher Secondary level.
- 2) To compare the English language of the students studying at Higher Secondary level in schools in rural and urban area.
- 3) To compare the English language of the student studying at Higher Secondary level in government and private schools.
- 4) To compare the English language of the students studying at Higher Secondary level in government and private schools in rural area.
- 5) To compare the English language of the students studying at Higher Secondary level in government and private schools in urban area.

Review of Related Literature

Mau Lai-Yin Wong (2009) studied the 'Perspectives on the English Language Education of Hong Kong's New Senior Secondary (NSS) Curriculum'. The paper explores issues relating to the New Senior Secondary (NSS) English curriculum in view of professional perspectives

from curriculum design and task-based principles. To underline the roles played by learners and teachers in curriculum development, this paper looks at curriculum from a social contextual perspective as defined by Graves (2006; 2008). The NSS curriculum was designed to provide greater flexibility for secondary schools to cater for learners' varied interests, needs and capabilities, with the first-ever incorporation of an elective part of both language arts and non-language arts modules (e.g. poems and songs, popular culture, social issues, etc.) for learning English both creatively and practically. This study attempts to assess the innovation by considering the availability of resources and teacher education programmes, roles of teachers and learners, and assessment schemes. The government has made available a series of teacher training programmes and a wide range of resource books and materials packages for use by teachers. The paper argues that learners have recently shown some sign of compliance with task-based teaching, and that small-class teaching could optimize the implementation of the innovative curriculum. The use of school-based assessment in place of public examination in gauging English proficiency is a welcome change.

Fakeye, David O and Yemi Ogunsiji (2009) studied on 'English Language Proficiency as a Predictor of Academic Achievement among EFL Students in Nigeria'. English language plays the vital roles of being the medium of instruction in Nigerian schools from primary to tertiary level. The knowledge of the contents of school subjects is transferred to the students at all levels of education via English language medium. It therefore follows that how well students would fare in academic attainment depends largely on their level of proficiency in English language which is the medium of instruction. This paper therefore examined the extent to which Nigerian secondary school students' proficiency in English predicted their overall academic achievement in Oyo and Osun States of Nigeria. From the population of students in the two states, 400 students were proportionately sampled from eight randomly sampled secondary schools. Two Research questions guided the study in which

two Research Instruments namely, English Language Proficiency Test (ELPT) was used. The performance of the respondents in the ELPT was correlated with the students' annual scores in core school subjects Mathematics, Biology and English using Pearson Product Moment Correlation and Linear Regression Analysis at 0.05 level. The results showed that English language proficiency of the students has a significant positive relationship with their overall academic achievement and that there is a significant impact of English language proficiency on students' overall academic achievement. Based on these findings, it is recommended that efforts should be geared towards making the Nigerian students proficient in English as a way of improving their academic performance.

Umar-ud-Din, M. Kamal Khan, and Shahzad Mahmood, (2010) studied on the 'Effect of Teachers' Academic Qualification on Students' L2 Performance at the Secondary Level'. This study reports the analysis of the performance of the English Language Teachers (ELTs) and Teachers with Formal Education (TFEs) at secondary level in public high schools. The study shows that ELTs have a positive influence on the performance of the students in the final examinations conducted by the board of intermediate and secondary education. We collected the data for the present study from three different public schools where ELTs and TFEs were teaching in parallel. The results of the students in their final exam conducted by the board were collected. The results show that those students who receive instruction from the ELTs show better results in the final examinations as compared to those who receive input from the TFEs. The study suggests that the practice of inducting qualified English language teachers at secondary level should continue.

Adhiambo, Monica. (2012) studied on 'Selection and Use of Instructional Resources in English Language Teaching in selected Public Secondary Schools in Nairobi Province'. Students formed the study samples. Stratified and purposive sampling techniques were used; the sample size was 14% of the target population of public secondary schools in the province. Data was collected using the following research

instruments: observation schedules, a checklist, questionnaires and interview schedules. The data was analyzed using Statistical Package for Social Sciences (SPSS) where descriptive statistics were generated in form of frequency and percentages. The study showed that teachers were well qualified English language teachers and that they used resources in their classroom while teaching. The most commonly used resource was the course book. The schools had a variety of resources ranging from computers, radio, television, audio and visual tapes to displays and flat pictures. However, they experienced various challenges in selection and use of resources. The challenges faced included: financial constraints, large size of classes and insufficient time to prepare for use of resources. As a result, some of the resources mainly the radio and television were mostly used for entertainment purposes. Most teachers cited lack of regular seminars and workshops as a challenge to effective use of resources. The conclusions made by the study were as follows: teacher development is important for effective selection and use of instructional resources; teachers 'used instructional resources for effective implementation of the curriculum. Instructional resources were selected and used according to the lessons' objectives and the nature of the topic. The class size, time and cost were impediments to the use of instructional resources. This study finally made recommendations. There should be regular workshops, seminars and other forms of teacher development exercises, also, the class size should be controlled. The government in conjunction with the parents should build and stock libraries. The Ministry of Education should give guidelines on the maximum number of lessons a teacher should teach. Teachers need more training in educational technology.

Levent Uzun, M. Tugba Yildiz Ekin and Erdogan Kartal (2013) reviewed on "The opinions and Attitudes of the Foreign Language Learners and Teachers Related to the Traditional and Digital Games: Age and Gender Differences". The present study aimed at investigating the differences between the teachers and the 'new generation' of learners, their opinions about which language skills would benefit more from games, and the nuances of the two genders (male

and female), while also revealing the profiles and tendencies of different age groups in relation to their fascination with playing traditional or digital games. The subjects were 131 foreign language learners or teachers from five different age groups, ranging between 7 and 50. The data were collected and analyzed through both qualitative and quantitative constructions. Results suggested that female subjects were mostly in favour of traditional games, and liked to play educational games more than their male counterparts, while also it was revealed that from among the six language skills, vocabulary seemed to have the potential to benefit most considerably from games.

Ria Booysen and Mary Grosser (2014) was examined the effect of cooperative learning on the thinking skills development of Foundation Phase learners. The findings obtained from a mixed-method study conducted in South Africa with a conveniently and purposively selected sample of 60 Grade 3 learners and their two teachers. The aim was to establish the thinking skills development of the learners and to determine the merits of a curriculum-based cooperative teaching and learning intervention programme for enhancing and/or improving the thinking skills of the learners. Quantitative data were collected by means of pre- and post-testing, as well as by means of structured observations during the fifteen-week implementation period of the intervention. Qualitative data were collected by means of semi-structured interviews with the teachers and focus group interviews with the learners. The research findings had significant implications for enhancing teaching practice in the Foundation Phase to improve thinking skills by means of a cooperative teaching and learning approach.

Methodology Used for the Present Study

The investigator has adopted survey of research "A Comparative Study of English Language at Government and Private Higher Secondary School Students at Paramathi Velur Taluk in Namakkal District".

The present study aims at exploring the status of English Language skill at higher secondary level. For collecting data, the normative method of research was used.

Tools Used in Present Study

For collecting new unknown required data for the study of any problem, one may use various devices. For each and every type of research, one may need certain instrument to gather new facts or to explore new fields. The instruments employed to collect data from the sample are called tools. Different tools are suitable for collecting various kinds of information for various purposes.

Questionnaire was the tool used in the present study. A properly constructed and administered questionnaire may serve as a most appropriate and useful data collecting device. For comparing the English language of higher secondary students at Government and Private Schools, the investigator himself prepared a questionnaire. This tool is named as Higher Secondary Level English Assessment Test (HSLEAT).

Statistical Techniques Used

The investigator made use of appropriate statistical techniques like Mean, Standard Deviation and 't' test to analyses and interpret the collected data.

Analysis and Interpretation

The first objective of the study was to study the status of English Language Skill at Higher Secondary Level. For this purpose, the scores obtained by the students, were transferred on a seven-point scale. The table shows that the 0.33% students fall in the very poor category. 13% students came under the poor category. 42.67% students are in below average. 29.33% students fall in the average category. 12% students are under good category. 2.67% students fall in the very good category and no student is excellent.

Table(1) English Language Skills at Higher Secondary Level at Paramathi Velur Taluk

Range of Score	Percentage	Category
43 – 50	0	Excellent
36 – 42	2.67	Very Good
29 – 35	12.00	Good
22 – 28	29.33	Average

15 – 21	42.67	Below Average
8 – 14	13.00	Poor
1 – 7	0.77	Very Poor

Thus, it may be concluded that students studying at higher secondary level are not very well developed in their communication skill in English. This result shows that the English language skill at Paramathi Velur Taluk in Namakkal District at Higher Secondary level in urban as well as rural areas are not good because no student has excellent skill and 72% has average or below average communication skill in English language.

Testing of Hypotheses

Hypothesis: 1

There is no significant difference between the English language of the students studying at Higher Secondary level in schools of rural and urban area.

Table(2): English Language skill of Urban & Rural Students in Higher Secondary Level

Location	N	Mean	SD	't' value	Table Value	Level of significant
Rural	150	20.43	5.85	2.47	1.96	S
Urban	150	22.28	7.16			

S – Significant

S from the above table show that the calculated 't' value 2.47 is greater than the tabulated value of 1.96 at 0.05 level of significance. Hence, the hypothesis is rejected.

Therefore it is concluded that the difference between urban and rural students at higher secondary level is significant. Students studying in urban schools are better in their English Language Skill.

Hypothesis: 2

There is no significant difference between the English language of the students studying at Higher Secondary level in Government and Private schools.

Table(3): English Language skill of Government and Private School Students in Higher Secondary Level

Type of School	N	Mean	SD	't' value	Table Value	Level of significant
Government	150	19.31	5.09	5.69	1.96	S
Private	150	23.41	7.27			

S – Significant

S from the above table show that the calculated 't' value 5.69 is greater than the tabulated value of 1.96 at 0.05 level of significance. Hence, the hypothesis is rejected.

Therefore it is concluded that the difference between government and private school students at higher secondary level is significant and English Language skill of students studying in private school is better in comparison to English Communication Skill students studying in Government schools.

Hypothesis: 3

There is no significant difference between the English language of the students studying at Higher Secondary level in Government and Private schools in rural area.

Table(4): English Language skill of Rural Government and Private School Students in Higher Secondary Level

Type of school	N	Mean	SD	't' value	Table Value	Level of significant
Rural Government	75	20.06	5.05	0.78	1.96	NS
Rural Private	75	20.8	6.52			

NS – Not Significant

NS from the above table show that the calculated 't' value 0.78 is less than the tabulated value of 1.96 at 0.05 level of significance. Hence, the hypothesis is accepted.

Therefore it is concluded that there is no significant difference between students studying

in rural Government and Private schools in regard to English language skill.

Hypothesis: 4

There is no significant difference between the English language of the students studying at Higher Secondary level in Government and Private schools in urban area.

Table(5) : English Language skill of Urban Government and Private School Students in Higher Secondary Level

Type of School	N	Mean	SD	't' value	Table Value	Level of significant
Urban Government	75	16.02	7.08	7.48	1.96	S
Urban Private	75	18.54	4.95			

S – Significant

S from the above table show that the calculated 't' value 7.48 is greater than the tabulated value of 1.96 at 0.05 level of significance. Hence, the hypothesis is rejected.

Therefore it is concluded that difference between urban private and urban government is highly significant. English Language skill of the students studying urban private schools is better.

Major Findings of the Study

Findings related to the status of English communication skills of students at higher secondary level at Paramathi Velur Taluk in Namakkal district are as follows:

- 1) The competency and the ability of the 0.33% students fall in very poor category. 13% students came under poor category. 42.67% students are in below average. 29.33% students fall in average category. 12% students are under good category. 2.67% students fall in very good category and no student is excellent.
- 2) It has been concluded that the difference between urban and rural at higher secondary level is significant. Students studying in urban schools are better in their English Language skills.

- 3) It has been concluded that the difference between government and private school students at higher secondary level is significant and English language skill of students studying in private schools are better in comparison to English language skills of students studying in government schools.
- 4) It has been concluded that the difference between students studying in rural government and private schools with regard to English Language skills.
- 5) It has been concluded that the difference between urban private and government schools is highly significant. English communication skills of the students studying in urban private schools are better.

Educational Implications of the Study

The present study is a modest attempt to compare the English language skill of higher secondary students and to find out the association of the variable, the investigator suggests the following implications in the light of the present research findings.

- 1) There is significant difference between urban and rural at higher secondary level. Students studying in urban schools are better in their English Language skills. It may be due to facilities provided in urban schools. There is need to use certain suitable approaches to reduce the difference between rural and urban schools in English language skill.
- 2) Another finding based on the type of school. It is found that English language skill of students studying in private schools is better in comparison to English language skills of students studying in government schools. It may be due to the lack of English teachers were found to have a less significant factor in learning English. . It is recommended that the authorities should take necessary steps to reduce this difference.
- 3) There is a positive correlation between students studying in rural government and private schools with regard to English

Language skills. It is better to make proper efforts to learn English language.

- 4) The difference between urban private and government schools is highly significant. English communication skills of the students studying in urban private schools are better.

Suggestions for Future Research

The present study was an attempt to ascertain the status of communication skills at higher secondary level to provide suggestions to enhance the skill. Researcher made an intensive effort to find out the barriers in communicative and competence measures so that the same can be significantly lowered. The researcher purports to provide following suggestions to develop English language skill at higher secondary level:

- Enrich The Organizational Climate
- Parental Concerns
- Exposure to the Real Language
- Pay Heed to Individual Student
- Using Literature
- Encourage Student to Verbalize their Knowledge
- Teaching through communicative Approach
- Application of Skill Approach
- Teacher As Participant in Language Learning Task
- Develop Self Instructional Material
- Exposure to Language Laboratory

Conclusion

At Higher Secondary level, mean scores in English language skill (listening, speaking & writing) was found to be 11.4. The reason behind such skewed result is that the present period is a period of transition. We are constantly emphasizing the need and importance of English language, but our home environment surrounded by mother tongue constantly interferes. Hence, children find themselves free in communicating with Tamil language in spite of the pressures exerted by the society to adopt English language.

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PORTRAYAL OF WOMEN CHARACTER IN SHASHI DESHPANDE'S NOVEL "ROOTS AND SHADOW"

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The woman portrayal in *Roots and Shadows* is, Indu. She starts aspiring to become independent and complete in herself. Indu, an educated young woman, is highly sensitive. She brushes aside all the age-old beliefs and superstitions prevalent in the society. As a motherless child, she was tended by the members of the joint family who never denied her any amount of care and affection. *Roots and Shadows*, it describes her assertion of her individuality to achieve freedom leading to her confrontation with her family and the male-dominated society and tradition-bound society, she attempts to explore her inner self to assert her individuality. It tells about Indu's as a portrayal of woman.

Indian Women writing in English is being recognised as major contemporary current in English language- Literature; likes of Salman Rushdie, Amitav Gosh, Anita Desai and Shashi Deshpande have won worldwide acclaim for the quality of their writing and their imaginative use of English. These include the role of English as global lingua franca: the position of English in India. The Indian writers in English are writing, not in their native language but in a second language, and the resultant transcultural character of their texts.

Shashi Deshpande was born in 1938 in Dharwad, India. She is the second daughter of the renowned dramatist and Sanskrit scholar, Shriranga. At the age of fifteen, she went to Mumbai where she graduated in Economics. She then moved to Bangalore, where she gained a degree in Law. The early years of her marriage were largely given over to the care of her two young sons, but she took a course in journalism and for a time worked on a magazine. Her writing career only began in earnest in 1970. Deshpande began her writing with short stories which later developed into writing novels. Her first collection of short stories 'The Legacy' published in 1972 had been prescribed for graduate students in

Columbia University.

Feminism is quite late in the development of the twentieth century English literature. Women are always oppressed, suppressed and marginalized by men. They have been ill-treated and exploited in all walks of life. After independence, many Indian women novelists have raised their voice against the exploitation of women. She was also influenced by the literary works of Jane Austen, Charles Dickens and George Bernard Shaw. Shashi Deshpande now lives in Bangalore with her pathologist husband. She is regarded as one of the most accomplished contemporary Indian women writers in English. Her output is by no means inconsiderable — Eight novels viz., *The Dark Holds No Terrors* (1980); *If I Die Today*; *Come Up and Be Dead* (1983); *Roots and Shadows* (1986); *That Long Silence* (1987); *The Binding Vine* (1993); *A Matter of Time* (1996) and *Small Remedies* (2000). Shashi Deshpande has written four volumes of short stories, viz., *The Legacy* (1978); *The Miracle* (1986); *Dark* (1986), and *the Nightingale* (1986), and books for children too.

Her novel *That Long Silence* received the Sahitya Akademi award. Two of her other novels, *The Dark Holds No Terrors* and *Roots and Shadows* have also received major awards. *Roots and Shadows* won for the author the Thirumathi Rangammal Prize for the best novel written and published in India for the year 1982-83. Her collection of short stories, *The Legacy*, has had the single distinction of being used as text-book in Columbia University for a course in Modern Literature. And almost all her books have been well received by the reading public, though seldom acclaimed by academics, or anthologized. For her, writing is a vocation, not a profession, and so she seems to have been untouched by the reception accorded to her work. Shashi Deshpande's novels are concerned with a woman's quest for self; an exploration into

the female psyche and an understanding of the mysteries of life and the protagonist's place in it. Shashi Deshpande uses irony in the majority of her stories and novels to satirize the morals and manners of Indian society although she is not an ironist. She employs situational, attitudinal and verbal irony to telling effect.

Her language is simple, direct and terse; close to the speaking voice. Sometimes, instead of full and long sentences, she uses words elliptically and minimally and this makes for force. Her heroines are sensitive to the changing times and situations, they revolt against the traditions in their search for freedom. They succeed in achieving self-identity and independence and choose their partners in life to live with in pursuance of their felt need to lead a family life. They establish the role that they play in the family — a daughter, a wife, a mother and also a career woman.

Standing at cross-roads of tradition they do seek a change, but within the cultural norms so as to enable themselves to live with dignity and self-respect. Indu, the protagonist in *Roots and Shadows*, her first novel, emerges successfully as a woman of determination and does not yield to the dictates of the patriarchal society. She exemplifies a woman in the transitional period that is torn between age-old traditions and individual views. It records how she defies the worn-out traditions, pushes aside all her fears about her imagined inadequacies and asserts herself as an individual. A close analysis of her novels leaves no doubt about her genuine concern for women. Her protagonists are acutely aware of their smothered and fettered existence in an orthodox male-dominated society. Shashi Deshpande's novel as a portrayal of women and have been critically analysed with a view to understand and appreciate the impact of the conflicting influence of tradition and modernity and the responses to the emerging situations in life in the contemporary society.

The woman protagonist in *Roots and Shadows* is the new woman Indu. Indu, an educated young woman, is highly sensitive. She starts aspiring to become independent and complete in herself. She brushes aside all the age-old beliefs and superstitions prevalent in the

society. As a motherless child, she was tended by the members of the joint family who never denied her any amount of care and affection.

Roots and Shadows, Shashi Deshpande's first full length novel, is about the struggle of the protagonist Indu who is a representative of the educated middle-class. It describes her assertion of her individuality to achieve freedom leading to her confrontation with her family and the male-dominated society. Feeling smothered in an oppressive male-dominated and tradition-bound society, she attempts to explore her inner self to assert her individuality. It tells about Indu's painful self-analysis. Many other themes form part of the novel like the theme of bohemianism and the sorry state of women. Indu returns to her ancestral home after a gap of eleven years, which is occasioned by her cousin Mini's marriage. She leaves home at the age of eighteen to marry the man she loves, She returns on being summoned by Akka, the domineering matriarch, as Akka is on her deathbed. Akka has made her sole heiress to her property which the others resent. Deshpande presents with vivid details a large Maharashtrian Brahmin household, and the myriad women characters, their greed, jealousy, hopes, fears, disappointments, and their anguish.

Among the myriad women characters is the old tyrannical matriarch Akka. She is rich and childless, and decides to stay in her brother's house after her husband's death where she wields absolute control with her venomous tongue. It reduces Indu's grandfather Kaka into a tongue-tied, submissive character. Akka, representative of the old order, is so obsessed with untouchability that she refuses to move into a hospital for fear of getting polluted by the touch of nurses belonging to other castes. She is also very particular about how a girl should conduct herself in society. However Indu cannot break herself free from the clutches of tradition and realizes that despite her education and exposure, she was no different from the women that circumambulated the tulsi plant to increase their husbands life span. Even her husband who is apparently an educated modern man is a typical Indian husband for whom she has to remain passive and submissive. All along Indu has been playing the role of wife to perfection to keep Jayant happy and satisfied.

she has to continue the frustrating job of writing for the magazine just to keep Jayant satisfied. She tells Jayant about her disillusionment with a social worker who was given an award who says: 'That's life!. What can one person do against the whole system! We need the money, don't we? Don't forget we have a long way to go.' Thus, she continues to write what suits the magazine and not her own conscience. She compromises against her conscience with the values of a hypocrite society where success is counted sweetest. Had Akka not called her, she wouldn't have had time enough to think about her identity and selfhood, which she had effaced just to prove that her marriage was a success. Her realization is manifest in her private conversation with Naren her cousin to whom she bares all.

Indu, who had considered herself smart, educated, independent and clever, comes to the painful conclusion that she was no better than her Kakis and Atyas. Several other incidents in the novel prove Indu's poignant awareness of the inequality all Indian women had to reconcile with under compulsion. The drudgery of performing the countless household chores makes their life miserable. She was indoctrinated to play the role of a meek and submissive daughter, wife, and mother. She tells Naren: "As a child they had told me I must be obedient and unquestioning. As a girl they had told me I must be meek and submissive," because "you are a female." (174) The beautiful world of womanhood is thrust upon her brutally and gracelessly, when she is told, "You're a woman now... You can have babies yourself." (87) She begins to hate herself as "for four days now you are unclean. You can't touch anyone or anything?" (87) She is painfully aware that she is not different from the women at home. All the time she misses Jayant and wants him to be beside her. She feels miserable and incomplete in Jayant's absence. Jayant who hates any display of passion on Indu's part denies her even the most basic sexual need in marriage. Even in the privacy of their bedroom, she is not let to shed her inhibitions. She tells Naren: "Jayant, so passionate, so ready, sitting up suddenly and says, 'no, not now', when I had taken the initiative." (91) Being so snubbed by Jayant she feels humiliated and disillusioned.

In a choked voice, she tells Naren: "When I'm like that he turns away from me. I've learnt my lesson now. And so I pretend. I'm passive and unresponsive. I am still dead." (92) So her lot is not much different from the other household women. Like them she too has become "still and dead."

She rebels to become complete and independent, but painfully realizes that she is neither of the two. She thinks, "This is my real sorrow. That I can never be complete myself." (34) Deshpande has very artistically juxtaposed two sets of Indian women. The one is representative of Narmada, Kamala Kaki, Sumitra Kaki, Atya, and Sunanda Atya; and the other is represented by Indu. Indu's academic achievement, economic independence and her independent attitude mean nothing to the women of older generation, as their only aim in life was "to get married, to bear children, to have sons and then grandchildren." (128) Indu tries to follow her own conscience but fails miserably under combined pressure of the tradition-bound society and the fear born of stigma attached to such an independent attitude and existence. In Shashi Deshpande's *Roots and Shadows* much critical controversy has been raised about the author's motives regarding the incestuous relation between Indu and her cousin, Naren. It is Naren to whom she tells every little detail of her married life and he makes her take the most daring step of surrendering herself to him not once but twice in the novel. She indulges in the act with much wild abandon and cherishes it later without any guilt consciousness.

She resolves not to disclose this to Jayant as she thinks it had nothing to do with him. This assertion of her self has sparked off contradictory remarks from the reviewers. A man takes sexual liberties with impunity and a woman indulging in the same is looked upon with shock and branded an adulteress. Deshpande probably is trying to shake the readers out of their complacency by thrusting in their face the double standards being practiced in a patriarchal social setup. Deshpande also highlights the problems that middle-class families encounter in their search for suitable grooms for their daughters. The case here is of Padmini, another character in the

novel. Like Padmini, for the other Indian girls also, it is marriage that matters and not the man. The search for a man is so difficult that parents become anxious and desperate and at one nod from the man settle the marriage. Indu wonders about Padmini's acceptance of a man who was no match for her. Deshpande raises the seminal issue of an arranged marriage if it was any good.

Indu reflects Deshpande's views that an arranged marriage was nothing "but two people brought together after cold-blooded bargaining to meet, mate and reproduce so that the generations might continue?"(3) Here, the novelist exposes the hypocrisy and double standards prevalent in society. The easily available man like Naren is not considered a suitable match, instead they pay a handsome dowry for one who has nothing but his family's social status. Shashi Deshpande does not make any sweeping anti-dowry statements but raises the issue subtly to be pondered over by the readers. Indu's experiences teach her that one should listen to the voice of one's conscience and be faithful to it. Freedom within marriage is possible if one dares to do what one believes is right and tenaciously follow it. This alone can bring harmony and fulfillment in life. Indu decides to go back to Jayant with the hope that she would do what she thinks correct and not be dishonest to her inner self. Indu, a central character in *Roots and Shadows* shares the fate of Sisyphus. Her crime is the revelation of long hidden inner world of women in general and Indian women in particular. Her suffering is deeper and deadlier than Sisyphus's as he was to roll up only one stone, while she is rolling up many, that is, the ideal of independence and completeness, the concepts of self, sin, love, the ideal of detachment and freedom.

The writer has very artistically juxtaposed two sets of women in the Indian society. To the first orthodox group a female could "neither assert, demand nor proclaim," and an ideal woman is one who "sheds her 'I', who loses her identity in her husband's." According to this group, a woman has to "adapt herself to her circumstances and environment." Against this age-old set up of woman's life is placed the new one represented by Indu. She views and reviews the concepts of self, sin, faith, love and other

values. She has visions and revisions of her ideal of detachment and freedom and tries to achieve them. She tries to see and listen to the voice of her conscience and revolts. But in all her efforts she fails miserably either due to the impact of the sanskar or fear and timidity or all these together. Indu is educated and highly sensitive. She starts aspiring to become independent and complete in her self, but then she finds Akka and the family to be a hindrance in attaining, independence and completeness. Akka doesn't allow her to meet the boy in the lone corner of the library and speaks ill of her mother. Indu leaves the house and later marries, Jayant, a man of her own choice. Thus she leaves one house and enters another to have independence, completeness and joy. But soon she realizes the futility of her search. Although she is different from other orthodox women she also wishes that Jayant should be with her forever. Only her reasons for thinking so are different. She had also aspired to assert her 'I'. But after marriage it occurs to her that whatever she was doing, like, looking in the mirror, dressing, undressing, she was doing for Jayant. The paradox is that she is not happy with Jayant, but she cannot live without him. She has achieved completeness with Jayant, but she does not want it.

At one point in the novel when Naren tries to make love with her, she declares: "I'm essentially monogamous. For me, it's one man and one man alone." But later she offers herself to him twice. And then the question hangs how she will view this act of adultery. After the act, she goes to her bed, but then deliberately avoids sleeping as that would erase what happened between Naren and her. She thinks it no sin, no crime to make love with another person. Later on, she starts musing over the reasons for giving Naren her body. As a child she was told to be obedient, meek and submissive. Then she had laughed at the older Women and sworn she would never pretend to do what she was not. But after marriage, to her great shock and surprise, she found that Jayant expected her to submit and took her submission for granted. She surrendered to him step by step in the name of love. Then she realizes that it was not for love but because she did not want conflict. Her pathetic state is revealed thus:

That I had clung tenaciously to Jayant, to my marriage, not for love alone, but because I was afraid of failure. I had to show them that my marriage, that I, was a success... And so I went on lying, even to myself...

According to Indu one should listen to the dictates of one's own conscience and be true to oneself in speech as well as action. This fact makes her see herself as a sinner and causes deep suffering.

Another fondly cherished dream, an ideal of Indu, is to attain the state of "detachment." Her mind keeps harping on this theme of detachment and loneliness. However, she wonders whether she would ever reach the stage of "no passions, no emotions, an unruffled placidity." She introspects and finds herself attached and involved in many ways. She expects others to show concern for her. Indu searches for release from the constraints of the traditional and tradition-bound institution of marriage in search of an autonomous self, only to realize that "this refuge is hard to achieve."

There was somewhere outside me, a part of me without which I remained incomplete. Then I met Jayant. And lost the ability to be alone."

In her quest Indu had sought escape from family relationships, but had discovered how relationships are the roots of one's being and follow one like so many shadows that make a life without identity. Indu's flight from family relationships landed her in another trap of shadow existence waiting for her in the person of Jayant. "I've got away. But to what?..." she asks Naren referring to her relationship with Jayant. Anguished, she wonders: Are we doomed to living meaningless futile lives? Is there no escape?

In marrying Jayant, Indu had thought that she had found her alter ego — had found in him a spiritual and psychological level of closeness. She tells "I had become complete. I had felt incomplete, not as a woman, but as a person. And in Jayant, I had thought I had found the other part of my whole self." But marriage with Jayant had forced her to realize that self is an elusive centre, that one could never exchange roots with another. The root of all her psychological problems is feelings of "not only futility," but of "utter vacuity," of "emptiness." Jayant "whom

she wanted, and at the same moment hated for wanting so much.

A marriage that suppresses her femininity and her human demands, a marriage that denies her fullness of experience and forces Indu into extra-marital love, a moment of love that reaches her to the roots of her being and awakens her feminine consciousness to the core of her femininity, that "Love is a big fraud, a hoax, that's what it is... It's false... The sexual instinct... that's true. Indu is only human in her distaste for love that is non-real and absurd. Indu's struggle for selfhood, her struggle towards liberation of the mind, her struggle for an emotional and intellectual definition of herself as a self-actualizing person is in a sense a fight against her womanhood. She felt limited by her sex and resented her womanhood because it closed many doors to her. How to reconcile a woman's human demand for freedom with her need for love, nurturance and how to strike a balance between her wifeness, motherhood and career and spiritual fulfillment are some of the issues raised by Shashi Deshpande in *Roots and Shadows*. Indu refuses to be mother of a child that is 'not wholly welcome'— in a marriage that has become non-real. It makes her feel trapped in a negative situation and threatens her positive struggle for independence. It is Naren, who by his touch of love discovered Indu to herself, gave her the experience of release from shadow existence and be her 'real' self.

For Shashi Deshpande, as for her sensitive and intelligent women, though modern, essentially Indian in sensibility, an autonomous self in a society that is largely conventional in its outlook is a myth. The struggle of these women to give shape and content to their individual existence in a sexist society culminates in a crisis and ends in compromise. Indu had sworn proudly that she would never pretend. But she had pretended before Jayant, her own husband, by not revealing to him her whole self but revealing only that which he wanted to see. In doing so, she had wronged both — her own self as well as Jayant. She decides to resign her job and devote herself to the kind of writing she had always dreamt of. She came to recognize her strength as well as her weakness which she had hidden

from Jayant. There was a better understanding between them and an ease in their relationship that was not there before. For happiness sneaked upon her when she least expected it. She had cried despairingly to Jayant about the book she had been writing. "If no publisher accepts it... I will publish it for you," Jayant had said putting his arms comfortingly around her. Could this happiness have been possible if she had failed to achieve her freedom? Indu seems to be bohemian in her attitude, yet she is bound at times by values indoctrinated into her by the traditional orthodox views exposed to her since childhood.

Thus Shashi Deshpande makes her heroine choose security through reconciliation. The novel is neither of victory nor of defeat but of harmony and understanding between two opposing ideals and conflicting selves. This is quite representative of the basic Indian attitude. Indu's predicament is representative of the larger predicament of women in contemporary India where the new has old cultural modes. The break up of the joint family has affected relationship at the husband-wife level. In the old family pattern, as Shashi Deshpande has put it, "the two me. only briefly in the darkness of the night." So there hardly was any occasion for conflict. But with husband and wife constantly thrown together in the present pattern and with the wife sharing many responsibilities the problems of incompatibility and maladjustment and expectations and despair have arisen. The society continues to be male-dominated and attitudes towards women continue to be the same. Some women, on the other hand, are becoming more and more conscious of the various emancipation movements. Indu had to commit adultery to come to terms with her married life. Indu's casual and matter-of-fact attitude to what she had done is shocking.

Will Indu be considered a sinner, a crazy person? Or will she be acclaimed and praised for her discovery and revolt? Will our society reject and condemn her or encourage and co-operate with her in her efforts to be honest and strive, to seek to find and not to yield? These questions arise after studying Shashi Deshpande's portrayal of Indu. Undoubtedly Indu has been honest to herself and has acted according to the

dictates of her conscience. In such a situation she should also be able to face the consequences if any. Old Uncle, Kaka, Atya and other family members always cushioned her position in the family. But now she finds the dominant Akita, a senior member and a mother surrogate in the novel, and even the family to be a hindrance in achieving her goal of attaining independence and completeness. Indu develops an aversion to the natural biological functions of the female as mother and has apathy towards bearing a child. She develops a vague sense of guilt and feels that her womanhood closes so many doors for her.

Defying the traditional role she is expected to play, Indu seeks fulfillment in education and a career. She works as a journalist for a woman's magazine but gives it up out of disgust for writing only about women and their problems and starts working for another magazine. Indu recalls that she has surrendered herself to her husband Jayant step by step, not mainly for love but to avoid conflict. She resorts to deception by putting up a façade of a happy married life which, as she feels, has taken its toll on her personality. Indu sprang out of the claustrophobic world with courage. She was free. But often to be free is to be lonely. But there is always the beacon light of love. And love leads to the certainty of marriage. But marriage invariably takes you back to the world of women, of trying to please, of the fear of not pleasing, of surrender, of self-abnegation. To love another and to retain yourself intact — is that possible? To assert yourself and not to be aggressive, to escape domination and not to dominate?...oh yes, you can't escape the shadows. The clearer the light, the darker the shadows. They follow you everywhere. Such were the feelings and thoughts going through the minds of Shashi Deshpande's female protagonists.

According to Shashi Deshpande, Indu in *Roots and Shadows*, and many women in her other novels had their roots in the same place. Shashi Deshpande herself says: Life as I saw it in a small town as a child, as a growing girl.

Life as I saw it in Mumbai as a woman. And I saw it, the sharp, clean line dividing the world of men from the world of women. As a child I could cross over easily from one world into the other. Often I was the bridge. But as I grew up,

I realized the bridge wasn't there any more. I had ceased to be one myself. I was trapped into a world of my own. But, still, for some reason, outside the claustrophobic world of women .

Indu, motherless and with an absentee father, didn't belong. She was an outsider because of this, so was Shashi Deshpande because of an agnostic father who had broken from orthodoxy and family. But the women all came to Shashi Deshpande. She watched them from a distance. The girl who burnt herself because her mother said she had shamed the family by talking to a boy in public. The clever girl taken out of school because she got engaged and 'they' didn't want her to study any more. The ugly girl with huge feet and hands and a humble fixed smile listening to her mother telling mine "he has approved, but..." he smile wavering at the "but," falling off. All these women came to Shashi Deshpande from the society that she watched from a distance .

The childless widow, the deserted wife, the scheming woman. I saw these again with Indu. And now, the knowledge shaped itself into words, ideas...The vulnerability of women. The power of women. The deviousness of women. The helplessness of women. The courage of women. And the thought — was it mine or Indu's? — I won't belong to that world, I won't be like them, my God, I don't want to be like them .

In *Roots and Shadows*, Shashi Deshpande portrays an independent woman from contemporary society defying traditional roles and holding her womanhood responsible for closing many adventurous doors to her. Indu came to Shashi Deshpande from the society in which Shashi Deshpande lived. Indu is a tremendously powerful portrayal of one woman's fight to survive in a world that offers no easy outs.

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JANE AUSTEN'S AUSTERITY ON THE SILVER SCREEN

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The filmmakers of the nineteenth century based their movies on very popular books. Margaret Mitchell's *Gone with the Wind*, Charlotte Bronte's *Jane Eyre*, Ian Fleming's James Bond novels and all of Jane Austen's writings made inroads into the film industry. Of all these writers, Jane Austen is a name to reckon with when it comes to accentuating the complex disposition of the human mind. These abstract qualities are so subtly revealed and beautified in her novels. The delicate threads of feelings and emotions weave the pattern for Austen's motif. Austen is adept at addressing such subtle nuances and her literary craft is unrivalled. It is a known fact that all of Jane Austen's six novels had been adapted into films for the big screen and television.

This paper analyses this emerging trend by comparing Jane Austen's first novel *Sense and Sensibility* and the movie that was entitled after the book. The movie was released in the year 1995. The 1996 Oscar Award for the Best Adapted Screenplay was won by Emma Thompson who has scripted and starred in the film, *Sense and Sensibility*. It also won the BAFTA Award for Best Film. Emma Thompson and Kate Winslet won the BAFTA Award for Best Actress in a Leading Role and the BAFTA Award for Best Actress in a Supporting Role, respectively. This Academy Award and BAFTA Award winning novel is a romance drama that is weaved around the interior lives of its characters.

This movie is an ideal example of Diaspora. The producer of the film Lindsay Doran is an American who was born and brought up in Los Angeles, clearly a product of Hollywood. The director of the film, Ang Lee (Academy Award Winner), is of Chinese descent and was raised in Taiwan. The author of the book is Jane Austen, an epitome of everything that is quintessentially English. The cast comprises of high profile British film artists. Emma Thompson and Kate Winslet essay the role of the Dashwood sisters.

Hugh Grant and Alan Rickman play the parts of their suitors, respectively. Music score is rendered by Patrick Doyle, an eminent Scottish music composer and Academy Award nominee.

The casting team deserves a special mention for the formation of this whole ensemble. Both the major and minor characters fit the role to a tee. Imogen Stubbs and Richard Lumsden are the best suited to play the part of Lucy Steele and Robert Ferrars, respectively. The sly and knave nature of Lucy Steele is very well performed by Imogen Stubbs. Robert Ferrars is introduced with a very wry and fake smile. This speaks volumes about his less superior nature and an ill-bred high-handedness, akin to that of his sister's. The very presence and sight of Willoughby's fiancée in the party scene leaves the viewer's stunned. The choice of the character and execution of the shot is unparalleled. It conveys a lot about aristocratic vanity and snobbishness. The comparison between a desperate Marianne Dashwood and a breathtaking rich-urban beauty is a commonplace context that many female readers will be able to understand and relate themselves with. The depiction of the unbridgeable divide between the urban rich and the rural folks, as seen in this scene is quite a feat.

The vast difference in the era of the book and the film is of paramount importance. While, the novel was written and published in the early 18th century, the movie was made in the beginning of the twentieth century, actually in 1995. Both the novel and the movie are untouched by both the World Wars and other Revolutions that rocked the world. It stays closer with the inner emotional upheavals of the characters. The movie has a very apt scene, in which Marianne Dashwoods' apothecary announces her illness to the family. The word of caution that he puts forth makes the host of the Dashwood sisters to scream and literally run for her child's life. Lady Middleton instantly quits the company of

the sisters and is least bothered about being an unreliable host. Unlike the ghastly scenes that are generally found in war and detective films, this film is punctuated with unsavory predicaments of human nature.

The movie *Sense and Sensibility* is a classic example of Traditional translation. The dialogues are not uttered verbatim. Except for few prominent lines that are an exact replica of Jane Austen's writings the rest are penned down by Emma Thompson. Four years of Emma Thompson's meticulous hard work on the script won her the Academy Award in the category, Best Adapted Screenplay (1996). The dialogues convey the story convincingly and the actors seem to be totally at home with the dialogue delivery. For want of brevity the dialogues had to be redeemed from getting injudiciously scrunched up. The richness in literary expressions and fine lines that underline the underlying traits of human consciousness is expected to be captured in a befitting manner. The literary fiesta that was relished and cherished by an avid reader has to be within the reach of a viewer, too. In the context of Willoughby's act of demeaning Colonel Brandon's reputation and Elinor's stance to speak high of Colonel Brandon, Elinor Observes, "If their praise is censure, your censure may be praise" (59). This apt remark sums up everyone's character and the connected demarcation. A reader would honestly opine that there are many more lines of this kind that should have made their way into the movie; the lines just as penned by Jane Austen. Maintaining those lines could have served the dual-purpose of rendering brevity to the dialogues and at the same time very strongly maintain the authentic voice of Austen.

A 'four wall experience' is a common feature of both the book and movie. Jane Austen's idea of social life and family upbringing is so strongly revealed in her works. This movie also carries it forward. Except for a few outdoor scenes most of the scenes are shot indoors. The dining table conversations, reading room scenes, entry and exit of characters make us also undergo the feeling of confinement. In the beginnings of both the novel and movie we feel confined to Norland. Later on we feel shifted to Barton Park.

Marianne's adventurous outings are the only expeditions that give us a whiff of fresh air. Even during the Dashwood Sisters' sojourn at London the readers and viewers are not given a quick tour of London. Rather it is about the happenings at indoors. The approach in the movie is slightly different. Colonel Brandon has arranged for a picnic at his uncle's place. In the novel, the family members are gathered at the dining hall. A messenger arrives and very secretly reveals an urgent message to Colonel Brandon. The message demands Brandon's imperative journey to London. In the movie, the same scene is shot outside the house. The horses, hedges, green pastures, multihued plants, and the massive buildings pass on the tempo of a happy picnic. And in addition it also heightens the picturesque quality of the movie.

The Sylvan beauty of the countryside comes alive in the movie. The verdant stretch of land bordered by a still lake amidst foggy clouds is certainly a heart warmer. The novel speaks about the Dashwood sisters' sentimental bonding with their Norland house. Marianne says,

...And you, ye well-known trees! - but you will continue the same. No leaf will decay because we are removed, nor any branch become motionless although we can observe you no longer! No: you will continue the same: unconscious of the pleasure or regret you occasion, and insensible of any change in those who walk under your shade! But who will remain to enjoy you? (38)

Attributing emotions to one's own home and its surroundings is an integral part of the human psyche. Austen's authorial voice renders an everlasting bonding with the aforesaid places. The cinematography by Michael Coulter renders a glossy picture of the countryside. The visuals are soothing enough to create a balmy effect on the senses of the audience. Major locations of the movie are Saltram House, Compton House, Trafalgar Square, National Maritime Museum in Greenwich, Wilton House in Wiltshire, Mompesson House in Salisbury and Montacute House in Somerset. A piece of information goes on to say that following the release of *Sense and Sensibility* the number of tourists visiting these places skyrocketed.

The narrative technique of Austen is ever the same. The story unfolds the many folds of human mind and their response to the man - made situations. The inexhaustible theme of love and marriage supplies the story with the necessary twists and turns. Accordingly, both these works are laced with the frills of feelings and emotions. One unique feature being that it curbs the concept of hero - worship. Marianne's painful affair with Willoughby is an overt ostracism. At the same time, both the writer and the director had been very careful in keeping themselves away from any moral harangues. The prime purpose of both these works is clearly to delight their respective audiences. The uniform pace of the novel and the movie enables the spectators to consume each and every bit of work and sheer genius that has gone into its making.

There are two remarkable scenes that ascertain the absolute nature of films. Soon after the Dashwood Sisters' arrival in London Marianne writes to Willoughby. She is constantly expecting his visit and keeps fretting about it. One fine morning, a Gentleman is announced and Marianne is euphoric. The novel goes on to say, "She crimsoned". When the same scene is translated to the big screen it produces a psychedelic effect. It is a 'dream come true' situation for her. Unlike, other situations now she is totally in command over her emotions, tries to keep her ecstasy at bay and even manages to pinch her cheeks for that extra glow. On the other hand, Eleanor does not know what to hope for. As Marianne is getting ready to throw herself into the arms of Willoughby, Colonel Brandon walks in. (Needless to say that, even the readers and spectators were equally left aghast). Marianne maintains her composure and finds an excuse for her abrupt exit. Elinor is left to handle the situation. Tricky situations of this sort are far more enjoyable on the screen, especially when there are such pretty damsels.

An English society that took upon itself a mission of civilization takes enormous pride in its Parties. Their parties are the parameters of their wealthy civilization. On the silver screen such scenes turn out to be a visual extravaganza. The impeccable manners of the cosmopolitan populace of Britain, the fine tapestries of the

London interiors and above all the graceful movements of the elitist groups are more riveting on the screen. People who belong to other countries are able to get a glimpse of such enjoyable occasions. The party scene in *Sense and Sensibility* is par excellence and Willoughby's unexpected arrival on the scene is highly captivating. When seen on the big screen such scenes stick in our memories. An added bonus is that it also evokes a similar sense of gaiety. Such festivities are eye - catching on the silver screen.

Translating fiction into films is a hundred year old practice. Firstly, the filmmakers embark on the already established success and popularity of a book. Secondly, the book serves as a guideline towards the making of a movie. The lifeline of a movie such as story, characters, locale and period are already well formulated and experimented by the writer. These ingredients are judiciously handled by the filmmaker to suit his medium. In the process he might drift away from the original source or maintain his intimacy on all grounds. It is a highly variable quantity. Further, from the audience's point of view it becomes a spawning ground for lot of speculations. Whether they watched the movie first or read the novel first is a pertinent question. It is this factor that determines the experience. It has to be accepted that reading is a personal experience that is always owned. Whereas, Film viewing can either be a private or public experience (largely depends on the socio-economic and psychological life patterns of individuals) that is widely shared. Both are two different canvases with its inherent pros and cons. With the book it is all about intimacy. With the novel it is all about the overall effect. The art of story - telling is the only portal that they share in common. They operate in tandem only on the facets of narration. Apart from this they are two extremely different forms of art. Just because narration is their bloodline they cannot be equated and compared. Whether it is fully grown within its own dimensions is what an onlooker can look for and analyze. Another major drawback is that most people lack the expertise and experience to become connoisseurs of these two ultimate art forms. Mere ownership of a book or a Movie

CD/DVD does not give them the authority to come up with their own critical acclaims. Many other factors are to be considered before passing a fleeting remark. A system is yet to be evolved to gauge the outcome of the amalgamation. It is this awareness that needs to be spread across before encouraging people to compare and contrast these two art forms that are thoroughly asymmetrical in nature.

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MICRO FINANCE: AN IMPACT ON WOMEN ENTREPRENEURS

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Micro Finance

Micro finance is a term for the practice of providing financial services usually very small loans to develop economies. Most transaction involve small amounts of money, frequently less than 100USD. Micro finance is composed of many financial services such as loans, credit, insurance etc run on a smaller scale. Micro finance is the supply of loans, savings and other basic financial services to the poor. People living in poverty, like everyone else need a diverse range of financial instruments to run their business, build assets, stabilize consumption and shield themselves against risk. Financial services needed by the poor include working capital, loans, consumer credit, savings, pensions, insurance and money transfer services.

In the early 1970s several pioneering enterprises began experimenting with loaning to the poor and underserved. The first fully incorporated micro finance community development bank was shore Bank founded in 1973 in Chicago. Economics professor Muhammed Yunus is often credited with disbursing the first micro loan in Bangladesh in 1974. He later went on to found the Grameens.

Bank for his efforts. Another microfinance, Accion International began disbursing microloans in Recife, Brazil as early as 1975.

Mission

The centre for Micro Finance will help improve the life of the poor by ^ Systematically researching the links between access to financial services and the participation of the poor in the larger economy. Participating in maximizing access to financial services and its impact for the poor through:

- Research on microfinance and livelihood financing.

- Research based policy advocacy.
- High level training for practitioners and institutions. ;
- Strategy building for Micro Finance Institutions.

Micro finance is a participative model that can address the needs of the poor especially women members. It envisages the empowerment of the members by promoting savings habits and extending bank loans to them.

Concept

Micro finance as is being practiced could be defined as a set of services comprising the following activities:

- a) Micro Credit: Small loans, primarily for income generation activities, but also for consumption and contingency needs.
- b) Micro Savings: thrift or small savings from borrowers own resources.

Features

1. It is a tool for empowerment of the poorest, the higher the income and better the asset position of the borrower, the lower the incremental benefit from further equal doses of micro credit is likely to be.
2. Delivery is normally through Self Help Groups (SHGs)
3. It is essential for promoting self-employment, the opportunity of wage employment are limited in developing countries-micro finance increases the productivity of self-employment in the informal sector of the economy-generally used for a) direct income generation b) rearrangement of assets and liabilities for the household to participative in future opportunities and c) consumption smoothing.

4. It is not just a financing system, but a tool for social change, especially for women, it does not spring from market forces alone, it is potentially welfare enhancing there is a public interest in promoting the growth of micro finance, this is what makes it acceptable as a valid goal for public policy.
5. Micro credit is aimed at the poorest, and its lending technology needs to mimic the informal lenders rather than the formal sector lending. It has to a) provide for seasonality b) allow repayment flexibility c) eschew bureaucratic and legal formalities d) fix a ceiling on loan sizes.

Global Picture

Worldwide, approximately three billion people-half the planet-survive on \$2 a day. More than one billion of them survive on half that amount or less, the World Bank's definition of the severest poverty. Regular salaried or wage-paying jobs are scarce in many developing countries. Most of their citizens instead make their living through self-employment in the informal sector. The Economist and the International Labor Office estimate that nearly 60% of Latin America's and two-thirds of Africa's non-agricultural employment is in the informal sector. In India, nine out of ten workers are in the informal sector, contributing 60% of net domestic product and 70% of income. The story is the same throughout the developing world. But without access to the quality, affordable financial services they need to fuel their productivity and reduce their vulnerabilities to external shocks, the poor majority can never grow their micro enterprises into businesses that can help them escape poverty. They can never escape survival mode.

The reasons for this lack of access vary from country to country but there are certain common elements. Many of the world's poor live in rural areas, scattered across geographically isolated regions that are difficult to serve. Many are illiterate, and thus cannot read or sign their names to standard loan agreements. Some come from cultures without consumer protection policies, leaving poor people routinely exploited by predatory lenders. Virtually all lack

credit histories, business tracks and assets to pledge as collateral. The modern microfinance movement was born to ease the human suffering caused by poverty, and to wake the global economy's sleeping giant: the almost completely uncapped productivity of the world's overwhelming majority of economically active people. It has scored impressive gains, developed consensus about best practices, and improved the lives of tens of millions of people.

Indian Scenario

Since the 1950s, various governments in India have experimented with a large number of grant and subsidy based poverty alleviation programmes. Studies show that these mandatory and dedicated subsidized financial programmes, implemented through banking institution have not fully successful in meeting their social and economic objectives. The common features of these programmes were:

- Target orientation
- Based on grant/subsidy and
- Credit linkage through commercial banks. These programmes
- Were often not sustainable
- Perpetuated the dependent status of the beneficiaries
- Depended ultimately on government employees for delivery
- Led to misuse of both credit and subsidy and
- Were treated at best as poverty alleviation interventions

Banks too never really looked on them as a profitable and commercial activity. According to a 1995 World Bank estimate, in most developing countries the formal financial system reaches only the top 25% of the economically active population, the bottom 75% have no access to financial services apart from money lenders. In India Microfinance is generally understood, but not clearly defined. For instance, if an SHG gives a loan for an economic activity, it is seen as Microfinance. But if a commercial Bank gives a similar loan it is not likely to be treated as microfinance. In the Indian context there are some value attributes of micro finance:

- Microfinance is an activity undertaken by

the alternate sector (NGOs). Therefore a loan given by a market intermediary to a small borrower is not seen as Microfinance. However when an NGO gives a similar loan it is treated as Microfinance. It is assumed that Microfinance is given with a laudable intention and has institutional and non exploitative connotations. Hence we define Microfinance not by form but by the intent of the lender.

- Microfinance is something done predominantly for the poor. Banks usually do not qualify to be MFOs because they do not predominantly cater to the poor. However there is an ambivalence about the Regional Rural Banks and the new Local Area Banks. In normal course one would not ascribe the value attributed of an MFO to them.
- Microfinance grows out of development roots. This can be termed as the "alternative commercial sector". MFOs classified under this head are promoted by the alternative sector and target the poor. However these MFOs need not necessarily be "developmental" in the incorporation. MFOs that are off shoots of NGOs and run commercially. There are commercial MFOs promoted by the People who have development credentials. We do not find commercial Organization having "microfinance business".
- The Reserve Bank of India (RBI) has defined microfinance by specifying criteria for exemption MFOs from its registration guidelines. This definition is limited to non-profit companies and only two MFOs in India qualify to be classified as Microfinance companies.

Importance

1. Among the poor, the poor women are the most disadvantaged they are characterized by lack of education and access to resources both of which are required to help them work their way out of poverty and for upward economic and social mobility. The problem is more acute in countries like India despite the fact that women

labour makes a critical contribution to the economy; this is due to low social status and lack of access to key resources.

2. Evidence shows that group of women are better customers than men. They are better manager of resources, benefit of loans are spread wider among the household if loans are routed through women.
3. In spite of the remarkable importance of women's participation their jobs have been considered as an "extra income" to family survival or simply to improve its living conditions. Moreover, micro enterprises owned by women have been considered as a way to meet primary needs instead of a profitable source of income.
4. Considering the entrepreneurial environment, women's activities are very interesting as they offer a great source of knowledge and innovation. For example: there is no single type of female micro-entrepreneur, they differ in social background, educational level, experience and age. Another interesting factor is their strong social coherence that allows them to maintain strong communications-channels at all levels.
5. One important element, and perhaps the only characteristic that men will never have, is the possibility to transfer "motherhood skills" to job. These include fostering of other people's development through guiding, monitoring, and sharing information. Women are experienced in balancing claims, in organizing and pacing, and in handling difficulties
6. It has been felt for some time in India that the credit needs of poor women, Particularly in the unorganized sector, have not been adequately addressed by the formal financial institutions in the country. The vast gap between demand for supply of credit to this sector like micro finance.

Objectives

The study aims to understand the impact of micro financing through various projects and its effect on women community. It also studies are broad impact of micro financing on women

entrepreneurial development. Then broad frame work was adopted to reach the targeted women groups. Micro finance programmes strategies to reduce poverty and expanding support to a broaden range of women organizations. It is a mean to climb out of poverty and offering them social recognition and women empowerment.

Methodology

This study was based on complete enumeration survey method on minority women entrepreneur. The procedures of micro financing strategies and its impact on women community were followed. A tentative sample of 100 was being followed in collecting and compiling the data. The data was analyzed and various inferences have been drawn.

Scope

1. Business week dubbed 2006 as " the year of micro-finance", and the idea extending Small loans to the world's poorest people to start their own businesses caught in the developed world.
2. The study basically targeted the impact of micro finance strategies On the socio economic development of minority women entrepreneur.
3. The good will created by the micro-finance in the women community.
4. The study helps to know the cooperation among NGO and banks .
5. The financial assistance provided to women entrepreneur and upliftment of women Community for social progress.

Findings

1. The study has targeted micro finance programmes strategies to reduce poverty and to promote micro and small enterprise development.
2. Rural development. Employment generation through SGSY and PMRY schemes. However it involves chance, leading to betterment in the perceived situation.
3. Micro-finance is an activity undertaken by the alternate sector (NGO). Therefore, a loan given by a market intermediary to a

small borrower is not seen as micro finance.

4. The number of micro finance institutions increasing by the day, banks, finance Institutions and other donors are looking at to ratings before they sanction funds.
5. While micro credit in India is growing steadily, the future for this segment appears to be gloomy owing to structural issues.
6. Micro finance in India is at an inflexion point with new generation micro finance Institutions and commercial banks drawing scale rapidly.
7. Innovation in terms of product designs, channel configurations and technology usage is rife in the Indian micro financial sector.

Conclusions

Micro finance programmes not only give women and men access to savings and credit, but reach millions of people world wide by bringing them together regularly in organized groups. There are about 60 million women organized in SHGs in India and they have access to micro financing. Male domination and other psychological taboos at reached to women are yet to be challenged. Micro finance programmes contribute to women's ability to earn an income, initiating a series of 'virtuous spirals' of socio-economic empowerment increased well being for women and their families and wider political empowerment.

Women entrepreneurs today are an emancipated lot a force to reckon with. They are bound to succeed in the field of business with their intrinsic qualities of human relations, cash management techniques, perseverance, winning tactics etc. The majority of women are frightened of problems to encounter in the cause of entrepreneurship. In such a situation, liberal institutional finance and other support systems should be provided. It is high time women are brought out of their revive, into the main stream towards the overall socio-economic development of our nation.

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DEKEY SECURE DEDUPLICATION WITH EFFICIENT AND RELIABLE CONVERGENT KEY MANAGEMENT USING BOWFISH ALGORITHM

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Abstract

Data deduplication is a technique for eradicate reproduction copy of data and has been extensively used in cloud storage to reduce storage liberty and upload bandwidth. Hopeful as it is a happen challenge is to perform protected deduplication in cloud storage space. Even though convergent encryption for comprehensively implement for secure deduplication a dangerous problem of making convergent encryption realistic is to professionally and dependably handle a huge number of convergent keys. This paper makes the first effort to formally address the problem of accomplish efficient and dependable key management in secure reduplicate. We first establish a baseline come within reach of user clutch an independent master key for encrypting the convergent keys and outsourcing them to the cloud.

However such a baseline key organization scheme generates a huge number of keys with the growing number of users and necessitates users to dedicatedly shelter the keys. We proposition dekey a new production in which users do not need to administer any keys on their own but as an alternative securely allocate the convergent key contribute to across several servers. Security investigations demonstrate that Dekey is secure in terms of the description specified in the projected precautions. A verification of concept we implement Dekey using the secret sharing scheme and display that Dekey deserves limited overhead in realistic location.

Keywords: Data deduplication, upload bandwidth, key management, scheme generates, Dekey secure

1.Introduction

Cloud storage offers highly-available virtually infinite and quick to scale storage with its pay as you go model in recent years it has attracted new customers by the score. Coupled with dropping prices the cloud paradigm has turned storage into a commodity. The decreasing cost of storage media the use of multi tenancy competition between cloud providers and the efficient use of the storage backend through compression and deduplication can be listed amongst the reasons for low price high quality cloud services such as cloud storage services. One of the techniques used to reduce the cost of cloud storage services is deduplication which is currently implemented by providers such as deduplication avoids storing multiple copies of the equivalent data. As an illustration multiple copies of popular content need to be stored only once upon the upload subse quent upload requests can be discarded and only require establishing a link from the uploading user to the original copy of the content.

Deduplication can be performed very effectively at both or block level deduplication ratios vary from 2:1 to 50:1 for the same application by the same vendor depending on the setup and the input dataset.

Deduplication can take place at the client side or at the server side. If deduplication is triggered at the client side it is more efficient as it saves upload bandwidth. This is especially for service providers due to the fact that network activity is the most energy consuming task for cloud. To keep away from the transmission of the complete content but still allowing to check for its existence at the server side clients are usually asked to generate a much shorter version of and to use that digest to uniquely identify. The standard approach is to interpret the upload of a digest by a client as a proof that the client essentially owns that. In the work patterned the protection weaknesses hidden behind approach. Primary the privacy and confide gentility of users of a storage system can be compromised by an attacker that

checks if another user has already uploaded a by trying to upload it as well. If the upload does not take place it means the server already stores it. This can be extremely dangerous if the is very rare or private. Second deduplication can be abused to turn the service provider into an underground direct. Two join together users with no direct connectivity can establish a protocol to exchange information stealthily. For instance to exchange one bit of information one of the users checks if a previously agreed has been uploaded or not during a certain time window If the was uploaded the user can consider that a 1 has been transmitted. Finally a cloud storage service can be used as a content distribution network (CDN). In such a case a user can share large with other users just by exchanging the consequent assimilate. A real world illustration of this attack was the explosive growth of digital contents continues to raise the demand for new storage and network capacities along with an increasing need for more cost effective use of storage and network bandwidth for data transfer.

As such the use of remote storage systems is gaining an increasing concentration namely the cloud storage based services since it provides cost efficient. These support the transmission storage in a multi tenant environment, and intensive computation of outsourced data in a pay per use business model. For saving resources consumption in both network bandwidth and storage capacities many cloud services namely and applies client side reduplication. The perception avoids the storage of redundant data in cloud servers and reduces network bandwidth consumption associated to transmitting the same contents several times.

Despite these significant advantages in saving resources client data deduplication brings many security issues considerably due to the multi-owner data possession challenges. For instance several attacks target either the bandwidth consumption or the confidentiality and the privacy of legitimate cloud users. For example a user may check whether another user has already uploaded a file by trying to outsource the same file to the cloud. Recent years have witnessed the trend of leveraging cloud-based services for large scale content storage processing and circulation.

Protection and privacy are among top concerns for the public clouds. These security challenges we propose and implement on Open Stack Swift a new client side deduplication scheme for securely storing and sharing outsourced data the unrestricted cloud. The innovation of our suggestion is double. First it ensures better discretion to unconstitutional users. That is every client subtract a per data key to encrypt the data that he be set to store in the cloud.

2. Overview

The advent of cloud storage motivates enterprises and organizations to outsource data storage to third party cloud providers as evidenced by many real life case studies [3]. One critical challenge of today's cloud storage services is the management of the ever increasing the data. According to the investigation report of IDC of the data in the wild is expected to reach in [9]. To make data management scalable deduplication has been a well known technique to reduce storage space and upload bandwidth stored in cloud. Its position of observation more than data copies with the same content deduplication eliminates redundant data by keeping only one physical copy and referring other redundant copy of data. Every such copy can be definite based on different granularities it may refer to either a complete organizer. Today's profitable storage services in the cloud such as have been applying deduplication to user data to save maintenance cost [12]. From a user's perspective data outsourcing raises security and isolation anxiety. We must belief third party cloud contributor to properly enforce confidentiality integrity checking and access control mechanisms against any insider and unknown attack from the storage data. However deduplication while improving storage and bandwidth efficiency is incompatible with conservative encryption. Particularly established encryption involve different users to encrypt their data with the own keys. Consequently matching data copies of different users will lead to different cipher texts making reduplication impracticable. Convergent encryption [8] provides a viable option to enforce data confidentiality while realizing reduplication. It encrypts or decrypts a

data copy with a convergent key which is derived by computing the cryptographic hash value of the content of the data copy itself [8]. After key generation and data encryption keys and sends the cipher text to the cloud. The encryption is deterministic matching data copies will generate the same convergent key and the same cipher text. This allows the cloud to perform deduplication on the cipher texts. In this texts can only be decrypted by the corresponding data owners of the particular keys. To understand how convergent encryption can be understand we consider a baseline approach that implements convergent encryption based on a together with this approach. That is the original data copy is first encrypted with a convergent key derived by the data copy itself and the convergent key is then encrypted by a master key that will be kept locally and securely by every user. The encrypted convergent keys stored beside with the corresponding encrypted data copies in stored in the cloud. The key can be used to recuperate the encrypted keys and hence the encrypted files. Each user only needs to continue the master key and the metadata about the sourced data. Conversely the baseline approach suffers two critical consumption issues. It is inefficient as it will produce an enormous number of keys with the increasing quantity of users. Particularly every user must connect an encrypted convergent key with every block of its outsourced encrypted data copies so as to later reinstate the information. Although unusual users may contribute to the matching data copies they must have their own set of convergent keys so that no other users can admission files. As a consequence the quantity of convergent keys being introduced linearly scales with the number of blocks being stored and the quantity of users. The key organization overhead becomes more prominent if we exploit fine grained block level deduplication. Suppose that a user stores 1 TB of data with all unique blocks of size 4 KB each and that each convergent key is the hash value of SHA-256 which is used by reduplication [17]. The quantity of keys is further multiplied by the number of users. The resulting intensive key management overhead leads to the huge storage cost as users must be billed for storing the large number of keys in the

cloud. The baseline approach is unreliable as it requires each user to dedicatedly protect own key. If the key is accidentally lost then the user data cannot be recovered if it is compromised by attackers then the user data leaked. These stimulate us to explore how to efficiently and reliably manage enormous convergent keys while still achieving secure deduplication. We propose a new manufacture called Dekey which provides efficiency and reliability guarantees for convergent key an argument on both user and cloud storage sides. To apply deduplication to the convergent keys and leverage secret allocation procedure. In particular we construct secret shares for the convergent keys and distribute them across multiple independent key servers. The first user who uploads the data is required to compute and distribute such secret shares while all following users who own the same data copy need not compute and stored. To recover data copies a user must access a minimum number of key servers through authentication and obtain the secret shares to reconstruct the keys. The secret allocate of a convergent key will only be accessible by the authorized users who own the corresponding the copy of data. Considerably reduce the storage overhead of the convergent keys and makes the key management reliable against malfunction and attacks. To our information nothing of existing studies formally addresses the problem of convergent key management.

3. Algorithm

Blowfish is a symmetric block code algorithm. It uses the identical secret key to both encryption and decryption of messages using dekey. The block size for Blowfish is 64 bits; messages that aren't a multiple of 64 bits in size have to be protection. It uses a uneven length key from 32 bits to 448 bits. It is appropriate for applications where the key is not distorted recurrently. It is significantly quicker than most encryption algorithms when executed in 32 bit microprocessors with huge data caches. Blowfish is a fast block cipher excluding when altering keys. Each original key requires pre-processing equivalent to encrypting about 4 kilobytes of text which is very slow compared to other

block code. These avoid its use in confident applications but are not a problem in others. The algorithm is used to generate the specific dekey that is used for decryption process. This dekey is based on each client for whom the data must be accessed. Once the dekey is generated it is said to be secure and safe to the client.

Encryption

Blowfish is a Feistel network consisting of 16 rounds. The input is a 64-bit data element, x .

Divide x into two 32-bit halves: x_L , x_R

For $i = 1$ to 16:

$x_L = x_L \text{ XOR } P_i$

$x_R = F(x_L) \text{ XOR } x_R$

Swap x_L and x_R

Next i

Swap x_L and x_R (Undo the last swap.)

$x_R = x_R \text{ XOR } P_{17}$

$x_L = x_L \text{ XOR } P_{18}$

Recombine x_L and x_R

Function F :

Divide x_L into four eight-bit quarters: a , b , c , and d

$F(x_L) = ((S_{1,a} + S_{2,b} \text{ mod } 232) \text{ XOR } S_{3,c}) + S_{4,d} \text{ mod } 232$

Decryption is exactly the same as encryption, except that P_1, P_2, \dots, P_{18} are used in the reverse order.

4. Working Principal

We proposition Dekey a new structure in which users do not need to administer any keys on their own but as an alternative securely distribute the convergent key shares across compound servers. Dekey using the secret sharing scheme and make obvious that Dekey incurs incomplete overhead in realistic upbringing we proposition a new construction called Dekey which make available efficiency and dependability undertaking for convergent key organization on both user and cloud storage. A new construction Dekey is projected to present efficient and reliable convergent key organization through convergent key reduplication and secret sharing. Dekey wires both file intensity and block intensity reduplication. Security investigation demonstrates that Dekey is secure in terms of the definitions specified in the proposed safety

measures replica. In exacting Dekey remains secure even the adversary controls a limited number of key servers. We execute Dekey using the secret sharing scheme that enables the key management to adapt to different reliability and carefulness altitude. Our assessments demonstrate that Dekey incurs limited overhead in normal upload/download operations in realistic cloud environments.

Advantages

1. A new construction in which users do not need to manage any keys on their own
2. Instead securely distribute the convergent key shares across multiple servers
3. Security analysis demonstrates that Dekey is secure in terms of the definitions specified
4. Convergent encryption also known as content hash keying is a cryptosystem that produces identical cipher text
5. Identical plaintext files this has applications in cloud computing to remove duplicate files from storage without the provider having access to the encryption keys

5. Experimental Evaluation

The files are stored in the cloud server in a secured storage. Duplicates of the files are avoided. The duplicates are avoided using the symmetric checking process.

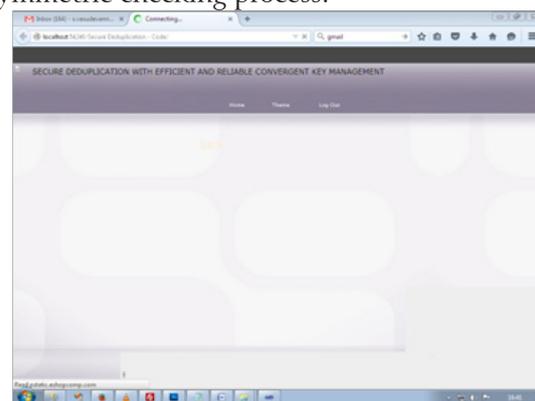


Figure 1. Screenshots for Home Page

The files are shared to the concern person in a secure way using this dekey process. Storage of the files, the process of encryption and

decryption are carried out using this Bowfish process.



Figure 2. Screenshots for Request Page

The regular user could carry out his regular routine in the process without disturbing any other resource or initiating any process. During file sharing process this dekey methodology is used.

6. Conclusion

The duplicates copy of the original data is avoided using this secure deduplication with efficient and reliable convergent key management that is achieved using Bowfish algorithm.

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A FEMINISTIC STUDY OF MEENA ALEXANDER'S POEMS

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Abstract

“Being a woman is a terribly difficult trade since it consists principally of dealings with men.” Writes Joseph Conrad. The woman faces many problems in the society. In the early stage, the women were depicted by men in literature. They could not express the feelings of women. In the contemporary era, the women started to write about their problems and struggles in literature. Meena Alexander is a writer of Diaspora who writes about the sufferings of women in her poems. The feministic theory is applied to study Meena Alexander poems.

Key Words: Fault Lines, Self Identity, Female Body

As Manu says: “Girls are supposed to be in the custody of their father when they are children, women must be under the custody of their husband when married and under the custody of her son as widows. In no circumstances is she allowed to assert herself independently”. The role of women is given clearly in the Manu. The women are treated as the secondary human being. They should depend throughout her life. The present paper aims at examining representations of women in Meena Alexander's poems. These representations reveal a lot about the culture and background in which the writer lived and migrated. The study probes into the images of women, their sufferings and struggles portrayed by Meena Alexander in her poems.

Woman is banded and beautiful. She is portrayed as Mother and Goddess. The women have been the subject of the countless works of art and literature. Literature depicts her as graceful and loving, a gentle creature in need of guidance and protection. Males are typically portrayed as stronger, more aggressive, dominant, more active and in general more important than females. Female in contrast are presented as weak, passive and dependent. The contemporary women writers deviate from the depiction of traditional patterns of Indian womanhood and articulate their feelings without any inhibitions. They register their discontent against the

oppressed situation of women. In traditional Indian society women are confined to home making, child bearing and child rearing which affect their personality and identity. The need for flexibility, adjustment and submissiveness is inculcated in women even from their childhood. On the contrary, all the women writers in English belong to the highly modernized, urban, affluent and scholarly families. This contrast gives rise to certain inevitable tension in personal and social lives of women. Writers therefore rebel against the conventional role of woman in the society and struggle to assert their own identity as independent and individual person. They emphasize on the search for Self identity. The oppression of women lead to an outburst of a socio political movement called feminism.

According to Gail Omvedt, “Feminism is not a form of social science nor is it a single consistent ideology. It can best be understood as the developing self-consciousness of women as an oppressed section struggling for liberation.”(177). Feminist theory, which emerged from feminist movements, aims to understand the nature of gender inequality by examining women's social roles and lived experience; it has developed theories in a variety of disciplines in order to respond to issues such as the social construction of sex and gender. The activist and the French philosopher Simone de

Beauvoir provided her views on feminism with the publication of 'The Second Sex'. The book expressed feminists' sense of injustice.

Elaine Showalter on the perspective of feminism, suggests that it can be divided into three phases:

1. Feminine: in the Feminine Phase (1840-1880), "women wrote in an effort to equal the intellectual achievements of the male culture, and internalized its assumptions about female nature."
2. Feminist: the feminist phase (1880-1920) was characterized by women's writing that protested against male standards and values, and advocated women's rights and values including the demand of autonomy.
3. Female: the female phase (1920- till today) is one of self – discovery. Showalter says, "women reject both imitation and protest – two forms of dependency- and turn instead to female experience as the source of an autonomous art, extending the feminist analysis of culture to the forms and techniques of literature."

Meena Alexander falls in the third phase of women's writing. This paper attempts to give a view of feminism with particular reference to Meena Alexander poems.

"One is not born, but rather becomes, a woman." Says Simone De Beauvoir. A quote which single –handedly explains that woman is born as a human being but trained and grown up as a woman. Meena Alexander also experiences the same circumstances through her Mother and her society in the midst of stereotyped behavior expected from her. She understood that womanhood is all about searching for self identity. Her work is an unsettling account of how a woman becomes a woman, how woman consciousness is built up. Through her poems and Memoir, she explicitly deals with the images of a woman and her female experiences. E.Nageswara Rao rightly comments:

"Fault lines is a candid account of a sensitive woman growing aware of her potential and of the discrimination she suffered because of her complexion and sex."

The poems of Meena Alexander raised her voice against social and cultural conventions.

She challenged restrictions on freedom and subjection of women. She believes that women need to explore collective unconscious and shared experience in order to transcend the fragmentation and isolation of their lives. It is a vehicle of her own cultural experience and expression. Her poems raise voice against oppression of women by depicting how she emerges from her experience and situation. Meena Alexander's poems is the inseparable part of Indian tradition with some distinctive features. Her poems has wide range of reference because of her sojourn in abroad for number of years and roots firmly planted in her native soil of Kerala. A strong political awareness is the striking feature of her poetry, which makes her alive to all the social evils prevalent in any part of the world. Her personal life and her family influence her to write poems.

In her poem, ' House of Thousand Doors', Meena Alexander writes of her two grandmothers, her paternal grandmother who has housebound throughout her life and her maternal grandmother who had been politically active and imprisoned for her activities and beliefs. In recreating their lives, she metamorphosizes the two grandmothers into the figure of one ancestress. The grandmothers and other women struggle to enter houses, to possess and to control their own homes, which are often their own bodies. They face birth, death and separation and in the end merge into one nameless woman who has no past. Her mother restricted her from going in the sun due to the fear of becoming dark. Alexander describes how she was brought up by her mother in the strict belief that women should stay at home. As a girl, she kept a journal in which she expressed her adolescent agonies: "if you want me to live as a woman, why educate me?". It is wrong to take a job. Because a women is expected not to have mobility. They have to spend the time with the children not outside home.

Her mother insisted that women should accept the limitations imposed by their bodies and honour their femininity. In 'Women by Well Side' the poet depicts the arranged marriage was a narrow gate that all women had to enter and learn certain skills required to run a household. In Kozencheri, girls could not get out without

proper escorts. They were often molested in market places of Kerala. Meena had heard that sometimes women committed suicide to do away with their shameful bodies. These terrible images haunted her mind in her childhood.

Meena Alexander in her poems depicts the married life of women and the sufferings of Childbirth. In *Fault Lines*, the poet wrote about the women and their sufferings. She writes: "About being born into a female body; about the difficulty living in space. Really : living without fixed ground rules, moving about so much; giving birth all that stuff,"

"I was born out of my mother, and out of her mother before her, and her mother, and her mother, and hers. Womb blood and womb tissue flowing, gleaming, no stopping."

Meena Alexander expressed the feelings of married women. When they got married they are totally moving away from their parents family. Though they come back for some occasions, they are only treated like relatives. They are the part and parcel of the husband's household. Marriage is the parting and exile from the mother's home. When Meena marries Davis and leaves for the States she compares herself with cabbage packed up in two worlds, the past and the present.

In 'South of the Nilgris', the poet writes about the pregnancy of women. The stomach is like the watermelon. The poet informs her son that he need not hold the baby in his belly. In her poem 'Passion' she describes the life of woman who gives birth to another life but for her, there are no bronze, no summoning". Not even the words of sympathy and love. She poignantly describes the life of a woman:

"I am she the women after giving birth
life to give life torn and hovering
as bloodied fluids baste the weakened flesh
For her there are no words no bronze, no
summoning.

I am she smeared with ash from the black
God's altar

I am the sting of love the blood hot flute the
face carved in the window,
watching as the god set sail across the waters."

Meena Alexander does not blame the traditions for the sufferings of women but curses the female body of the women as the source for

all sufferings. A woman is "smeared with ash from black god's altar", and she is "tongue less in rhapsody".(FL 7)

The poet accepts the married life and the childbirth. But she could not accept the inequality thrust upon the women. She could not accept the exclusion of women from economic and political opportunities. The society should allow the full blooming of the personality of an individual in a woman. It should realize the potential of every individual in a woman without making any discrimination on the basis of sex. "It must be possible for all human beings to struggle towards equality and social justice, to live in a world without unnecessary suffering."(FL 117) She carries the indelible imprint of Indian sensibility and culture in her blood and consciousness which cannot be totally suppressed by the patriarchy.

Her mother wants her to be a traditional Indian woman. She started her career as teenager in Khartoum. The two fold processes of protesting against and liberating from being born in a female body and initiation of creative sensibility have begun in Khartoum days. The beginning of her writing at the age of ten or eleven caused great anxiety to her mother because the writing life demands expressiveness, which is "quite contrary to the femininity requires," (FL 113)

Virginia Woolf's 'A Room of One's Own' claims the priority of one's own personal room for every woman to think and write. It is the predominant ideology which undertakes the issue into the level of peak against suppression and aggressive on women. The same idea was expressed by Meena Alexander in her poems. She tried to speak in a distinctly personal voice asserting the autonomy of women. However the poems of women poet tend to be marginalized because of the discriminative tendencies of reception to their writings. In writing poem, women are allotted a personal but not public space , a private, but not a political or rhetorical voice. The women writers are suppressed and they are not getting any distinction for their work for the reason that they are women. Though she faced many hurdles, she wants to come out and be a successful poet. The situation is compounded by constant distrust about the

very game of alien words; as Meena Alexander writes in her poem 'Without Place':

" A poem by a woman wiping
Her voice dry of fire
And flood, reining it
To speech which is not hers
Though its syllables
Cut her dusty footsoles
Like rat's teeth turning."

Writing Poetry for women is not an end in itself but a means, a substitute and a psychic therapy. Writing poems is the outlet for their sufferings and pains. It makes them come out of it and it helps them to lead a happy life.

The feeling of alienation addressed in *Fault Lines* is also evident in the poem collection 'River and Bridge'. The constant hyphenated references to her bother her: "Everything that comes to me is hyphenated. A woman poet, a woman poet of colour." In 'Ashtamudi Lake' and 'San Andreas Fault', she takes a bird's eye view of mythology, history and literature, establishing links in the process. She focuses on the victims of injustice, violence and cruelty, such as Draupadi, the wife of the five Pandava brothers in the Indian epic 'Mahabharatha', who was stripped in front of men and humiliated before her husbands in the royal court. The poet uses Draupadi as a prototype of the wronged woman. Similarly, all women who suffer humiliation affected her. A Muslim woman killed in Sarajevo, Turks burned alive in New Germany. In 'Ashtamudi Lake', she writes about Indian woman "witty anguish, Arawac In Indian/ the names confine/ there is nothing for us/ in the white man's burden."

Violence in any form spurred Alexander to write *Art Of pariahs*, the pariahs identified in the poem are the Queen of Nubia, the Rani of Jhansi, and the poet herself. The poem is a plea to rid the world of limitations of race, colour, and sex.

In 'Stone roots', the poet describes the mother daughter relationship. It reveals the feminist side of her writing which throws light on the bride incidents in India.

The poem 'Jasmine' is about the flower jasmine which is called a woman's flower and trained against the courtyard wall. The oppressive and traditional attitude towards women that they

cannot live without support is always imposed by male dominated society. The poet is aware of the imposition. The inferiority attached to the Indian woman or the whole community of woman is reflected in the poem *Jasmine*. Space and female body are connected when the author reflects on the fact of being uprooted and on its relation with her physical body.

"sometimes, though, I wonder if such mimic motion rivaling that of the angels and apsaras, covering continents held in a child soul, hasn't left me with a fear, because, had I been a male child, brought up between lands, surely I would have been able to read maps, figure out the crossroads of the world."

The women are voiceless. They are dumb and mute. They could not express even their sufferings. In a poem 'An Honest Sentence', the poet turns to Greek mythology of Agamemnon and Iphigenia, the sacrificial lamb who is sacrificed by her own father. She stands for both a mythological figure and a violated woman. Her vocal cords had been cut, she was unable to utter words. The poet identifies herself with Iphigenia who is like the tragic Greek mythological figure tried to "forge an honest sentence" (53). Iphigenia the poet and 'women' merge and emerge as injured voiceless sacrificial lamb of human history. In Meena Alexander's writings mythological women character are made alive to represent the present situation of women.

Meena Alexander, on seeing a painting by Edward Hopper at Whitney, experiences the loneliness of living in a flesh of a woman.

"Still nothing comes out of her mouth - I am she, I want to cry to the thin air of Nyack, Hopper painted on pale tremulous ground, stiff meadow grass. The loneliness of living in the flesh draws us out, half naked, to the edge." 32

'Green Parasol', as addressed by the poet to her daughter Swati Mariam. The poet describes her birth and her growing-up in to an independent, intelligent young girl. She says that her entire life she can gift her: "It's all I have this moist quilt work of rooms and balconies, continents torn, tampered with, blood thirsty." 43

The poet wants her to 'soar over the Bronx River/set fire to old straw/light up the broken

avenues of desire. "Then be a girl like any other, in soft mist, in flowering sunlight, at the rim of stone gates, raise a green parasol under a green tree." 44

Meena Alexander shows the woman as the pillar of the society. They are supporting, strengthening and enduring everyone around her. They should be the guardian of culture. They can bend but they should not break. Unless women take up the "knife of justice", there is little chance for freedom and justice. The women must speak, speak on louder and louder one by one and then must go in for action. Thus Alexander suggests a path of recovery and healing. She does not stop merely with the recording of female bodily trauma. And she has given the solution through her life and poems. She belongs to the traditional family in India. But now she is a poet of International acclaim, and living in New York with her white husband. She has struggled and won over all suppressions. She reminds the readers that they can survive if they have courage and compassion. They can create a better world in spite of discriminations.

THE EVOLUTION OF PILLARS AND PILLAR SCULPTURES IN VIRUPHAGIRISVARAR TEMPLE AT VARIDPHACHALAM - A STUDY

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India is the land of temples and it remains an index of civilization. Indian tradition is presenting an rich textual tradition on the temples and a common science called as Vastuvidya, a science related with vastu Material where in vastu speaks of relation of the man with nature. In India the Major form of temples are three which called as Dravida² Vesara³ and Nagara⁴. These three varieties of structures are attested by the Indian classical works on architecture and they are having their own features.

The Dravidian temple is that forms of constructions which are prominently found in the land south of river Krishna which can be called South India. The contribution of Pallavas, Cholas, Pandyas, Vijayanagar rulers and Nayaks of Madura richly encouraged the growth of dravidian temples and it architecture.

In the Rig vedic period the pillars were referred as yupa and vijra. The pali literature mention the survival of stone pillars. In the subsequent period the vernacular literature refers the pillars as sthambha, Sthuna, kampa, Dipakampa, Patha, Kama etc.,⁶.

According to Manasara, pillars are classified into sudha, mishru and samkirana⁷ Accordingly, the different varieties of pillars called at Brahma Kantha, Vishnukantha, Sivakantha and Skanda Kantha etc., The same text⁸ has classified the pillars into ordinary and ornamental. Again the above mentioned pillars have been classified in to Kumpha sthambha, valaya sthambha Bagupatta sthambha, Gopura sthambha Viji sthambha, Yali sthambha, eka mukha sthambha, Divi mukha sthambha, Three mukha sthambha, Chatur mukha sthambha, and Padma sthambha.

In Tamilnadu the pillars are generally limb of architectural design to give support to the superstructure. Infact, these pillars are very helpful to calculate the chronology of the temple. The stone pillars of Tamilnadu found from the

days of Pallava ruler Mahendravarma I. His son Narasimha Varman I ushered a new direction. He was responsible for the elegant pillars which have motifs at their bottoms. In the structural temples of Rajasimha I these pillars underwent a serious of change from the base to bracket⁹.

The Virudhagiriswarar temple at Viruddhachalam in Cuddalore District in Tamilnadu is one of the well developed Later Chola temples on the Dravidian architectural pattern. According to the inscriptional evidence¹⁰ the Garbhagraba, ardhmandapa, Prakaras and Maha mandapa was constructed by Chembiyan Mahadevi during the period of Uthama Chola (970-985 A.D.) This temple also enlarged by Later Pandyas, Vijayanagar rulers and Ginji Nayaks. The Pillars and Pillars sculptures of this temple in various location gives the scope for discussion.

The line motif first introduced by the Pallavas, also followed by Cholas of Thanjavur. The first type of pillar is in virudhagirisvarar temple are plain and having square pivot. Gradually there is a change in pillars with octagonal and hexagonal fluctuations. The pivot is subjected to a modeling in the shape of some animal like lions similiary the upper portion of pillar which was plain was decorated with a capital which gradually evolved with different decorations like lotus pattern etc., such type of evolution from plain shape to decorative shape indicates a gradual growth in aesthetic spirit.

In the second type of pillar, the simha is sitting the small basement. The head of the lion is carrying kapotha in the vishnukantha pattern. It is decorated with the kudu motifs. It is superceded by a sixteen sided shaft and it decorated with badmabandam motifs. Again it is topped by a kumbham which decorated with leaf and designs motifs. It is topped by kalasam. The square pa/agai decorated with padmapetals in

downwards. The corbels are puspapotika variety.

The third type of pillars is geometrical pattern. The base is moulded with hexagonal and padma moulding found in the bottom. It is superceded by short kantha, virudha kumuda gala and pattigai. The yali is found in the corner. The geometric block decorated with small yali figures in the corner. The small devakosthas filled with dancing figures. The block in the corbels decorated with dancing panels and human figures.

The fourth type of pillars are composite in nature. The base of the pillar is curved with Jagathi. three patta kumuda. The budaganas found in the chaturm. The shaft is divided in to three blocks curved with Rudrakantha pillars and the two palagai are found in stage by stage. The blocks in the base decorated with various sculptures like budaganas and various dancing panels.

The fifth type of pillar is yali type. This pillars are simple compound pillars with two shafts one containing the cubic portion with a lot of design, another shaft in the form of yali and horses. In this pillars a simha is found in the base. Above it, the chaturam is decorated with lot of designs and various images of gods and goddesses. The corners of the base is decorated with nagabandam motifs. This again topped by polygonal shaft and blocks. An another shaft is decorated with yali figures. Some of them are curved with horses in minute workmanship in which soldiers carrying the sword and kedayam.

These pillars are decorated with floral and faunal designs. The floral designs like lotus, creepers occupied major portion. These creepers were at the time depicted as a development of the human body. The figures like Lakshmi, brahma and lotus are identified as a symbol of divine knowledge.

The faunal designs are many. The animals of different deities, bull (vahana of Siva), lion (vahana of Sakthi) hamsa (vahana of brahma) (garuda vahana of Vishnu) peacock (vahana of Kumara) Rat (the vahana of Ganesa) elephant (vahana of Indra) and deer (vahana of vayu) are depicted in the pillar base. The significance of faunal designs are also speaking of the totemic symbolism, that is promoting different

dimensions of India religion and myth. The faunal design figures are like yali and horse indicate a concept of sovereignty in a state.

Besides these floral and faunal designs there are many designs found in the pillars. These designs may be bifurcated in to descriptive and decorative. The descriptive sculptural units narrates the themes in which the stories of Vishnu and lakshmi in different context are depicted, ie., Tirumal in fish avatar, Narasimaha avatara etc.,

The god Siva and his counter part Sakthi also depicted in various postures. The god Siva sculptured as a linga with human figure. He is depicted as a lord a dancer (Natarajamurthi). The tales also sculptured in the pillar base are killing tripurasuras (Tripurantakamurthi) killing Gajasura (Gajasamharamurthi) and Pitchadanamurthi. In this way the descriptive themes also speaking of greatness of Sakthi. ie., killing demons (Mahissuramardhini) and penance of parvathi.

The decorative are different varieties like geometric varieties, non geometric varieties, iconographic varieties and medallions. In the geometric varieties, virutta (circle) tribhuja (triangle) caturasra (square) are very important. The non gometric varieties include the kalasa and kalpa viruksha designs are noteworthy. Besides in the iconographic decorative Siva, Vishnu, Ganesa, Kumara, Sakthi, Lakshmi etc., in their different forms are found. The mithuna figures where in the couples displayed the nakedness of the natural desires in more naked forms and nudeness role in the entire figures reveals the link between the man and nature.

The Present study reveals the evolution and transition of decorative and applied aspects of art and architecture in Virudhagirisvarar Temple at Vriddhachalam in the medieval period.

Notes and References

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2. The Dravidian architecture, found in south india. The monuments which are prevalent in hexagonal and octagonal variety belongs to Dravidian style.

3. The vesara temple styles also called chalukyan styles and identified as an admixture of the Dravidian and nagara styles. The monuments found in deccan (circular plan)
4. The monuments found in the north India are called as Nagara Style (square plan)
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DALIT WOMEN EMPOWERMENT THROUGH MAHALIR THITTAM

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Abstract

The important aspect of social lives now-a-days is mostly confined to the gender issues especially the socio – economic issues of Dalit women is very pathetic. They experience endemic gender - and - caste discrimination due to vulnerably position at the bottom of caste, class and gender hierarchies. These women also experience violence as the outcome of severely imbalanced social, economic and political power equations. Dalit women are one of the largest socially segregated groups anywhere in the world. Tamil Nadu has relatively high Dalit population. As against national average on 16 per cent, 19 per cent of Tamil Nadu population consists of Dalit. Tamil Nadu is the fifth largest state in the country. In Dindigul district the Dalit women constitute 23 per cent. The major objective of the present study is to analyse the economic empowerment of Dalit women in Dindigul District through Self Help Groups. The Mahalir Thittam Project established in 1997-98, is managed by the Tamil Nadu Corporation for Development of Women (TNCDW). The scheme is implemented in partnership with NGOs and banks. Over the past 20 years, SHGs, linked to Mahalir Thittam, have spread to the entire length and breadth of the State. The study found that 38,705 members of SC/ST women have been enrolled, in 11,843 self – help groups. Access to adequate and timely credit is essential in any process of economic wellbeing and empowerment of Dalit Women,

Of this 4,620 members of Dalit women have received loan from Mahalir Thittam in the selected District. The studies suggest to provide priority for Dalit women empowerment through Mahalir Thittam, particularly micro finance credit.

Key words: Dalit women, Mahalir Thittam, Empowerment, SHGs and Microfinance

Introduction

A woman though equal to men in population, is subject to a lot of deprivations even in this modern sophisticated world. Women are still treated as the second citizen, although they work hard to maintain their families and doing multi - dimension activities. Among the women Dalit women are the lowest socio – economic strata in the society. According to AmartyaSen (2001), gender inequality is not homogenous phenomenon but a collection of desperate and interlinked problems and the different kinds of gender inequality were displayed in morality, nativity, basic facility, special opportunity, profession, ownership and even household matters. Gender disparity includes the discrimination of Dalit women as well.

Indiresan (2002) defined empowerment is a process, which helps people gain control over

their lives. It facilitative or enables a person to do what he or she wants. It is the forces that activate one's psychological energy to accomplish goals, and it is the process of creating the right environment and structure in which people can use their abilities to fully actualise their potential.

The term 'Dalit' means oppressed groups. The Schedule Caste groups women belonging to Arundhathiyar, Paraiyar and Pallar are the most socially suppressed, culturally neglected and economically exploited. They have been chosen as the Dalit women for the present study.

Self-Help Groups (SHGs) are voluntary small groups, which are usually formed by women who had come together for mutual assistance in satisfying a common need, overcoming a common life-disrupting problem and bringing about desired change. SHGs formed in rural India usually consisted of fifteen to twenty

members hailing from a certain locality with similar socio-economic backgrounds.

Review of Literature

According to Batliwala (1994) identified different approaches to women's empowerment: the major approach is integrated development approach, which focused on women's survival and livelihood development; the economic development approach, which aimed to strengthen women's economic position; and the consciousness approach, which organized women into collectives that address the sources of oppression.

According to Jain, Shashi and Sudha (1997) in their study on Schedule Caste women in Uttar Pradesh, the study used exploratory design and the method of interviewing and to investigate their premarital family status, employment, corporate life, and social and attitudinal changes. The study has selected used 400 samples belonging to the schedule castes of Chamar, Dhobie and balmiki. The study concludes that the various programmes launched for this group have only touched the fringe of their problem

The Ninth Plan (1997-2002) had made its commitment to the objective of 'empowering women as the agents of social change and development'. The twelve salient strategies spelt out focused on empowering women by making women economically independent and self reliant. It was being hoped that the strategies would be realized through the National Policy for Empowerment of Women. Remarkably Self-Help Groups were considered to be one of the strategies to mark the beginning of a major process of empowering women.

According to the Tamil Nadu Corporation for Development of Women (1999), Self-Help Groups were small, economically homogeneous and affinity groups of rural or urban poor, voluntarily formed to save and contribute to a common fund to be lent to its members as per group decision and for working together for social and economic uplift of their families and community. The Central Government in its welfare programmes shifted the concept of development to empowerment only in the Ninth plan (1997- 2002) and observed the year 2001

as 'Women Empowerment Year'.

Basu and Basu (2000), conducted a case study in the district of south, 24 pagranas in west Bengal on income Generation programme and Employment of women. The main objectives of the study was to analyse the economic empowerment and development programme of women, there was increasing the income through entrepreneurs activities, but there not that much of helpful to enhance the overall empowerment of women. Therefore, women should also be organised under a group or association responsible body to achieve the goal of increase their overall empowerment.

Major Objective of the Study and Methodology

The major objective of the study is to analyse the economic empowerment of Dalit women through Mahalir Thittam. The study is based on secondary data collected from the office of the Mahalir Thittam, Journals and other Government Website. The data was collected for a period of five years namely 2006 – 07 to 2010 – 11. The study has used simple statistical tools to analyse the collected data. The study is descriptive in nature.

Data Analysis and Interpretation

Role of Mahalir Thittam in Dindigul District
Mahalir Thittam started functioning in Dindigul district since November 1999. Mahalir Thittam is providing entrepreneur development programme and animator & representative training to the SHGs women members. These kinds of training strengthen the SHGs capacity building in Dindigul district. 18 NGO's have been approved by the Tamil Nadu Corporation for Women Development. All the 304 Panchayats, 24 Town Panchayats and three Municipalities are covered with the Self Help Groups (SHG). Under Mahalir Thittam the women SHGs are formed in the age group of 18-60 years in Below Poverty Line (BPL) strata. The number of members in one SHG ranges between 12 to 20. A bank account shall be opened for the formation of the group. There are 14,609 SHGs groups have been formed under Mahalir Thittam with women membership of 2, 21,562. Out of which 38,705 members are Dalit women enrolled in 11,843

groups in rural and 2,766 groups in urban. They are maintaining savings with banks. 1, 76,251 women from 11,843 groups in rural area have saved Rs. 984.50 lakhs. And in Town Panchayat area 21,010 women from 1,542 groups have

saved Rs. 635.94 lakhs. Where as in municipal limit 24,151 members from 1,224 groups have saved of Rs.1641.45 lakhs.

Table 1: SHGs Formation in Dindigul District

S.No	Year	Rural		Urban		Total		Dalit SHGs*	
		Target	Achievement	Target	Achievement	Target	Achievement	Target	Achievement
1	2006-07	659	659	300	300	959	959	350	
2	2007-08	683	683	300	300	983	983	440	
3	2008-09	500	500	400	400	900	900	500	
4	2009-10	1100	1100	600	600	1700	1700	550	
5	2010-11	1050	960	600	425	1650	1385	579	
Total	3992	3902	2200	2025	6192	5927	2419		

Resource: www.MahalirThittam.com

Note: * The Dalit SHGs formation in estimated.

Table 1 shows that Self Help Group formation under Mahalir Thittam, since 2006 – 07 to 2010 - 11. The data show an increasing trend both rural and urban area. However. The same trend

it's observed in the formation of Dalit SHGs. 41 per cent of SHGs are from Dalit community in the District.

Table 2: Dalit Population by Residence and Sex Ratio

India/State/ District	Dalit Population 2011			Sex Ratio 2011		
	Total	Rural	Urban	Total	Rural	Urban
India	305,659,120 (25%)	247,669,724 (30%)	57,989,396 (15%)	968	968	968
Tamil Nadu	15,233,142 (21%)	10,135,755 (27%)	5,097,387 (15%)	993	992	995
Dindigul	460,440 (21%)	315,122 (23%)	145,318 (17%)	987	986	991

Source: Census data for the year 2011

Table 2 explains Details population by residence and sex ratio. As for as total population is concerned, the Dalit constitute 25 per cent in India, 21 per cent each for the state and for the district. This gives an impression that Dalit community in proportion to total population in lesser in Tamil Nadu and Dindigul District, when compared to All India level. However, Dalit representative in Dindigul district is higher than All India and in the state representation.

In terms of sex ratio Tamil Nadu is doing better than the country and the selected district. It was 968 for India and 99 at the state level and for Dindigul it was 987.

Table 3: Sex – Wise Dalit Population by Residence

India/State/ District	Male in 2011			Female in 2011		
	Total	Rural	Urban	Total	Rural	Urban
India	155,944,988 (51%)	126,244,479 (81%)	29,700,509 (19%)	149,714,132 (49%)	121,425,245 (81%)	28,288,887 (19%)
Tamil Nadu	7,605,755 (50%)	5,069,181 (67%)	2,536,574 (33%)	7,627,387 (50%)	5,066,574 (66%)	2,560,813 (34%)
Dindigul	229,668 (50%)	154,497 (67%)	72,171 (33%)	230,772 (50%)	157,625 (68%)	73,147 (32%)

Source: Census data for the year 2011

Table 3 shows the sex - wise Dalit population in 2011 by residence for the country, for the state and for the selected district. As far as Dalit sex population concerned male constitute more than fifty per cent in rural as well as urban areas. More than 81 per cent of male lives in rural than urban area. However, for the male

and female constitute equal proportion. In all respect, Dalit were concentrated in rural at the national level but slightly higher representation was found from urban area both in the state and the district.

Table 4 : Population details of Dindigul District – 2011

Sl. No.	Panchayat Union	No. of Village	Total Population	Total Male	Total Female	Total SC	Male SC	Female SC	Total ST	Male ST	Female ST
1	Dindigul	14	1,51,204	75,630	75,574	38,160	19,005	19,155	245	121	124
2	Athoor	22	1,07,752	53,507	54,245	26,602	13,205	13,397	105	48	57
3	Reddiarchattiram	24	1,02,682	51,458	51,224	19,307	9,627	9,680	252	127	125
4	Shanarpatti	21	1,23,227	61,855	61,372	25,647	12,790	12,857	20	12	8
5	Natham	23	1,33,051	67,266	65,785	14,609	7,340	7,269	34	13	21
6	Nilakottai	23	1,24,478	62,747	61,731	40,342	20,191	20,151	13	6	7
7	Vathalagundu	17	77,449	39,418	38,031	22,130	11,399	10,731	481	247	234
8	Palani	20	99,024	49,551	49,473	32,307	16,034	16,273	320	171	149
9	Ottanchattiram	35	1,06,517	53,025	53,492	24,731	12,321	12,410	151	81	70
10	Thoppampatti	38	1,08,541	54,571	53,970	25,879	12,945	12,934	33	21	12
11	Vedasandur	22	96,379	47,848	48,531	16,456	8,065	8,391	6	2	4
12	Vadamadurai	15	78,859	40,061	38,798	15,068	7,494	7,574	8	5	3
13	Guziliamparai	17	78,231	39,217	39,014	18,439	9,235	9,204	19	7	12
14	Kodaikanal	15	70,018	35,341	34,677	14,387	7,232	7,155	2,893	1,464	1,429
	Grand Total	306	14,57,412	7,31,495	7,25,917	3,34,064	1,66,883	1,67,181	4,580	2,325	2,255

Source: Census of India 2011

Table 4 shows the status of the population in Dindigul district during 2011, which consist of Dalit population also .As far as selected distinct population was concerned SC population were represented in an union based the ST population in minimum in few union, namely Shanarpatti, Nilakottai, Vedasandur and Vadamadurai.

Table 5: The Details of SHGs in Tamil Nadu as on 2012 - 2013

S.No	Particulars	Details
1	No. of SHGs	5.56 lakhs
2	No. of SHG Members	85.70 lakhs
3	No. of Rural SHGs	3.72 lakhs (67%)
4	No. of Members in Rural SHGs	57.37 lakhs (67%)
5	No. of Urban SHGs	1.84 lakhs (33%)
6	No. of Members in Urban SHGs	28.33 lakhs (33%)
7	Total Savings	Rs.3,374.60 crores
8	No. of SHG Linked	4.85 lakhs
9	Total Credit	Rs.15,633.83 crores

Source: G.O.MS.No 81, Rural Development and Panchayat Raj Department, Government of Tamil Nadu.

Table 5 shows that status of SHGs in Tamil Nadu during the year of 2012 – 13. The data shows that 85.70 lakhs women were member in 5.56 lacks SHGs across Tamil Nadu, of which 67 per cent constitute rural SHGs and rural women and remaining an urban. The total group savings was found Rs.3.374.60 corers and SHGs linked with banks was 4.85 lakhs. They availed credit to the bank of Rs.15, 633.83 corers.

Table 6: Role of NGOs in Dalit Empowerment in Dindigul District.

S. No	Name of the NGOs	No.of Groups	Members	Enrolled Dalit
1	CEDA	475	7299	3218 (8.2 %)
2	REAL	203	2706	1834 (5 %)
3	CENTREDA	228	3811	1612 (4 %)
4	PEACE	218	3380	1542 (4 %)
5	BIRDS	326	5269	1300 (3 %)
6	DMI	175	2631	1239 (3 %)
7	REDA	142	2190	1103 (3 %)
8	LEAD	103	1461	821 (2 %)
9	DMSSS	117	1965	818 (2 %)
10	CSSR	147	2122	636 (2 %)
11	MMSS	39	580	483 (1.2 %)
12	CMSSS	28	442	426 (1 %)
13	READ	57	885	391 (1 %)
14	GTRUST	48	796	292 (0.8 %)
15	DAWN	143	2199	78 (0.2 %)
16	CHERU	79	1079	73 (0.2 %)
	Total	2,528	38,815	15,866 (41 %)

Source: Tamil Nadu Corporation for Development of Women, Dindigul, 2001.

The table 6 shows role of NGOs in Mahalir Thittam in Dindigul district. There are sixteen NGOs NGOs functioning in Dindigul district alone. They are CEDA – CEDA Trust , REAL

– REAL Organisation, CENTREDA – Centre for Rural Education Research & Development Association, PEACE – PEACE Trust, BIRDS – Basic Integrated Rural Development Society, DMI – Society of Daughters of Mary Immaculate & Collaborators, REDA – REDA Trust. LEAD – League for Education & Development, DMSSS – Didigul Multipurpose Social Service Society, CSSR – Trust, MMSS – Trust, CMSSS – Coimbatore Multipurpose Social Service Society,

READ – Organisation, GTRUST – Gandhigram Trust, DAWN – DAWN Trust, CHERU – Council for Health Education and Upliftment. These NGOs are working in all fourteen blocks. However, heavily concentrated in Dindigul, Veda sandure, Sanarpatti, Kodaikanal and Kuzhiliamparai. Least NGO was found from Vadamadurai, Batlagundu and Athoor.

Table 7: Details of Subsidy for SC/ST Women in Dindigul District

Year	Total RF (Rs. lakhs)		Total EA (Rs. Laksh)		Total SHGs	Total Members
	No of SHGs	Subsidy	No of SHGs Members	Subsidy	No of SHGs	Total Members
2006-07	162	16.20	47	51.00	209	3135
2007-08	9	1.35	39	44.90	48	720
2008-09	36	3.60	15	17.75	51	765
2009-10	NA	NA	NA	NA	NA	NA
2010-11	NA	NA	NA	NA	NA	NA
Total	207	21.15	101	113.65	308	4620

Resource: www.mahalirhittam .com

Note: Estimated by the researcher.

The Table 87 shows that Details of credit linked for empowerment of Dalit women through Mahalir Thittam in Dindigul District, 4820 SHGs Dalit women were enrolled in 308 SHGs. After taking the loan utilisation funds for income generation activities and increase of their income and better livelihood also.

Suggestions

1. Tamil Nadu Corporation for Women Development should initiate steps for increasing fund allocated to these groups for effective functioning of these groups.
2. Tamil Nadu Government should ensure that out of the total allocation for Mahalir Thittam, adequate financial resources are set apart and properly utilized for Dalit women groups to empowerment of women.
3. Adequate attention is need to be taken by the SHG Dalit Women Movement to promote basic education, employment opportunity, better working atmosphere, equal wages, etc.

4. The Tamil Nadu Corporation for Women Development should initiate steps for involves income generation activities for develop better livelihood.
5. Given their acute socio-economic disabilities and lack of professional capabilities, leading to lack of motivation and synergy, exclusively Dalit women SHGs require a sustained process of hand-holding at different levels and spheres, such as specialized strategic training modules for motivational and capacity building exercises.
6. Training programmes have brought significant changes in the lives of rural women. They are eager to attend the training programmes for developing the self-help proficiency.
7. In view of integrated approach family education including men need to be given to bring holistic empowerment of Dalit women.

8. Dalit women are doing enterprise activities through SHG loans effectively for economic empowerment as well as asset creation. Such success stories need to be documented and made available as source material for motivation for others Dalit women.
9. Government of Tamil Nadu has to find an effective alternative to banks that systematically refuse loans to Dalit women groups through establishing specialised banks and micro finance institutions as well as tapping the resources of agencies such as TAHDCO, Scheduled Castes Finance and Development Corporations etc.
10. Government of Tamil Nadu has to be marketing facilities are to be improved for Dalit women to empower.
11. Across the country all Microfinance Institutions should simplify the procedure for credit linkage and also to avoid delay of accessing microfinance.
12. The Mahalir Thittam department should maintain separately required data regarding Dalit beneficiaries and SHGs also.

Conclusion

Establishing gender equality as a goal requires a precondition of reducing poverty, promoting income generation activities for sustainable development and livelihood development. India needs to give the top priority to transform the prevailing social discrimination against women especially Dalit women. Government of India as well as Tamil Nadu Government has to be taking step adequate attention by the SHG Dalit Women Movement to better livelihood. The study shows that Mahalir Thittam through banks have reflect the empowerment of Dalit women - taking household decision making and enhance their role in society etc..However, on the matter of economic empowerment need to take more initiatives to Dalit women.Here. Mahalir Thittam programme has positive impact of Dalit women empowerment.

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MUSIC AND DANCE UNDER VIJAYANAGAR RULERS WITH SPECIAL REFERENCE TO TAMILNADU

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Hindu Kingdoms and Hinduism traditionally expresses all its cultural activities only through temple and temple arts like Music and dance. Under Vijayanagar rule these arts had certain specific characteristics which distinguished it from the different schools of arts in south India. What is more interesting about these cultural activities is that these arts are almost imperceptibly absorbed several aesthetic features of preceding schools. In Tamilnadu, dance and Music absorbed the main features of the later chola and Pandya schools. The main spring of this school of art was religion i.e. Hinduism. Apart from religion some social, and cultural activity of the Vijayanagar society also had its own impact on these arts.

Music and Dance had played an important role in life of Vijayanagar society. We do not have sufficient data to give detailed account about music and dance. Maximum information about these arts can be gathered from the paintings and sculptures of that period. Besides these, some of their epigraphical evidences also helps us to trace the music and dance of that period.

Following in the footsteps of many of their illustrious predecessors in south India, the emperors of Vijayanagar continued to develop the spirit of the fine arts. The available evidence of that period proves that Vijayanagar emperors interest towards the art of music. The emperors of the Vijayanagar themselves were proficient in music. One of the brother of Harihara I, Kampana, is praised as unique treasure of music. The above mentioned Kumara -kampana reintroduced the Davaradiyars system in Tamilnadu temples after the fall of later Cholas.

In the 16th century, which saw the zenith of Vijayanagar art, music continued to attract the rulers. The great Krishnadevaraya and the Ramaraya were Musicians. 1 Ramraya was a

great pattern of Music. Like the emperors, their queens were also well -versed in Music.² For example queen of Acyuta Raya was well -versed in Music.³ The royal court of Vijayanagar was also adorned with musicians.

Like these monarchs, their feudatories also were proficient in music. Their feudal court was also adorned with musicians. In the case of Tamilnadu Raganatha Nayak of Thanjavur himself was a great authority on music. He taught the art of playing the vina to many musicians. He was also a good listener of music according to the Raganatha Abhyadayam.⁴ He himself composed tunes, which were sung by his musicians before him in the royal court.

During the region, one of scholar minister namely Govinda Dikshita fixed the frets of carnatic Vina, naming it after his king and made it suitable for playing Ragas. He also wrote a treatise on music called sangita sudha.⁵ His son, Venkata makhin, write music treatise called caturdandiprakasika ⁶ in which a system was worked out, on the basis of the twelve notes of the gamut, where by all the possible raga varieties known and unknown, were brought under 72 major and parent models called mela -ragaas, and their derivatives being called janya -ragas. Out of these, 19 parent modes were current in Venkatamakhin's time.⁷ (1633-73A.D)

Like the rulers, the common people too were interested in music. An Inscription of Virubukka Odeyar records that he granted a gift of land, (size of the land is not mentioned) to a drummer for his service in the temple. The above mentioned inscription is found in the Madhyasthanatha temple Tirupplalappandal of Tirukoilur Taluk.⁸

From Vijayanagar sculptures and paintings in Tamil and some idea can be obtained of the musical instruments employed by people in those days.

In the case of Tamilnadu, the horn, the drum, the kolata sticks etc., are shown in the art of Vijayanagar period. Another musical instrument prevalent in Vijayanagar period was flute. At Tirupudaimarudur, one of the panels of the painting contains a martial scene with the armies fleet-footed and those on horses and elephant back marching to tune of martial music.

Thus music played an important role in the cultural life of Vijayanagar. Its presence was pronounced during festivals, amusements, even during the performance of the dreaded sati, and in the course of battle⁹.

Dancing girls and the art of dancing were inseparable in the cultural life of Vijayanagar period. Almost all the south Indian dynasties patronized them, and of those the Cholas were probably the most prominent.

Some Epigraphical evidences panels of the art and the contemporary travelers accounts help us to know something about the position of the dance and dancers of Vijayanagar period.

Besides the dancing girls, dancing masters were also patronized by the Vijayanagar emperor and their feudatories Nattuvars were assisted with dancing girls. They worked in the temples and for their service they received gifts and tax free lands from the rulers of that period.

One fragmentary stone inscription¹⁰ speaks about the rights of a dancing master. The inscription was inscribed in the reign of Achutadeva Maharaya, which is found in Kachchapesvara temple¹¹ of Tirukkachchiyur village, very near to Chengalput.

One more inscription of Vijayanagar period found in Narendresvara temple Kilpakkam village¹² of North Arcot District, confirms the fact, that the practice of donating the dancing girls to the temples continued in the Vijayanagar period also. The record was inscribed in the time Sadasivamaharayaar in 1546 A.D¹³

In addition to dancing, dancing girls gave donation to the temples, and also they repaired the old temples of that period one dancing girl, whose name is unknown, repaired the northern wall of the Paravatagirisavara temple kunrandarkoil¹⁴ in the Pudukkottai District. It happened during the time of Virupaksha I

Apart from these inscriptional evidences, some more panels of the painting of that period reveal the dance of that period. Certain aspects of dancing can be found in the Tiruparuttikuntram paintings.

In same series of frescoes pertaining to vardhamana's life, we find celestial ladies as well as nautch girls performing dances.¹⁵ In the case of celestial women some are performing the kolata or stick play. Besides these scenes, some dangerous and risky type of dance was also performed by the dancers, the like holding a double edged sword in their hands.

In the Tiruvilimilalai paintings, Krishna is shown as young boy dancing on the hood of kaliyan (snake) i.e. Tandaba dance.

Besides these, foreign travelers accounts, give some more information about the art of dance of the period. Among them, Duarte Barbosa, (1504-14) a Portuguese, tells us that girls were dedicated to the temples at the tender age of ten. He adds, "there are also persons who offer the virginity of their daughter to an idol and, as soon as they are of ten years of age, they take her to a monastery and the house of prayer of the idol, with great honor and, accompanied by her relations entertaining her like one that is going to be married.¹⁶

The sculptural panels found in the prasthara of the garbhagraha of the Avinashilingesvarar temple at Avinashi and Thirumuruganathar temple at Thirumuruganpundi also reveals various dancing poses the devaradiyars in the respective temple. The Vijayanagar art of dance and music found in the pillars of the temples found in the Noyyal river basin.

The foregoing statement clearly shows that in the Vijayanagar period, arts like music and dance were greatly developed and patronized by the rulers and their Vassals.

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RELATIONSHIP BETWEEN CLASSROOM CLIMATE AND ACADEMIC ACHIEVEMENT OF HIGHER SECONDARY STUDENT

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Abstract

The present study deals with the relationship between climate and academic achievement of higher secondary students. The survey method was used for the study. The investigator randomly selected 350 samples from 10 higher secondary schools in Nilgiri Education District. This study revealed that there was significant relationship between climate and academic achievement of higher secondary students.

Introduction

Focus on educational outcomes has increased in the past decade with statewide school accountability programs. In an effort to improve the academic success of students, it has become necessary to examine all components of the educational process in order to maximize the effectiveness of instruction within the classroom.

The classroom climate influence learning, achievement and process of motivation. Classroom climate is defined as the type of environment that is created for students by the school, teachers and peers. Teachers are continually looking to create a "positive classroom climate in which student learning is maximized". Wang and others (1992) described classroom climate as encompassing all the socio-psychological dimensions of classroom life. This includes common interest and the pursuit of common goal achieved through focused, organized and well planned lessons. The students' academic achievement involves different factors like students' varied mental abilities, aptitudes, attitudes towards learning of subjects, diversified interests and motivational as well as teaching methods. Many attempts have been made by investigators to assess the relative influence of various student related factors affecting their academic achievement.

Significance of the Study

Classroom climate is very important to promote positive learning and stimulate students who want to learn. The classroom climate needs to address all types of learning styles. The

room needs to be clean and the desks need to be arranged in an orderly fashion to encourage student participation. Without a good classroom climate no one can teach effectively. One teacher may work best in a very structured classroom while another may prefer a more laid back approach. In either instance the teacher must be willing and able to insure that there is no interference with the learning process.

Classroom climate is defined as the type of environment that is created for the students by the school, teachers and peers. Teachers are continually looking to create a "positive classroom climate in which student learning is maximized". Wang and others (1992) described classroom climate as encompassing all the socio-psychological dimensions of classroom life.

Higher secondary is a stage where the students can improve their learning styles. A good classroom climate plays a vital role in enhancing the academic achievement of these students.

Statement of the Problem

Relationship between classroom climate and academic achievement of higher secondary students.

Objectives of the Study

1. To find out the level of classroom climate of higher secondary students with respect to gender.
2. To find out the level of academic achievement of higher secondary students with respect to gender.

- To find out the significant relationship between classroom climate and academic achievement of higher secondary students.

Hypotheses of the Study

- There is no significant difference between male and female higher secondary students in their classroom climate.
- There is no significant difference between male and female higher secondary students in their academic achievement.
- There is no significant relationship between classroom climate and academic achievement of higher secondary students with respect to gender.

Sample for the Study

A sample is a small proportion of a population selected for observation and analysis from a given date. The choice of sample is made by various methods. The investigator has used the simple random sampling technique to select the students from 10 higher secondary schools in Nilgiri Educational District. Thus the sample consists of 350 Higher Secondary Students.

Table 1 Level of Classroom Climate of Higher Secondary Students with Respect to Gender

Background Variable	Category	Low		Average		High	
		N	%	N	%	N	%
Gender	Male	45	33.3	73	54.1	17	12.6
	Female	37	17.2	111	51.6	67	31.2

The above table reveals that 17.2% of female higher secondary students have low, 51.6% of them have average and 31.2% of them have high level of classroom climate.

Tools Used in the Present Study

The investigator has adopted the tool for classroom climate that was prepared by Babu, 1994. No separate tool was prepared by the investigator to measure the achievement score of the students. Their marks in all the subjects in the quarterly exams conducted by the school as recorded in the school register were taken as the achievement score in all subjects.

Statistical Techniques Used

Statistical techniques such as percentage analysis, arithmetic mean, standard deviation, 'T' -test, correlation were used.

Data analysis

Objective:1

To find out the level of classroom climate of higher secondary students with respect to gender.

It is inferred from the table below that 33.35 of male higher secondary students have low, 54.1% of them have average and 12.6% of them have high level of classroom climate.

Objective:2

To find out the level of academic achievement of higher secondary students with respect to gender.

Table 2 Level of Academic Achievement of Higher Secondary Students with Respect to Gender

Background Variable	Category	Low		Average		higher	
		N	%	N	%	N	%
Gender	Male	29	21.5	72	53.3	34	25.2
	Female	58	27.0	104	48.4	53	24.7

It is inferred from the above table that 21.5% of male higher secondary students have low, 53.3% of them have average and 25.2% of

them have high level of academic achievement.

The above table reveals that 27.0% of female higher secondary students have low, 48.4% of

them have average and 24.7% of them have high of academic achievement.

There is no significant difference between male and female higher secondary students in their classroom climate.

Null hypothesis :1

Table 3

Difference between Male and Female Higher Secondary Students in Their Classroom Climate

Variable	Class	N	Mean	SD	Calculated 't' Value	Remark at 5% level
Classroom	Male	135	181.80	26.367	5.146	S
Climate	Female	215	195.53	20.608		

(At 5% level of significance the table value of 't' is 1.96)

It is inferred from the above table that there is significant difference between male and female higher secondary in their classroom climate.

Null hypothesis :2

There is no significant difference between male and female higher secondary students in their academic achievement.

Table 4

Difference Between Male Female Higher Secondary Students in Their Academic Achievement

Variable	Class	N	Mean	SD	Calculated 't' Value	Remark at 5% level
Academic	Male	135	858.58	170.100	0.624	N
achievement	Female	215	846.67	179.416		

(At 5% level of significance the table value of 't' is 1.96)

It is inferred from the above table that there is no significant difference between male and female higher secondary students in their academic achievement.

Null hypothesis :3

There is no significant relationship between classroom climate and academic achievement of higher secondary students with respect to gender.

It is observed from the table below that there is significant relationship between classroom climate and academic achievement of higher secondary students with respect to gender.

Table 5

Relationship Between Classroom Climate And Academic Achievement Of Higher Secondary Students With Respect To Gender

Gender	N	Calculated Value	Table Value	Remarks at 5% Level
Male	135	0.293	0.159	S
Female	215	0.169	0.113	S

Findings & Discussions

1. 12.6% of male and 31.2% of female higher secondary students have high level of classroom climate.
2. 25.2% of male and 24.7% of female higher secondary students have high level of academic achievement.
3. There is significant difference between male and female higher secondary students in their classroom climate. While

comparing the mean scores of male and female higher secondary students are their classroom climate, female students are better (195.53) than male higher secondary students (181.80). This, may be due to the fact that female students are more interested in learning.

4. There is no significant different between male and female higher secondary students in their academic achievement.
5. There is significant relationship between classroom climate and academic achievement of higher secondary students with respect to gender. It is quite natural that good classroom climate provides better learning facilities and the teacher also teaches more effectively. So it may create a constant force of motivation among the students to achieve high in examinations.

Recommendations

1. Modern method and techniques in teaching should be adopted by the teachers.
2. Special rewards may be awarded for better achievement.
3. Teachers should encourage the students to do any creative work in the classroom .
4. Teachers must encourage students to express their ideas and views in the classroom .
5. Proper guidance and orientation should be given to the students about the opportunities regarding the group chosen to arouse interest in the subject, providing adequate information about latest developments.
6. Recruitment of teachers should be done carefully for better achievement and healthier classroom climate.

Conclusion

With proper training, teacher can guide and motivate the students for better academic achievement and for successful completion of the tasks under taken by them. Achievement of students in the class is influenced by positive classroom climate. A classroom is a unique interpersonal relational and it acknowledges teacher student relationship and

peer relationship. The teacher plays a crucial role in both classroom climate and academic achievement. When the relationship between the teacher and the learner is friendly, maximum learning takes place and learning becomes an enjoyable experience to the learner.

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AWARENESS OF WOMEN'S RIGHTS AND PROBLEMS OF WOMEN TEACHERS

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Introduction

Women in India constitute almost half the country's population which has been deprived of its self-respect and subjugated into a grim existence. The status of women in any society is the standard of its social organization. The standard of the society rises and falls in correlation with rise and fall in the status of women. Women in India face a lot of social inequalities ranging from gender specific abortions, mistreatment by their spouses, to eve teasing. Most women aren't aware of women rights in India and other times their legal rights are not protected as they should be.

Teaching has always been one of the prior profession open to women. The employment of women outside home has added to their duties and functions. The problems of women who combine the different roles of a wife, a mother and a working woman are multiple; which can be categorized under different heads as physiological problems, adjustment problems, social problems and economic problems. Although more and more women are coming out in search of employment and their families also need their income but, the attitude towards women and their role in the family has not undergone much change.

Statement of the Problem

"Awareness of Women's Rights and Problems of Women Teachers."

Objectives of the Study

- To study problems of women teachers
- To study awareness of women right among

women teachers

- To study the difference in the level of problems and awareness or women rights between the groups regarding subject taught, type of management, locality of residence, type of family, religion and marital status.
- To study the relationship between problems and rights of women teachers

Hypotheses

1. The problem of women teachers is low
2. The awareness of women teachers is high
3. There is no significant difference in problems of women teachers with respect to subject taught, types of management, locality of residence, type of family, religion and marital status
4. No significant difference in awareness of women's right of women teachers with respect to subject taught, types of management, locality of residence, type of family, religion and marital status
5. No significant relationship between awareness of women rights and problems of women teachers.

Sample

A sample of 247 school teachers was selected using purposive sampling technique in Villupuram district, Tamilnadu.

Tools used in the study

The tool used for this study is problem checklist for working women. This was prepared by Vishwa Vijay Singh. It was used to know the problems of working women in different

professions. This tool consists of seventy eight items. The items are all placed on a three points scale.

Awareness of women rights scale constructed and standardized by Mrs. M. Daisy was used to collect the data.

Statistical Method

Descriptive statistics was used to describe the sample with reference to the variables take for the study. In the differential analysis the significant difference between the groups was studies using 't' test. The coefficient correlation between the women's right and the problems of women teachers was determined.

Analysis of Data

Descriptive Analysis

Hypothesis – 1

The problem of women teachers is low

Max. score 234

Table - 1

Group	N	Mean	SD
Women teachers	247	174.71	19.76

Hypothesis – 2

The awareness of women teachers is high

Max. score 40

Table - 2

Group	N	Mean	SD
Women teachers	247	29.47	5.33

Differential Analysis

Hypothesis – 3

There is no significant difference in problems of women teachers with respect to subject taught, types of management , locality of residence, type of family, religion and marital status

Table - 3

Max. score 234

Group	N	Mean	SD	't' Value	Results @ 0.05 Level
Arts	114	175.0	18.87	0.20	NS
Science	132	174.5	20.63		
Govt.	107	176.54	16.68	1.28	NS
Private	140	173.31	21.78		
Rural	84	173.27	17.46	0.83	NS
Urban	163	175.48	20.90		
Join Family	74	172.74	17.51	1.05	NS
Nuclear family	168	175.67	20.87		
Hindus	200	175.07	20.15	0.66	NS
Other Minorities	46	172.93	18.25		
Married	174	181.02	15.25	9.18	NS
Unmarried	71	158.94	20.94		

Hypothesis - 4

No significant difference in awareness of women's right of women teachers with respect to subject taught, types of management , locality of residence, type of family, religion and marital status

Table - 4

Max. score 40

Group	N	Mean	SD	't' Value	Results @ 0.05 Level
Arts	114	29.18	5.87	0.88	NS
Science	132	29.77	4.80		
Govt.	107	30.88	5.22	3.73	NS
Private	140	28.39	5.18		
Rural	84	28.81	5.61	1.45	NS
Urban	163	29.85	5.12		
Join Family	74	30.19	5.14	1.5	NS
Nuclear family	168	29.08	5.36		
Hindus	200	29.89	5.2	2.49	NS
Other Minorities	46	27.74	5.61		
Married	174	29.26	15.25	0.77	NS
Unmarried	71	29.85	4.81		

Correlation Analysis**Hypothesis – 5**

No significant relationship between awareness of women rights and problems of women teachers

Max. score 234

Table - 5

Variables	df	Correlation Coefficient 'r'	Results @ 0.05 Level
Problems and Awareness of Rights	245	- 0.56	S

Findings

1. The problem of women teachers is low.
2. The awareness of women rights of women teachers is high
3. There is no significant mean difference in problems of women teachers with respect to Arts and Science teachers, Government and Private school teachers, Rural and Urban School teachers, joint family and nuclear family, Hindus and other minority religious teachers and married and unmarried women teachers .
4. There is no significant mean difference in awareness of women's right of women teachers with respect to Arts and Science teachers, Government and Private school teachers, Rural and Urban School teachers, joint family and nuclear family, Hindus and other minority religious teachers and married and unmarried women teachers .
5. There is a significant relationship between awareness of women's right and problems of women teachers.

Recommendations

1. Necessary steps should be taken to make the students aware of women's right by introducing suitable topics in the curriculum and in the syllabus of Social studies, Civics and Home Science
2. Since the women teachers are not aware of most of the women's rights, steps should be taken to pass on this knowledge to the students. This may be done

3. Curricular , Co-curricular activities – debates, singing competitions, drawings, essay competitions, exhibitions etc. may be centered around topics relation to problems of women and issues related to women rights which may promote awareness of their rights among students

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