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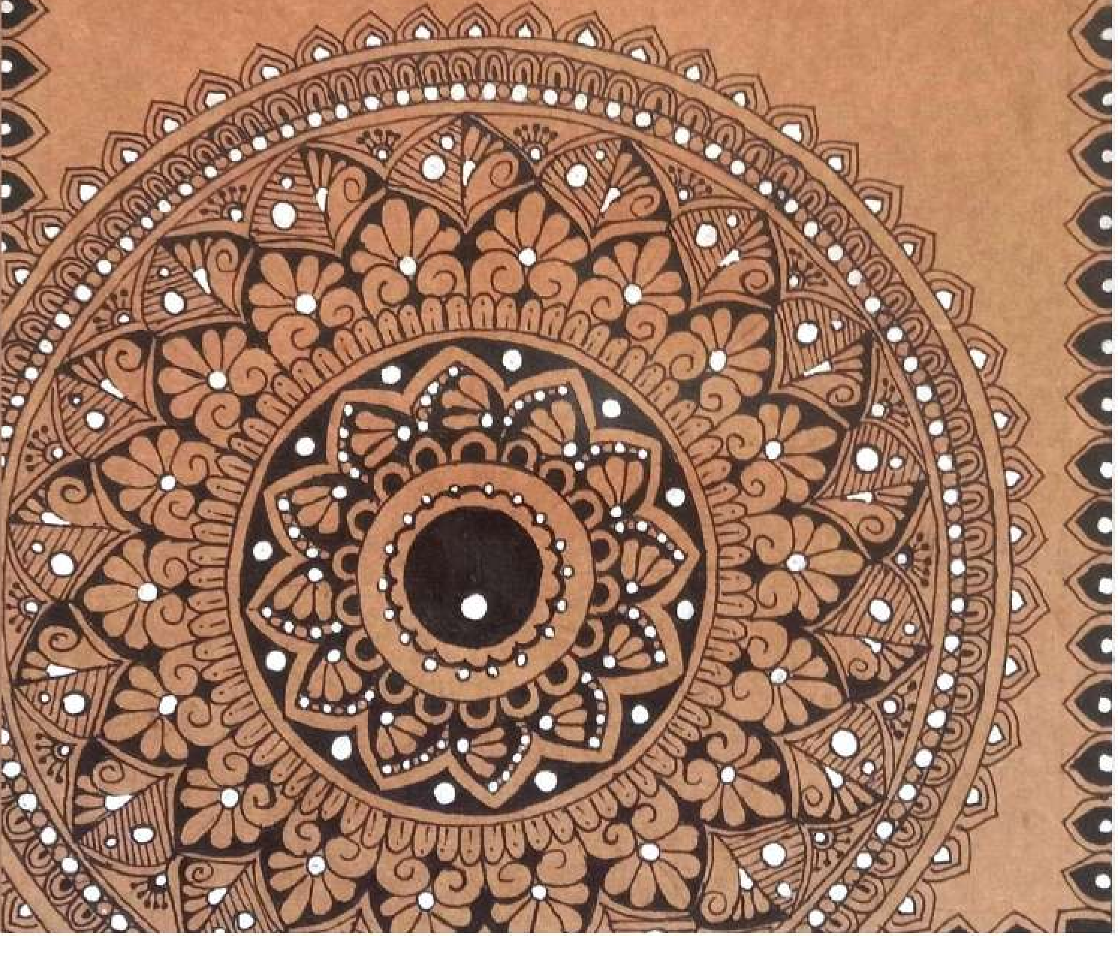

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मानविकी एवं सामाजिक विज्ञान की पूर्व समीक्षित त्रैमासिक शोध पत्रिका

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SATRAACHEE

In this Issue

“Research is something that everyone can do, and everyone ought to do. It is simply collecting information and thinking systematically about it.”

- Raewyn Connell

[*Connell is an Australian sociologist. She is a former professor of at the University of Sydney and is known for her work on gender and transgender studies*]

Editorial

ULTIMATE GOAL OF RESEARCH

This issue of March, 2023 of Satraachee has published now. This issue consists total fifty two articles in which almost seventy percent have come from South India. These articles cover almost every subject related to humanities and social sciences. Special attention has been paid to ensure the quality and originality in the selection of articles. All articles have been checked for plagiarism before sending to subject experts for review. Only those articles are included in this issue which have less than 15 percent similarity. Under the process of Peer Reviewed Journal, many articles were returned with comments for revision and after revision the articles were again selected after expert's opinion.Time lag is natural in this process. Therefore, there is a delay in the publication of articles, due to which most of the time the researchers become impatientand they press to make haste. It is not appropriate to delay any work, but without following the publication process of the journal, we cannot fulfill the demands of the researchers. The review and selection process takes approximately six months after article submission. This period is necessary part of this process. Therefore, researchers should have patience keeping this process in mind. Despite this, it will be our endeavor that there is no delay in the process of review and selection of articles.

Most of the articles in this issue are full of sound objectives and accurate analysis. But there is a problem, too. And this problem is found not only in the articles included in this journal, but also can be seen in almost all the academic researches in India. First of all, we should think about the matter that what is the basic purpose of any article or research paper ? The purpose of research should be based on the problems of social life of human beings. The problems are permanently associated with human life, and the solutions of these problems are necessary for safe and secure life.The solutions are obtained from research. Therefore, research is also an essential part of human life. Rather it should be said that it is an integral part of human life. Whatever questions, problems or possibilities appear to man, he searches for facts related to it. He also tries to uncover unknown facts. When this effort of man is connected with social contexts, the scope of social sciences becomes very wide. Research should be done in every field which affects the development of society and the scientific structure of social problems can be clarified, this is the real goal of any research.The research related only to fundamental and new problems should not be the ultimate goal of the research. The search for possibilities should also be the main objective of the research work. If the work is done properly on possibilities, there is no need to work much on the problems. We have been doing research on problems for the last hundred years, but no problem is being solved. Today our old problems have become even bigger and are troubling us. And we are busy in doing more and more research on it. What kind of research is this? The root of problems of Casteism, Communalism, Linguism, Feticide, problems of working women, trade, business, technology along with flaws in education system are still far away from the hold of our researchers. This is because there is a complete lack of research vision in us. We've forgotten that possibilities can strangulate the problems. We are left only with confused vision. Western countries have given more emphasis on prospective research, we have put more emphasis on problematic research. The results are obvious. Our problems are not ending, rather they are getting entangled; while the Western countries, by developing new principles, are creating a new world for themselves, reaching new heights. As a result, their old problems come to an end automatically. On the other hand, our journey of development does not start at all. Even if it happens, it takes two steps forward and three steps back. This is because we have not paid attention to research supporting the development of theories.We have relatively more tendency to do research according to problems, while the ultimate goal of any research should be theoretical development. If the knowledge obtained from research is not helpful in the development of a theory, then that research cannot have any permanent significance. If researchers do research keeping this in mind, we can also achieve like Western countries.

With regards

\- Archana Gupta

Anand Bihari.

Countering Oppression : Analysing Arupa Kalita Patangia's Select Short Stories

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Abstract

To voice nations, one needs to address the entire range of polyphonic voices that arise - including that of subaltern groups like women, children, the elderly, third gender, disabled and other such categories. Without a doubt, today women have carved out a niche for themselves in society and in literature. Their gendered expressions and concerns are loud and are heard with respect. But this niche is highly homogenised by the dominant classes making particular voices lost in the gaps. The paper proposes to identify a specific region to address one such unattended gap. Arupa Kalita Patangia's characters tell stories from the northeastern fringes of Assam where canonical literature has least reflected upon. The stories have diverse plot structures but uniformly stress the trauma and discrimination faced by women in society. The paper probes into the intimate portrayal of how a few representative young women characters navigate family, violence, trauma, ambition and domesticity with caution, grace and quiet resilience. Unlike common thematic concerns usually associated with regional pieces of literature like myths, adaptations of epics, folklore etc., Patangia disturbs the 'popular consciousness' of the nationthrough a realistic portrayal of her land and its people.

Keywords : Intersectionality, Gender Performance, Gender Inequality, Cultural Construct.

The postmodern scenario has opened spaces hitherto denied to stories from the margins. Histories are today penned from below, enabling previously silenced voices to be heard. This is particularly evident in the extended spaces used by relegated groups, especially women writers. Feminism has taken pains to bridge the gap between male authority and female submissiveness through centuries-long endeavours. The writings of Arupa Kalita Patangia, a leading Assamese feminist activist and writer, discuss and question the role, position and strategies of sustenance adopted by Assamese women to counter the patriarchal and social stigmas imposed on them. Oppression calls forth resistance in common, but they realign themselves from region to region. Patangia's text *The Loneliness of Hira Barua*(2020)re-aligns female resistance through fifteen short stories. A detailed analysisrevealsthat the female representations in this bookcan be further categorised asthat of the young and the elderly. This paper concentrates only on a fewselect short stories that portray young women protagonists. The use of the short story genre has enabledPatangia to capture multiple sites and patterns of suffering, discrimination and resistance, highlighting the regional voices of criticism.

Patangia has to her credit accolades that include The Bharatiya Bhasha Parishad Award in 1995, the 1998 KATHA Award, The Sahitya Sanskrit award in 2009, LekhikaSamaroh Sahitya award in 2011, and most recently, the 2014 Sahitya Academy Award for *Mariam Austin OcthobaHira Barua* which has been translated into English as *The Loneliness of Hira Barua* by Ranjita Biswas. This paper critically analyses select female characters from *The Loneliness of Hira Barua* from a gender perspective. The regional stories of Assam are replete with distressingincidents like rape, murder, violence, sadness, helplessness, loneliness etc., and portray gritty social realities which are here countered with honest stories narrated from women's points of view.

In an online interview with the writer and translator Aruni Kashyap, Patangia states: "I am a woman and hence I wrote about women in my society... In this uneven society that I belong to, I always feel I have a lot to say about women as a woman." She states that people can call her a feminist or a humanist, but she feels being a feminist and a humanist are not contradictory.Like Betty Friedan who identified "the problem that has no name," (12) Patangia's works highlight existing gender concerns which are never categorised and studied. Through her works, she advocates collective people's resistance as asocial philosophy and an effective tool to counter injustices meted out to women. Gender is here seen as a social and cultural construct rather than as a biological expression.

Added to its isolated geographical position, adherence to age-old social norms and sluggish acceptance of modernisation have made Assam a site of conflict and violence. These conditions have made it even more difficult for women to find support, resist oppression and find a space of their own. In Patangia's novel *Felanee* (2011)she uses the metaphor of the *kanhi* grass and reminds: "You cut them, they grow again, you throw them away, they grow again ... and they continue to live", portraying her belief in the natural order of things(280). Her female protagonists navigate married life, domesticity, violence, trauma, and self-preservation with restraint, elegance, and quiet resilience. The readers are forced to reflect, reinforce, and mediate existing power relations and norms anew. Though firmly rooted in her own milieu, Patangia's works have a universal appeal and she has selected well-researched human behavioural patterns for portrayal. Patangia believes that only an equitable distribution of wealth and democratic values can bring an end to exploitation, ostracisation and violence.

The female characters chosen from *The Loneliness of Hira Barua*are best understood when studied in a socio-political context where patriarchy and hegemonic power structures collude to subdue women. Women are found confused, broken and in opposition within a colonised framework that is gradually decolonising. Trinh T. Minh-haargues that "it is precisely a sexist, racist and colonial discourse that fragments women by forcing them to present only one aspect of their multiple identities at a time" (6). Patangia's central objective is to rewrite the above-mentioned colonial strategies and free women from stereotypical identities. In the selected stories from *The Loneliness of Hira Barua,* characters from the stories "The Girl with Long Hair," "Surabhi Baruaand the Rhythm of Hooves"and "A Cup of Coffee from Aunt Brinda"are taken up for detailed analysis.

Conformity to the "feminine" stereotypes is strongly demanded by the society and the female body has to be moulded to suit the demands. The patriarchal hegemonic forcesengender women by even dictating what to wear, where to go when to go and so on. Mainao, the protagonist of "The Girl with Long Hair" is seen to be conforming herself to the instructions to wear only the traditional *dokhanas* for an approaching religious ceremony, learning from her aunt's experience. Her aunt had defied the conventions by opting to wear a salwar kameez to college as she had to ride on a bicycle to go to college. She was severely punished for her defiance: "One day a few boys took a pair of scissors and cut her aunt's clothes into shreds. She wept all the way home. Her friends had used a copious number of safety pins to hold up the outfit somehow" (Patangia, *Loneliness* 11). Patriarchy, often referred to as "visceral colonialism," believes in conquering the territory of female body as an open gesture to communicate its power and superiority over the female gender.

Manu Smriti has always been the dictum in determining the agency of women, which is vehemently criticised by KanchaIlaiah: "Manu deprived women of their basic political rights even at home. Forbidden to decide anything for herself, she was to be completely deprived of her initiative … If a woman flouted this law, according to him, society should condemn her, and the sovereign should punish her" (182). Mainao, though moulding her body to suit the patriarchal conventions by wearing a dokhana, falls a victim to these age-old standards enforced by the advocates of patriarchy, for exercising her agency in taking decisions. Men, duly entrusted by the hegemonic forces to ensure the subjection of women, punishes her for attending secretly the Puja celebrations, though they banned everybody from going there. Her "black, silky and well-oiled" hair, which was the symbol of her youth, beauty, and freedom, was cut off publicly (Patangia, *Loneliness* 6). It is made a public spectacle as a warning to everyone: "The stocky boy … dragged Mainao to the centre of the courtyard … her red blouse had come off in the struggle. Her breasts … showed from beneath the torn blouse. Her lovingly woven red and yellow *dokhan*a lay crumpled on the ground, and on it were unevenly cut tufts of hair" (14). Patriarchy colonises the female body and always keeps it under its surveillance. The unquestionable phallocentric social order ensures the embodied structure of gender dichotomies to operate in patriarchal societies resulting in the subordination of women.

Patriarchy has always placed so much weight on women's sexuality; any violation to her chastity or purity was considered a social stigma. Hence Mainao's real ordeal started there, as close proximity with her oppressor in public had defiled the purity of her body. "She was seen touching his body. So, another meeting was called at the temple courtyard. Mainao was summoned to it along with her parents. A trial was held, and the verdict was given : Mainao must marry the man who had cut her hair" (14). The mute spectators in their silence believed that the marriage would sanctify her body and help her to retain an honourable position in society. The hegemonic powers saw to it that her world was incapacitated and destroyed forever, by leaving her to live with the oppressor forever.

Whenever a woman tries to deconstruct discourses of binary oppositions, her identity and existence are threatened. The identity of a woman is connected to her body, whereas her mind is generally disregarded. Surabhi Barua in thestory "Surabhi Barua and the Rhythm of Hooves" was denied her freedom of expression. The twenty-six-year-oldcollege professor Surabhi Barua too faced the brutal treatment of patriarchal hegemonic powers. She questioned the horrible fights and deaths that accompanied the national agitations in Assam by writingabout the issue in a local newspaper. Soon public humiliations began: "Once young men got together at the main tri-junction of the town and burnt the magazine in full public view along with her effigy" (Patangia, *Loneliness* 49). Her books were burned, her scheduled marriagecancelled,her house pelted with stones and she was ostracised by her family even after "these things had stopped" (49). She was forced to quit her job and leave the city to save her life. "She was almost excommunicated … Surabhi Barua had now been relegated to the fringes of society (49). Another life that is punctured and derailed due to the rigid norms of society subduing women.

Compared to Mainao,Surabhi was mature, a college professor and writer, and held a respectable position in society. But when her works questioned the established system, the hegemonic powers colluded to excommunicate her and burn her effigy. "For a lay-woman to enter the priesthood- the sacred world of writers - she must fulfil a number of unwritten conditions. She must undergo a series of rituals, be baptized, and be ordained. She must submit her writings to the law laid down by the corporation of literary/ literacy victims and be prepared to accept their verdict (Minh-ha 8). Gender is a social and cultural construct, a vicious circle to control, manipulate and subdue women. The repressive forces keep women under surveillance even when they remain hidden. As Spivak famously stated, the subaltern women are denied the agency to speak at all: "If in the context of colonial production, the subaltern has no history and cannot speak, the subaltern as female is even more deeply in shadow" (1446). If she tries to speak up, she is quietened by branding her as defiant and rebellious.

Gendering is the process of constructing the gender of oneself and others through the performance of gendered acts. By repeatedly doing an activity, an identity is constructed. The story, "A Cup of Tea from Aunt Brinda" introduces an unnamed young woman, whose identity is the lover of Siddhartha. The story traces how she gets transformed from the rebellious and resisting woman that she had been, to a housewife complying with the stereotypical notions of society regarding femininity. She decided to marry Siddhartha whom she knew was cheating on her: "It was not a big deal for her, it had happened before with her ex-boyfriends too. She was cheated many times. She knew that her lover secretly regarded her not unlike a car he would change every month" (Patangia, *Loneliness* 162). But soon Siddhartha started controlling her choices. He was irritated by her bold nature, drinking habits and choice of dresses. Broken and defeated she transformed herself into the traditional woman he wanted, to hold on to him, making herself a success storyof the engendering process of the patriarchy. Though Siddharth tries to leave her,she decides to bear his child and forces him to marry her. But, "to take revenge on her, Siddhartha quit his high salary job and settled in his rural home. Her desire to live a good luxurious life crackled like a mirror" (167). This shocked and disappointed the protagonist further. But "she was tired mentally and physically and didn't want to play another game with another man" (167). So, she transforms herself into a passive, submissive, dependent wife after marriage. But as she grows older, years of submissiveness begin to take their toll. She shows signs of depression and becomes a burden to the family.

As stated earlier, the younger protagonists of Patangia gain more significance when they are juxtaposed with the elderly women protagonists in the collection. A chronological evolution of suppression and resulting depression is intended as an eye-opener for society. Patangia's elderly characters like KuntibalaSaikia, Brinda Khuri, Hira Barua and the Brahmin woman are victims of loneliness and neglect. Through these descriptions, Patangia aims to rewrite gender discourses that curtail the progression of women in fields of their choice. At the dawn of each empowerment,a new discourse is activated which demoralises women and incapacitates them further. Manifestations of struggles through literature are hoped to reveal that suffering women are not lone episodes. The trajectories drawn by womenin Patangia'sworksare her cure, and her remedy for her fellow sisters.

Patangia portrays women who tried to rewrite and redefine spaces allotted to them. But the repressed social apparatuses of the patriarchal society time and again tamper with the allocated spaces: "Women learn to situate themselves and move in space in a way that is significantly more restricted than men. Even simple actions like sitting or walking are ones where the female subject is self-consciously not allowing herself to transcend the limits of the body as an object" (Donadey130). Women are looked upon and treated as objects that can be excommunicated and relegated to the fringes of societyif and when they veer from prescribed paths. While some are crushed and manipulated to perform subservient roles, others are threatened, abused and tortured to submission. Women are praised as a 'site' of beauty. But once they try to extend their space of experience,the man's scissors appear to cut her hair and make her ugly. She must bear all the pain without question. For exercising her freedom of expression, she can be expelled from society. Her body becomes a territory to be conquered, on which ugly battles for political and religious contestations take place. Men take advantage of the vulnerable female body to suit patriarchal conventions.

Male discourses impose the concept of a 'sacred' female body and then at the next given opportunity violate the body and use it as a tool to control emerging female discourses. The author keeps women and girls at the centre of each story : their fortitude, the burden of shame they have to bear in case they veer far from social conventions, the baggage of humiliation and victimhood they bear in a deeply patriarchal and violent society, their relations to the men in their life in the form of husbands, fathers and sons.

For any writer, writing is a means of self-expression,as Alexis Wright, the aboriginal Australian writer, says, in the age of surveillance and repressed state apparatuses: "I felt literature, the work of fiction, was the best way of presenting the truth – not the real truth but more of a truth than nonfiction, which is really the truth either. Nonfiction is often about the writer telling what is safe to tell … I use literature to try and create a truer replica of reality" (13-14). The narratives are Patangia's tool to rewrite existing distorted female discourses.The female characters chosen face violence, trauma, public humiliation, and physical and mental torture and accept the domesticity enforced upon them. They do so with caution, grace and quiet resilience. Patangia's young female characters make a move outside the prescribed gender spaces. They try to rewrite their fate, but they are ill-treated, and their identities are tarnished beyond recognition. Surabhi Barua tries to voice herself through her writings, Mainao through her social life and choice of clothing and the unnamed girl in the third story by choosing her life partner. All of them fail miserably. They were ahead of their times and in the wrong milieu. But it is a start that others are expected to continue; to complete. That is Patangia's bidding to her fellow sisters.

By describing experiences from her own region Patangia summons her sisters to larger spaces of deliberations and debate. Analysis of the characters reveals that the focus is on forced gender performances. Through her characters, Patangia calls for legal, political, educational, and progressive social reforms that will allow women to choose lives that are compatible with their own interests, tastes and talents rather than accept those imposed on them by family, religion, or the male-dominated society. Through the popular genre of short stories, she also questions and rejects the tendency of defining a woman's identity as someone's daughter, wife or girlfriend as extremely demoralising and destructive to a woman's advancement. "Gender proves to be performance— that is, constituting the identity it is purported to be. In this sense, gender is always a doing, though not a doing by a subject who might be said to pre-exist the deed" (Butler 25). The paper finds that stealthily and gradually, as she moves from one protagonist to the next, the author has realigned existing gender discourses to suit the modern women of Assam. Reminding one of Betty Freidan's analogies of comfortable concentration camps where freedom of expression and growth were denied, Patangia calls for change through collective revolt, to free the women of Assam.

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The Quintessence of Mulk Raj Anand's Notion of Fervent Socialism in the Indian Ethos

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Abstract

Mulk Raj Anand, the most prolific writer and the pioneer of Indian English fiction in the twentieth century, had an enlarged and magnanimous vision of the whole human race. When Anand wrote his first four novels in the 1930's, he responded to the world wide tendency of using a sociological approach in literature. Anand was proved to be a product of a particular phase in the evolution of twentieth century ideas. Mulk Raj Anand is a committed artist with a philosophical paradigm and moral and poetic vision of life. The image of India is the focal point of his creative imagination. Mulk Raj Anand's humanism consists in a system of thought in which humanitarian interests, values and dignity are held foremost. It implies commitment to the concerns of humanity. It is an attitude that centres on the activities of man rather than on the supernatural world. His humanism makes him to use his art for the services of humanity. Anand was filled with a purpose – to emphasise the quandary of the poor, suffering masses of India. Only he would dare to make the lowest of the lowly his hero for the first time in the history of Indian English fiction – Bakha, in the *Untouchable*. He would repel against any form of compulsion or fascist moves which angst his countrymen. This Paper examines the quintessence of Mulk Raj Anand's notion of fervent socialism in the Indian ethos.

Keywords : Socialism, Indian culture, Literature, Humanism

Coming under the sway of the writings of Tolstoy, Ruskin, Morris and Gandhi, Mulk Raj Anand became a hard boiled socialist. He was also a downright devotee of Nehru's socialism and valiant and clear cut in conveying his thought even when they surged against the current. His lucid writing has left an indelible mark in Indian English literature which replicated the socio-political life of the twentieth century generation.

In the first half of the twentieth century, Mr. Anand was a vocal supporter of the Gandhian movement for national liberation from the British colonial rule. Although the socialist sympathies took him considerably beyond the ambit of gradualist reforms favoured by the Mahatma, Mr. Anand had a visceral appreciation for the proletarian life. He articulated his empathy for the oppressed working class and the subaltern castes, those marginalize by States and markets in his many novels. He wrote movingly of the predicament of India's many disempowered people like the rural poor, the illiterate, women and the social attrition wrought on those who crossed caste or communal lines.

Anand's literary career has been fashioned by what he himself calls in *Apology for Heroism*, "the double burden on my shoulders, the Alps of the European tradition and the Himalaya of my Indian past" (104). His numerous works form a fictional chronicle in which his eclectic humanism and his traditional compassion for the underprivileged are persistent themes.

Anand was at the pinnacle of his powers in the Thirties when he believed in his creed with a religious ardour. He was not mortified to admit that he was using literature as a means to some other end, and that this end was the elevation of the suffering of fellow human beings. Anand has affirmed his position in unambiguous terms when he said, "Any writer who said that he was not interested in *la condition humaine* was either posing, or yielding to a fanatical love of isolationism" (9). Later he elucidated his stand as a realist who allows his insight to be conditioned by the time, the place and the circumstances of his age. He also feels that "a writer must go straight to the heart of the problem of our time, the problem of human sensibility in present complex world, the tragedy of moral man" (78).

Anand's sympathy for subalterns never left even in later works like *Private Life of an Indian Prince* (1953) where he tried to grapple with the idiosyncrasies of the high and the mighty. In this novel we see in the relationship of the narrator, Dr. Hari Shankar, the young royal physician and his bearer Francis, remnants of Anand's undying interest in the lower classes:

> . . . rationalizing Francis's default by thinking that the relationship of a master and servant was the most humiliating and that the basic defect lay in me [Hari] for employing a bearer on the modest pay of rupees thirty plus board and lodging, when the actual worth of Francis's human personality was much higher, ...(119).

Anand had ample milieu and solid support for framing a socialist perspective in his writings. He had founded the Progressive Writers' Association in London with Sajjad Zahir, as many socialist – oriented Indian writers were there at that time. The association he launched afforded an established structure for resuming the venture of humanism and egalitarianism.

In spite of his western rationalistic leanings and his personal life style, Anand pursued Mahatma Gandhi intimately for a time, on account of his humanistic, compassionate spirit, living in the Sabarmati Ashram where Gandhi corrected the manuscripts of the *Untouchable.*

Anand was filled with a purpose – to emphasise the quandary of the poor, suffering masses of India. Only he would dare to make the lowest of the lowly his hero for the first time in the history of Indian English fiction – Bakha, in the *Untouchable*. He would repel against any form of compulsion or fascist moves which angst his countrymen.

When Anand wrote his first four novels in the 1930's, he responded to the world wide tendency of using a sociological approach in literature. In Europe, it was the 'Pink' decade, when Spender, Auden and Isherwood in England, Gide and Malraux in France, Beecher and Brecht in Germany, Ignazio Silone in Italy - were all engaged in trying to find a solution to the world's woes through new political ideologies. On the other side of the Atlantic, the same concerns were evident. Thus Anand was proved to be a product of a particular phase in the evolution of twentieth century ideas.

Mulk Raj Anand was a celebrated Indian writer in English who strappingly insisted on socialist realism in literature. Along with Prem Chand, Yashpal and Nagarjun in Hindi, Khwaja Ahmed Abbas and Kishen Chunder in Urdu, Anand associated himself with the *Pragativad* movement and determined to write with a view to discovering the causes of the mental and material chaos in India and the world. The setting and characters in his novels are realistic and they embody the social conditions prevailing in his times. As professor K.R.S. Iyengar points out:

When Anand started writing fictions, he decided he would prefer the familiar to the fancied, that he would avoid the highways of romance and sophistication but explores the by lanes of the outcastes and the peasants, the *sepoys* and the working people. It was, however, no laborious exercise of the self-conscious proletarians. To Anand it was merely the easier and more natural way; he was himself of the proletariat. It is the atmosphere of the late twenties and early thirties, the air was filled with the dust of politics and infected with the fumes of man's inhumanity to man, but it was not altogether unrelieved by hope. It is also worthy of mention that Anand is a committed writer. (334)

Anand's works are wide ranging in mood and tone. His short story *The Lost Child* is a parable in which the traumatic experience of a child separated from its parents in a country fair symbolizes a universal human plight. A young, simple, peasant woman in an advanced state of pregnancy is presented in the story *Birth*. She feels assured that the goddess Kali is by her side as she finds the birth pangs starting, when she is on her way to work, alone and nervous. In contrast to these imaginative tales, there are starkly realistic studies of man and woman crushed by overwhelming forces. Among these are *Lajwanti*, the story of the helpless rustic girl persecuted by her in-laws; and *Old Bappu* and *The Cobbler and the Machine* are heart breaking sketches of two unfortunate outcastes.

There are stories of strong social consciousness which reveal Anand's acute perception of the complex forces at work in modern India. *The Power of Darkness* and *The Tractor and the Corn Goddess* demonstrate the inevitable clash between tradition and modernity in the contemporary Indian society. Feudalism and capitalism are pilloried in *A Kashmir Idyll* and *The Prince of Bananas* respectively.

Anand's most ambitious endeavour is his trilogy and it marks a turning point in his literary career. The three novels – *The Village*, *Across the Black Waters* and *The Sword and the Sickle*- contain the quintessence of Anand: they exemplify his strength and his weakness; they reach his finest achievement and also mark his decline. In an essentially picaresque manner, the trilogy traces the career of Lal Singh, a Punjabi peasant youth, through vigorous experiences in India and abroad.

In the trilogy, *The Village* deals with Lalu's boyhood in a Punjabi village; *Across the Black Waters* takes him to Europe as a soldier in the Great War; *The Sword and the Sickle* tells of his involvement in the Indian independence movement. Lalu shares most of the characteristics of the other adolescent protagonists of Anand. Like Munoo the Coolie and Bakha the untouchable, Lalu is persecuted by individuals as well as by society; like the others, his spirit is indomitable. A more significant similarity is their common faith in progress. Lalu is different from his fellow villagers in his faith in the possibility of improvement, in his distress at the surrounding filth, in his hatred of customs that divide man from man. As in the other novels of Anand, in the trilogy also, the characters fall neatly into three types: the sufferers, the oppressors and the good men; and the protagonist is the sufferer- in-chief.

Anand is seen as a synthesizer of the western and the Indian philosophical world view when he affirms that the dignity of man must be maintained. Within his fictional genre the image of society as ogre and the odyssey of the poor as one of marginalized living, and the conflict between the oppressor and the oppressed take varied forms divulging the weaknesses and contradictions within some of the cultural and religious traditions and socio-economic-political visions and ways of life in India.

Humanism is a philosophy focused upon human means for comprehending reality. It is a philosophy of reason and science in pursuit of knowledge. Humanism is a Renaissance doctrine, which stresses the essential worth, dignity and the greatness of man as contrasted with an older view that man is wicked, worthless and doomed to destruction both in his life and in that is to come. Humanists reject arbitrary faith, authority, revelation and altered state of consciousness. It is regarded as a philosophy of imagination, compassion etc... . It is a realistic philosophy. It is the philosophy for those in love with life. Humanists take responsibility for the lives of others. Mulk Raj Anand's humanism consists in a system of thought in which humanitarian interests, values and dignity are held foremost. It implies commitment to the concerns of humanity .It is an attitude that centres on the activities of man rather than on the supernatural world. His humanism makes him to use his art for the services of humanity. It must be frankly admitted that humanism derives its strength from both eastern and western thought. But Anand has stated time and again that he rejected all kinds of system and categories of philosophy that are the basis of western humanism.

He is a humanist who reveals the essential dignity of the victims of Indian society. This Humanism is central to Anand's novels as is the essential man central to it. The charge of propaganda is discarded by an artistic pervasiveness which peeps out of characters and situations which Anand favours personally.

Anand had a great love and respect for early Indian culture, which played subsequently a remarkable rate in the formation of his philosophy of life. In *Lines Written to an Indian Air: Essays* he observes: "the kind of humanism, on which I believe the kind of world I hope for... is yet integral to the Indian tradition in which I grew up" (2).

Anand's works illustrate mainly the problems of humanism. He says in *Is there a Comtemporary Indian Civilization,* "This human philosophy for India today is the acceptance of man as a centre of all our thinking, feeling and activity and the service for the greater good of all humanity" (156).

The philosophy of 'being' and 'becoming' is envisaged in his fictional world chiefly through protagonists like Bhaka, Biku, Gauri, Ananta and Krishan. It is a lifelong conviction of Anand that all human activity should be geared towards making life glorious and exuberant.

The poetic and philosophical realism that permeates his fictional canvas proclaims, celebrates and glorifies the philosophy of humanism with which he began his writing career. His works are examples of artistic affirmation of his philosophy of humanism with Indian overtones. His revolt against the systems that dehumanize people is the major concern of his first three novels, namely *Untouchable*, *Coolie* and *Two Leaves and a Bud*.

Ananta of *The Big Heart* and Kishan Chander of *Nine Moods of Bharata* signify in a way Anand's holistic understanding and awareness of the chaos and pathos of life, and above all, his literary evolution from existentialism to profound humanism with Buddhist overtones.

From the time Anand began writing *Seven Summers*, we can notice an evolutionary budge in his moral emphasis. There is a gradual progression from the realm of revolutionary critical realism to that of compassionate understanding of life. Anand himself labelled it as a transition from existentialism to humanism. He says in his 'Apology for Heroism':

The theme of my work is the whole man and the whole gamut of the human relationships rather than only one single part of it. Just as I desire a total and true humane view of experience, a view of the whole man, in order that a completely new kind or revolutionary human may arise, so I have been inclined to stress the need for a truly humanist art commensurate with the need of our time. (59)

The truth that Anand proclaims in his fiction is universally meaningful and humanly significant although the reality he dwells upon is topical and contextual, and therefore Indian. The fusion of the general and the particular is achieved without any conscious or intentional addiction or commitment to any particular propaganda. The incidents and issues interlocked with reality are ugly and perennial but Anand's fictional description of the reality is typically Indian because of its refreshing frankness and forthrightness. Anand is seen at his best for exposing the exploiters of his contemporary society so as to place them in their fictions. He vehemently criticizes the decayed aspects of the Indian tradition. In the words of M.K.Naik: "Anand is at his best when exposing the limitations of the decayed Indian traditions and championing the cause of modernism as a cure for the ills of Indian society and when in doing so, he maintains his balance" (23-24).

Anand's triumph as a maker of Indian English and consequently as a contributor to the 'Englishes' of the world lies in his deep-rooted Indian approach of is literary and social sensibility that was embedded with incisive thoughts and humane approach. The fact that he has consistently sustained *karuna* or compassion as the recurrent flow of his fictional streams not only enhances our understanding of two other values, namely, *satyam* or truth and *sundaram* or beauty. These we have cherished in India as our spiritual heritage. They also invariably proclaim Anand's works of art as a pioneering essay that focuses upon Indian critical realism – existential humanism *vis-a-vis* humdrum life in India.

Anand asserts that there is no heroism in the contemporary civilization because today's human society is in furore and all of us are bound to live in the age of destruction or fury (*Kaliyuga*). Under such circumstances, Anand believes that poetry becomes piety and art becomes courage. Thus literature becomes an abet in liberating ourselves from all kinds of bondage. The knowledge of Indian perception of *Satyam*, *Sivam* and *Sundaram* becomes an inevitable and essential quest for *nirvana*. Hence, Anand's real and fictional journey into the Indian cultural and spiritual heritage is wells of wisdom in conjuring up the concept of egalitarian society among his countrymen. As life continues to be a bundle of muddles, chaos and pain, human beings need to transcend existence. This is the disposition of Anand in is later novels. The idea of life as a pilgrimage in to the discovery of shared values amidst friendly and affectionate human relationships becomes the new metaphor of Anand's art as seen in his novel *Nine Moods of Bharata*. *Pilgrimage to Ellora*, another novel, seems to be reiterating the identical thought. The original impulse that inspired Anand to write, namely, his predilection for the wretched of the earth, continues to haunt the mind of Anand in his works. In *Apology for Heroism* Anand says, "I believe that the deepest socialism is the only basis for perfecting the deepest human personality, that the two should be mutually inclusive, and that it is only by combining the two that a richer and more stable civilization will arise"(106).

Mulk Raj Anand is a committed artist with a philosophical paradigm and moral and poetic vision of life. The image of India is the focal point of his creative imagination. As a social realist in literature, he attacks injustice of every type. Exploitation with its myriad forms and ramifications vis-a-vis caste, religion, gender, colonialism, feudalism and industrial capitalism forms the major concern of his objective scrutiny. The forces of prejudice, superstition and ignorance come under his critical realism. Through art, he endeavours to demonstrate the ethnicity of his own people and insists upon the need for upholding civilizing values which help nourish an enlightened and humane society.

His creative effort to understand the soul of India exudes a vision of life that is both culturally Indian and universally human. The entire corpus of his literary output elucidates, examines and interprets a world view based on his vision of a modern egalitarian society. His fictional narratives convey both by insinuation and direct preaching his philosophical attitude to life, his view of the reality and his artistic vision of the need for transcendence from the riddles of human existence. Mulk Raj Anand will be ever remembered as a pioneer of Indian English fiction, who, for the first time, took a socialist leaning and hoped for the establishment of a society based on equality of rights and opportunity. His era was such that he could not but help in going forward with his instinctual ideals. As a fervent believer in socialism, he earnestly sought to bring his ideas and dreams into reality and they have influenced the literary world and national consciousness in an immense degree.

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Barbara Kingsolver's *Flight Behaviour* : A Cli-Fi on Ecosocial Diasasters

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Abstract

Ecology and society are two mutually integrated organic systems and both undergo growth, development, and dissolution. As they are integrated, a change in one system can cause a constructive or destructive alteration in the other. The novel *Flight Behaviour* throws light on the eco-social perforations and malfunctioning, the underlying causes, the impending cataclysms and the future possibilities of the global as well as the local issue. It implicates the catastrophes in nature due to climate change and warns the readers to be cautious. There is also a warning to listen to their inner conscience and maintain the symmetry of nature. This article seeks to analyze Barbara Kingsolver's cli-fi*Flight Behaviour*. The novel does not focus on the aftermath of any global disaster. Rather it stresses the need for a bond with nature. Kingsolver's notion is not to elaborate the catastrophe but to focus on the challenges posed by environmental crisis. The article also focuses on the impending effects of climate change, the dangers in ignoring reality and the challenges in acknowledging the truth about climate change on the basis of individual, environmental, economical, and political grounds.

Keywords : cli-fi, climate change, eco social activism, ecological literacy

Environmental Literature is an exquisite portrayal of reality which combines the human world, nature, society and their interdependence. This literature documents the relationship that exists between man, environment and nature. With the evolution of man from a bipedal mammal to modern technologically developed man, his relationship with the environment and that of nature sustains forever.

The contemporary world has witnessed multifarious problems that are destructing our environment at a considerable high speed. Barbara Kingsolver critically comments upon these issues in her novels and on how these affect the life of humans. She also comments upon the variations that are taking place in the environment through the significant events in the novel. Though ecocriticism draws its attention to environmental issues in literary texts, climate fiction lacks a serious critical attention. Cheryll Glotfelty mentions it as "If your knowledge of the outside world were limited to what you could infer from the major publications of the literary profession, you would quickly discern that race, class, and gender were the hot topics of the late twentieth century, but you would never suspect that the earth's life support systems were under stress" (xvi).

Ecology and society are always wedded together. They are intertwined in such a way that they go together in the ecosystem that influences people and animals in many ways. Kingsolver discuses this unbreakable system in *Flight Behaviour*, a social novel, dealing with burning issues such as climate changes, global warming, mass extinction of animals, depletion of rare species, and imbalance between nature and nurture. As an eco- enthusiast, Kingsolver discusses the climate awareness through this novel. The novel is set in Tennessee, a beautiful country replete with rural farmers and fertile lands. The term 'flight' denotes a flock of migratory birds especially the Monarch butterflies which are innately shy and timid, looking for a fecund place to sustain after experiencing a harsh climate in Feather town, Tennessee. The sudden migration poses a warning to the people to understand the doom of destruction in future but they disregard the foreboding warning like the neglected sign of Cassandra.

Among the environmental disasters, climate change is considered to be one of the toxic problems of the contemporary age. Climate change is the defining issue of this era. A literary phenomenon has grown over the past decade which helps us to imagine the impacts of climate change in a clear language. It makes an important new category for contemporary literature.

Around 21st century, a new genre of Anglophone fiction has emerged- the climate change novel often abbreviated as "cli-fi". Climate fiction is resolutely contemporary and is dedicated to create new narratives to the current conditions. Climate fiction (cli-fi) mainly deals with narratives concerning climate change. The term was coined by the journalist Dan Bloom in the early 2000s. Climate fiction is dedicated to the cause of exposing the effects of catastrophic climate changes on human life. According to him, the central function is to examine the climate change debate at an emotional level. Climate change fiction serves many purposes including raising human awareness against climate change issues and pointing out to human responsibility.

Barbara Kingsolver, a contemporary American novelist, short story writer, poet and essayist, who is renowned for her socially committed literary creations, proclaims that fiction is her mouth piece where she verbalizes about climate change and the environmental crisis. She is a contributing author of the genre cli-fi. Her work often focuses on topics such as social justice, biodiversity and the interaction between humans and their environment.

Flight Behaviour is an apt example of climate fiction which confronts the climate change. It explores environmental themes and highlights the effects of global warming. It focuses on the effect of climate change on a single butterfly species; yet this refined scope does not resist the narrative. It discusses how this event is related to the wider human and nonhuman community.

Flight Behaviour, is a clear portrayal of the forestalled environmental crisis and climate change. Apart from that, the novel also deals with multifarious themes like identity, class, poverty, community and religion. The novel does not focus on the aftermath of any global disaster. Rather, it concentrates on the growing urgency for the need of a healthy bond with nature. It evokes an emotional resonance in the reader and pictures the effects of global warming through the monarch butterflies.

In the background of climate change, the need for realization or consciousness towards the natural world is focused in the novel, through the impending effects of climate, ignorance of reality and the challenges in acknowledging the truth behind the climate change. The author observes the appearance of Monarch Butterflies to describe the effects of climate change set in the fictional background of rural Tennesse. She gives much life to the natural world and makes nature as one of the chief characters in the novel. Kingsolver observes in the novel, Unearthly beauty had appeared to her [Dellarobia], a vision of glory to stop her in theroad. For her alone these orange boughs lifted, these long shadows became brightnessrising. It looked like the inside of joy, if a person could see that. A valley of lights, anethereal wind. It had to mean something…. It was a lake of fire, something far morefierce and wondrous than either of those elements alone. The impossible.(21-22)

*Flight Behavior*is the story of Dellarobia Turnbow, a young woman living in the deprived Agricultural belt of east Tennesse. Being an Intelligent but uneducated mother of two, Dellarobia is trapped in a loveless marriage to the well- meaning but unambitious Cub. The couple lives in financial dependence on Cub's overbearing parents, sheep farmers who are themselves struggling with debt as a result of the precarious side ventures.

She encounters the impressive sight of millions of monarch butterflies in their ecologically plausible field. The butterflies have been thrown away from their migratory path by increasingly wild weather events wrought by climate change. The sight of the roosting monarchs not only inspires Dellarobia to return to her family but also it is hailed as a miracle by her God- fearing Southern Baptist Community. And further divides the family, who has planned to sell their lands to evade bankruptcy.

Whenever a change occurs in a landscape, it affects the mindscape of the people who attribute their emotions to nature and environment which steer the course of their life invariably. When Dellarobia is on her tryst, she happens to gaze at the altered sky which puts on vermillion colour on that day. She looks at the sky apologetically and says, "it was practically nothing, a fleck of orange wobbling above the tress" (14). She assumes mistakenly that the forest is ablaze, but, to her wonder, there is no sign of smoke and the entire forest is in perfect silence. The false fire caused by the butterflies outside kindles her voice of conscience inside. She describes:

The sun slipped out by another degree, passing its warmth across the land, and the mountain seemed to explode with light. Brightness of a new intensity moved up the valley in a rippling wave, like the disturbed surface of the lake. Every bough glowed with an orange blaze. No words came to her that seemed sane. Trees turned to fire, a burning bush. Moses came to mind, and Ezekiel, Words from Scripture that occupied a certain space in her brain but no longer carried honest weight. (FB 19)

Kingsolver carefully handles a serious issue on environmental degeneration which is due to the collective negligence of the people, who are completely prepared by the alarming change reflected in the environment. They know that the nub of environmental deterioration is procrastination, which is a flaw that spoils not only an individual, but also the people collectively. The all- knowing people pretend to challenge environmental issues and make a lot of promises to save nature, but, in real life, they are reluctant to redeem their promises until they suffer. This sluggishness is a curse embedded in the people, who fail to react, whereas they merely respond. People are oblivious to the climate changes until the changes are experienced by them literally. They are not aware of melting icebergs, depletion of Ozone, rapid increase of carbon, temperature hike, uneven climate change, and unprecedented floods. Only the people who have witnessed the calamities in their life can understand the consequences of the present crisis. It highlights that the changes happening in the present world are unbeknown to the people who have little interest in protecting the environment.

Climate changes are very common and natural. The changes around the universe, cause damage on the lives of people, animals, and insects. After globalization and industrialization, the changes are accelerated to the highest point that cannot be scaled down easily. The life style of humans has been one of the main causes for climate changes, for which they must pay a hefty price. They burn carbon immoderately in many ways. While doing this forced restraint, they invite greenhouse gases. This baneful gas harms the entire atmosphere and abets in increasing temperatures beyond redemption.

The ignorance of climate change and lack of eco-centeric vision are seen in the novel. Within a small close- knit community, there are a lot of disruptive effects of an ecological event. Climate change brings a suspicion among the majority of this community. The major conflict of the novel is the lack of eco-centric vision among humans. The novel projects the differences in the view of Dellarobia, the female lead of the novel. She finds the butterflies as an alarm which at first stops her from her dreams. To the residents of Feather town, the coming of butterflies is like a symbol of the rebirth of the Lord and to some, they are the objects of annoyance. To Dellarobia's father-in-law, butterflies are like an enjoyable sight to the tourists through which he can get money to pay his debts. To Ovid Byron, the entomologist, the butterflies appear to be a symptom of the changing weather pattern.

Thus the novel presents the most important issue, that is the lack of knowledge of climate change through the behaviour of the characters. There is a lack of seriousness among the people of the town in preserving nature. As a biologist, Kingsolver through the character of Ovid Byron, a scientist who arrives at town to investigate the butterflies, addresses the issue of global warming to the people. Here the author states the people's attitude towards nature as, "looking without seeing", as a blindness to environmental change.

Butterflies are the central symbol in this novel. The novel beautifully portrays the beauty of the Monarch species (Dannus plexippus) and are best known for their mass migration every year. They cross about 3.6km from the south of Canada to California and Mexico for hibernation. An individual butterfly dies on an average after six weeks, but they pass on their genes to their descendants, who complete the journey northwards. Others fly back south to their winter gathering place in Mexico. But Kingsolver portrays a fictional situation, in which the monarchs do not move to their usual winter places, but dwell in Tennesse as an alternative, a locality where the winters are much too freezing for them and certainly would endanger their species.

Thus the novel rather than moving towards the apocalypse, moves towards the challenges induced by the environmental crisis and the ignorance about it among the people. Late in the novel, Dellarobia recounts the number of monarchs :

Orange clouds of the undecided hovered in the air space above them. She was wary of taking her eyes very far fromher footing, but now she did that, lifted her sights straight up to watch them passing overhead. The numbers astonished her. May be a million. (596-597).

It is in this way that she provides an outline of the environmental problems indirectly, and helps the characters to redraw the perceptions by themselves. Further, the novel provides an insight view of the monarch butterflies. It explains the difficulties or challenges in addressing the circumstances through Dellarobia's dual vision. One part of Dellarrobia admires the Monarch, whereas the other shows the unwillingness to accept the seriousness that the butterflies have brought. Thus the conflicts and variations are effectively brought out in her narrative.

The analysis of the novel resembles a narration of an individual's awakening to environmental risks and simultaneously, the potential to be an active member of the society to protect the environment. As the female lead in the novel, Dellarobia finds new grounds and she notes that geographical as well as socio cultural borders are crossed and new habitats are created. Thus it is not too late to envision a better and more sustainable new earth.

Climate fiction plays a part in the process of creating awareness. It perhaps helps the people to think about climate change and the related risks. The present study concludes that Kingsolver's *Flight Behaviour* is a journey towards consciousness that sheds light on the mysterious interplay of the natural world and the human world. The novel evokes an emotional response to the journey from ignorance to certainty about the complex issue of climate change and stresses the need for a symbiotic living between the human and non-human world. The novel responds and cognizes the demands of the human world and scales the complexities of climate change.

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Emergence of Newwoman in the Select Novels of Chitra Banerjee Divakaruni

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Abstract

Women play a major role in the development of the society. They never fail to admire the modern world with their success and ability. Though women are capable of achieving greatness, they are subjected to various problems in the patriarchal society. Chitra Banerjee Divakaruni plots various issues faced by women in the constructive patriarchal society. Women are treated as secondary in the family and giving birth to a girl child is considered to be a sin. Men treat women as a material and never try to understand the emotions and feeling of them. The paper articulates how the women characters from Divakaruni's chosen novels break the chains of suffering and pains. It also gives certain insight on issues faced by immigrant women in foreign lands. Women lead a society towards progress and stand against all the evils prevailing in the society. The study clearly makes an analysis on the evolution of women to new women who lead independent lives towards success.

Keywords : Patriarchal, Society, Evolution, New Women, Immigrant.

In India, literature gained prominence, after the establishment of East India Company. The British taught English to many people belonging to the then royal class and they started to express their ideas in English. Rabindranath Tagore and Bakim Chandra Chaterjee are the pioneers of Indian literature. They relied upon their mother tongue and translated their own works in English. This is the beginning of Indian Literature in English. Indian literature is unique and peculiar in its style and writing. The writers brought out their culture, tradition, social evils and voiced out for the poor people who faced lot of problems from the high-class land lords and barons. Mulkraj Anand and Raja Rao are the pioneers to bring out the social evils with the help of literature.

Indian literature has serious repercussions of the struggles and sufferings of the women in the male dominant society. At present, most of the writings focus on women liberty and equality. Education is the prime factor of success in their lives. Once women had no rights and they were forced to be in kitchen. Society had framed a rule then that women were born to serve her husband and family. Modern women have touched the skies and the rate of their success motivates the entire women community who are still in the hands of suppression. The contemporary women writers want the entire women community to break their silence and make a loud roar to show their presence and prominence.

Chitra Banerjee Divakaruni's novels focus on the reality of post-modern society. She brings out the sufferings of diasporic women in a foreign land. Women are kept under control by men in both native and foreign lands. They are not allowed to express their views freely. Comparison between the experience of women in both native root and imaginary homeland plays a major role in Divakaruni's novels. In native root, especially in India, women are suppressed by the male dominant society, though they enjoy certain privileges. In an imaginary home land, women get good education but they are not free to express themselves. Divakaruni wants women to enhance themselves for the betterment of the society. She portrays that in a family, woman is like a lamp and her achievements are the symbol of societal development.

As a diasporic writer, Divakaruni compares the lives of women in both native and an imaginary homeland. In the homeland, at times, women are against cooking and household chores; but in a foreign land they are forced to do odd works. Men enjoy all the luxuries and are free to visit all the places but women are subjected to be in their home and are not allowed to move freely. In all the European countries, women are the first victims of racial discrimination. They are victimized by the white society and they mockat the immigrant women especially, for their colour. Divakaruni is against the harsh attitude of whites against immigrant women. She wants women to be treated equally with men without distinction in terms of colour and sex. Divakaruni highlights the evils which prevail in the post-modernistic society in the name of race and sex.

In her writings, she points out how women suffer after marriage. Women are treated as dolls and servants by their husbands. Divakaruni compares the life of women as expressed by Katherine Mansfield in her *Doll's House.* As a wife, women have to take care of the household, children, family and satisfy her husband. T hey care for everyone but no one cares for her. Women want to be independent in all other aspects of life. They have personal feelings and emotions but the patriarchal society denies all their needs. Diasporic women are forced to follow their tradition and culture of their homeland in a foreign land but men are free from all those restrictions. Men forget their tradition and culture but they force their wives to follow the same. The main role of women in an imaginary homeland is to save their tradition and culture but men possess luxury and happiness.

Divakaruni is noted for bringing out the clash between the modern and traditional ways of living. She states that all men and women were equally treated in the past but in the modern world men get various privileges and women are treated secondary to men. She compares modern life style with melting pot (Multi-culture). The people follow the mixture of various cultures and there will be a similarity in culture between Asians and Europeans in certain aspects of living. Modern life style ruins humanity, human behaviour and so on. There are lots of chances to mislead one person towards the state of being in an imaginary homeland. In all her writings, she makes an attempt to prove post- modernist era that leads human towards the false way of living instead of focusing towards the reality, with complete negligence of the important role of women. The days are changing towards feministic world because women are strongly striding towards their success and empowerment.

Divakaruni's novel *The Mistress of Spices* portrays a woman Tilo, who suffers in a foreign land because of her husband's irresponsible behaviour. He always wants her to be a dependent on himself. In order to show his power and control over his wife, he frequently disrespects her. Tilo with her passionate efforts, converts herself to be a new woman and made her husband understand the real position of women in the society.

The word 'spices' refers to food items which are commonly used in India. Through the word 'spices' Divakaruni wants to state the mind set of patriarchal society; that all women are the tools of cooking and are born to get confined to kitchen and to serve her men and family. Divakaruni is against this idea which exists for years and so she makes an attempt to show the major role of women in the social development. In the end of the novel, Tilo reconciles with her husband and they decide to live happily. Divakaruni wants this change to happen in the life of every woman. Tilo's efforts and hard work are the basic reasons for the reconciliation or else her life would have been in tragedy. Divakaruni argues that women are the main reason for the happy family setup.

In the middle of the plot, Tilo is over ambitious to enjoy more and more luxury in her life. Divakaruni points that this is the desirable mind set of almost all the immigrants who move to a foreign land. They are not satisfied with what they get. In the desire for belonging and luxury, they get trapped into problems and become victimized in an imaginary homeland. This attitude not only spoils themselves but also the people who are with them. In most of the instances,these people lose the love and care of their family members.

Desire for luxury and money kill the relationship and lead to have a gap between the families. The strained relationship gets more complicated day by day and finally it destroys the entire harmony and peace in the family. In the novel too, Tilo follows a false life but at the end, she understands the reality. She, with her experience gained, directs her husband in the right way. Divakaruni as a writer brings out her real life situation which she faced in a foreign land. She wants the immigrants to understand their family, tradition and culture of the native land which are their real possession. Land, money and other possessions are just for luxury and that materialistic love will give them nothing.

The novel *Sister of My Heart* deals with the life of two girls from birth, marriage and how they reunite after so many years. Anju and Sudha are sisters who are subjected to struggles after their father's death. In order to take care of the girls, their mother worked as a bonded labourer. Even after the death of her husband,she understands her responsibility and takes care of the family with love and care. The novel reveals friendship and bond between the two girls and how they lead their life. Most of the novel is set in India and reveals the childhood, education and position of young girls in India. Marriage is used as a tool to separate two girls but men do not face such situations in life. Divakaruni brings out how girls are uprooted from families in the name of marriage. After their marriage, women are not allowed to mix up with friends and relatives. In this novel, two sisters lose their bond, love and affection after their marriage.

Sudha has to live with her husband in India; she faces a lot of problems in her husband's house. He abuses her and treats her as servant. She gets pregnant but when her mother-in-law finds it a girl child, she forces Sudha to abort the child but Sudha is not ready to do so and is forced to move out of the family. Society considers the birth of a girl child as the first one in the family is a bad omen. This shows the condition of a girl child in the patriarchal society. Sudha works hard to take care of her daughter and herself. She satisfies all the needs of her daughter even when there is no support from any one including her husband. Sudha moves out of the house in order to live independently because of the impending danger to her daughter if she continues to live with her husband.

Anju moves to the United States along with her husband. In the beginning Anju's husband has an attraction towards Sudha. Anju with her courageous mind, tackles the problem and solves it without anyone's knowledge. In this work, Divakaruni studies the ability of women who can tackle any issue on their own without any support from others. As days pass by, their intimacy gets reduced and the family burden preventsthem from reuniting. In the beginning Anju thinks; she couldlead a happy and prosperous life in the United States; but after entering into a new land, she faces several problems of an immigrant woman. Her life is not so happy in an imaginary homeland. Even though she achieves her goal, she is victimized by the patriarchal set up in the alien land.

Through this novel Divakaruni attempts to state that whether it is homeland or a foreign land, women are subjected to untold sufferings. She is bonded with all the responsibilities of family and supposed to take care of the children. In the end with the advice of Anju, Sudha, neglecting her husband, moves to the United States with her daughter. The sisters thought that it would be good for both if they were in a same place. A woman is the only soul who can understand the feelings of other women. Divakaruni highlights how women are liberating themselvesin the patriarchal society towards success. She wants women to break all the chains which restrict their empowerment. Women have all the rights to break the clutches that prevent the ability of women. Divakaruni points out in this novel that evils prevail in nook and cornerof the society and women should break those evils like Sudha and Anju to taste success.

The novel *Palace of Illusion* discusses the epic*The Mahabharata*. Panchaali is the main character of Mahabharata who was born from fire and married to five men. She plays a major role for the epic war which leads to destruction. In this novel, Divakaruni raises her voice against the injustice meted out to a woman who is supposed to marry five men. She states that it is like slavery or bondage that a woman has to face during her life time. The title hints aboutthe magical palace of Indiraprastham where Panchaalilived with her five husbands. When one looks into a palace it is beautiful but in reality it is built up with pains and sufferings. Panchaali is a victim of Pandavas' brothers Gauravs. She, along with her husbands, is forced to live in exile for twelve years. She has been continuously insulted by the Gauravs for no reason. This novel tells, even if a woman is a queen or princess, she has to suffer in the hands of man and she is treated as a secondary being in the society. Divakaruni states that even when the queen Panchaali is placed at the secondary position, the position of common women in the society is beyond imagination.

In the beginning, Panchaali loves Karna but unfortunately she has to marry the Pandavas as she belongs to a royal family. Pandavas lose everything and they are forced to live in forest for twelve years. Panchaali in order to revenge against the Gauravas plots a war in which Gauravs and Karna are killed. After the end of Gauravas, she rules the country and organises an association to take care of the women who lost their husbands in the war. She too finds that Karna is the illegitimate son of her mother in law Kunti. After her death, she unites with Karna in heaven. She satisfies her love in heaven because on the earth, everything is fixed in the name of class. As a woman Panchaali faces lot of problems. She leads a life with her five husbands without any flaw. She is strong enough to take decision which ends the era of greedy Gauravs. Divakaruni states Gauravs are sinners and they are eradicated by the strong idea of a woman Panchaali.

In this novel, Divakaruni points out some of the culture and tradition followed during the period of Pandavas. The game of Chathuranga and other art crafts which are invented in India are beautifully demonstrated by her. As a feminist, she is against the idea of considering women as a material. In Mahabharata, Panchaali is sworn as a commodity while playing the game Chathuranga. A queen faced such a problem because of the recklessness of one of her five husbands. This incident reveals that even kings considered their wives as a material and Divakaruni wants to break such patriarchal ideologies.

The Vine of Desires is the novel which explains about the two friends Sudha and Anju. In this novel, she portrays her famous characters as best friends. This novel too runs in the same plot as *Sisters of My Heart* but here it focuses on the life of friends after marriage. Both of them suffer in the family situation. Anju suffers because of her miscarriage and Sudha suffers because of giving birth to a girl child. The friends try to resist all the problems and are in the family. Later on, they recognize the fact that their sufferings will not come to an end even if they are with their family. So, they decide to break the rules and regulations framed by the society and lead independent lives. After leaving their family, they lead a happy life without any sufferings.

Divakaruni wants to portray that the women have their own feelings and emotions to express in this society. In the beginning, Sudha and Anju do not have a company to express themselves. When they understand about the society, they decide to break all the clutches. She advices the society to give some freedom for the women or else they will take their freedom of their own. She warns the society that if women do these things it will not be better for the society. So, it is good to accept the emotions of the women.

Divakaruni is a strong feminist in her writings, attitude and behaviour. She states women are treated as slaves in the patriarchal society but in reality women are more efficient than men and have strong heart to achieve anything in this world. In all her writings, she wants women to liberate herself from all the problems and sufferings which she faces from the society. Her strong determination to give voice for women is seen in every aspect of her writing style. Men enjoy all privileges in the society and they are free from responsibility and enjoy all earthly possession. On the other hand, women suffer because of family, society, husband and other responsibilities dumped on her. The society frames certain rules and women are forced to follow but men do not even care about those rules.

In all the novels, she brings out reconciliation at the end. She wants a change in the society and all women should be accepted as equal to man. According to Simon de Bevoiur, a woman is the best mediator for another woman. By following the words of Bevoiur, Divakaruni takes charge to defend women from all the social evils. She too points out the racial discrimination and gender issues faced by an immigrant woman. A diasporic woman is treated harshly by the native woman and it is not acceptable in the views of Divakaruni. She advises every woman to take care of others so that they could enjoy equality in the patriarchal society.

In general, Divakaruni, through her writings, brings out the diasporic life of women in a foreign land. The sufferings and pains faced by the immigrants cannot be explained. She uses women characters to bring out the sufferings and pains faced by the women in the patriarchal society. She supports women in all situations for their equality and acceptance. In all her writings, women are the role models for great deed and they are the people who bring great changes in the society. She wants the patriarchal society to accept the feelings and emotions of women on par with men and asserts the fact that women are the real asset and a powerful resource of the society.

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Strategies to Teach ESL : A General Perspective

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Abstract

English has become a universal language used for communication by people for so long cutting across the boundaries of countries in the world. The language has been used as a tool to define every aspect of communication that makes a person complete and unique. There are approximately fifteen hundred languages spoken by around two billion people in the world. Among them, very few languages are prominent in communication. English is given priority as far as the global scenario of trade and commerce is concerned. Learning of English as the second language has been the aim of many people to get them connected with the rest of the world. Control of language is something that should be aimed at and taught to students. The aim of the English language teachers is expected to make their students practice to be confident in the language. The experienced teachers know the ways and means to teach the students English as a second language. As they are skilled in their profession, they always control the system of teaching with great care and ensure that the students received it as taught. They avoid using sentence patterns and the words which are unfamiliar with the students. It is the objective of almost every teacher to strive to make the best in the life of the students in terms of the language skills in English. This paper deals with the fact that teaching English to the students as a second language should be done with positive impacts. The challenges in teaching ESL should be tackled with choosing and handling constructive strategies. The strategies that can be practiced in the classroom to attain proficiency in second language are highlighted in this paper.

Keywords : language acquisition, facilitators, academic language, social-emotional learning, Brainstorming activity,communicative competence.

Introduction :

English is taught as a second language in almost all the non-English speaking countries. The language has got familiarized with the students in all aspects. Psychology of the students plays a major role in language acquisition. Language proves to be an essential element in the culture of any society. People live in a community which is meaningful chiefly by the language. Leonard Bloomfield says "Community is formed by the activity of language, and speech utterances give us the most direct insight into its working". Thus, language has become a tool to understand and appreciate the culture of a human society and everyone has to learn their language to understand it clearly.English has become a global language with its spread defeating all physical and geographical boundaries. It is evident that almost all the countries have now adopted English as one of the major languages for teaching in schools and colleges. Though it is spoken as the first language in the countries like the United Kingdom, the UnitedStates of America, Canada and Australia, many European countries and African countries use English as a second language. The countries like Pakistan, Sri Lanka, Bangladesh etc. also adopt English as a second language in their national life and educational system.In India, English has been used as the official language for communication and spoken by majority of the people as their second or additional language. The craze for learning or speaking the language is high in India across the country as regional languages play a key role in the respective states. Teaching English has also become a prominent line of work as almost all the students studying in different streams and disciplines have it as a second language and medium of instruction as well. There are many ways for the English language teachers to educate their students yet the teachers are on a look out for different strategies to teach the language in a way to motivate and attract the students.

General tips to teach English as a language :

English has been taught in educational institutions at primary, secondary and tertiary levels. The teachers adopt a mixed method of teaching that comprisesboth conventional and modern methods. Methods of teaching English has always been changing with all the strategies introduced then and there by linguists and language experts. Dr. Nicole Schneider, Associate Professor at UMass Global has recommended the following tips to tailor classroom teaching with regard to ESL.

1. Spotlighting academic language and vocabulary : Vocabulary exercises are very much needed for developing language fluency. Reading and writing help a lot for that. Most of the students struggle hard to express their ideas effectively with academic background. The reason is that they lack the words and phrases needed to connect their ideas when they discuss with others. Dr. Schneider accentuates the significance of teaching students how to speak about what they know. She calls it "academic language". She points out that while some learners pick up the language naturally in due course of time, many, including native speakers, need reinforcement to develop their skill in the language. Content is taught to the students without proving language scaffolding that the learners need to share about. The learners can be given additional help by way of semi-structured group discussion with less number of learners therein. Visual method of teaching is an advisable one.

2. Connecting milieu and culture : Various studies reveal that the students perform better when their knowledge about milieu and culture is incorporated into the academic environment. The students are tempted to engage more in the classroom activities when their background matters like families are represented. They should be allowed to express themselves in an environment where they feel safe whichis a brilliant opportunity to have a social-emotional learning. The teachers need to be familiar with the background of students so that the examples may be used to connect their life. They can encourage the students to tell stories and narrate the events they witnessed in a casual and low-stress ways. The students should never feel that they are forced in the classroom.

3. Boosting logical input and language output : The students always feel like having a challenge that they get matters in a language (input) and they have to express the same in a different language (output) on occasions. They must be given sufficient opportunities to speak the language with direct feedback which will increase the chances for them to improve their language skills. Dr. Schneider highlights certain strategies like reading out loud or playing audio versions of texts with key concept and vocabulary. The teaching should go beyond the prescribed textbook by having guest talks and sharing stories. A break for 2 minutes may be permitted after 10 minutes of teaching activities for the students to make then engaged properly. The students have to be allowed to talk in the classroom just to deepen their understanding and to clarify and negotiate for meaning of the words heard new.

4. Encouraging classroom interaction : Classroom interactions help the studentsdevelop the vocabulary, grammar and pronunciation in the language they target. The language has to be used by the students in a wider way in the language classroom. Most of the teachers come to the classroom, present their portions or lessons as prepared and move out to claim that they have completed their allotted portions. Some other teachers make a common mistake of simply grouping the students to discuss after the portions taught without guiding them as to what to do. Dr. Schneider recommends that the teachers should engage the class explicitly and make the students practice the language with proper care. Structured classroom interactions must be provided with clear purpose. Think-pair-share, gallery walk, book clubs, mock interviews, pick a side, etc. are some of the activities that can be practiced in the classroom.

5. Kindling higher-order thinking skills : There are some strategies beyond rote memorization, concept formation and reading comprehension. Of them, one is Higher Order Thinking Skills (HOTS). Becoming a master in it is the ultimate goal of the learning process which is the basic competency to be an independent and creative thinker. Students can be encouraged to develop HOTS by modeling and providing language scaffolding activities.

Apart from the above points discussed, the following strategies can also be applied to learn English in the language classroom.

(i) Brainstorming ideas : This is a process used for generating multiples ideas. Here the decision to go for an idea is suspended till many ideas are generated. Brainstorming activity encourages the students to solve psychological issues and problems with the ideas gained from others. By fostering the ideas and views of others in a peer group, a kind of cohesion and relationship can be maintained. Critical and higher level of thinking is evolved thereby synergy is created among students to make them reach consensus. Large group of students is not advisable for this activity and discipline of students is highly expected.

(ii) Demonstrating ideas : This is yet another strategy in which the teachers have to perform an activity in a way that the students can observe how it works. It is practical application where the teachers transfer their ideas to the learners. This strategy helps the students to learn by observing the demonstration of teachers and get the self-confidence motivated. The learners get ideas towards the targeted questions and answers. They can focus only on specific details rather than the general theories.

(iii) Group-discussing on cases : The entire class is divided into many groups of 5 to 10 students each and asked to discuss on cases provided. The purpose of group discussion is problem solving through the process of case analysis. The students are stimulated to participate in the discussion and to explore knowledge in presenting matters in the target language. The students are facilitated to exchange their ideas on mutual concerns. Utmost care has to be taken that the participants should not get frustrated while discussing.

(iv) Playing games on themes : Playing thematic games is helpful to bring competitive spirit and participating mindset of students. Games need to be carefully planned to make the students show their interest in the activities. This strategy helps the students to get rejuvenated in learning the language through collaborative skills. Learning can be done with fun where the students expose their confidence. There is a possibility that the students who are not competitive by nature may be demotivated and discouraged.

Strategies being practised in the modern era :

Though the field of ELT witnessed a sea of changes in the last 50 years, it has more evident to be noticed in the last 20 years that is in the 21st century. In most of the contexts, the term English as a Second Language (ESL) has become old and been replaced by English as an Additional Language (EAL). The reason is that many learners of today know more than two languages and English is not their second language anymore. Code-switching, once considered a language error, has been recognised now as a valuable bilingual resource. Accents reflect identity instead of being viewed as deficiency. Nowadays, different accents are used in the listening comprehension tests in the name of standardized assessments. The purpose of learning English as a language has moved much away from mimicking the native speakers and has been used as a skill and strategy to be an effective communicative tool in a globalised workplace. The following strategies are in practice in the modern era:

1. Accepting changes in teaching and learning : The changing perspective of ELT is going on. The goals of ELT have not only focused solely on developing language skills and imitating native English speakers but also fostered a sense of social responsibility in students. The modern researches on ELT focus much on the importance of developing English speakers as competent language users and critical thinkers.

2. Assimilating the current teaching and learning approaches : Trilling and Fadel (2009) in their book *21st Century Skills: Learning for Life in Our Times*, have mentioned about 7Cs as important elements of language learning. More schools of language teaching have started using the 7Cs in this century. The seven Cs are:

1. Critical thinking and problem solving,
2. Creativity and innovation,
3. Collaboration, teamwork, and leadership,
4. Cross-cultural understanding,
5. Communication and media literacy,

6. Computing and ICT literacy, and
7. Career and learning self-reliance.

Having the 7 Cs been used, the ELT field in this century has started to be referred to as Post-Method era. In this era, the focus of language teaching is on eclecticism, a practice of using variety of language learning activities, each of which may have different characteristics and motivated by different underlying assumptions. Examples are common core, standard pathways, flipped classes, project based learning, integration and digital literacy, etc.

3. Recognizing changes in researches on languages : The research field on ELT has witnessed a tremendous transformation over the last two decades. The research studies have shifted their move from the designs and methods of quantitative empirical research to the insertion of qualitative and other approaches. The researches of today consist of designs that incorporate both quantitative and qualitative elements. More and more mixed-method studies have been used to make the field open to hermeneutic(non-empirical interpretive) researches. New alternative theories and perspectives have emerged in the research arena of ELT.

4. Developing the facet of communicative competence : Developing communicative competence through frameworks has been illustrated well by the recent research publications on ELT. The second language acquisition has been described as 'multi-competence' by some scholars. Some others use it to focus on intercultural communicative competence. Here the teachers are expected to teach both local and international cultures. The ultimate goal of teaching English is to keep the language effective to be the global lingua franca.

5. Teaching and learning the language in present context : The changes in the field of ELT are quite rapid that need to compete in modern workforce such as technology, globalization, demographics, etc. it needs personal competence, risk and responsibility. The language skill is demanded in terms of individual performance which is taken for leadership ability, team work and problem solving skills. The teachers are supposed tobe aware of all the changes and updated to prepare students with the backdrop of 21st century skills to compete in the highly competitive workplace at global level.

6. Being ready to integrate Information Technology in ELT : The use of mobile phones and other multimedia devices have ushered the students of modern era into the field of technology. The language teachers are blessed with endless possibilities to access information. The Internet, YouTube, Web.2.0, and e-books are of tremendously helpful to teachers to prepare lessons and conduct classroom activities. The students are encouraged to learn more with vigour once the appropriate integration of technology in the classroom takes place. The world issues and language concepts are brought to the knowledge of students by integrating the Information and Communication Technology (ICT) in ELT. They get connected from different parts of the world and exchange their ideas. They also get guidance from teachers from different parts of the world to achieve their learning goals.

7. Adopting the changing roles and growing responsibilities of teachers : The teachers of modern days have multiple roles and responsibilities as facilitators and creators of a productive environment inside the classroom where the students can learn and develop the skill they need for the 21st century workforce. Teachers of present day have to know the trick of integrating content-based, project-based approaches. They need to adapt to methods of co-teaching, team-teaching with other teachers. There are a lot of innovative teaching approaches, excellent resources coupled with opportunities for teachers. They have to adopt them to effectively teach in the changing environment.

Conclusion :

Language teaching of any type should be deliberated and designed well in advance to be successful. A carefully planned strategy ensures success and creates confidence in the minds of teachers. The students also prefer to be in the language classroom with the intention of learning the language based on strategies. The strategies devised by the language teachers should be objective in clear terms of what to teach in the class. Teachers ought to be cautious that the teaching strategy should relate to the learning capabilities of the students. The strategies used in the classroom should be reflective on the students' side. The students of modern days expect more and more from the teaching to be different from the existing one in terms of teaching language. Hence, teachers have to update themselves with the knowledge of devising new strategies with which the students can be motivated to learn the language interestingly.

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METAFICTION: A Postmodern Narrative Technique in Ian McEwan's *Atonement*

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Abstract:

The proposed research attempts to analyse the narrative techniques in Ian McEwan's *Atonement* which are associated with postmodern fiction. It focuses on the techniques which shows, how his novel is different from other writings and what is the technique, he used in his novel to attain the clarity of the storytelling. Here, the characteristic of postmodernism, characteristic of postmodern writing will be defined and explained and postmodern narrative technique of metafiction is examined. It gives deeper meaning to the reader to imagine and visualize the situations inorder to demonstrate the techniques of McEwan. A narrative technique is a tool to the narrator, to explore the information, what he or she wants to expose. In literary device, narrative techniques are the devices to the narrator, to expose the storytelling of the character through style, language, metaphor, simile, personification, hyperbole, and alliteration. In postmodern literature, it is the sequence of events such as analepsis, prolepsis, exposition, and foreshadowing. Notable, literary device of postmodern literature are paradox, parody, pastiche, darkhumour, unreliable narrator, unrealistic narratives, fragmentation, intertextuality, metafiction, and so on. Narrative techniques are otherwise called literary techniques, literary devices, and fictional devices.

Keywords : Postmodernism, Postmodern writings, Narrative Techniques, Metafiction

This paper aims to analyse, what are the characteristic of postmodernism, characteristic of postmodern writing and how narrative techniques play an important role in McEwan's novel. In this regard, postmodernism is used as a response to modernism in the late twentieth century. Modernism presents the fragmented as something tragic and be lamented and mourn as loss. It believes ideas, value, culture, customs and norms of west. It focuses on central theme and vision in a particular literature. In contrast, Postmodernism does not mourn or lament the idea of fragmentation, but rather celebrates it. It rejects western values and belief but only a small part of human experience. It focuses on human experiences as unstable, unfinished, fragmented, and indeterminate. After the post world war 11, in literature, it is used to describe certain characteristics of the postmodern novel on fragmentation, paradox, and questionable narrators and so on.

Postmodern writing becomes more difficult and confusing to understand properly while using the narrative techniques in the novels. Many postmodern writers affected by world war 11, and cold war. Writers of postmodernism try to expose their ideas and views in their indirect way through irony, playfulness and black humour. Several novelists labeled as black humorists are Roland Barth, Joseph Heller, Thomas Pynchon etc. Some of the postmodern writers use irony, pastiche, intertextuality, metafiction, historiographic metafiction, temporal distortion, hyperreality, paranoia, magical realism and so on. Using a narrative technique to the novel, readers will understand the situation or circumvent, characters point of view, language, style, etc. Sharma and Preety Chaudhary collaborated with their article entitled, "Common Themes and Techniques of Postmodern Literature of Shakespeare" assert the notable influences of postmodern writers as :

Postmodernist writers often point to early and story collections as inspiration for their experiments with narrative and structure: Don Quixote, 1001 Arabian Nights, The Decameron, and Candide, among many others. In the English language, Laurence Sterne's 1759 novel The Life and Opinions of Tristram Shandy, Gentleman, with its heavy emphasis on parody and narrative experimentation, is often cited as an early influence on postmodernism (189).

Here, McEwan's *Atonement* has chosen to analyze under the narrative technique of metafiction. The term metafiction was coined by William H. Gass in 1970 in the work of *Fiction and the Figures of Life.* Using metafiction gives better understanding of the medium. It a tool to understand the relationship of fiction and reality and explain what is meta (beyond or transcending) and what is metafiction (beyond fiction). Elias asserts the ideas on "Postmodern Metafiction" in the book of *The Cambridge Companion to American Fiction After 1945*, she describes the difference between the ideas of William Gass and Patrick Waugh as :

The term "metafiction" is generally attributed to the American author William Gass and has been used to describe much of the experimental, anti-realistic fiction produced since 1945. Patrick Waugh notes that if literary Realism celebrated the integration of the individual at odds with, and alienated from, social institutions and conventions, then postmodernism or post-1945 fiction had nowhere to go but inward, to focus on its own medium of expression (16).

Metafiction refers to fiction about fiction. It describes better understanding of the medium at the same time it gives the thought of narrator what he or she means to be. It is a tool to explore the ideas and views of fictional work as well as it explores the relationship between literature and reality, life and art. It refers to stories which the characters, narrators, or author acknowledge the truth that they are part in the fiction. However, in postmodernism, metafiction has considered as self conscious or self reflexivity of characters. In *Atonement*, The story begins with the character of Briony, who is 13 year old girl has fond to write a novel. Her first play *The Trials of Arabella*, intends to perform in front of the family as a gift for her old brother Leon, who comes from University. The readers find out that each and every characters which seem to be real in her life through the play. Briony who creates the character as her wish based on imagination, her love for secret, and fictionalizing. It aware or reminds the reader to view a fictional work through reading. It is a story within a story. Characters are aware that they are taking part of it. Arabella one of the characters from the play as like as the character of Briony, seems to the reader as, "she was not playing Arabella she wrote the play, she was taking the part because no other possibility had crossed her mind, because that was how Leon was to see her, because she was Arabella" (13).

Infact, purpose of metafiction is to highlight between the real world and fictional world used as parody to reveal the truth, and view the human condition. Briony, the character tries to become the Briony, narrator and the creator of the novel. However, at first Briony introduces herself as narrator later, she acknowledges herself who commits mistakes in her life and tries to atone herself through her writings. Due to her misconception and misunderstanding leads her to do mistakes in the life of Robbie and Cecilia. Due to her immature activities, Robbie sents to imprisonment and Cecila lives separate from her family. Briony strives to become the author, and atone for the terrible events that she has caused to them. She considers herself as narrator, and author which makes the other characters to get atonement. According to her, fiction is a tool to convey her ideas, views, and thought to the readers. She wants to recreate the life of Robbie ad Cecilia in to his novel. O'Hara points out in his research article entitled, "Briony's Being- For : Metafictional Narrative Ethics in Ian McEwan's *Atonement"* admits, "She resurrects, through narrative, the possible life that they were never allowed, fictionally paying it testimony" (98).

Briony reveals the truth in the final part of the section. Briony asserts to the reader as first person narration, "I tried to persuade my reader, by direct or indirect means that Robbie Turner died of septicaemia at Bray Dunes on June 1940, or that Cecilia was killed in September by the bomb that destroyed Balham underground station. That I never saw them in that year" (370). Here, Briony as a character, as first person narrator, and the author version has intertwined together. In conclusion, Briony tied up with the line between fiction and reality. Briony is unable to change the past what she has done to her sister, Cecilia and Robbie. Through her writings she is able to give future life for Robbie and Cecilia at the end of the novel. As a result, her powerful imagination emphasizes and apologizes to the couple and thus she formulates a romantic love between Cecilia and Robbie for their future. She gives a fictional version of reality.

McEwan is a controversial writer among British novelist. He uses narrative technique of metafiction to give proper ideas of the characters and the narrator in *Atonement.* He uses metafiction to convey the condition of problematic relationship between reality and fiction. He presents and examines the fictional work of an imaginary characters and address the readers to prove the fact how it exists. His works not only focuses on narrative techniques but also focuses on themes such as cultural shock, sociology, psychoanalysis, socio-psychology, and cultural anthropology.

McEwan's narrative strategies associate with the representation of the mind to reveal the characters of traumatic life which explores self reflexive conscious. Most of his novels focus on the strategies of postmodernism which is reflected through the characters. His interpretation of the world and the influence of society too is reflected. In his works, individual thoughts and behavior has traced the interactions with other people and within their society. He influences the society and he is strongly influenced by the narrative technique of postmodernism, metafiction.

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Socio- cultural dynamics in Kamala Markandaya's *Possession*

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Abstract:

This paper entitled "Socio- cultural dynamics in Kamala Markandaya's *Possession*" deals with Cultural Translation in the novel and it also stress on the importance of culture. The paper presents the East-West cultural relations in the novel. *Possession* is a unique work based on intercultural relations between east and west. Her entire theme is a best example of inter cultural relationship. Culture is the characteristic of a group of people. Culture is a process and not a product and it is lived in experience. This study is based on the theme, characters and various conflicts described by her in the entire narration. The manifold aspects of cultural relations have been described effectively.

Novel or fiction is a form of narrating socio cultural realities effectively. Kamala Markandaya tries to reflect the realities of culture through her various creative productions. Kamala Markandaya's novel, *Possession*(1963)is a strong expression of intercultural conflict. The study of this novel is in a cultural perspective. Kamala Markandaya has depicted East-West cultural relations in her novel. The novel is a unique work based on intercultural relations between east and west.

Possession is a touching story of an Indian painter who had a passion to establish himself in London. He had impressed the public life of London. The struggle of this painter isvery well narrated by Kamala Markandaya in this work. The east west encounter is fairly reflected in this work. Caroline is a smart, determined and self-willed lady from whom nothing stands on her path to take the boy out of the village from her parents. She pays kindly to the parents of the boy and brings Valmiki to London with her. She makes the required preparations for the flourishing of Valmiki's creative talents and tells "He must come with us now at once. He's wasted here" (10).

To blend suitably into London's culture, she deliberately offers him education and training, and molds Valmiki's lifestyle in a socially respectable way. His rustic look shifts as he practices the etiquette and dress of a well-bred young western man. He is able to speak in English, a language that was originally unfamiliar to him. Caroline takes him on a continental tour to show off her art and to make her reputation and fame and she explains her intention: "He ought to exhibit abroad to get really known - France, America, perhaps Italy ... besides there's all the experience, he won't get it all just from London" (16).

Kamala Markandaya has depicted East-West cultural relations in an interesting manner in her novels. *Possession* is a unique work based on intercultural relations between east and west. Her entire theme is a best example of inter cultural relationship. She has been successful in the portrayal of the social system in the Diasporic society. She has selected characters based on cultural ethics. Culture has been described as the complete number of practices, rituals, actions and human customs. The value of recognizing community existence in literary literature is very critical because it shows the realistic portrayal of modern culture that the author has experienced. Kamala Markandaya's novel is no exception to this phenomenon.

The novel is a saga of East-West cultural relations of Valmiki. Lady Caroline Bell and Valmiki are the central characters of the novel. Valmiki is an illiterate peasant boy with a gift for painting. Lady Caroline goes to the village with Anasuya , the narrator and meets Valmiki. She discovers Valmiki's talent for painting and asks him to go to London with her. Valmiki goes to the Swamy and gets his permission to go to London. With the Swamy's permission, he goes to London with Caroline. Valmiki gets name and international fame as an artist in England. Lady Caroline falls in love with him and she wants to possess him. The Swamy comes to England to free Valmiki from the clutches of Caroline. Swamy on seeing val says that "He came to me as a child ,'he said.'he was my disciple, during the formative years. nothing will touch that where other men despair, he will turn God, unlikely though itseems to you now"(101). Val returns to India and to the Swami after having bitter experiences in London. Lady Caroline tries her best to take him back with her but in vain. The novel is regarded as one of the most forceful explorations of the distortion of Indian culture in the British embrace.

The theme of the novel is basically the East- West encounter. The conflict between the Swami and Caroline for the possession and control of Valmiki is the result of the cultural clash. Indian identity is very well expressed. Respect to the elderly person by making "Namaskar" is reflected by Kamala Markandaya in this novel. The Indian manners and etiquettes are well narrated by Kamala Markandaya. It has been stated that the novelist treats a philosophical

topic like possession in the framework of the novel to show that spiritual influence is more enduring than material possession (Misra 96).Caroline Bell is a rich, divorced English lady. She is wellborn and good looking. She takes him to England, transforms him to develop his talents, and makes him a famous artist. But when she fails to get on well with Valmiki, she describes it as an old ailment, that India and England never did understand each other. in the end when val goes with Swamy she says "Valmiki is yours now, but he has, been mine. One day he will want to be mine again. I shall take care to make him want me again: on that day I shall come back to claim him" (234). Caroline's western culture makes it difficult for her to understand and identify herself with India. Kamala Markandaya has ably portrayed the human values through her characters. Humanity is essence of her writings and she has tried to describe these human values significantly through her narrative dialogues among her characters.

The novel was produced when India was struggling for freedom and Kamala Markandaya very successfully sketched it through characters like Swamy and Lady Caroline. Swamy symbolizes the Indian values. It has beenobserved that Markandaya uses Swamy to symbolize the essential oriental, particularly Indian, qualities while Lady Caroline is made to epitomize the possessiveness, artificiality and superficiality of the west (Parmwswaran 97).

Thus the cultural elements reflected in this novel can be illustrated on the basis of cultural discourse. The study of cultural life is well depicted in Kamala Markandaya's novel *Possession* is mainly based on inter-cultural relations. She has portrayed social relations though her narrations. She hasdeveloped these characters from social base and cultural roots. Valmiki is one such character. Kamala Markandaya has developed Valmiki as an effective character based on Indian values. He is a dedicated artist whose talent is unique and his sincere efforts reflect about Indian culture. Thus the entire narration is based on cultural interactions and dynamic exchange of values.

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Importance of Marriage Ideals in Premchand's *Gaban*

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Abstract

In Indian society marriage is considered as the most important relationship. Mutual understanding, love and care are some of the important factors, which are necessary to keep the marital life strong. In **Gaban,** Premchand has depicted the problems in the marital life of the couples, which can destroy marriages.

Keywords : Family, Marriage, Middle class society, Jewels.

Marriage is considered the most important sacred bond, between husband and wife since ancient times in India, which brings together a man and a woman, and connects them together for life time through sacred rituals. Family is an important link between a human being and society. Marriage is all about husband and wife living together with mutual understanding to create a family. But for the achievement of this understanding there should be compatibility among husband and wife.

Indian culture is very rigid about its age old norms. Premchand felt deeply that the age-old social norms of marriage are rotting the society.He criticized mismatch in marriage, dowry system and child marriage. These issues led to disparity among the husband and wife, which in further destroyed the peace and serenity of marital life of couples and led to unhappiness in the families. Premchand in his stories and novels has portrayed all the anomalies present in marital life. Thereby, people will save themselves from these malpractices. Premchand who was against all these malpractices had joined Arya Samaj which was rebelling against all these problems.

Premchand in his writings eulogized the marriage ideals. If husband and wife are not able to follow the ideals of marriage, then their marital life suffer, which in further leads to discord in the family. He wrote about the problems, which degraded the sacredness of marriage, with an aim of readers becoming aware of it.

Gaban looks upon the problems prevalent in the middle-class society; people of this class always suffer from a sense of low self-esteem, as they are not able to afford what they want. They aspire to be like upper class society people. The problem with the people is that they are not able to work out their life with what little they earn. There is a want among them to have more than what they can afford.

The story of the novel begins in Allahabad. The story revolves around the life of young couple Jalpa and Ramanath. It tells about the plight of middle class couples who are entrapped inside the vicious circle of vanity. Instead of being satisfied with what they have, they destroy their own peace, in their greed for more. Ramanath and Jalpa are best example of it.

Dindayal and Dayanath belong to middle class families. Dindayal as an agent of a landlordhas a meagre income of five rupees per month, which was not enough for running a family. He had other sources of income, from where he got money, which are never mentioned. His daughter Jalpa, at an early age develops a craze for jewellery, and is assured by her elders that during her marriage she will get her favourite piece of jewel (Chandrahar) from her groom. Dayanath, a father of three sons, worked in the court, he was an honest man, and he somehow managed to take care of his family with his income of fifty rupees per month. His eldest son Ramanath is a carefree person. Dayanath was not able to send him for further studies due to lack of money. That didn't matter to Ramanath, because he never took life too seriously. His life is totally built up on the foundation of lies. Dayanath hesitates in getting Ramanath married, because " to marry off someone who doesn't even concern himself about where his next meal is coming from" felt wrong to him (*Gaban*5).

He wants to live a life of extravagance. He enjoys himself by moving around extravagantly through help of his friends. Ramanath represents weakness of the middle class society. He runs away from his responsibilities and thinks illusions created through lies are good. He is morally a weak person. He wavers in taking decisions till the end.

Jalpa and Ramanath's marriage takes place without any problem of dowry unlike in the case of most of the marriages. But Dayanath spends too much on marriage celebrations, much more than the money he had. He buys jewellery on loan, for which he is not being able to pay back. Therefore Ramanath steals Jalpa's jewels and gives it to the jeweller. He lies about his family's true conditions to his wife. After he gets a job in the municipality office through his friend Ramesh, he lies about the income to his wife. He starts getting decent salary but is not able to save any, even though he took bribes from the office. Because, he boasts in front of his wife and to make her happy he spends extravagantly. He buys jewellery for her on loan, thereby, gets in high debt. He lies to Jalpa's friend Ratan, about the price of Jalpa's bracelet and by mistake ends up spending her money also. To escape from problems he tries to use office money (with no intention of embezzling it). Which, Jalpa unknowingly gives to Ratan. Thereafter, Ramanath feeling unable to put back the office money gets a fear of embezzlement case against him, therefore he runs away to Calcutta.

In Calcutta, police arrests Ramanath on suspicion of another case, scare him with false charges (since no actual embezzlement had happened) and forces him to become a false witness by bribing him with money and job. He being a morally weak man falls for it. Thereby after getting trapped in devious games of police, he gives false testimony. Jalpa when gets to know about it, is furious with Ramanath's cowardliness.

When Ramanath used to buy jewellery for her, she in her obsession of jewellery used to become more devoted to him. But that doesn't mean her character is limited to the typical image of a middle-class woman with love of jewellery. She has self-respect and moral strength also, as she returns her mother's jewellery, which is sent to her when Jalpa's jewellery gets stolen, she vehemently says, "I won't take charity from anyone, even my own mother" (*Gaban* 39).

When Jalpagets to know the truth about the actual financial condition of Ramanath, she regrets her own behaviour, a new change comes within her and her true devotion towards her husband comes to the fore as she happily sells off her favourite jewels to return the office money and pay off the debt. Jalpa likes jewellery but that doesn't mean she doesn't love her husband. When she learns about the true condition of her husband, she sacrifices her attachment to all the splendour and luxury and comes out as a devoted wife. It is Jalpa who puts a lot of effort to bring her husband out of his erroneous path.

There is marital love between Jalpa and Ramanath, but it lacks trust and devotion. In marriage happiness can be achieved only through understanding and truth. He gets in trouble because of the lies he thought would protect his conjugal life. Jalpa in her cravings for jewellery never tried to analyse the financial condition of her husband. Situation wouldn't have taken a wrong turn "[if]Jalpa had been able to hold herself steady through the stormy blasts of her cravings, if Rama had not yielded to his embarrassment" (*Gaban*68).

He hesitates in making decisions and behaves like a coward. He himself creates troubles for himself, and then feels incapable of facing them. Apart from all these negative traits, he has some redeeming qualities also. Hisson like affection towards Devidin, and his wife Jaggo(without paying attention to the fact that they, belong to a lower caste). And most importantly his unending love for Jalpa.

Ramanath is a morally weak person, and Jalpa is infatuated with jewellery, which she is able to overcome because of inner strength, her pure love and concern for her husband. This is something which Ramanath lacks. In the end after all the trials and tribulations, when both reject show off and love of luxury, they are able to enjoy the true bliss of married life. Trial was necessary to cleanse them of all the faults so they are truly prepared for a true bond.

Another problem is of incompatible marriages prevalent in the society. Premchand had critiqued unmatched marriages in his other works like *Nirmala* and *Sevasadan* also. As he had to go through one in his own life as Amrit Rai points, "His own father remarried at an old age and left behind a widow and a little son" (38). Not only that "he himself had been married off at a tender age, and had to bear at first the responsibility of making a go of an utterly incompatible and awkward match, and later the guilt of failing to do so"(38).

Ratan has a mismatch marriage with a much older widower Vakil Sahib.After the death of her parents, Ratan's uncle gets her married to Advocate of Allahabad's High Court, Indra Bhushan. Ratan respects Vakil Sahib and he treats her with fatherly affection.

He buys for her everything she wants .But there is no husband and wife love between them. They respect each other's feelings. But somehow it lacks mutual understanding. He is not able to foreshadow the troubles; she will have in future, if he doesn't give her, her share of property. Even when he is very sick, he also like Ramanath wavers in taking decision. Towards the end of his life, Vakil Sahib with a full knowledge of legal system didn't settle anything for his wife for her secure future.

Shehad sacrificed her youth for him, as she herself tells Jalpa"I never even thought that I'm a young woman and he's an old man"(*Gaban*137). She also liked jewellery likeJalpa. She had everything in terms of luxurious life, she enjoyed herself in roaming, buying things and parties. Herluxurious life quelled her anxiety related to marriage. But everything is destroyed when her husband's nephew Manibhushan through his deviousness usurps everything, after his death. Ratan thinks that she will be able to survive, without her husband. But as a widow she has no place in the society, no identity without her husband, and no place in her husband's family, because after husband's death as she says in anguish, husband's family "is not a bed of flowers for you, but a bed of thorns"(*Gaban* 245).

The other couples whose marriage the novel gives us glimpse of is Devidin and Jaggo and Dayanath and Jageshwari. Dayanath is an honest man, in his many years of government job he never took bribe, his wife Jageshwari is not enthusiastic about this behaviour of his, since she acutely feels the poverty they are in. she is remorseful of the fact that even after all the struggles she has faced in bringing up the family, her little desires also never got fulfilled.

Then there is Devidin and Jaggo, who also have different temperaments, except for the love of their dead sons and their affection for Ramanath. Devidin is a man who believes in simple living unlike his wife who has a craze for jewellery.

Like Devidin and Jaggo, both Dayanath and Jageshwari also have different opinions on matters. But these old couples have a strong relationship as they stand out for each other in times of need. For a successful marriage Premchand through this novel has represented that, there should be understanding and compatibility

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Exploration of Indigenous Insight and Reverberation of the Voice of the Voiceless: A Reading of Patricia Grace's *Potiki.*

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Abstract

Literature acts as a perfect medium in showcasing the sufferings of subjugated people to the public. Postcolonial literature perfectly portrays the mental status of the othered or sidelined community. Patricia Grace is one of the well- acclaimed Maori writers. Her first published work, *Waiarikii*(1975) was the first collection of short stories by a Maori woman writer. She is undoubtedly one of the key figures in contemporary world literature. She was awarded the Neustadt International Prize for Literature in 2008. One of her most prominent novels, *Potiki*, originally published in 1986, narrates the story of a Maori community in New Zealand and their efforts for survival against the cruel deeds of land developers. In New Zealand literature, Maori literature is commonly considered as a parallel genre which describes a distinctive Maori world view and literary style. The Maori- Pakeha dynamics is clearly explored through the novel. The repression of indigenous population and their struggle for survival is the dominant theme of the novel. The role of mythical stories is vividly made understood. It is remarkable that stories are central to Maori history and its preservation. The novel is noted for its polyphonic mode of narration. The chief intention of this study is to project the impact of European domination. The chief objectives of this article are; to understand the major impacts of Imperialism on indigenous people, to analyse the role mythological stories in preserving the sacredness of Maori culture and to find out if the author emerges successful in echoing the voice of the voiceless.

Keywords : Postcolonial, Survival, Voiceless, Imperialism, Mythology, Identity.

Potiki tells the story of the struggle of the Maori community in regaining their land which was lost in the hands of the Europeans. During the First World War, the land was taken to build an airfield and the original inhabitants had to shift to rental houses. The result of it was the total sacrifice of the tradition, culture and identity of the Maori people. The people were broken completely and it became impossible to get back their possessions. The Maori had to pay money as reward to the sports grounds and club houses which were built by the Europeans even though they disliked those developments made by the Europeans. They had to give up the return of some part of their land as they did not have any money. The land was used to put up a resort and that is the core theme of the novel. The most important part of Maori culture, Wharenui or the meeting house plays a key role in the book. This is the space where Maori meetings occur and where the Maori find solutions to problems. It is the symbol of Maori unity. It is the place where their rituals happen. The developers ask for a passage through the meeting house and this results in the outbreak of fight. Hemi, his wife, Roimata and their children never accept the positive aspects of the developments that happen in their land. The developers are not ready to give up their work. They go on threatening the natives. The novel narrates the story of Hemi and his family. They belong to the Maori tribe who lived in New Zealand coastal area during the latter half of the twentieth century. Many of the Maori people have lost their jobs. Roimata's husband also has lost his job. Hemi decides to return to farming,realising that it only will help the people in overcoming starvation and returning to roots. Toko is a malformed boy who was born to Mary, who is the mentally ill sister of Hemi. Toko is compared to God Maui in the novel. He has the power to read people's mind. Toko's life is vital to the whole plot of the book. This is evident through the title itself. 'Potiki' means the last- born child or the youngest child in a family.The novel's end never provides a solution to the core problem. But Patricia Grace tries to expose the sufferings of the Maori people as a result of colonialism. The lyrical quality of the work enhances the real emotion that the author tries to convey. Grace, through the novel,tells the people to follow traditional jobs such as farming and become independent. She relies on mythical stories to intensify the situation.

The novel opens with a prologue which narrates the story of a carver who built the Wharenui, that is, the Maori meeting house. He carves his own body by breaking the job rules. As he does not have a child, he carves incomplete body of him. He tells his peoplenot to complete that carving. It is through the narrator of the first chapter, Roimata, that the readers get an idea of the rest of the characters. Mary's only activity is cleaning the meeting house. She happens to fall in love with the carving. Toko foresees a danger that is approaching his land. He warns about this to Roimata. That danger is the emergence of the Pakeha developers. Hemi loses his job. A meeting is held between the people and Mr. Dolman, who is nicknamed as 'Dollarman'. He wants the people to leave the land. At first the people allows him to build roads. But later, he demolishes the hills to make roads.

The people get furious and they start protesting. Hemi in the mean time starts farming to overcome the state of starvation. The people get hope and they also follow him. As part of protest, the people block the roads by holding placards. This never hinders Dolman. As a result of heavy rain, flood occurs. A part of the burial ground is washed away. Matiti and Timoti, two people from TeOpetribe, who are working for Mr. Dolman inform the Maori that it happened because of the building of a dam by the developers to transport water. The people move legally. But they cannot submit proofs against the developers. The developers set fire to the meeting house. The people are completely broken by this incident. Mary collects the remains of the destroyed carving. The Maoriseek the help of the TeOpe tribal people and build a new meeting house. Toko is given a place under the carving and he is also given a special entrance. Part three of the novel conveys the death of Toko. In the following chapters, the readers get to know that while searching for his brother Manu who enters the meeting house in his sleepwalk, he gets killed. After this incident, James who knows the skill of carving realises that Toko is the one who is deserved to be there in the space of Poupou, the ancient carver's body. Thus, he carves Toko's body in that place. It is remarkable that the characters, Mary, Toko and Manu are portrayed as people of disability. Mary is mentally disabled, Toko is physically disabled and Manu is suffering from epilepsy. They are not educated. They can be regarded as representatives of Maori community who are uneducated and are marginalised. But as a gifted human being, Toko is pictured as similar to God Maui. Spiritual elements are predominant in the novel. Hemi decides to follow farming when he is confronted with a crisis, whereas, his elder children desire to embrace new things. Roimata is satisfied with her husband's view. At the same time, she understands the reality. Hemi's elder children James and Tangimoana get education and they get better understanding on the present world. That is why they support the acceptance of modernisation and development.

The role of myths in connecting tradition with modernity is remarkable. Grace uses different mythical stories to make the public vividly understand the oppressed state of the Maoris. The craving of the Maori to return to the golden past is clearly conveyed. The inevitable need to get back the lost identity, culture, rituals and way of living is made clear with the help of myth. The novel can be considered as a tool to voice the aftermath of colonialism. The close relation between indigenous literature and postcolonial literature is evident through this novel. The subjugation of indigenous communities by colonial powers is the main focus of postcolonial literature. The discrimination endured by the Maori community over years is narrated in the novel. The novel not only echoes the oppression, injustice and exploitation suffered by the community, but also the phase of survival and willpower to regain the lost identity. The cruelties of capitalism and modernisation totally shattered the old values of the indigenous communities. The desire for power as well as money turned man into a villain. This results in the lack of respect towards humanity and traditional values. The real relation between man and nature must not be forgotten. The destruction of nature in the name of development kills the mother nature and breaks the communion of man and nature. So, through *Potiki*, Patricia Grace makes the world aware of the sufferings of indigenous people as a result of colonisation as well as the need to return to the roots to preserve tradition and culture.

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An Insight into the Provoking Nature of Extended Reality in English Language Learning

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Abstract

The Extended reality acts as a trigger or provoker of English Language learning. This technology or the modern tool is known for provoking the learners by means of combining the real and the virtual world. The learners interact with the machines with the help of different means enabled by the recent technologies. The learners are benefitted in a standardized way through the effective teaching of foundational skills and knowledge. The learners can be independent and can make use of all available sources for the learning process. Extended Reality proves its advantages among the learners by providing productive platforms. The quality of teaching, time saving tactics and the motivation employed in concentration of the learners are its features. The Extended Reality is the combination of Augmented Reality, Virtual Reality and Mixed Reality that works collectively for the teaching of English language in the easiest ways. The language learning is a difficult process for the foreign learners as they tend to speak like native speakers. The generation in the present world seems to acquire things and understand the concept quite earlier as a result of the technologies used. The learning process behind this Extended Reality technology is different and it is explained in this. The paper is written to reveal the features of different technologies employed in the teaching of English Language. Therefore, the learners can understand the concepts better and learn the English language in an effective manner.

Keywords : Extended Reality, Augmented Reality, Virtual Reality, Mixed Reality, Self-initiation, Self-regulation.

Introduction :

The necessity of English Language is going day by day in different fields. It is the language of the technology, culture, career and science. The English language gained only at the standard levels are recognized and accepted in different firms. The main focus of the learners these days is to attain the higher level of English Language accepted by the society. The standard level of English language is provided only by certain methods. The great confusion lies in the method of choosing the mode of learning. The mode of learning here refers to the set of suggestions that describes the methods used by other learners, the process carried out while learning and the knowledge acquired as a result. The prevalent method of teaching English right from the beginning includes Task-based teaching, Grammar Translation method, Natural method etc. The standard of English language as well the demand in those days were comparatively less than these days. In the present days, the change in the educational system as well as the role of Technology in different fields has brought a drastic change in the learning process. The English Language learners in the present days are given the level of English Language equivalent to native speakers with the help the Extended Reality. The Extended Reality is the combination of Augmented Reality, Virtual Reality and Mixed Reality. The Augmented Reality enables an interactive environment that combines the real world and machines. The humans interact with the machines. The Virtual reality is a computer generated world that appears to be real. The Mixed Reality is the blending of real and computer generated world. The Extended Reality connects the learners with the virtual world and helps them in learning the foreign language. The Extended Reality is present in an extended form as it is known. The Extended Realityis blended with a different approach that helps in the teaching of English Language through modern mechanism or tools. The major approach discussed in this paper is the cognitive approach that plays a major role in the Extended Reality technology. The cognitive approach is known for learning, thinking and remembering. The cognition is applied when the learner understands the language and the concepts correctly. The self-regulated learning is generated here that provokes the ability of the learners to control and understand the learning environment. The learning can be different for the learners which can influence the learning process and time. The thinking process also varies from each learner. There are two major aspects of Extended Reality that are formulated as a result of cognition namely

- Self-initiation
- Self-regulation

Self-initiation :

Self-initiation simply means begin or cause by oneself. The learners own thinking process that initiate themselves to begin the learning process. The Extended reality acts as a trigger or provoker and help them by different sources needed for language learning. The best example is when a learner begins the learning process just by virtual sources or augmented sources, the Self-initiation is regulated. Therefore, the virtual and augmented sources here act as the trigger and motivate the learners to learn English. The virtual sources can range from all e-sources to the normal videos played in the smart phones used by the people. The augmented reality sources like HELLO application known as Handheld English Language Learning Organization gives graphic and animatic effects and sounds motivates the learners to learn more vocabularies. The learners in the earlier days were forced to learn the English language by sending them to spoken classes and the grammar class is the most hated class among the learners. The learners these days are motivated to learn English language by all means. Self-initiation triggered by Extended Reality among English Language learners can be observed from the following methods chosen by this type of learners.

The study materials :

The learners do not have a study material in general. The four skills of English once again pop up in this method. The learners listen to any type of source and tend to learn the English Language. The learners watch news, hear lectures and listen to audios that pertain to learn English Language. The learners read articles and papers on various topics that is relevant to understand the language. The audio version and summaries are recorded for the convenience of the learners.

Interaction with machines :

A speaker and a listener is available at both ends. The learners either interact with the listener or speaker at the other end or they interact with the machines that evaluate them. The Computer generated Extended Reality allows the machines to evaluate the learners based on their level of English. The machine itself sets a level or percentage as in games and only by reaching certain level as per the machines evaluation the learner can become proficient in Language. This particular method can be genuine as everything is presented accurately without malpractice.

Knowledge gained through reality is more effective :

The learners benefited through Extended Reality have a deeper understanding and knowledge about the language than others. The reason is that they learn from the beginning without the guidance and help from others. Therefore, the learners take much effort, not to miss even the small details and clarifies the doubt on their own by referring on to various sources. The learners experience and listen to everything that is needed for language learning. The Language sees the best in everything and tends to choose the outstanding sources that give them more knowledge. The Extended Reality thus help the learners to achieve the standard level of English Language and give them more information.

Self-regulation :

Self-regulation or Self-regulated learning takes place in a cyclic-manner where the learners plan the task, through which the language learning becomes more comfortable and monitor their performance with the help of Extended Reality by giving good results. The learners once they are provoked, they tend to start and end things on their own. Self-regulation acts as a guide and directs them to plan, prepare and present.

Planning :

The planning is the first important thing to begin with any of the method. The Extended Reality provide the learners with useful methods of learning English language. The learners based on their preferences can select the mode of learning. Learners who are interested in watching visual mode of communication can select the applications that provide the new language. The audio method and other presentation or performance method can be selected by the learners who like to learn just by hearing. The real life experience of language learning is provided only through Extended Reality that connects the learners with native speakers.

Preparing :

The preparation for language learning also differs from each learner. The modern methods of typing and putting them in files are all saved and preserved by the computer. This reduces the burden of the learner and helps them to process the files that has been saved. The details and the patterns of learning English language is already stored and preserved that enable the learners to just view and process it accordingly.

Presentation :

The presentation can take place by any means. For example, if a learner wishes to present through illustration they can easily download the videos and audios related to the illustration and can present it. The learner interested in gaming can go for applications that provide gaming method of teaching English language. Therefore, to make the presentation more fun and effective they can collect the gaming applications to showcase the language learning they have experienced. The modern world is filled with computers, smartphones, television and other technologies. The learners can simply learn the language just by observation and practicing what they have seen or heard. The ways in which the Extended Reality makes the learning process of English language includes the following factors.

Extended Reality in increasing the learner's language fluency and engagement :

The Extended Reality always tends to enhance collaborative learning. This particular technology always includes two or more learners for attaining perfection in every stages of learning process. The learning process is monitored and reviewed just like a journal is being peer reviewed. The learners themselves become a tutor and correct others when there is a need.The researchers say that the computer based gaming method of teaching English language improves the vocabulary learning, vocabulary acquisition and writing tasks. The Extended Reality plays such a big role because of its efficiency, accessibility, etc. The engagement of the learners as well as the attention of the learners can be attained only through the Extended Reality. This is possible in Extended Reality technology because of the essential facilities provided.

Extended Reality helps in reaching things that cannot be attained in the real world :

The interaction among the learners is one of the most essential key factors in improving the communication skills. The platform to perform one's skill is provided only by Extended Reality. The Extended Reality brings the learners from the different parts of the world and connect them virtually. The learners can take their own time and interact with the native speakers and clarify the doubts. The learners who wanted to interact with the foreigners can be benefited through this without wasting money on travel. The learners attain hope and can reach their goals without any limitations.

Extended Reality can be accessed and processed from any parts of the world :

The learners need not carry materials or stay in a particular place for learning new language. The learners can travel wherever and whenever they want. They need not wait for anything and depend on tutors for teaching them. The learners teaching methods are processed and regulated by the machines. The machines interact with the learners and they get the results and then evaluate them. The learning process can be carried out from any part of the world. The best example is during the pandemic situation all the meetings related to work in the companies and the other organizations are carried out through Zoom. The students from schools and colleges are asked to attend their daily class through Google Classroom application without any hindrance. The works and the assignments are collected by different means.

Extended Reality encourages active listening :

The Extended Reality in the field of education always holds the learner in an active position. The English language learning can reach a standard level only when the learner is an active listener. The English language is known only for its communication and without being active one cannot attain the standard level. The English language learners must make themselves busy by interacting whenever it is possible for them. The learners belonging to countries where English is not spoken as the native or official language get less chances of hearing English around them. Therefore, the best way to keep one updated with the language and new words is possible only through interaction. The learners must not stop themselves from learning the English language at the initial stage itself. The learners even after attaining the standard level of English must take effort to develop the language more often. This always keep the language learner more active and they need not depend on others for anything.

Conclusion :

The Modern world has different methods of teaching any subject in the educational field. The choice of learning or studying method is either chosen by the management or the learners. The advanced technologies present in this world provide the learners with facilities that is new and not provided earlier by any means. The learners are shown a new way of learning and understanding things in the effective and easiest manner. The learners of these days are born and brought up with smart application that is inseparable in any means. The learners and the modern technologies are closely associated that one cannot function without the other. Therefore, the educational filed is trying to change the method and go along with the learners of these days. These are the factors that have brought a drastic change in the method of teaching and learning. The most used language around the globe is the English Language. The learners these days are trying hard to attain the language and improve the career opportunities. The “freedom” is the only word that is heard and asked for every day. The world is taking a new step or leap to an extent where the freedom is given to learners for choosing their own method of learning. The learners of English language are the most benefited and fortunated among other learners.

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The Multitudinous Mumbai Saga: A Thematic Analysis of Vikram Chandra's *Sacred Games*

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Abstract

Mumbai has been the backdrop of diverse Indian English novels like that of post colonial novels and Chick Literature and these novels manifest Mumbai as a glorified land, a spot of social transgression and an abode for major outcasts. Chandra's Mumbai is not typically Rushdie's hyped land of celebration, but the land of religious riots, fake spirituality, subtle subalternity, political hegemonies and the forged glamour world of Bollywood film industry. Everything finds its accurate position in Chandra's magnum opus along with the typical protagonist-antagonist play. The present article discusses about the millennium of Mumbai voices in an enthusiastic crime thriller with a special focus to the gender position, religious extremism, spiritual practices and the political upheavals.

Keywords : Mumbai, terrorism, metropolitan city, religious riots, spirituality.

Introduction :

Sacred Games is Vikram Chandra's 2006 published book and a commercial hit. It has achieved several critical acclaim too. Later, the novel is serialised by Netflix and has a history good viewership. *Sacred Games* is more about the Mumbai metropolis and how the city finds its ultimate reflection in the life of the protagonist Ganesh Gaitonde. His journey to the city of Mumbai and his transformation from an adolescent boy to the G-company don Gaitonde marks the most part of the novels. The stark realities of Mumbai film industry which is in parallel with the corruption of Indian politics is also become a major portion of the novel. The novel also unfolds the contemporary Indian trend of fake spirituality in the name of Guru Sridhar Sukhla. The novel is in the form of a flashback narrates by Ganesh to the Sikh police officer of Mumbai Police Department, Sartaj Singh. Author Chandra has talked about the novel's title as the religious reflection of the Hindu philosophical concept of 'lila'. The whole universe is Lord's play and the people inside it have their destiny ascribed in it. He has successfully applied those principles of Hindu philosophy in the novel. It is possible to trace out the four stages of life as explained in Hinduism in the life of protagonist Ganesh Gaitonde. The journey that he takes at end of the chapters is a metaphorical explanation of his spiritual expedition.

Religious Extremism :

As any of the typical Indian novels, the religion serves more than a background of the novel; it becomes a determinant factor in designing the lives of the characters. The protagonist Ganesh Gaitonde is a person of egalitarian views at the beginning, by bringing all the Muslims, Hindus and Dalit's into his province of Kalishpada. He even agrees to convince his godfather's daughter's affair with a poor Dalit boy. Later, the political leaders reconstructed his identity to the "Hindu don". The political leaders utlise Ganesh as a best weapon for political game play.Chandra's picture about the riots among the Muslim and Hindu community in the urban and remote villages of Mumbai becomes the major part of the inset chapter of the novel. It clearly shows how religion could turn down the motional inner psyche of the characters. Prabhjot- Kaur, Sartaj Singh's daughter talks about Muslim population with despise words, "No one can ever live with these people. They are incapable of living peacefully with anyone, dirty lying people" (SG 193).

Political Hegemony :

Among the various people who designs Gaitonde's life, Minister Bipin Bhonsle, is the one behind his participation in the matters of politics. Till that time he was not at all concerned about the political affairs of Kalishpada, but after minster's and his political party Rakshaks arrival, he became a leader with a religious title. The party deliberately aimed at the number of votes scored with the religious vote card, still Ganesh failed to identify the hegemonic plays using religion as vote cards. Minster's words typically reflect the false promises of Indian democracy, "When the whole world is dirty, bhai, you have to get dirty to do any cleaning. We can't fight their money without tricks. Once we are in power, it will all be different. We will change everything" (SG 244). The amount of money involves in the political games of Mumbai, are not out of legal means, yet the system and the Government supports it. The religious riots followed by Babari Masjid demolition in Mumbai, was deliberately organised by Bhonsle's party to create a rift in Mumbai among Hindu and Muslim population.

The Mesmerising world of Bollywood :

Along with the politics, religion, terrorist attack and cosmopolitanism, the glamour world of Mumbai film industry found its position in Chandra's narration. The widespread notions regarding the celebrated lives film workers are deconstructed here, especially with the characterization of Zoya, the actress and the Miss India from Mumbai. As an exile from her home village to the metropolis of Mumbai, Zoya is forced to sell her own body to find an identity in the world of film. The plastic surgeries that she has underwent to be a perfect model, actress and miss India, itself is a hard revelation of the fake promises of this industry.

For a debut to a Hindi film, she has to submit herself to the great don Gaitonde. The pain she endures in the process of physical alterations not only refers to her physical collapse, but the mental disintegration of a woman body too.

The Counterfeit Spiritualism :

Shridhar Sukhla in the novel is a Guru, the famous spiritual leader and finally Gaitonde's personal mentor. He has utlised Hindu religion and the spiritual principle to wage a war against the entire Muslim population of India. He is the prime reason for the tremendous transformation of Ganesh from a rationalist to a religious extremist. His internal psyche is dominant about the existence of one religion and he uses the principles of Vedas and Upanishads to lure his disciples, including Ganesh. He was the prime reason behind the planning of the nuclear attack in Mumbai and he used Ganesh for this purpose by telling Ganesh as his spiritual warrior. To him, the Mumbai is his epic land of Kurukshetra , the backdrop of his holy war to eradicate the Muslim community and Ganesh is his epic hero Arjuna. Like Lord Krishna's advice, Guru too prompts Ganesh to fulfill his duties that will naturally help his extreme religious terrorist activities. Guru even created an organisation and named it after a word from Qur'an, 'Hizbuddeen'. The investigating officer identified the ultimate impact of the principles of the organisation which says "A great fire will take the unbelievers, and it will begin in Mumbai. A fire will begin in Mumbai and sweep across the country" (SG 556).

Gender Minorities of Mumbai :

Most of the women characters in the novel often go through severe hardship in their life, to be free from the social constraints and to find an emotional identity in a metropolis like Mumbai. The police officer Katekar's wife is rather a brave woman who fights against the social taboos of the pathetic plight of a widow. After her husband's death, the people around her forced to be inside the home; yet, she rejected all the hatred and found herself as an independent woman with a decent income. Subhdra, is yet another character or a trophy wife of the don Gaitonde. She makes her appearance rarely in the novel. She is referred only as the mother of Gaitonde's child, not as a woman of essentiality. Jojo and Zoya are the next two characters who travel along with the ongoing journey of the protagonist. Jojo came to the city with an optimism of finding her own space in the film industry, but ended as a producer of channel programmes in the mini-screen. The utilitarian aspects of the metro city paralysed her inner sensitivity to the fellow beings. She turned out be a supplier of the young woman to the needy- which is the powerful people in the field of film and politics. After coming to Mumbai, she realized the mode of survival and turned out to be a typical urban inhabitant without any notice to the external stimuli. Zoya Mirza is the materialistically successful women character in the novel by becoming the leading actress of the Indian film industry. It is a great irony that she even sacrificed her sexual life to be in this position. This simply symbolises the plight of any normal women who admire this position. She unfolds the concepts of natural beauty and undergoes a plastic surgery to be in the perfect sixe essential for a women heroine in Indian film. Zoya is the symbol of persistent determination which is unshaken even in the situations of extreme pain. All the surgeries were painful; still she confronted it with ultimate inner strength. She shows that a simple girl in a remote village of India can reach to the topmost position of the Indian films. Jojo's sister Mary is also a significant character. She is a not at all materialistic and shows certain signs of independence and emotional freedom. She genuinely falls for the police officer Sartaj Singh. Even after realising her husband's extra martial affair with her own sister, she survived the situation and ensured her independence as single woman. Still, she finds no fear in falling again; she is a woman with clarity in her opinions and views which she upholds in her entire life.

Conclusion :

The plurality of Indian culture and its ethnic practices directly finds a reflection in Chandra's magnanimous work. The dominant changes happen along with the golbalisation and the rapid urbanisation has often made an impact in the psyche of indigenous population. They became more indifferent to the external worldly affairs and the condition of fellow beings. At the same time, the religion became a sensitive subject and even controlled the normal social order. People became conscious about the religious tags rather than the basic concerns of humanity. Terrorist activities too thrived along with these types of blind extreme beliefs of religion. Chandra, indirectly crticised these traditions and suggested to be more attentive towards the issues that become a challenge to the normal orders of the society.

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Reflective Practice : An Imperative Aspect for Revolutionizing Teaching and Learning Process

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Abstract

Reflective practice teaching is a method through which teachers evaluate and analyze one's own teaching process. Teachers are the major reason in forming the firm foundation for knowledge creation. Reflective practice teaching emphasises on teacher being an implementer rather than a tutor. It is one of the most significant ways for individual advancement and improvement. Reflective practice teaching serves as an effective method for teachers to unite theory with practice through reflection. Reflective practice teaching adds to a teacher's intrinsic knowledge and it urges them to comprehend their students' needs and capacities. At the point when teachers perform an organised enquiry into themselves, they recognise themselves and their practices. Reflective practice has turned into a focal point of implication and an influential field in teachers' professional development. The multifaceted nature of teacher prefers them to scrutinise their own performance for professional advancement so as to improve students' abilities. Reflection accentuates how teachers prepare themselves to make resolution and improves their effectiveness. At the same time critical reasoning and reflective inquiry may make way for figuring out how to be a knowledgeable mentor by concentrating on their own strategies. This Paper portrays reflection as the doorstep for fruitful teaching for teachers and it is a conscious, intentional, organised method for their professional development.

Keywords : Teaching, Reflective Practice, Critical Reasoning, Knowledge Creation, Professional Development.

Introduction :

Reflective teaching method encourages the learners to play an active role in the learning cycle. Loughran in his work states reflective practice as a well-constructed practice, yet for some reflection is nothing but rationalising about certain things. David Boud states, "Reflection is an important human activity in which people recapture their experience, think about it, mull it over and evaluate it. It is this working with experience that is important in learning”. The primary and essential matter that has to be considered for a teachers’ professional advancement is inquiring their own practices within the classroom by using the context of the text. By sorting out various issues within the classroom, teacher distinguishes and investigates the hidden convictions. This kind of analysing and evaluating one’s own practices prompts changes and upgrades their teaching methods. Thus, a teacher offers accentuation to individual advancement through considering their exercises in the classroom.

Reflective Practice Teaching :

Reflective practice teaching serves as an effective method for teachers to unite theory with practice through reflection. Reflective practice teaching adds to a teacher’s intrinsic knowledge and it urges them to comprehend their students’ needs and capacities. It is an expert requirement that teachers need to give proof of. If the teacher practices reflection, they will renovate their teaching methods and on the other hand, they will naturally urge their students to examine, assess and improve their learning by making use of reflection. Hence, it serves as a key element in dynamic teaching and in the advancement of intelligent students.

Reflective teaching is broadly emphasised as an inevitable and noteworthy component in the field of teachers’ basic training program for them to embrace it. Teachers have recognized reflective practice as a methodology to elevate their nature of instructing. Being a reflective teacher, they have to focus beyond primary things by widening the ideology regarding teaching, posing inquiries like ‘what and why’ which gives control over ones teaching and gives rise to autonomy and authority in the performance of being an effective teacher. This aspect makes reflective practice as a key element for qualitative teaching and in carving student’s knowledge base.

Reflective Practice – Imperative aspect for Revolutionizing Teaching :

Teachers play the role of a mentor in students’ learning process. Teaching does not completely rely on traditional norms; constant utilisation of such practices made teaching a hard task for teachers. To be an effective teacher, one has to question the age old traditional norms that vary from their own personal ideologies regarding effective teaching. Reflective practice is considered to be a dominant aid for teachers in practice based professional teaching setting where the obligations and necessities vary depending upon the provided situations. Studies have demonstrated that deliberate reflection of one’s knowledge and healthy questioning attitude keeps on being a viable method for expert advancement. Freidus in his work states that teachers always have the struggle to comprehend ones convictions and practices regarding what constitute good teaching. Implementing reflective practice techniques in classroom enables a teacher to acknowledge and validate what the learners were learning and it encourages developing their own personality.

Renovating teaching methods through reflective practice teaching can be emphasised by the utilisation of students’ personal journals, sharing their experiences and little and enormous group discourses regarding their encounters for creating better learning environment. Reflective practice requires critical thinking, Paul and Elder defines it as “the art of analyzing and evaluating thinking with a view to improving it". This requires reflection on thinking processes. Students' reflective ability can be encouraged by the utilisation of peer reflective groups, and this practice challenges the existing theories and their own biased perspectives on instructing.

Reflective Practice - Classroom Practice :

Reflective practice is an expertise that should be gained by learning and not via programmed event. Reflection merges understanding with aim. Yang states that reflective practice cannot be easily employed by teachers in their classrooms unless they are provided with sufficient and proper teaching environment. On the other hand, teachers ought to create proper space and environment for learning as well as teaching in the classroom to kindle the interest among the learners for their future advancement.

Reflective teaching will make teachers to make use of the knowledge that they have gained during their training and will make them to empower them and to update their educating methods and techniques. By embracing this practice, teacher confers motivation and interest among students, to empower them to rehearse the equivalent in their learning. According to Jacobs, Vakalisa and Gawe (2011), "reflective practice teaching offers a proper space for teachers to renovate their teaching methods and to understand the impression of their teaching".

Reflective Practitioner - Strategies :

To become a reflective practitioner, a teacher can make use of numerous strategies to make the classroom lively and interesting for the learners. Researchers of reflective practices have recognized various procedures that can be introduced in the training program, which helps to sort out the appropriate method to deliver one's knowledge among diverse students. The followings are few methods for becoming a reflective practitioner by making use of these strategies teachers can create a firm base for effective teaching.

Journal : Reflective journal is the most significant approach for promoting reflective practice among the learners since it is absolutely close to every individual. As students and teachers experience numerous issues in classroom settings, teachers should ask their students to write in a journal about what happened after every exercise. They can reflect about their responses and feelings that occurred during every session, this information is valuable for an effective teacher to attain great standards.

Gatherings : Gatherings widens the possibility that learner and teacher will be effectively reflective about the activities that occur in the classroom, its moreover like an interactive session in which learners are provided with the platform to share their opinions, issues and ideas regarding teaching as well as learning. Gatherings can be really useful for both the learners and teachers if they share what they really feel regarding the classroom activities. It can trigger instructors' intelligent deduction, ponder their shortcomings and assist them with getting some motivation and thoughts for their improvement. As a whole, collaboration widens the horizon of teachers understanding regarding the classroom.

Feedback : Feedback offers an intrinsic viewpoint of activities that take place in a classroom. Ideas and insights can supplement diverse angle gathering information from learners by offering diverse valuable insights to teachers regarding their teaching which helps in enhancing the quality of teaching. Feedback from students serves as a prominent source for teachers to evaluate and assess their own teaching methods and to update their teaching methodologies to become an effective teacher.

Observation : Observation is considered to be one of the fruitful methods to attain higher level of understanding**.** Observation can be carried out by a member in the classroom or by a person from outside to gather information. It can be done through mere observation or note taking. An effective teacher should make use of this effective information for better understanding of their classroom condition as well as for their professional development.

Benefits of Reflective Practice :

Reflective practice teaching is one of the important processes in teachers' education which helps in developing new insights and aptitudes. It includes thinking and rethinking about one's conduct before, during and after class activities. By making use of reflective practice, teachers can improve their ability to handle difficult circumstances in the classroom. Reflective practice offers space for swift and dynamic refocusing of one's teaching. According to Peters," It is a special kind of practice that involves a systematic inquiry into the practice itself". The kind of information base that is being created through reflective methodologies is significantly global. Reflection can assist one with recognising and advancing their own practices to gain better understanding of classroom activities. Reflective practice creates mindfulness, passion for learning and interaction between teachers and students. Reflective practice can assist teachers with developing passionate insight especially in incorporating a thought of sentiments as a feature of reflection and accepting responses with a receptive outlook.

The instructors are only the facilitators who encourage the learning procedure. It is the obligation of educators to make such circumstances where interaction can happen among the learners. They screen the learning procedure. While utilizing this method in the study hall, the educators do not hinder during the learning procedure to address the blunders of the students. They simply note the mistakes and right it at a later point. The educators give such kinds of exercises which help to quicken the communication among the learners. The instructors are additionally dynamic members of the communicative procedure. Richards and Rodgers express that there are some different jobs accepted for educators are need investigator, advisor, and gathering process chief. The significant spotlight in this method is on correspondence process as opposed to acing semantics structures. This prompts various jobs for the students. It is a student focused methodology in which the students are given significance. The students are relied upon to take part in the communication procedure effectively.

Conclusion :

Reflective practice is a progressing, dynamic procedure of reasoning numerous facets of professional practice. It is a procedure of self-evaluating and self-surveying one's own practice, to formulate new methodologies that can upgrade their teaching methods and techniques. Reflective practice and reflective skills may not be the only key elements to become as an effective teacher. Effective teaching requires more than reflection but reflective practice teaching will enhance ones teaching quality. To offer deep insights regarding ones teaching, teachers should frame new methodologies and techniques for the betterment of the students as well as for their professional development. The usage of reflective practice teaching plays an eminent role in enhancing the knowledge base of teachers. In this way, being a reflective teacher, one should make use of the encounters or exercises for their expert development. As a whole, reflective practice is a repetitive procedure, in light of fact that once a teacher begins to execute changes, at that point the reflective and evaluative cycle starts once more.

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Virtual Learning Environment Versus Traditional Learning Environment in the Educational Settings of Differently Abled Students Especially in Developing their Language Skill.

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Abstract:

Disability among human beings is not a deficiency, as it is now considered to be the way to express some of their other capabilities. These kinds of people are now known as differently abled. In order to enhance the progress of disabled students in their education and career to achieve their goal, they must be provided with better learning environment. Technology involved education is not a new thing in this era. This article tries to identify the benefits of new e-learning possibilities among disabled students. The study enriches the development of technology in other sectors like education, judiciary and administration. For students in need of special attention, the implementation of technical or software tools has given a bright side to their dreams. Technology has invaded the majority of the educational section. Analyzing the students' impairments and using technical assistance in proper way is what essential for virtuous educational activities. During the pandemic situation, online teaching was utilized by all educational institutions and learners. With the advent of e-learning, educating students with disabilities is no longer a chore, that it provides the perfect learning solution for students. It is difficult for students with disabilities to be admitted to a mainstream educational institution, and switch to online learning, made an honorable change in this factor.

Keywords : Virtual learning environment, differently abled students, technical assistance, e-learning, educational activities.

Introduction :

Virtual learning environment is a technical platform where students and instructors can have a face-to-face classroom facility and enable interaction even through a computer or projector screen. Enhancing technical assistance in learning environment is an essential need nowadays. Additionally, students with disabilities find it more comfortable to study in an online environment because it gives them more time to complete assignments and allows them to sit for rest or walk in necessities. Online courses often rely more on interactive exercises and videos with captioning. They are known for their ability to level the playing field. These studies allow students to choose what they want to show and share it with others. Such programmes and studies maintain anonymity of their disability as well. In this way, all learners work together towards a common goal of learning and pursuing career in different fields.

Online learning provides disabled students with time and space to work on their studies. Use of Internet service and other software tools, among students with dyslexia or a visual processing disorder can change the font style or size on their screens to help them better process the information. A person with physical disability needs some accommodations in order to participate in certain activities or receive services. There are integrated technologies such as speech synthesis and speech recognition programs for students who are having physical disability and cannot type the resources. It is easier for the visually impaired students to log on to their computer to attend the class instead of going to campus. Adaptive technologies like braille keyboards or software tools and audio recordings are intended for learning among visually challenged students. E-learning allows them to watch video lessons with subtitles, which they cannot experience in the classroom. Text, which is the primary way of communicating with teachers and fellow students, can be easier way to communicate through forums and emails.

1. VLE during pandemic and others hazardous situations :

Natural hazards and destructions to human are something that enters into life without any pre information. All these hazardous situations create problem to public life. As in case of other administrating fields in the educational sector, when nature does not allow for smooth functioning, other possibilities can be used. Information and Communication Technology (ICT)is one of the other means of help that is made used during unpredictable situations. Use of internet in educational sector is not a new thing but how effectively it can be used is a major factor. E-learning has been introduced in educational field long before and is utilizing the present new methods enabling students to achieve their dreams as early as possible. If this present situation is taken, it is understood that the virtual learning environment has established a lot. During this pandemic that is Covid-19 spread, educational institutions wereput under lock down and learning and teaching became a doubtful process. In contrary, the intervention and apt full use of the VLE in educational field helped to cover this academic year without any lag.

The students made use of the VLE to learn, understand the knowledge and using outline medium education become easier and helpful for them. Inconvenience caused due to this pandemic did not affect the educational process, due to the VLE. Students and teachers are not allowed to visit the colleges or schools during the pandemic period. Teaching and learning were conducted in online mode with virtual helpof students to learn the subjects by experiences as well as examples. Students get a platform to learn and understand matters even in such critical situations. Using new methods which include game, discussions and interactions provide learners energy to participate in the VLE. This particular medium helps both teachers as well as learners to decrease their pressure and encourage to be a part of it.

2. Online Learning :

Conventional endeavours to help students with incapacities on grounds cross country embrace a clinical model of inability, where spotlight is on the deficiency of the individual and how the individual can be restored or the way in which facilities can be made so they can squeeze into a laid-out climate. A convenience, changes an item or climate to furnish admittance to a particular individual with an inability. Some of the instances of facilities are like additional time on test, materials in substitute arrangement, elective tasks, gesture-based communication translators and captioners, note takers and assistive innovations. During the midst of pandemic, a few educators and course inventers have unintentionally avoided a few learners with regard to many learning exercises since they have not utilized deeply grounded comprehensive practices. New technological tools have incorporated such learners also who have impairments to see, hear, move, learn which is a milestone to achieve their dreams too. These kinds of students are also in need of guidance and instructions which help them to analyse their scope of interest.

3. Language learning among disabled students :

Frequently students with learning disabilities face difficulty while learning dialects. Instructors try to promote the language learning process by arranging the right class facilities with every student individualised in the learning programme. Few methods for students with the learning disability (LD) to become familiar with a language could include peer-helped learning and the utilization of internet applications.

All students deserve an inclusive and respectful learning environment. When the instructors have to teach the students with LD, they will have to remove all obstructions to student engagement. There are certain initiatives for the development of disabled students which include, The Individuals with Disabilities Education Act (IDEA) and Individualised Education Program (IEP), where it points out all the requirements of students with learning disabilities as well as their guardians. Giving students with the LD, a syllabus that is easy to understand will help them better comprehend the material. The goals of language programmeare definitely to help students to overcome their disabilities and to gain access to higher education.

Supportive services are essential for inclusive classrooms which means step-by- step instructions and training students about the non-negotiable rules of behaviour one should follow in a formal as well as informal situations. Rules of behaviour includes, how to respond a question, asking doubts by raising hands for getting permission and to respect each other’s perspectives etc. Peer assisted learning is also an important method that can be used among disabled students. In this process, students can be paired, where students with disability like physical disability (PD) and students without are matched that enabling them to learn new things from each other. Many students with learning disabilities have difficulty in learning languages.

Teachers can help language learners by working with their individualized education program team to find the best accommodations for each student. Other language learning techniques for LD students may include peer-assisted learning and the use of smartphone apps. Innovative learning applications are available in internet for disabled students to attain a righteous learning atmosphere. There are many applications involved in developing disabled students learning skill and communication skill.

Autism core skills area progressive instructional platform constructed through autism specialists for students with autism to assist them and achieve their complete potential. Applications of this kind assists educational, social and verbal exchange competencies that help students to promote active participation and develop interaction or communication effectively. This application rapidly and effortlessly modifies every instructionas well as subject matters according to the interest of students, which enables them to get an active learning environment. Guardians and instructors can geta detailed report from this application about the activities and awareness of students who practiced it appropriately.

Learn with rufus is an instructive programming application that designed for students with learning disability and for those who struggle with autism spectrum disorder. This application helps students to get an environment which is useful, entertaining and reasonable at the same time. This application was actually created by a robot named 'Rufus'. Developing communication skill is an essential thing, for that one should also identify the other persons perspective and emotion. In case of disabled students to recognise their emotion from facial expression, physical behaviour and attitude is a difficult task. By utilizing this application which is both in a game format and learning platform helps to identify the emotions and to reciprocate accordingly. Learners can identify the facial expression, learning styles, words that can be used etc, by familiarising them with this robotic game application.

Articulation Station Pro is an application developed for language learning, which helps students to learn how to pronounce words appositely through entertaining activities. In this application, students can learn articulation to speak and understand the words more clearly. A certified speech pathologist himself has created this application, which enables the efficiency of the app towards the benefits and progress that can be accomplished by the students. This initiative is a merit for the disabled students where they are able to improve their articulation, practice their speech problems and create a good rapport while engaging in any communicative or interactive sessions.

My talk tool is a mobile application that helps disabled people with difficulty in communicating and expressing their ideologies. This app help teachers, parents and even the care-givers in providing appropriate guidance of communication criteria. It enables the learners with resources like audio file, video file, documents etc for the learning process to be effective. Disabled students may have certain drawbacks that has to be recognised and proper instructions has to be given. In this application, the student's interest can be analysed and this tool provides a customised version according to the learner's ability and affinity.

Voice Dream Reader is also an application and a multidisciplinary tool which provides an audible expression of words, books, etc. This application helps the students to understand the actual idea presented in book. It is helpful for students with disability, where importance is given to the pronunciation and according to students pace the reading speed can be reduced.

Conclusion :

Disabled students are also in need of development in language or communication skill. Students with different impairment are able to work on their problems with the help of technical assistance as well as to overcome it after understanding their drawbacks and finding solutions. There are various disabilities among students which include, intellectual disability, hearing impairment, learning disability, autism, vision impairment and physical disability. Depending on their disability the students are enable to adapt the methods suitable for them from internet and other technical sources. Lack of certain provisions cannot determine the ability of a student.Online learning is also applicable for disabled students, they are more intelligent and able to grasp the method effortlessly when a slight guidance is provided. Disabled students will also get the opportunity to use the technical tools in learning environment. There are many significant applications that are useful for students with different kind of disability to enjoy the online learning atmosphere. The only drawback is no students or faculties is realising the new scope of virtual learning environment among disabled students.

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Panegyrizing the Parsi Community: An insight into Bapsi Sidhwa's *The Crow Eaters*

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Abstract

This paper entitled "Panegyrizing the Parsi Community: An insight into Bapsi Sidhwa's *The Crow Eaters"* examines how Sidhwa presents her own Parsi community in the novel. The novel depicts the social advancement of a Parsi household, the junglewallahs. Being a Parsi she wonderfully captures the Parsi mind, their behaviour, rites, rituals, cultural beliefs and customs. As the Parsi community is in the verge of extinction, Sidhwa wants to showcase the peculiarities of her community to the world. She provides an appraisal for her community throughout the novel. She praises and highlights her community's strength, unity, hospitality, charity and peculiarity. *The Crow Eaters* influenced the new generation of Parsi writers and it also made the non Parsis to understand the Parsi way of life.

Keywords : Parsis, Parsi community, Panegyrizing, Zoroastrianism.

India is a land of diverse cultures, languages and traditions. It provides shelter to people who migrate from different ethnic, religious, political and cultural backgrounds. Even before colonization it offered accommodation to a minority community called the Parsis. They are the original natives of Iran and the followers of Zarathustra. Following the Arab invasion of Iran in the 7th century A.D., the Parsis left Iran and undertook a perilous journey towards India and settled in Gujarat. They were successful during the British rule and they attained success due to their westernized ideology. They considered themselves as displaced Persians and not Indians. According to Luhrmann :

Parsis were remarkably successful during the British raj. But their success came at the cost of jettitioning their adopted Indian identity in favour of western one. As a native colonial elite, Parsis were more westernized than most other Indian elites and as displaced Persians, they committed themselves thoroughly to a non-Indian sensibility. Now they feel marginalized in a post-colonial world with an aching sense of loss, of status of cultural genius, of their historical moment. (qtd in Daruwalla 81)

In India they flourished a lot due to their intelligence and integrity. According to Freddy, the protagonist of the novel, “Next to the nawabs, rajas and princelings, we are the greatest toadies of the British Empire” (12).

In post-colonial India and Pakistan, the Parsis lost their hegemony over business, politics and education. They inculcated a feeling of insecurity and fear due to the socio-political happenings and the increasing communal violence. The external conflicts and the plight of the dwindling community standing on the verge of extinction, made the contemporary Parsi writers like Rohinton Mistry, Boman Desai, BapsiSidhwa, Farrukh dhony, Firdaus Kanga and Saras Coswaji to assert their ethnic identity through their writings. In the writings of these writers one can find their love for their Parsi culture and Zoroastrianism. Sidhwa is in the forefront in praising her community in her writings. In most of her novels there is an undercurrent of panegyrising her community’s practices, beliefs and way of living. In doing so, she brings forth the peculiarities and oddities of her community to the world.

In *The Crow Eaters*, Sidhwa offers an wonderful insight into the lives and fortunes of the Junglewallah family. It is a powerful portrayal of Sidhwa’s appraisal of her Parsi community. Due to the love for her community, she praises her community’s peculiarities. The Parsis are unique in their identity and they live like a large close-knit family. They live in togetherness with the people who belong to their community and also the people who belong to other communities. They rarely meet each other and if they meet, the whole community’s mood becomes festive. Sidhwa unveils the festive occasion of the Faredoon family as follows :

The toddywallahs, the bankwallas, Chaiwallahs, Bottliwallahs and Junglewallahs vied with each other in making the visitors welcome. They were wafted from home to home for breakfast, brunch, lunch, tea, drinks and dinner. The festivities ended with a gala farewell shindig in which the whole community participated… Grandmas, grandpas, aunts, uncles and children waved until the little fluttering handkerchiefs faded from view. (54)

Another amazing fact which Sidhwa praises is the absence of beggars in the Parsi community.Kulke in his book entitled *The Parsis in India: A minority as Agent of social Change*opines that “Parsi charities are cosmopolitan. They venerate the ancient scriptures and daily prayers extol philanthrophy. This charity system was made possible and furthered by the basic philanthrophic attitude of the Parsis, motivated by their religion” (104). She with pride writes that there are no Parsi beggars in a country which is filled with beggars. She eulogizes the Parsis’ habit of providing charity by stating that “The moment a Parsi strikes it rich he devotes a big portion of his energies to charity. He builds schools, hospitals and orphanages; provides housing, scholarships and finance” (21). Due to the Parsis’ nature of helping their fellow beings and their generosity, they are respected by everyone in the country.

Sidhwa praises the Parsi people’s mannerisms, their customs, rites, rituals, traditions and loyalties. In the novel Sidhwaeulogises the Parsi protagonist Faredoon's mannerisms as :

Faredoon's manly bearing and soft-spoken manners quickly found their way into Punjabi hearts. He had a longish, nobly-contoured, firm-chinned face. His slender nose was slightly bumped below the bridge, and large and heavy-lidded, his hazel eyes contained a veiled mysticquality that touched people's hearts. His complexion was light and glowing. All thus combined with the fact that he was a Parsi- whose reputation for honesty and propriety is a byword- made him a man of consequence in the locality. (23)

In the description of Faredoon,Sidhwa's appraisal for the Parsi people is clearly revealed. She also presents that the Parsis are known for their hospitality. They provide hospitality even to the Parsis who merely pass through the city. It is not a matter for them that they are travellers. If they find out that a parsi is on a train, they definitely meet them and offer some food or drink.

The idiosyncratic feature of her community is their way of disposing the dead bodies. The Parsis never bury or cremate the dead corpse instead they leave the dead bodies in a place called "the tower of silence"(46). These dead bodies become prey for the vultures. According to Sidhwa, it is the final act of the Parsi people's charity. She takes pride in the Parsi way of providing charity even after their death. The parsis have a peculiar way of thanksgiving to their almighty. In the course of the novel once Jerbanooluckily escapes the attack of a buffalo, for that Freddy, her son-in-law offers a thanksgiving ceremony. He states that "I will order a Jashan of Thanksgiving at our home. Six mobeds will pray over enough holy fruit, bread and sweetmeats to distribute amongst a hundred beggars. . . but it might be too late! We have been warned, the earth thirsts for blood! I intend to sacrifice the cock tonight" (17).

According to Sidhwa the Parsis are religiously conditioned, obedient, spiritually preoccupied and they accept the ups and downs of life. They are subservient to their masters, to law, order and decree.Sidhwa presents that the Parsis are known for their intelligence. She reveals it through the protagonist Freddy's intelligence. She panegyrises the knowledge of Freddy as "Freddy's brainwave was as unique as the discovery of the wheel" (76). Sidhwa states that the Parsis inherit this fine quality by birth. They have a spark within them which they carry from one generation to the other. They believe that if they intermarry, the spark which is carefully nurtured by them becomes one with something which is totally alien and it goes back to the primitive. She also reveals the Parsi women's unique way of wearing silk sarees. They drape saree in a way that a triangular piece in front displaying broad exquisitely embroidered borders. The knotted tassels of their kustis are tied at the back and white mathabanas cover their head. They look unique and different among the other people in the country. They are not only distinct in their dressing but also in the way they speak. They speak carelessly at the top of their voice like an assembly of crows. Due to this nature of the Parsis, they are called 'crow eaters'.

Sidhwa glorifies the Parsis' unique way of expressing their wish to get married. If a man wishes to get married, he drops a fistful of salt into the drinking water. In the novel when Faredoon wanted to get married, he too dropped salt in drinking water and got married to Putli. He comically narrates it as "at twenty I was not able to bear my celibate condition. Ahura Mazda is better pleased with a married man than with a unmarried man- and one evening I brought home a ten pound sack of salt. . . . Every morning I poured a fistful of salt into the drinking water" (112). The Parsis' peculiar way of expressing their wish to get married is eulogised by Sidhwa.

The Parsis' religious beliefs are also quirky. They worship fire as their God. They do so because their prophet has chosen fire as the outward symbol of his faith. It stands for the divine spark in every individual and they consider smoking as a sacrilegious sin. They never extinguish fire instead they preserve it in ashes at night and make it alive in the morning. The Parsis are also known for their loyalty. They remain loyal to the rulers of the nation. In the novel,Faredoon remains loyal to the Britishers. According to Hema Latha, "Self-preservation is of primary concern to the Parsis" (8).When the Britishers ruled the nation they flourished a lot and being a minority group they preserved themselves and held a neutral position. In the novel Freddy puts it as : " Let Hindus, Muslims, Sikhs or whoever rule. What does it matter? The sun will continue to rise and to set in their arses" (283). They established themselves in every field of trade and achieved in business during the rule of English men. Sidhwa praises this attitude of the Parsis too in the novel.Sidhwa's motive behind compiling this novel is to bring out the Parsi way of life before the readers. As the Parsi community is in the verge of extinction, Sidhwa wants to sustain its peculiarities for the next generation too. It outpours the merits of Zorastrianism and its beliefs. It also reveals Sidhwa's love for her community and people.

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A Study on the Portrayal of Women's Characteristics in the Select Novels of Bapsi Sidhwa

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Abstract:

Different roles that women have played in literature shows how women in both reality and fictions have evolved and become more empowered. It cannot be disputed that the majority of works feature oppressed women characters. However, it's different in the case of Bapsi Sidhwa, one of the best novelists from the Indian subcontinent. It is because she captures the readers' attention with her masterful portrayal of women's suffering and valiant deeds in her novels. Her style of portrayal helps the reader understand the previous patriarchal society and culture.*The Pakistani Bride* (1982), *An American Brat* (1993), and *Water* (2006) are three of Bapsi Sidhwa's select works of fiction that are examined in this study for their diverse portrayals of women characters.

Keywords : Bapsi Sidhwa, patriarchy, oppression, evolution of women.

Generally, how writers portray women in their works centres on their sufferings, sexual trauma, and traumatic events. But in a culture where men predominate, Sidhwa's novels also present the picture of strong women. Whether they are married, single, or even have children, women go through a lot of pain. They are forced to the point that they start to doubt why they are even alive. Men never treat women like a human and they only see them as objects.

The Pakistani Bride by Bapsi Sidhwa depicts the sad condition of Pakistani women in both the plain and the mountains. The first female character in this novel is Afshan. As her father Resham Khan was unable to pay back the loan he acquired from Arbab, Afshan was exploited as a commodity in a trade. Resham Khan agreed to arrange for his daughter to be married to Qasim, Arbab's ten-year-old son. She had no idea she was getting married to a man who was five years her younger. Afshan's acceptance of getting married to Qasim was expressed by an old aunt by responding "yes"at her wedding. On the wedding night, she was terrified to discover a young boy in her room. When Afshan first saw Qasim, she was very confused and unsure of whether to laugh or cry. Further, she questioned Qasim if he was her husband, to which he dejectedly nodded. “Was this a joke? She glanced beyond him, fervently hoping to see the man who had pushed his small brother forward to tease her. But there was no one. ‘Are *you* my husband?’ she asked incredulously. Qasim nodded with woebegone gravity.” (Sidhwa 9).In Sidhwa’s writings, women are shown as adaptable characters. Afshan quickly came to terms with her fate and is now surprisingly upbeat.

Similarly Zaitoon’s life changed when she married Sakhi, a tribal Pakistani man from the Kohistan Mountain region. When Qasim relocated to Qila Gujjar Singh in Lahore, he adopted Zaitoon, a Punjabi by birth, and nurtured her as his own daughter. She was married to a Himalayan tribal community with a primitive culture and was entirely raised in the plains. When Qasim arranged for Zaitoon to get married at the age of sixteen, it derailed her entire world. Qasim promised his cousin Misri Khan that he would marry Sakhi, the tribal son, to his daughter. The neighbouring couple, Nikka Pehelwan and Miriam, who raised Zaitoon as their own daughter, never approved of the marriage and opposed it.

They objected because Zaitoon was to be married off by Qasim to someone from the tribal society, something she is unfamiliar with. And this argument enraged Qasim, who then carried out his plan. When realizing that her beloved daughter was in risk, Miriam broke down in tears. Zaitoon did not like this arrangement, but she obeyed her father’s words without daring to object.

Men assault women whenever they have the opportunity and desire to do so. Zaitoon found it difficult to adjust to her tribal husband Sakhi. Her husband was harsh in the nuptial bed on the very first day of her tribal family life. Zaitoon desired for her husband’s true love, but her efforts were pointless. In their marriage life, women have been viewed as an object to satisfy men’s sexual urges. They are treated as if their only role is to obey their husbands’ orders in all aspects. Sakhi looked down on Zaitoon only as a source to meet his physical needs.

Sidhwa’s novel *The Pakistani Bride*, in particular, deals with women’s oppression in the context of psychological and sexual harassment by men in such conservative tribal society. Carol is an educated American woman who married Pakistani Farukh. She is a blended persona torn between an American and a tribal way of life. Carol was unhappy with Farukh because he failed to meet any of her expectations. Farukh’s jealousy irritated her, despite the fact that he loved her. Her husband, as well as other men, consistently misinterpreted her westernised social etiquette.Carol’s life was further complicated by Farukh’s jealousy and suspicion. Carol developed feelings for Major Mustaq, which led to a sexual relationship between Carol and Mustaq in the utter lack of Farukh. Because of her Americanized way of life, she did not consider the affair to be immoral. She begged Mustaq to marry her despite the fact that he was already married and had four children. He, however, refused to marry her. Carol represents women in a male-dominated society who are ignored and exploited.

Hamida, Sakhi’s poor mother, is one of the tribal community’s victims. She represents women who face a variety of obstacles in a patriarchal society. Women’s role deteriorates when they are mistreated, perhaps by their own family. Hamida is one such character who has been beaten and insulted by her own son Sakhi. Sakhi beat up Hamida after she tried to stop him from torturing an ox with a heavy stick, which ended up tearing the poor animal's flesh. Sakhi brutally smashed his mother's shoulder and legs, rendering her immobile. She believed she would die soon as a result of her son's brutal beating. When Zaitoon witnessed her husband's cruel behaviour, she burst into tears.

Sakhi shouted and fell on the animal, beating it with his heavy stick, which fell pitilessly on a sore on its spine. ….She caught at his flailing arms. 'Let it be, you will kill him', she screeched. …Sakhi glowered insane fury. 'I'll teach you,' he hissed, 'I'll teach you meddling women. You think you can make a fool of me? Do you?' (Sidhwa 172)

When it comes to cruelty and pleasure, men take control of women. Sakhi believed that beating his mother and wife evidenced his power, and that they were always subordinate to him. He had never learned the language of love and had always believed that only abuse and suppression could keep women under their control. Zaitoon, who was raised in the city, couldn't stop herself from wandering through the forest. She was excited to see the soldiers on her way and waved to them. Unfortunately, Sakhi caught her red-handed. He threw a stone at her, which severely injured her spine. Sakhi hit her mercilessly, urging her to consider fleeing the village in order to keep herself alive. She was driven to flee due to her husband's brutal beating. Zaitoon had no choice but to exit through the forest, which she was unaware of. Zaitoon had to cross the river to reach the Army camp on the endless range, but she was horribly raped by the random tribal men on the bank. Those tribes of the Cheekul hill treated her savagely.

Sidhwa has portrayed the barbaric society and its ill-treatment of women as a source of pleasure. Mustaq finally found Zaitoon half-dead and badly injured. The soldiers, however, cleverly concealed it from Sakhi, and he was informed that Zaitoon had died. Carol took care of her.

In a patriarchal society, Zaitoon symbolises victory. Unlike the other women characters in *The Pakistani Bride*, Zaitoon's stubbornness of fleeing herself from such tribal society distinguishes her as a brave woman.

Through the heroine of the novel *An American Brat*, Bapsi Sidhwa has illustrated character transition. She has highlighted the evolution of Feroza Ginwalla, a sixteen-year-old conservative girl, into a modernised woman. Sidhwa's novel is a brilliant blend of fictional, historical, and factual elements.She has gone into great depth to illustrate how the protagonist Feroza, who is part of the Parsi community, was victimised. Feroza's narrow-mindedness caused problems for her parents Cyrus and Zareen Ginwalla.

Zareen's mother was concerned that her daughter was becoming more reserved day by day. Feroza's ideologies were different from that of her parents, so Zareen wanted her daughter to develop and broaden her ideas. Feroza's parents planned to send her to America for a few months of vacation in order to alter their daughter's ideas. '"I think Feroza must get away," Zareen continued. "Just for three or four months.Manek can look after her. Travel will broaden her outlook, get this puritanical rubbish out of her head."' (Sidhwa 14)Cyrus accepted

Zareen's obligation after initially protesting. Zareen contacted her brother Manek, who had settled in America, and informed him of Feroza's arrival. Zareen presumed that the transformation would undoubtedly be an obstacle for Feroza's traditional and cultural values. Feroza, on the other hand, had no words to express her joy at visiting the United States, and she fantasised about how amazing her trip would be.

Uncle Manek Junglewala, the younger brother of Feroza's mother Zareen who was only six years older than her, looked after Feroza. He preferred for Feroza to be self-sufficient and independent. He also warned her about sex maniacs and notified her of their presence in the city. Manek's challenges in the early stages of his American life greatly helped him in leading his niece. At the same time he also wanted Feroza to be able to deal with the issues without difficulty. He considered his experiences to be a lesson for Feroza to learn about America. Once landed Feroza quickly realised that the lifestyle was vastly different from hers. She was surprised to discover that American girls were more independent and active and they treated men and women equally.

Feroza, a Pakistani, was unable to live independently in America as she was a foreigner. Feroza followed her elders' instructions while journeying, but as soon as she arrived in America, she began behaving differently. She made an effort to adapt to the Americans' distinctive way of life and their use of modern facilities. As the story develops, it is possible to observe the changes that Feroza undergoes in America. America and the Americans that Feroza encountered fascinated her. When she was with her uncle in fast food joints and shopping centres, she felt energetic. Feroza also had a bad experience when she confronted a sex maniac in the YMCA bathroom.

After three months, Feroza did not return to Pakistan; instead, her three-month tour extended to four years. She enrolled in a junior college in Twin Falls, Idaho under the direction of her uncle Manek. Feroza's parents also agreed for her to continue her education in America, and the college was prepared to grant her a stipend. Jo, who supported Feroza's demands and requirements, became her companion soon after. Jo's behaviour and speech patterns were adopted by Feroza. She evolved into Feroza's companion, guide, and friend. She supported Feroza's liberation. Feroza quickly grew fond with and delighted in American individualism. Feroza's family members were shocked by the rapid shift in Feroza. She completely altered her appearance to fit American culture and lifestyle. She managed to pick up how to drive, drink, dance, and even pronounce names in American English. She proceeded to broaden her horizons when visiting Jo's family in Boulder. She had surpassed both her uncle Manek and her friend Jo, who had served as her initial mentors.

David Press, a Jewish-American boy at Denver, captured Feroza's heart. She felt that without him, life had no meaning and that her love for him had grown very strong. So she confessed her love to her Pakistani parents. As her family is strongly opposed to intercommunity marriages, Feroza faced opposition from them for the first time then. Hearing Feroza's marriage proposal left the family in a state of astonishment. Since it is against Parsi tradition, they did not want their daughter to be married off to a non-Parsi. As soon as Zareen received the letter from Feroza, she left for America to prevent her daughter from going any further than that. Despite liking David, Zareen was unable to accept him because doing so would make her family look very bad.

The daughter and the mother begin to argue with one another. As a mother, Zareen felt that Feroza would undoubtedly become isolated from her community and her surroundings as a result of the inter-community marriage. All of Bapsi Sidhwa's works make it clear that women are not permitted to select their own life partners. In these circumstances, a woman cannot even support another woman. David was also aware of his inability to adapt to Feroza's family's cultural peculiarities. When Zareen described their Parsi wedding ceremony, he was terrified. David chose to leave Feroza after speaking with Zareen about their respective cultures' traditional obligations since he felt he couldn't handle them.

By pretending to like the groom, Zareen was able to quietly remove David from Feroza's life. After David left Feroza's life, she was devastated. She initially grieved for her love after his absence, but she ended up getting over it. She was adamant that she would not stick to all Parsi laws, particularly when it came to inter - community marriages. Feroza was conscious of her possible choices and limitations. She recovered and made the decision to stay in America rather than return to Pakistan. According to Sidhwa's portrayal of Feroza in the novel *An American Brat*, the woman aspires for privacy, independence, and self-fulfilment in her life.

Sidhwa in her novel *Water* also, has represented women oppression and victimisation. At first, Chuyia had been depicted as a cheerful child who enjoys playing. It turned once her father, Somnath, arranged for Chuyia to marry an older man of his choice. He never spoke to his wife Bhagyalakshmi about anything. As depicted in the novel The Pakistani Bride, the marriage was arranged by the father without the bride's knowledge. Chuyia had never met her husband, just like Afshan and Zaitoon had never met theirs.

The opinions of women were unimportant to men. All literary works make clear how women were treated in the earlier, male-dominated society. When Bhaghya expressed her thoughts on the choice taken by her husband Somnath, this was demonstrated clearly. As they did not want a dowry from him, he intended to marry his daughter to an old man. Bhagya had no choice but to follow with her husband's instructions after Somnath simply shut her mouth by saying as much.

Chuyia's marriage was arranged even though she had no idea what the word "marriage" meant. Every girl child during those times suffered from it as well. A woman is only recognised as a person in Brahmanic tradition after she has been married and lives with her husband.In a temple where only Brahmins were permitted, the marriage took place. Chuyia was a doll at her wedding and continued to be a playful child after being hitched. Chuyia, at eight years old, became a widow a few years before she turned an adult. Chuyia lost her elderly husband HiraLal to typhoid, leaving her a widow.

According to Hindu tradition, a deceased husband's wife is compelled to live out the remaining of her days in a widow's ashram, and Chuyia was unfortunately placed in this situation. Without even giving Chuyia a chance to realise what had happened, mother-in-law took her mangal-sutra away from her after HiraLal's body had been cremated. She condemned Somnath saying that the only reason HiraLal is dead was due to the sins his daughter had committed in herprevious life. She undertook the widow's considered necessary rituals that must be performed following a husband's passing on Chuiya. She broke the bangles fiercely with bricks on Chuyia's small hands."The smashing of the bangles was the first of many rituals designed to mark Chuyia's descent into widowhood." (Sidhwa 41) The young girl was shocked and left speechless. The mother-in-law took Chuyia's coloured clothing off and quickly wrapped her in a white homespun cloth, which she would then be instructed to wear. Chuyia was made to remove her jewels, leave her feet bare, and finally have her hair shaved close to the scalp. No matter their age, anybody who becomes a widow receives this treatment. The little one, who is suffering because she has become a widow, is not even aware of what is going on around her.

Widows were not supposed to interact with other people in society, particularly on auspicious days. Widows will then have to live out the rest of their lives at an ashram. Madhumati, a fat widow in her fifties, was in charge of the Ashram where Chuyia had been abandoned. Other prominent characters in the novel, all widows, including Kunti, Shakuntala, Patirajji who Chuyia affectionately referred to as Bua, Kalyani, Gulabi, and others. The child took some time to adjust to life in the ashram. She quickly became friends with the kindly old woman Patirajji. She was comforted and continued to live in the expectation of being saved by her mother.

Widow ashrams, where instead of social stability and dignity, widows are compelled to endure various forms of humiliation, torture, and prostitution of their virginity. Kalyani was the one that Madhumati forced into prostitution in order to keep running the ashram. She was a beautiful young widow in her twenties, and Madhumati gave her a separate room upstairs and gave her special treatment because she was the ashram's main source of money. Kalyani fell in love with Narayan, a Gandhian idealist who was twenty-two years old. Chuyia, an innocent child, disclosed Kalyani's secret love to Madhumati. This raised a storm inside the ashram. In order to keep the ashram running, Madumathi prohibited Kalyani from getting married. Kalyani's hair was cut and she was imprisoned in the ashram, but she was soon liberated by Shakuntala. When Kalyani imagined her future with her beloved Narayan, she was delighted. But when she discovered that Narayan was the son of one of her clients, not want to continue her relationship with Narayan.

Kalyani ultimately committed suicide by drowning herself out of guilt, because if she goes back, the rest of her life in the ashram will be a torment as Madhumati and the other widows in the ashram will undoubtedly will ignore and mistreat her. Madhumati substituted Chuyia for Kalyani, which Shakuntala found intolerable. She has a quiet, reserved personality. In the ashram, she acted more like a mother to Chuyia. She wished to save Chuyia from this entrapment. The words of Sadananda, a kind priest in his fifties, awakened Shakuntala. She took immediate action and sent Chuyia from the ashram. Shakuntala saved the severely traumatised Chuyia and handed her to Narayan, who following Kalyani's death transformed his life toward Mahatma Gandhi. Shankuntala courageously sent Chuyia by train with Narayan since Gandhiji's supporters shared his compassion and goodness. She felt happy and relieved to have protected Chuyia from all of life's hardships.

Through the characters in the novel *Water*, Sidhwa effectively conveys the shattered emotions and sorrows of widowhood as a result of the traditions established by the ancestors in the society.

As a result, despite the fact that they face several challenges throughout their lives, Bapsi Sidhwa's women protagonists in her works are developed as emerging people. Whether they are the victims of male dominance, victimisation, or accusations, they overcome all obstacles and triumph.

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The Role of the Silent way in Developing the Writing Skills Among School Students

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Abstract:

Language has always been an important source of communication. People communicate through words or verbal case through gestures. The usage of language is manner in which the written and spoken language is used with grammar, syntax, style and choice of words and way in which a word or phrase is normally and correctly used. English language has been taught as second language in India. It is s multi-lingual process. Among the several methods and approaches silent way method is unique one, discovered by calebGattengno. Silent has an indispensible characteristic in the classroom for effective teaching and learning. Along with students participation various skill help the individuals in better acquisition of the language. Teachers should teach rules and conventions, grammatical elements in an experimental way to the learners by using the silent way method. Materials like colour charts and Cuisenaire rods etc. thus the present paper focuses on the role of silent way developing the writing skills.

Keywords : Language, silent way, writing skill, colour charts, Cuisenaire rods, grammatical elements, learning.

The method of human communication, either spoken or written consisting of the use of words in structured and conventional way.

"a study of the way children learn language".

Language, a system of conventional spoken or written symbols by means of which human beings, as members of a social group and participants in its culture, express themselves, the system of words or signs that people use to express thoughts and feelings to each other. The usage of language is the manner in which the written and spoken language is used, the 'points of grammar, syntax, style and the choice of words', and 'the way in which word or phrase is normally and correctly used'. Written and spoken language is used for many different reasons. The primary uses of language are informative, expressive and directive in nature. Language is used to rationalize to express ideas, argue a point, provide directions and much more…. Language has always been an important source of communication. May that be any language, a one that is spoken through words, or through body gestures.

English is an effective means of social communication. English adds advantage to every social situation in which people find themselves placed. Whether it is a market place, or a government office, a first class showroom, or a hotel reception counter, a conversation in English gives an added advantage to the user. In our daily conversation in English gives an added advantage to the user. In our daily conversation we make use of a large number of words from the English language. It is largely being used for administrative work and even today, English is a declared as 'associate official language' of the Indian union. It is the only language for interstate relationship and communication. Efforts are being made develop Hindi to replace English but it will take a number of years before it is given up as a link language. It remains a prime mover of inter-state mechanism in India.

The four skills of language are a set of four capabilities that allow an individual to comprehend and produce spoken language for proper and effective interpersonal communication. These skills are listening, speaking, reading and writing.

Importance of language

Language is a tool to

- Learn knowledge
- Transmit information
- Express feeling, emotions and ideas
- Forge cultural ties
- Construct social identity.

Writing skills are an important part of communication. Good writing skills allow you to communicate your message with clarity and ease to a for larger audience than through face-to-face or telephone conversation. Writing is a form of communication that allows students to put their feelings and ideas on paper, to organize their knowledge and beliefs into convincing arguments, and to convey meaning through well-constructed text. In its most advanced form, written expression can be as vivid as a work of art. Writing skills help the learner to gain independence, comprehensibility, fluency and creativity in writing. Writing skills are specific abilities which help writers to put their thoughts into words in a meaningful form and to mentally interact with the message. Writing can be said to be the act of forming the symbols: making marks on flat surface of some kind. Writing is a process where symbols have to be arranged according to a certain conventions to form words and word have to be arranged to form sentences. Writing involves encoding of a message of some kind: that is we translate our thoughts into language. (Byron, 1988)

Writing was a neglected area of English language teaching for some years. For some time under the influence of the audio – lingual approach to language teaching, speech was regarded as being of primary importance, whereas writing was pushed backward. But the situation has changed and writing has been given due importance in ELT.

Writing is more public communication; it is a way of thinking. Good writing is a product of careful thinking. It exhibits the following characteristics.

1. Coherent Structure
2. Smooth, detailed development
3. Appropriate style

The silent way a method of language teaching originated in the early 1970's and introduced by Caleb Gattegno, who, an Europe educator, is well known for the use of colored sticks called Cuisenaire rods and for his approach to the teaching of initial reading in which sounds are taught by colors. The method is based on the premise that teacher should be silent as much as possible and the learners should be encouraged to produce language. The silent way assumes that learners work with resources and nothing else, as they are solely responsible for what they learn. 'Teaching should be subordinated to learning'. Silence makes students to concentrate on what is to be learned. The silent way shares a great deal with other learning theories and educational philosophies. Very broadly put, the learning hypotheses underlying Caleb Gattengo's work could be stated as follows:

- Learning is facilitated it the learner discovers or creates rather than remembers and repeats what is to be learned.
- Learning is facilitated by accompanying (mediating) physical objects.
- Learning is facilitated by problem solving involving the material to be learned.

Theory of learning involves commitment of the self to language acquisition through the use of silent awareness and then active trial. The silent way learners acquire 'inner criteria'. The silent way student is expected to become independent, autonomous and responsible.

- The possession or right of self-government.
- Freedom of action

Thus this paper discusses the teaching method of writing skills through the silent way method to students effectively. Writing instruction often take a backseat to phonetics, handwriting and reading comprehension. Teacher should teach correct grammar, spelling, punctuation, word choosing, central idea and point of view through some supporting materials. As writing skill is an important skill for the communication in profession world, most care should be taken to acquire that skill. And also it is a component of language.

learning. Like speaking, writing is productive skill. Learners should need to create letters into words, words into sentences and sentences into paragraphs, to communicate a message. It is not only for learning but also it has to demonstrate the statements in one's mind. Speech differs by many regional dialects but writing is more grammatical, it should be taught very carefully. There are many elements to develop the writing skills. In everyday conversation there are many points and statements. We are applying the writing skills to form the statements. We need to learn, practice and apply writing skills. We must have a positive vibration within ourselves. We have to be aware of the facts that are going to be put forth in sentences. There are various techniques and formats of writing. It is not an easy task. It contains sentence structures, grammar, usage and fine vocabulary. It is easy for one to think or generate some ideas or opinions. The main task is the presentation. We have to add flavors to their thinking. Teacher should learn the proper usage of punctuations, correct spellings and vocabulary. Teachers should avoid the use of slang, jargon, fancy words and abbreviations in their teaching make the students to read others writings also if necessary. At the very first, by using the silent method teachers should give topic and asks students to write it on their own. Here, teachers must remain silent; whether it is right or wrong, make the students to involve in it. Students also collect and note all the random information about the topic. Speaking skill also cannot be ignored in developing writing skill. After that, students have to make that notes into an article in a organize manner. These activities are very important in the writing skill. Teacher should practice learners to read more newspapers, magazine, story books, journal etc. teacher should give more exercises. Then correct use of tenses and fill ups exercises make the learners good at their writings. Dictation and arranging the sentences will make the learners to know the editing rules of the writings. Identifying capital words can teachers where to use the upper and lower case letters in the writings. In technology mode, teachers can make use of Microsoft office, they can introduce the word, excel and power point presentation to the students to know what re the formats of the writing. Giving more exercises though computer will make the students more interested in the classroom. Using different color charts to different form of verbs, and other grammatical can be a fun session to every student. Writing has its conversations for spelling, for punctuation for grammar, for vocabulary, for paraphrasing and capitalization. For a natural piece of writing, coherence and cohesion is also important for a writer. So, by using some techniques teachers make the learners as a full-fledged learners. Teachers have to learn more, but remain silent in the classroom. Like any profession, step by step, he will execute the learned thing in different manner. On the whole writing skills need more clarity, brainer and acuteness. Teachers should conduct test, competition to the students in the classroom, and encourage the learners to correct to perform better in the next evaluation. Teachers should scan whether the learner's performance is good when compared to the previous one. If there is no any improvement, the techniques and methods should be updated to next version. It is also necessary to collect feedback from the students; it can make the teachers to rectify themselves.

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Negotiating the Folk Performance Space : Habib Tanvir's Naya Theatre

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Abstract:

Habib Tanvir stands tall on the landscape of contemporary theatre in India. His experimentation in creating a professional theatre group comprising largely of Chhattisgarhi tribal performers, merits scholarly analysis. His group, Naya Theatre, was established by him and his partner, Moneeka Misra, in 1959. It made its humble beginnings in a garage in Delhi and over the period of half a century – until Habib's death in 2009 – traversed a remarkable journey. From the point of Tanvir's first encounters with the Chhattisgarhi Nacha artists to the final years when most of the older artistssuffered ill health or demise—but continued to stay with Tanvir—the group managed to create some of the most popular and critically acclaimed plays of the times. Yet, this journey was not without its challenges. It warrants some attention that Tanvir's collaboration with these tribal artists is a unique experiment in theatre in India. The defining feature of this experimental collaboration is the seamless blending of the sensibility of an urban, educatedplaywright-director, and the sensibilities of rural folk artists, mostly illiterate but educated in the school of life. The thrust of this study is to explore the negotiations that form part of the creative process of the blending togetherof these two apparently opposed narratives, to engender a new performance idiom. The aim is to throw light on the struggles and fissures along the way, through which Tanvir and his actors have simultaneously worked through, and worked together.

Keywords : *Nacha*, folk performance space, contemporary theatre, negotiation, theatrical narratives, Habib Tanvir.

It is useful to begin with a brief background of Tanvir's theatrical exposure. He was born and brought up in the town of Raipur in Chhattisgarh at a time when the boundaries between the urban and the rural milieu were blurred, and the links between the town people and the country people were immense (Malick 16). This enabled Tanvir to have his first exposureto the rich tradition of folk songs and music, through his uncles and cousins. He alsohad opportunities to be audience to Nacha performances– a folk theatre formindigenous to the region of Chhattisgarh. In due course, he joined the Indian People's

Theatre Association (IPTA), where he engaged with a variety of folk theatre traditions from acrossthe country. When he directed the hugely successful 1954 production of *Agra Bazaar* at Jamia Milia Islamia, he incorporated people from the surrounding villages to act in the roles of the kakri seller, the paan seller, the fruit seller etcetera. This was his first major professional involvement withthe marginalised and the so-called uneducated section of society, in the context of theatre. The production also attracted eyeballs because itwas an exception in the backdrop of thewestern-influenced realist drama that thendominated the theatre scene of Delhi. Soon after, Tanvir decided to move to Europe to acquire institutionalised training at the Royal Academy of Dramatic Art (RADA) and the Bristol Old Vic Theatre School. It so happened that he extended his stay and toured across the European continent over a period of three consecutive years. The most crucial among his experiences there, was that of Bertolt Brecht's theatre in Germany. By his own admission, his stay in Europe, and particularly his experience of Brecht's theatre, reinforced for him the idea that "India needs to fall back upon its traditions in theatre in order to evolve a new type of theatre which will be both authentic and contemporary" (Tanvir, "Journey into Theatre"103). He articulates, "I was clear in my mind that culturally I belonged to India. If you're dealing with words and culture, you belong where you come from, because that's where you'll be your most creative" (16). His trystswith theatre practicesin foreign lands expedited his explorations back home, simply because of the strengthening of his fundamental conceptions, as above-stated.

Tanvir returned and directed *Mitti ki Gaadi*in 1958 as well as a few other plays for Begum Qudsia Zaidi's Hindustani Theatre in Delhi. But before this, he went to Raipur to meet his family. It was during this visit that he viewed the traditional Nacha performances with refreshed eyes, equipped with the clarity of thought he gained through his stints abroad. Being fascinated by the performances of Bulwa Ram, Babu Das, Thakur Ram, Madan Lal, and Jagmohan's clarinet, he invited them to join him in a production in Delhi and enlisted them (Tanvir, *Seagull*17). On further occasions, Lalu Ram, Brij Lal and Devi Lal were discovered and enlisted. These actors formed the core of his team in the newly formed Naya Theatre, as noted by Anjum Katyal (56). In subsequent years, Govindram and Ramcharan joined the group. Further, Fida Bai, the charismatic actress of Naya Theatre, was discovered in the Nacha workshop held in Raipur in 1973, in which Tanvir participated. This was "[a] major milestone in his development trajectory" (Katyal 56),for a number of reasons. Firstly, there was "mutual discussion and exchange of ideas and practical tryoutsmore or less on a collective basis" (56) between the participating Nacha artists and the urban intellectuals as well as youth. The folk artists "were tobe helpedto draw more deeply from the…cultural resources of their own community life rather than from either the alienated urban cultural forms or the commercial films" (Tanvir, "Theatre" 39). Additionally, theurban participating observers were to gain insights on "the efficacy of the simple techniques of acting, stagecraft, make-up, improvisation, stylised movement and dramatic projection of the theme through music, dance and mime, inherent in the *Nacha* theatre of Chhattisgarh" (39). This two-pronged approach towards the collaboration between the urban and the rural, was to be the characterising feature of Tanvir's partnership with the Nacha artists throughout. Secondly, this production-oriented workshop resulted in the creation of *Gaon Ka Naon Sasura lMor Naon Damad*, which was "a combination of directorial direction and collective improvisation" (Katyal 58). Tanvir counts this as his third milestone—after *Agra Bazaar* and *Mitti Ki Gaadi*—and this play was a precursor to his magnum opus, *Charandas Chor* ("My Milestones" 385). Thirdly, the production process of *Gaon Ka Naon*was a paradigm in terms of the "collaboration between the oral folk and the modernist sensibility of an urban director" (59).The improvisational style, that became the signature of Tanvir's directorial method, was also crystallised during this time. The basicnarrative contentof the play was a collage of three Nacha comic skits. Tanvir's significant contributions as director were the interventions he made in the linkages among the skits along with the thematic and structural qualities of Nacha. Instead of the conventional night-long Nacha performances, his production was a decisive two-hour play. Whereascontemporary Nacha has a maximum of 10 to 12 performers and men as female impersonators, Tanvir had about 30 artists—a mix of Nacha professionals and non-professionals—and employed women artists to play women's roles (Katyal 59-60). But what the Nacha artists contributed to his production was their excellent comic timing, ease of delivery, natural robustness of movement, organicityof the body-space interaction, and mindful improvisations among other things. This is the hallmark of all Naya Theatre productions as they are crafted in equal measure by the traditional performance skills of these actors as by the directorial abilities of Tanvir. Fourthly, Tanvir expresses with regard to the production of *Gaon Ka Naon*in Delhi, in an interview published in *Seagull Theatre Quarterly* (*STQ*):

We had transcended the language barrier. People came again and again for the wonderful musical quality of the play and for the clarity of expression we had gained by this time. … I realized that Delhi had accepted us. … It was…a breakthrough in introducing Chhattisgarhi as a language for a modern play. It gave me an all-Chhattisgarhi cast. Up to now I was combining them with urban actors. Now only folk actors (25).

The point made about language needs to be dwelled upon.The success of the show despite the unfamiliarity of the urban audience with the Chhattisgarhi dialect, was not just a feature within the country but also abroad. *Charandas Chor* secured the first position at the prestigious Edinburgh Fringe Festival in 1982. This speaks volumes about the irrelevance of language in the context of the physical vocabulary of theatre, that transcends linguistic and geographical borders.Of course, Tanvir had introduced the audience to the brief outline of the story in the brochure. However, the success of a play in a rural dialect from India, in front of a dominantly white audience, is notable. This was made possible because the distance in the aspect of language was traversed by the richness of visual performative idiom embodied in the being of the Nacha folk actors. Tanvir says, "my vocabulary of the visual language of the Chhattisgarhi players had increased and so had my confidence in using it" (*STQ* 54). Thevigour and abandon that the actors were naturally inclined to,flourished in the Naya Theatre space through a long-standing initial phase of negotiation. The same happened with the aspect of the Chhattisgarhi dialect. These two concerns gradually crystallised as the two basic approaches that defined Tanvir's relationship with the actors.

Till now, Tanvir employed Hindi as the language of dialogue in his productions. This posed a major obstacle for the simple reason that the Nacha actors were not well-versed with standard Hindi. Their native language of communication was the Chhattisgarhi dialect. This was also the language of their Nacha performances. But being compelled to deliver dialogues in Hindi while working in Naya Theatre, reflected in their ineffectual performances as the Hindi they spokestruck a jarring note. This problem of language was resolved after many years of struggle and eventual realisation by Tanvir that their full potential as performers could only be reached in their mother tongue, which they were habitual of. *Gaon Ka Naon*, as stated earlier was a significant catalyst in this recognition. Another obstacle that the group faced for the longest time with the initial six Nacha actors was the problem of movement. The issue is best put forth in Tanvir's own words:

…what was happening…was, I'd pull my hair and fret and fume, stamp my foot and say, Thakur Ram, what the hell, I've seen you in the village and I know your strength as an actor; what is happening? Why can't you simply follow my instructions and give me that same strength? He'd also not know. He'd shout back and say, it's not your fault, it's my fault, my fault, my fault! So these kinds of scenes would be created without any one of us knowing what the fault was, except I realizing, after many years, that I was trying to apply my English training on the village actors-move diagonally, stand, speak, take this position, take that position. I had to unlearn it all. I saw that they couldn't even tell right from left on the stage and had no line sense.

I saw the Nacha again and again, and what do I see? A big platform and they're performing; thousands of people…at the same level-still performing; and nothing was lost. Or a stage, and some…coming and sitting on the stage…and I'd get very annoyed over this, but not the actors. It didn't matter. It didn't interfere with the audience. But the audience was sometimes on three sides, sometimes on all four sides. Entry through the crowd, in the middle somewhere a performance, actors all around, invariably three sides, and wherever the response went, like a cow going through the audience, the actors would turn to that. Or a joke improvised, connected with some incident in the village…and a response from a section, then they'd turn to that section. So I realized that those who were for years responding to an audience like this could never try to unlearn all this and rigidly follow the rules of movement and that was one reason why Thakur Ram, a great actor, wasn't able to be natural (*STQ* 40).

These frictions make manifest the stark opposition in which the sensibilities of Tanvir and that of the actors were positioned. The fissuresin the relative difference of their contexts, were accentuated in the scenario of a professional theatre arrangement. However, it is these conflicts that predate as well as catalyse the engendering of something truly radical and creatively pioneering. Naya Theatre has achieved, what few other theatre groups can seek to—given the scale and magnitude of Tanvir's perseverant explorations.

It is worth considering that Tanvir always maintainedthat his was not folk theatre. His was a contemporary theatre—in every sense of the word—and one which integrated within its political consciousness, the vitality of traditional aesthetics. Tanvir has built a truly people's theatre: crafted by the people—some belonging to the lowest rungs of society—and for the people—imbued with a political consciousness that forever strives to add critical value for the audience. This latter aspect is doubtless the contribution of Tanvir.In response to Katyal's question in an interview published in *STQ*, Tanvir makes clear:

No ... that way they've been passive. …what they do in Nacha is from what they know of *pauranic* tales, most of them religious. Some secular story is concocted by them on a very elementary level, the evils of drunkenness or an unfaithful wife or husband, something like that, and they do a song and dance and all those little subjects and scenes, or something reformatory, occasionally a brilliant satire like Jamadarin about casteism, but not beyond that. For that they needed some catalytic approach like mine (67).

Elsewhere, answering a question about the usage of conventional psychological methods in his direction, he observes:

The point is that I use all the methods that I've learnt from them, and then what I've learnt from myself and my studies. The thing is that sometimes, like in this case [with reference to *Bahadur Kalarin*], there is an awareness. But I have to make them aware of their awareness. They were aware of incest, but they weren't aware of the fact that incest can be analysed and dissected, reasoned out as an ailment, as a sickness. They understood it when I explained in concrete terms how the mother must have been handling the child, right from childhood up to his teen years…So then they brought all that sensitivity, and when I gave them their own examples, they brought in the lover, in the improvisations. …as for other psychological nuances, I'm all the time talking about it and they are capable of imbibing it (64).

Tanvir's "long courtship of the Chhattisgarhi folk player" ("My Milestones" 392) and the prolonged negotiations between their sensibilitiesmagnify the depth and amplitude of the nature of his experiments in theatre in contemporary India.Katyal writes that they did not "make for an easy collaboration" (76):

Value systems were very different, and clashes typically arose over issues of discipline, keeping one's word and what Habib saw as betrayal and lies. Yet there was a recognition on both sides that this relationship was worth working at, and over the years, each grew to understand the other better (76).

It is evident through this discussion that Tanvir never ran after the folk form; only pursued the folk artists, who with their abilities, brought the qualitative elements of the form with them. This study has attempted to shed light on the evolution of the dynamic between Tanvir and his Chhattisgarhi folk actors.Itmay be concluded thatworking with traditional material in the pursuit of contemporary artistic expression can enrich the aesthetic practices of the present. The only condition being thatthe blending of the two happens with a critical, felicitous and creative consciousness.

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The Picture of Dorian Gray

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The Picture of Dorian Gray – Oscar Wilde
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The Preface of 'The Picture of Dorian Gray' by Oscar Wilde states--: "All art is at once surface and symbol. Those who go beneath the surface do so at their peril. Those who read the symbol do so at their peril." And, well, that is exactly what we are going to do. Sorry, Oscar, but one can't help but talk about this book.

Oscar Fingal O'Fflahertie Wills Wilde was a famous Irish poet and playwright. Some of his plays are 'The Importance of Being Earnest' and 'An Ideal Husband'. His only novel, 'The Picture of Dorian Gray' was first published in 1890. The book follows the story of a youthful boy, Dorian Gray, who achieved eternal youth at the expense of this soul. The novel falls under the genres of Philosophical Fiction and Gothic Fiction. The protagonist's friend, Basil Hallward, paints a splendid life-sized portrait of Dorian. Influenced by the ideas of a cynical man named Lord Henry, Dorian makes a reckless wish that his painting may bear the scars of his crimes and age, and he himself may remain young forever. And alas! His wish comes true. Now, Dorian indulges in scandals and sins of all kind and his portrait bears its scars. While Dorian changes from being innocent to being thoroughly corrupt, his face remains youthful as ever. After a sequence of events, he realizes that the youth he had prayed for had actually ruined him. The central theme of the book is that a relentless pursuit of self-gratification without any morals would only lead to one's downfall. Dorian's indulgence in hedonism leads to his own demise.

Oscar Wilde was one of the most prominent leaders of a movement called Aestheticism. Aestheticism believed in the idea of "art for art's sake" and that art exists for its beauty and artistic values and not for a social or political cause. Art represents its beauty, and not morality. In the Victorian Era, it was believed that art served the purpose of giving a moral or social lesson, and Aestheticism was against that idea. According to the Aesthetic Movement's principle, art does not need to serve any morals. It only presents beauty and aesthetics. In the book too, he focuses strongly on the concept that art should solely be regarded for its abstract meaning and one should not try to connect the art to the artist's personal life. The art and the artist should be regarded separately. "To reveal art and conceal the artist is art's aim", the preface of the novel states. The entire preface gives an introduction to Wilde's idea of art and Aestheticism, and it gives a brief of its significance in the entire novel. Although Oscar Wilde has played a significant role in the Aesthetic Movement, but this novel does not entirely advocate it. The book's protagonist, Dorian, is an embodiment of extreme aestheticism. Lord Henry Wotton, who is a hedonist, influences Dorian into believing that beauty should be one's utmost priority, and that the only moral worth following is to follow one's urges. I personally think that Lord Henry is either too selfish, or is awfully unaware of the effect his epigrams have over Dorian. While Dorian believes every word of Henry's ideals, Lord Henry himself does not follow most of what he says. He says that marriage makes one unselfish, and unselfish people are "colourless" and "lack individuality". Yet, he is married himself, however much of a messy marital life he may have. He tells Dorian that he need not bother about society's morals, yet he himself is the accurate epitome of a decent and ideal Victorian man. He does not dare to risk his own reputation, and instead corrupts Dorian. Lord Henry is probably one of the most intriguing antagonists of all time. He is shown to be both wrong and fascinating. He has a way with words and a charming wit. Although many of his epigrams are actually quite true and intelligent, the other ones are simply prejudiced and immoral. From my understanding of the book, this has been used to represent that people too often forget the difference between Aestheticism and immorality. And that is one of the dangers of not properly understanding this philosophy. The resulting ideal of such a misunderstanding can lead one to doom, as it did to Dorian. Dorian led a life only driven by the desire of beauty and youth. He searched for art and beauty in everything around him. When he fell in love with an actress called Sibyl Vane, he was not attracted to her as a person, but rather as one finds himself attracted to art. He liked her solely for the reason that she was an extraordinary actress. Thus, when Sibyl quit the theatre, Dorian refused to pursue her as his wife. When she died, instead of feeling remorse, Dorian said that it was "the finest romantic tragedy".

When taken to context with the rather wild life of Oscar Wilde, the book is like a mirror to his life. The author says, "Basil Hallward is what I think I am: Lord Henry what the world thinks me: Dorian what I would like to be – in other ages perhaps." So, it is safe to say that all the three main characters are different reflections of Wilde himself. Oscar Wilde was severely criticized for the way his book defied the Victorian sense of morality. The book was held up as evidence against him when he was charged and arrested. It is bizarre to even think of how easy it is for us to simply read and talk about this book, when it was something that nearly cost Wilde his life. He lost the reputation he had earned over the years for being extraordinarily talented in his way of writing, all because this book has a huge blow to the sense of decency that the people of the nineteenth century possessed. Lines such as, "The books that the world calls immoral are books that show the world its own shame", "The nineteenth century dislike of realism is the rage of Caliban seeing his own face in a glass. The nineteenth century dislike of romanticism is the rage of Caliban not seeing his own face in a glass" and "Experience is merely the name men gave to their mistakes" are few such examples.

Another major character is Basil Hallward, the artist who painted Dorian's portrait.

Basil highly values art and represents goodness and morality. Although his personality is very different from the hedonistic personalities of Henry and Dorian, he is a character of huge importance. As Wilde said that “Basil Hallward is what I think I am”, he is the closest characterization of Wilde’s beliefs. Basil is a painter, and his idea of Aestheticism is quite similar to Oscar’s own principles. But unlike Henry and Dorian, Basil is not immoral. He is moral, if somewhat conventional too. He believed that Dorian’s beauty was worth being captured forever, and thus, painted his portrait.

Towards the end of the novel, Dorian realizes the doom he had bought upon himself. In his desperation, he stabs the portrait. But the withered, loathsome portrait contained Dorian’s own flawed soul. So, the action ends up killing Dorian instead, and the portrait returns to its original condition, looking as splendid and beautiful as it did the day Basil first painted it. I think this signifies how art truly does live on even after everything else perishes. Dorian tried to push his morals and burdens onto the portrait, which is what eventually killed him. The portrait still lived on, not for the morality of its subject, but for its sheer beauty. As Oscar Wilde said, “We can forgive a man for making a useful thing as long as he does not admire it. The only excuse for making a useless thing is that one admires it intensely. All art is quite useless.” So, more than anything else, more than morality, and more than philosophy, this book is about art, and the very impact of its mere existence.

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Sustainable Training Impacts on Employee Performancewith special reference to Manufacturing Industries

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Abstract:

The purpose of this study is to investigate the effect of employee sustainable training (sustainable social training, sustainable strategic training and sustainable green training) on long-term performance. A questionnaire was administered to managers and employees at manufacturing firms to collect data. In terms of sustainable performance, sustainable social training, green training, and strategic training had significant and positive effects.Sustainability is best achieved through strategic training, then through social training, and finally through eco-training. This study contributes to the review of literature by analysing three dimensions of employee sustainable training (green, Strategic, and social). Therefore, researchers recommend using scales that correspond to the dependent variable. A manager should also design training programs based on the training program's ultimate goal.For data collection, 350 participants were randomly selected. We collected data from the sample with a questionnaire. The hypothesis is supported by correlation analysis and a combination of Confirmatory factor analysis & Path analysis.

Keywords :

Green Training, Social Training, Sustainable Training, Strategic Training, Sustainable Performance

Introduction :

The meaning of Sustainability is the efficient and effective use of resources in order to protect them for the future generation (Farrington&Kuhlman, 2010). Majordefinitions of sustainability are based on the World Commission on Environment and Development's explanation on sustainable development (Eizaguirre et al., 2020; Xu et al.2019), which identified social, ecological, and economic aspects as three major pillars of sustainable development. Sustainable HRM results from integrating human resource management (HRM) practices with sustainability (Mazur & Walczyna, 2020; Kainzbauer & Rungruang, 2019). The focus of sustainable HRM expands beyond economic goals to include social and ecological goals, as per the opinion of Paulet and colleagues (Paulet et al., 2021). Employee development and flexibility, employee commitment and well-being, and organisational outcomes such as competitive advantage in sustainability are all examples of sustainable HRM outcomes (Lee et al., 2019a).

Sustainable HRM practices have been reported to have numerous positive effects in the literature. Based on data collected from government universities in Manzoor, Pakistan and co-authors (Manzoor et al., 2019) identified that employee training positively correlated with sustainable Human Resource Management practices (participation,employee selection and empowerment. In order to gather data from employees of italy, Manuti and coauthors (Manuti et al., 2020) conducted an online questionnaire-based survey. As a result of sustainable HRM (HRM involvement), positive organizational behaviors (organizational engagement and extra-role behaviors) as well as employee change attitudes (following with organizational change) were significantly affected. In a study of employees in the tourism and hospitality industry in Cho and Choi and South Korea (Cho & Choi, 2021) found that sustainable Human Resource Management practices (rewards, training and benefits) contributed a positive relation to employee satisfaction.

Moreover, coauthors and Li (Li et al., 2019) analysed a sample of employees from various companies in China and found that the impact of highcommitment work systems, which are considered a fundamental aspect of sustainable human resource management, was significant in influencing employee decision-making behaviour and moderated by employee high-level feeling impacts. A study by co-authors and Davidescu (Davidescu et al., 2020) of Romanian employees in the service, manufacturing, and retail industry showed that sustainable human resources management (employee development and flexibility) significantly impacted sustainable Human Resource Management outcomes (job performance and job satisfaction).

The research on sustainable Human Resource Management practices has notified that there are few empirical studies on staff training (Zhang et al., 2019) and few empirical studies on sustainable Human Resource Management and sustainable performance (Li et al., 2019); hence, the aim of this paper is to examine the impact of employee sustainable training on organizational sustainability. This paper also includes literature reviews and hypotheses findings (as section 2), Research Methodology (as section 3), Results and Discussion (as section 4), Conclusion (as section 5), and Contribution of practice and Theory (as section 6), along with limitations and future research gap directions (as section 7).

Literature Review

Sustainable EmployeeTraining :

Employees'sustainable training consists of teaching them how to do their jobs expertly (Manzoor et al., 2019). As a result, employee talents are improved (Lee et al., 2019b). Additionally, it can be performed by organizations to improve employee competencies as evaluated byabilities, knowledge, and skills (Urbancová et al., 2021). (Arucy & Juma, 2018) Employee training is aimed at meeting the present and future needs of organizations. Sustainability of employee training has been regarded as one of the most important measures of sustainable HRD (Zhang et al., 2019).

According to the concept of sustainable Human Resource Manageement, which includes social, ecological, and economic aspects (Eizaguirre et al., 2019; Xu et al., 2020), sustainable training for employees is an educational and practical process that teaches employees how to accomplish their jobs with enhanced social, economic, and environmental outcomes. According to Paulet et al. (2021) and DiazCarrion et al. (2019), the concept of sustainable employee training combines the economic, social, and ecological aspects of sustainability, which includes employee green training and employee training strategy (the pillar of economic sustainability), employee social responsibility, and employee social responsibility (the social pillar of sustainability).

By distinguishing traditional Human Resource Management fromstrategic HRM, employee strategic training can be defined as an integral part of employee sustainable training. Based on the literature review, number of features instrategic Human Resource Management were identified, including alignment of Human Resource Management practices with a firm's strategic plans, empowerment of employees, and long-term development of human resources (Stankevièiûtë & Savanevièienë, 2018, Latifi & Lim, 2019,). Business strategy and human resource policies should also be integrated, as well as internal and external partnerships are shared by strategic HRM (Kumar & Ayedee, 2019). The authors (Paauwe & Boon, 2009) define strategic HRM as HRM's contribution to organizational performance. The strategic HRM features are complemented by employee training, which is defined as a tool for enhancing employee competencies (Urbancová et al., 2021). The aim of this study was to define employee strategic training as a process of educating and developing employees so that they can contribute to organizational goals and objectives by enhancing their competencies.

Socially responsible HRM is achieved by linking HRM with corporate social responsibility (CSR) (Sobhani et al., 2021, López-Fernández et al., 2018,). An important aspect of CSR policies is SR-HRM. Human Resource Management (HRM) comprises three components: HRM that promotes compliance with applicable laws (LC-Human Resource Management), employee-oriented HRM (EO-Human Resource Management), and general HRM that facilitates CSR performance (GF-HRM). Human resource management practices that comply with internal labour laws and International Labour Organization (ILO) standards are referred to as LC-HRM, while human resource management practices that satisfy employee and family needs, assure employee support and justice, and meet employee training needs are referred to as EO-HRM. According to Lopez-Fernández et al. (2018), GF-HRM refers to the utilization of HRM practices to promote CSR initiatives that develop communities and reduce pollution. In the context of SR-Human Resource Management, training an employee is defined as developing skills based on Corporate Social Responsibilities principles such as transparency, objectivity, and non-discriminatory activities (Diaz Carrion et al., 2019).

Green Human Resource Management is HRM that meets the ecological pillar of sustainability. (Hristova & Stevceska-Srbinovska, 2020) Green HRM is focused on ecological sustainability. Accordingly, green HRM practices support environmental sustainability (Rani & Mishra, 2014). In green HRM, training is among the most important practices (Yafi et al. 2021, Jia et al., 2018, Jamal et al., 2021). Providing eco-friendly training to employees aims to raise positively about ecological issues (Malik et al., 2020). A movement like this should help employees become aware of environmental issues such as energy, climate change waste management and air pollution, (Mishra et al., 2014). As a result of green training, firms') and sustainability performance,environmental performance (Yafi et al., 2021 (Saied & Aboul-Dahab 2021) are improved significantly.

Sustainable Performance :

Sustainable performance included of three sub-divisions, namely social,environmental and economic performance (Yusliza et al.,Wang et al., 2018, 2020). Botta-Genoulaz and Chardine-Baumann (Botta-Genoulaz & Chardine-Baumann, 2014) identified a framework to measure economic,socialand environmental sustainability of supply chains. Aspects associated with the economic world include quality, responsiveness, reliability, and work conditions, while those related to the social world include societal commitment, customer needs, and work conditions. As a final note, the environmental dimension consists of a number of subdimensions such as pollution, the use of resources, and environmental management.

Khanet al. (2021) identified three dimensions of sustainability - social, economic, and environmental - through an analysis of 3 factors that contribute to sustainable performance. Another study (Yusliza et al., 2020) measured economic performance with the use of energy consumption, wastewater treatment, and material purchasing costs. We evaluated social performance by improving employee health , stakeholder welfare, and safety,safetyand community health, and employee and community rights awareness. Furthermore, environmental performance was evaluated in terms of reduction of consumption of air emissions, and improvement of compliance with standards in environment.

Development of Hypothesis

Sustainable Performance and Employee Strategic Training :

As an organization's strategic concern, strategic HRM plays a crucial role in helping the organization to achieve its objectives through the optimization of long-term advantages (Paauwe & Boon, 2009). The study give light that it exertsanimportant effect on organizational performance as well as sustainable competitive advantage (Vanhala & Ritala, 2016, Paauwe & Boon, 2009;). A strategic Human Resource Management strategy consists of HRM strategies implemented by an organization in order to improve the performance of the organization (Lengnick-Hall et al., 2009). Personnel role in implementing an organization's strategy has been measured using various indicators (Wei and Lau, 2008). Among the key practices of strategic HRM are strategic training (Vanhala&Ritala, 2016,Akhtar et al., 2008,). The focus of this approach is based on the long-term development of HR in order to improve organizational performance (as Garavan, 1991).

Several factors were discovered during a literature search on the relationship between sustainable performance and employee training (i.e., social, economic, and environmental performance). A good training goal will always be to improve the performance of the trainee (Spitzer, 1991, P.21). It was found that strategic Human Resources Management practices (results-oriented appraisals, training, participation and internal career opportunities) have positive effects on company performance (service/product performance and financial performance) by Akhtar and co-authors (Akhtar et al., 2008). A number of studies have demonstrated important effects of strategic Human Resource Management practices (e.g., training) on Financial performance (i.e., economic performance) (Lau and Wei 2008, Zehir et al., 2016). In regard tosocial performance and employee training (e.g., employeemotivation and satisfaction), numerous studies demonstrate that employee satisfaction is positively associated with employee training (Hanaysha & Tahir, 2016, Ocen et al., 2017) and employee motivation (Hussain et al., 2013, Zahra et al., 2014).

The environmental performance of an organization is also highly affected by employee training. In order to measure environmental performance, waste ratios, recycled materials, reductions in using hazardous materials, reductions in atmospheric air emissions, improvement of compliance with energy consumption andenvironmental standards, were used (Khan et al., 2021, Mishra et al., 2014, Yusliza et al., 2020). Environmental-directed employee training programs can have significant benefits for employees, including increasing their awareness of future concern by reducing the waste inworldwide (Rondinelli & Morrow 2002) as well as reducing the consumption of energy (Chen & Chen, 2012). The hypothesis for this study was that strategic training for employees would have the following effect on sustainable performance :

H1: *A positive relationship exists between sustainable performance and employee strategic training.*

EmployeeSustainablePerformanceand GreenTraining :

The purpose of the review of literature was to identify relationshipsexist betweensocial, economic, and environmental performance and green training to develop the hypothesis that sustainable performance is positively associated with green training. It has been shown that green Human Resource Management practices can have an important impact with performance of the firm (AlZgool et al., 2021). Agyabeng-Mensah et al., 2020) suggest that green training would be an effective strategy for enhancing environmental performance. An investigation conducted within a large industrial firm in Malaysia by Co-Authors & Ali (Ali et al., 2019) found that resource management, waste and energy contributed to sustainability. Othman and Mousa' s (Mousa & Othman, 2020) study of the high impact of green Human Resource Management on sustainable performance in Palestine's healthcare sector revealed that, as one of the three dimensions of sustainable performance, Green Human Resource Management practises (i. e., green hiring and involvement, green training, and green performance management) have significant effects on economic, social, and environmental performance.

Furthermore, Ren and coauthors of a study that examined the impact of green Human Resource Management in medium and smallsized businesses in China (Ren et al., 2020) conducted a study in that vein. The study's findings revealed that green Human Resource Management (e.g., green training) had a significant impact on the organization's environmental performance due to the top-management team's green commitment and efficiency. For employees to enhance their green practices, it is very important for staff to receive green training sessions related to electricity consumption, reducing waste, recycling, and water conservation in order to enhance their green practices (Balachandran & Varma, 2021). The benefits of implementing green Human Resource Management practices, including development and green training, have been categorized into employee-related outcomes, such as employee's loyalty as well as employees' job satisfaction to their company, as well as organizational-related outcomes, such as environmental performance (Sugiarto & Suharti 2020). Studies have shown that environment training contributes to sustainable performance. However, Malik and colleagues (Malik et al., 2020) found that green training did not significantly improve sustainable performance of industrial firms in Pakistan across multiple sectors. To explore the effect of employeesustainable performance ongreen training, it was hypothesised that:

H3: Sustainable performance is positively correlated with employee green training.

Research Methods

Research Samples and Data Collection :

In this study, participants are employed by manufacturing firms. A simple random sample of 350 participants was selected for data collection. Using a questionnaire, data have been collected from the sample. With a response rate of 77%, 268 questionnaires were returned with completed responses.

Instruments used in Research :

Green, social, and strategic employee training are the three dimensions of sustainable employee training. Three items were used as part of the strategic training measurement to emphasise employee competencies related to organisational strategic objectives (Boon & Paauwe, 2009 Urbancová et al., 2021). Three items related to employee and community health and safety were evaluated using social training (López-Fernández et al., 2018, Sobhani et al., 2021, Ocen et al., 2017, Hussain et al., 2013).The second item (Mishra et al., 2014) measured employee competencies related to environmental issues (Malik et al., 2020). In order toconceptualize sustainable performance, three dimensions were considered, namely economic, social, and environmental. According to previous publications (Chardine-Baumann Malik et al., 2020, &,Yusliza et al.Botta-Genoulaz, 2014, 2020, Ocen et al., 2017, Mishra et al., 2014Zahra et al., 2014,) sustainability was measured as a whole construct using nine items. Employee motivation and satisfaction, the reduction of energy consumption and waste, as well as hazardous materials are some of the items considered.

Research Conceptual Model :

Figure 1 presents three research hypotheses (H1, H2, and H3) that assume 3 impacts of employee sustainable training (social, green, and strategic) on sustainable performance.

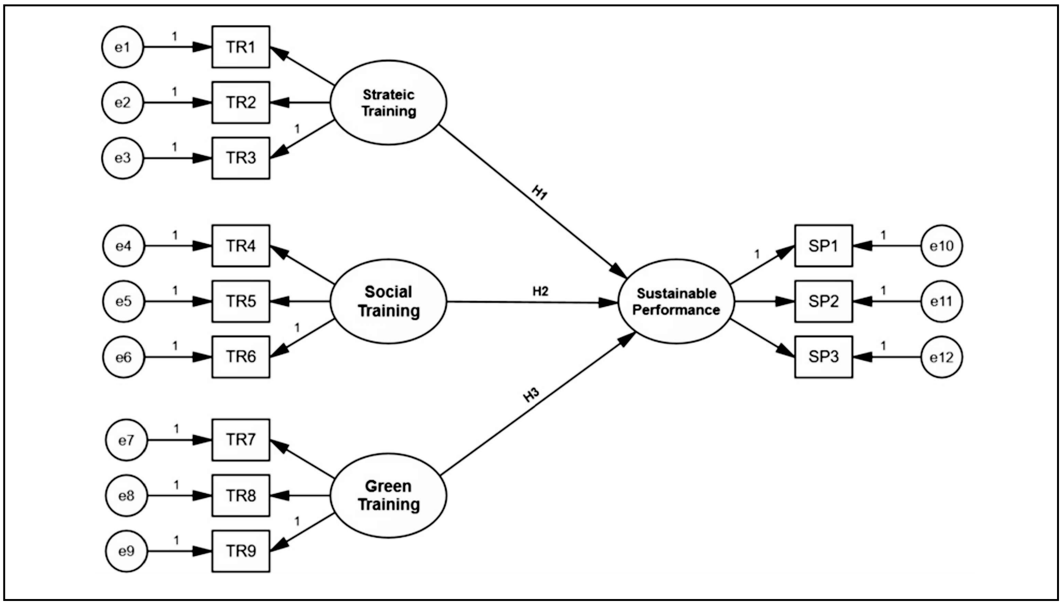

Figure - 1 : Research Theoretical Model

Multicollinearity and Common Method Bias :

The same questionnaire were used to evaluate both variables in this study, so the effects of social,strategic, and environmental training on sustainable performance were influenced by a common method bias. A wide range of data sources should be used to reduce common method bias (Jakobsen & Jensen; Podsakoff et al., 2012 2015). As a result, data were gathered from concerned employees in order to evaluate independent variables and from managers in order to assess their long-term performance. When there are high correlations between indicators, there is a problem called multicollinearity. By examining the bivariate correlations between these indicators, Hair et al. (2020) suggest that this may be a problem. All correlation coefficients were less than 0.50 for the current study as shown in table 1.

Reliability,Validity and Model Fit :

A convergent validity evaluation is purely based on average variance extracted was conducted, while reliability evaluations were conducted using composite reliability and Cronbach's alpha coefficients. In order to be valid and reliable, both AVE and CR coefficients should exceed 0.70 (Purwanto & Sudargini, 2021; Hair et al., 2017; Al-Syasneh & Al-Hawary &, 2020). Results of reliability and validity are provided in Table 1. As an alternative, four indices were used to assess the fit of the measurement model: Chi-square/degree of freedom ratio, Comparative Fit Index (CFI), Goodness of Fit Index (GFI), and Root Mean Squared Error Estimation (RMSEA). InWan Omar & Hussin, 2013,Hair et al., 2010), model fit goodness is determined by multiplying CMIN/DF <2.0, CFI and GFI by 0.90, and RMSEA by 0.08. The current model is found to be well fitted, as indicated in Table 1.

Table : 1

Correlation coefficients, Reliability and validity

Rotated Component Matrix			Validity and Reliability			Correlation Coefficients			
Variables	**Items**	**Loadings**	**AVE**	**CR**	**A**	**STR**	**SOT**	**GTR**	**SP**
Strategictraining (STR)	TR1	0.842							
	TR2	0.800	0.686	0.762	0.712	**1**			
	TR3	0.835							
Social training (SOT)	TR4	0.826	0.699						
	TR5	0.856	0.789	0.754	0.305**	**1**			
	TR6	0.827							
Green training (GTR)	TR7	0.819	0.642						
	TR8	0.839		0.771	0.707	0.168**	0.242**	**1**	
	TR9	0.744							
Sustainable performance (SP)	SP1	0.879	0.757						
	SP2	0.859		0.789	0.755	0.332**	0.304**	0.263s**	**1**
	SP3	0.873							

***Correlation is significant at the 0.01 (2-tailed) level, KM Olkin Measure of Sampling Adequacy = 0.807, and Bartlett's Test of Sphericity (Approx. Chi-Square = 1300.207, Sig. = 0.000). Principal Component Analysis is the extraction method. Method of Rotation: The rotation converged in 5 iterations, with Varimax and Kaiser Normalization. CMIN/DF = 1.26, GFI = 0.627, CFI = 0.924, RMSEA = 0.032s, Total Variance Explained = 77.65.*

Results and Discussion

Figure 2 depicts an analysis of the study's structural model. Strategic training leads to social training, sustainable training leads to sustainable performance, and green training leads to sustainable performance, according to H1. Table 2 shows that all of these hypotheses were accepted.

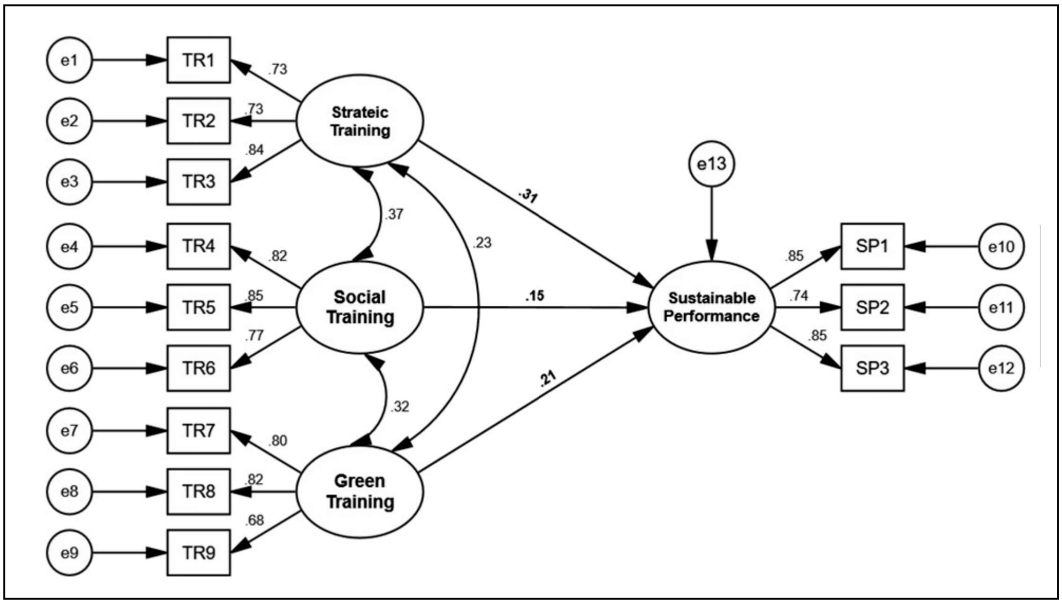

Figure - 2 : Testing of Hypothesis

STR has a significant impact on sustainable performance, as shown in Table 2 (standardized coefficient = 0.302, unstandardized coefficient = 0.313). Social training (Standardized coefficient = 0.163, Unstandardized coefficient = 0.175, P = 0.041), had a statistically significant effect on SP (Standardized coefficient = 0.211, Unstandardized coefficient = 0.307, P = 0.005).

Table : 2

Resultsofhypo the Sestesting

Hypotheses				Unstandardized Estimates	Standardized Estimates	CR	P
H1	STR	?	SP	0.313	0.302	4.12	0.000
H2	SOT	?	SP	0.175	0.163	2.32	0.041
H5	GTR	?	SP	0.307	0.211	2.32	0.005

Conclusion, Implications and Limitations

Conclusion :

The goal of this study was to investigate the effect of employee sustainable training, including social, strategic, and green training, on longterm performance using the three hypotheses mentioned above. In our study, we found that employee sustainable training was positively correlated with sustainable performance in all three dimensions. As previously stated, the findings indicate that improving sustainable performance, which includes social, economic, and environmental dimensions, necessitates the implementation of relevant training programmes, including sessions aimed at educating employees on the importance of sustainable performance as well as teaching them how to carry out their work tasks in a way that has the potential to contribute to economic, social, and environmental benefits. Developing a sustainable performance training program must consist of three domains in order to be effective. To begin, there is strategic training aimed at improving longterm economic performance, such as waste disposal and reducing energy consumption, pollution, and costs. Second, there must be longterm social training that leads to improvements in people's health, safety, and wellbeing. Finally, long term environmental education aimed at preserving the natural environment environment and conserving energy.

Theoretical Implications :

There are two ways in which the study adds to the literature. To begin, sustainable training has been developed as a construct with three dimensions: social training, sustainable strategic training, and green training. The goal of this type of training is to improve longterm performance. The ultimate goal of a training process is defined by a training measure. If training is intended to improve financial performance, it will focus on improving employees' skills in order to maximise their major role in achieving organisational goals by focusing on various variables such as sales growth. If the goal is to improve sustainable performance, measuring training parameters should clarify the major elements of training and their high impact on sustainable performance.

Managerial Implications :

It must not just be about protecting the energy resources as well as environment from pollution; it must also provide employees with practical and applicable skills that they can apply during their job to improve sustainability performance. For example, it should consider the costs incurred by the company due to a lack of rationalization of energy consumption. Based on the present results, managers are requested to consider the 3 pillars of social, sustainable, economic, and environmental. The training programs offered by certain industrial companies must be redesigned to emphasize the importance of the employees rationalizing the consumption of natural resources and natural resources like water, and energy and how this impacts the safety and health of individuals and societies as a whole. However, the sustainability of people also involves the sustainability of the performance who contribute to this improvement; for this reason, social trainingcontains development of employees and helping them adjust to their respective environment. A study also found that strategic training that focuses on the strategy of reducing company costs in dealing with waste and energy improves sustainable performance more than social training or green training. Therefore, sustainable training not only improves a company's environmental performance but also its economic performance.

FutureStudies and Limitations :

One of the major limitations of the present study is that it majorly deals with sustainable training aimed at improving sustainable performance, which is important area of the study's subject. Furthermore, the study was being conducted on industrial organizations, so the results are most relevant to thisparticular industry. To generalize the results of this study, further studies on sustainable training in other sectors are required.

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Exploring the Less Explored Intelligences of Schools Teachers

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Abstract

In the formal education system, teaching-learning is a process where teacher is actively engaged in providing quality education to the learners. Teacher is the only one who can recognize and identify the unique capabilities of the students. In a diverse classroom, every student is different from others, keeping this in mind, a teacher has to design teaching-learning process as per the learning needs of the learners. One way of knowing and addressing the individual needs of students is by identifying and implementing theory of multiple intelligences in classroom. Research studies have shown that profile of multiple intelligences of a teacher has a direct impact on teacher effectiveness and teaching learning practices. Studies also claim that majority of the schools tend to focus mainly on two intelligences, those associated with academic intelligence, i.e., linguistic and logical/mathematical and teachers are low when it comes to intelligences like interpersonal, intrapersonal, naturalistic and existential. Hence, the primary research question of this study is to explore about this less explored intelligences of the teachers. The present study is a cross-sectional survey study when the data about the multiple intelligences of 96 randomly selected teachers working in various schools of Delhi was collected using a pre-developed tool of multiple intelligences. The results of the study reveal that there is strong need to organize training programme to improve the multiple intelligences of the teachers. The findings also reveal that gender of the teacher has an influence on their multiple intelligences and female teachers scored better than male teachers in this regard. Also teachers from schools located in urban area were better in multiple intelligences than the teachers from schools located in rural areas. It was however observed that both government and private school teachers performed almost

same and educational qualification of the teachers and their teaching experience did not have any influence on their multiple intelligences. The study also recommended about the scope of further research in this area of multiple intelligences.

Keywords:

Multiple intelligences, interpersonal intelligence, intrapersonal intelligence, naturalistic intelligence, existential intelligence, school teachers

Exploring the Less Explored Intelligences of Schools Teachers

Introduction

National Education Policy (2020) keeps the teacher at the centre of the fundamental reforms in the education system in India(NCTE, 2021). It is an established fact that,teacher is an important factor in the lifelong learning journey of a student and a teacher who is passionate, motivated, highly qualified, professionally trained, and well equipped can bring miracles in the life of a student. A good teacher implies a good student and plays a pivotal role in the academic achievement of the students. Teacher is the only person in the education system who can correctly recognize and identify the unique capabilities of the students. Both teacher and student are the heart of a teaching learning process and a teacher who can understand how a student learns can be called a best teacher.Such a teacher can motivate the students not only towards conceptual learning but can also take the students towardslifelong learning. The technological advancements happening around the world and the COVID-19 pandemic effects are drastically changing the role of a 21stcentury teacher. In today's world, a teacher must be creator and facilitator of enabling environment in which students can develop their higher order thinking skills. With the penetration of technology into classrooms especially after the pandemic, now learning can happen everywhere and it needs to be customized as per the learning styles and preferences of the students. Hence, a teacher can no more be just an information gatekeeperbut also has the responsibility to enhance one's own ability to understand each student's learning needs proactively.One way of knowing and addressing the individual needs of students is by identifying their multiple intelligences (MI).Gardner's MI theory (Gardner, 1983, 1999)helps an individual to look at life in a new way. It not only encourages examining the intelligences that are lying dormant and hidden inside an individual but also motivates them by propounding that these frames of intelligences are autonomous, changeable and trainable and interact with each other to facilitate in problem solving (Armstrong, 1999).When the theory of MI is incorporated in teaching practices, the educators become more engaged with their students and can create conducive learning environment (Bowker, 2020).Teachers who apply MI realize the benefits such as active learners andsuccessful students(Heming, 2008). In a study carried out on teaching effectiveness and multiple intelligences (Costa, 2008),the researcher revealed that among the nine intelligences given by Gardner, interpersonal intelligence, logical intelligence and existential intelligence have the most important bearing on teacher effectiveness. Also, kinesthetic intelligence has a strong bearing on the profile of an effective teacher. Intelligences such as spatial/visual, naturalistic, and interpersonal intelligences play a predictive role on teaching strategies adopted by teachers (Serin, et.al, 2009). Through action research, Hanafin(2014)claimed that when teachers were encouraged to use MI theory in classrooms, they renamed and extended their existing teaching practices to include MI approaches and this led to a methods-shift and, ultimately, to indication of a mind-shift.Gul and Reba (2017)claim that both male and female teachers' ability of quality teaching increased when they used multiple intelligence-based approaches.Barco et al. (2021)observed that self-efficacy and self-confidence of the teachers were influenced by their multiple intelligences and teachers who were aware of learners learning styles and their multiple intelligences were more likely to handle emotions. However, it is observed that majority of the schools tend to focus mainly on two intelligences, those associated with academic intelligence, i.e., linguistic and logical/mathematical (Gardner, 1983; Castil, 2016) and hence the other types of intelligences as propounded by Gardner remains unexplored both among students and teachers. Burhan etal.(2010) claimed that primary school teachers were partly aware of MI theory, and they found it useful and partly took it into consideration while planning the teaching process.Kennedy and Murray (2016),DolatiandTahari (2017)also claimed that majority of teachers are not aware of MI theory. ErdemandKeklik (2020)also claimed that teachers were found to be good in verbal-linguistic and musical- rhythmic intelligences and were lagging in all other intelligences.Hence, the primary research question of this study is to explore the level of multiple intelligences especially interpersonal intelligence, logical intelligence and existential intelligence of the teachers.

Method :

The present study is a cross-sectional survey study carried out with the objective of measuring the level of MI of teachers especially with reference to their Interpersonal, Intrapersonal, Naturalistic and Existentialist Intelligence. To enhance the external validity of the obtained results, the influence of socio-demographic variables like Gender, Location of the School, Type of School, Educational Qualification of teacher, and Teaching Experience of teacher on their MI is also studied.The MI tool developed by Costa, 2008 was used for data collection.The reliability coefficient of Interpersonal, Intrapersonal, Naturalistic and Existentialist Intelligences on this tool was 0.79, 0.68, 0.6, and 0.68 respectively. The tool consisted of 12 indicators in each intelligence which are to be rated by the teachers on a 5-point scale of Strongly Disagree, Disagree, Unsure, Agree, and Strongly Agree.Thus, the total number of indicators in the tool is 48 and hence the maximum score a teacher can score is 240 and the minimum score they can obtain is 48. Apart from this, the socio-demographic information about the teachers was also collected through the tool. The tool was distributed to around 450 teachers working in various schools of Delhi. However, due to pandemic scenario, the data was received from 115 teachers who constituted the sample of the study. After removing the outliers (figure 1), 96 teachers constituted the final sample for the study. Further, the obtained score of MI is normally distributed (figure 2). The data was analyzed using SPSS software.

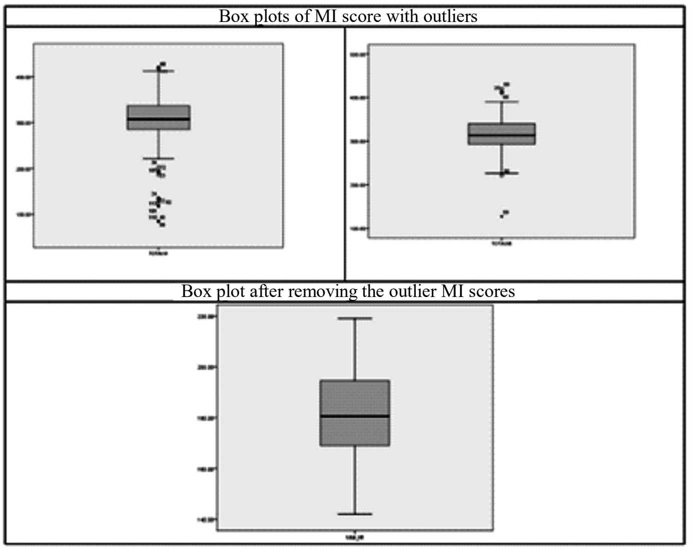
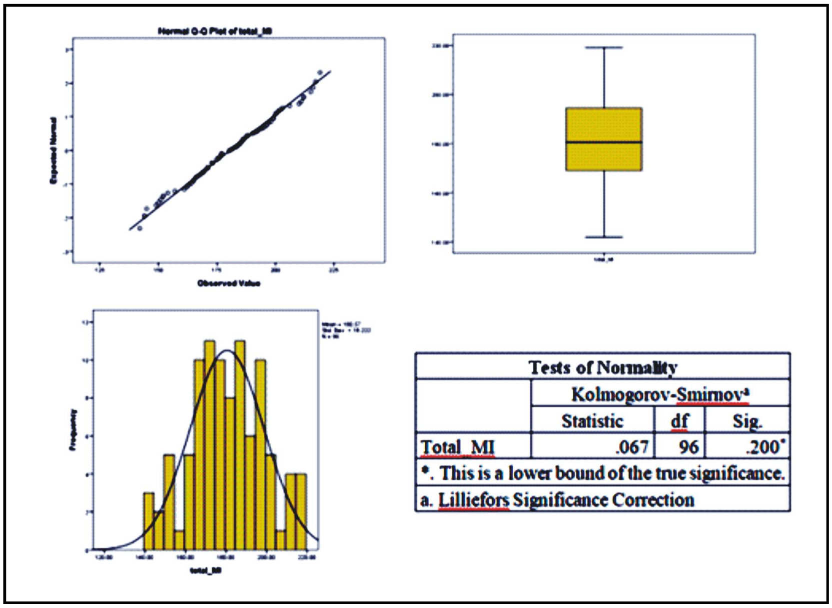


Figure 1 : Box plot of the obtained score of MI
Source: Research Data



Tests of Normality

	Kolmogorov-Smirnov[a]		
	Statistic	df	Sig.
Total_MI	.067	96	.200*

*. This is a lower bound of the true significance.
a. Lilliefors Significance Correction

Figure 2 : Normality of MI scores
Source: Research Data

Results :

Among thenine types of intelligences propounded by Gardner, the academic intelligences, i.e., linguistic and logical/mathematical are the much used one in the education system and many studies also indicate that teachers were found to be good in these intelligences and were lagging in other intelligences like Interpersonal, Intrapersonal, Naturalistic and Existential intelligence etc. Not only this, but teachers were even experiencing many problems in applying MI theory in classrooms because of reasons like lack of knowledge about MI approach etc. (Burhan etal., 2010)**.** Hence, an attempt is made to study the MI of teachers especially with reference to the less explored intelligences. The results of the present study show (table 1) that the maximum score obtained on MI is 219 and the minimum is 142. The mean score of MI (180.57) showsthat Interpersonal, Intrapersonal, Naturalisticand Existential intelligences of teachers is low, and the standard deviation score (18.22) indicates that most of the teachers are alike in terms of their MI score. Out of the 96 teachers who participated in the study, 48 teachers scored above the mean score and 48 teachers scored below the mean score. This shows that there is a need to organize programmes to improve the multiple intelligences of teachers.

Table 1 : Summary of Multiple Intelligences Score

	Statistic
Mean	180.5729
Median	180.5000
Variance	332.058
Std. Deviation	18.22245
Minimum	142.00
Maximum	219.00

Source : Research Data

From table 2, the minimum scores of intelligences indicate that all teachers have Interpersonal, Intrapersonal, Naturalistic, and Existentialist Intelligences. Further, the maximum score in each intelligence indicates that there are some teachers who are good in these intelligences. Further, the mean score on each intelligence shows that the level of these intelligences is medium among teachers. Further, it is also observed that in all these intelligences, more than 50% teachers scored below the mean score. The item wise analysis of the indicators also revealed that teachers are towards the positive score in each indicator.

Table 2 : Summary of Dimension wise Intelligences Score

		Statistic
Interpersonal Intelligence	Mean	41.9479
	Std. Deviation	5.83523
	Minimum	27.00
	Maximum	58.00
Intrapersonal Intelligence	Mean	44.2292
	Std. Deviation	5.48583
	Minimum	31.00
	Maximum	56.00
Naturalistic Intelligence	Mean	48.3333
	Std. Deviation	5.88784
	Minimum	35.00
	Maximum	60.00
Existential Intelligence	Mean	46.0625
	Std. Deviation	5.26920
	Minimum	36.00
	Maximum	59.00

Source : Research Data

Further, to study the influence of socio-demographic factors on MI of teachers, information related to those variables was collected by the researchers. Gender is considered to be one of most important socio-demographic factors in social sciences. Hence, an attempt was made to study the influence of gender on MI. From table 3 it is evident that the score of MI with regard to gender is not normally distributed (Male: KS=0.115, df=31, $p > 0.05$; Female: KS=0.112, df=65, $p < 0.05$) and gender has a significant influence on the MI of teachers (Mann-Whitney U = 1373, $p < 0.05$) and female teachers are better in MI than male teachers.

Table 3 : Influence of Gender on MI of teachers

	Kolmogorov-Smirnov[a]			Levene's Test for Equality of Variances		Mean Rank Score
Gender	Statistic	Df	Sig.	F	Sig	
Male	.115	31	0.200*	1.514	0.222**	36.71
Female	.112	65	0.040			54.12
*Not Normal				**Equal variances assumed		
Null hypothesis				There is no significant difference in the mean rank scores of MI of Male and Female teachers		
Test				Independent Samples Mann-Whitney U Test		
Sig				0.004		
Decision				Null Hypothesis Rejected		

#Research Data

The influence of location of school on MI of teachers was also studied. From the table 4 it is evident that the score of MI with regard to location of school is normally distributed (Rural: KS=0.198, df=11, $p > 0.05$; Urban: KS=0.093, df=85, $p > 0.05$) and location of school has an influence on MI of teachers (t=2.10 with df=94, $p < 0.05$). Teachers from the schools located in urban areas(mean = 182) are better in MI than teachers from the schools located in rural areas (mean=170).

Table 4 : Influence of Location of School on MI of teachers

	Kolmogorov-Smirnov[a]			Levene's Test for Equality of Variances		Mean
Location of School	Statistic	Df	Sig.	F	Sig	
Rural	.198	11	0.200*	0.991	0.322**	170
Urban	.093	85	0.067*			182
*Normal				**Equal variances assumed		
Null hypothesis				There is no significant difference in the mean rank scores of MI of Rural and Urban teachers		
Test				Student's t-test		
Sig				0.038		
Decision				Null Hypothesis Rejected		

#Research Data

To study about the influence of type of school on MI of teachers, the data was collected from both government and private schools. From table 5 it is evident that the score of MI with regard to type of school is normally distributed (Government: KS=0.099, df=40, $p > 0.05$; Private: KS=0.060, df=56, $p > 0.05$) and type of school does not have any influence on MI of teachers (t=1.66 with df=94, $p > 0.05$). Thus, teachers from both government and private schools are almost same in terms of their MI scores.

Table 5 : Influence of Type of School on MI of teachers

	Kolmogorov-Smirnov[a]			**Levene's Test for Equality of Variances**	
Type of School	Statistic	df	Sig.	F	Sig
Government	.099	40	0.200*	0.000	0.993**
Private	.060	56	0.200*		
*Normal				**Equal variances assumed	
Null hypothesis				There is no significant difference in the mean rank scores of MI of Government and private school teachers	
Test				Student's t test	
Sig				0.100	
Decision				Null Hypothesis Not Rejected	

#Research Data

The educational qualification of teachers categorized into 3 levels i.e., diploma, graduation, and post-graduation. The influence of this variable was studied and presented in table 6. From the tableit is evident that the score of MI with regard to their educational qualification is normally distributed (Diploma: KS=0.320, df=6, $p > 0.05$; Graduation: KS=0.079, df=52, $p > 0.05$; Post Graduation: KS=0.068, df=38, $p > 0.05$) and the educational qualification of the teachers did not have any influence on their MI (F(One-way ANOVA)=1.33 with df1=2, df2 =93, $p > 0.05$). Thus, both graduate and post-graduate teachers performed almost same in MI.

Table 6 : Influence of Educational Qualification of Teachers on their MI

	Kolmogorov-Smirnov[a]			**Levene's Test for Equality of Variances**	
Qualification	Statistic	df	Sig.	F	Sig
Diploma	.320	6	0.055*	1.766	.177**
Graduation	.079	52	0.200*		
Post Graduation	.068	38	0.200*		
*Normal				**Equal variances assumed	

Null hypothesis	There is no significant difference in the mean rank scores of MI of Diploma, Graduate and Post Graduate school teachers
Test	One Way ANOVA
Sig	0.053
Decision	Null Hypothesis Not Rejected

#Research Data

Influence of teaching experience on the MI of teachers was also studied and presented in table 7. From the table it is evident that the score of MI with regard to their teaching experience is normally distributed (10 and more than 10 years: KS=0.107, df=22, p > 0.05; Less than 10 years: KS=0.060, df=74, p > 0.05) and teaching experience does not have any influence on MI of teachers (t=0.793 with df= 94, p > 0.05). Thus, teachers with more than 10 years of experience and less than 10 years of experience performed same in MI.

Table 7 : Influence of Teaching Experience of Teachers on their MI

	Kolmogorov-Smirnov[a]			**Levene's Test for Equality of Variances**	
Teaching	Statistic	df	Sig.	F	Sig
Experience					
10 and More than 10 years	0.107	22	0.200*	2.019	0.159**
Less than 10 years	0.060	74	0.200*		
*Normal				**Equal variances assumed	
Null hypothesis				There is no significant difference in the mean rank scores of MI of Diploma, Graduate and Post Graduate school teachers	
Test				Student's t-test	
Sig				0.430	
Decision				Null Hypothesis Not Rejected	

#Research Data

Discussion

The theory of multiple intelligences as propounded by Gardner has made the practitioners of education to re-look at the process of education. Further, with the advancements in the field of information and communication technologies in general and increase in the use of artificial intelligence in particular in education, the thought of implementing individualized learning/personalized learning is becoming feasible. In such a scenario, it is highly essential that the teachers should know more and more about the individual needs of the learners and a teacher who possess MI can encourage developing the same among the students. Further, research studies on one side reveal that teachers who apply the theory of MI make their teaching effective and can also create conducive learning environment for students, studies on the other side reveal that the other types of intelligences like Interpersonal, Intrapersonal, Naturalistic, and Existential are very less explored or find least place in the classroom both among students and teachers (Chisholm, 1998; Heming, 2008). It is also observed in studies that, even though teachers have these intelligences they are not putting this trait into action (Costa, 2008). Keeping this in mind, the present study tried to explore the level of these less explored intelligences among the school teachers. The results of the present study also revealed the same that the level of these intelligences among the teachers is medium and hence there is a strong need to organize programmes which will help the teachers to improve or explore these intelligences. Interpersonal intelligence helps aperson to understand others and communicate better. It plays a vital role in teacher effectiveness (Costa, 2008). Itis observed in the present study that teachers are scoring least on interpersonal intelligence and hence efforts should be made to improve this aspect of the teachers which has a direct impact on communication between the teacher and the taught. Dolati and Tahari (2017) also concluded that teachers don't have enough knowledge regarding MI and majority of them are comfortable only with logical-mathematical intelligence based instructions.However, the item wise score on each indicator of MI in the present study indicates a positive scenario regarding the MI score of teachers. Moving further, the study reveals that gender has an influence on MI of teachers and hence, training programmes related to MI should be organized for both male and female teachers. Erdemand Keklik (2020) and Manjita (2019) also concluded that gender has an influence on MI profile of prospective teachers and teachers respectively. However, Serin etal. (2009) concluded that there is no significant difference in MI of male and female teachers. A study by Inanand Erkus (2016) also revealed that gender has no influence on how teachers view about the implementation of MI theory in classroom. Gul and Reba (2017) also concluded that, teachers of both the genders increased their ability of quality teaching using MI approach. In the same line, a study by Vebrianto etal. (2020) concluded that there is no significant difference in the competency of pre-service elementary male and female school teachers based on their MI. Further, it is also found that teachers working in schools located in urban areas have more MI than the teachers working in rural areas. Hence, various institutions like District Institute of Education and Training (DIET), State Council of Educational Research and Training (SCERT) etc., can focus on training the teachers in rural schools in area of MI. Also, teachers in both Government and private schools have performed almost same in MI. Vebrianto etal. (2020) and Manjita (2019) also observed that the type of institution does not influence the MI of pre-service elementary school teachers and secondary school teachers respectively. It is further observed that the educational qualification of the teachers also did not have any influence on their MI which implies that diploma teachers, graduate teachers and even the post graduate teachers performed almost same in area of MI. Regarding the teaching experience of teachers, it is observed that teachers who had more than 10 years of experience and teachers who had less than 10 years of experience were almost same in terms of the MI. This implies that maybe both less experienced and more experienced teachers are equally lagging in their MI. However, this finding is in contrast to the findings by Inan and Erkus (2016) where the researchers claimed that new experienced teachers could implement MI better than teachers with higher experience. Thus, the findings of the present study reflect a strong need to develop the MI of teachers. The literature referred for this study also indicates that there is a strong need to improve the awareness of teachers regarding MI theory and also there is a strong need in the schools to focus on less explored areas of intelligence like Interpersonal, Intrapersonal, Naturalistic and Existential intelligences.The researchers would like to accept the limitation of study where they just explored the level of Interpersonal, Intrapersonal, Naturalistic and Existential intelligences of teachers. It is felt that, studies that would focus on various aspects like developing MI related awareness among teachers, exploring MI based practices adopted in schools, measuring the outcomes of MI based instructions, analyzing MI profile of teachers and students can also be carried out. Studies to explore the relationship between MI of teachers and their various aspects of teaching like teaching strategies adopted by them, teacher effectiveness; self-efficacy, teacher competency, self-esteem etc. can also be carried out.

According to Gardner, multiple intelligence theory alone cannot be educational goal in itself, but his theory aids the accomplishment of educational goals and values. With the growing need of providing individualized/personalized instructions to students, it becomes very essential to know the learning styles of students and plan the teaching learning activities accordingly. For all this to happen, teachers should be aware of MI theory and also should possess MI.

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India-ChinaPolitico Strategic Perceptions : Post Galwan Standoff

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Abstract

With the rise of Asian states in the continent, the 21st century has witnessed the transformation of the politico World Order from erstwhile Unipolar and then Bipolar world into New Multipolar World Order amid the Covid -19 pandemic. The Emerging Sates in Asia –China, Japan, and India, had questioned the dominance of western world which dictated the world politics for centuries and there has been the arrival of Asian Century long after the prominence of American and European Century. Diplomatic relations between two most populous countries in the Asian Continent-The India and China plays the vital role in shaping the politics of Asian region as well as scenario in global politico domain. The two nations share longest international borders and have long legacies of the border disputes. This chapter analysis the contemporary diplomatic trends between states in post Covid-19 Era by examining three dimensions vis-à-vis Bilateral, Regional and Global. The bilateral theme details one to one ties, regional theme covers Indo-China diplomacy in South Asian and South East Asian region with special focus on Pakistan factor and at last is the Global theme which covers Indo-China relations at international stage covering the US factor and the India China US triangular Politics.

Introduction :

The modern diplomacy between the India and China initiated in mid of 20th century, it was 15 August, 1947 when India became sovereign and in 1949 respectively when Mao Zedong established communist regime in China. The relations had positive start and both acted as the responsible neighbors. India was among one of early states to recognize China as separate nation in 1950.But sooner the closest neighbors turned into toughest enemies and there was war in 1962 due to the territorial claims, the border dispute is regarded as the major bone of contention which till now has no mature solution and has turned more complex.

The border complexity has been ripening into number of rivalries in the globalised era particularly in the 21st century. At present both nations are the responsible nuclear states and are rising giants of the Asian continent. The intensity of rivalry in the 21st century counts several parameters which involves the different dimensions including maritime dimension and nuclear dimension at bilateral level and allied disputes at regional and international platform. The BJP led NDA-I and II government under the leadership of PM Narendra Modi has transformed the India's foreign policy with new zeal of improving ties with whole of the world, especially with the neighbors which is famously known as 'Modi Doctrine'. With aim of bringing relations on the growth trajectory with communist neighbor, the Indian PM Narendra Modi has made number visits to China. Intellects from the China were of the opinion that the new leadership in India would infuse new strength to the bilateral relations, in the positive nod the renowned Chinese diplomat Wang Yi stated that the India-China relations stood at "New starting point".[1,2]

The Historical Legacy of Territorial Disputes in India-China Relations :

India and China have long histories of territorial border disputes which had also taken the shape of war and military standoffs in 20th century. Taking about disputes in new century the 21st century, the old animosity have acquired new shapes and dimensions from military standoffs, to ideological tussle at international forums, anti maritime policies, alignment and engagements with enemy states and so on. During the Modi Governance 1.0, Indian PM travelled China to Xian in 2015, where he received warm welcome. The Xian visit was diplomatic exchange visit of head of government after the visit of Chinese President to India back in 2014. The purpose of visits seemed to berenewed and reformed step towards closer ties but sooner within the period of 2 years Armies of both the nations locked their horns in the Doklam Plateau in 2017. This was one of the longest standoff between the armies since war 1962.[3] The tussle at Doklam had several reasons of which few can be citied as; firstly in the strategic location China started building road at Doklam valley, which is land of dispute between three countries-India, China and Bhutan. India and Bhutan have healthy relations, so as the responsible ally and neighbor India came forward to protect sovereign rights of the Bhutan. Secondly, India realized that building of motorable road may pose serious strategic issues at India's northeast region. It was conceived by Indian side that the route the China tends to build at the tri-junction region aims of targeting India's chicken neck -The Silliguri corridor- the single land route passage which connects

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northeastern states of India with that of mainland India. The same could be used for by People Liberation Army (PLA) for transportation of military weaponry to cease Indian forces control on the northeast states in case of war or in times of escalated tensions which usually occurs between the Himalayan countries. Thus India forces tried their best to stop the construction over the disputed strategic location and succeeded also.

Recent Trends in India-China Border Rivalry : Doklam to Galwan Trajedy :

Meanwhile the Chinese policy of expansionism and aggressive attitude towards India didn't restrict and it kept on to building roads and rail links in disputed region of India and Pakistan. Thus following the standoff India geared up with one of the historic military reform that was the creation of the post of Chief of Defense Staff in 2019 for Joint theatre command to overcome the difficulties faced during the Sino-India war of 1962. Despite of the tussle at the borders, the nations tried act maturely to utilize the prospects of Asian century. A series of informal summit meets initiated with the visit of India's PM to Wuhan in 2018, popularly known as 'Wuhan Summit'. Second summit occurred in India at Mamallapuram- 'Chennai Connect' to which Chinese President-Xi Jingping made a historic visit to India post Doklam Standoff. The diplomatic visits and bilateral friendly ties didn't suit the persona of old enemy states. This was well proven in post Covid era in 2020 when both the neighbours stood face to face again at old disputed territory in Himalayan region at the Galwan valley. The Galwan incident took place in month of May, 2020 when whole of India was battling war against the covid-19 virus.[4] The large military troops from Chinese-People Liberation Army (PLA) marched towards the territory of India in ladakh region. Later, the People liberation army (PLA) was reported for getting engaged in face-offs with Indian Armed Forces at strategic locations along Line of Actual Control (LAC). Standoff occurred in the Sikkim's Naku la Pass and at strategic–finger area region of Pangong Tso, Hot springs and Gogra heights located in Galwan valley of Ladakh region.[5] The incident of Galwan was different from that of Doklam because now the intrusion was from multiple sites starting from Sikkim running alongside of LAC till the regions of Galwan.

The Irritants Behind Galwan's Military Standoff: Contemporary Conflicting Interests :

There are multiple opinions about the Chinese aggression along Line of Actual Control (LAC). Firstly, The Ashley Tellis, senior fellow at the Carnegie Endowment for International Peace in press statement to Hindustan Times told that intension of Chinese behind the patrolling at region of LAC since 1990's suggests that the China wants to occupy whole of the Aksai Chin plateau of which Ladakh is a part of [6]. Secondly, the abrogation of article

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[5] Ibid.

370 from Constitution of India, which once granted a special status to that of erstwhile state of Jammu & Kashmir, also became one of irritant behind the Indo-China Clash at Galwan. Thirdly, According to Taylor Fravel, Professor of International Relations at MIT the building of Darbuk-Shyok- Dualat Beg Oldi Road (DS-DBO) by India in Ladakh region became the reason for standoff.[7] The DS-DBO road connects the capital of Ladakh's capital city Leh with that of Dualat Beg Oldi which is strategic location near the Line of Actual Control (LAC) and Karakoram Pass, it provides Indian army access parallel to Tibet-Xinjiang highway which travels through Aksai Chin that was occupied by China 1950's. This occupation became one of the principle reasons behind leading to war of 1962.Galwan valley where the Indo-China Army standoff occurred in mid of 2020 lies at strategic location between two countries to its western side lies the Ladakh and to the eastern side lies Aksai China. Standoff resulted into clash occurring in mid of June, 2020 which took death of 20 Indian soldiers and 43 causalities at Chinese Side.[8] Standoff, military patrolling and construction activities on disputed regions have not been halted till now, as of now India is progressively building the DS-DBO road. In December, 2021 Union Defence Minister of India has inaugurated 5 strategic bridges in Ladakh region under project Himank and geostrategic 52 km long passage – the Chisumle-Demchok road which tends to connect Indian road route much closer to India-China border at eastern sector of Ladakh.[9] On the Chinese side apart from the development of military infrastructure, bunkers for ammunition, villages are being developed along the border areas to have adequate access to logistics and armory if the standoff does not lead to mature solutions.[10]

The Pakistan Factor in India- China Relations: Regional Geopolitics :

To begin with India China relations at regional dimension it is vital to examine the involvement of China with India's anotherlongest enemy neighbor the Pakistan. In power some game of Asian region, as USA considers India as the player to stabilize the growing China. On the similar grounds Pakistan is also balancing card on China's foreign diplomacy

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10 Som, V.(2020,December6). China sets up 3 villages near Arunachal Pradesh relocates villagers.*NDTV NEWS*.https://www.ndtv.com/india-news/exclusive-china-sets-up-3-villages-near-arunachal-pradesh-relocates-villagers-2334869

to counter India. As moving on the policy of revitalizing old silk route, the China has come with policy of 'One Belt One Road'(OBOR). The China Pakistan Economic Corridor (CPEC) is one of the wings of OBOR, through which China has joined hands with one of the other opponent stateof India –The Pakistan. Through CPEC, China is investing a lot in building infrastructure and developing roads which links China's Xingjian province with that of Pakistan's Gwadar Port located in the province of Baluchistan.[11] It delivers China direct access to Middle East due to strategic location of Gwadar near Arabian Sea.[12] It has posed severe concerns for India as it passes through Gilgit-Baltistan, which is disputed territory between India and Pakistan. China undermining the sovereign concerns of India, had jointly worked with Pakistan on the Economic Corridor. The work started with visit of Chinese President Xi Jingping to Pakistan in April, 2015 for inauguration ceremony. The CPEC connecting Gwadar got fully operationalzed in May 2021 with the facility of e-booking for the delivery of goods and trade transit.[13] The regional theme in Indo-China relation is not only about China's proximities with Pakistan but covers whole of the South Asia and South East Asian Region.

South Asian and South East Asia in India-China Relations: New Theatre of Global Conflict :

In South Asian region China has developed close links with countries by developing high ports in Pakistan, Srilanka and Bangladesh. In Southeast Asian region, China is continuously violating the sovereign territorial water claims as per UNCLOS, 1972 of various ASEAN countries in South China Sea (SCS).In the seas of South Asian Region the enhanced presence of China has strategic implications for surrounding nations particularly of India. India in response has moved ahead with its western ally the USA for up gradation defence partnership. In 2020 India-USA has signed Basic Exchange and Cooperation Agreement (BECA) during the Indo-US third round of 2+2 dialogue in New Delhi.[14] At present, India has done with all strategic defence agreements with that of pentagon. The all four defence agreements between Delhi and Washington in combination would help in navigating the Chinese presence in Indian Ocean Region (IOR) and keeping regular watch on naval activities of ships and submarines of PLA in the strategic maritime region.[15] The Indo-China relations

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[11] Rifat, H. (2016a) .The China-Pakistan Economic Corridor Strategic Rationales, External Perspectives, and Challenges to Effective Implementation. The Stimson Center. Wahington DC.

[12] Rifat, H. (2016b) .The China-Pakistan Economic Corridor Strategic Rationales, External Perspectives, and Challenges to Effective Implementation. The Stimson Center. Wahington DC.

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[14] Guha, S. (2020, October17). Explained: What Is BECA That India, US Signed Today, Why It Is Important. *Outlookindia*. https://www.outlookindia.com/website/story/world-news-explained-what-is-beca-that-india-us-signed-today-why-it-is-important/363063.

at global level involve special study and focus on US factor, as China-US is on hegemonic race which is getting India a favorite and priority position in the foreign policy of the USA.

Emergence of The New World Order: Post Covid-19 Scenario :

Then Covid-19 is the deadly global virus that has hit the whole of the world badly. It is the worst disaster that countries around the globe have suffered since the period of World Wars and Great Depression. It is also tagged as 'Wuhan Virus'. The virus has got name of Wuhan for several reasons as; the first cases were reported from Wuhan province of China. Secondly, it was delayed by China in informing the (World Health Organization) WHO, as outbreak was reported to WHO on 31 December, 2019 when there were already numerous cases.[16] Thus delaying and place origin is been bloated as the blunder on Chinese side and in most critic tone virus is termed as 'Wuhan Virus'. The virus has led to most lethal pandemic in the 21st century and is affecting the livelihood of almost every person at every corner in the world. There has been worst effect on the global economics and global virus has led to reshaping of the political world order as it has hit the western countries especially the USA the most. On analysis of statistical data from WHO, from January 3, 2020 to April 26, 2022 there has been 80205437 confirmed cases and 983989 deaths in USA.[17] In modern human history it is sole disease of which no mature vaccine, cause behind the spread and birth has been discovered so far. The world powers USA and Russia have also failed in their several attempts in race to win fight over virus. The situation has created a void at the seat of global leadership. Every nation is in the rage for filling the vacuum as it will now decide the future politics of World. At top of the race is China which is from pre-covid era is in spate of replacing the USA as global leader. The troublesome political spate is shaping new world order.

India-China Relations-US Factor: Emergence of India-USA-China Triangle Politics :

In the political dynamics of India-USA and China, the US-China rivalry is on the global hegemonic issues and plays vital role in deciding international relations of world with India. In power game of US-China the USA is keen in strengthening the Indo-US ties where it holds the India as one of favorite ally in Asian Region to stabile the growth of Rising China. Whole of the west including the USA is interested in Asian Continent as the 21st has been acknowledged as the Asian Century because of rise of several Asian States in both economically and politically dimension. Particularly in the powersome game of politics China, Japan and India are the main players of Asian continent. China from the Asia's rising states has vision for emerging as a global power by 2049. China tends to occupy the position in the global politics that USA once dominated in 20th Century, which famously is called as American Centuries-the 20th century. On another side India is also emerging as major regional power bloc of Asia and is predicted to achieve world's highest economic growth in the 21st century.[18] During the times of pandemic it is opportunity seeking period for the whole of rising states to achieve the milestone of global dominance. To restrain the Chinese Rise the opponent States like USA, Japan, Australia, are aligning well with India bilaterally and globally at international forums like Quad. The quest of the global power between USA and China paves new opportunities for India to align with developed states and grow rapidly.

China -USA Quest for Global Leadership: Strategic Factor For USA's Stronger Alignment with India :

Pandemic amid Covid-19 seems to be hardest disaster for the world and most suffering are the developed nations. Even the International organizations which were framed with liberal perspective for establishing peace over the globe and helping the nations in need of hour somewhat failed to meet their objectives. There has been absence of even the USA the flag bearer of global leadership in the earlier centuries. The USA apart from her absence in global disaster management leadership in Covid-19, has stepped away from several vital world affairs that has distorted its global persona. In pre Covid era during the times of Trump's presidency the America under banner ship of America's first policy withdrew from number of funding to various International Organizations and world affairs including the withdrawal from peace making process of Afghanistan. The USA's absence is creating void in contemporary international politics. In such voids in global politico scenario the China is in rage of building the new world order with vision of China as the sole Global leader. The race of Global leadership between USA and China has fueled their enimosity to the new level in post Covid era. The USA alleges the China for the origin and spread of Covid -19 virus and allied destruction.[19] Apart from the virus diplomacy, two sides locked horns in a trade war which began in 2018 and flared up in 2019 during times of pandemic. The trade war between US-China paved the great loss to USA's economy. As per the Moody's Analytics model of the global economy 2019 the war has made 0.3 percent point loss in US

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15 **Ibid.**

16 World Health Organization. (2020,April27).WHO Timeline Covid-19.*WHONEWS*.https://www.who.int/news/item/27-04-2020-who-timeline—covid-19

17 World Health Organization. (2022, April27). WHO Health Emergency Dashboard. WHO (COVID-19) Data. https://covid19.who.int/region/amro/country/us

18 Bussiness Standard Web Team. (2015, December15).India to be world's highest growth nation in 21st century: IBM study.*Bussiness Standard*.https://www.business-standard.com/article/economy-policy/india-to-be-world-s-highest-growth-nation-in-21st-century-ibm-study-115121000918_1.html.

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real GDP and almost 3,00,000 people have washed their hands off the job.[20] Thus Covid-19 seemed to be win win situation for the China. To resist the situation the USA has geared up its ties with China's long term opponent in Asia –The India. The recent partnership between India and US and its impact on India-China relations is studied in following subheading.

India-USA-3rd and 4th Round of 2+2 Dialogue: Onside of Chinese aggression :

While the Indo-China confrontation at Galwan were at heights, and when lot of diplomats and high dignitaries restricted themselves for travelling abroad because of pandemic the USA's highest officials of Donald Trump's administration the Secretary of State Michael Richard Pompeo and Secretary of Defense Mark Thomas Esper arrived India on October 27, 2020 to conduct 3rd round of India-US 2+2 dialogue Ministerial dialogue.[21] The visit signaled whole of world of US's support of India's side amid India-China clash at Himalayan region.USA moved ahead for up gradation of defense and allied strategic ties with that of India. On meeting Indian counterparts Mr. Rajnath Singh and Dr. Jaishankar the Indian Defense Minister and External Affair Minister respectively at New Delhi, during 2020's 2+2 dialogue the two parties appreciated the mutual trust, defense cooperation and diplomatic ties between the two largest democracies of the world on reaching the time scale of more than seven decades. USA-India expressed the approval for signing up of last of four serious landmark strategic agreements –BECA, which stands for Basic Exchange and Cooperation Agreement. Through the agreement the strategic maps, charts, images and related documents will shared between the armed forces of two countries, it will significantly improve the targets of Indian missiles during the time of urgencies .[22] BECA along with the another three foundational defense agreements that India had inked with pentagon that are- General Security of Military Information (GSOMIA) in 2002, Logistics Exchange Memorandum of Agreement (LEMOA) in 2016, Communications Compatibility and Security Agreement (COMCASA) in 2018.[23] These combined agreements will tend to enhance India-US strategic hold in Indo-Pacific region where China is making huge presence by deploying number of submarines and PLA is on footsteps of surrounding India by its Strings of Peals

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[23] Peri,D.(2020,October 26). Two plus two ministerial dialogue India to sign geo spatial agreement with US.*TheHindu*. https://www.thehindu.com/news/national/two-plus-two-ministerial-dialogue-india-to-sign-geo-spatial-agreement-with-us/article32940939.ece

policy.[24] The fourth Round of India-USA 2+2 dialogues held in Washington DC in mid of April 2022 where the two states discussed the future strategies ensuring safety, security and freedom of navigation in Indo-Pacific Region.[25] The China's enhanced maritime presence in Indo-Pacific either to corner India by the string of pearls policy or to build stronger hold in waters of South East Asian region for the security of Malacca trade is being balanced by India by reformed ties and engagements with USA at platforms like Quad, 2+2 dialogues and further USA has also aligned with Australia and UK to formal alliance called AUKUS. The Quad and AUKUS aims to deter China moves in Indo-Pacific and has strengthened the position of India regionally and globally.

Conclusion :

Sino-India relations are ever changingandmost dynamic bilateral relations in the globalised world. The Galwan Standoff of 2020 is longest army dispute between two nations till now of the modern world. In politico geo statics of the post Covid era the older disputes of neighbor states have been intensified at the larger extent including the border spate, formation of the anti nation alliances and involvement of the superpowers in the region politics. India in order to balance the Chinese aggression, had been actively participating the international forum like Quad whereas China is aligning its foreign diplomacy to deepen ties with India's opponents like Pakistan and has been investing in the smaller South Asian Region states to corner India right at her neighborhood. It is further noteworthy that in order to utilize prospects of the Asian Century, both nations have to build enhanced mutual confidence measure to root out old rivalries to grow together in a cooperative manner.

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Innovative Practices in Teaching-Learning Process

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Abstract

"The destiny of the nation is being shaped in her classroom"- Education Commission 1964-66.

The foundation of any country rests on the foundation being laid in the classroom. Teaching is a complex process as it demands both art and skill to be successful and effective in the learning outcomes of the students. In the process of formal education teacher is the pivot around which the whole process revolves. Teachers are entrusted with the responsibility to prepare the young generation of the country to face the future properly and effectively. Teachers' are the epitome of the entire personality formation of the students. Teachers are considered to be a role model where they are supposed to ignite the young minds who are the leaders of the next generation. It is accepted that the main wheel of the teaching-learning process depends upon the teaching of the teacher. The teaching strategies adapted by the teacher for the certain classes greatly matters as it determine and lead to the success and effectiveness of the classes taken. Education is dynamic, so is teaching. To keep in pace with the technological world and with the advent of the Information and Communication Technology (ICT) many innovative practices have step in to the teaching-learning process. In the knowledge based society more emphasis should be place on learning than teaching. To achieve this objective teachers' in the present scenario tries to adapt to the new innovations in their teaching such as flipped classroom, blended learning and other initiation as well. This paper will tries to examine the response of the students towards their preference responding innovative practices in teaching and learning in the higher education.

Keywords :

Effective, Innovative, Ignite, ICT and Teaching.

Introduction and Meaning : Teaching is a very essential part of the educational process. No education can take place in the formal system without teaching. In simple terms, it is said to be an act of imparting knowledge to the students by a teacher. It is a very complex process as it involves the understanding of human mind which is very flexible.

One of the most important characteristics of human beings is their capacity to learn. Our personality, habits, skills, knowledge, attitudes, interests, our character is largely the result of learning. Learning is a process of modification. It is a process that is purposeful and goal-directed. Whether the goal is a desirable or undesirable one, depends on the teacher, teaching procedures and aims of education.

Teaching-learning is the heart of education. It depends on the fulfillment of the aims and objectives of education. It is the most powerful instrument of education to bring about desired changes in the students. Teaching and learning are related terms. In teaching-learning process, the teacher, the learner, the curriculum and the other variables are organized in a systematic way to attain some pre-determined goals and objectives. Teaching-learning process consists of four basic elements, such as- planning, implementation, evaluation and assessment. It is a method for monitoring and judging the overall quality of learning or teaching based on objective data and scientific criteria. Learning may be properly defined as a relatively permanent change in behavior. Teaching task or process is also related to realize the same objective as refer to the definition given by Clarke (1970) that "activities that are designed and performed to produce change in student behavior". It leads us to conclude that teaching consists of all those activities or systems of actions that are intended to produce learning.

If the teaching-learning process is effective, then the child is able to make the best use of the things in the world around him. So the acquisition of knowledge, skills and attitudes which enable us to adjust ourselves in an effective manner to the environment may be said to be the aim of teaching-learning. Teaching-learning process is a means whereby society trains its young ones in a selected environment as quickly as possible to adjust themselves to the world in which they live.

With the advancement in science and technology there are many innovative teaching practices which enables a teacher to effectively equip themselves to use all those innovations in the teaching-learning process. After the Covid-pandemic there comes a drastic change in the teaching scenario where every traditional class had shifted to a blended learning now. Since the offline classes was replaced with the online classes, the impact after the pandemic also have not changed and it will keep on adapting with the innovations that is taking place in the teaching technology. Teaching becomes more effective along with the options of flipped classroom, blended learning and other progressive methods that are relevant today. Students got more opportunity to learn at their own pace and have the possibility of enhancing a broader scope to unveil their own potentialities and be more active in the learning process. Active participation from the students' perspective is very essential to make every classroom a lively one for effective teaching-learning process to take place.

Statement of the Problem : The present study is stated as, "Innovative Practices in Teaching-Learning Process"

Operational Definitions :

Innovative Practices : Changes in the on-going process or put something new.

Teaching-Learning Process : The activities that take place in the classroom between the educed and the educator.

Objectives of the Study : The present study follows the objectives below:

(i) To know the Innovative Practices in the teaching-learning process

(ii) To know the most preferred method in the teaching-learning process

Rationale of the Study : It is been believed that the quality of teaching-learning is directly linked with the quality of teacher. The teacher has to deal with the pupil's mind to generate new knowledge. To do this the teacher should always try to fill his quiver of knowledge with new knowledge and innovative practices and techniques which are prevalent now. Knowledge is advancing with enormous speed and techniques of communication are also revolutionized continuously. In this context the teacher, to be effective must equip himself not only with the contents of subject matter but also with communication skills and teaching technology. So the teacher should not only possess academic qualification but also have competence, skills of communication and techniques of teaching technology. Effective performance of a teacher in their job is the result of his content mastery, skill of communication, aptitudes of teaching and teaching strategies adapted by the teacher. Competence in teaching and transactional communication which determines teacher's effectiveness provides maximum opportunity to a teacher to produce expected result on the part of the students. Thus, the present study is of utmost importance in the present scenario.

Methodology of the Study : The present study follows Descriptive Survey Method. Descriptive studies are designed to obtain pertinent and precise information concerning the current status of phenomenon and, whenever possible, to draw valid general conclusions from the facts discovered. Survey studies are conducted to collected detailed descriptions of existing phenomena with the intent of employing data to justify current conditions and practices or to make more intelligent plans for improving them. Their objective is not only to analyze, interprete and report the status of an institution group or area in order to guide practice in the immediate future, but also to determine the adequacy of status by comparing it with established standards.

Population and Sample : Students of Cotton University constitute the population of the present study and students from Education Department (116) both undergraduate and post graduate constitute the sample by following purposive sampling.

Tools Used : The investigator had constructed a 'self-made questionnaire' keeping in view the objectives for the present study and collected the data through Google Form

Statistical Technique Used : The investigator has used simple percentage, frequencies and bar graphs for analyzing the data.

Description of the Study Area : The present study is conducted in Cotton University of Guwahati, Assam. Formerly known as Cotton College, the institute was established in 1901 by Sir Henry Stedman Cotton, the Chief Commissioner of the erstwhile British Province of Assam. It was established in 2017 by the provisions of an Act enacted by Assam Legislative Assembly to merge the Cotton College State University and Cotton College. The university made its way to become one of the top 200 institutions of the country by figuring in the band of 150-200 in the National Institutional Ranking Framework rank list in May 2020. The university provide courses for Higher Secondary Mentorship, Graduate Course, Postgraduate Courses, Ph.D Courses, BA for Liberal Arts and BA for Sportsperson. The University provides courses in the field of Physical, Chemical and Mathematical Sciences, Life Sciences, Earth Sciences, Languages, Literature and Linguistic and Human and Social Sciences and runs three centers such as Centre for Women Studies, Centre for Language, Culture and Arts and Capacity Building Centre.

Delimitation of the Study : The present study is delimited to only Education Department of Cotton University Only.

Analysis and Discussions : Analysis and Discussions plays an important part in any research study because the collected data always remain raw and crude unless and until, the investigator analyzed and interpret in a refined and understandable way. Thus the need for analysis and discussion for the present study as follows as per the objectives-

Objective 1 : To know the innovative practices in teaching-learning process

Statements	Response		% of the Yes Response
	Yes	No	
Prefer Blended Learning	109	07	94%
Opt for Flipped Classroom	97	19	84%

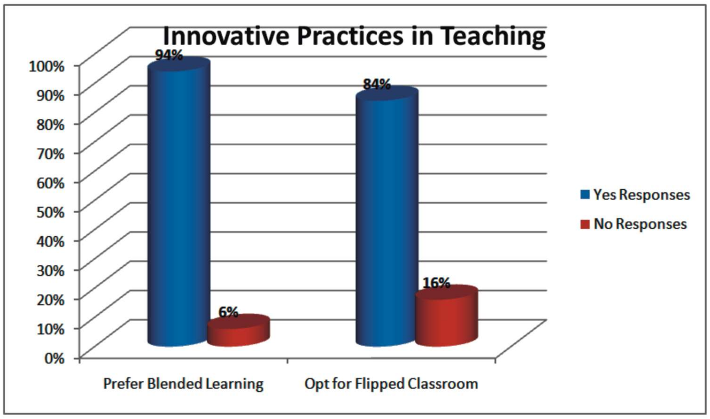

Chart showing the responses of the students towards innovative practices in teaching

Interpretation and Discussion: From the table and chart above, it is found that 94% of the students' prefer blended learning and only 6% of the students have given negative response.

It is also found that 84% of the students opt for flipped classroom in the teaching-learning process and only 16% of the students have given negative response.

Blended Learning is effective because-	**Absolute No. of Responses**	**% of Responses**
It creates a truly integrated classroom	04	3
Keep student engaged & motivated	18	16
Help teacher's to facilitate the learning of the students	05	4
All of the above	89	77
Total	116	100

Interpretation and Discussion: From the above table it is found that 3% of the students responded that blended learning is effective because it creates a truly integrated classroom, 16% of the students share their view that it keep student engaged and motivated, 4% of the students finds blended learning as effective because it help teacher's to facilitate the learning of the students and 77% of the respondents finds that blended learning is effective because it creates a truly integrated classroom, keep student engaged and motivated and it help teacher's to facilitate the learning of the students.

Flipped Classrooms are better than the Lecture based Learning because	**Absolute No. of Responses**	**% of Responses**
Students can perform better	20	17
Flipped learning has a positive impact on foundational knowledge	06	5
Develop metacognitive abilities of a students	04	4
All of the above	86	74
Total	116	100

Interpretation and Discussion : Regarding the statement as-Flipped Classrooms are better than the Lecture based learning, 17% of the students respondents found that in flipped classroom students can perform better, 5% of the students finds that flipped learning has a positive impact on foundational knowledge, 4% have responded that it develop metacognitive abilities of a student and 74% of the students' respondents finds that flipped learning has a positive impact on foundational knowledge, students can perform better and it develop metacognitive abilities of a student.

Objective 2 : To know the most preferred method in teaching-learning process

Most Preferred Method in the Classroom Teaching-	Absolute No. of Responses	% of Responses
Lecture Method	29	25
Discussion Method	56	48
Seminar Method	01	1
Blended Learning	30	26
Total	116	100

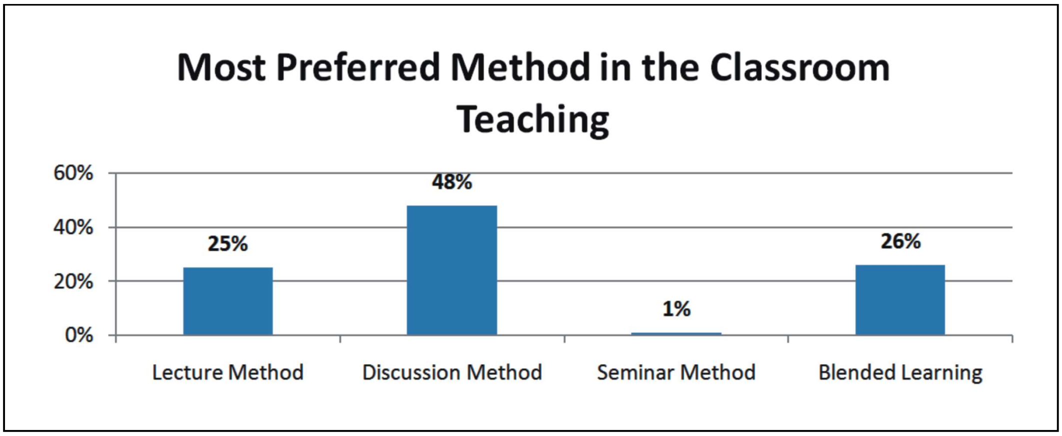

Chart showing responses of the most preferred method in the classroom teaching

Interpretation and Discussion : From the table and chart above it is found that 25% of the students prefer lecture method in the class, 48% of the students prefer discussion method, 1% of the students prefer seminar method and 26% of the students' respondents prefer blended learning method in the classroom teaching.

Findings of the Study :

- It is found that 94% of the students' respondents prefer blended learning in the teaching-learning process.
- It is also found that 84% of the students' respondent opt. for flipped classroom in the teaching-learning process.
- 77% of the students finds that blended learning is effective because it keeps student engaged and motivated, it creates a truly integrated environment and it help teachers' to facilitate the learning of the students.
- It has been found that 74% of the students respondents finds that flipped classroom are better than the lecture based learning because students can perform better, it develop metacognitive abilities of a students and flipped learning has a positive

impact on foundational knowledge.

- 48% of the students' respondents have responded that discussion method is the most preferred method in classroom teaching, which shows that students love to take active participation in the class.

Concluding Remarks : Teaching and Learning are closely related to each other. They can be said to be the two sides of the same coin. In both of them we need three basic components i.e. teacher, taught and curriculum. The relation between these two has led to the development of the concept of teaching-learning process. Teaching-learning process had started from the day living beings came on earth. Not only human beings but even the animals teach their young ones to adjust successfully with the environment. The main aim of teaching and learning is to enable us to acquire the knowledge, skills and attitudes of adjusting ourselves to the environment effectively. Teaching-learning is a process in which the elders train the young ones in a selected environment as quickly as possible to adjust themselves to the world in which they live. Teaching-learning process tries to harmonize the teaching-learning activities which are varied and complex. These elements and activities include learners and their individual differences, the methods of teaching, the material to be taught, classroom devices and aids, questioning and answering, assignments, thinking, enjoying, creating, practical skills, discussions and any innovative practices that are prevalent and relevant in the classroom situation to enhance the teaching-learning process. Teaching-learning becomes permanent only when the total situation is fruitfully related to real life situations. The study shows that students today prefer the blended learning as well as flipped classroom in the teaching-learning process and prefer the progressive method such as discussion method to be the method in the classroom teaching.

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A study on stressors among women workers according to the view point of employers of MSMEs of Hyderabad District using Garrett Ranking Technique

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Abstract

Stress has become part and parcel of human life. It has affected all sectors and spheres of life. MSMEs are considered as life giving instruments for an economy. To keep MSMEs functioning human labour is an important factor. Women workers of MSMEs also undergo stress which isdue to various stressors. The employers are also concerned about the stressors among women workers. A study was conducted to rank the stressors from the employers view point.

Keywords :

Stress, Stressors, job insecurity, ranking

Introduction :

MSMEs are considered as the strongest drivers of economic development, innovation, creation of employment opportunities and keep the wheels of Indian economy running. The MSME sector makes a valuable contribution to the economy of India comprising of 63.8 million enterprises. The sector also imprints its contribution of 45% to manufacturing output, more than 40% to exports and 28% of GDP. It also plays as a catalyst in creating employment for about 11 million people next to agricultural sector.[1] Stress is a phenomenon all human beings go through at least once in their life time in some or the other form. The intensity and the consequence of stress vary from individual to individual and it is viewed differently. The women workers of MSME also undergo stress due to various stressors in an organisation and also from personal due to physiological and psychological factors.

Stressors are the cause of release of stress hormones in the human body. These stressors induce the effect of stress in a human being and the degree it manifests itself vary. This study mainly concentrated on the various stressors that affect the women workers from the view point of employers .The sector has been severely hit by the recent Covid-19 pandemic and is given life by our Government and Ministry of MSME to keep our economy alive. Various sweeping changes were introduced in the sector by amending changes in the definition and providing financial packages under Atmanirbhar scheme. The following is the new definition of MSME

Revised Definition of MSME[2]

Classification	Micro	Small	Medium
Manufacturing and Services	Investment < less than Rs.1 crore and Turnover less than < Rs.5 crore	Investment < less than Rs.10 crore and Turnover less than < Rs.50 crore	Investment < less than Rs.20 crore and Turnover less than < Rs.100 crore

The present study covered the district of Hyderabad, Telangana India and it was conducted among the employers of 55 MSMEs. The study was conducted to analyse and rank the various stressors that induces stress among women workers according to the employers view point and also to rank the consequences of stress. The paper is organized as follows: section 2 describes the methodology and the Analytical tool used; section 3 presents the numerical data and the graphical representation; section 4 discusses the results and the last section concludes the paper.

Methodology :

The geographical area of the study was chosen as Hyderabad because of the concentration of MSMEs. The employers of Micro, Small and Medium were taken in to consideration in general to express their views about stressors among women workers and its consequences. The method of Garrett ranking technique facilitates the preferential ranking of the stressors which will in turn throw light on the decision making perspectives by the managerial people. To find out the most significant factor which influences the respondent, Garrett's ranking technique was used. As per this method, respondents have been asked to assign the rank for all factors and the outcome of such ranking has been converted into score value with the help of the following formula :

Percent position = 100 (Rij – 0.5) / Nj

Where Rij = Rank given for the ith variable by jth respondents

Nj = Number of variable ranked by jth respondents

With the help of Garrett's Table, the percent position estimated is converted into scores.

Then for each factor, the scores of each individual are added and then total value of scores and mean values of score is calculated. The factors having highest mean value is considered to be the most important factor.

Table: 1 Garret Ranking Values

Percent	Score	Percent	Score	Percent	Score	Percent	Score
0.09	99	16.69	69	71.14	39	98.58	9
0.20	98	18.01	68	72.85	38	98.82	8
0.32	97	19.39	67	74.52	37	99.03	7
0.45	9	20.93	66	76.12	36	99.22	6
0.61	95	22.32	65	77.68	35	99.39	5
0.78	94	23.88	64	79.17	34	99.55	4
0.97	93	25.48	63	80..61	33	99.68	3
1.18	92	27.15	62	81.99	32	99.80	2
1.42	91	28.86	61	83.31	31	99.91	1
1.68	90	30.61	60	84.56	30	100	0
1.96	89	32.42	59	85.75	29	-	-
2.28	88	34.25	58	86.89	28	-	-
2.69	87	36.15	57	87.96	27	-	-
3.01	86	38.06	56	88.97	26	-	-
3.43	85	40.01	55	89.94	25	-	-
3.89	84	41.97	54	90.83	24	-	-
4.38	83	43.97	53	91.67	23	-	-
4.92	82	45.97	52	92.45	22	-	-
5.51	81	47.98	51	93.19	21	-	-
6.14	80	50.00	50	93.86	20	-	-
6.61	79	52.02	49	94.49	19	-	-
7.55	78	54.03	48	95.08	18	-	-
8.33	77	56.03	47	95.62	17	-	-
9.17	76	58.03	46	96.11	16	-	-
10.06	75	59.99	45	96.57	15	-	-
11.03	74	61.94	44	96.99	14	-	-
12.04	73	63.85	43	97.37	13	-	-
13.11	72	65.75	42	97.72	12	-	-
14.25	71	67.48	41	98.08	11	-	-
15.44	70	69.39	40	98.32	10	-	-

1. **Ranking of stressors among women workers in MSMEs of Hyderabad by employers**

Table 2 presents the ranking given by the employers of MSME in Hyderabad towards the stressors of women workers

Table. 2 Ranking and Preference of the Stressors based on the respondents

S.No	Stressors	Rank Rendered by Respondents						
		1	2	3	4	5	6	7
1	Work load	25	10	09	02	03	03	03
2	Shift hours	08	09	03	10	01	14	10
3	Gender Discrimination	05	05	05	11	08	12	09
4	Lack of support	10	09	08	06	06	10	06
5	Job insecurity	20	14	11	02	03	03	02
6	Pay, Promotion	10	15	06	03	05	10	06
7	Technology	07	02	06	09	10	09	12
8	Violence and aggression	02	06	06	07	10	09	13
9	Harassment	03	03	07	06	11	12	13
10	Worker absence	10	12	06	04	04	09	10
11	Caste discrimination	04	06	05	07	07	14	12
12	Change	06	07	06	08	10	08	10
13	Work life balance	16	12	07	08	05	04	03
14	Family Problems	17	11	08	05	08	05	02

The Percent position and the Garrett value is presented in Table.3

Table 3 Garret Scores

S.No	Percent position	Garrett score
1	3.57	84
2	10.71	74
3	17.85	68
4	25	63
5	32.14	59
6	39.28	55
7	46.28	51
8	53.57	48
9	60.71	45
10	67.85	41
11	75	37
12	82.14	32
13	89.28	25
14	96.42	15

Source : Garrett Table

After finding the percent position the corresponding Garrett Scores were arrived from the Garrett Table.

Table 4 Computation of the Garrett's Value

S.No	Stressors	Rank Rendered by Respondents						
		1	2	3	4	5	6	7
1	Work load	2100	740	612	126	177	165	153
2	Shift hours	672	666	204	630	059	770	510
3	Gender Discrimination	420	370	340	693	472	660	459
4	Lack of support	840	666	544	378	354	550	306
5	Job insecurity	1680	1036	748	126	177	165	102
6	Pay, Promotion	840	1110	408	189	295	550	306
7	Technology	588	148	408	567	590	495	612
8	Violence and aggression	168	444	408	441	590	495	663
9	Harassment	252	222	476	378	649	660	663
10	Worker absence	840	888	408	252	236	495	510
11	Caste discrimination	336	444	340	441	413	770	612
12	Change	504	518	408	504	590	440	510
13	Work life balance	1344	888	476	504	295	220	153
14	Family Problems	1428	740	544	315	472	275	102

Table 5 Ranking of Industrial Problems

S.No	Stressors	Total	Percent	Rank
1	Work load	4073	74.055	**1**
2	Shift hours	3511	63.836	-
3	Gender Discrimination	3414	62.073	-
4	Lack of support	3638	66.145	**6**
5	Job insecurity	4034	73.345	**2**
6	Pay, Promotion	3698	67.623	**5**
7	Technology	3408	61.964	-
8	Violence and aggression	3209	58.345	-
9	Harassment	3300	60.000	-
10	Worker absence	3629	65.982	**7**
11	Caste discrimination	3356	61.018	-
12	Change	3474	63.164	-
13	Work life balance	3880	70.545	**3**
14	Family Problems	3876	70.473	**4**

Results and Discussions :

The ranking of the stressors among women workers by the employers of MSMEs in Hyderabad gave us the result of work overload in the first position followed by job security in second position, work life balance scored third position, family problems stood at fourth position, pay /promotion in the fifth position, lack of support in the sixth position and the last position was taken by workers absence. The bar chart below shows the various ranking given to different stressors. The employers ranked work overload as the number one stressor that could affect women workers and could impact productivity.

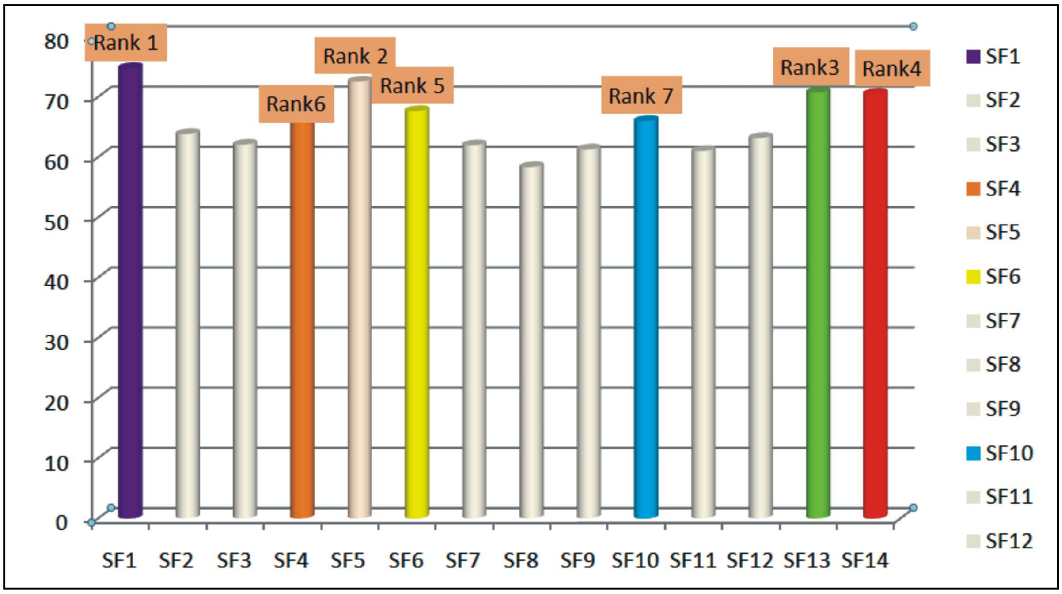

Fig. 1 : Mean Distributions of High Stress Factors

Conclusion :

This research work discusses about the stressors experienced by women in MSMEs expressed by the employers. The method of Garrett ranking technique helps us to identify the preferential ranking of the stressors which will in turn show us the light on the effect of stressors and how it could be avoided. The results by Garrett Ranking will help the employer evaluate the stressors and take measures to prevent and mitigate the stress faced by the women workers.

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A Study on Awareness of Consumers towards Green Marketing in Kanyakumari District

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Abstract

In current business situation ecological issues assumes a significant part in business. In the greater part of the nation's government is worried about the ecological issues. In the present business ecologically supportable improvement has turned into a main point of contention. Hence Green promoting is one of the systems a firm can take on to accomplish this. Green Showcasing alludes to the method involved with selling items and/or administrations in view of their ecological advantages. Such an item or administration ought to be eco-accommodating in itself or created in an eco-accommodating way. In the present naturally cognizant world "Green" has turned into a trendy expression. Green causes are progressively well known with public making green promoting great for advertising and deals. Green Showcasing has been characterized by AMA as "The investigation of the positive and negative parts of promoting exercises on contamination, energy consumption and non-energy asset exhaustion". Anyway one of the essential suppositions of green showcasing is that potential purchasers might want to pay something else for a "green" item. The current paper makes an endeavour to break down the mindfulness and ability of the purchaser to purchase green items.

Keywords :

Awareness, Consumer, Government

Introduction :

Environmental issues across the world are gaining momentum in every society. Consumers in the modern technological era have everyinformation about environmental problems at their fingertips. Their concern over the issues in question pave the way for that people realize the fact that population is a great cause of concern. This, in turn, helps people to prefer from mainstream products as against greener products. Greener products are said to have lesser impact on the environment. All these above-mentioned cause and effect much greater influence on the corporate world.This results in that corporate companies have begun to show their concern for environmental issues across the world. There are very many organizations such as Nike, Philips, Panasonic, and Organic India that are said to have started producing green products. People across the globe started realizing the emerging needs of becoming green and adopting green behaviour. Royal Challengers Bangalore, a Bangalore based franchise of Indian Premier League has switched over to 'Go Green'. Go Green is an initiative that addresses various environmental degradation issues.

Statement of the Problem :

Though many governments and individuals are hesitant to agree, global warming is an alarming issue in the present day world. The earth is warming rapidly twice as fast in the last 20 years compared to 200 years before that. But there are many countries around the world that are yet to accept the above mentioned fact. Because of global warming, there are many drastic changes in the climate of the world. Some parts of the world are drowning under water because of huge cyclones, while at the same time there are some parts of the world where people are dying due to draught. The increasing summer temperature in the Indian context is the best example. There are many reasons that contribute to the global warming. One of the major reasons is the pollution, particularly industrial pollution.

Objectives of the Study :

- To study the respondents' awareness on green marketing practices in Kanyakumari District.
- To analyze the customers' knowledge on environment, level of awareness and attitude towards Green products.
- To analyze the consumers' environmental behaviour and purchase intention towards green products.
- To identify the consumers' responsibilities towards the environment and major barriers in buying the green products.
- To analyze the relationship among customers' knowledge on environment, level of awareness and attitude, environmental behaviour and purchase intention towards Green products.

Review of Literature :

ManveerKaur, Ambika Bhatia (2018) has studied the bearing of the buying behaviour of Consumer Awareness of green products. Consumers' environmental concerns increase the awareness level of green products. The brand image has its own impact and influence on consumers' buying decision let they buy eco-friendly products. The present study is centered on consumers' influence of green product awareness, environmental concern and brand image. These factors are pivotal in arriving at a conclusion on consumers' eco-friendly product buying behaviour. The recommendation here is that consumer awareness is essential in deciding the buying behaviour of consumers' green products. Among other reasons that encourage consumers to buy things, brand image is one. Organizations that are good at promoting the market with huge shares are actually promoters of green products. This is true in the case of government initiatives and web or internet marketing that paves the way for consumer awareness in a better way. The cost or the prices of green products are other reasons that have an impact on the awareness level of consumers.

Tanuja Jain (2018), The study titled "A study of consumer awareness for Green Products", There is no consumers' awareness and willingness in buying green products. There are hundred respondents from Kolhapur city were taken for the study. In order to analyze the data, SPSS software was used in this study. Consumers and consumers of service category are good at their level of awareness with regard to the green products. However, consumers' purchasing behaviour of eco-friendly products has an impact on the purchasing behaviour of consumers with high awareness. Such consumers are not interested to spend money and buy expensive green products.

Methodology :

In this study the researcher has used the Descriptive research design with single cross-sectional method. Specific objectives of the study as stated earlier required use of both primary and secondary data. Methods used for the collection and analysis of data were provided in this section. Specific tools of analysis and empirical models were also presented. Collection of Data.

This study is based on both primary and secondary data. The required primary data were collected from the selected respondents from Kanyakumari District with the help of a comprehensive, pre-tested enquiry schedule, through personal interview and questionnaire method. The data were collected over a period of 6 months (March 2021 – August 2021). Care has been taken to avoid bias and necessary cross checks that were applied to ensure the accuracy of data.

Sampling Design :

Kanyakumari district has been selected as the universe for this study for two reasons. First, the district has a large number of educated people. Secondly, the researcher is familiar with the area and so it is possible to get the co-operation from the respondents and Retail outlets. There are nine blocks namely Agastheeswaram, Melpuram, Thiruvattar, Munchirai, Thuckalay, Killiyoor, Kurunthencode, Rajakkamangalam and Thovalai were selected for this study. Since the census study of such a large number of members is very difficult and time consuming, the investigator proposed to resort to the sampling technique. As far as the present study is concerned, the minimum required sample size is 384, for the accuracy of the study; the researcher has targeted 630 sample respondents from the nine blocks. Among the 630 respondents, only 563 respondents returned the filled questionnaire. From that 563, only 507 complete responses were selected for the present research. However, respondents have been selected by Convenience sampling technique from Non probability sampling method.

Data Analysis and Interpretation

Preferable Green Products

Respondents prefer various green products. Here in the table 1 nine various green products preferred by respondents is listed and the percentage of respondents is calculated depending on the green products they prefer. Nine green products taken in the table are Everyday grocery items, Health and beauty items, Apparel, Cleaning and household items, Food items, Paper products, Electronic appliances/stationery, Textiles and others.

Table No 1 : Preferable Green Products

S.No	Green Products	No. of Respondents	Percentage
1	Everyday grocery items	218	43
2	Health and beauty items	483	95
3	Apparel	289	57
4	Cleaning and household items	221	44
5	Food items	472	93
6	Paper products	312	62
7	Electronic appliances/stationery	298	59
8	Textiles	333	66
9	Others	129	59

Source : Primary Data

Note : Multiple option questions, so percentexceed 100 Health and beauty items are the vital product preferred by lofty respondents. Respondents preferring health and beauty items in green products are of 95 per cent (483 respondents). Second vital product preferred by huge respondents is food items. 93 per cent respondents (472 respondents) prefer food items. 66 per cent respondents prefer to buy textiles in green products and 62 per cent respondents show interest towards paper products. Electronic appliances/stationery products are preferred by 59 per cent respondents and apparels are preferred by 57 per cent respondents. Remaining products are preferred by less respondents who scores less than 50 per cent. 44 per cent respondents prefer to buy cleaning and household items and 43 per cent respondents prefer to buy everyday grocery items. Rather than these products respondents willing to buy other products are very less in the per cent of 25 (129 respondents).

Green Practices Followed by Respondents :

Dealswith the green practices following by respondents. Respondents are divided into four groups relying on their green practices they follow and their percentage is calculated.

Table No 2 : Green Practices Followed by Respondents

S.No	Green Practices	No. of Respondents	Percentage
1	Using recyclable bags	87	17
2	Avoiding plastic bags	143	28
3	Prefer eco-friendly products	91	18
4	Avoiding package goods	186	37
	TOTAL	507	100

Source : Primary Data

Using recyclable bags, avoiding plastic bags, prefer eco-friendly products and Avoiding package goods are the four main green practices considered the table. Amidst of these four practices 'Avoiding package goods' is the vital practice followed by enormous respondents. 37 per cent respondents (186 respondents) are avoiding package goods. Next vital practice followed by huge respondents is 'Avoiding plastic bags'(143 respondents). 28 per cent respondents are avoiding plastic bags. Only less respondents of 18 per cent (91 respondents) are preferring eco-friendly products and 17 per cent respondents who are 87 in numbers are using recycle bags.

Expectations from Government Regarding Green Practices :

Five main expectations gathered from respondents which they want government to fulfil in case of green practices are given in the table 4.31 and as per their expectations the respondents are divided into groups and their percentage is scrutinized. Five main expectations considered in the table are Instruct the manufactures/ retailers to follow green practices strictly, take severe action against green violation, conduct awareness programme for green practices, Give Cash awards to good followers and Ban anti-green activities.

Table No 3 : Expectations from Government Regarding Green Practices

S. No	Reason	No of respondents	Percentage
1	Instruct the manufactures/ retailers to follow	67	23
	green practices strictly		
2	Take severe action against green violation	73	25
3	Conduct awareness programme for green practices	64	22
4	Give Cash awards to good followers	33	11
5	Ban anti-green activities	52	18
	TOTAL	289	100

Source : Primary Data

One fourth of the total respondents in the per cent of 25 require the government to take severe action against green violation (73 respondents). 23 per cent respondents expect the government to instruct the manufactures/ retailers to follow green practices strictly (67 respondents). Respondents wishing for government awareness programmes for green practices are of 22 per cent. Next comes the respondents those who expect the government to ban anti-green activities are of 18 per cent. Respondents those who say that the government should give cash awards for good followers are very less in the least per cent of 11.

Respondents' Knowledge on Environment :

Respondents' knowledge on environment is assessed through certain knowledge factors that reveal the knowledge level of respondents about the environment. Certain factors listed in the table are, The human population on earth is increasing rapidly beyond the limit of the earth, The nature is very delicate and gets upset very easily, The interaction between humans and nature often ends up with a disastrous consequences, Controlling the industrial growth is the only way to maintaining a healthy economy, In order for the humans to survive, we need to live in harmony with nature. The earth has a limited space where the resources are also limited, There is a severe abuse of the environment by the humans, The humans need to recycle the resources on earth for sustainability, The earth is warming rapidly and it lead to disastrous consequences and Human beings are polluting the earth which is very harmful for both the humans and the earth.

Table No 4 : Respondents' Knowledge on Environments

S.No	Knowledge	Mean	SD
1	The human population on earth is increasing rapidly beyond the limit of the earth	2.82	0.73
2	The nature is very delicate and gets upset very easily	3.14	0.64
3	The interaction between humans and nature often ends up with a disastrous consequence	2.91	0.81
4	Controlling the industrial growth is the only way to maintaining a healthy economy	3.78	0.69
5	In order for the humans to survive, we need to live in harmony with nature	3.72	0.61
6	The earth has a limited space where the resources are also limited	3.13	1.03
7	There is a severe abuse of the environment by the humans	3.81	0.72
8	The humans need to recycle the resources on earth for sustainability	3.51	0.63
9	The earth is warming rapidly and it lead to disastrous consequences	3.78	0.21
10	10 Human beings are polluting the earth which is very harmful for both the humans and the earth	4.15	0.19

Source : Primary Data

According to the obtained mean scores factors are analysed and the knowledge of respondents on environment is assessed. Maximum respondents have enough knowledge in case of harmful pollution made my respondents to earth. These respondents strongly confirm that Human beings are polluting the earth which is very harmful for both the humans and the earth. Hence this factor of 'Human beings are polluting the earth which is very harmful for both the humans and the earth' received the highest mean score of 4.15. According to enormous respondents second factor which reveals the knowledge of respondents on environment is that they recognize the severe abuse of the environment by the humans. Factor of 'There is a severe abuse of the environment by the humans 'grabbed the second highest mean score of 3.81. Next comes the two vital factors with the same mean score of 3.78 which depicts the environment knowledge of respondents are the respondents know that the earth is warming rapidly which leads to disastrous consequences and they fetch ideas for maintaining good economy that Controlling the industrial growth is the only way to maintaining a healthy economy. Next to these factors' respondents are aware that coping with nature and living in harmony with nature is the only way for humans to survive. Factor of 'In order for the humans to survive, we need to live in harmony with nature 'got the mean score of 3.72. Few respondents agree that the humans need to recycle the resources on earth for sustainability (mean score=3.51). Remaining factors revealing the knowledge level of respondents on environment ordered as per their mean scores are, The nature is very delicate and gets upset very easily (mean score=3.14), The earth has a limited space where the resources are also limited (mean score=3.13),The interaction between humans and nature often ends up with a disastrous consequences (mean score=2.91) and The human population on earth is increasing rapidly beyond the limit of the earth (mean score=2.82). Least mean
167 scores grabbed by these factors reveal the fact that respondents' knowledge towards the sensitivity of earth, disastrous consequences made by the conversation made between humans and nature, human population exceeding the earth's limit.

Suggestions

To the Consumers :

Since the consumers play the most important role in the consumer industry, any green and sustainable practice needs to emulate from the consumers themselves. As the saying goes, any good practice needs to start from home. Therefore, it is the consumer's duty to make sure they have inculcated enough green practices in their lifestyle so that the practice also carries on towards their purchasing behaviour also.

Consumers need to be responsible towards the environment. Only then people will be able to sustain the earth and live in it peacefully. Therefore, the consumers need to make sure that they use their resources judiciously so there is no harm done to the environment. This also need to reflect in their purchase behaviour also. Consumers have to make sure that they are buying a product that has a package that is recyclable and completely made out of green products.

To the Companies :

The companies are second in the line who have the responsibility to be environment friendly. The companies need to realize that the environment also plays an important role in their development. Only when the environment is healthy, the people living in that environment will be healthy and they will continue to purchase the company's products.

Moreover, the companies need not make their sole aim as making money. Because, when they focus completely on making money, they tend to forget the wellbeing of the environment and the consumers. When the consumers gain trust over the company that they care about the wellbeing of the consumers, they will turn into a loyal customer. This will increase our profit in the long run rather than short term money minded acts.

The companies also can do their part in order to create awareness among the consumers regarding the green products. They can do this as part of their corporate social responsibility (CSR) programmes. This will benefit both the consumers as well as the company. They also need to integrate green practices and initiatives into their daily routine.

To the Government :

The government acts as a mediator between the companies and consumers. They need to carry out their role effectively in order to make sure the relationship between the consumers and the companies are safe. Only then there will be an overall development of the country.

The government needs to arrange awareness programs periodically so that the consumers are aware of the environmental impact that the products that they buy has. Only then the consumers will be environmentally friendly.

In the case of the companies, the government needs to set rules and regulations in order to restrict the companies from exploiting environmental resources. When the companies are found to be flouting the rules, then the action taken upon them needs to be harsh and only then the companies will think twice before flouting any norms set for them.

The government need to make sure that the duties and charges levied for the advertisements about green products are cheaper compared to other standard products. They can make this as a policy so that everybody who is interested will benefit out of it.

Awareness about the green products is comparatively less in the rural area, among the less educated people and low-income groups and therefore these areas need to be focused more in order to create awareness.

Conclusion

A clean and green environment is very necessary for the overall wellbeing of the people on earth. But the reality is that the people themselves don't realize this fact. That is the reason why there arise a lot of problems that affects the earth and living beings on earth. It affects not only the human beings but all life on earth is affected. The people living on earth needs make sure that the environment that they live in stays clean and safe for them to continue to live on. This can happen only when all the people come together as an entity leaving aside their difference such as consumer, industrialist, environmentalist, government agent, etc. Due the rapidly expanding population around the globe, the industries are working overtime to meet the needs of the consumers and while doing so, they neglect the environmental concerns. One of the major problems that the government around the world and trying to tackle urgently is the usage of non-degradable plastic products. Plastic takes a very 255 long time to degrade and therefore it has a severe effect upon the environment. The people and the government have realized the ill-effect plastic has upon the environment around us and are trying to take action. Governments are banning the usage of non-degradable plastics. But people are still using it without knowing completely the ill-effects of plastic. That is the reason why it is necessary to involve all the stakeholders in an attempt to save the environment.

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Role of Small and Medium Enterprises in Economic Development of India

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Abstract

It's true to say that small, medium and micro enterprises have always been the backbone of the Indian economy from the starting and secondary sector in later. Role of SMEs in the economic development of India like SMEs act such as poverty, regional imbalances, unemployment, and income inequalities. The MSME development act simplifies manufacturing units in different enterprises such as small, medium, and micro and it depending upon the total investment made in the industries of plant and machinery. The Industrialization is an effective means for solving the major problems of "economic and social progress" in developing countries of the world. The development of manufacturing has been concomitant with these countries spectacular economic progress and increase in levels of living. The entrepreneurship is indispensable to accelerate the industrial growth, small and medium enterprises are an effective means for the development of entrepreneurship. This article werehighlighting the significance of SMEs in economic development of India.

Keywords : SMEs, Economic Development, Challenges, Strengths, Weaknesses.

Introduction :

Small and medium enterprises are the backbone of industrial development and also economic development. It is very important for both the developed and developing country. Small and medium enterprises always represented the model of economic development, which emphasized high contribution to the domestic production, low investment requirements, significant export earnings, employment generation, effective contribution to foreign exchange earning of the country with low import-intensive operations. The contribution of small scale industries (SSIs) has been remarkable in industrial development of the country. It has a share of 40 per cent in the industrial production and 35 per cent of the total manufactured exports of the country are directly accounted for by this sector. In terms of employment generated, this sector is next only to agriculture employing approximately Fourteen million people. Overall, the small industry sector has done quite well and has enabled the country to achieve considerable growth of industry and diversification. Small scale industries are less capital intensive and suit the Indian economic environment with a scarce resources and large population base. In addition, it is a highly and has scope for labor intensive for building upon the traditional skill and also knowledge.

The small-scale industries have remained high on the agenda of all intelligentsia, political parties, and policy makers since independence as a legacy of Gandhian philosophy. The small and medium enterprises defined, according to new the micro, small and medium enterprises development Act, 2006, the MSME, Definitions are as follows, in the case of the enterprises engaged in the manufacture or production of goods pertaining to any industry specified in the first schedule to the Industries Act, 1951, as micro enterprise is where the investment in plant and machinery does not exceed 25 lakh rupees; Small Enterprise - A small enterprise is, where the investment in plant and machinery is more than twenty five lakh rupees but does not exceed five core rupees. Medium Enterprise - A medium enterprise is where the investment in the plant and Machinery is more than five crore rupees but does not exceed ten crore rupees. In genera the industries whole the world are defined in terms of number of employees or capital investment or both. In India the employment potential criterion was dropped from small and medium enterprises definition due to the following reasons: Because of employment changes seasonally and hence it is difficult to follow this criterion. The role of SMEs in economic development of a country can be explained with relevant parameters. A rise in the number, production, employment, and also exports over a period of time could be common parameters to adjudge the role played by small enterprises in the country.

Objectives of the Study :

The objectives of this study are to briefly highlight on the functional scenario of small and medium enterprises in India.To focus on identify some important issues, the huge growth potential and opportunities available for development of this sector, challenges and constraints confronted by these enterprises and to offer suggestions to overcome the same.

Methodology :

The present study is a descriptive study based on secondary data collected from various Journal,Published and unpublished records, Reports, Books and available official websites.

Role of SMEs in Economic Development :

It's true to say that small, medium and micro enterprises have always been the backbone of the Indian economy from the starting and secondary sector in later. Role of SMEs in economic development of India like SMEs act as a panacea for numerous economic woes such as rural and urban poverty, unemployment, regional imbalances, and income inequalities. Basically the MSME development act simplifies the manufacturing units into various enterprises such as small, medium and micro depending upon the total investment made in plant and machinery industry. Plant and machinery enterprise with investment up to Fifty million INR will come under medium enterprise. The similarly, enterprise coming with investment between 1.0 million INR to 2.5 million INR will come under small enterprise and one with less than 1.0 million INR will come under micro enterprise. However, any enterprise coming with an investment under the limit of 1.0 million INR, between 1.0 – 20 million INR and up to Fifty million INR is known as the micro, small and also medium enterprise.

Contribution of MSMEs :

The medium, small and micro enterprises play a vital role in ensuring goals such as balancing regional development, and equality of income, etc, with the scanty investment in comparison to the large public and private enterprises. The MSMEs turn out to be more efficient, thus providing enlargement employment opportunities at the very low cost. Basically, the employment intensity of medium, small and micro enterprises is estimated to four times greater when compared with the other large enterprises. At present, somewhere around 36 million INR SMEs generate 80 million employment opportunities, which thereby contributes 6.8% of the GDP, and 45% of total manufacturing output, lastly 40 per cent of the exports from the country, basically, India is creating around 8000 value-added products. In India one of the important contribution of SMEs is balancing the economic development. However, the effects of the large enterprise are limited as compared to the small industries where in 'fruits of percolation' of economic growth are highly visible. When the large scale enterprise is busy in creating the island of grow and prosperity in aspect of poverty. On the other hand a small enterprise is successful in providing the social goals through equality growth. This is helped in the industrialization of backward and rural poor areas by assuring equal distribution and also reducing imbalances. The urban area around 857,000 enterprises accounted for almost 54.7 per cent of the total working enterprises in "Registered MSME" sector whereas in rural areas somewhere around 707,000 enterprises are located.

Financing opportunities for SMEs :

The best way to ensure the survival of SMEs is through different financial options ie: Foreign Banks, Equity Funding, Debt Funding, LIBOR for Exports, Mezzanine Debt Funding, Grants and NBFC Loans. Various measures are taken for the growth of MSMEs. The government has set up an initiative called 'Indian Opportunities Initiative'with SIDBI to provide INR 50 billion to MSMEs. The government of India has adopted a 'cluster-based approach' to improve the capacity, productivity and competitiveness of MSMEs. Lending to small and micro enterprises is currently considered a priority sector by banks. Somewhere, around twenty items have been clearly reserved for an exclusive manufacturing by MSMEs. However, the large-scale enterprises are fail to produce these. The central government has launched a program for capacity building – the National Manufacturing Competitiveness Programme, that will help in facing competition from MNCs. Starting a business today is a bit easier compared to the decades past. There are plenty of accelerators, investors, incubators, and mentors to handle a business to make sure they see the future of every business. The ever-growing mobile/internet penetration has opened up rural and international markets. However, now is the perfect time for everyone to be a part of the nation to plant the seeds, water them, and build the support system that will allow SMEs to reach their full potential. So, all we need to do is to make a vulnerable decision and not an immediate decision.

Strength and Weaknesses of SMEs :

Major strength of Small Medium Enterprises observed are flexibility, owner management, inexpensive labor and less overhead and favorable capital- output ratio.

Flexibility : Small and Medium Enterprises can easily absorbing new innovation and adapt new method. The cost of changing the existing system is also relatively less.

Owner management : In Small and Medium Enterprises owner management is possibility, which ensures quick decision making. This ensures speed and reduces redtapism.

Inexpensive labor and less over head : The main reason for sickness of large scale industriesare its labor problem and escalating wage bill. Small and medium enterprises strength is its cheap labor and less over head.

Favorable capital- output ratio : Small and medium enterprise is labor intensive. Through proper utilization of resources the Small and medium enterprises can keep low level of capital investment per unit of output.

Weaknesses :

Lack of quality consciousness : It is one of the major weakness of the small industries. Small and Medium Enterprises are pay less attention to total quality programme and hence importance is less felt leading to quality problem (Derrick).Study reports shows that under utilization capacity leads to reduction in level of productivity in Small and Medium Enterprises sector in India .

Lack of Financial Strength : The Small and medium brand image and hence mobilizing capital through other sources is a challenge of medium enterprises depend largely on banking finance. They don't have corporate image.

Lack of Industrial Work Culture : Labors give more weight-age to their personal work and don't maintain regularity and discipline in reporting on time. Getting and continuing with trained workers and satisfying them is difficult. In India many small and medium enterprises are in sick and some are closing down. The main reason is the lack of quality and increasing competition. Small and medium enterprises need to adopt better strategies to face new challenges. Hence the SMEs should take immediate step to create the quality awareness and adoption of continuous improvement techniques.

Conclusion :

The small and medium enterprises plays an important role in the economic development of a country. Their role in the terms of production, employment generation, contribution to exports and facilitating equitable in very critical distribution of income. In India small and medium enterprises are growing rapidly. So growing up SMEs is very significant in our national income. This is one among the contributions of SMEs in India is balancing the economic development. However, the effects of the large enterprise are limited as compared to the small industries where in 'fruits of percolation' of economic growth are highly visible. While the big corporation are busy creating an island of growth and prosperity in the aspect poverty. On the other hand, a small enterprises are successful in providing the social goals through equitable growth. This also helped in the industrialization backward and rural areas, by assuring equal distribution and reducing imbalances.

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A Study On Customers Satisfaction Towards Post Office Investments Schemes In Thoothukudi District

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Abstract

This paper analyzes the customers' satisfaction towards post office investments schemes. Now a days there are so many schemes are available in post office. The main objective of this paper is demographic profile of investors in post office, customers' satisfaction level of the post office investments and to analyze various post office schemes of the study. This study focus on customers' satisfaction towards post office investment schemes in Thoothukudi district. This data is collected from both primary and secondary source. The primary data were collected from well-structured questionnaire from 50 respondents of post office customers in Thoothukudi district. The data are analyzed by simple percentage and chi-square test. Most of the respondents were satisfied with the safety of post office schemes.

Keywords :

Post office, Investments, Schemes, Satisfaction

Introduction :

Post office saving bank is the largest savings institutions in the country. There are number of attractive schemes well designed to meet the Individual requirements of different investors. Tax saving features of those schemes attracts the higher income groups more than small savers. The investment avenues provided by the post office are generally marketable as they are saving media. The major instrument of post office schemes enjoy tax benefits such as exemption of investment contribution or interest income from tax or both up to certain limits. These saving schemes come at attractive rates with nomination facilities and are transferable to any post office across India[1].

Review of Literature : M.K. Gupta, and Nidhi Gupta (2012)[2] conducted a study on "A Study of Customer Satisfaction in Special Reference to Services Provided by Banks and Post-Offices in N.C.R" focused on customers satisfaction by banks and post office. The objective of the study is to make a comparative study of customer satisfaction regarding services provided by Banks and Post Offices. Post-office data include the statement availability of modern banking facilities such as ATM, online banking, credit/debit cards, draft making creates great convince to customer. In order to attract more customer Post-Offices should initiate modern banking facilities as mention above.

Saranya, B and Karthikeyan, G.B. (2015)[3] conducted a study titled "A Study on Preferences and Level of Satisfaction towards Post Office Savings Schemes (With Special Reference to Coimbatore City)" focused on customers preference and satisfaction towards post office saving schemes. The study also analyzed Level of satisfaction of the investors. To find the degree of variations against the level of satisfaction perceived by the respondent son the Post Office Savings Schemes. For this purpose Mahalanob is Multi Discriminate Analysis was carried out and divided into groups, one is with low level of satisfaction and the other is with high level of satisfaction on the Post Office Savings Schemes. For the purpose of the study discriminate function analysis and 7 variables were selected. Age, Designation, Educational qualification, Experience, Marital status, Monthly income and number of Dependents were selected.

Objectives of the Study :

- ❖ To analyze customers satisfaction of post office investment schemes based on demographic features like age, gender, marital status, educational qualification, occupation etc.,
- ❖ To determine the customers satisfaction level of post office investments schemes in Thoothukudi district.
- ❖ To analyzes various post office schemes in Thoothukudi district.

Hypothesis :

(Ho) : There is no significant relationship between Gender wise classification of the respondents and the level of satisfaction of the customers.

(Ho) : There is no significant relationship between Occupation of the respondents and amount of savings per month.

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Scope of the Study :

This paper is an attempt to analyze the customers' satisfaction level of post office investment schemes in Thoothukudi district.

Sampling Design :

This study is based on well-structured questionnaire which are collected from 50 respondents in Thoothukudi district.

Collection of Data :

This paper is based on both primary and secondary data. This paper is largely based on primary data. The primary data have been collected from well-structured questionnaire. Secondary data have been collected from various sources like websites, magazines and various journals.

Results and Discussion :

Demographic profile of the respondents : Data related to Demographic profile of the respondents is presented in the Table 1

Table – 1 : Demographic profile of the respondents

Particulars	No. of Respondents	Percentage
Gender		
Male	36	72
Female	14	28
Total	**50**	**100**
Age		
Below 20 years	8	16
21 - 30 years	17	34
31 - 40 years	7	14
Above 40 years	18	36
Total	**50**	**100**
Marital Status		
Married	25	50
Unmarried	25	50
Total	**50**	**100**

Educational Qualification		
Illiterate	7	14
Upto SSLC	2	4
HSC	12	24
Diploma	2	4
Under Graduate	18	36
Post Graduate	7	14
Professional	2	4
Total	**50**	**100**
Occupation		
Student	8	16
Agricultural	7	14
Business/Profession	4	8
Government Job	2	4
Private Job	23	46
House Wife	2	4
Daily Labourer	2	4
Retired	2	4
Total	**50**	**100**
Monthly Family Income		
Below Rs.10,000	10	20
Rs.10,001 - Rs.20,000	10	20
Rs.20,001 - Rs.30,000	13	26
Above Rs.30,000	17	34
Total	**50**	**100.0**

Source : *Field Source*

This table shows that 72 percent of the respondents are Male and 28 percent of the respondents are Female category. This table shows that 36 percent of the respondents are under the age group of Above 40 years, 34 percent of the respondents are under the age group of 21-30 years, 16 percent of the respondents are under the age group of Below 20 years and 14 percent of the respondents are under the age group of 31-40 years. The above table shows that 50 percent of the respondents are married and another 50 percent of the respondents are unmarried.

The above table shows that 36 percent of the respondents are Under Graduate, 24 percent of the respondents are HSC, 14 percent of the respondents are both Illiterate and Post Graduate, and 4 percent of the respondents are Upto SSLC, Diploma and Professional. The above table shows that 46 percent of the respondents are working in private companies, 16 percent of the respondents are Students, 14 percent of the respondents are Agriculturist, 8 percent of the respondents are Business/Professionals and 4 percent of the respondents are under the category of working in Government concerns, House Wife, Daily Labourer and Retired person. The above table shows that 34 percent of the respondents monthly income is above Rs.30,000, 26 percent of the respondents are getting Rs.20,001-Rs.30,000 and 20 percent of the respondents are earning monthly income of Rs.10,001-Rs.20,000.

Table – 2 : Types of Investments in Post Office Schemes

Post Office Schemes	**No. of Respondents**	**Percentage**
Post Office Saving Deposits	16	32
Post Office Time Deposits	1	2
Post Office Recurring Deposits	13	26
Post Office Monthly Income Scheme	2	4
Deposit Scheme for Senior Citizen	2	4
Public Provident Fund	6	12
Kisan Vikas Patra	4	8
Sukanya Samriddhi Yojana	6	12
Total	**50**	**100**

Source : *Field Source*

This table shows that 32 percent of the respondents are invested in post office saving deposits, 26 percent of the respondents are invested in post office recurring deposits, 12 percent of the respondents are invested in public provident fund and Sukanya Samiddhi Yojana, 8 percent of the respondents are invested in Kisan Vikaspatra, 4 percent of the respondents are invested in post office monthly income scheme and deposit scheme for senior citizen and 2 percent of the respondents are invested in post office time deposits.

Table – 3 : Amount of Savings per month

Savings per month	No. of Respondents	Percentage
Below Rs.1,000	13	26.0
Rs.1,001-Rs.2,000	9	18.0
Rs.2,001-Rs.3,000	6	12.0
Above Rs.3,000	22	44.0
Total	**50**	**100.0**

Source : *Field Source*

The above table shows that 44 percent of the respondents' monthly savings is Above Rs.3,000, 26 percent of the respondents' monthly savings is Below Rs.1,000, 18 percent of the respondents' monthly savings is Rs.1,001-Rs.2,000 and 12 percent of the respondents' monthly savings is Rs.2,001-Rs.3,000.

Relationship between Level of Satisfaction of Post Office Investments Schemes and Gender wise classification of the respondents

Data relating to level of satisfaction and gender wise classification of the respondents is presented in the Table 4

Table – 4 Cross tabulation on Level of Satisfaction of Post Office Investments Schemes and Gender wise classification of the respondents

Level of Satisfaction of Post Office Investments Schemes	Factors	Gender wise classification of the respondents		Total
		Male	Female	
Safety	No. of Respondents	10	6	16
	Level of Satisfaction	62.5%	37.5%	100.0%
	Gender wise Classification	30.3%	35.3%	32.0%
Easy Accessibility	No. of Respondents	2	2	4
	Level of Satisfaction	50.0%	50.0%	100.0%
	Gender wise Classification	6.1%	11.8%	8.0%
Variety of Schemes	No. of Respondents	5	1	6
	Level of Satisfaction	83.3%	16.7%	100.0%
	Gender wise Classification	15.2%	5.9%	12.0%
Return	No. of Respondents	7	1	8
	Level of Satisfaction	87.5%	12.5%	100.0%
	Gender wise Classification	21.2%	5.9%	16.0%

Withdrawal Facility	No. of Respondents	2	0	2
	Level of Satisfaction	100.0%	.0%	100.0%
	Gender wise Classification	6.1%	.0%	4.0%
Nomination Facility	No. of Respondents	1	3	4
	Level of Satisfaction	25.0%	75.0%	100.0%
	Gender wise Classification	3.0%	17.6%	8.0%
Tax benefit is available	No. of Respondents	0	2	2
	Level of Satisfaction	.0%	100.0%	100.0%
	Gender wise Classification	.0%	11.8%	4.0%
Better than others	No. of Respondents	1	0	1
	Level of Satisfaction	100.0%	.0%	100.0%
	Gender wise Classification	3.0%	.0%	2.0%
Reinvestment facility is available	No. of Respondents	4	2	6
	Level of Satisfaction	66.7%	33.3%	100.0%
	Gender wise Classification	12.1%	11.8%	12.0%
Other facility	No. of Respondents	1	0	1
	Level of Satisfaction	100.0%	.0%	100.0%
	Gender wise Classification	3.0%	.0%	2.0%
Total	No. of Respondents	33	17	50
	Level of Satisfaction	66.0%	34.0%	100.0%
	Gender wise Classification	100.0%	100.0%	100.0%

***denotes significant at 5% level of significance**

Source: *Computed Data*

Null hypothesis : There is no significant relationship between Gender wise classification and Level of Satisfaction of Post Office Investment Schemes.

Table – 4.1 : Chi-Square Tests

Factors	Value	Df	Sig. Value
Pearson's Chi-Square	11.936	9	0.217*

***Significant at 5% level**

The table 4.1 shows the relationship between gender wise classification and level of satisfaction of post office investment schemes of the respondents. Significant value (0.217) is greater than level of significance (0.050). It is shown that null hypothesis is accepted. Therefore it is concluded that there is no significant relationship between gender wise classification of the respondents and level of satisfaction of post office investments schemes.

Relationship between Occupation of the respondents and amount of savings per month

The data relating to occupation of the respondents and amount of savings per month is presented in the following table.

Table – 5 : Cross tabulation on Occupation of the Respondents and Amount of Savings per month

Occupation of the Respondents	Factors	Amount Savings per month				Total
		Below Rs.1,000	Rs.1,000-Rs.2,000	Rs.2,000-Rs.3,000	Above Rs.3,000	
Student	No. of Respondents	0	3	0	5	8
	Occupation	.0%	37.5%	.0%	62.5%	100.0%
	Amount Savings per month	.0%	33.3%	.0%	22.7%	16.0%
Agricultural	No. of Respondents	1	1	1	4	7
	Occupation	14.3%	14.3%	14.3%	57.1%	100.0%
	Amount Savings per month	7.7%	11.1%	16.7%	18.2%	14.0%
Business/Profession	No. of Respondents	2	1	0	1	4
	Occupation	50.0%	25.0%	.0%	25.0%	100.0%
	Amount Savings per month	15.4%	11.1%	.0%	4.5%	8.0%
Government Job	No. of Respondents	0	1	0	1	2
	Occupation	.0%	50.0%	.0%	50.0%	100.0%
	Amount Savings per month	.0%	11.1%	.0%	4.5%	4.0%
Private Job	No. of Respondents	8	2	4	9	23
	Occupation	34.8%	8.7%	17.4%	39.1%	100.0%
	Amount Savings per month	61.5%	22.2%	66.7%	40.9%	46.0%

House Wife	No. of Respondents	1	0	1	0	2
	Occupation	50.0%	.0%	50.0%	.0%	100.0%
	Amount Savings per month	7.7%	.0%	16.7%	.0%	4.0%
Daily Labourer	No. of Respondents	1	0	0	1	2
	Occupation	50.0%	.0%	.0%	50.0%	100.0%
	Amount Savings per month	7.7%	.0%	.0%	4.5%	4.0%
Retired	No. of Respondents	0	1	0	1	2
	Occupation	.0%	50.0%	.0%	50.0%	100.0%
	Amount Savings per month	.0%	11.1%	.0%	4.5%	4.0%
Total	No. of Respondents	13	9	6	22	50
	Occupation	26.0%	18.0%	12.0%	44.0%	100.0%
	Amount Savings per month	100.0%	100.0%	100.0%	100.0%	100.0%

***denotes significant at 5% level of significance**

Source: Computed *Data*

Null hypothesis: There is no significant relationship between occupation of the respondents and amount of savings per month.

Table – 5.1 Chi-Square Tests

Factors	Value	Df	Sig. Value
Pearson's Chi-Square	19.331	21	.564*

*Significant at 5% level

The table 5.1 shows that relationship between occupation of the respondents and amount of savings per month. Significant value (0.564) is greater than level of significance (0.050). It is shown that null hypothesis is accepted. Therefore it is concluded that there is no significant relationship between occupation of the respondents and amount of savings per month.

Findings of the Study :

1) Majority (72 percent) of the respondents are male.

2) Most (36 percent) of the respondents' are under the age group of above 40 years.

3) 50 percent of the respondents are married and another 50 percent of the respondents are unmarried.

4) It is inferred that majority (36 percent) of the respondents are under graduate.

5) 46 percent of the respondents are working in private companies.

(34 percent) of the respondents monthly family income is above Rs.30,000.

6) 32 percent of the respondents are invested in post office saving deposits.

7) 44 percent of the respondents monthly savings is above Rs.3,000.

8) There is no significant relationship between gender wise classification of the respondents and level of satisfaction of post office investments schemes.

9) There is no significant relationship between occupation of the respondents and amount of savings per month.

Conclusion :

Post office is the back bone of our country. Now a days there are so many schemes are available in post office. The study was accomplished to discover the customers' satisfaction towards post office investments scheme in Thoothukudi district. Many people have interest in the savings of post office savings deposits schemes. Investments are very essential for supporting and developing the individual and society. The respondents are highly satisfied with the safety and returns of the post office schemes.

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E banking service adaptability using SEM : A study across the customers in Kanyakumari District

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Abstract

Electronic Banking is defined as the automated delivery of new and traditional banking products and services directly to customers through electronic, interactive communication channels. It enables individual customers or businesses to access accounts, transact business or obtain information on financial products and services through the internet. Despite the benefit of e-banking technology in improving service quality, productivity and efficiency, some banks have struggled to adopt and integrate information technology related services in their current banking system. This paper tries to understand the e banking adaptability of the customers across the Kanyakumari.

Keywords :

Adaptability, Customer satisfaction, Feedback, E-Banking Services and Process.

Introduction :

E-Banking implies performing basic banking transaction by customers round the clock globally through electronic media. Alternatively, electronic banking can be defined as "delivery of bank's services to a customer at his office or home by using electronic technology and this has resulted in conceptualization of virtual banking". In traditional banking, the customer has to visit the branch of the bank in person to perform the basic banking operations viz., account enquiry, fund transfer and cash withdrawal, On the other hand, E-Banking enables the customers to perform the basic banking transactions by sitting at their office or at homes through PC or LAPTOP. The customers can access the bank's website for viewing their account details and perform the transactions on account as per their requirements. Thus, today's banking is no longer confined to branches. Customers are being provided with additional delivery channels which are more convenient and are cost effective to the banks. This has resulted in shrinking of geographical boundaries, easy reach to the clientele, reliable and secure services. The E-Banking services include Automated Teller Machine, Plastic Card Currency, Internet Banking and Electronic Clearing Services.**Costanzo, C. (2000)** The banking industry has followed this trend in recent years, and sometimes called e-banking referring to all banking transactions completed through internet applications. Some key issues addressed to in the recent literature about the e-banking include: customer acceptance and satisfaction, privacy concerns, profitability, operational risks, and competition from non-banking institutions. In addition to previous electronic banking delivery systems – Automated Teller Machines (ATMs) and telephone transaction processing centres, online banking provides banks a new and more efficient electronic delivery tool. At this juncture it is very important to apprise the Total service Quality of E banking function in India. Hence, this study has made an attempt to study service quality of E banking function with special reference to selected customers in Kanyakumari District.

Statement of the problems :

There are several major challenges and issues facing the e-banking industry today. First, and perhaps most important is the security concern. Customers are certainly concerned of giving their bank account number online or paying an invoice through internet. The challenge facing e-banking industry and the e-business in general is the quality of delivery service – including both delivery speed (i.e., short advance time required in ordering) and delivery reliability (i.e., delivery of items/services on time), which caused many e-business failures in the earlier dot.com era. The issue of customer unfamiliarity with the internet, which is prominent among senior citizens, has recently caught some attention, because these customers believe that they are left at a disadvantageous position and have become very reluctant in doing business online. Hence they are forced to do the various forms of e–banking services. It is very important in the point of view of the banks to have a study about the opinion and satisfaction of the customers. So the purpose of the research is to study the adoption and awareness of e-banking services. This study is conducted in selective nationalized and private commercial banks in Kanyakumari district.

Meaning of E-Banking :

"Electronic banking is the use of a computer to retrieve and process banking data (statements, transaction details, etc.) and to initiate transactions (payments, transfers, requests for services, etc.) directly with a bank or other financial services provider remotely via a telecommunications network" Andam (2003) In recent years, e-banking has emerged and it is almost taking the portion in the banking transformation process. With its introduction, customers are enjoying anywhere banking, reduction in use of cash, telephone banking, P.C. banking, internet banking, mobile banking, home or office banking etc. E-banking includes familiar and relatively mature electronically based products in developing markets, such as telephone banking, credit cards, ATMs, and direct deposit. It also includes electronically bill payment and products mostly in developing stage, including stored-value cards (e.g. smart card/smart money) and internet-based stored value products `E-banking means "delivering of banking servicesto a customer as per his convenience using information technology". E-banking is becoming a driving force behind Indian banking progress and helping them in exploring business opportunities along with their traditional business of accepting deposits and giving loans.

Review of literature :

V. Raja, Joe A. (2012), "Global e-banking scenario and challenges in banking system", This paper is an attempt to explore the various levels of internet banking services provided by banks using the secondary data. It also compares the traditional banking systems with net banking. It lists out the various advantages of internet banking and the successful security measures adopted by different banks for secured banking transactions. It also analyzes how E-banking can be useful for banking industry during this global financial meltdown. Mas I., (2011), "Capturing the Potential of M-Payments for the „Unbanked", This article discusses the potential of using mobile phones to greatly increase access to financial services in developing countries, and reviews the main success factors in a mobile banking project. Murillo R. H., Llobet G., Fuentes R. (2010) "Strategic online banking adoption", found out that bank-specific characteristics are important determinants of banks 'adoption decisions, competition also plays a prominent role. The extent of competition is related to the geographic overlap of banks in different markets and their relative market share in terms of deposits. Neetu Jain & DR. Pooja Malhotra (2012) in their research paper "Demographic Factors Affecting the Adoption of Internet Banking in India" .The goal of this paper to find out the demographic factors affecting adoption of electronic banking in general and Internet banking in particular in India. The data for this study is based upon a survey of bank customers using a convenience sampling technique with the aid of a structured self-administered questionnaire. The survey was conducted during the period of April 2012. The results of this study indicate that age, education, income, and profession are the most influential demographic variables affecting Internet banking usage. Using a mailed questionnaire with a response rate of 38.9 per cent, it was found that 40 per cent of the Indian consumers who responded to this survey were already using Internet banking services. The results of this study provide interesting additions to knowledge of electronic banking and contribute to our understanding of Internet banking users as well as nonusers. Based on the review it is clear that most of the studies conducted in both the western and non-western countries but virtually speaking none of the study conducted in the study area that too tier two cities in Tamil nadu.

Study and conceptual frame work :

In this study largely depends on descriptive method of research. This study was conducted as a survey that examined adopt of e-banking services in public and private sector banks located in Kanyakumari District of Tamil Nadu. The 5-point Likert type scale items are included in the questionnaire for obtaining the customers' views about various aspects of e-banking services. The questionnaire was distributed to selected bank customers in the study region and filled in questionnaire were collected in person by the researcher. There 400 respondents selected based on both convenience and quota sampling methods. There are 35 question asked to understand the adaptability of the e banking services across the customers in Kanyakumari district. The following conceptual framework has designed to study the adaptability of ebanking services in the study area.

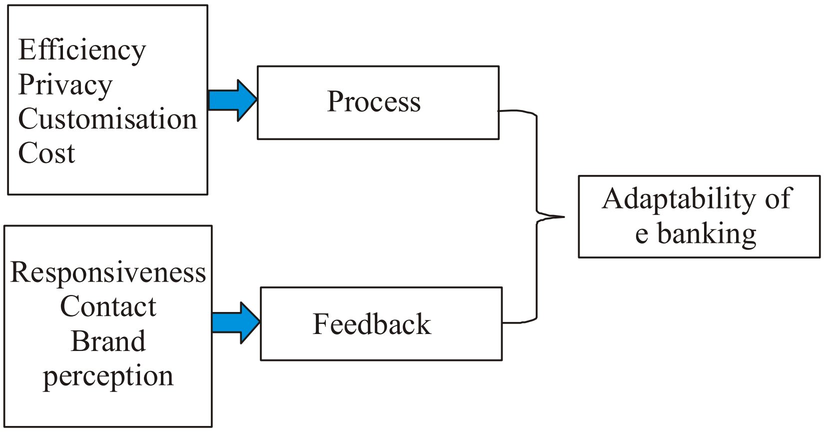

Fig. 1 : Franklin's conceptual framework for awareness and adaptability of E banking

Objectives of the study :

- To study the process quality of the e banking services across the customers in Kanyakumari
- To study the feedback service of the e banking service across the customers in Kanyakumari
- To offer the suggestion based on study

Hypothesis :

- H_0: There is a no significant relationship between the gender of the respondents and their opinion towards the efficiency aspects of ebanking adaptability

Analysis and Discussion :

Table 1 : Demographical Background of the respondents

Gender	Frequency N = 400	Percent
Female	177	44.2
Male	223	55.8
Age		
>25	45	11.3
25 to 30	51	12.8
31 to 35	49	12.3
36 to 40	107	26.8
>40	148	37
Occupation		
Farmer	42	10.5
Govt	42	10.5
Professional	96	24
Private	104	26
Business	116	29
Education		
Illiterate	50	12.5
Xii	94	23.5
UG	105	26.3
PG	49	12.3
Others	102	25.5
How long been the customers		
Up to 2 years	83	20.8
2 to 3 years	121	30.3
4 to 5 years	80	20
>5 years	116	29

Source : Primary Data

The above table explains about the demographical distribution the respondents. It shows that there are 55.8% of the respondents are male and 44.2 % of the respondents are female. There are 37 % of the respondents are in the age category 40 years and above. There are 26.8% of them are in the age range between 36 years to 40 Years. Therefore, it is clear that the data obtained from them will has more validity than anything else. Out of the total the highest percentage of the people who are doing business dealing with the bank which constitute 29%. There are 26% of the private employees took part of this survey. Invariable the larger portion of the respondents are educated that is 87% of the respondents are educated. Nearly 80% of the respondents are transacting with bank is more than 2 years. Based on the demographical distribution of the study we could understood that data were collected across the population who will give us appropriate answers.

Table 2 : Gender wise mean distribution of the respondents

Gender	Statistic	Efficiency	Privacy	Customisation	Cost	Responsiveness	Contact	Perception
Male	Mean	1.71	1.82	1.00	1.64	1.67	1.80	1.82
	Std. Deviation	.451	.385	0.000	.479	.470	.395	.385
Female	Mean	1.68	1.91	1.00	1.63	1.38	1.49	1.74
	Std. Deviation	.4675	.283	0.000	.481	.488	.501	.438
Total	Mean	1.69	1.87	1.00	1.64	1.51	1.63	1.77
	Std. Deviation	.460	.335	0.000	.479	.500	.482	.416

Source : Primary data

The above table explain about the satisfaction level of the respondents towards the various attributes of the ebanking adaptability. It shows that male respondents highly satisfied towards the embanking dupability due to it privacy and brand perception respectively it has mean value of 1.82 and standard deviation of $\pm$.385 chance of changes in the opinion. With respect to the female respondents concerns they also adapt the e banking due to privacy. It gives new insights that ebanking is little privacy then traditional banking

Table 3 : Structural equation model

Regression weights

			Estimate	S.E.	C.R.	P
Privacy	<—>	Efficiency	.009	.007	1.274	.203
Privacy	<—>	Customisation	.014	.008	1.684	.092
Customisation	<—>	Cost	.008	.012	.708	.479
Efficiency	<—>	Cost	.115	.012	9.288	***
Efficiency	<—>	Customisation	.004	.011	.387	.699
Privacy	<—>	Cost	.057	.008	6.924	***

The above standardized regression weights show that Privacy and efficiency show estimated regression weights is .009 and standard error .007 and critical ratio shows that's 1.274 and P value greater than table value therefore there is no significant relationship between the variables (.203>.005). Similarly, privacy and customisation, customisation and cost, efficiency and customisation has no significant relationship based on regression analysis weights. Efficiency and cost has significant correlated each other since P value is > 0.05. Privacy and cost also significant relates each other (P>0.05) The following figure clearly depicted that various stages of relationship with dependent variables.

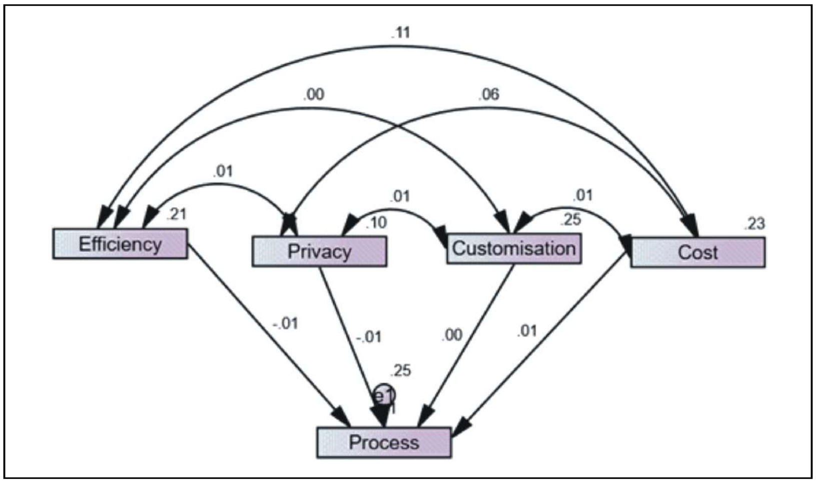

Fig.2 : SEM model for adaptability of e banking due to process

Table 4

Structural equation model fit index

Indices	Value
Chi Square Value	.000
CMIN/DF	20.13
GFI	.855
AGFI	.782
CFI	1.00
PCFI	.000
RMSEA	.219

From the above table it is found that the calculated CMIN/DF (Chi-square Minimum /Degree of Freedom) value is 0.00. The fit between the data and the proposed measurement model can be tested with a Chi-square Minimum /Degree of Freedom (CMIN/DF) test where the probability is lesser than or equal to 5 indicates the model is fit. Here GFI (Goodness of Fit Index) and AGFI (Adjusted Goodness of Fit Index) values are positioned at 0.855 and 0.782. The calculated CFI (Comparative Fit Index) value is 1.00 and also it is found that RMSEA (Root Mean Square Error of Approximation) value is .219. According to Meydan and Sesen (2011), it is observed that all goodness of fit indices is within the acceptable limits. Thus, the relationships between the variables in the model and the structures are verified

Conclusion :

E-banking spreads rapidly all over the globe and most of the banks provide e-banking services to their customers. Electronic banking facilities have increased the satisfaction level of the bank customers. People can use these services conveniently and feel secure while using electronic banking services. It involves new methods of banking from remote. It provides wide range of services to its customers.

This study concludes that privacy is the highly influencing factor of e-banking services. Cost of delivery of banking services through internet is several times less than the traditional delivery methods. Both the male and female respondents in the study are highly satisfied towards the privacy aspects of the e banking. E-banking technology is highly useful to customers as well as banks and other organisations like government organisations. To increase productivity, efficiency, service quality of banks, expansion of banks globally e-banking is a major important of all commercial *banks to adopt.*

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Efficacy of Social and Welfare Measures in Tea Factories of Idukki District in Kerala

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Abstract

The safety and welfare measures in Kerala are instantly required to keep up the morale of workers and contribute to the production. The major issues related with tea factories of Kerala are unsatisfactory social and welfare measures resulting in unhappy labour force. The workers are not given facilities at par with the standards fixed. Discontented labour would automatically produce poor results. This in fact is troubling the tea industry of the state.

Keywords :

Social Measures; Welfare; Compensation

Introduction :

The efficacy of Human Resource Management practices has a direct bearing on the satisfaction level of workers in an organisation. The practices change with the type of industry, organisation, culture and general conditions. The requirements of the workers also change in course of time. Health, safety and welfare measures in Kerala are instantly required to keep up the morale of workers and contribute to the production. As the labourers are poor and lesser educated, they need to be pushed up by providing them everything ranging from the basic amenities to ensuring them security and safety. In the past, the workers were subjected to undesirable circumstances, mostly prior to independence. But things have changed with time and the owners have realized that coercion and intimidation are the things of the past. The worker is to be satisfied to bring out the best in him. Besides, the worker is well informed and aware of things happening around. It is at best to satisfy him than to draw him to ire and dissatisfaction. There are more than 1 million people employed in the Indian tea industry (Centre for Education & Communication, New Delhi). The industry has witnessed an overhaul in every sphere of the industry like marketing, financial management or anything. But what are not at par are innovative manufacturing practices and strong founded human resource practices. The management in tea industry has to strive towards achieving global labour standards with regard to human resource management. As tea sector is highly labour intensive, it is common sense to assume that only a satisfied labour can assist in developing the organisation.

Statement of the Problem :

Tea manufacturing is going through the difficult times in Kerala. It has started to lose out in both foreign and domestic souk. Concerns associated with this are broadly described as low price realisations and low productivity. The major issues related are unsatisfactory compensation, social and welfare measures resulting in unsatisfied labour force. The workers are not given facilities at par with the standards. Unhappy labour would automatically produce regressive results. This in fact is troubling the tea industry of the state.

Significance of the Study :

Tea Industry in Kerala is an important focus among the major producers of tea in the nation. A quarter of tea production in South India comes from the state and this comes to 5 percent at the national level. A major portion of this comes from Idukki District, specifically Munnar region, accounting for more than 70 percent of production. Being that the industry is highly labour intensive, both in cultivation and manufacturing sector, each decision should be taken after considering the concerns of the worker. The production and productivity are directly proportional to the mental and physical state of workers. Therefore, the current study is significant.

Literature Review :

To arrive at the current study, literature was reviewed immensely. Some of the major literature is shared below:

Pasricha (2005) evinces with her study the labour problems that is eroding the tea industry. The frequent unrest among labour topped by high production expenses and slumping demand is surely giving advantage to other tea producing countries. Sri Lanka, Kenya and Indonesia are battling stiff in the global market while India is struggling to hold and tide across the local issues together. Indian tea industry has hence lost its share in the global space.

Rajasenan and Rajesh (2014) examined quality of work life of workers in tea, coffee, spices and rubber industries in Kerala. The study also focused on the impact of QWL in their quality of work and productivity. The study found out that insecure working conditions in the inside and outside working environment would regress the work efficiency of workers. Low levels of education and vocational skills, ill – health conditions and poor implementation of workers regulations are giving a tough time to the workers and their yield. This is affecting the overall health of the sectors. The study stressed that the tea production is directly linked with the security and welfare offered to workers.

Narasimham (2015) in his article states that the constant labour problems and falling tea prices are the major problems of tea industry in Kerala. The labour issues that started at Kannan Devan Hill Plantations spread to other estates. The unrest has caused losses to many companies. The prices falling down is really another matter of concern. He suggests to resolve all the issues with labour unions amicably and he also recommends consortiums and mergers between companies to form a synergising result.

The literatures reviewed helped to arrive at the state of the H.R. practices exclusively focusing on the tea factories of Idukki District. Studies focused primarily on the overall human resource practices or personnel management. The current study puts its weight entirely of the social and welfare measures of the region.

Objectives of the Study :

The study , "Efficacy of Social and Welfare Measures in Tea Factories of Idukki District in Kerala" has these objectives:

- To examine the social and welfare measures in the tea factories of Kerala.
- To assess the satisfaction of workers employed in the various sections on the facilities pertaining to them
- To suggest measures for improving the H.R. practices in tea factories.

Hypothesis Tested :

H_0: There is no significant difference in the satisfaction level of workers engaged in different manufacturing processes with regard to the present conditions in factory.

Database and Research Methodology :

The present study is descriptive and exploratory in nature. It is based on survey and observation method. Both primary and secondary data were used. The factories were exclusively selected from the regions of Munnar in Idukki District. 7 Factories were selected from among the total factories. Only the Production level workers were selected by using systematic sampling from the permanent worker roll of each factory selected.

Terms Used :

- Social and Welfare Measures: It includes conveyance, training, insurance, protection gears, education to children, health care, housing and cleanliness.
- Compensation: It comprises wages, incentives and bonus and accident compensation

Perception of Production Workers on Social and Welfare Measures Offered :

Measures and Facilities Given by Factories : Social and Welfare measures offered by CTC tea factories are designed according to legal requisites and otherwise. Table – 1.01 lists the variables of social and welfare measures offered by the tea factories. This consists of wages, bonus, Conveyance, Leave and Holiday and others.

Table 1.01 Satisfaction level of Social and Welfare measures

Measures	Mean	SD	F	Sig.
Wages and Pay	1.92	.507	.113	.737
Bonus, Extras and Incentives	1.90	.610	1.817	.180
Conveyance and Transport	2.65	.599	4.676	**.031**
All leaves and Holiday	1.61	.672	.224	.637
Accident compensation	1.71	.648	2.092	.150
Insurance and Security	1.87	.533	1.285	.150
Protection Gears	1.76	.571	.447	.501
Children's Education & Care	1.91	.628	.334	.564
Health and Medical care	1.57	.526	2.603	.108
Sanitation & Cleanliness	1.59	.493	.777	.379
Housing facilities & Stay	1.75	.437	.146	.703
Training and development	3.60	.650	.936	.335
Promotion and Upgradation	1.63	.432	.151	.711

Source : Primary Data

Table 1.01 shows the satisfaction level in terms of social and welfare measures. The Mean and SD of Training and development is 3.60 and .650 respectively. The result shows that good training and development facility is provided to workers in CTC Tea manufacturing divisions in different factories in the state of Kerala. The other measures like wages and coolie, Bonus and other measures show lesser mean scores.

The result of analysis proved that the social, welfare and other facilities provided to tea workers is not significant. The result of ANOVA reveals that there is no significant difference, as the p value is greater than the alpha value of significance (á = 0.05). Therefore the null hypothesis that there is no significant difference in social, welfare and other facilities offered by different factories in Kerala is accepted.

The result of analysis also proved that the Conveyance facility offered to workers in different production divisions is significant. The result of ANOVA reveals that there is significant difference, as the p value (0.031) is less than the alpha value of significance (á = 0.05). Therefore the null hypothesis that there is no significant difference in conveyance measures offered by different factories in Kerala is rejected.

Social and Welfare facilities :

Social and Welfare facilities are the core requirements as far as workers of an organisation are concerned. The opinion on the satisfaction level of social and welfare measures offered by the factory is shown in the Figure 1.01. The figure clearly shows that majority of the workers are dissatisfied (65 percent). Next comes 'Highly dissatisfied' (22 percent). Then, there are workers having no opinion (13 percent).

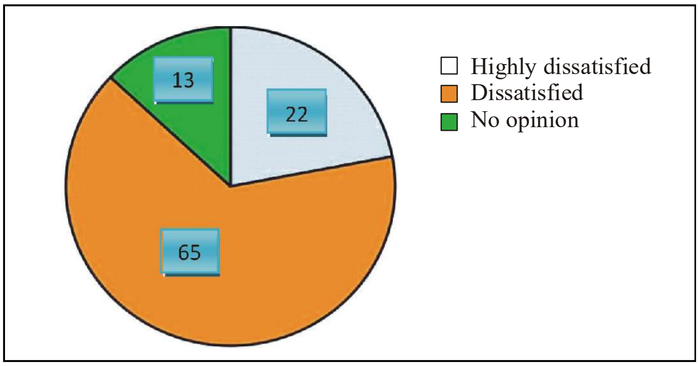

Figure 1.01 : Satisfaction Measure of Social and Welfare facilities

Source : Primary Data

The tea factory workers are really concerned about their state. 13 percent and 65 percent of the total workers opining Highly Dissatisfied and Dissatisfied respectively portrays the real situation.

Findings :

The major findings of the study, "Efficacy of Social and Welfare Measures in Tea Factories of Idukki District in Kerala" are as follows:

- Majority of the workers are dissatisfied about the wages and pays offered and scope for promotion. This is the prime concern voiced by all workers. To get a promotion to the level of supervisor it would take more than 20 years.
- Bonus and Incentives are unsatisfactory for workers.
- Conveyance and Transport facilities offered had a mixed opinion.
- Accident Compensations, Insurance, Protection Costumes, training have lesser priority.
- Welfare facilities like worker's children education, medical care are forsaken by factories.
- Housing facilities, Sanitation and Cleanliness are of lesser concern as per the opinion of workers.

Suggestions :

Some of the recommendations and suggestions that can be offered from the present study are as follows:

- The management has to ensure that the workers are provided all facilities and assistance that should be rightfully given to them as per the legislations.
- Priority should be given towards the workers protection. Educating the workers on how to be safe while working from each section i.e. from withering till packaging should be imparted
- Tea factory officials should engage with their contemporaries in other states or countries exclusively to learn the affairs of Human Resource Management. An exchange programme would help in learning and adopting the best practices in HRM.

Conclusion :

Human Resource Practices are different in each organisation. Social and Welfare facilities happen to be the basic requirements of workers starting with wages and salaries. The tea factories in Kerala have been in constant consternation with the government and workers when it came about providing facilities to workers. Their argument is that 80 per cent of non – material cost is for the labour. Whatsoever, the organisations would do well by honestly providing the workers what is due to them, without taking advantage of loopholes. Only a satisfied worker would give satisfactory results.

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Emotional Intelligence and Work- Life Balance of Healthcare Workers in Kanyakumari District

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Abstract

Emotional Intelligence becomes a necessary skill and a tool to cope with stressful and challenging situations and maintain positive emotions. The purpose of the study was to know the relationship between the emotional intelligence and work-life balance of healthcare workers. Both primary and secondary data are used for the study. The study's main goal is to examine the emotional intelligence and work life balance of healthcare workers. Out of a total of 350 responses, 300 were complete. Respondents were chosen using a snowball sampling technique rather than non probability sampling. The parameters of emotional intelligence work-life balance were measured using One-way ANOVA, t-test and Correlation were used for analyzing the data and results were interpreted with the help of SPSS. The results of the present study concluded a significant relationship between emotional intelligence and work-life balance.

Keywords :

Emotional Intelligence, Work-life balance, Self Awarness, Self Regulation, Motivation

Introduction :

Emotional intelligence in healthcare settings is an important element of the competencies of the healthcare professionals and quality of the service provided in the health organization. Besides emotional intelligence and work life balance also play an important role in enhancing the productivity of health sector and help in reducing errors. The work timings in healthcare industry can be very exhausting to employees physically and mentally, affecting their performance standards and their productivity targets may add pressure, as there is very little scope for recreation. Every individual in life has to face various dimensions of life and all those to be balanced equally based on the priorities, using the emotional quotient. Hence balancing the job requirements with personal needs is very important for all employees with emotional intelligence. A balanced work-life provides positive work aspects, helps to attain job satisfaction, thereby reducing the job stress and work conflicts. Health and healthcare are now an essential part of each and every human being right from birth to end of life. From the moment we are born till we leave this world we are dependent on healthcare and healthcare providers like physicians, nurses and other healthcare providers. Healthcare providers on the other hand are humans themselves so they and their emotions can't be ruled out either. They deal with life and death on a daily basis. Dealing with such adversities while handling the emotions of self can be very challenging and exhausting. Having control and awareness of one's own emotions becomes a basic requirement to be able to carry out this profession effectively and efficiently. Healthcare industry works with the cooperation and collaboration of physician's nurses, technicians, and multi-disciplinary team of clinicians who along with the patient work towards their well-being and recovery. It is therefore very important that each one of them possesses a responsible level of emotional quotient and people management skills for successful working of the team as a whole. The healthcare providers have long working hours and has excessive workloads. In addition, they deal with patient complaints and the constant interference from their families. The administrative issues add up to these issues along with their own personal issues that they deal with. This can lead to burnout and increase in stress levels of the providers resulting in patient dissatisfaction, clinical errors or even inadequate patient care. An efficient and effective healthcare provider needs to possess a high level of emotional quotient to understand the problems of the patient and accordingly act to provide comfort for the recovery. The basic Emotional Intelligence traits play a vital role in developing better relations between the healthcare providers as well as the patient. It results in better patient care as well as positive patient outcomes.

Statement of Problem :

EI is a crucial predictor of performance in workplace and the strongest driver of leadership and personal excellence. Also work plays a significant part in all our lives. It is no easy task to achieve work-life balance in today's unpredictable and fast-paced. Employers expect more from their people, which leads to them feeling more pressure to achieve greater results. Consequently, this leads to longer working hours, and less time spent at home thereby affecting the work-life balance. These critical skills drive teamwork and excellent client service. A good combination of both could help healthcare workers to become more sensitive towards their patients. Keeping in mind the review of related literature, the aim of the present study was to investigate emotional intelligence and work life balance of healthcare workers during the pandemic. The present study is important because of the trends of emotional intelligence and work life balance coincides. The present study tries to investigate if there exists any relationship between emotional intelligence and work life balance of healthcare workers.

Research Methodology :

In this study, the researcher utilised a descriptive cross-sectional research design. A combination of primary and secondary data was collected to meet the stated objectives of the study. The minimum sample size required for this study is 300, but the researcher has targeted 350 respondents who are working in Heathcare Sectors of Kanyakumari district based on the results of a pilot study. In the current study, 300 complete responses were utilised out of the total of 350. Respondents were selected using non-probability sampling, but they were chosen using a Snowball sampling strategy.

Objectives of the Study :

- To evaluate the relationship between demographic variable and work life balance.
- To find out the influence of demographic variables on emotional intelligence of healthcare workers.
- To find out the relationship between emotional intelligence and work life balance of healthcare workers in kanyakumari District

Limitation of the Study :

- The nurses and ward supervisors only were considered because there may be attitudinal variations involved in considering people from higher or lower cadre and it may cause a discrepancy in the result.
- The findings may also be valid only for the present time as changes are likely to happen due to the advancement or development of the healthcare sector.
- To create a good image, respondents may give responses from facts.
- A limited number of employees is taken for the study.

ANALYSIS and Discussion

Work life balance of healthcare workers and age group

Work life balance differs between healthcare workers on the basis of age group. The one-way ANOVA was applied to test the null hypothesis as, H_{01}: There is no significant difference between the work-life balance of healthcare workers and age group.

Work-life balance	Age group [Mean Score]				F Statistics	p Value
	Below 25 years	25-35 years	36-45 years	Above 45 years		
Spending time with family and friends	4.0000	3.7136	4.0380	3.2001	2.224	0.075
Spending time with Kids	3.7779	3.7475	3.1100	3.0000	2.756*	0.045
Work long hours to achieve targets	3.5648	3.5102	3.7119	3.4000	4.705*	0.003
Inflexible work hours causes issues negligence in childcare, domestic issues and family issues	3.1111	3.5431	2.9001	2.5000	3.425*	0.011

Source : Primary data *-Significant at five per cent level

From the table identified that the significant value of these factors is less than 0.05, there is a significant difference in the work-life balance of healthcare workers and different age groups. Therefore, the different age groups of healthcare workers are considered as a discriminating factor contributing to the work-life balance of healthcare.

Work life balance of healthcare workers and marital STATUS

Work-life balance differs between healthcare workers based on their marital status. The t-test was applied to test the null hypothesis as, H_{01}: There is no significant difference between the work-life balance of healthcare workers and marital status.

The Work-life balance	Marital Status		t Statistics	p Value
	Married	Single		
Enough and quality time between work and family	3.2253	3.2121	0.035	0.961
Balanced work demand	3.3272	3.301	1.165	0.232
Satisfied with personal life and adequate performance of work responsibilities	3.5331	3.4602	0.322	0.681
Good work-life balance and it provide a more effective and successful medical profession	3.6065	3.5712	0.231	0.803
ood work-like balance and it helps to retain in the medical profession	3.7214	3.6351	0.562	0.559

Source: Primary data *-Significant at five per cent level

From the table identified that the significant value of these factors is higher than 0.05, there is no significant difference in the work life balance and marital status.

Work-Life Balance of Healthcare Workers and Nature of Family :

Perception towards work-life balance differs among healthcare workers on the basis of their nature of family. The t-test was applied to test the null hypothesis as, H_{01}: There is no significant difference between perception towards work life balance of healthcare workers and nature of family.

Perception towards work life balance	Nature of family		t Statistics	p Value
	Nuclear family	Joint family		
Good at reading key power relationship accurately	3.8300	4.3200	4.150*	0.000
Can sense the pulse of a group or a relationship and state up spoken feelings	3.6251	3.6300	0.072	0.832
Influence people and motivate them easily	3.7430	3.2157	1.002	0.314
Lead and manage team very well	3.8200	3.1200	0.643	0.452
Promote a friendly, co-operative climate	4.0433	3.8 000	1.218	0.216
Takes personal responsibility for resolving customers and client problems defensively	3.7903	4.0000	0.065	0.652
Capable of controlling my own emotions	3.6500	3.7300	3.102*	0.002
Resist the impulse to act immediately	3.5352	3.6500	1.760	0.024
Able to calm others in stressful situations	3.6521	3.8800	0.552	0.533
Smoothy handle multiple demands, shifting, priorities and rapid change	3.7113	4.0100	1.831	0.067
I am flexible in how I see events	3.7021	3.8000	2.201*	0.025
People don't have to tell me what they feel workers can sense it	3.5000	3.8400	2.201*	0.020
Seek out fresh ideas from a wide variety of sources	3.6832	3.8200	1.821	0.065
Generate new ideas	3.8551	3.8400	0.351	0.701
Reflective and try to learn from experience	4.0132	4.1800	1.540	0.102

Source: Primary data *-Significant at five per cent level

From the table identified that the significant value of the perception towards work life balance in these factors is less than 0.05, there is a significance difference in the perception towards work life balance belong to different nature of family. Therefore, the different nature of family of healthcare workers is considered as a discriminating factor contributing to perception towards work life balance.

Testing of Hypothesis for Relationship Between Personal Profile Variables of Healthcare Workers And Dimensions of Emotional Intelligence

Application of Anova

Ho: There is no significant difference between the personal profile variables of the sample respondents (age, monthly income, experience) and their emotional intelligence.

Personal Profile	**Emotional Intelligence**			d.f	**F**	**Sig at 5%**	**Ho**
Age	**Mean**	**S.D**	**No. of Respondents**	**d.f**	**Value**	**level**	
Below 25 years	117.96	9.88	26	3	0.844	2.521	Accepted
25-35 years	117.20	9.92	35				
36-45 years	120.18	8.34	6				
Above 45 years	114.96	21.01	6				
Total	**117.33**	**11.43**	**73**				
Monthly Income							
Below Rs.15,000	117.05	10.01	31	3	8.241	2.621	Rejected
Rs.15,000-20,000	121.58	8.92	25				
Rs.20,001-25,000	121.21	14.79	5				
Above Rs.25,000	110.35	12.1	14				
Total	**117.33**	**11.44**	**75**				
Experience							
Less than 5 years	116.47	9.08	31	3	3.455	2.621	Rejected
5-10 years	121.99	10.20	25				
11-15 years	123.61	5.24	5				
Above 15 years	111.27	21.24	14				
Total	**118.33**	**11.44**	**75**				

Source : Primary data

- As the computed value for emotional intelligence among different age group of sample respondents is less than table value, the null hypothesis is accepted. It is inferred that there is no significant difference between age of the sample respondents and their emotional intelligence.
- As the computed 'F' value of emotional intelligence among different monthly income of sample respondents is greater than table value, the null hypothesis is rejected. It is inferred that there is a significant difference between monthly income of the sample respondents and their emotional intelligence.
- As the computed 'F' value for emotional intelligence among different experience of sample respondents is greater than table value, the null hypothesis is rejected. It is inferred that there is a significant difference between experience of the sample respondents and their emotional intelligence.

Application of 'T' Test

Personal Profile	**Emotional Intelligence**			**d.f**	**t Value**	**Sig at 5% level**	**Ho**
Marital Status	**Mean**	**S.D**	**No. of Respondents**				
Married	119.65	11.21	38	121	1.242	1.964	Accepted
Single	116.90	11.64	37				
Total	**118.33**	**11.44**	**75**				
Nature of Family							
Nuclear family	118.60	9.10	40	123	0.217	1.964	Accepted
Joint family	118.06	13.79	35				
Total	**118.33**	**11.44**	**75**				
Designation							
Nurse	117.93	11.95	56	123	0.664	1.964	Accepted
Ward Supervisor	118.73	10.92	19				
Total	**118.33**	**11.44**	**75**				

Source : Primary data

- As computed value for emotional intelligence among different marital status of sample respondents is less than table value, the null hypothesis is accepted. It is inferred that there is no significant difference between marital status of the sample respondents and their emotional intelligence.
- As computed 't' value of emotional intelligence among different nature of family of sample respondents is less than table value, the null hypothesis is accepted. It is inferred that there is no significant difference between nature of family of the sample respondents and their emotional intelligence.

- As computed 't' value for emotional intelligence among different designation of sample respondents is less than table value, the null hypothesis is accepted. It is inferred that there is no significant difference between designation of the sample respondents and their emotional intelligence.

Relationship Between Work-Life Balance And Emotional Intelligence of Healthcare workers

Relationship between Work life balance and Emotional Intelligence of Healthcare workers

Variables Correlated	r Value	P	Remarks
Work life balance and Emotional intelligence	0.855**	0.01	Significant

The above table reveals that there is a strong significant correlation between the work life balance and emotional intelligence of the healthcare workers. There is a positive correlation coefficient which shows that there is a strong relationship. The higher scores in emotional intelligence and higher the work life balance of the healthcare workers.

Relationship Between Dimensions of Emotional Intelligence With Work Life Balance

- ❖ Null Hypothesis (H0) : There is no significant relationship between emotional intelligence and work life balance of healthcare workers.
- ❖ Alternative Hypothesis (H1) : There is a significant relationship between emotional intelligence and work life balance of healthcare workers

Dimensions of Emotional Intelligence	**Work-Life Balance**		
	N	**R**	**p**
Self-Awareness	75	0.358**	0.01
Self-Regulation	75	0.552**	0.01
Motivation	75	0.548**	0.01
Empathy	75	0.561**	0.01
Social Skills	75	0.338**	0.01
Effective Leadership	75	0.361**	0.01

Source : Primary data **Correlation is significant at the 0.01 level

The above table reveals that there is a strong significant correlation between the dimensions of emotional intelligence and work life balance of the healthcare workers. The parameters of emotional intelligence are a positive correlated with the work life of the healthcare workers.

Findings :

- It is inferred that there is a significance difference in the work life balance of healthcare workers and different age group.
- It is inferred that there is no significance difference in the work life balance and marital status.
- It is inferred that there is a significance difference in the perception towards work life balance and different nature of family.
- It is inferred that there is no significant difference between age of the sample respondents and their effective intelligence.
- It is inferred that there is a significant difference between monthly income of the sample respondents and their emotional intelligence.
- It is inferred that there is a significant difference between experience of the sample respondents and their emotional intelligence.
- It is inferred that there is no significant difference between marital status of the sample respondents and their emotional intelligence.
- It is inferred that there is no significant difference between nature of family of the sample respondents and their emotional intelligence.
- It is inferred that there is no significant difference between designation of the sample respondents and their emotional intelligence.

Suggestions :

- Government should ensure the safety of the healthcare workers by issuing proper guidelines regarding their medical safety and create self awareness for healthcare workers.
- Heath professional should be encouraged to practice stress management techniques. Training modules have to be designed in this regard and available at the website of the ministry of health.
- The training resources for medical and non medical personal on infection prevention and control are being updated regularly and are available on the website of ministry of health and family welfare.

Conclusion :

The results of the present study concluded that a significant relationship between emotional intelligence and work life balance. The emotionally intelligent healthcare workers have better in managing their work life balance. Higher levels of EI among the employees in the service industry correspond with overall better life-balance. It appears that stronger emotional self-control is the key to proper time management and resulting life satisfaction. Better psychological wellbeing seems to contribute to positive social outcomes and prevents family issues. If work stress finds an adequate emotional response, there is a high chance that negative effects will destabilize personal life and hinder professional performance. By conducting this study, it was identified that Work Life balance is very important for health care workers. Emotional intelligence has a significant effect on persons work life balance and contributes significantly towards maintaining a proper balance in professional and personal life. Work family conflict has serious repercussions on the Employees and therefore on organizations too. So recruiting employees with good EI would be a first step towards reducing this conflict. Moreover, the demographic changes happening in the workforce need also to be considered by Organizations as their Image is at stake. Now young people and a large number of women too are entering the workforce so Companies would do well to test their EQ along with IQ as a process of recruitment so as to have a good work life balance for themselves and also have a good working environment.

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Utilization of Postnatal care Services in Kanyakumari District

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Abstract

Postnatal care (PNC) use is vital in saving mother and newborn lives which is a continuum of care for maternaland child health. Postnatal care services are a constellation of preventive care, practices, and assessments designed to identify and manage maternal and newborn complications during the first six weeks after birth. Recognizing the role of the appropriate PNC at this critical time, the World Health Organization (WHO) recommended four visits as a complete PNC for all post-partum mothers and newborns to ensure their survival. The study is aimed to assess the utilization of postnatal care services and associated factors in Kanyakumari district.

Introduction :

Despite several global and national initiatives aimed at improving maternal and new born health, death remains a global challenge. The maternal mortality ratio (MMR) was about20 times higher in low and middle-income countries (LMICs) than in high-income countries. There were approximately 303,000 maternal deaths worldwide in 2015, with Sub-Saharan Africa (SSA) accounting for more than 65 per cent of maternal deaths. According to the UNICEF report (2017), 50 per cent of global neonatal death like India, Pakistan, Nigeria and the Democratic Republic of the Congo. Despite a myriad of reasons, most of these deaths occurred at birth or during the postnatal period because of in adequate care.

Postnatal period is a critical transitional phase for both the mother and the newborn. Major changes occur during this period that determines the well being of both the mother and the newborn. Yet, this is the most ignored period for provision of quality services. In India, Maternal and child health program since 1952 has recommended three home visits to postnatal mothers. The care given to the mother and the baby in the postpartum period has been varied and poor in South Asia, particularly in India.

Maternal and child health care is one of the eight basic components of primary health care in declaration of Alma Ata. Promoting women's health improves not only individual health but also the health of the family, community and the nation. Most of the maternal deaths can be prevented if women had visited maternal health services during pregnancy, childbirth and the postnatal period. The Millennium Development Goal-5 (MDG5, WHO), focuses to improve maternal health, with targets to reduce maternal mortality by three quarters between 1990 and 2015, and to achieve universal access to reproductive health by 2015. Since MDGs were not achieved in 2015, Sustainable Development Goals (SDGs) came into action particularly SDG-3 to improve the condition of health including maternal health.

World health organizations(WHO) defined Postnatal care services as a constellation of preventive care, practices, and assessments designed to identify and manage maternal and new born complications during the first six weeks after birth. Recognizing the role of appropriate post natal care uptake during this critical period, WHO recommended four PNC visits to mothers and newborns to improve their survival. The recommended post-natal visits are; in the first 24 hours, on the third day, between days seven and 14, and six weeks of childbirth. Once a mother has been given all these visiting schedules can be considered as she is getting the complete postnatal care service.

In India, NFHS 4 (2015 16) reports that the mothers who received PNC from either a doctor, nurse, auxiliary nurse midwife (ANM), lady health visitor (LHV), or any other health personnel within 2 days of delivery for their last birth in the 5 years before the survey was 84.9 per cent. But only36 per cent of children had received a health checkup from either of the above mentioned health personnel within 2 days of birth. As per National Family Health Survey (NFHS) 5 (2019-21) data for Kanyakumari, only 86 per cent of mothers who received post natal care from a doctors or nurses and other health personnel within 2 days of institutional delivery respectively. It is important to strengthen the care received by the mother and the newborn during the critical postpartum period as well. The study is aimed to assess the utilization of postnatal care services and associated factors in Kanyakumari district.

Objectives :

1. To discuss about the socio-demographic characteristics of the respondents.
2. To assess the timing of post natal checkupsgiven to the respondents in the study area.

Methodology :

A cross sectional study was conducted in Kanyakumari District, from September 2022 to November 2022. The study depends upon both primary and secondary data. Primary data were collected from the sample respondents by employing a well-structured interview schedule for socio-demographic and details on the timing of post natal checkups. For the study used four taluks in Kanyakumari district from 290 sample respondents were selected who have atleast one child with the age between one and two years at random sampling method. Statistical tools like percentage and chi-square test were employed to assess the primary data.

Data Analysis

Timing of post natal checkups and the background variables :

Timing of post natal checkups is essential for preventing maternal mortality and morbidity in both mother and new born babies. Post natal checkups were usually done for three times (Seventh day, fifteenth day and forty second day). In this analysis, the association between the timing of post natal checkups and the background variables is also assessed. The number of respondents in relation to duration of breast feeding and the education, religion and community are furnished in Table 1.

$H_{0:}$ There is no association between timing of post natal checkups and the background variables.

Table : 1 Timing of Post Natal Checkups and the Background Variables

Background variables	Timing of post natal checkup				Caculated Value of χ^2	Table Value of χ^2	Degrees of Freedom	Level of Signifi-cance
	Seventh day	Fifteenth day	Forty Second day	Total				
Education								
Secondary	3 (01.03)	-	2 (00.69)	5 (01.72)	8.99	15.51	8	5%
High School	49 (16.90)	18 (06.21)	34 (11.72)	101 (34.83)				
Higher Secondary School	52 (17.93)	7 (02.41)	30 (10.34)	89 (30.68)				
Graduate	35 (12.07)	4 (01.38)	21 (07.24)	60 (20.69)				
Others	15 (05.17)	4 (01.38)	13 (04.48)	32 (11.03)				
Total	**157 (54.14)**	**33 (11.38)**	**100 (34.48)**	**290 (100.00)**				

Religion								
Hindu	69 (23.79)	16 (05.52)	42 (14.48)	127 (43.79)	7.29	13.28	4	1%
Christian	82 (28.28)	20 (06.90)	57 (19.66)	159 (54.84)				
Muslim	6 (02.07)	3 (01.03)	1 (00.34)	10 (03.44)				
Total	**157 (54.14)**	**33 (11.38)**	**100 (34.48)**	**290 (100.00)**				
Community								
FC	20 (06.90)	5 (01.72)	18 (06.21)	43 (14.83)	4.59	20.09	8	1%
BC	93 (32.07)	20 (06.90)	54 (18.62)	167 (57.59)				
MBC	37 (12.76)	7 (02.41)	25 (08.62)	69 (23.79)				
SC	6 (02.06)	-	1 (00.34)	7 (02.41)				
ST	1 (00.34)	1 (00.34)	2 (00.69)	4 (01.38)				
Total	**157 (54.14)**	**33 (11.38)**	**100 (34.48)**	**290 (100.00)**				

Note: Figures in parentheses are percentages to total.

Source: Primary data.

Table 1 mirrors that, out of the 290 respondents had taken the prescribed three post natal checkups. Among the 52 (17.93 per cent) respondents had the seventh day post natal checkups with the higher secondary school of education and there is association between timing of post natal checkups and education of the respondents, the calculated value of chi square (8.99) is less than the table value (15.51) with 8 degrees of freedom at 5 per cent level of statistical significance, 82 (28.28 per cent) of the respondents were Christians who had taken the post natal checkups in the seventh day and the calculated value (7.29) is less than the table value (13.28) with 4 degrees of freedom at 1 per cent level of statistical significance. Therefore, the null hypothesis is accepted and it is understood that there is no association between the timing of post natal checkups and religion of the respondents. 93 (32.07 per cent) of the respondents had the seventh day post natal checkups with the Backward Class (BC) community and the calculated value (4.59) is less than the table value (20.09) with 8 degrees of freedom at 1 per cent level of statistical significance. Therefore, the null hypothesis is accepted and it is inferred that there is no association between timing of the post natal checkups and community of the respondents.

Findings :

1. Majority 52 (17. 93 per cent) of the respondents had the seventh day post natal checkups with the higher secondary school of education.
2. Majority 82 (28.28 per cent) of the respondents were Christians who had taken the post natal checkups in the seventh day.
3. Majority 93 (32.07 per cent) BC respondents had the seventh day post natal checkups.

Suggestions :

Post natal care is regarded as one of the most important maternal health care services for the prevention of impairments and disabilities resulting from child birth. Due to the ignorance and unawareness of more than one-fourth of the respondents had not received the post natal checkups. Awareness must be created among the respondents to take the prescribed post natal checkups to prevent impairment and disability.

Conclusion :

Post natal period is a neglected compared to the ante natal period. Providing adequate care to infant and mother during this vital period is essential.The present study revealed an unexpected low utilization of postnatal care services among the study of population. The present study highlights the different barriers such as literacy status and socio economic status impeding women's utilization of maternal health services. Advancement of health facilities, encouragement of service provider, sustainable maternal and child health programs and creating awareness will support to achieve furthermore better results in the area of post natal services utilization

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A Study on Factors Affecting Consumer Buying Behaviour for Jewellery Southern District

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Abstract

The activity of selling goods or services to people for their own use, or a situation in which this happens. The purchase behaviour of different type of consumers is uncertain for different types of products and also this behaviour subjects to change over time due to social and cultural influences. Due to the complexity of human nature, it's quite difficult to understand their behaviour. This study is mainly focusing on describing the factors affecting consumer buying behaviour for jewellery. In the present study the researchers analysed the consumer perception towards Branded and Non-branded jewellery in the study area. For that analysis, they used the tools like Chi square test, Garrett Ranking, Percentage Analysis etc. and make out the valid suggestions based on the findings of the study.

Keywords :

Consumer Buying Behaviour, Jewellery, Marketing,Purchase behaviour

Introduction :

Consumer buying behaviourrefers to the selection, purchase and consumption of goods and services for the satisfaction of their wants. There are different processes involved in the consumer behaviour. Many factors, specificities and characteristics influence the individual in what he is and the consumer in his decision making process, shopping habits, purchasing behaviour, the brands he buys or the retailers he goes. A purchase decision is the result of each and every one of these factors. Initially the consumer tries to find what commodities he would like to consume, then he selects only those commodities that promise greater utility. After selecting the commodities, the consumer makes an estimate of the available money which he can spend. Lastly, the consumer analyses the prevailing prices of commodities and takes the decision about the commodities heshould consume.

Meanwhile, there are various other factors influencing the purchases of consumer such as social, cultural, economic, personal and psychological.

Meaning of Jewellery :

Jewellery is a kind of embellishment that incorporates pieces of jewellery, rings, arm bands, watches, and studs, and so on. Gems are being intended for everyone and can be produced using a wide range of classifications. Adornments began around, quite a while back started with materials produced using bone, teeth, and shell. The main realized adornments pieces were worn by the Cro-Magnons around a long time back; these pieces were made of bone and teeth and were worn as neckbands and hoops to show ancestral enrolment. Later on consolidated globules, stone and pearls. Egyptians were first to utilize gold and metals for making Gems, it were viewed as an image of influence and riches. The brands were perceived in nineteenth 100 years, and most old fashioned brands, for example, for example cattier, Tiffany, Boucheron, lalique, and so forth are still exceptionally renowned.

Statement of the Problem :

There are many variables influencing shopper conduct. Because of effect of different elements, customers respond or answer showcasing program in an unexpected way. For similar item, value, advancement and appropriation, their reactions vary altogether. The variables don't influence similarly to every one of the purchasers; they affect their way of behaving. In any case, a few variables are more viable, while some meaningfully affect buyer conduct. A buyer's purchasing conduct is impacted by social, social, individual variables and mental elements. These all variables mutually shape customer buy conduct of pearls and adornments and impact the choice of shoppers in their everyday life. The choice connecting with buy and utilization of pearls and gems are affected by these elements in various manner size and bearing. This study addresses variousfactors Affecting Consumer Buying Behaviour for Jewellery Southern District

Review of Literature :

- A study by Assocham on "Imitation Jewellery Market" (2012) has revealed that high gold prices of gold have changed the customer s preference from fine jewellery to relatively inexpensive but equally flashy costume jewellery, especially during festivals and weddings. The demand for imitation jewellery has surged by over 85% in the last one year on account of sharp rise in gold and silver prices.
- Jain (2012) in his study "Strategy for Perfect Jewellery Designing" explored that designing of the Jewellery must be according to the customers specification. The article specified a number of strategies for designing the Jewellery.
- Balanaga Gurunathan and Muniraj (2012) investigated in their article that the impact of customer awareness on behaviour and buying pattern of ornamental gold in Tamil Nadu. The social status played a significant role in Tamil Nadu for

buying and investing in ornamental gold. The impact of awareness among the respondents on investments in ornamental gold was evaluated in terms of their preference to buy. The respondents first preference was investment in yellow metal (mean value is 4.60), followed by white metal (mean value is 2.30), diamond jewels (mean value is 1.12) and Platinum jewels (mean value is 0.62).

Objectives :

- To know the buyers behaviour while purchasing Jewellery
- To examine the consumer awareness about Jewellery
- To find out the factors influencing the actual purchase of factors affecting consumer buying behaviour for Jewellery
- To offer suitable suggestions for effective purchase factors affecting consumer buying behaviour for Jewellery

Research Methodolgy :

This is study is based on both primary and secondary data. Sampling method was used to collect the primary data from 421 respondents through questionnaire prepared to the users of gold jewellery in southern district. The sample of customers is randomly selected. The secondary data has been collected through published text books, journals, magazines etc. And also collected through online services

Demographic Profile :

Data Analysis

Demographic Factor

A description of a customer includes Gender, Age, Material Status, Family Income, Education,

Table No. 1 : Demographic Factor

Factor	Particulars	No of respondents	Percentage
Gender	Male	157	37.29
	Female	260	61.75
	Others	4	0.95
Age	Below 25	98	23.27
	26 – 40	121	28.74
	41 –50	132	31.35
	Above 51	70	16.62
Material status	Married	282	66.98
	Unmarried	139	33.01

Education	Below +2	55	13.06
	Under Graduate	146	34.67
	Post Graduate	103	24.46
	Others	117	27.79
Income	Below 20000	111	26.36
	20001 - 40000	149	35.39
	40001 - 50000	86	20.42
	Above 50001	75	17.81
Area wise	Rural	134	31.82
	Urban	162	38.48
	Semi-urban	125	29.69

Interpretation :

The above table reveals that majority of respondent are female that follows 61.75% of respondent are under the age group 41 -50 years, that follows 31.35% of respondent are married, 33.01% and educational qualification under graduate 34.67% then income wise 20001 – 40000 level 35.39% area wise urban level 38.48%.

CHI –SQUARE

Chi square is used to prove the hypothesis

Ho – There is no association between age and level of satisfaction.

H1 – There is association between age of the respondents and aware about Fraudulent practices.

Table : 2

O	E	O – E	$(O - E)^2$	$(O - E)^2/E$
30	33.25	-3.25	10.56	0.31
30	33.25	-3.25	10.56	0.31
40	39.48	-0.52	0.27	0.06
35	33.25	1.75	3.06	0.09
40	35.74	4.26	18.14	0.51
20	28.50	8.5	72.25	2.53
30	28.50	8.5	72.25	2.53
40	33.84	6.16	37.94	1.12

25	28.50	-3.5	12.25	0.42
35	30.64	4.36	19.00	0.62
30	18.24	11.76	138.29	7.58
20	18.24	11.76	138.29	7.58
15	21.66	6.66	44.35	2.04
20	18.24	1.76	3.09	0.169
11	19.61	-8.61	74.132	3.78
			29.649	

Degree of Freedom

(c-1) (r-1)

(3 -1) (5-1)

2 x 4 = 8

Since the calculated value is 29.098 is more than the table value 7.344 at 5 % level of significance there is no relationship between age and level of satisfaction.

Table : 3

O	E	O – E	$(O - E)^2$	$(O - E)^2/E$
15	18.55	0.80	0.64	0.034
25	24.82	-0.18	0.03	0.01
20	23.25	3.25	10.56	0.45
20	18.02	1.98	3.92	0.217
30	25.34	4.66	21.71	0.856
12	11.97	0.03	0.009	0.007
13	16.02	3.02	9.12	0.56
14	15.00	1.00	1.00	0.06
12	11.63	-0.37	0.13	0.011
20	16.35	3.65	13.32	0.81
13	10.28	2.72	7.39	0.71
20	13.76	6.24	38.93	2.82
15	12.89	2.11	4.45	0.34
7	9.99	-2.99	8.94	0.89
6	14.05	8.05	64.80	4.61

11	12.31	1.31	1.71	0.13
14	16.47	2.47	6.10	0.37
15	15.43	0.43	0.18	0.01
6	11.96	5.96	35.52	2.96
7	16.81	9.81	96.23	5.72
12	10.79	1.21	1.46	0.13
14	14.44	0.44	0.19	0.01
15	13.52	1.48	2.19	0.16
6	10.48	4.48	20.07	1.91
7	14.74	7.74	59.90	0.41
8	7.08	0.92	0.84	0.11
9	9.47	0.47	0.22	0.02
10	8.87	1.13	1.27	0.14
8	6.88	1.12	1.25	0.18
17	9.67	7.33	53.72	5.55
				12.895

Degree of freedom

(c -1) (r -1)

(6-1) (5 -1)

5 x 4 = 9

Since the calculated value is 12.895 is more than the table value 8.434 at 5 % level of significance there is no relationship between age and level of satisfaction.

Table 4

Ranking Method

Aware about fraudulent practices

Sl No	Particular	Respondents	Rank
1.	Using copper level in high	50.02	II
2.	Duplicate jewels	49.32	IV
3.	Manufacturing fraud	50.76	I
4.	Wastage and low quality gems	48.79	V
5.	Maximum using 18kds gold	49.52	III

Inference :

Most of the respondents ranking level manufacturing fraud 50.76 first, using copper level in high 50.02 second, maximum using 18kds gold 49.52 third, duplicate jewels 49.32 fourth and wastage and low quality gems 48.79 fifth.

Finding :

- Majority of the respondents are female 61.75%
- Majority of the respondents are at the age wise 41- 50 35%
- The respondents who response to the data are married with 66.98%
- Most of the respondents are under graduate with 34.67%
- Majority of the respondents are income level 35.39% and least with income 17.81%
- The major respondents are from urban area 38.48%
- There is no relationship between age and level of satisfaction at 5% level of significance the calculated value is 12.895 and table value is less hypothesis is accepted
- There is no relationship between age and aware about fraud lent significance the calculated value is 12.895 the hypothesis is accepted
- The rank score which follows the 1st is manufacturing fraud 50.76 and least is 48.76

Conclusion :

The issue of cutting edge terrible conduct looked by each country in the cutting edge world, anyway there are essentially number of nations who have mentioned guidelines to control the mechanized awful way of behaving with far and wide point of view. Cybercrime has by and large individual and the reprehensible party will be in somewhere else and done offense in other piece of the world, hence the remarkable co-undertaking of the overall association is supposed to control the high level terrible way of behaving and also in making the more extreme guideline with overall situation which manages the high level awful way of behaving. There are number of customs and affiliations which direct danger of electronic awful way of behaving and help the made and besides making nations in establishing progressed guidelines or data improvement acts to control the high level terrible way of behaving with generally viewpoint. Regardless, it is especially unsuitable that there are number of nations which give safe sky to modernized transgressors on the planet and there are different nations which doesn't see explicit awful ways of behaving as encroachment in their own nations which are viewed as encroachment under the criminal law of different nations, which truly address an issue when crosscountry cybercrimes are consolidated. This issue can without an entirely exceptional stretch be overseen if all of the nation's party and shape a model guidelines on which each country establishment their public guidelines.

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An Evaluation of Food Delivery Systems adopted by Restaurants in Thiruvananthapuram District

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Abstract

Currently, the restaurant industry experiences a boom in terms of growth and has been astronomically drifting across the world. It has gone through many changes over the years as a result of invention of technology, changes in consumer behaviour and increase in the volume of working population. In order to fit in with these changes, most of the restaurants adopt food delivery services in addition to its normal dine-in operations. At the same time, to make the food delivery business in a much better way and to maintain their business competitively in the market, the restaurant businesses bring out different methods or mechanisms in food delivery segment. In this article, an attempt I made to explore the prominent food delivery methods that exist in restaurants today and to analyse which method is most appropriate or highly beneficial for them. The findings of the study revealed that, there are mainly two types of food delivery system which have been followed by most of the restaurants in Thiruvananthapuram district. They are own delivery of food by restaurants themselves and food delivery through external or third party companies. The study concluded that while comparing these two methods of food delivery business, the third-party food delivery business is most appropriate for restaurants because it provides extra benefits in terms of income, popularity, demand and sales, marketing space and running cost.

Keywords :

Restaurants, Technology, Food delivery methods, Own-food delivery, Third-party food delivery.

Introduction :

Restaurants are the establishments where refreshments or meals may be procured by the public (Lang, 2021). Theyhave always played a crucial role in the business, social, intellectual and artistic life of a thriving society. Beyond the basic purpose of restaurants to provide food and drink, they have, historically, fulfils human needs for connecting and shaping social relations. Today, the restaurant industry lies at the heart of technological disruptions. The 21st century is featured by immense use of digital technology and higher number of working populationthat shifted the world into an app based economy. As a result, the thriving businesses started to adopt online services in addition to their normal offline operations. It became a breakthrough for the restaurants as they could expand their business by focusing on the food delivery segment. The food delivery business is a profitable and beneficial business for the restaurants because of its expansive potential. Considering the increasing number of working population, the food delivery business is a boon for therestaurantsas it helps to manage its' volume of customers effectively. Over the years, people highly attracted towards this service because of the convenience and flexibilityprovided by this system. Before long, there is innovation that took place in the food delivery segment also. At the fag end, by forecasting the futureprospectsthe restaurants now starts to adopt different methods or mechanismsfor delivering foods to the destination.

Statement of Problem :

Initial times, the sources of earning income for the restaurants was very limited because the dine-in customers were considered as the real customers who helps to enlarge their volume of income. Over the years, with the adoption of technology, the restaurant industry also found its feetby way of expandingtheirbusiness. For generating additional revenue, the restaurants started to serve foods not only to the dine-in customers but also deliver to those who place their orders while sitting at their home and work place.Obviously, it led to a steady growth in the food deliverysegment in the midst of 21st century. With the immense use of internet and other digital devices, now the restaurants can obtain income by delivering foods to the customers through different food delivery methods or mechanisms.

Objectives of the study :

1. To study the prominent food delivery methods that currently exist in restaurants.

2. To analyse which method is most appropriate or highly beneficial for the restaurants.

Research Methodology :

The present study is descriptive and analytical in nature and is based on both primary and secondary data. The primary data were collected from those restaurants which are delivering foods through all theprominent food delivery methods. In the case of those restaurants, the exact population figure cannot be determined and hence judgemental sampling technique is used to select samples. The judgement criteria is that the restaurants mustdeliver foods through third-partyfood delivery companies along with its own food delivery service. The primary data were collected from 100 restaurants by providing scheduled questionnaires. The secondary data were collected from articles, websites, journals and related reports. The present study is limited to those restaurants which are located in Thiruvananthapuram district and have joined with all the prominent food delivery methods for delivering foods to the customers. Standard deviation, Mean and MANOVA were used to analyse the result of the study.

Results and discussions

Food Delivery System in Restaurants

In restaurants, there are two types of food delivery methods exist which are most prominent. They are described below, During the period of 1950, when the television was invented, people cut off their time from external entertainments and spent most of their time in front of TV. After realising these changing behaviour of customers, the owners of the restaurantsbegan to shift their strategy from dine–in to food delivery business. They started to deliver foods to the customers who lived in the nearest locality. Thus the concept of own delivery of foods by restaurants were emerged. Under this method, the restaurants start to build their own apps and websites for delivering foods to needy customers. In addition to this they also accept orders over phone calls and besides some of the restaurants provide their visiting cards for the purpose of delivering foods as per demand.

In this method of food delivery, the restaurant themselves appoint delivery staff and paid them wages. As a staff in the restaurant all the additional needs related with the business are to be satisfied by the restaurant owner for him. When the customer made a call or make an order by entering through website it is the direct responsibility of the restaurant staffs to deliver foods to the desired location. Instead, they charge a fee from customers called delivery fee and it may varyon the basis of distance. The process food delivery is completed once the order is delivered to the desired location.

In addition to this own-food delivery method, meanwhile, the restaurants began to enjoy food delivery service through third-party companies.It means, they start to deliver foods to the customerswith the help third parties or external delivery partners who are appointed by third party food delivery companies. Under this method, the thriving food delivery companies appointed employees as delivery staffs and they act as delivery partners for the restaurants to deliver food to the customers' destination. The system works through specially developed apps along with the support of internet and digital devices. While comparing this method with own-food delivery business, the major difference is that, under this method, different restaurants have come under one roof. So that the customers can order foodsfrom any of the restaurants that listed on the single app. External companies are the real recruiters of delivery staffs and hence the burden of their payment is lies with the hands of them. Here, the restaurant is entirely free from bearing all other burdens related with the business,exceptin case of the defectsin food items delivered to the customers.

Analysis of the survey data

Table 1 - Number of restaurants from each category from the selected samples

Nature of Restaurant	N
Veg Restaurants	26
Non-veg Restaurants	20
Veg & Non-veg Restaurants	54
Total	**100**

Source : Primary data

After interpreting and analysing the data, the demographic profile of the sample shows that majority of the restaurants belonged to Veg & Non-veg category. The number of Non-veg only restaurants are smaller as compared to other types of restaurants in the selected sample.

Descriptive statistical analysis of nature of restaurants on the basis of various factors associated with both Own-food delivery and Third-party food delivery business.

Table 2- Mean distribution of Veg, Non-veg and Veg &non-veg restaurantsjoined with both own-food delivery and third-party food delivery services on the basis of income.

Dependent Variables	Nature of Restaurants	Mean	Std. Deviation
	Veg	2.50	.510
	Non-veg	2.55	.510
	Veg & Non-veg	2.70	.461
	Total	2.62	.488
Income- Third party FD	Veg	3.50	.510
	Non-veg	3.55	.510
	Veg & Non-veg	3.59	.496
	Total	**3.56**	**.499**

Source: Primary data

Table 2, shows the mean value and standard deviation of different types of restaurants with regard to various factors associated with own-food delivery and third-party food delivery methods. Considering the table, it was found that the Veg and Non-veg restaurants have the highest mean value with regard to the income of both own-food delivery and third party food delivery methods. In addition to this, the table also reveals that there is an increase in the mean value of restaurants in terms of the income from third party food delivery method when it is compared with the income of Own-food delivery method of restaurants. It implies that when comparing these to food delivery methods, the income generated through third-party food delivery method is high in case of veg, non-veg and veg & non-veg restaurants.

Table 3 - Mean distribution of Veg, Non-veg and Veg & non-veg restaurants joined with both own-food delivery and third-party food delivery services on the basis of popularity.

Dependent Variables	Nature of Restaurants	Mean	Std. Deviation
Popularity- Own FD	Veg	2.69	.471
	Non-veg	2.45	.510
	Veg & Non-veg	2.67	.476
	Total	2.63	.485
Popularity- Third party FD	Veg	3.62	.496
	Non-veg	3.45	.510
	Veg & Non-veg	3.57	.499
	Total	**3.56**	**.499**

Source : Primary data

Considering the factor, popularity, table 3 shows that Veg restaurants have the highest mean value in both of the methods of food delivery. While comparing the mean value of all the type of restaurants with the popularity of both own-food delivery and third-party food delivery methods, the mean values are high in case of third party food delivery service. So it is concluded that the restaurants get more popularity from third party food delivery method.

Table 4 - Mean distribution of Veg, Non-veg and Veg & non-veg restaurants joined with both own-food delivery and third-party food delivery services on the basis of demand and sales.

Dependent Variables	Nature of Restaurants	Mean	Std. Deviation
Demand & Sales- Own FD	Veg	2.42	.504
	Non-veg	2.75	.444
	Veg & Non-veg	2.48	.504
	Total	2.52	.502
Demand & Sales- Third party FD	Veg	3.42	.504
	Non-veg	3.45	.510
	Veg & Non-veg	3.48	.504
	Total	**3.46**	**.501**

Source : Primary data

By considering demand and sales created by both of the food delivery methods, it is clear from the table that the Non-veg restaurants have high mean value. That means, the non-veg restaurants get highest demand and sales from food delivery services when it is compared with other type or nature of restaurants. And also, when comparing the mean values of all type of restaurants with the two food delivery methods, the mean value of veg, non-veg and veg & non-veg restaurants are high in case of third party food delivery method. Hence, It is concluded that third party food delivery method generates high and demand and sales than Own food delivery business.

Table 5 - Mean distribution of Veg, Non-veg and Veg & non-veg restaurants joined with both own-food delivery and third-party food delivery services on the basis of marketing space.

Dependent Variables	Nature of Restaurants	Mean	Std. Deviation
Marketing space- Own FD	Veg	3.04	.196
	Non-veg	3.00	.324
	Veg & Non-veg	2.98	.136
	Total	3.00	.201
Marketing space- Third party FD	Veg	3.77	.430
	Non-veg	3.75	.444
	Veg & Non-veg	3.81	.392
	Total	**3.79**	**.409**

Source: Primary data

When considering the factor, marketing space, table 5 shows that veg restaurants have highly benefitted from own-food delivery method and Veg & non-veg restaurants have more benefitted from third-party food delivery method. But while comparing the marketing space of own food delivery and third party food delivery methods, the table shows that the mean value of all type of restaurants is high in case of third-party food delivery service. It implies that third-party food delivery service provide huge marketing space to restaurants when it is compared with restaurant's Own food delivery method.

Dependent Variables	Nature of Restaurants	Mean	Std. Deviation
Running cost- Own FD	Veg	3.73	.452
	Non-veg	3.60	.503
	Veg & Non-veg	3.52	.504
	Total	3.59	.494
Running cost- Third party FD	Veg	2.65	.485
	Non-veg	2.60	.503
	Veg & Non-veg	2.50	.505
	Total	**2.56**	**.499**

Source : Primary data

In case of running cost, while comparing third-party and own-food deliverymethods of restaurants, table 6 reveals that the mean value of all the restaurants are highin case of own food delivery service.That means, running cost for third party food delivery method is low and hence the method is better as compared to own-food delivery method.

Hypothesis l : There is no significant difference between Veg, Non-veg and Veg & non-veg restaurants towards the factors associated with different food delivery methods.

Table 7 - Multivariate Tests

Effect		Value	F	Hypothesis df	Error df	Sig.	Partial Eta Squared
Nature of Restaurants	Pillai's Trace	.444	2.543	20.000	178.000	.001	.222
	Wilks' Lambda	.597	2.593[b]	20.000	176.000	.000	.228
	Hotelling's Trace	.607	2.642	20.000	174.000	.000	.233
	Roy's Largest Root	.457	4.065[c]	10.000	89.000	.000	.314

Source : Primary data

In this table, it is found that the significant value of Wilk's Lambda test is 0.000, which is less than 0.05 and hence the null hypothesis is rejected.And it accepts the alternative hypothesisthat is, there is significant difference between Veg, Non-veg and Veg & non-veg restaurants towards various factors associated with the two food delivery methods.

Hypothesis : 2– The error variance of the dependent variable is equal across groups.

Table 8 - Levene's Test of Equality of Error Variances

Dependent Variables	F	df1	df2	Sig.
Income- Own FD	4.109	2	97	.019
Income- Third-party OFD	.571	2	97	.567
Popularity- Own FD	1.257	2	97	.289
Popularity- Third party OFD	.455	2	97	.636
Demand & Sales- Own FD	10.314	2	97	.000
Demand & Sales- Third party OFD	.487	2	97	.616
Marketing space- Own FD	.923	2	97	.401
Marketing space- Third party OFD	.879	2	97	.419
Running cost- Own FD	7.467	2	97	.001
Running cost- Third party OFD	2.568	2	97	.082

Source : Primary data

Table 8 reveals that, the p value of the income from own-food delivery business is less than 0.05 whereas the p value of the income is greater than 0.05 in case of third-party food delivery business. Hence the null hypothesis is rejected here and accepts the alternativehypothesis. The table concludes that, there is significant differences and hence, the error variance of the income is not equal across groups. In case of Popularity, the p value is more than 0.05 in both own-food delivery and third-party food delivery business and hence the null hypothesis is accepted. That is, the error variance of the popularity from different food delivery methods are equal across groups. By considering Demand and sales, it is noticed that the p value is less than 0.05 in case of own-food delivery method and is greater than 0.05 in case of third-party food delivery method. Hence, the null hypothesis is rejected and it is concluded that the error variance of the dependent variable, demand and sales has significant difference and is not equal across all groups.

In case of marketing space, the p value is greater than 0.05 in both the cases and the null hypothesis is accepted here. It is concluded that the error variance of the dependent variable, marketing space has no significant difference and is equal across all groups. In the case of running cost, it is clear from the table that the p value of Own-food delivery method is less than 0.05 and the p value of third-party food delivery method is greater than 0.05. Hence, the null hypothesis is rejected and it is concluded that the error variance of the dependent variable, running cost has significant difference and is not equal across all groups.

Table 9 - Tests of Between-Subjects Effects

Source		Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Nature of Restaurants	Income- S/F	.851	2	.425	1.817	.168	.036
	Income- OFD	.153	2	.076	.303	.739	.006
	Popularity- S/F	.822	2	.411	1.772	.175	.035
	Popularity- OFD	.332	2	.166	.663	.517	.013
	Demand & Sales- S/F	1.382	2	.691	2.844	.063	.055
	Demand & Sales- OFD	.062	2	.031	.122	.885	.003
	Marketing space- S/F	.057	2	.028	.701	.499	.014
	Marketing space- OFD	.076	2	.038	.225	.799	.005
	Running cost- S/F	.793	2	.397	1.644	.199	.033
	Running cost- OFD	.455	2	.228	.913	.405	.018

Source : Primary data

In this table, all the p values regarding income, popularity, demand and sales, marketing space and running cost among the two different food delivery methods are greater than 0.05 and hence we accept the null hypothesis and it concludes that there is significant difference between Veg, Non-veg and Veg & non-veg restaurants towards the factors associatedwith different food delivery methods.

Conclusion :

The study is an attempt to know the prominent food delivery methods that exist in restaurants and also to analyse which method is most appropriate or highly beneficial to the restaurants for doing food delivery business. As per the study, it is clear that, there are two prominent food delivery methods that currently exist in restaurants. They are own-food delivery business by restaurants and food delivery with the help of third-party companies. Based on the analysis, there exists a strong evidence to prove that the third-party food delivery method is far superior when compared with own food delivery framework in terms of income, popularity, demand & sales, marketing space and running costs.

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A Study on Employee Absenteeism in Fish Net Industry Sectors in Kanyakumari District

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Abstract

Employees Absenteeism is the failure of an employee to report for duty when he is scheduled to work. It is a major Fish Net industry sectors problem and its effects are multifarious. It affects the employee, employers and the economy of the nation. Work schedules are upset and delayed and quality of product deteriorates. In Fish Net Industry Sectors also it is a major problem as it is in other sectors. Inadequate wages, nature of work, poor working conditions, absence of social and welfare facilities are some of the causes of absenteeism in the fish net industry sectors. By redressing these grievances, absenteeism could be reduced and productivity increased in this industry. This study analyses the opinion of fish industry sectors employees on absenteeism in the fish industry sectors.

Keywords :

Fish Net Industry, Absenteeism and work schedule.

Introduction :

Absenteeism is a universal problem and it means absence of an employee from work when he is scheduled to work, without prior permission, notice or sanction. It is an unauthorized leave and is different from regular leave or holiday, and its extent varies from industrial sectors to sectors, place to place and occupation to occupation. When an employee absents himself without prior permission, the effects are multifarious; it renders manpower planning impossible in the organization sectors. Affect work schedule and hampers smooth flow of works. It disrupts processes, upsets production targets and causes delay in supply to valued customers, while the production cost rises resulting in production losses, quality of product tends to deteriorate. It affects the employee, fellow employees, the employer and the economy of nation, and so it is an important problem in industrial organizations. Hence this study was carried out to have a general view of the opinion of the fish net industries employees on the problem of absenteeism in the sectors in kanyakumari district.

Methodology :

For the present study, Primary data were collected from 350 respondents. The respondents were employees from 30 fish net industry and finish net industry sectors located in and around in kanyakumari district. They were selected by simple random sampling method. A questionnaire on absenteeism in fish net industry and sectors was used to collect the primary data for the study. The respondents were grouped on the basis of their age, gender, marital status, educational qualification, monthly income and experience. The data were analyzed by t test and ANOVA.

Results and Discussion

Analysis of Respondents : Variables

Classification of Respondents by Age		
Below 30	140	40
30-40	160	46
40-50	35	10
50-60	10	2.9
Above 60	5	1.4
Total	350	100
Classification of Respondents by Gender		
Male	320	91.4
Female	30	8.57
Total	350	100
Classification of Respondents by Marital Status		
Married	250	71.4
Unmarried	100	28.57
Total	350	100
Classification of Respondents by Qualification		
SSLC	40	11.42
HSSC	15	4.29
ITI	120	34.29
Diploma	115	32.86
Engineering	35	10
Graduate	20	5.71
Post Graduate	5	1.43
Total	350	100

Classification of Respondents by Salary		
Below Rs.10000	220	62.86
Rs.10000 – 20000	80	22.86
Rs.20000 – 30000	30	8.57
Above Rs.30000	20	5.71
Total	350	100
Classification of Respondents by Experience		
Below 1	30	8.57
1-5	120	34.29
5-10	95	27.14
Above 10	105	30
Total	350	100
Classification of Respondents on Absenteeism in Fish Net Industry Sectors		
Highly Justifiable	40	11.43
Justifiable	50	14.29
No Opinion	180	51.43
Unjustifiable	51	14.57
Highly Unjustifiable	29	8.29
Total	350	100

- Classification of respondents by age, out of 350 respondents, 140 (40 percent) were below 30 years of age, 160 (46 percent) were between 30 and 40 years, 35 (10 percent) were between 40 and 50 years, 10 (2.9 percent) were between 50 and 60 years and 5 (1.4 percent) were aged above 60 years. Hence majority of the respondents were between 30 and 40 years of age.
- Classification of the respondents by gender, the respondents, 320 (91.4 percent) were male and 30 (8.57 percent) were female.
- Classification of respondents by marital status, in the sample, 250 (71.4 percent) respondents were married and 30 (8.57 percent) respondents were unmarried.
- Classification of respondents by qualification, in the sample of 350 respondents, 120 (34.29 percent) had ITI certificate and 115 (32.56 percent) had Diplomas. Respondents with SSLC numbered 40 (11.42 percent) respectively. While engineering formed 10 percent of the respondents, 20 graduates constituted 5.71 percent and Post graduate constituted 1.43 percent of respondents.

- Classification of respondents by salary,. The sample of 350 respondents, 220 (62.86 percent) earned monthly salary below Rs.10000. for 80 (22.86 percent) respondents it was between Rs.10000 and 20000 and for 30 (8.56 percent) it was between Rs.2000 and 30000. Only 20 (5.71 percent) respondents has monthly income above Rs.30000. from the study it was inferred that the pay packet was not attractive in the fish net industry sectors.
- Classification of respondents by experience, while 130 (34.29 percent) respondents had more than 5 years of experience followed by 30, 27.14 and 8.57 percent respectively.

The study showed that 51.43 percent respondents strongly justified and 14.57 percent respondents justified absenteeism in the fish net industry sectors.

Analysis of data by t test gives the relationship in the opinion of the respondents with regard to absenteeism in the kanyakumari fish net industry sectors.

Hypothesis: there is no significant relationship in the opinion of the respondents with regard to absenteeism in the kanyakumari fish net industry sectors.

One Sample t test on Absenteeism in Fish Net Industry Sectors

N	df	Mean	T Calculated Value	T Table Value
350	349	2.9247	-1.428	1.625

Since the calculated t value (-1.428) was less than the table value (1.625) at 5 percent level of significance, there was no significant relationship in the opinion of the respondents with regard to absenteeism in the fish net industry sectors.

ANOVA : showed the relation among the groups of the respondents based on age, gender, marital status, educational qualification and income with regard to absenteeism in the fish net industry sectors.

Hypothesis : there is no significant difference among various age groups of the respondents with regard to absenteeism in the fish net industry sectors.

One way Analysis of variance among Age group of the Respondents with regard to Absenteeism

Source of Variation	Sum of Square	df	Mean Square	F	P
Between Group	37.527	4	9.382	1.117	0.341
Within Group	2875.020	345	8.390		
Total	2931.515	349			

Since the calculated value of P (0.341) was more than 0.05 level of significance, there was no significant difference among the age group of the respondents with regard to absenteeism in fish net industry sectors in kanyakumari district.

One way analysis of variance among gender of the respondents with regard to absenteeism

Hypothesis: there is no significant difference among gender of the respondents with regard to absenteeism in fish net industry sectors in kanyakumari district.

Source of Variation	Sum of Square	df	Mean Square	F	P
Between Group	1.053	1	1.072	0.124	0.711
Within Group	2921.442	342	8.321		
Total	29.21.512	349			

Since calculated value of P (0.711) was more than 0.05 level of significance , there was no significant difference among the gender of the respondents with regard to absenteeism in fish net industry sectors in kanyakumari district.

One way analysis of variance in marital status of the respondents with regard to Absenteeism

Hypothesis : there is no significant difference in the martial status of the respondents with regard to absenteeism in fish net industry sectors in kanyakumari district.

Source of Variation	Sum of Square	df	Mean Square	F	P
Between Group	4.521	1	4.528	0.551	0.451
Within Group	2926.660	342	8.312		
Total	2931.512	349			

Since the calculated value of P (0.451) was more than 0.05 level of significance there was no significant difference in the martial status of the respondents with regard to absenteeism in fish net industry sectors in kanyakumari district.

One way analysis of variance in Educational Qualification of the respondents with regard to Absenteeism

Hypothesis: there is no significant difference in educational qualification of the respondents with regard to absenteeism in the kanyakumari fish net industry sectors.

Source of Variation	Sum of Square	df	Mean Square	F	P
Between Group	39.763	5	6.549	0.752	0.575
Within Group	2872.524	343	8.421		
Total	2931.521	349			

The calculated value of P (0.575) was more than 0.05 level of significance, there was no significant difference in educational qualifications of the respondents with regard to absenteeism in fish net industry sectors in kanyakumari districts.

One way analysis of variance among various salary groups of the respondents with regard to Absenteeism

Hypothesis: there is no significant difference among various salary groups of the respondents with regard to absenteeism in the kanyakumari fish net industry sectors.

Source of Variation	Sum of Square	df	Mean Square	F	P
Between Group	2.778	3	0.954	0.133	0.924
Within Group	2928.531	346	8.421		
Total	2934.532	349			

The calculated value of P (0.924) was more than 0.05 level of significance, there was no significant difference among the salary groups of the respondents with regard to absenteeism in fish net industry sectors in kanyakumari district.

One way analysis of variance among periods of experience of the respondents with regard to Absenteeism

Hypothesis: there is no significance difference among period of experience of the respondents with regard to absenteeism in fish net industry sectors in kanyakumari district.

Source of Variation	Sum of Square	df	Mean Square	F	P
Between Group	25.214	3	8.336	1.002	0.312
Within Group	2906.120	346	8.305		
Total	2912.512	349			

Since the calculated value of P (0.312) was more than level of significance, there was no significant difference among various periods of experience of the respondents with regard to absenteeism in fish net industry sectors in kanyakumari district.

Conclusion :

Low wages, nature of job and work load, absence of well defined leave rules and job security, absence of welfare and social measures and lack of job satisfaction are the main causes of absenteeism in the kanyakumari district fish net industry sectors. When these sectors are prepared to redress these grievances of employees, the attitude of the employees will change positively towards their organization and their attendance will improve. Decrease in absenteeism will lead to generation of more these sectors and so the ultimate beneficiary will be the employer of fish net industry sectors themselves. Moreover any improvement in productivity in fish net industry sectors will help creation of more employment opportunities in the and contribute more to the countries economy and so fish net industry sectors must consider measures for minimizing absenteeism in this sectors.

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Why do people go for jewellery? An insight into consumers' motivation

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Abstract

Jewellery is a piece of art that enchants everyone. As per the adage, a thing of beauty is a joy forever, jewellery brings joy both to the wearer and to the beholder. Jewellery is classified into fine jewellery and fashion jewellery. Fine jewellery is made of precious metals and gems and fashion jewellery is made of non-precious materials. Indians, in particular are one of the top consumers of fine jewellery. Over the years, jewellery lovers have been more demanding in their quest for newer jewellery and marketers have been striving to fulfil their demands. In this study, the driving factors that motivate people to buy and wear jewellery is studied. A sample size of 132 respondents who wear jewellery, is obtained through email of a structured questionnaire. Analysis is done using SPSS package and MS-Excel software package. From the study, it is identified through exploratory factor analysis that, consumers are motivated to buy and wear jewellery for self-love, for celebration, for the feel-good factor, for financial needs, as a thrifty deal, and for jewellery collection. The identified six factors also confirms with Maslow's hierarchy of needs with regard to safety needs, love and belonging needs, and esteem needs. This study will be useful to jewellers, researchers, and to the fashion analysts worldwide.

Keywords :

gold, jewellery, motivating factors, ornaments, purchase

Introduction :

Jewellery is an adornment which enhances the beauty of the wearer and is a piece of beauty in itself. Jewellery is a way of self-expression. The human race has been obsessed with jewellery all through the ages in various levels. The appearance of the human body has always been used as a vehicle for display and for presentation (Vitezovic, 2012). Early man adorned himself with teeth, feathers, shells and reeds. As civilizations developed, with the discovery of precious metals, jewellery took a different dimension and so began the ever-glistening jewellery industry of today. Jewellery has been used to increase the physical attractiveness of the wearer. Gold jewellery is a durable, appreciating asset which satisfies a person's safety needs as well as his esteem needs. Jewellery has been used to symbolize the status and power of a person in society. Symbolic communication is considered a basic constituent feature of the human psyche making humans distinguishable from the rest of the animal kingdom (Lbova, 2020). As identified by the study made among Guji Oromo women in South Ethiopia by Mulleta et al (2021), ornaments are worn basically for beautification and it is also a way to communicate the personal status, the social identity, and the rights and privileges of the wearer.

In India, there is a practice of gifting cash, gold jewellery and clothes to the bridegroom's family by the bride's parents during marriage, which is called as dowry. The gold jewellery obtained as dowry during marriages is used as a collateral for taking loans for the household, for meeting out crop expenses and also to purchase land. It is expected of the women of the household to be well dressed with expensive saris and gold jewellery during ceremonial occasions of the family (Heyer,1992). Gifting of gold serves various purposes in Turkey. It is a gift of economic value and self-gifting helps in being self-controlled and promotes savings (Ertimur, 2014). This paper reveals the various factors motivating people to wear and purchase jewellery.

This study consists of five sections namely the introduction, followed by earlier studies undertaken in the area of jewellery, methodology, discussion and conclusion.

2. Earlier Studies :

In this section, the contributions of several researchers are discussed. Studies related to jewellery as an adornment, its benefits, the purchase attributes and the influencers have been categorically discussed.

2.1 Adornment : Bloch (1993) in the exploratory study on involvement with adornment as leisure behavior among 364 college undergraduate women in the United States of America states that the level of social influence and self-perceived attractiveness induce female college undergraduates to engage in adornment related recreation. Kunst (2005) in the critical study titled, "OrnamentaUxoria. Badges of Rank or Jewellery of Roman wives?", assesses the Roman jewellery and its social function. Male jewellery indicated the rank of the person and ornaments worn for other purposes were considered effeminate. Jewellery worn by women, reflected the financial status of the husband and her family and the female body seemed to be a surface for projecting the status of the male in the society.

2.2 Well-being : Wearing certain type of jewellery has been found to cure some ailments. Hlaing. T et al (2009) made a case study about a 49-year-old woman, suffering from polyarticular psoriatic arthritis affecting all proximal interphalangeal (PIP) joints on both hands except the left ring finger PIP joint. The woman was found to have worn a 22-carat gold wedding ring on her left ring finger, for a period of 26 years since her marriage. The authors postulate that wearing jewellery of metals like gold, copper, silver and many other metals protects the skin from the damaging effect of arthritis. Catry (2003) in the study states that luxury products are purchased to show oneself unique from the rest of the masses by the emotional value received through the rare and well-crafted luxury products obtained. Pongyeela (2012) made a study on the decision-making process of jewellery buyers in Thailand. The study states that most of Thai customers bought gems and jewellery because they are aware of beauty and personality and they believe that gems and jewellery could solve their problems. Hadaa et al (2015) in their study about tooth jewellery state that by using birthstones in tooth jewellery, the wearer would be benefitting both by fashion dentistry and astrology. The study terms 'Astrosmile' as a fusion of good-luck, health and aesthetics.

2.3 Purchase attributes : Consumers seek for certain key aspects in purchase of jewellery. Jamal et al (2001) in the study on consumer's product evaluation of precious jewellery in the United Kingdom (UK)states that while purchasing precious jewellery, subjective attributes like quality, design, and comfort are more important for people than the objective attributes like price, variety, and country of origin. Sanguanpiyapan et al (2010) made a study on why consumers shop where they do in a jewellery shopping setting in the United States of America (USA). It was found in the study that jewellery shoppers are more influenced by functional motives than non-functional motives. Batchelor (1995) made a study on jewellery demand and the price of goldto find out the effects of changes in gold price on the jewellery demand in six developed nations namely, the USA, Japan, Germany, France, Italy, and the UK. The study states that there is speculative buying ahead of expected hike in gold price in the developed countries.

2.4 Influencers : There are key influencers in purchase of jewellery. Kaefer et al (2012) made a study to find out the impact of a wife's budgetary and romantic attitudes towards luxury goods on their self-purchases and purchases made for them by their husbands. It is revealed that the wives' spending on luxury products for themselves is not affected by their budgetary viewpoint. Liu (2016) conducted a study on the gold consumption by middle class (MC) consumers in emerging markets (EM). It was found that there is a positive relationship between demand for gold and the disposable income of the emerging markets, whereas, the advanced economies showed significant drop in their per capita demand for gold, regardless of their income. Garg (2020) made a study on the influencing factors for eyeing gold as an investment avenue. The study states that security, traditional value of gold and expected higher returns are the factors which influence the purchase of gold for investment purposes.

3. Methodology :

A structured questionnaire was developed for the purpose of this research in an electronic form using Google forms and emailed to 135 prospective respondents, who wore jewellery, out of which fully filled in questionnaires received was 132, which was taken as the sample size for the study. Convenience sampling method was used for the study. The questionnaire contained statements regarding the purchase motives of consumers and measured using the Likert's five-point scale with the following options namely Strongly Agree, Agree, Undecided, Disagree and Strongly Disagree and Not Applicable. The questionnaire also contained a cover letter attached to the questionnaire, which described the purpose of the study and mentioned that the collected data would be used for academic purposes only. The data was analysed using SPSS 20 package and MS-Excel software package. Statistical tools were used to analyse the data.

4. Discussion :

The filled in questionnaire responses collected from the respondents is tabulated, coded, and analysed using SPSS software. Statistical tools are employed to analyse the data. After data analysis, the inferences obtained are discussed.

4.1 Factors affecting Jewellery purchase : A total of twenty-four variables relating to the motives behind wearing and purchase of jewellery were considered. These variables were analysed using Exploratory Factor analysis. Varimax rotation was used and six factors were derived. Table 1 shows the derived factors.

Table 1: Rotated Component Matrix

Factors	Statements	Components					
		1	2	3	4	5	6
Self-love	I buy jewels for the pride of possessing the jewel.	0.766					
	I buy jewels to show that I belong to a particular group.	0.760					
	My society respects me only when I wear jewels.	0.713					
	Jewels are a symbol of my uniqueness and my personality	0.682					
	I buy others jewels too, which I had not planned to buy in a visit, if I like it very much	0.514					
Celebration	I buy jewels when there is an occasion to celebrate		0.806				
	I buy jewels to celebrate an achievement		0.771				
	I buy jewels as a souvenir		0.746				
	I buy jewels to show my appreciation for someone		0.645				
	I buy jewels for the joy of gifting		0.488				

Feel good factor	I wear gold jewels as it is comfortable and safe on my skin			0.831			
	I wear jewels as it gives an elegant / respectable look			0.765			
	I wear jewels as it is my culture to wear them			0.749			
	I wear jewels as it boosts my confidence			0.704			
Financial needs	Jewels give financial security for the future				0.889		
	Jewels can be used for emergency cash needs				0.878		
	I buy jewels as an investment.				0.720		
A thrifty deal	I buy jewels when the gold price comes down					0.835	
	I buy jewels when there is a special offer by the jeweller					0.731	
	I buy jewels when I have extra money to buy					0.721	
	I buy only the jewels I had planned to buy in a visit, within my budget					0.84	
Jewellery collection	I buy jewels to add to my jewellery collection						0.559
	I buy jewels as my jewellery savings chit has matured						0.554
	I buy jewels for fashion/love for jewels						0.499

Self-love : Self-love is an appreciation of one's own worth or virtue. The variables under the factor of Self-love comprises of the following namely, buying jewels for the pride of possessing the jewel, buying jewels to show that they belong to a particular group, society respects them only when they wear jewellery, jewels are a symbol of their uniqueness and their personality, and they buy other jewels too, which they had not planned to buy, if they like it very much. The factor of self-love aids in fulfilling the need for belongingness, which is the third need of Maslow's hierarchy of needs.

Celebration : The Celebration factor consists of the following five variables namely buying jewels when there is an occasion to celebrate, buying jewels to celebrate an achievement, buying jewels as a souvenir, buying jewels to show their appreciation for someone, and buying jewels for the joy of gifting. The celebration factor contributes to fulfil the self-esteem needs, which is the fourth need of Maslow's hierarchy of needs.

Feel good factor : The feel-good factor comprises of the variables namely wearing gold jewels as it is comfortable and safe on the skin, wearing jewels as it gives an elegant and respectable look, wearing jewels as it the culture to wear jewels, and wearing jewels as it boosts their confidence. The feel-good factor aids in fulfilling the self-esteem needs of a person, which is the fourth in Maslow's hierarchy of needs.

Financial needs : The factor of financial needs comprises of the following variables namely jewels give financial security for the future, jewels can be used for emergency cash needs, and buying jewels as an investment. The factor of financial needs contributes to safety needs, which is the second of Maslow's hierarchy of needs.

Thrifty deal : The factor of thrifty deal comprises of the variables namely buying jewelswhen the price of gold comes down, buying jewels when there is a special offer by the jeweller, buying jewels when they have extra money to buy, and buying only the jewels they had planned to buy within the budget. The factor of thrifty deal, which refers to wise and careful spending without wasting one's resources, contributes to safety needs, which is the second of Maslow's hierarchy of needs.

Jewellery collection : The factor of jewellery collection comprises of the variables namely buying jewels to add to their jewellery collection, buying jewels as their jewellery savings chit has matured, and buying jewels for the fashion and love for jewels.

Maslow's hierarchy of needs : Maslow's hierarchy of needs consists of five needs namely physiological needs, safety needs, love and belonging needs, esteem needs and self-actualization needs ("Maslow's hierarchy", 2007). It is found that the classification of six factors with regard to wearing and purchase of jewellery also confirms Maslow's hierarchy of needs with regard to safety needs, love and belonging needs, and esteem needs.

Conclusion :

The researcher has endeavoured to explore the factors motivating consumers for the purchase and wearing of jewellery. Based on the findings of the study, the motivating factors for wearing and purchase of jewellery have been identified as self-love, celebration, feel-good factor, financial needs, a thrifty deal, and jewellery collection. This study would aid jewellers in designing products for customers and market them accordingly.

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Digital Payments and Student's Experience

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Abstract

Digital payments are transactions that happen entirely digitally or online, without the requirement for a physical exchange of funds. In digital payments both the payer and the payee exchange money through electronic means. The Government of India (GoI) has taken different steps to support digital payments within the country. The government's goal for the 'Digital India' campaign is to ascertain a 'digitally empowered' economy that's 'Faceless, Paperless, Cashless.' Digital payments help to track the transactions that happen between individual's concern. Digital payments are available in many forms and approaches. The payment mechanism in digital mode become simpler and easier due to technological advancements. To make the cash transaction process easier, financial institutions have introduced digital wallets (Gpay, PhonePe), UPI (BHIM) which can be operated from anywhere at any time by using a mobile number, and cards (debit cards, credit cards, gift cards, and travel cards. The traditional method of spending money has been discovered to be dwindling as the digital economy has grown. Now a days people are uninterested in carrying large sums of money. This Study aims to explore the experiences of students on digital transactions by identifying the widely used mode of the digital transaction by students, and also explores the mindset of students on digital transactions based on the sex, and age. 72 samples were collected from students of Kanyakumari district. The data was collected using online Google Forms. The respondents think that Digital transaction as easy transaction and think about Mobile app also. Banks need to hold free seminars and conferences, especially in rural areas, to educate unqualified people about how to use ATMs, debit cards, credit cards, etc., and to explain the security and privacy of their accounts.

Introduction :

Digital payments are transactions that happen entirely digitally or online, without the requirement for a physical exchange of funds. In digital payments both the payer and the payee exchange money through electronic means.

The Government of India (GOI) has taken different steps to support digital payments within the country. The government's goal for the 'Digital India' campaign is to ascertain a 'digitally empowered' economy that's 'Faceless, Paperless, Cashless.' Digital payments help to track the transactions that happen between individual's concern. Digital payments are available in many forms and approaches.

The payment mechanism in digital mode become simpler and easier due to technological advancements. To make the cash transaction process easier, financial institutions have introduced digital wallets (Gpay, PhonePe), UPI (BHIM)whichcan be operatedfrom anywhere at any time by using a mobile number, and cards (debit cards, credit cards, gift cards, and travel cards. Every day it is seen that, more and more people start using the digital payment system. The traditional method of spending money has been discovered to be dwindling as the digital economy has grown. Now a days people are uninterested in carrying large sums of money. This paper explains the available modes of digital payment system and the experience of students in using it.

Modes of Digital Payment System :

Many intermediaries are driving the growth of digital payments and the transition from cash economy to less-cash economy. These intermediaries include the penetration of internet connections to financial institutions, smartphones and banks. The government of India encourages digital payment system by creating a positive atmosphere for the growth of digital payments in India. The digital transactions enables the users to make safe and convenient payments at lower costs.(MeitY, 2016) The different modes of digital payment systems are.

- Banking Cards
- Unstructured Supplementary Service Data (USSD)
- Aadhaar Enabled Payment System (AEPS)
- Unified Payment Interface (UPI)
- Mobile wallet
- Bank prepaid cards
- Point of Sale
- Internet Banking
- Mobile Banking
- Micro ATMs

Review of Literature :

Jadhav (2022) states that Bank cards have become one of the preferred payment methods due to the immense convenience, control, flexibility and security they offer compared to other payment methods. The leading card payment system in India are Visa, Master Card and RuPay. Every banking and non-banking financial company (NBFCs) offer different bank cards, customers have the option to choose the right type of card. The service aims to ensure financial inclusion and deepening of rural areas and areas with poor internet connectivity.Siby K. M (2021) made a study on consumer perception of digital Payment Methods in times of Covid Pandemic. India is having a strong mobile phone market. By 2020, India had about 700 million internet users, with a projected increase to 975 million by 2025. In India, the exponential rise of the smartphone market and internet usage triggered a digital revolution in payment methods. The demonetisation effort on November 8, 2016 was a key motivator in digitising India. The digital India initiative aims to turn India into a digitally empowered society and knowledge economy. The Study aims to explore the experiences of student son digital transactions by identifying the widely used mode of the digital transaction by students and exploring the mind-set of students on digital transactions based on the sex, and age.

Research Methodology :

This descriptive study adopts purposive sampling approach is utilized. 72 samples were gathered from college students of Kanyakumari district. The primary data were gathered using a structured online questionnaire created with Google Forms. Percentage Analysis, Weighted Average, and Chi-square were the techniques used to analyse the data.

Discussion :

The study analysed the bank in which the account is maintained, top of mind awareness on digital transactions, the average number of digital transactions made in a month, bank wallet used, types of cards used, usefulness of digital transactions, and thinking about digital transaction of the students.

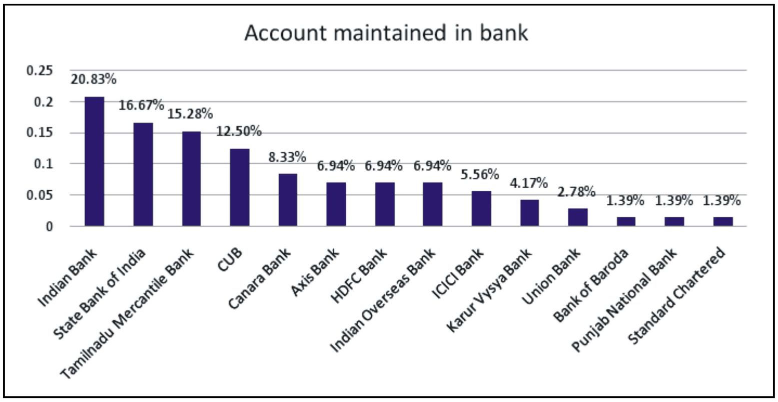

Chart 1. Account maintained in bank

Majority of the respondents maintain account in public bank like Indian bank (20.83%), State Bank of India (16.67%), Canara Bank (8.33%) & IOB (6.94%) and holding account in private banks are scattered with Tamilnadu Mercantile Bank (15.28%), City union Bank (12.50%), HDFC Bank (6.94%)., etc as shown in Chart 1. Usually, the students make up to 5 transactions (52.78 %) as shown in Chart 2. Students prefer bank wallet of SBI pay (55.56%), Axis pay (12.50%), small portion by IndOASIS, Payzapp (HDFC), TMB DIGILOBBY, Eazypay(ICICI)., etc and (13.89%) of the students are not using any bank wallet as shown in Chart 3.

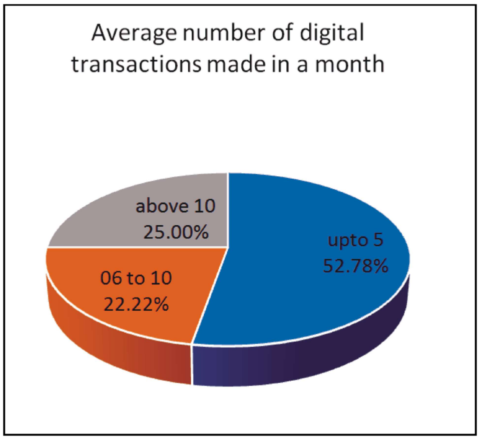

Chart 2. Average number of digital transactions made in a month

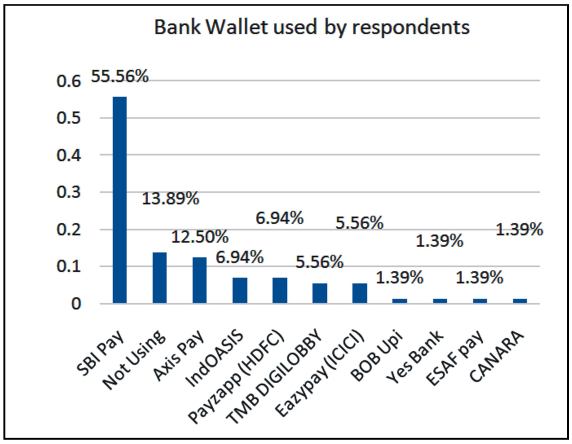

Chart 3. Bank Wallet used by respondents

While comparing individual expenses with family expenses, 60% of the students spend less than Rs.26000 for themselves and 60.87% of family for Rs. 26001 to 51000, as shown in Chart 4. Commonly used cards by the students is Debit card (90.28 %), Credit card (45.83%) as shown in Chart 5.

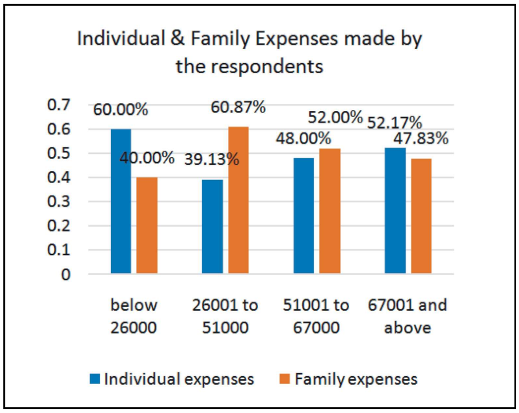

Chart 4. Individual & Family Expenses made by the respondents

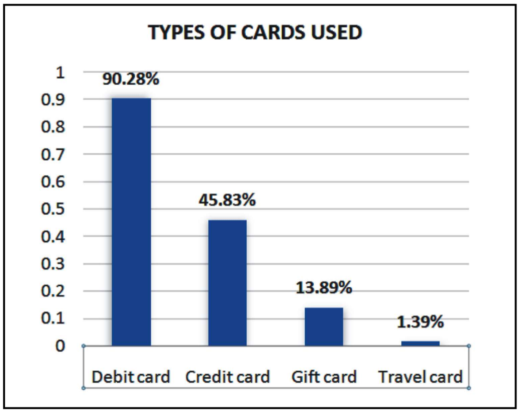

Chart 5. Types of cards used

For convenience of calculation, 19 variables are reduced using factor analysis to 3 factors namely Convenient to use, enhances purchasing decision and Record maintenance as shown in Table.1. In the 3 factors, “Convenient to use” got more weightage than “enhance purchasing Decision” & ‘Record maintenance’ as shown in Table 2. It can be observed that the students prefer convenience than other factors.

Easy Transaction & Mobile App (20.83%) are the terms that comes to the mind of students when they hear the term digital transaction as shown in Chart 6.

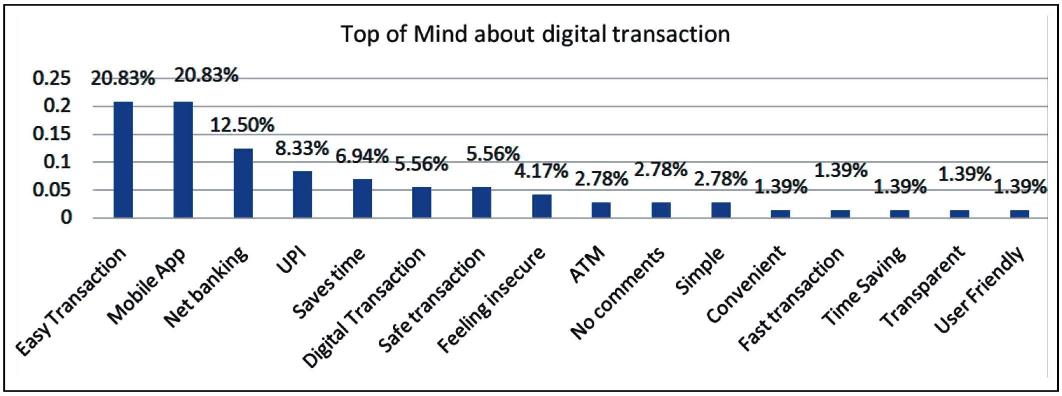

Chart 6. Top of Mind about digital transaction

The relationship between sex and the student’s thinking about digital transaction was analysed using Pearson Chi-Square test and tabulated in table 3. It is found that there is no significant relationship between sex of the students and their thinking about digital transaction. It can be stated that the sex of the students has no influence on the thinking of digital transaction. The relationship between age and the student’s thinking about digital transaction was analysed using Pearson Chi-Square test and tabulated in table 4. It is found that there is no significant relationship between age of the students and their thinking about digital transaction. It can be stated that the age of the students has no influence on the thinking of digital transaction.

Table: 1
Usefulness of digital transactions

Factor	Variables	Component		
		1	2	3
Convenient to Use	Easy to transfer money internationally	0.848		
	Digital transaction helps me to save time	0.846		
	Digital transaction is the fastest way to make payment	0.845		
	Digital transaction makes the banking easier	0.843		

	Provides provision for sending/receiving money from anywhere	0.798		
	Carrying of huge cash is not required	0.73		
	Automatic recurring payment options are available	0.657		
	Online buying offers a wide range of banking services and payment options	0.637		
	QR Code based payment systems eliminates typing errors	0.551		
	The digital transaction is available 24/7	0.486		
	Digital transaction helps me by granting credits	0.137		
Enhances Purchasing Decision	Online buying improves the quality of decision making while buying products		0.823	
	Digital transaction offers rewards		0.793	
	Digital transaction is cheaper that it avoids related expenses		0.764	
	Digital wallets make purchases easier than the traditional methods		0.603	
	Easy to analyse the spending pattern		0.289	
	Digital transaction help me in maintaining records		0.081	
Record Maintenance	Digital transaction enhances the purchasing process			0.714
	All the account related information is stored under one roof			0.643

Table 2 Usefulness of digital transaction

Factor	**Usefulness of Digital Transaction**	**Highly Useful**	**Slightly Useful**	**Somewhat Useful**	**Useful**	**Not Useful**	**Total**	**Weighted Score**	**WA**	**Weighted Average**	**WA**
	Easy to transfer money internationally	37	1	8	25	1	72	264	3.67		
	Digital transaction helps me to save time	42	1	4	25	0	72	276	3.83		
	Digital transaction is the fastest way to make payment	43	1	4	24	0	72	279	3.88		

Convenient to use	Digital transaction makes the banking easier	40	1	7	24	0	72	273	3.79	3.61	Slightly Useful
	Provides provision for sending/receiving money from anywhere	36	1	4	31	0	72	258	3.58		
	Carrying of huge cash is not required	38	1	8	25	0	72	268	3.72		
	Automatic recurring payment options are available	28	1	15	28	0	72	245	3.40		
	Online buying offers a wide range of banking services and payment options	28	2	13	29	0	72	245	3.40		
	QR Code based payment systems eliminates typing errors	32	0	12	28	0	72	252	3.50		
	The digital transaction is available 24/7	45	1	4	22	0	72	285	3.96		
	Digital transaction helps me by granting credits	15	6	18	31	2	72	217	3.01		
Enhances Purchasing Decision	Online buying improves the quality of decision making while buying products	17	4	19	30	2	72	220	3.06	3.33	Somewhat Useful
	Digital transaction offers rewards	18	9	15	29	1	72	230	3.19		
	Digital transaction is cheaper that it avoids related expenses	25	2	16	27	2	72	237	3.29		
	Digital wallets make purchases easier than the traditional methods	28	4	9	31	0	72	245	3.40		
	Easy to analyse the spending pattern	33	2	8	29	0	72	255	3.54		
	Digital transaction help me in maintaining records	34	0	7	31	0	72	253	3.51		
Record Maintenance	Digital transaction enhances the purchasing process	27	0	13	32	0	72	238	3.31	3.31	Somewhat Useful
	All the account related information is stored under one roof	29	0	9	33	1	72	239	3.32		

Table : 3 Sex wise distribution thinking of digital transaction

Sex	Think about digital transaction					Total	Chi-Square	
	Cashless transaction	Convenient transaction	Easy transaction	Feeling insecured	UPI Transaction			
Female	8	9	9	4	6	36	$\chi^2 =$	6.773
Male	5	5	7	3	16	36	df =	4
Total	13	14	16	7	22	72	P Value =	.148

Table : 4 Age wise distribution thinking of digital transaction

Age	Think about digital transaction					Total	Chi-Square	
	Cashless transaction	Convenient transaction	Easy transaction	Feeling in secured	UPI Transaction			
Upto 22	6	9	7	5	18	45	$\chi^2 =$	7.642
Above 22	7	5	9	2	4	27	df =	4
Total	13	14	16	7	22	72	P Value =	0.106

Conclusion :

Even thougha greater number of respondents have account in Indian bank, the wallet used by them are very less in number. The respondents think that Digital transaction as easy transaction and think about Mobile app also. The respondents makeup to 5 digital transactions in a month and debit card is the most preferred card payment method. The wallet mostly used by the respondents are SBI Pay. Convenient to use is the factor which got more weightage. It is found that sex and age of the respondents have no influence on the thinking of students about digital transaction.

Suggestion :

1. The banks may improve their wallet services to motivate the students to use digital transactions.
2. Students think of mobile app when they think about digital transaction, so the banking sector should focus on improving the mobile apps as non-banking companies gain advantage that banking.
3. Banks need to make sure that online transactions are as secure as traditional transactions.
4. Banks need to hold free seminars and conferences, especially in rural areas, to educate unqualified people about how to use ATMs, debit cards, credit cards, etc., and to explain the security and privacy of their accounts.
5. Some customers, primarily the elderly, have a disability in their lack of computer skills.

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Local Self Government - An Overview of Kerala State

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Abstract

From ancient days, Local Government institutions existed in India. Kerala has a strong Local Government system as compared to other States. Local Governance system is playing an important role by successfully supporting the daily life of common people. As a grass root governing system, most of the needs relating to the day to day affairs of its citizens are executed through the Local Self Government Institutions. They are fulfilling the development and welfare needs of the People. Through Democratic decentralization of power, the Local Bodies are transformed into independent Institutions. GramaSabha in Rural Local Bodies and Ward Sabha in Urban Local Bodies are the democratic platforms where common people have the controlling power.Institutions and its officials were transferred to Local Bodies and put under its control. Local Self Institutions are inevitable part of the daily life of the people.

Keywords : Local Self Government Institutions, Grama Saba, Decentralisation, Ward Sabha.

Introduction :

Kerala is a state with a strong Local Governance System (LSG) A Local self-governing system which is responsible for the local administration and development activities of a particular area is called a Local Governance System. When the Constitution of India came into force, two strata of administration came into existence viz. Central Government and State Governments. As a result of long years discussions and deliberations, a Local Self Government System was included in the Constitution in 1992; as a three tier of administration system. Panchayati Raj Institutions and Nagarpalika Institutions became the part of the

Constitution through 73rd and 74th Constitutional Amendment Act (CAA) respectively. With the amendments, all Panchayati Raj Institutions and Nagarpalika Institutions have got Constitutional backup like State and Central Governments.

Review of Literature :

1. Silvasahu, **Evolution of Local Self Government in India, (Legal Service India,2021)** reported that India is a country of villages which is to be strengthened by democracy. Mahatma Gandhi strongly believed in Grama Swaraj which pleaded for transfer of power of the rural masses

2. T.N. Srivastava, **Local Self Government and the Constitution(Economic and Political Weekly, 2002)** opines that local Self Government paves the way for a proper delineation of functions and powers for the smooth flow of funds from State Government and also ensure community involvement in activities.

3. PVV Satyanarayana, Local Self Government and Human Rights in India (Research Gate, 2014) argues however that as isolation of villages if forever broken by inroads of media, technology and spatial mobility, the existing local government systems will only help weave the village into the broader social fabric. It also analysis the interface of human rights and Local Self Government

4. **Puneet Kumar, Dharminder Kumar, Narendra Kumar, ICT in Local Self Government; A Study of Rural India(International Journal of Computer Application, 2014)** depicts the journey of Local Self Governance from antediluvian time to 21st Century. It also throws light on necessity of ICT in Self Governance which leads towards strengthening of Panchayati Raj Institutions in rural reforms.

Objectives :

- To understand Local Governance system in Kerala
- To study evolution and different dimensions of Local Governance System

Research Methodology :

The study depends on Secondary Datagathered from KILA (Kerala Institute of Local Administration), Local Self Government Articles, Handbook and website.

Research Gap :

There are number of articles related to Local Self Government in India, Analysis of Local Self Government in Urban Areas. But studies related to Local Self Government in Kerala are not found. So, an academic base is being provided regarding the topic through this article.

Analysis :

Kerala Panchayati Raj Act and Kerala Municipality Act :

Panchayati Raj Act (1960) and Kerala Municipal Corporation Act (1961) were the two laws in force before the 73rd and 74th Constitutional Amendments Act(CAA). But in 1994, the new Panchayati Raj Act and Municipality Acts were passed by the Kerala Legislative Assembly in conformity with the CAA in 1992. All the three tier Panchayati Raj Institutions and Nagarapalika Institutions in Kerala are now functioning according to these two new Acts passed in 1994.

Decentralisation of Power-Features of Kerala :

Indian Constitution directs the State Governments to transfer certain powers from the State Government to the Local Self Government Institutions to accomplish decentralisation of powers. Kerala is the only State which actually implemented the decentralisation of power in its letter and spirit as envisaged in the Constitution. Decentralisation of powers means devolution of powers from the higher levels (Centre/State) to the lower levels(Grassroots or local level). Decentralisation must provide wide scope and opportunities to the Local Self Government Institutions (LSGIs) to work as institutions. For that, a Local Self Government Institution needs the following:

- **i.** Autonomy (Freedom)
- **ii.** Specific Functions
- **iii.** Resources (Fund)
- **iv.** Institutions & Officials (Functionaries)
- **v.** Acts and Rules

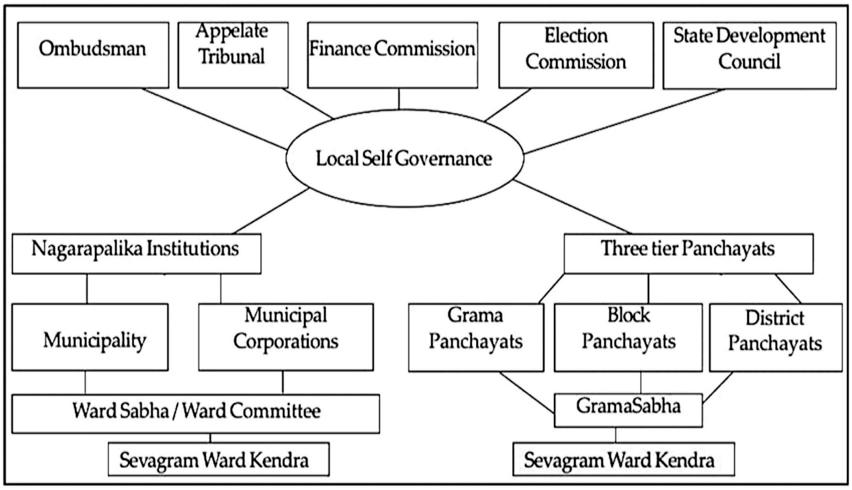
All these are provided to the LSGI's in Kerala. "Power to the People" is the motto of

Decentralization in Kerala. The inititative of Kerala with regard to decentralization is not just transferring of powers to grass root level, but it is based on broad democratic principles. Decentralisation process was started and established in Kerala through a campaign mode as People's Plan Campaign (PPC) during the 9th Five Year Plan. PPC gave a momentum for decentralized planning and flooded with involvement of common people in planning, implementation and monitoring of projects.

Local Self Governments and the Local Governance System :

Local Governments included the Elected Representatives, Institutions Official and Grama Sabhas. But Local Governance system included, in addition to the above the neighbourhood group, various wards level committee, various Local Government level Committees, various people's organisations, voluntary organisations, social workers etc.

Local Self Government Institutions :



Functions of Local Self Government Institutions :

Schedules 3, 4 and 5 of Kerala Panchayati Raj Act describe the functions of Grama, Block, and District Panchayats respectively. Schedule 1 of Kerala Municipality Act describes the functions of Municipalities and Municipal Corporations. As per these Schedules, the Grama Panchayats and Urban Local Bodies have 3 categories of functions. i.e, i. Mandatory functions, ii. General functions, and iii. Sector - wise functions

Local Governance System and Democratic Platforms :

The public confidence in democratic system is based on the opportunities provided by the system to its people to participate in the administrative process. People shall not become passive civilians or mere beneficiaries. A democratic system shall be effective only when the people participate in the decision making, implementation and evaluation of the activities. Many democratic people's organisations other than Grama/Ward Sabhas, Working Committees, Sub Committees, Ward Committees, etc. are also actively functioning in LSGI's. PatasekharaSamithies, Parent Teachers Association, Hospital Management Committees, Anganavadi Welfare Committees, Kudumbasree Community based Organisation (Ayalkkoottam, ADS, CDS), Beneficiary Committees, etc. are functioning according to the guidelines issued by the State Government. Democratic People's Organisations like Clubs, Libraries, Union of Students/ Youth/Women/Old Age/Farmers/Workers, Pensioner's Associations, Service Associations, etc. and a large number of other Voluntary and Non-Government Organisations are also functioning in Local Governance. These groups must be linked with the activities of Local Self Government Institutions for ensuring more transparency and accountability

Government Institutions and Officials :

As a result of Decentralisation of power, the State Government has transferred the concerned Government Institutions and its Staff to LSGIs. Agriculture office, Veterinary

Hospital, Allopathis/Ayurveda/Homeopathic Hospitals, Anganwadi Centres, Government Primary Schools, etc. are under the control and management of Grama Panchayat or Urban Local Body where they are situated. Like this, institution at Block Panchayath and District Panchayath respectively. The staff of these institution are now under the control of Local Self Government Institution. The different activities of the LSGIs under various heads(Education, Agriculture and Health) are implemented through the respective offices of that area. It is the responsibility of these officials transferred to LSGI's to give expert advice regarding technical, legal and financial matters to the LSGI's to take decisions.

Conclusion :

"To realize self reliant Local Self Governments committed to function as people's Institutions, driven by democratic principles and seamless participation of citizens in decision making, planning and creation of a vibrant environment where concerns of each and everyone are valued is the vision of Local Self Government. It is clear that the concept of "Decentralisation of power" as directed by the Indian Constitution is well implemented in the State of Kerala.

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Drivers of Entrepreneurial Motivation in Kerala

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Abstract

Self-employment is a proposition that a Malayali is weary of, despite having high social indices among other States in the country. Kerala has a population of more than 33 million, a literacy rate of 93.91 percent, a diaspora of more than 2 million, and organised employment of 125,000 (ER,2021). Despite limited employment opportunities, an interest in self employment comes only as last resort. Evaluating how individuals are pushed or pulled into this stream is interesting. This paper intends to do the same in the Kerala context. A sample of 150 respondents was collected from selected districts of Kerala. Districts were selected on the basis of having the highest number of registrations in self-employment, namely Kozhikode, Ernakulam and Thiruvananthapuram. The selected segments of self employment include registered enterprises in Labour Department, KSUM, NULM, RoC, and MSME. Through the study, an effort has been made to demonstrate that entrepreneurial activities can be explained by entrepreneurial motivations.

Keywords : Motivation, self employment, Kerala, enterprisesJEL Classification : J21

Introduction :

The element of self employment is crucial to any economy. Be it a capitalist, communist or a mixed economy, businesses can haul development a long way. The Indian situation is no different. It can be said that self employment has played a vital role in the growth and development of the country. It also creates avenues for people to earn, which offers them opportunities to progress in life. There are many ways of setting up a business in India, but not every type of business is proper for everyone. One must have the patience and perseverance to succeed in ventures. It has been tested with time that new businesses or nascent entrepreneurs who survived the initial years are taken to the entrepreneurship field forvariety business ideas and its hurdles.

A thorough understanding of the dynamics underlying self-employment is necessary due to the complexity of self-employment, which presents significant problems for the formulation of economic policy initiatives. Such knowledge is an essential prerequisite to enable the right definition of a cohesive set of actions intended to induce and promote the transition to a self-employed condition while also guaranteeing an effective distribution of public resources. Behavior is driven by motivations when a person's primary objectives are to survive, succeed, and avoid failure. In the past, researchers have looked at motivation to find out what gets people going, why they pick one activity over another, and why different people react differently to the same motivating factors. In motivational research, goals' significance and effects have drawn more attention (Locke and Latham 2004, 2002). Goals are mental images of the future that encourage people, like entrepreneurs, to persevere (Perwin 2003).

To get started with a venture, an individual may approach investors. Accepting a contract can lead to a positive undertaking or lead the promoter towards bootstrapping the venture. In cases, one may even be cornered to leave the entrepreneurial intention with social and financial hurdles. Hence, motivation may not always be positive, and is a relevant topic to be looked into seriously, to understand what leads an individual towards incorporating a venture or resisting from starting a venture.

Literature Review :

Prior to discussing what motivates people to establish businesses, we will discuss the phenomenon of entrepreneurship. The trigger for engaging in business has been a topic for discussion in academia for many years (Kirkwood 2009; Shane et al 2003; Segal et al 2005; Carsrud & Brannback 2011; Murnieks et al 2020).

The relation between motivation and other disciplines are interwined. Economics, Psychology and Management have their share of theories on Entrepreneurial Motivation (EM). Motivation research in management originated with Maslow's hierarchy model in 1943 (Master Class, 2021). In spite of limitations with its applicability to all of the workforce, it became a base for further studies. It was followed with Herzbergs Two factor theory(1966), Mc Clellands Needs Theory (1951), Alderfers' ERG theory (1969), Vrooms expectancy theory (1964), Adams equity theory (1965), Goal setting theory (1968), Reinforcement theory (1957), which widened the area for more studies. Maslow put forward 5 levels of needs: Physiological needs, Security needs, Social needs, Esteem needs, and Self actualisation needs. Only on satisfaction of the base needs will an individual move onto higher level needs. Herzbergs theory brought forward two sections of factors, namely motivators and hygiene factors. Hygiene factors are those factors which are necessary to retain employees ie, in the absence of hygiene factors, an organisation loses workers. Motivators, on the other hand, encourages to be productive. Alderfer developed the theory by reframing the needs into 3groups- Existence needs, Relatedness needs, and Growth needs. Expectancy theory of Vroom in 1964 summarised motivation as a function of Valence, Instrumentality and Expectancy. The likelihood (belief) that one's efforts will lead to the accomplishment of desired goals is known as expectation. The notion that one will obtain a bigger reward if they perform to expectations is known as instrumentality. The value a person places on this reward is known as value(renko et al.2013). Adams equity theory put forward that the reward and the work done for the reward must be balanced for motivation. In Goal setting theory, specific and measurable goals should be set to ensure and keep up motivation. Whereas in Reinforcement theory, it os the consequeces that propel individuals towards doing something. Positive rewards or consequences ensure repetirive actions and vice versa.

The objectives that an entrepreneur hopes to accomplish by starting a firm are the focus of EM (Eijdenberg & Masurel,2013). The research identifies opportunity and necessity entrepreneurs as the two distinct elements of EM. In developing nations, essential entrepreneurs predominate. Opportunity-driven entrepreneurs, in contrast to necessity entrepreneurs, don't start businesses to escape from poverty or unemployment or because they're dissatisfied with their occupations or living situations. Opportunity entrepreneurs are those who have made entrepreneurship their preferred professional path because they are passionate about taking advantage of real-world business opportunities. Instead of being driven by the need to make money, which is incidental and a component of success measurements, they are driven by the need to achieve or excel.

It has frequently been discovered that entrepreneurs who were inspired by an opportunity had greater success rates than those who started their enterprises out of necessity. The former are frequently entrepreneurial and passionate about what they do. Contrary to push entrepreneurs who haphazardly undertake entrepreneurial activities without any vision or essential finances, they are typically better equipped to start their own business (Ephrem et al,2021).Push and pull elements work together, thus we don't discuss entirely distinct or different factors.

Scope and Limitation :

Advanced analysis can be done to prove the mediating effect of demographic variables on the decision to be self employed, but is out of scope of this paper. Being within the boundaries of Kerala, the data is bound to have cultural and social bias.

Research Methodology :

A sample of 150 respondents was collected from selected districts of Kerala. Districts were selected on the basis of having the highest number of registrations in self-employment, namely Kozhikode, Ernakulam and Thiruvananthapuram. The selected segments of self employment include registered enterprises in Labour Department, KSUM, NULM, RoC, and MSME. A structured questionnaire was used for this purpose. Categorical variables arranged in a multi scale was used to collect data. A 5-point Likert scale with the values "1: strongly disagree" and "5: strongly agree" is used to measure the variables

Examining the reasons why entrepreneurs start their businesses is the primary objective of the current study.The following objectives were formulated to lead the study:

- Examining the relationship between the pullmotivation factors and initiation of venture;
- Examining the relationship between the pushmotivation factors and initiation of

venture

In light of this context, the following hypotheses is plausible:

H_0: There is no significant relationship between opportunity and necessity driven entrepreneurship for initiation of enterprise

Ha: There is significant relationship between opportunity and necessity driven entrepreneurship for initiation of enterprise

Results :

For the purpose of testing hypotheses, the identified motivational variables are categorised into opportunity and necessity factors of motivation. Their descriptive statistics are taken into consideration, to scrutinise the highest motivators of entrepreneurship.

Table 1 : Descriptive Statistics

Sl No.	Opportunistic factors of motivation	N	Mean	SD
1	To achieve something	149	3.02	1.540
2	To be my own boss	150	2.77	1.578
3	Motivation from success stories of other entrepreneurs	150	3.13	1.763
4	Response to favourable business opportunity	150	2.90	1.737
5	Influence and support of spouse and family members	150	2.45	1.693
6	Inspiration of Govt policies and schemes	150	3.89	1.398
7	Status	150	3.19	1.690
8	Personal growth	150	2.71	1.693
	Necessity driven motivational factors			
9	Unemployment	150	3.54	1.518
10	Traditional business of family	148	4.26	1.180
11	Dissatisfaction with previous job	150	3.67	1.513
12	Previous experience	150	3.75	1.538
13	Financial crisis in the family	150	3.43	1.672
14	To utilise free time	150	3.65	1.511
15	Training already obtained	150	3.77	1.477
16	Economic independence	150	2.29	1.701

Source : Primary data

The sample survey reveals that the highest motivating factor is ‘Traditional business of family’ with a value $\bar{x}$ = 4.26± 1.180, followed by ‘Inspiration of Govt policies and schemes’ = 3.89± 1.398. The least motivating factor was found to be ‘Economic independence’ with = 2.29± 1.701. In case of opportunity motivators, ‘Inspiration of Govt policies and schemes’ has the largest value, followed by ‘Influence and support of spouse and family members' with value of = 2.45± 1.693.The variable 'Inspiration of Govt policies and schemes' had the highest level of agreement because its standard deviation value is the lowest.

Regards necessity motivators, highest valued motive was found to be 'Traditional business of family', succeeded by 'Training already obtained' with = 3.77± 1.477.Since 'Traditional business of family' had the smallest standard deviation along necessity motivators, the highest level of agreement was attained in this variable.

The study's second phase focused on the connection between motivating elements. To know if the attitude for running a firm was influenced more by the push or the pull forces,a calculation of correlation of all variables that were measured, was done. For purposes of further investigation, the observed variables are renamed as follows,

Table 2: Renaming Variables

To achieve something	M01
To be my own boss	M02
Motivation from success stories of other entrepreneurs	M03
Response to favourable business opportunity	M04
Influence and support of spouse and family members	M05
Inspiration of Govt policies and schemes	M06
Status	M07
Personal growth	M08
Unemployment	M09
Traditional business of family	M10
Dissatisfaction with previous job	M11
Previous experience	M12
Financial crisis in the family	M13
To utilise free time	M14
Training already obtained	M15
Economic independence	M16

Source : Researcher's calculation

Calculating a correlation helps determine the direction and degree of a linear relationship between two variables. The Pearson's correlation coefficient demonstrates this, where the value can change within the range of -1 to 1.The values showing an r e" 0.5 shows strong positive correlation in social science research to describe strong interactions (Cohen,1988)

With the aid of Excel, a correlation matrix was generated as shown in Table 3.The table demonstrates that it identifies associations between push and pull motivators. M12 and M15 have the highest value of 0.75, with M12 being Previous experience and M15 being Training already obtained. The pair shows that the motivators are exclusively necessity driven motivators. M06 and M15 has the highest correlation value of 0.64, which shows that Inspiration of govt policies and schemes and Training already obtained are found to be the most valued motivation pairs.

It is closely followed by M08 and M16 with a correlation of 0.54 which says that Personal growth and Economic independence are connected. The value of M05 and M16 of 0.52 shows the connection between Influence and support of spouse and family and Economic independence, and a connection of M03 and M11 with 0.53 reveals association between Motivation from success stories of other entrepreneurs and Dissatisfaction with previous job. Then again, a link is found between M03 and M16 with an r = 0.50, which shows relatedness of Motivation from success stories of other entrepreneurs and Economic independence.

Table 3 : Correlation between variables

	M01	M02	M03	M04	M05	M06	M07	M08	M09	M10	M11	M12	M13	M14	M15	M16
M01	1.00															
M02	**0.60**	1.00														
M03	0.24	0.23	1.00													
M04	0.29	0.29	0.41	1.00												
M05	0.26	0.26	0.40	0.36	1.00											
M06	0.13	0.15	0.37	0.40	0.25	1.00										
M07	0.15	0.09	**0.53**	0.41	0.25	**0.60**	1.00									
M08	0.24	0.24	**0.51**	0.38	0.43	0.36	**0.54**	1.00								
M09	0.06	0.14	0.17	0.22	0.14	0.22	0.06	0.14	1.00							
M10	-0.02	0.16	0.12	0.00	0.18	0.22	0.08	0.09	0.02	1.00						
M11	0.15	0.21	**0.53**	0.47	0.29	0.46	0.37	0.33	0.25	0.16	1.00					
M12	0.12	0.09	0.33	0.43	0.26	0.51	0.51	0.28	0.19	0.18	0.43	1.00				
M13	0.05	0.12	0.11	0.16	0.07	0.34	0.12	-0.03	0.37	0.25	0.33	0.32	1.00			
M14	0.12	0.23	0.27	0.36	0.18	0.48	0.29	0.21	0.28	0.18	0.35	0.32	0.49	1.00		
M15	0.17	0.15	0.23	0.36	0.28	**0.64**	0.49	0.28	0.16	0.18	0.40	**0.75**	0.32	0.34	1.00	
M16	0.37	0.38	**0.50**	0.49	**0.52**	0.33	0.40	**0.54**	0.21	0.13	0.40	0.35	0.14	0.33	0.29	1

Source: Primary data

The aforementioned facts allow us to reject our hypothesis H01, which states that 'There is no relationship between push and pull factors responsible for starting a business'. This in turn leads to the alternate hypothesis that 'There is a a relationship between push and pull factors of motivation in starting a business'.

Conclusion :

The study is a glance into the entrepreneurial motivation drivers in a Kerala context. Motivators were categorised into push and pull factors. Descriptive statistics provided values to identify highest motivators among the two categories. A correlation analysis provided that there existed associations between the two categories of motivators, in the initiation of an enterprise. Undertakings born out of necessity live a small scale life and are at the bottom of innovation and technology. They resort to imitative techniques to scoop up the cream out of competition. These enterprises lack the resources and skill for upscaling their ventures. However, opportunistic enterprises bear the advantage of being led by individuals who are futuristic and open to innovation and technology. Such enterprises have the scope to climb the pyramid of entrepreneurship from sustenance to premium levels. They are the drivers of economic development and employment.

Understanding the motivational elements can aid in protecting the interests of potential individuals who are on the lookout for entrepreneurial possibilities. The results can help in policy moulding according to the motivators that bring more individuals into self employment. An upgrade in entrepreneurial intention can lead to the upgradation of enterprises. In the absence of such upgradation, necessity enterprises will continue at the base level and will not move up in status. On the other hand, opportunity takers should be given a broader view of the available research and technology to widen their horizon of ideas and creativity. A study on motivational elements paves the base for further studies on entrepreneurship.

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Artificial intelligence - The need of the age in all sectors

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Abstract

Artificial intelligence is modern invention of perceiving, synthesizing and inferring information demonstrated by machines. Stanford's John McCarthy was the one who created the term "Artificial Intelligence." Being a towering figure in computer science, it was at Stanford most of his professional life existed. Artificial Intelligence leads human behaviour to develop intelligent machines. It is, though opposite to intelligence, it is a system or machine that mimics human intelligence to perform human tasks. Iteratively, it improves itself based on the information it receives. Finding Artificial intelligence as the simulation of human intelligence, processes the functions done by machine or computer. The specific applications of Artificial intelligence consist of expert systems, natural language processing, speech recognition and machine vision. In the field of technology, Artificial intelligence research is one of the most needed and exciting as well. The number of on-going discoveries and developments are divided into four categories. They are; reactive machines, limited memory, theory of mind and self-awareness. The applications of artificial intelligence are AI-powered technology, Online shopping, advertising, Web search, Digital personal assistants, Machine translations for various human needs, smart homes, cities and infrastructure, Cars, Cyber-security and more. Having found the foundational goal of Artificial Intelligence as the design of a technology enabling computer systems to work intelligently, however independently, Artificial intelligence is challenging the world, shaping the future of humanity across nearly every industry. This article encompasses how artificial intelligence has already been the main driver of emerging technologies. It also looks ahead the entering of big data, robotics and IoT, it continues to act as a technological innovator for the foreseeable future.

Key terms : Artificial Intelligence, Machine, Technology, Data, Human Intelligence**.**

Introduction :

Inventions and discoveries have made human life easy and comfortable, in which Artificial intelligence is one of the most advanced levels of technology. Artificial intelligence is the replication of human intelligence processes by machines, especially computer systems to needs of the human expectations. Specific applications of AI include expert systems, natural language processing, speech recognition and machine vision.

Artificial Intelligence is a software system to their operations, further complicating present-day cyber-crime investigations. Artificial intelligence is modern research having the potential to radically change the society. It is an information technology, through which personal information will be inter-connected with the social interactions. It has the easy access for the private lives open to cyber connectivity. It could be either positive as motivated by profit or negative, likely to adapt future with crimes and fault. This article examines how Artificial Intelligence has not let any field of technology from its usage in the modern society.

Artificialand Human Intelligence :

As Artificial intelligence transforms the social activities of human being in the society and in the industrial sectors, it interacts with information technology. With regard to the personal information, it will be easily interconnected with the hardware and software systems of the people who cannot life without it in their daily based activities. With the combination of enhancing the Artificial Intelligence systems which digitally connects the society human beings live, it could play a dominant role in transforming the different cultures that has not been experienced since the Industrial Revolution.

Artificial intelligence (AI) is as good as the human intelligence that distinguishes between good and evil, manufactures and amalgamates for the human needs, infers information from various sources between human beings and no human beings. However, the only difference is the demonstration of machines is controlled by human intelligence in all sectors of business and other social scenarios.

The modest understanding of Artificial Intelligence refers to systems or machines that mimic human intelligence. This imitation is set and programmed to perform tasks and targets and iteratively improve the quality of the new technology basing the development on the information they collect or they are put in by the human intelligence. The pace of Artificial intelligence is beyond the imagination of human thought comparing with the all-other technologies available on the earth for human utilization. The development in the field of cognitive computing and machine learning, there are vast areas of influence that manipulate the commercial world from customer lever to the manufacturer vision.

Artificial Intelligence and Business Conversion :

Artificial intelligence has an inclusive range of practices in businesses, including streamlining job progressions and aggregating business statistics. Artificial intelligence in business has the most exciting technology developed by human intelligence. The ongoing discoveries and developments in the modern society for the human enrichment, they are divided into four categories such as: reactive machines, limited memory, theory of mind and self-aware. Experiences of Artificial Intelligence in various business sector signifies the importance of its influence with regard to the competition with the human intelligence or the challenges to the human technology and the exemplifications of Artificial Intelligence are the some placed below to verify with the applications of it in the business and other sectors.

Online shopping, with the affluence of the modern electronic gadgets with the advanced applications of internet ambience from identifying people to safety and security measures are perfectly done by the technological gadgets of the Artificial Intelligence in all marketing fields.

Advertising, with the substitution for the automated voice facilities and other merging audio and video technologies, the act of artificial intelligence quite vivid and as a protocol, at times, works with concentration on the human intelligence. Human set artificial intelligence moves the automated advertisements from setting up of the time to display and to end the display and many more.

Artificial Intelligence Ineducation :

Artificial intelligence is virtually an inevitability in the future of education. Research reveals about AI and its application to develop the quality of the education sector we need to consider the readiness of current teachers and prepare future teachers for this new reality.Web search, all the human needs to be fulfilled for educational and economic activities in the hi-tech marketing fields. One is moved only by the cyber technology which is well prepared by the functioning of the artificial intelligence. It is operated with the help of artificial intelligence miming words to search, voice search, to giving reply for the search on the search engine in online browsing.

Digital personal assistance for the passing of information for the where abouts and the reply to the required individuals, just as the time of reach or to take the commands of the officials in the organizations and the institutions where people work and obey the orders of the human intelligence. Machine translations for the audio voices or speeches for human easy understanding to explicate the mother tongue in international language vice-versa. Same as the Talking Tom and other speech sensor technologies are highly at the functioning of the artificial intelligence. In the international conferences conducted, example United Nations international conference or UNESCO where the mother tongue speakers have their right to deliver for which artificial intelligence dominates the role with transcription of the speeches during the time of the presentation.

Artificial Intelligence in Healthcare :

The usage of artificial intelligence in healthcare has the potential to support healthcare providers in various features of patient care and managerial developments, serving them to improve upon present results and overwhelmed challenges quicker. Most AI and healthcare machineries have robust relevance to the healthcare ground, but the strategies they care can vary meaningfully between hospitals and other healthcare administrations. Some Research Papers on artificial intelligence in healthcare recommend that the usage of artificial intelligence in healthcare can achieve just as well or healthier than humans at certain procedures, such as diagnosing disease, it will be important number of years before AI in healthcare replaces humans for a wide range of medical responsibilities. Diverse types of artificial intelligence and healthcare industry profits that can be derived from their use such as Machine Learning, Natural Language Processing, Rule-based Expert Systems, Diagnosis and Treatment Applications and **Administrative Applications,**

Artificial Intelligence and Modernized Technology :

Smart homes where automation from door opening to automatic switch on and off programmes are well set and programmed with the artificial intelligence to move and make people act with a systematic approach the live in their life for proper functioning in their daily events. Cities and infrastructure arrangements for the modern facilities to be enjoyed by the human beings. Controlling the traffic signals to identifying the human face for the impeachment of traffic rules, controlling the accidents from the human errors are all the outcome of the positive efforts of artificial intelligence in the modern technological age in commerce and business. Cars, with automatic gear with safe guarding technologies for the guarantee of life on road and in the automatic moves of flying cable cars. The controlling of speed intimation through the voice reach and the safety intimations during the time of crisis situations, artificial intelligence controls the human intelligence through the means of support and assistance.

Artificial Intelligence and Safeguard :

Cyber-security protects human traffic of violence against the individual without their proper permission and log in and log off automations. Applications of safety software that is enforced to protect women from men harassment, child torture and for the old people's safety and protection, artificial intelligence is at the hand reach even when the human intelligence forgets to get in to action.

Artificial Intelligence against Covid-19 and other viral infections that afflict the world without prior intimation was well dealt by artificial intelligence. What human beings cannot touch, could be encountered easily by a machine with the promotion of artificial intelligence. It has served the people even in the time of human forgetfulness.

Fraud detection in the financial services, industry uses artificial intelligence in two ways. In consideration with initial scoring of applications for credit uses Artificial Intelligence to understand creditworthiness. The Advanced Artificial Intelligence engines are employed to monitor and detect fraudulent payment card transactions in real time.

Artificial Intelligence and VCA :

Virtual customer assistance (VCA) is the call centres use virtual customer assistance to predict and respond to customer inquiries outside of human interaction. Voice recognition, coupled with simulated human dialog, is the first point of interaction in a customer service inquiry. Higher-level inquiries are redirected to a human being.

Artificial Intelligence and the Future :

Artificial intelligence is moulding the future of humanity in every nook and corner of the industry. As the main driver of emerging technologies such as, big data, robotics and IoT, artificial intelligence will continue to function as a technological innovator for the foreseeable future of human beings. The typical example of today, the amount of data that is generated, by both humans and machines, far outpaces humans' ability to absorb, interpret, and make complex decisions based on that data. Artificial intelligence forms the basis for all computer learning and is the future of all complex decision making.

Achieving the end of artificial intelligence, it requires three key components:

- Computational systems that support the software and the programmes done by the human intelligence to continue to work in substitution to human intelligence or to support the human intelligence in all programmes.
- Data and data management is rightly programmed and the soft and hardware are set to match with the functioning of the artificial intelligence for proper performance in connection with the human intelligence. When a person initiates dialogue on an online webpage through the mode of chat with the help of the chat box), the person is often interacting with a computer running specialized Artificial Intelligence. In case of the chat box which can't interpret or address the question, a human being intervenes to communicate directly with the person. The non-interpretive instances are fed into a machine-learning computation system improving the Artificial Intelligence application for future interactions.
- Advanced Artificial Intelligence is used with the algorithms codes that are modified with the intelligence of human power and the human understanding with the scope of manipulating the human intelligence with the opponent intelligence. The more humanlike desired outcome from artificial intelligence is with more data and processing power that are required. It is a kind of human substitution that helps the manipulation of the intelligence that is being utilized in all the areas of the marketing and service areas where the people can get used to the way of communication with regard to the interpretation of human transaction in all varied ways.

Conclusion :

All the above mentioned are made possible in the advanced technology of artificial intelligence. A typical example is the Stanford product of John McCarthy, the seminal figure whose artificial intelligence, died at 84. Above all, it is a great enhancement of the Artificial Intelligence has come to the target of reading the human behaviour to develop intelligent machines. Finding the foundational goal of Artificial Intelligence as to design a technology for enabling computer systems to work intelligently and independently, the human nature has been targeted to with the challenge of working to overcome the intelligence of artificial intelligence in the modern era. Number of movies such as, 'Celestial man', 'ET' and many more have encouraged the human intelligence to venture against the machine feeling of the artificial intelligence. Thus, it is the various sub-fields of Artificial Intelligence that support the human interactions in all varied ways to support the business and commercial exchanges with the assistance of the artificial intelligence. Researches are centred around particular goals and the use of particular tools. Comparing with the traditional goals of Artificial Intelligence, there are number of researches that include reasoning.Counting the knowledge in all areas of fields with the mode of Presentation, it is the planning that has been functioning with the thought assisting the manner of reading the software and presenting to the form of artificial intelligence. Learning is another way of presenting the needed stuff with the other who would be affluent with the language of the computer or any other organs of technology. Natural Language Processing is another merging approach to encounter the perception of the features of human beings. It is also the ability to move and manipulate objects that are in connection with the general intelligence, which is known as the ability to solve an arbitrary problem. It is among the long-term goals of fields. Artificial Intelligence researchers have adapted and integrated a wide range of problem-solving techniques. They also include the search for all the needed for the human activities and mathematical optimization for the calculation of time and actions. Comparing with the formal logic, there is an artificial neural network that would be supporting the work of art to demonstrate the way it has been set to move. Moving to the methods that are followed in the field of artificial intelligence, it is considered that it has been made as the base on statistics. Since the probability and economics are on the foot for the proceedings. Artificial Intelligence, finally, draws its functioning depending upon computer science, with all the soft and hardware system.

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Measuring Outcomes of Microfinance Institutions - An Exploratory Study

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Abstract

Rapid growth of various forms of microfinance instituions in India led to the amendments to the guidelines over the functionings of microfinace institutions that lead to slowdown of operations of microfinance instiution which necessitated the analysis of efficiency and financial sustainability of microfinance institutions. In present study, five microfinance institutions selected from the state of Karnataka, India to evaluate outreach and financial performance. By applying mixed research approach, it is observed that there is no relationship between the social performance and fiancial performence of microfinance institution. Cost per borrower is growing over the year. The quality of portfolio indicates that the selected microfiance institutions have better recovery strategies.

Keywords :

Efficiency, Sustainability, Performance, Recovery strategies, Financial inclusion.

Introduction :

Impulsive growth of MFIs has led to the progress of rural financial market and competition among the rural microfinance institutes. Recently, however, there seems to be a shift from subsidizing MFIs to a focus on its financial sustainability and efficiency (Hermes, 2011). Around the world, many commercial banks are attempting to enter the microfinance sector and a few unregulated NGOs up-scaling to become a regulated MFIs (SOS Faim, 2008), mostly, because regulated MFIs are allowed to collect deposits and increase their loanable funds (Campion & White, 1999, Hartarska & Nadolnyak, 2007). Consequently, microfinance sector is growing dynamically. In the absence of a license to collect deposits, MFIs leverage donated resources by borrowing from formal financial institutions, large institutional or individual investors and, in some special circumstances, by collecting limited savings (Dowla & Alamgir, 2003, Hartarska & Nadolnyak, 2007). Previously donor driven, subsidy-reliant institutions are advancing into for-profit, publicly listed organization that necessitates an analysis of outreach and financial sustainability of MFIs (Kailthya, 2008).

The sustainability of MFIs is measured through assessing the outreach and financial performance. However, the sustainability of the MFIs depends on the effectiveness of the credit plus programs of the financing institution. MFIs need to measure the impact of such programs on the borrowers to assess the effectiveness of credit programs (Ghalib, 2009). Number of studies debate that micro financing has two dimensions - economic and social (Holcombe, 1995; Khandker, 1998; Hulme, 2000). The economic impact is acknowledged through economic indicators such as income, employment and changes in lifestyle and standard of living etc. However, the information on social impact indicators is generally limited and descriptive, which cannot be used as a basis for numerical reasoning, quantification, forecasting and making predictions of how micro credit programs transform livelihoods of the particular MFI (Ghalib, 2009). Due to lack of information, controversy persists about the true impacts of micro finance on poverty and on the objective of social change (Oliver, 2010).

Review of Literature :

The research studies mainly focused on the impact of microfinance programs on the various sections of the society by assessing two divergent impacts viz., social and economic impacts. Initially, the studies assessed merely the socio-economic impact on the members. However, an impact was assessed in association with legal status of the MFI, geographical region and gender in later days. The assessment of performance of MFIs is of recent origin. The evolution and expansion of microfinance industry all over the world (America, Africa, East & Central Asia, and Eastern Europe) has increased access to microcredit to the poor through various forms of MFIs. The increased demand for micro finance, enthused the MFIs on financial matters like return on assets, efficiency and profitability to provide financial services to the poor (outreach) and cover its costs (sustainability) to avoid bankruptcy (Hartarska, 2004). The factors determining the performance of MFIs is not clearly known and defined (Luzzi & Weber, 2006).

Until 2003, there was lack of universally acceptable indicators to measure the performance of microfinance institutions. Increasing trend in the access for micro financing stressed the need for financial and institutional indicators to measure the performance of MFIs and their risk. In 2003, The MicroRate and Inter-American Development Bank (IDB), Washington, DC., The Consultative Group to Assist the Poor (CGAP) and the United States Agency for International Development (USAID), two other rating agencies Micro-Credit Ratings International Limited (MCRIL) and PlaNet Rating published a Performance Indicators for Microfinance Institutions - A Technical Guide to bring transparency in microfinance. They used twenty definitions of performance indicators, out of which fourteen are most commonly used indicators. The indicators did not consider the financial adjustments needed when comparing institutions with very distinct accounting practices. In June 2009, Richard Rosenberg, Researcher from CGAP, World Bank, developed a new Technical guide for Measuring Results of Microfinance Institutions – minimum indicators that donors and investors should track. According to this report, the institutions produce better results when designing, reporting and monitoring explicitly on key measures of performance and reported regularly. The funders take corrective actions when they needed, when they have results that are more transparent. He suggested tools to measure a few critical areas of microfinance institutions: Breadth of outreach, Depth of outreach, Loan repayment (portfolio quality), Financial Sustainability (profitability and Efficiency.

Measuring the Performance of MFIs – Key Performance Determinants :

Breadth of Outreach :

The number of active borrowers or accounts at a given point of time that includes borrowers, depositors and other clients who are currently accessing any financial services. Membership based organisations should report on active clients to reflect actual service delivery of the institution (Rosenberg, 2009). According to Meyer (2002), outreach is a multi-dimensional concept. To measure the outreach, a researcher needs to look into different dimensions like the number of persons served, men and women, amount of loan etc., (Quayes, 2012). In rural areas, women often face greater problems in accessing financial services than men. Therefore, the number of women served is also measured as another criterion to assess the outreach.

Depth of Outreach :

Depth of outreach is defined as an access of credit disbursement to the needy people, wherein poorer the borrowers are, the greater is the depth of outreach (Quayes, 2012). There are various techniques for measuring the client poverty levels, some are expensive and complex, but as of now, there is no widespread agreement on any one of the techniques (Rosenberg, 2009). Depth of the outreach measures the intensity of transactions (Cull et al., 2007; Hartarska, 2005; Hartarska & Nadolnyak, 2007). Smaller the value of depth, (Deeper the depth) poorer the people are (Hartarska, 2004, Rosenberg, 2009). Higher the value of depth, the lesser are the poor clients served (Hartarska, 2005). A lower value of depth is preferable for MFIs.

Social outreach refers to either breadth of outreach or depth of outreach, where breadth of outreach measures the quantity of the microcredit and depth of outreach measures the quality of the outreach (Quayes, 2012). The world over, data on the above (Fig. 2.1) shown variables were unavailable due to lack of accuracy in the accounting and financial management among the microfinance institutions. Since, the data on the number of account holders are available in all MFIs, the breadth of outreach is considered to measure the outreach. The key constraint of the depth of outreach is lack of information to measure the poverty level of the recipient. Since the information on income and wealth were concerned to the private or personal matters of the members, MFIs do not maintain any regular records on income and wealth, though the actual depth of poverty is measured based on income and wealth. Rosenberg, 2009, MicroRate, 2003 used average loan balance per borrower. The lower the average size of the loan, the poorer the members are.

Loan Repayment (Portfolio Quality) :

Portfolio quality shows the part of the portfolio affected by outstanding payments, where there is a risk of non-repayment. The threshold is less than 10 percent, given that financial guarantees in microfinance are not always sufficient (Tchuigoua, 2010). In microfinance, common break point is 30 days (Rosenberg, 2009). Any installment not paid for a period of thirty days or more, the portfolio is said to be at risk. For MFIs, the largest source of risk resides in its loan portfolio and the loans normally is not backed by any bankable collaterals. Therefore, the quality of the portfolio is crucial for analysis (MicroRate, 2003).

Financial Sustainability (Profitability) :

Since the MFIs are donor centered, subsidy reliant, it is necessary for the institution to cover their costs and generate income to maintain and expand financial services. In banks and other financial institutions, the most common measure of profitability is Return on Asset (ROA). In private microfinance institutions (equity based), the performance is measured through Return on Equity (ROE). However, ROA measures the profitability regardless of the financial structure of the institution and allows the comparison of MFIs irrespective of their legal status (Tchuigoua, 2010); considered to measure the financial performance. Tchuigoua (2010) argues that financial performance of an MFI is measured by economic profitability and operational self-sufficiency by way of ROA, Operational Self-Sufficiency (OSS) and Profit Margin (PM). ROA measures the capacity of the MFI to use its assets to generate return, OSS measures capacity of the MFI to cover its costs (financial expenses, loan loss provision expenses and operating expenses) through operating revenues (Meyer, 2002). The sustainability of the institute is measured by the ratio of OSS (Tchuigoua, 2010). The Profit Margin (PM) ratio represents the commercial performance of the institute. The Higher the ratio, the better the performance. Measuring financial sustainability requires the MFI to maintain good financial accounts and follow recognized accounting practices that provide full transparency for income expenses, loan recovery and potential losses. Many MFIs cannot meet this standard (Meyer, 2002).

Organizational Efficiency :

Operating Expenses Ratio (OER) and Cost Per Borrower (CPB) measure the Organizational Efficiency. Organizational efficiency is the measurement of the efficiency of an institution. It measures the costs necessary for an institution to provide credit. The lower the ratio, the more competent the institution is (Tchuigoua, 2010). CPB ratio gives a perfect measurement of the efficiency of the institution by presenting the average cost to serve a borrower over a year. The better the performance, the lower the cost is. The researcher's opinion differs in assessing the performance of microfinance institutions. In microfinance, accounting-based indicators of Profitability and Sustainability (Hartarska,

2005) measure the performance. However, by definition, an MFI has a dual objective: to cover its costs (self-sufficiency) and to reach more poor borrowers (outreach) (Hartarska & Nadolnyak, 2007). Since MFIs are non-listed, Bruett, (2005); Hartarska, (2005); Lafourcade, Isern, Mwangi and Brown (2006), Cull et al. 2007; Mersland & Strøm, 2008, 2009, and Tchuigoua, 2010 used only accounting indicators, i.e. profitability and sustainability to measure the performance of MFI. In microfinance, performance refers to social performance, profitability, portfolio quality, and organizational performance (Tchuigoua, 2010). Due to lack of uniformity and transparency in accounting, there was absence of studies in the area of performance of microfinance institutions in India. Therefore, to conclude the operational definition of the variables, the researcher reviewed few of the Indian studies and many research works carried out around the world. Numerous studies were found on the outreach and financial performance of microfinance institutions but very few on the relationship between the outreach and financial performance. Around the world, contradictory results were derived in the research studies on the relationship between the outreach and financial performance. Therefore, the area is growing and is yet to be explored.

Research Methodology :

The objective of the present study is to analyse the outcomes of selected microfinance institutions. Therefore, mixed research approach applied to analyse the performance of selected microfinance institutions Present study selected five microfinance institutions from Karnataka, India. Judgmental sampling or Purposive sampling under Non-probability sampling technique is applied. Under this method, the researcher chooses the sample based on who they think would be appropriate for the study. Consequently, to assess the performance of the microfinance institutions in India, the relevant information relating to loan disbursed, loans outstanding, client outreach, assets, etc. were collected for five years (2015-2019) from annual reports of selected microfinance institutions for the year 2015 to 2019. It is also observed that, whose (MFI) financial statements are complete in all respects and are available for open access through web portals are considered for the purpose of the study. However, Due to COVID-19 pandemic, financial activities of the microfinance institutions and the members were severely affected. Hence, the financial performance of microfinance institutions for the year 2020 cannot be compared with the financial performance of previous years. Therefore, the financial data of selected microfinance institutions from 2015 to 2019 is considered for the analysis of financial performance. Simple statistical tools like averages, percentage, etc were used to derive the inferences of the study.

Data Analysis and Interpretation :

Performance of selected microfinance institutions from Karnataka are assessed through the Financial performance, Social performance, Organizational efficiency and Quality of portfolio.

Financial Performance :

Return On Assets :

Financial Performance of microfinance institution is assessed through return on assets. Return on asset is calculated to measure the capacity of the microfinance institution to use its assets to generate a return. Table 1 indicates that MFIs are not utilizing the existing assets efficiently and effectively to maximise the returns on assets. Higher the value of ROA, better the use of assets. ROA of SMILE and Madhura microfinance institutions indicates that the institutions are utilizing their assets efficiently to generate required return. ROA of SMILE microfinance institution is in an increasing trend from 2015 to 2019. However, Madhura microfinance institution had a higher ROA (4.30%) in the year 2015 and gradually decreased in the year 2016 to 2018.

Table 1 : Return on Assets

Year	Microfinance Institutions				
	Fusion (%)	Annapurna (%)	S.M.I.L.E (%)	Madhura (%)	Satin (%)
2015	2.30	0.87	0.24	4.30	1.58
2016	2.90	2.75	1.26	3.80	2.18
2017	0.45	1.48	2.56	3.89	0.61
2018	-1.20	2.92	3.47	3.67	-0.05
2019	2.69	2.20	4.59	5.02	3.10

Source : Annual Reports of Fusion, Annapurna, S.M.I.L.E, Madhura & Satin MFI's, 2015 to 2019

Operational Self-Sufficiency :

Operational self-sufficiency is the capacity of the MFI to cover its costs through operating revenues.

Table 2 : Operational Self-Sufficiency

Year	Microfinance Institutions				
	Fusion (%)	Annapurna (%)	S.M.I.L.E (%)	Madhura (%)	Satin (%)
2015	183	134	163	243	179
2016	194	123	185	162	146
2017	139	142	162	175	134
2018	110	130	172	167	128
2019	172	173	183	172	177

Source: Annual Report of Fusion, Annapurna, S.M.I.L.E, Madhura & Satin MFI's, 2015 to 2019

Operational self-sufficiency measures capacity of the MFI to cover its costs (financial expenses, loan loss provision expenses and operating expenses) through operating revenues. It's a subsidy adjusted indicator often used by NGOs (Rosenberg, 2009). It measures the extent to which an MFI's business revenue—mainly interest received—covers the MFI's adjusted costs. If OSS is below 100 percent, then the MFI has not yet achieved financial breakeven. In table 3, it is observed that all microfinance institutions achieved its financial break even.

Table 3 : Profit Margin

Year	Microfinance Institutions				
	Fusion (%)	Annapurna (%)	S.M.I.L.E (%)	Madhura (%)	Satin (%)
2015	9.66	5.60	13.80	19.10	9.78
2016	12.16	13.03	18.10	16.43	10.49
2017	2.04	8.18	12.32	17.08	3.18
2018	-14.74	2.95	16.89	17.76	-0.26
2019	12.77	11.94	22.72	22.11	15.71

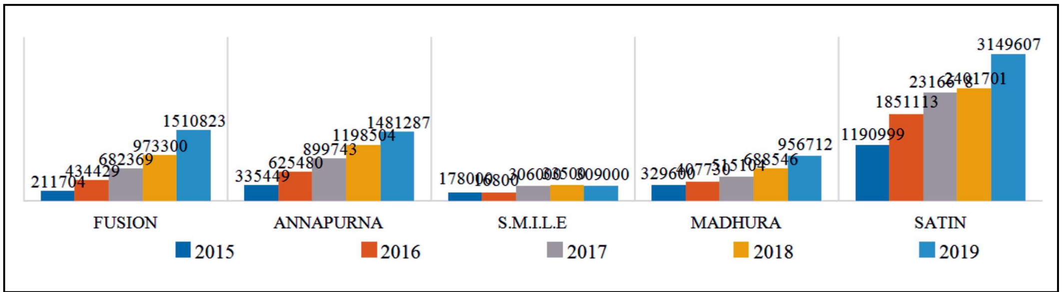
Source : Annual Report of Fusion, Annapurna, S.M.I.L.E, Madhura & Satin MFI's, 2015 to 2019

Profit margin of SMILE and Madhura microfinance institutions are better when compared to other microfinance institutions. Profit margin is the outcome of performance of other variables such as operational efficiency and portfolio quality.

Social Performance

Outreach (Number of Active Borrowers)

Social performance is measured by outreach and depth. Outreach is measured by the number of active borrowers(NAB), that is, the number of individuals that currently have an outstanding loan balance with the MFI (Hartarska & Nadolnyak, 2007).



Source : Annual Report of Fusion, Annapurna, S.M.I.L.E, Madhura & Satin MFI's, 2015 to 2019

Figure 1 : Number of Active Borrowers

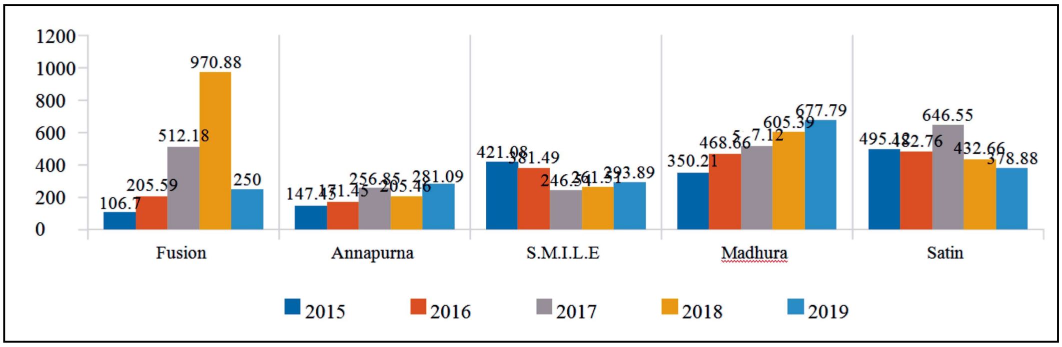
Depth of outreach refers to "the value the society attaches to the net gain from the use of the micro credit by a given borrower" (Navajas, Schreiner, Meyer, Vega and Meza (1998, 2000). Data releated to the depth is not shown in the financial statements of the selcted microfiance institutions. Therefore, only number of active borrowers are considered for the analysis.

Organisational Efficiency :

Organizational efficiency of a microfinance institution is measured through cost per borrower and operating expenses ratio.

Cost Per Borrower :

Cost per borrower provides clear measurement of the efficiency of the institution by viewing the average cost to serve a borrower over a year. This indicator shows how much it costs the retail financial service provider to serve each client. Cost per borrower is a better efficiency ratio for comparing institutions. Lower the cost per borrower, more efficient the institution is.



Source : Annual Report of Fusion, Annapurna, S.M.I.L.E, Madhura & Satin MFI's, 2015 to 2019

Figure 2 : Cost Per Borrower

In the figure 2, the cost per borrower of Fusion microfinance institution (970.88) is the highest. Cost per borrower of Fusion, Annapurna, SMILE and Madhura microfinance institutions are consistently increasing and Cost per borrower of Satin microfinance institution has decreased considerably.

Operating Expenses Ratio :

It measures the costs necessary for an institution to provide credit. The lower the ratio, the more efficient the institution is. The operating expenses ratio of SMILE microfinance institution is decreasing over the years.

Table 4 : Operating Expense Ratio

Year	Microfinance Institutions				
	Fusion	Annapurna	S.M.I.L.E	Madhura	Satin
2015	4.11	8.21	16.13	14.91	18.00
2016	5.56	7.14	17.02	16.09	16.00
2017	17.38	6.25	10.58	14.84	18.55
2018	3.53	7.22	8.62	17.87	30.89
2019	7.38	8.24	7.76	17.31	8.24

Source : Annual Report of Fusion, Annapurna, S.M.I.L.E, Madhura & Satin MFI's, 2015 to 2019

It indicates that the total amount of loan is increasing over the years. Hence, large amount of loans contributes in reducing the operating expenses ratio. Satin microfinance institution has high operating expense ratio in the year 2018 as compared to other institutions.

Quality of Portfolio :

Quality of portfolio indicates the part of the portfolio affected by outstanding payments, where there is a risk that they will not be repaid. The threshold is less than 10 percent given that financial guarantees in microfinance are not always sufficient. All microfinance institutions have their quality of portfolio less than 10 percent. Value zero in case of Madhura and Satin microfinance institution indicates that there is no outstanding balance and no arrears.

Table 5 : Portfolio at risk

Year	Microfinance Institutions				
	Fusion (%)	Annapurna (%)	S.M.I.L.E (%)	Madhura (%)	Satin (%)
2015	0.39	0.11	0.08	0.10	0.12
2016	0.38	0.10	0.06	0.12	0.24
2017	0.38	7.70	0.10	0	1.01
2018	4.03	2.20	0.16	0	0
2019	1.73	1.47	0.42	0	0

Source : Annual Report of Fusion, Annapurna, S.M.I.L.E, Madhura & Satin MFI's, 2015 to 2019

2. Implications of the Study :

Financial performance of Madhura and SMILE microfinance institutions are fairly better when compare to the other microfinance institutions. There is an optimistic vicissitudes in the outreach and financial performance of Madhura microfinance institution. However, there is no relationship between the outreach and financial performance of SMILE microfinance institution. Dissimilarities are observed in outreach of the SMILE microfinance institutions from 2015 to 2019. It is essential to investigate the reasons behind the dissimilarities in outreach of microfinance institutions. Through the observations of the variations in number of active borrowers, interprets that the members are discontinuing from the microfinance institution. Understanding the motives behind the discontinuation of membership, may aid in policy amendments of microfinance institutions. Selected microfinance institutions for the study are generating income to meet financial expenses, loan loss provision expenses and operating expenses, which indicates that institutions are self- sufficient. However, the cost per borrower of the selected microfinance institutions is growing over the years indicates that the operating expenses are spread among the members. Portfolio at risk of selected microfinance institutions indicates that recovery performance is healthier that is the strength of a microfinance institution which leads to sustainability in the long-run.

Conclusion :

The analysis of aforesaid indicators of performance of microfinance institutions indicates that the institutions are growing towards the sustainability. Profit margin, operational self-sufficiency and portfolio at risk indicates that microfinance institutions sustainable to encounter the growing financial requirements of the rural poor. Sustainability indicators for MFIs will usually improve in the early years as prior year investments start to produce income, but many of these MFIs never become fully sustainable. Due to pandemic, changing business environment, lead to job loss and created greater financial needs to meet the healthiness necessities. The impact of occupation loss give rise to in poor recovery performance of microfinance institutions. Therefore, it is essential to the microfinance institutions to develop approaches to encounter the adversity of the pandemic.

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Effectiveness of Blended Modular Approaches in the Academic Achievement of Students at Post Graduate Level: An Experimental Study

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Abstract

Blended Modular Approach is an integrative pedagogical approach (online and classroom) with integration of modules to engage students into active learning. Studies confirm the effectiveness of Blended Approach in teaching - learning and is recognised worldwide by academicians and researchers. However, limited empirical investigations are available to confirm its effectiveness as an integrative pedagogical approach wherein modules are designed and developed for transfer of learning and integrated into the blended approach and is understood as blended modular approach. Studies had reported its effectiveness in comparison to face to face or online classes. The students are taught with a combination of online and classroom teaching, thus, creating a unique blend of teaching-learning. Accordingly, this study investigates the effect of using Blended Modular Approach versus Traditional Lecture Method of teaching as study tools on academic achievement among the first year M.Com students of Assam Don Bosco University, Guwahati. The research followed an experimental method to conduct the study. The analysis found that the academic achievement of experimental group taught with Blended Approach is significant and their overall performance on the Formative Assessment increased in higher levels of learning compared to the control group taught with Traditional Lecture Method and this is the contribution made by this paper. The academic and administrative implications of these findings will be useful in designing effective teaching strategies at different levels for different courses with the aim of achieving the learning outcomes.

Keywords :

Effectiveness, Blended Modular Approach, Traditional Lecture Method, Academic

Achievement, Guwahati.

Introduction :

Blended approach is a modern method of teaching-learning wherein it is a combination of classroom and online methods of teaching-learning with the aim to maximise the learning outcomes and enabling students to retain the concepts and its applications for a longer period. This approach is an objective based and outcome based in nature. It is a student centered approach to facilitate the students with a flexible teaching-learning environment such that it fits into an individual students' style of learning. The aim is to maximise achievement of the learning outcomes. Principles of Marketing course requires a practical understanding of the concepts, its nature and related issues, challenges and probable solutions and with reference to Commerce students it is found to be an appropriate methodology. Blended approaches have the scope for its inclusion as a method for teaching due to the numerous advantages. Related studies also confirm their effectiveness at various levels.

Types of Blended Learning Structures in Education : Many factors must be considered when choosing how to blend classroom in-person and online teaching and learning activities. In some cases, most interactions between students and the teacher, as well as the direct delivery of instruction, take place in person in the classroom, while materials and possibly some additional activities are delivered online. In other cases, most of the class activities occur online, with infrequent meetings in person to solve problems and support community building. In some blended arrangements, students may choose which activities to complete online and which to complete in a classroom. Ideally, blends are personalised so individual students have the blend that best fits their age, life circumstances and learning needs. **Blended online class**

Known as the "online driver model".The class is mostly conducted online, but there are some required in-person activities such as lectures or labs. ?

Blended face-to-face class : Also known as the "face-to-face driver model," the blended face-to-face class model is based in the classroom. More of classroom time is required for this model, while online activities are used to supplement the in-person classes. Class time is used for higher-order learning activities such as discussions and group projects.

Blended online class : Also known as the "online driver model," this class is the inverse of the blended face-to-face class. The class is mostly conducted online, but there are some required in-person activities such as lectures or labs.

The Flipped classroom : The flipped classroom reverses the traditional class structure of listening to a lecture in class and completing homework activities at home. Students in flipped classes watch a short lecture video online and come into the classroom to complete activities such as group work, projects or other exercises.

The rotation model : In this model, students in a course rotate between various modalities, one of which is online learning. There are various sub-models: station rotation, lab rotation and individual rotation that requires students to rotate between stations in the classroom at an instructor's discretion.

The self-blend model : The self-blending is a programme-level model and is familiar to many college students. Learners using this model are enrolled in a school but take online courses in addition to their traditional face-to-face courses.

Modular Approach : Modular approach is a new entrant in educational settings globally to impart teaching-learning. Here, there is a paradigm shift from traditioanal approach to an outcome based learning approach. The principle of modular approach is that based on dividing the course content into small, discrete units known as modules that are small and independent in nature.

A module includes a single topic of a course or a group of topics forming an independent unit of topic. Each module must have clearly defined learning objectives (*Daires, 1981*). They are small learning units which are linked and integrated with one another. The modules have a prescribed structure which must be followed by teachers while developing them. Each module will have specific learning objectives and outcomes in relation to the syllabus offered. The self assessment exercises related to a particular objective has to be completed by students before proceeding further into the next topic. After completing all the self assessment exercises related to the learning objectives the students will complete the Formative Assessment. The scores obtained will indicate the achievement of learning outcomes. The modules may be accessed as per the convenience of individual students in their computers, laptops, mobiles, tablets, etc and printout can also be taken. The students have the flexibility to learn at their own pace, preferred time and place. It is a learning resource of specific type which has self learning instructions for students.

Modules must adhere to certain principles as stated by (*Crynes and Hawley, 1995*).

Need and Importance of the Study : The foundation of quality and purposeful education is when students are taught the basic skills which will help them to understand the importance of moral values and make them responsible as citizens. There are numerous methods which are implemented by teachers to make the teaching – learning process effective with the aim of contributing to the all round education of each student. Over a period of time, major shift has taken place in the teaching learning process which is: To be objective based in nature; Instructional objectives to be designed according to levels of learning to attain the learning outcomes; Shifting from teaching oriented to learning oriented; Focus from group teaching to an individualized system; From Traditional methods to modern approaches; From non-mastery to mastery level achievement among students; From quantity to quality.

Review of Literature : Blended Modular Approach is an effective method of teaching, it is effective in the achievement of learning objectives and bring about an enhancement of the students' learning had been established in the studies conducted by *Zahorian S, Swart W, et.al. (2000*), *David Le Brun, Michael Galloy (2001)*. Adequate training should be provided to the teachers on modular method of teaching. Modular approach helps to achieve flexibility in curriculum, in terms of assessments, feedback and results in increasing motivation for students, *Carmen L. Vidal R, Rita N (2008)*, Students who were taught with modular approach showed a significant difference in achievement test in comparison to students taught with traditional approach, *Malik Sufiana K (2012)***.** Aneffective, recent and more technology based teaching method in the present educational field, *Khandarp Sejpal, (2013)***.** Provides more flexibility to distance teaching mode as well to learners. This approach to teaching may be applied to teach students in other fields, courses and different levels of higher education, *Zamir Shazia (2014)*. Modular approach has the potential to fulfill the learning needs of learners at all levels. Modular approach in teaching Mathematics specifically word problem solving, an effective teaching approach, *Edgar Julius A. Lim (2016)***.** Modular approach creates a constructive learning environment. Modular Teaching, *Donnelly R, Fitzmaurice M, (2018)*. An Alternative to Routine Teaching Method for Undergraduate Medical Students and was found to be effective with increased retention capacity for students, *Srikanth S Behera, Mahajan, P (2018).*

Statement of the Research Problem : "Effectiveness of Blended Modular Approach in Academic Achievement of Students at Post Graduate Level: An Experimental Study".

Objectives of the Study :

- To develop and design the course content on Principles of Marketing from standardized text books as per the requirement of Blended Modular Approach Instructions.
- To find out whether there exist any significant difference between Blended Modular Approach and Traditional Lecture Method of teaching in terms of their effectiveness.
- To study the effectiveness of Blended Modular Approach vs. Traditional Lecture Method of teaching

Hypotheses of the Study :

i. There is no significant difference concerning the effectiveness of *BlendedModular Approach vs. Traditional Lecture Method* of teaching in terms of academic performance of students in the Formative Assessment.

ii. There is no significant difference in academic performance of students with regard to the different levels of learning in the cognitive domain.

Methodology : As per the nature of the study, an experimental design is suited for the purpose of achieving the formulated objectives and testing the hypotheses as this will determined by evaluating the outcomes *(Kaul, 1999)*. Thus the present study was conducted by following the experimental method. The students were divided into two groups. The control group was taught with Traditional Lecture Method and the experimental group was taught with Blended Modular Approach methods. The difference in academic achievement in Formative Assessment between these two groups indicated the effectiveness between the two methods. The learning materials, presentations, community report practical copy, self assessment exercises and formative assessment were prepared accordingly following few standardised text books. The students were given necessary instructions to complete the scheduled tasks.

The control group was taught with Traditional Lecture Method (TLM) and the experimental group was taught with Modular Approach to Service Learning (MASL) method. Formative Assessment was conducted after completion of the modules and the scores were recorded for further analysis. The effectiveness was evaluated by statistical analysis of the data.

Tools Used in the Study : The following tools were used by the researcher in conducting the experiment. These are:

i. *Standardised Intelligence Test* of Dr. S. Jalota was used to create two equivalent groups, with similar mean scores, i.e., control and experimental groups respectively.

ii. Development of Self learning module on "Marketing in the 21st Century" by the researcher for the students of experimental group of for M.Com first year.

iii. The content of the module in this study was selected from the syllabus of Principles of Marketing course.

iv. The content for *BlendedModular Approach* was designed and developed for selected module of Principles of Marketing course of M.Com first year. Few standardised textbooks were followed to develop the course content as per the learning objectives. The module was developed and structured on the basis of three parameters namely:

(a) Beginning of a module containing title, list of contents, objectives, instructions and rationale.

(b) Main body containing the detail content and self assessment exercises arranged in sequence under each of the four learning objectives.

(c) End part containing the summary, glossary of terms, answers to self assessment exercise.

Validity of the Tools :

i. Intelligence test of Dr. S Jalota is a standardised tool for testing the general intelligence of college students. This test was used to form two equivalent groups i.e., control and experimental.

ii. The content validity of the module prepared by the researcher was established by getting the draft module verified by experts in the area both from academia industry professionals. Their suggestions and feedback were incorporated into the modules to finalise the module.

iii. Item wise validity of all the questions of Formative Assessment was done. The prepared draft was given for try out to select group of ten students who had completed the previous module. Item wise analysis was done for all the 35 questions in the draft Formative Assessment. Thereafter, the obtained result was used for item analysis. Few questions that were excluded were both repetitive and irrelevant to the learning outcomes. Thus, 28 questions was finalised for the study.

Statistical Techniques : The following statistical techniques were used in this experimental study for the analysis of data to test the effectiveness of Traditional Lecture Method vs. Modular Approach to Service Learning.

i. Descriptive analysis: Measure of central tendency (Mean) and Measure of variability (Standard Deviation)

ii. Differential analysis: “t” test (to find the level of significance)

Procedure of Experiment : The study was conducted in Assam Don Bosco University, Guwahati and the sample for the study consisted of final year students pursuing M.Com programme. The sample of study consisted of 46 students who were divided into two equivalent groups, having similar mean scores. They are control group (N=23) and experimental group (N=23).

The control group was taught with Traditional Lecture Method (TLM) and experimental group was taught with Blended Modular Approach (BMA). Formative Assessment was conducted for both the groups after completion of the module to find out whether there is any difference in the academic achievement between students of the two groups. .

The Formative Assessment was designed in accordance with the different levels of learning as per cognitive domain, namely, knowledge, understanding, application, analysis, synthesis and evaluation. This academic achievement of students was accessed accordingly.

Analysis and Interpretation of Data :

Hypothesis 1: There is no significant difference concerning the effectiveness of *BlendedModular Approach (BMA) vs. Traditional Lecture Method (TLM)* of teaching in terms of academic performance of students in the Formative Assessment.

Table 1 : Showing the Effectiveness of BMA vs TLM of teaching in terms of the performance of students in Formative Assessment					
Methods of Teaching	N	MEAN	SD	**Calculated 't' value**	**Remarks**
TLM	23	53.15	6.79	3.41	**Significant**
BMA	23	67.47	1.87		

(Source: Computed data) *(Table value of t=1.717, df=22)*

Inference :

Table 1 reveals the calculated value of t is 3.41 is greater than the tabulated value of 1.717 at 5% significance level. The null hypothesis is rejected. Significant differences exist in the effectiveness between the two methods of teaching. The Academic Achievement of Experimental Group is taught with BMA is significantly higher compared to the Control Group taught with TLM.

Table 2 : t-Test: Two-Sample Assuming Unequal Variances		
	Control Group (Traditional Lecture Method)	**Experimental Group** (Modular Approach to Service Learning)
Mean	53.15	67.47
Variance	46.13	3.485
Observations	23	23
df	22	
t Stat	-9.076	
P(T<=t) one-tail	3.410	
t Critical one-tail	1.717	

(Source: Computed data)

Inference: Table 2 reveals that the Experimental Group Mean score (67.47) is significantly higher than Control Group Mean score (53.15). The calculated t value of 3.410 is higher than the tabulated value of 1.717. Thus, null hypothesis is rejected. The lower SD value in Experimental Group (1.87) than the Control Group (6.92) implies that academic performance has improved, variance has reduced and the overall performance of the students of Experimental Group has increased.

Hypothesis 2: There is no significant difference in academic performance of students with regard to the different levels of learning of the cognitive domain.

Table 3: The table reveals the Academic Performance in terms of Mean, SD and t value with reference to Instructional Objectives and Method of Teaching						
Instructional Objectives	**Methods of teaching**	**N**	**MEAN**	**SD**	**Calculated 't' value**	**Remarks**
Knowledge	TLM	23	54.50	5.48	0.235	Not Significant
	BMA	23	55.58	3.61		
Understanding	TLM	23	56.2	3.86	0.359	Not Significant
	BMA	23	56.63	3.56		
Application	TLM	23	49.7	5.87	6.136	**Significant**
	BMA	23	62.84	2.5		
Analysis	TLM	23	50.6	3.94	2.699	**Significant**
	BMA	23	63.42	3.47		
Synthesis	TLM	23	49.05	4.38	2.116	**Significant**
	BMA	23	63.37	3.82		
Evaluation	TLM	23	49.65	3.41	3.623	**Significant**
	BMA	23	64	4.07		

(Source: Computed data) (t tabulated value = 1.77 at 5% significance for df=37)

Inference:

i. Table 3 reveals that the Instructional Objectives of the lower levels of cognitive domain, Knowledge and Understanding calculated t value is lower than t tabulated. Hence, Null hypothesis is accepted. There is no significant difference in the academic performance of students of control group taught with Traditional Learning Method and for experimental group taught with Blended Modular Approach.

ii. With reference to the higher levels of learning namely, Application, Analysis, Synthesis, Evaluation the calculated values of t is higher than t tabulated value of 1.77. Hence, Null hypothesis is rejected. There is significant difference in academic performance between experimental and control groups. The Mean score in Experimental Group is significantly high in higher levels of Instructional Objectives, namely, Application, Analysis, Synthesis and Evaluation compared to the Control Group. The SD value is significantly lower in experimental group in comparison to control group which implies that the overall performance of students in experimental group has increased.

Major Findings :

i. It has been observed with reference to the overall performance that experimental group taught with Blended Modular Approach (BMA) achieved higher scores in

Formative Assessment compared to the control group taught with Traditional Lecture Method (TLM). Similar were the findings of *Zahorian S, Swart W, et.al. (2000*), *David Le Brun, Michael Galloy (2001)*

ii. In terms of academic performance with reference to the different levels of learning related to cognitive domain, it was observed that students of experimental group performed significantly higher than control group in Application, Analysis, Synthesis and Evaluation. This implies that BMA is more effective than TLM in achieving the higher levels of learning.

iii. In the lower levels of learning, namely, Knowledge and Understanding there was no significant difference between the two groups of students. However, Experimental group performed slightly better than Control group as reflected in higher Mean scores. .

iv. The overall performance of students of Experimental Group is significantly better than Control Group as revealed by high Mean scores and lower SD values.

v. With regard to the different levels of learning in the cognitive domain, Modular Approach to Service learning was found to be more effective, was also mentioned in the study by *Jacoby, 2014*

Recommendations :

i. The results of the experimental study indicate that Blended Modular Approach is a more effective method of teaching considering the higher levels of learning such as application, analysis, synthesis and evaluation.

ii. The course content for Blended Modular Approach may be designed and developed for different courses taught at various levels. Accordingly, teachers may plan and prepare the course content according to the learning objectives and needs of students.

iii. Available technology should be utilised to the maximum by the teachers to prepare Blended Modular Approach contents in various courses and also in the delivery of the modular contents through both offline and various online modes.

iv. Blended Modular Approach can be incorporated into the course curriculum for achieving the learning outcomes in an effective and efficient manner. This will improve the overall quality of teaching-learning process.

v. Scope for training should be arranged by the concerned institutions for capacity building of teachers to orient them towards implementing Blended Modular Approach.

vi. In this age where reach and access of technology is widely available at a moderate cost, educational institutions should equip themselves for delivery of teaching with modern approaches such as Blended Modular Approach to create a favourable learning environment for the achievement of learning outcomes.

Suggestions for Future Researches :

Studies need to be conducted on a larger sample to study the differences in academic achievement of students at different levels. Comparative studies between government and private universities on different teaching approaches and the academic achievement of students can be undertaken. In addition, the variables that can be taken up are Computer Aided Instruction, Programmed Instruction, Case based approaches in different courses related to other disciplines to find their effectiveness with reference to academic achievement of students.

Conclusion :

In the present study the researcher conducted an experiment to find out the effectiveness of Modular Approach to Service Learning on the basis of Formative Assessment scores obtained by Master's level students reveal their academic achievement. It was found that Blended Modular Approach is an effective method in comparison to Traditional Lecture Method. Academic achievement of experimental group was significantly better than control group.

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Corporate Social Responsibility (CSR) and Social Entrepreneurship: Combining efforts for Sustainable Social Value Creation

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Abstract

Corporate Social Responsibility (CSR) and Social Entrepreneurship aim at a common goal of social value creation. The recent global crises have left evidence in the socio-economic problems that limit sustainable development. The creative social entrepreneurs create social innovations generating market demand for such products/services that attempt to resolve the socio-economic issues in the economy, but they lack financial sustainability. On the other hand, the corporate sector search for avenues for innovative CSR models that would benefit both the society and the business. At equilibrium where the demand for the funds (from social enterprises) is matched with the supply of funds (CSR funds), the social enterprises would achieve its dual objective of self-sustainability and social value creation. With a case study approach, the present research paper aims to study the socio-economic impact created by the social enterprise with the intervention of CSR funding. The case study describes on how Social Entrepreneurship and CSR together can effectively bridge the gap between the business and society.

Keywords :

Social Entrepreneurship, Corporate Social Responsibility, Social Value Creation, Socio-Economic Impact.

Introduction :

Despite being the second fastest growing economy after China, India is home to around 40% of the world's poor, with just under 30%of the population living below the poverty line (CIA website). The country is still battling with socio-economic issues like illiteracy, malnutrition, and poor healthcare. It ranks 131th among 189 countries in the Human Development Index (UNDP, 2022).

Poverty and unemployment are major political and economic issues. An unstable currency also remains a major concern, along with infrastructural bottlenecks, a plethora of cumbersome rules and regulations that impede business, weak law enforcement and high dependence on the slow- growing agriculture sector. Other issues include relatively low productivity and deep rural-urban and caste divisions. Despite impressive growth, the dent on poverty has been marginal. Lack of access to quality education constrains youth employability. Almost a quarter of the population is illiterate and about 98% of the young people enter the market without adequate skill sets (CIA website). This is a major constraint in realising the potential which India's large young population offers.

In the past two decades, India has witnessed considerable growth in its social enterprise activity. The social enterprise ecosystem has evolved with support organisations providing direct, indirect, financial, and advisory assistance to social enterprises. The key actors contributing for a conducive ecosystem to these social enterprises are impact investors, donor agencies, incubators and corporations. Apart from these, chambers of commerce and industry, co working spaces, social innovation awards, online platforms, media and forums/ networks support social enterprises for their sustainability. This paper focuses on the support by corporations for the growth of social enterprises in India. The biggest step towards engaging the private sector in social development has been the amendment to the Companies Act, 2013.

Rationale for the study :

Most social enterprises in Asia are established as not- for-profit Non-Government Organizations (NGOs - legally they are registered as societies or trusts), in order to communicate their social goals as well as to tap upon available funds As northern countries became more economically and socially stable, more funds found their way to the "third world", particularly for "development". The tax systems of Northern countries allowed for funds to flow into the NGO sector in Asia, funding social mission achievement.

There is also recent trend in South Asia in particular where a number of financially successful NGOs are changing their legal status and becoming for-profit Social Enterprises. In such a situation, financial sustainability would always remain a challenge for social enterprises, apparently if the corporate sector would divert their CSR funds to these social enterprises would facilitate these enterprises for scaling and sustainability.

Methodology :

This study has used the exploratory research method and the data collected using interview method. Apart from the primary data collected through interview, secondary sources. research papers, websites, reports and the like were used to gather sufficient information to support the primary data.

Objectives :

The present paper intends to understand the concept of Corporate Social Responsibility(CSR) and Social Entrepreneurship(SE). By illustrating the case study of CEKIA, it aims to study the socio-economic impact created by the social enterprise with the intervention of CSR funding.

Conceptual Framework

Corporate Social Responsibility (CSR) :

In the changing context, businesses have a key role in the sustainability of the planet, using an analogy, enterprises are to the world what family is for society, the centre of economic activity are the companies and for this reason all their actions must be carefully planned and articulated. In fact, Social Entrepreneurship, or Corporate Social Responsibility, come as a response of an uncontrolled activity which since the industrial revolution has encouraged the development and economic growth but paradoxically have not favoured the creation of social value.

Indian Law on CSR According to Section 135 of Company Act, states :

1. Any organisation having net worth more than rupees five hundred crore or turnover of more than rupees one thousand crore or a net profit of more than rupees five crore shall have a Corporate Social Responsibility Committee of the Board with three or more directors and at least one director as an independent director.
2. The committee's report shall divulge the establishment of the CSR Committee.
3. Also, The CSR Committee shall— (a) recommend the activities to be undertaken by the organisation; (b)formulate the expenditure expected to be incurred on the activities recommended; and (c) monitor and control the Corporate Social Responsibility Policy and activities of the company on the regular basis.
4. The Board of every company shall— (a) approve the CSR Policy for the company and disclose attributes of the Policy in its report, (b) ensure that the activities included in Corporate Social Responsibility Policy of the organisation are undertaken by the company.
5. The Board of the organisation needs to ensure that the spending in every financial year is at least 2% of the average net profits of the three immediate preceding financial years, in accordance of its Corporate Social Responsibility Policy: Also, the company shall give preference to the local area for spending the CSR funds: further, the Board shall, explain the reasons if the company fails to spend earmarked amount.

The mandate has considerably increased the funds available for non-governmental organisations (NGOs) in India.

Social Entrepreneurship :

Since its inception, social entrepreneurship has always been an active area of research and practice among the academicians and the entrepreneurs. In spite of its growing popularity, there is no consensus on what it actually means. Research in the concept is still considered to be at its infant stage (Hoogendoorn et.al, 2010; Choi & Majumdar, 2012). It combines the two domains of 'social' and 'Entrepreneurship' which are on contradiction many times. The challenges of exploring effective and sustainable solutions to social problems requires the ingredient of entrepreneurial skills. As stated by Defourny & Borgaza (2001), Social economy and the non-profit sector provide the necessary elements for the identification of Social dimension in social enterprises. The concept of social economy aims on serving the community rather than generating profit but also mentions about limited distribution of profits to its members especially in case of the co-operatives, whereas Non-profit sector stresses on the impossibility of the distribution of surplus to its members or investors. Social enterprises combine the two approaches wherein they generate surplus and further reinvests it for a social purpose. The combination of the words 'Social' and 'Entrepreneurship' breakdown the boundaries that lie between business and the non-profit sector and further explores new approaches to solve the social problems (Dees & Anderson, 2006). Social Entrepreneurship is a process of creating a social value by combining existing resources in innovative ways to exploit opportunities and stimulate social change.

Case Study

C.E. Kamath Institute for Artisans (CEKIA): A Case study :

In order to provide an evidence on the sustainable development through the integration of CSR with Social Entrepreneurship, the following case of CEKIA has been discussed in the following part of the research paper:

CEKIA, training institute for artisans, is located in Miyaru, Karkala taluk, Dakshina Kannada district of Karnataka. It was started in 1997 by Canara Bank as part of their rural development programme under Corporate Social Responsibility. It functions under the Canara Bank Centenary Rural Development (CBCRD) Trust.

The formation of this trust provided the much- needed impetus to the rural development programmes of the Bank, whereby it was able to create self- employment and rural micro enterprises for the rural youth. Among the programmes, training institute for the artisans is unique. Canara Bank by itself or in association with other banks have around 32 training institutes all over India, but there are only three institutes exclusively for sculptures for artisans - one at Bidadi in Bengaluru, the second one at Madurai, and the third at Karkala of Udupi taluk. These institutes provide free training to rural youth on sculptures made of wood, stone, and metal. CEKIA was started by Canara bank under the CBCRD trust as ~~a~~ part of their Corporate Social Responsibility. The main objective was to train and skill the youth of the country in the traditional art of sculpture making. It was also intended to motivate the rural artisans and youth to take up this art as a means of self- employment and preserve the rich Indian heritage. The institute provided a conducive environment to enhance and refine the artistic skills of the trainees that resulted in sculptures with intrinsic value. Accompanied by a group of dedicated and skilled faculty, it instilled confidence in the young minds to be self- employed. When the rural youth find a livelihood through their skill, they will not think of migrating to crowded cities to earn a living. Entrepreneurship in this area also leads to job opportunities to many other rural youngsters. There are examples of students in and around Karkala, who have completed the course and started their business, which has led to employment opportunities to other artisans.

Operations Model : CEKIA trains the rural youth in sculpture making and motivates them to self- employment. This encourages the rural artisans to remain in their hometowns and preserves the rich Indian heritage of sculpture making.

First of all, the institute advertises about the course in leading newspapers once in three months, and visits nearby schools to create awareness about the institute and the course. Interested students are encouraged to apply for the course. There are two courses offered, one sculpture making on wood or stone, and the other with metal. Wood is apparently the easiest to work with, though it takes up to a month to finish one moderate sculpture. Stone is more difficult as it takes more precision, strength, and patience to carve out a sculpture. It takes months to prepare one and the time varies depending on the design. Metal, however, is a different technique altogether as it does not involve direct sculpting of the structure. Two kinds of metal artefacts are produced by the students here, one through casting, and the other embossing. The metal used is bronze. However, it can be replicated on gold and silver as well. Overall, it needs extraordinary skills to complete it. These two courses are of 18 months duration. In spite of all efforts, most of the students who apply respond because of positive vibes from former students or are recommended by them. Thus, the former students are the brand ambassadors for the institute. The only criteria for selection are the age group, which should be in the range of 18 to 30 years, and minimum qualification should be VII Std. Once the applications are received, a test is conducted, followed by an interview. Students, who have an interest in this area, are identified and chosen for training. There are around 13 to 15 students in one batch at one time.

There are around six different batches in different stages of sculpture such as drawing, advance drawing, practical exposure to raw materials and tool kit, and finishing stage. According to Mr. Suresh, when different batches learn together, there is a lot of peer learning. Students in advanced stages of learning with teach the students in the previous stage, but this usually after class hours. Training is provided free of cost, and includes food, accommodation, uniform, tool kit, raw materials, etc. The institute also imparts training in personality development, entrepreneurial competencies, and other soft skills for the overall development of the trainees. An educational tour of three to four days is organized to historical places like Belur and Halebeedu to understand the sculptures. There are no other distractions for the students so they give their entire concentration for the learning process. The wood and stone and metal sculpture making is kept open for the boys, and there is hostel facility in the campus for them. The year 2019-20 saw 75 students on the campus. Students come from different parts of the state and of India like Meghalaya, Bihar, etc. There are also students with VIIth to post graduation qualification. Though most of the sculptures are designed based on Hindu[1] mythology, some students from different communities also join the course and continue their profession in their religion.

The products done by the students are sometimes sold and 25% of the earning is transferred to their respective bank accounts. The institute does not sell the products for profit as it is sold at cost price, as it is done to motivate the students. They also put-up stalls at exhibitions and fairs during programmes either organized by or sponsored by Canara Bank. The biggest attraction of this institution is the massive collection produced by the students over 23 years on display in the administrative block.

Revenue Model : The institute provides free training and free facilities to the students, and the entire funding is done by Canara Bank. There is no other source of funding for the institute. The finished products sold from the institute contributes to 1% of the total investment. The total investment on training comes to around [1] 70 to 80 lakhs. The budget allotted to this institute for a year is [1] 1.50 crores of which any remaining amount is capital expenditure, which includes infrastructural facilities. The net income from the products sold comes to around [1] 4 to 5 lakhs. Generally, 25% of the income from sales is transferred to the account of the students who have done the work. There is a gallery of the sculptures done by the students that is preserved as learning material for the students.

Social Impact : Around 750 students have completed their training so far and all are placed well. Most of them are self -employed, some have joined their family business and some are under contract. The alumni of the institute will take in the fresh graduates when they receive big contracts from temples or for interior decorations, etc. The institute is in touch with all the students and they collect feedback from time- to- time. They follow- up on their performance up to 2 years after training to understand their problems in the market and to facilitate them with the required assistance. This is done by keeping in touch with them through phone calls and other social media, where the alumni share their problems and difficulties in the market. The institute provides assistance by connecting them with suppliers of raw materials or to customers. For instance, they connected Kaveri Emporium with some of its self - employed students. Thus, market linkage model is practiced by the institute. In this manner, the institute creates ~~a~~ social and economic impact on its students. Many of the students are from north Karnataka and, once in a year, the institute organizes

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1 The term *Hindu* is someone who follows the teachings and practices of Hinduism, or who has a cultural connection to Hinduism (www.Vocabulary.com). It is one among the religions in India.

camps in their hometowns. In case of students who need financial assistance for start-ups, the institute recommends such students for loan facility from Canara Bank without any collateral. There are students who have taken advantage of this facility and achieved great success. On completion of training, entrepreneurial alumni will employ these students, which will enable them to earn [1] 800 to 1000 per day. Others who are interested in self- employment, will move ahead and in future, become entrepreneurs. Thus, there is 100% placement either through employment or self - employment. This preserves the heritage of India by retaining the method of handmade sculptures. Importantly, the rural youth remain in their hometowns and are able to generate a good income. This also creates employment for rural artisans, who would otherwise be lost.

Challenges and Growth : The main challenge for this institute is the supply of raw material, especially stone. As stone quarrying is banned in Karnataka, the institute finds it difficult to get raw material for training.

The institute is planning an e- platform for the self- employed or entrepreneurs, who have received their training at this institute so that they get a common platform to display their products and increase their sales by reaching out to a larger crowd.

Discussion and Conclusion :

The above case of CIKEA is a clear evidence of how the CSR funding plays an important role in the success of the social enterprises. The success of CIKEA is measured with the socio-economic impact created on the beneficiaries. In the present scenario, when unemployment has become major point of concern for the country, this enterprise focuses on the skill development of the youth which in turn provided livelihood opportunities to them. As the result of this, the enterprise has produced entrepreneurs and provided employment opportunities to many of the beneficiaries. Such enterprises are the need of the hour and would assist in the economic development of the country.

The major constraint for social enterprises is attracting funds for their sustainability. CSR funding would facilitate in easy functioning and sustainability of social enterprises. But with the current legal framework, CSR funding is for Non-Governmental Organisations and other Not for profit organisations. Since, social enterprises may register as for-profit organisations like the SELCO or Narayana hridayalaya. there arises a need for CSR funding to be permitted to For-profit social enterprises. The above case study explains on achieving social value creation by social enterprise through an intervention of CSR funding and need for many more such combinations of CSR and Social Entrepreneurship. The success of the social Enterprise has been evident and is proved with the socio-economic impact created.

For a commercial enterprise, the core of the business model is its economic model but for a social enterprise, economic model is only an element to determine its financial sustainability. For a social enterprise, revenue model is at the bottom of the business model; but identifying the different sources of revenue and necessary investments needs to be carefully analysed for short and midterm perspective for sustainability. The social entrepreneurs have to develop a resource strategy to implement the operating model and identifying the requirements is a primary concern.

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Role of ADR Mechanism in Family Disputes, Issues and Challenges

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Abstract

Litigations pertaining to family matters are on the rise which is evident from the increase in number of cases being filed before family court. Many a times it is the husband who files a case for divorce against his wife .Wife then may file a case for restitution of conjugal rights, thereafter a case for maintenance. She also may file a case for return of money and ornaments. There can be one more case pertaining to guardianship, if they have a child .Notwithstanding the pendency of above litigation the wife may file a criminal case against her husband and in laws alleging cruelty .she may also take up matter under the Domestic violence Act as well. We need not took for further reasons as to how cases are on the rise. Litigation does not always result in a favourable outcome. In terms of both time and money, it is costly. Its adversarial nature does not change the parties' mind-sets, resulting in resentment. Alternative resolving conflicts solutions not only save money and time, but they also keep the parties relationship intact by encouraging communication and collaboration. This paper analyses the Role of ADR Mechanism in family disputes This paper also tries to provide some constructive suggestions to address challenges faced by the existing ADR Mechanism followed by Indian courts for resolving family disputes.

Introduction :

Alternative dispute resolution as the name suggests, is an alternative to the traditional judicial system. Alternative Dispute Resolution' embraces dispute resolution methods and techniques that act as a means for incompatible parties to reach an agreement without resorting to litigation. Albeit [1]of historic confrontation to ADR by numerous popular parties and their advocates, ADR has gained extensive acceptance among both the general public

1 Veenapanipandey, problems of women<s marriage and violence, Mohit publications page no 167

and the legal professionals in recent times. The increasing recognition of ADR can be elucidated by the increasing caseload on customary Courts, the awareness that ADR requires less cost than litigation, a first choice for secrecy, and the craving of some parties to have greater control over the selection of the process and the intermediate third party for deciding their dispute. “Alternative” dispute resolution is usually considered to be an alternative to litigation. It also can be used as a colloquialism for allowing a dispute to drop or as an alternative to violent behaviour.[2] Family and marriage are the two most fundamental and vital institutions of social organization in India. In contemporaneous social stability and the sanctity of marriage has eroded, breakdown of family relationship is common and divorce has become a selected choice. Therefore, a robust family justice system is critical to addressing the wide range of litigation involved in this area.[3]

The Family Court is a vibrant and exciting branch of justice delivery system having great influence on the lives of families and children. The purpose of establishing these specialized courts is speedy settlement of family disputes through conciliation and achieving socially desirable results by adopting simplified procedures[4]. Timely disposal of family cases is essential for providing an immediate relief to the parties and maintaining the rule of law, providing access to justice which is a guaranteed fundamental right.[5]

The judiciary is entrusted to uphold the right and liberty of each individual in the contemporary era of globalization. The robust judiciary not only balances the societal demand, but brings stability and sense of reliability in the speedy dispensation of justice. However, the current crisis of pendency in courts raised a plethora of substantial issues pertaining to their effective functioning. Therefore, bottlenecks are required to be addressed to remove the existing impediments in speedy justice.

The entire purpose for establishing a specialized court is to provide a forum for redressed which is more family oriented with involvement simplified process and procedures[i]. Certainly the purpose is not achieved and leave courts open for regular and long-lasting proceedings. Family Court plays an important role in the life of an individual undergoing breakdown of marriage and children affected. With this intent, the Family Court Act 1984 was formulated to provide accessible and litigant friendly courts with expedited disposal of family disputes matters.

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2 Supra no 1 pg 23

3 https://doj.gov.in/sites/default/files/NJA-BHOPAL-EXISTING%20FAMILY%20LAW% 20LEGISLATIONS%20PREVALENT%20IN%20INDIA-REPORT_1.pdf
Accessed on 26/10/2022

4 Dr.Sivani Goswami ,Family law 1 ,central law publications pg no 54

5 B.M. Gandhi, Family law Volume-I, Eastern Book Company, Lucknow (2012)

The present legal system with its outmoded methods of settlement of marital disputes is proving to be clumsy and impropriate to deal with marital ruptures[6] and aberrations and serves more as a forum where each party lambasts the other, both the parties giving vent to their pent up frustrations and resentments against each other.[7]

Justice Vimala said[8] it was a well-known fact that pendency of family cases was mounting bringing the judges under enormous pressure. Despite the family court judges burning the midnight oil, they are not able to clear the pendency ,because of the attitude of the parties, procedural flexibility, not being utilized, parties are not willing to settle the matter at the at the earliest point of time and pre-litigation settlement not be utilized. In **Bhuwan Mohan Singh v. Meena and others**[9] the Honourable Supreme Court observed that the delay in adjudication of the cases by the Family Courts is not only against human rights but also against the basic embodiment of dignity of an individual.

Existing Family Law Legislations Prevalent in India

The main marriage law legislation in India applicable to the majority population constituted of Hindus is known as The Hindu Marriage Act, 1955, which is an act to amend and codify the law relating to marriage among Hindus. Ceremonial marriage is essential under this act and registration is optional. It applies to any person who is a Hindu, Buddhist, Jaina or Sikh by religion and to any other person who is not a Muslim, Christian, Parsi or Jew by religion. The act also applies to Hindus resident outside the territory of India. Nothing contained in this act shall be deemed to affect any right recognized by custom or conferred by any special enactment.[10]

Likewise, in other personal law matters, Hindus are governed by the Hindu Succession Act, 1956, which is an act to amend and codify the law relating to intestate succession among Hindus.

The Hindu Minority and Guardianship Act, 1956 is an act to amend and codify certain parts of the law relating to minority and guardianship among Hindus and the Hindu Adoptions and Maintenance Act, 1956 is an act to amend and codify the law relating to adoptions and maintenance among Hindus. It may be pertinent to point out that the Indian Succession Act, 1925, is an act to consolidate the law applicable to intestate and testamentary succession in

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6 Frederick Engels ,Origin of Family, Private Property and the state, New York: Pathfinder Press, (1884)

7 Supra no 2

8 NEWSPAPER REPORThttp://timesofindia.indiatimes.com/articleshow/ 51074993.cms?utm_source= contentofinterest&utm_medium=text&utm_campaign=cppstAccessed on 26/10/2022

9 [(2015) 6 SCC 353

10 Supra no 1

India unless parties opt out and choose to be governed by their respective codified law otherwise applicable to them. In respect of issues relating to guardianship, the Guardian and, Section125 of the Code of Criminal Procedure 1973, provides that irrespective of religion, any person belonging to any religion can approach a magistrate to request maintenance.[11]

Therefore, apart from personal family law legislations, both Hindus and non-Hindus have an independent right of maintenance under the general law of the land, if he or she is otherwise entitled to maintenance under this code. The Indian Parliament also enacted the Special Marriage Act, 1954, as an act to provide a special form of marriage in certain cases, for the registration of such and certain other marriages and for divorces under this act. This enactment for solemnizing marriage by registration is resorted to by Hindus, non-Hindus and foreigners marrying in India who opt out of the ceremonial marriage under their respective personal laws.

Registration is compulsory under this enactment. Divorce can also be obtained by non-Hindus under this act. This legislation governs people of all religions and communities in India, irrespective of their personal faith. Likewise, under the Foreign Marriage Act, 1969, a person has only to be a citizen of India to have a marriage solemnized under this act outside the territorial limits of India.[12]

- The Parsi Marriage and Divorce Act, 1936 as amended in 1988, is an act to amend the law relating to marriage and divorce among the Parsis in India.
- The Indian Christian Marriage Act, 1872, was enacted as an act to consolidate and amend the law relating to the solemnization of the marriages of Christians in India and the Divorce Act, 1869 as amended in 2001, is an act to amend the law relating to divorce and matrimonial causes relating to Christians in India.
- The Muslim Personal Law (Shariat) Application Act,1937, The Dissolution of Muslim Marriages Act,1939, The Muslim Women (Protection of Rights on Divorce) Act, 1986 and The Muslim Women (Protection of Rights on Divorce) Rules, 1986, applies to Muslims living in India. For enforcement and adjudication of all matrimonial and other related disputes of any person in any of the different religious or non-religious communities under the respective legislations mentioned above, the designated judicial forum or court where such petition is to be lodged is prescribed in the respective enactments themselves.

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[11] P.M Bakshi, Family Courts; Some Reflections, in Kusum (Ed) Women March Towards Dignity; Social and Legal Perspective, Regency Publications (1993) pg 214

[12] https://www.iafl.com/media/1129/alternative_dispute_resolution_in_indian_family_law.pdf

There is an organized system of designated civil and criminal judicial courts within every state in India which works under the overall jurisdiction of the respective high court in the state. It is in the hierarchy of these courts that all family and matrimonial causes are lodged and decided. In addition, the Indian Parliament has enacted.[13]

The Family Courts Act, 1984 to provide for the establishment of family courts with a view to promote conciliation in and to secure speedy settlement of disputes relating to marriage and family affairs. Despite the existence of an organized, well regulated and established hierarchy of judicial courts in India, there are still unrecognized parallel community and religious courts in existence whose interference has been deprecated by the judicial courts since such unauthorized and unwarranted bodies work without the authority of law and are not parts of the judicial system.

Prior to CPC section 89, there was no provision which insisted the mandatory referral of the pending dispute to any form of ADR in India. Legal Services Authorities Act has given the powers to the parties to approach Lok Adalat for the disposal of the dispute. However, it does not give the mandatory referral option to the trial court which is hearing that case. Based on the parties' request, the trial court can refer to the pending dispute to Lok Adalat. Apart from Lok Adalat referral option under Legal Services Authorities Act, there is no other option to the parties as well as the trial court to refer the pending dispute to other ADR mechanisms like arbitration, mediation, and judicial settlement.

The former CPC section 89 was related to the referral of the pending dispute to arbitration upon the arbitration agreement between the parties and later, this section got repealed. The Indian government has amended the Civil Procedure Code in 1999 and introduced section 89 in the CPC with more ADR mechanisms in contrast to its earlier form.

There was a lot of resistance from the advocate community for the implementation of CPC amendment Act 1999 including the implementation of section 89 of CPC. As a result, the Indian government could not notify this amendment Act. Later Mr.Arun Jaitley, then Law Minister, had a lot of consultations with the representatives from Bar Councils at the national level and state level[14]. Finally, the Indian government has notified The CPC amendment Act in June 2002 and it has come in to force on July 1st, 2002.

The mandate of ADR referral under section 89 is to ensure amicable and quick resolution of disputes between the parties and reduce the pendency of suits before the courts. Section 89 of CPC states that "where it appears to the court that there exist elements of a settlement which may be acceptable to the parties, the court shall formulate the terms of settlement and give them to the parties for their observations and after receiving the observation of the

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[13] Supra no 8 pg 241

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parties, the court may reformulate the terms of a possible settlement and refer the same for – a) Arbitration b) Conciliation c) Judicial Settlement including Settlement through Lok Adalat or d) Mediation.The constitutional validity of Section 89 of CPC was challenged before the Supreme Court of India .

In Salem Advocate Bar Association v. Union of India[15] which is popularly known as Salem Advocate Bar Association I and the Apex Court has upheld the constitutional validity of this section. For overcoming some procedural aspects, The Apex Court has constituted a committee to frame suitable rules for smooth implementation of section 89 of CPC. The committee has submitted its report along with model rules on the implementation of section 89 of CPC in 2005 to the Apex[16]

The Supreme Court has accepted that model rules in Salem Advocate Bar Association II and it has asked all High Courts to frame similar rules for their respective jurisdictions for the better implementation of section 89 of CPC.

In Afcons Infrastructure Ltd. vs. Cherian Varkey Construction Co. (P) LTD[17], the apex court has further laid down some detailed guidelines especially, on the referral of the dispute to each ADR mechanisms and which kind of civil dispute can be referred under Section 89. In this case, the court held that if the dispute is going to be referred to arbitration or conciliation then, both parties must give their consent; whereas, if the dispute is going to be referred to mediation or Lok Adalat then, there is no requirement of the parties consent. In this case, the apex court also lists out the disputes which are capable and non-capable of settlement through ADR mechanisms.

The right to speedy trial has been held to be a part of right to life or personal liberty by the Supreme Court of India.3 The Supreme Court has allowed Article 21 to stretch its arms as wide as it legitimately can.4 The reason is very simple. This liberal interpretation of Article 21 is to redress that mental agony, expense and strain which a person proceeded against in litigation has to undergo and which, coupled with delay, may result in impairing the capability or ability of the accused to defend himself effectively. Thus, the Supreme Court has held the right to speedy trial a manifestation of fair, just and reasonable procedure enshrined in Article 21.

A speedy trial encompasses within its sweep all its stages including investigation, inquiry, trial, appeal, revision and re-trial. In other words, everything commencing with an accusation and expiring with the final verdict falls within its ambit. The same has received recognition from the "legislature" as well in the form of introduction of "Alternative Dispute Resolution" (ADR) Mechanism (ADRM) through various statute.

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[15] Salem Advocate Bar Association v Union of India, AIR [2003] SC 189.

[16] Paper T, 'CPC Amendments Take Effect From July 1' (The Hindu, 2019) accessed 22 oct.22.

[17] Afcons Infrastructure Ltd. v Cherian Varkey Construction Co. (P) LTD [2010] 8 SCC 24.

The duty of making or amending laws is on the legislature but to develop it and to interpret it to suit the needs and circumstances of the society is the call of the judiciary. Hence, unless and until the beneficial provisions of the matrimonial legislation promoting and advocating reconciliation in matrimonial disputes in India is favourably interpreted and strictly implemented by the courts, the letter of law may be an illusory mirage which remains on the statute book only. It is therefore the solemn duty of the matrimonial courts in India to ensure that the mandatory settlement efforts are actually put into practice and parties are encouraged to actually utilize them for out-of-court settlements. Thus, there is a heavy burden on the courts to discharge this solemn duty failing which it will neither be possible nor useful to enforce reconciliatory measure in matrimonial disputes in the Indian jurisdiction. Accordingly, it would be most useful to cite and quote some recent prominent verdicts of superior Indian courts which have stressed and highlighted the dire necessity of the beneficial provisions of Indian legislation which provide mandatory reconciliation procedures[18]

A novel question came up for decision before the High Court of Kerala in Bini v K.V.Sundaran[19] - i.e., whether conciliation is mandatory after the introduction of the Family Courts Act, 1984, even on the excepted grounds of conversion to another religion, renunciation of the world, mental disorder, venereal diseases and leprosy. Calling the Family Courts Act, 1984 a special statute, and its provisions to make attempt at reconciliation mandatory at the first instance, the High Court held: The parties can disagree on matters of faith and still lead a happy marital life if they could be convinced that matters of faith should not stand in the way of union of hearts. Thus though under the Hindu Marriage Act, 1955, no endeavour for reconciliation need be made in a petition for divorce on the ground of conversion to another religion, or other grounds excepted under Section 13 (1) of the Hindu Marriage Act, 1955 or on similar or other grounds available under any other law also, after the introduction of the Family Courts Act, 1984, the Family Court is bound to make an endeavor for reconciliation and settlement.

The requirement is mandatory. That is the conceptual change brought out by the Family Courts Act, 1984 which is a special statute. The Court further said that "the primary object is to promote and preserve the sacred union of parties to marriage. Only if the attempts for reconciliation are not fruitful, the further attempt on agreement on disagreement may be made by way of settlement[20]

Still further, stressing the need to treat the cases pertaining to family matters in a humanitarian way, the Supreme Court of India in the case Baljinder Kaur V/s. Hardeep Singh[21] laid down that "stress should always be on the preserving the institution of marriage.

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[18] https://www.iafl.com/media/1129/alternative_dispute_resolution_in_indian_family_law.pdf

[19] AIR 2008 Kerala 84.

[20] Para 3 and para 7 of the judgment.

[21] AIR 1998 SC 764

That is the requirement of law. One may refer to the objects and reasons which lead to setting up of Family Courts under the Family Courts Act, 1984. For the purpose of settlement of family disputes emphasis is "laid on conciliation and achieving socially desirable results" and eliminating adherence to rigid rules of procedure and evidence.

Family matters should not be litigated in any court unless of an extraordinary grave nature; they should be amicably resolved. Family disputes such as divorce, matrimonial property division, custody of children and maintenance should not come into the higher courts and they should be resolved mutually and conclusively in the family court itself. It would save the time of the superior courts where other matters could be resolved in the time which would have been consumed for settling matrimonial disputes. Family disputes are such disputes that can be resolved even in the home itself by a unanimous consensus. Mandatory reconciliatory procedures should assume finality so that matters can be put to rest conclusively without any further challenge.[22]

Suggestions :

- Civil courts are required to furnish information on the available ADR methods and legal aid funding was to be made available for pre –litigation resolution and use of ADR.
- The courts were required to encourage the use of ADR at Case Management conferences and pre tria reviews and take into account whether parties have unreasonably refused to try ADR Or behaved unreasonably in the course of ADR.
- Parallel ADR institutions must develop largely in all parts of the country. They must be established at remote levels in the same manner the Courts of law have been established.
- Each Court must have Arbitration and Mediation Centres. This would ensure that the disputes capable of being solved through any of the ADR methods be first taken over by the ADR forum. If parties fail to arrive at settlement, only then the matter be taken to the Courts.
- The Arbitration and Meditation Centres/Institutions presently existing in India mostly cater to the commercial disputes. The need is to either establish new private bodies for non-commercial disputes (such as family disputes).
- The establishment, empowerment and legal recognition of ADR bodies in the country would be of no use unless the people are aware as well as keen to choose ADR over the Courts.

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- The knowledge of ADR options can be given to the weaker-poor sections by performing street plays regularly. Such performance has to be made in the local dialect and language of respective areas.

Till the time, ADR emerges as parallel mechanism to legal system , measures must be taken to encourage more voluntary use of ADRs.

At stake is the promise of justice to the people made under the Constitution of India. ADR mechanisms are, in fact the hope to fulfil the Constitutional promises. ADR- by reason of simplicity, less technicality, the privatized nature and speedier nature is the promising solution to ensure access to justice in the country. The civil disputants should be encouraged to explore whether their dispute can be resolved by agreement, whether directly or with the help of a third party mediator or conciliator, rather than by proceeding to a formal – winner v. loser decision by a court. ADR must be integrated into the civil justice system, as it is an important mechanism in providing greater access to individualized justice for citizens in appropriate cases. Changes have to be embraced enthusiastically by the legal system.

Conclusion :

The amicable settlement of family conflict requires special procedures designed to help people in conflict and in trouble, to reconcile their differences, and where necessary to obtain professional assistance. Family disputes need to be seen with a humanitarian approach and hence attempts should be made to reconcile the differences so as to not disrupt the family structure. Adjudication of family disputes is an entirely different matter than conventional civil or criminal proceedings. It is a different culture and has a different jurisprudence altogether. The whole society feels the reverberations of a family dispute in society outside the home.[23] Family matters should not be litigated in any court unless of an extraordinary grave nature; they should be amicably resolved[24]. Family disputes such as divorce, matrimonial property division, custody of children and maintenance should not come into the higher courts and they should be resolved mutually and conclusively in the family court itself. It would save the time of the superior courts where other matters could be resolved in the time which would have been consumed for settling matrimonial disputes. Family disputes are such disputes that can be resolved even in the home itself by a unanimous consensus. Mandatory reconciliatory procedures should assume finality so that matters can be put to rest conclusively without any further challenge.[25]

The necessity and urgency[26] of creating more Family Courts under the Family Courts Act, 1984 in India is a very important factor which will contribute to the resolution of family law disputes by ADR[27]. The current handling of matrimonial litigation by conventional courts in jurisdictions where there are no family Courts is a poignant reminder of the situation created by lack of family courts in such jurisdictions. The availability of trained counsellors, mediators, professionally trained persons and above all specialist family law judges would all form part of a well organised team in a family court which in turn would itself create a mechanism and structure for alternative disputes resolution of family law disputes.

This would therefore, give a new dimension to the existing matrimonial scenario in the Indian jurisdiction. India has the laws to promote alternative dispute resolution modes in the existing litigate setup but the infrastructure, professional assistance and the medium through which these beneficial reconciliatory mediation procedures are to be implemented are lacking within India.[28] As a result, in the contemporary social environment, where 30 million Indians now live outside of India, the most important need of the day is to build a legislation and infrastructure for ADR processes in resolving marriages solemnised in India but which have been fractured or broken abroad. They result in inter parental child removal custody problems, support issues, and disagreements over marriage property settlement due to a lack of resolution. These cross-border marital difficulties should not lead to or spread to other ancillary difficulties, which would create more problems. For settling limping legal relations, ADR must be developed in a major way.

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Review of Working and Non-Working Women's Purchasing Behavior in Mangalore, with a Special Emphasis on Urban and Rural Women

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Abstract

The contemporary marketing concept has been greatly influenced by working women. The goal of this study is to discover and contrast the shifting views and shopping habits of urban Indian women who are either employed or unemployed. To put it another way, it suggests that women's many obligations have an effect on their own or their relatives and friends' spending habits career women, according the results of the poll, were price-, quality-, and brand-conscious and significantly influenced by others when making purchases. the research is based on primary data. A survey, on the other hand, was carried out using a structured questionnaire and the direct interview approach. Certain markers, assessed on a categorical scale, were used to assess the purchasing habits of employed and non-working women.

Keywords :

Women, purchase behavior, consumer perception, urbanity, involvement.

Introduction :

The India has seen a number of changes all through the years. As a result of competition, the market has taken on a completely new look. The role of marketing has grown to be critical to a company's survival. Price, competition, quality control, and customer support have all emerged as essential marketing components, and most companies recognize that they will not be successful if they have competitiveness. If a company's products and services aren't adapted to satisfy the needs of its customers, it will fail. All of the company's operations must be seen from perspective of the end user. As a consequence, a company's success is tied to its ability to attract and retain customers. A company seeking to larger market share must therefore act and think like a consumer. Managers of marketing campaigns have a responsibility to know their target market's buying patterns. To define consumer habits, we must look at what consumers do while they're on the hunt for products or services that fulfil their needs and then use them, evaluate them, and then get rid of them. Because it is the most dynamic among all marketing acts, consumer habits is the most challenging aspect of marketing to grasp. Identifying and understanding consumer preferences is difficult because they change so rapidly and are affected by so many different circumstances. Knowledge of client motivations is crucial for a successful business relationship.

Objectives of the study :

1. To learn about female purchasing habits in women's clothing.
2. To identify and compare the changing perceptions and purchasing behaviour of employed and non-working females in urban india.
3. to ascertain the parameters influencing female purchasing behaviour throughout the purchasing process.

Methodology :

The technique is an approach for resolving the issue. The research is descriptive in nature. It is a vital part of the research and will aid in the methodical solution of the issue. The methodology consists of the study design, data collecting, and sampling procedure.

Primary data : primary data are acquired directly from respondents using a questionnaire and discussions with employed and non-working women.

Statistical tool : simple percentages are utilized, as well as diagrammatic depiction.

Location of the study : the research will be carried out in the rural and urban area of the mangalorecity.

Review of literature :

As per the definition of consumer participation, it is the customer's assessment of the usefulness of a product, brand or advertising campaign, or purchase situations in light of their fundamental requirements, values or interest (salomon et al., 2004). There are various broad kinds of consumer participation which may be linked to the item, the message, or even the perceiver, as according o'cases (2000), and this construct is crucial in understanding consumer behaviour linked to consumer possession. Zaichkowskey (1986) states that involvement has the following antecedents: these include a person's characteristics, an item or source of stimulation, and environmental circumstances. There may be many effects or ramifications depending on the kind of involvement (product, purchasing decision, and advertisement). Consumers connect with things in a variety of ways, and previous research has demonstrated how product participation affects numerous purchasing and consumption behaviours (mittal and lee, 1989; tigert, ring and king; 1976). About 48.3 percent in india's population are female and constitute an important human resource. The affluent are becoming more isolated from the rest of the population. There has been a dramatic rise in the incomes of the wealthiest people in society, resulting in a widening gap between them and the rest of us. Around 6 lakh federal employees, around 17 lakh state employees, and about 6 lakh employees of organisations under state jurisdiction are among india's 50.69 million working-age professional women.

Sciences, c., potgieter, d., wiese, m., & strasheim, a. (2013). Even when wealth and family size are taken into account, black spending habits vary from those of whites. This is especially true for the black population, which has piqued the public's curiosity. This article contends that the gap stems from a blacks' wealth shortfall rather than cultural variations in liking for middle-class products. We use regression analysis just on 2000 income and expense survey to evaluate this claim.

Sungwon bae, by, & miller, j. (1975).. The goal of this research was to determine college students' sports clothing decision-making styles. A quantitative study methodology was established to assess the influence of seven elements by modifying the consumption style stock (csi) established as sproles and kendall (1986). Eight hundred twenty-two subjects, 376 male or 446 female university students from three public institutions.

Analysis and Discussion :

Age of the respondents (years)

		Frequency	Percent	Valid percent
Valid	1. 18-25	25	50.0	50.0
	2. 26-30	17	34.0	34.0
	3. 31-35	7	14.0	14.0
	4. Above 36	1	2.0	2.0
	Total	50	100.0	100.0

Interpretation : As shown in above table, we have taken responses 50 of working and non-working women to study their behavior towards buying. For that we have different age group of working and non-working women. Highest no of working and non-working women are from 26-30 age groups.

Analysis

According to survey, most of the women have 1-2 lakh annual income

working women buying behavior towards :
[working women are more price consciousness while buying]

		Frequency	Percent	Valid percent
Valid	Agree	27	54.0	54.0
	Disagree	8	16.0	16.0
	Neutral	2	4.0	4.0
	Strongly agree	2	4.0	4.0
	Strongly disagree	11	22.0	22.0
	Total	50	100.0	100.0

Interpretation : As shown in above table, we have taken responses 50 of working and non-working women to study their behavior towards buying. We have asked the question to working woen that are they more price consciousness while buying .27 working women that 54% women are agree that they are more priceconsciousness while buying

Analysis :

According to survey, most of the working women are more priceconsciousness while buying

working women buying behavior towards :
[working women are more quality consciousness while buying]

		Frequency	Percent	Valid percent
Valid	Agree	24	48.0	48.0
	Disagree	11	22.0	22.0
	Neutral	2	4.0	4.0
	Strongly agree	10	20.0	20.0
	Strongly disagree	3	6.0	6.0
	Total	50	100.0	100.0

Interpretation: As shown in above table, we have taken responses 50 of working and non-working women to study their behavior towards buying. We have asked the question to working women that are they more **quality** consciousness while buying .24 working women that 48% women are agree that they are more **quality**consciousness while buying.

Analysis :

According to survey, most of the working women are more quality consciousnesswhile buying.

working women buying behavior towards :
[working women are more fashion consciousness while buying]

		Frequency	Percent	Valid percent
Valid	Agree	19	38.0	38.0
	Disagree	11	22.0	22.0
	Neutral	4	8.0	8.0
	Strongly agree	14	28.0	28.0
	Strongly disagree	2	4.0	4.0
	Total	50	100.0	100.0

Interpretation : As shown in above table, we have taken responses 50 of working and non-working women to study their behavior towards buying. We have asked the question to working women that are they more fashion consciousness while buying .19 working women that 38% women are agree that they are more fashionconsciousness while buying

Analysis :

According to survey, most of the working women are more fashion consciousnesswhile buying.

working women buying behavior towards :
[working women are more brand consciousness while buying]

		Frequency	Percent	Valid percent
Valid	Agree	21	42.0	42.0
	Disagree	10	20.0	20.0
	Neutral	2	4.0	4.0
	Strongly agree	15	30.0	30.0
	Strongly disagree	2	4.0	4.0
	Total	50	100.0	100.0

Interpretation : As shown in above table, we have taken responses 50 of working and non-working women to study their behavior towards buying. We have asked the question to working women that are they more brand consciousness while buying .21 working women that 42% women are agree that they are more brandconsciousness while buying

Analysis :

According to survey, most of the working women are more brand consciousnesswhile buying.

working women buying behavior towards :
[working women are more loyal while buying]

		Frequency	Percent	Valid percent
Valid	Agree	24	48.0	48.0
	Disagree	10	20.0	20.0
	Neutral	2	4.0	4.0
	Strongly agree	11	22.0	22.0
	Strongly disagree	3	6.0	6.0
	Total	50	100.0	100.0

Interpretation : As shown in above table, we have taken responses 50 of working and non-working women to study their behavior towards buying. We have asked the question to working women that are they more **loyal** while buying .24 working women that 48% women are agree that they are more **loyal** while buying

Analysis :

According to survey, most of the working women are more **loyal** while buying

Non- working women do shopping twice in a month

		Frequency	Percent	Valid percent	Cumulative Percent
Valid	no	39	78.0	78.0	78.0
	yes	11	22.0	22.0	100.0
	Total	50	100.0	100.0	

Interpretation : As shown in above table, we have taken responses 50 of working and non-working women to study their behavior towards buying. We have asked the question to non-working women that are

They do shopping twice in month or not. 39women that is 78% working said no

Analysis :

Working women do limited shopping.

Reliability : Scale : all variables

Case processing summary

		N	%
Cases	Valid	50	100.0
	Excluded[a]	0	.0
	Total	50	100.0

A. List wise deletion based on all variables in the procedure.

Reliability statistics

Cronbach's Alpha	N of Items
.844	21

Analysis: Above table describes the reliability statistics test results, it gives the results values for cronbatch's alpha and n of items.

Interpretation : In the above table, cronbach's alpha determines whether or not the modeling analysis the same concept. Cronbach's alpha has a minimum acceptable value of 0.70; below this amount, the reliability coefficient of the common range is poor. In the meanwhile, the maximum anticipated value is 0.90; anything over this number is regarded as repetition or duplicate, it gives the results values for cronbatch's alpha is 0.844 and n of items is 21.

T-test

Paired samples statistics

		Mean	**N**	**Std. Deviation**	**Std. mean**	**Error**
Pair 1	Q6. Ansthe following : working women buying behavior towards : [working women are more price consciousness while buying]	2.24	50	1.648	.233	
	Q7. Ansthe following : non-working women buying behavior towards : [non-working women are more price consciousness while buying]	1.70	50	1.216	.172	

Pair 2	Q6. Ansthe following : working women buying behavior towards : [working women are more quality consciousness while buying]	2.14	50	1.370	.194	
	Q7. Ansthe following : non-working women buying behavior towards : [non-working women are more quality consciousness while buying]	2.28	50	1.341	.190	
Pair 3	Q6. Ansthe following : working women buying behavior towards : [working women are more fashion consciousness while buying]	2.38	50	1.354	.191	
	Q7. Ansthe following : non-working women buying behavior towards : [non-working women are more fashion consciousness while buying]	2.40	50	1.552	.219	
Pair 4	Q6. Ansthe following : working women buying behavior towards : [working women are more brand consciousness while buying]	2.34	50	1.394	.197	
	Q7. Ansthe following : non-working women buying behavior towards : [non-working women are more brand consciousness while buying]	2.60	50	1.616	.229	
Pair 5	Q6. Ansthe following : working women buying behavior towards : [working women are more loyal while buying]	2.18	50	1.395	.197	
	Q7. Ansthe following : non-working women buying behavior towards : [non-working women are more loyal while buying]	2.74	50	1.700	.240	
Pair 6	Q6. Ansthe following : working women buying behavior towards : [working women are more convenience while buying]	2.10	50	1.418	.201	
	Q7. Ansthe following : non-working women buying behavior towards : [non-working women are more convenience while buying]	2.74	50	1.601	.226	

Pair 7	Q6. Ansthe following : working women buying behavior towards : [shopping influence of working women is very high]	2.28	50	1.457	.206	
	Q7. Ansthe following : non-working women buying behavior towards : [shopping influenceof non-working women is very high]	2.36	50	1.723	.244	
Pair 8	Q8. Working women do shopping twice in a month	1.78	50	.418	.059	
	Q9. Non- working women do shopping twice in a month	1.22	50	.418	.059	

Analysis : Above table describes the results for t-test, it gives the result values for mean, n, std. Deviation and std. Error mean.

Interpretation : In the above table, it gives the result values for mean, n, std. Deviation and std. Error mean. For 50 n of items maximum mean value is 2.74 for non-working women buying behavior towards: [non-working women are more convenience while buying], for 50 n of items maximum std. Deviation is 1.723 for non-working women buying behavior towards: [shopping influence of non-working women is very high] and for 50 n of items maximum std. Error mean is 0.244 for non-working women buying behavior towards: [shopping influence of non-working women are very high].

Paired samples correlations

		N	Correlation	Sig.
Pair 1	Q6. Ansthe following : working women buying behavior towards: [working women are more price consciousness while buying] & q7. Ansthe following: non-working women buying behavior towards: [non-working women are more price consciousness while buying]	50	.759	.000
Pair 2	Q6. Ansthe following: working women buying behavior towards: [working women are more quality consciousness while buying] & q7. Ansthe following: non-working women buying behavior towards: [non-working women are more quality consciousness while buying]	50	.467	.001

Pair 3	Q6. Ansthe following: working women buying behavior towards: [working women are more fashion consciousness while buying] & q7. Ansthe following : non-working women buying behavior towards: [non-working women are more fashion consciousness while buying]	50	.606	.000
Pair 4	Q6. Ansthe following: working women buying behavior towards : [working women are more brand consciousness while buying] & q7. Ansthe following : non-working women buying behavior towards: [non-working women are more brand consciousnesswhile buying]	50	.795	.000
Pair 5	Q6. Ansthe following : working women buying behavior towards: [working women are more loyal while buying] & q7. Ansthe following: non-working women buying behavior towards: [non-working women are more loyal while buying]	50	.700	.000
Pair 6	Q6. Ansthe following: working women buying behavior towards: [working women are more convenience while buying] & q7. Ansthe following: non-working women buying behavior towards : [non-working women are more convenience while buying]	50	.722	.000
Pair 7	Q6. Ansthe following: working women buying behavior towards: [shopping influence of working women is very high] & q7. Ansthe following : non-working women buying behavior towards: [shopping influence of non-working women is very high]	50	.755	.000
Pair 8	Q8. Working women do shopping twice in a month & q9. Non- working women do shopping twice in a month	50	-1.000	.000

Analysis: Above table describes the results for paired samples correlations, it gives the results for the values of correlation and sig value.

Interpretation: In the above table, for 50 n items maximum correlation is 0.795 for working women buying behavior towards: [working women are more brand consciousness while buying], for 50 n items maximum sig value is 0.001 for working women buying behavior towards : [working women are more quality consciousness while buying]

Findings of the Study :

- Highest no of women from age group of 26-30 age group.
- Most of the working and non-working women are educated
- Most of the women are working women.
- Most of the women have 1-2 lakh annual income
- Most of the working women are more priceconsciousness while buying
- Most of the working women are more quality consciousnesswhile buying
- Most of the working women are more fashion consciousnesswhile buying
- Most of the working women are more brand consciousnesswhile buying
- Most of the working women are more loyal while buying
- Most of the working women are more convenience while buying
- Working women have shopping influence while buying.
- Most of the non-working women are more priceconsciousness while buying
- Most of the working non-women are not qualityconsciousness while buying
- Most of the working women are more fashionconsciousness while buying
- 15. Many of the non-working women are more not brand consciousness when purchasing
- Most of the non-working women are more faithful when purchasing
- Plenty of the non-working women are more convenience when purchasing
- Many of the non-working women have shopping influence when buying
- Working women do many times shopping.
- Working women do limited shopping.

Conclusion :

Women, especially women in the labor field, play an important role in purchasing decisions. Working women have been reported to be more active in buying activities. They are more price concerned than non-working married women. It has also been shown that working women are more loyal to the store than non-working married women. Working women are more concerned about quality than non-working married women. Non-working unmarried women, on the other hand, value quality. According to the findings of this research, there is a substantial variation in the purchasing habits of working women based on the kind of company in which they work. Women are more likely than males to be active in shopping because women have historically been the family purchasing agents and regard purchasing as being related with their function in the family. The position of the woman as the family buying agent, on the other hand, seems to be changing, owing principally to the huge growth in the number of working women in recent decades.

As a result, working women have emerged as an important particular market for marketers. As a result, marketers should place a high value on them.

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Impact of Nutritional Status Among School Going Adolescent Girls in Thoothukudi District

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Abstract

Adolescence is the transition period between childhood and adulthood. It is an important stage of growth and development in the lifespan of human beings. Nutritional health during adolescence is important for supporting the growing body and for preventing future health problems. The present study is a survey to find out the nutritional status of the school going adolescent girls and to improve their nutritional status. The consumption of Green leafy vegetables was found to be only 34 per cent occasionally and 27 per cent never consumed. the experimental group had sufficient amount of energy, and fat. However the intake of protein, calcium, iron, ascorbic acid and folic acid was found to be less than the RDA in both the groups. Nutrition education could be effective tool to improve the nutrition knowledge. It would not only improve the health of adolescent girls, but future generation also, as adolescent girls are would be mothers.

Keywords :

Adolescent Girls, Nutritional Status, Food Behaviour.

Introduction :

Adolescence is the transition period between childhood and adulthood. It is an important stage of growth and development in the lifespan of human beings. Obesity is a public health problem that has raised concern worldwide including India. A high prevalence of anaemia among adolescent girls was found due to iron deficiency. It is higher in the lower economic strata due to various factors such as poverty, inadequate diet, pregnancy lactation, and poor access to health services, etc. (WHO, 2009).Underweight is an impairment of health resulting from deficiency, or imbalances of nutrition. Underweight can be caused by eating too little, or eating an unbalanced diet that lacks necessary nutrients. They have adequate amount of food but make poor choices. (Gupta *et al.,* 2009). Healthy eating during adolescence is important as the body changes during this time and affects an individual's nutritional and dietary needs. Adolescents are becoming more independent and making many food choices on their own. The researcher believes that focusing on the needy adolescent girls, especially the adolescence with felt-need would be more viable for this field study. Hence the study entitled “Impact of nutritional status among school going Adolescent Girls in Thoothukudi district”

Objective :

❖ To assess the nutritional status of the selected adolescent girls.

Methodology :

The present study is a survey to find out the nutritional status of the school going adolescent girls and to improve their nutritional status. Food behaviour frequency of use of different food groups would give an indication about the adequacy of family diet pattern. Hence food behaviour frequency was found out. The individuals were asked a systematic series of questions to ensure recollection and description of all foods and drinks consumed in the past 24 hour (ICMR, 2004).

Result and Discussion :

1. **Distribution of the food frequency intake of various foods of the respondents before the nutrition education**

Table 1 Food frequency intake of various foods of the respondents

Food Groups	Percentage Frequency of food intake (n=530)				
	Daily	Weekly	Fortnightly	Occasionally	Never
Cereals and millets	100	-	-	-	-
Pulses and legumes	14	32	32	22	-
Green leafy vegetables	0	17	22	34	27
Roots and tubers	29	38	30	-	3
Other vegetables	24	26	26	20	4
Fruits	-	30	27	43	-
Milk and milk products	27	40	33	-	-
Fats and oils	86	14	-	-	-
Sugar and jaggery	100	-	-	-	-
Flesh foods	0	48	47	5	-
Junk/ Fast foods	55	45	-	-	-
Carbonated beverages	68	32	-	-	-
Chocolates and baked sweets	79	21	-	-	-

*Multiple responses

The table 1 shows the frequency of consumption of different food stuff by the respondents.

Cereals and millets : All the respondents were consuming cereals and millets based on the products on daily basis.

Pulses and legumes : About 14per cent had consumed pulses and legumes on a daily basis, one third (32%) of the respondents reported weekly and fortnightly.

Green leafy vegetables : The consumption of Green leafy vegetables was found to be only 34 per cent occasionally and 27 per cent never consumed. It was very alarming because adolescent girls need more iron, calcium and folic acid.

Roots and tubers : Twenty nine per cent consumed roots and tubers on daily basis and 38 per cent and 30 per cent consumed weekly and fortnightly and only 3 per cent of the respondents reported that they never took roots and tubers.

Other vegetables : Twenty four per cent of the respondents consumed on daily basis and twenty six per cent of them reported that they ate weekly and fortnightly.

Fruits : The consumption of the fruits was about one third (30%) of the respondents on weekly basis and 43 per cent of the respondents reported that fruits were taken occasionally and twenty seven per cent were consumed fortnightly.

Milk and Milk products : Consumption of milk was consumed on daily basis about 27 per cent others were consumed about 40 per cent on weekly and 33 per cent were consumed fortnightly. Whatever may be the form milk and milk products intake should be increased because they provide protein, calcium, phosphorus and carotene for the respondents.

Fats and oils : Daily intake of oils reported by 86 per cent of the respondents and 14 per cent were consumed weekly basis.

Sugar and Jaggery : Daily sugar intake was reported by 100 per cent of the respondents. The food habits depicted the liking for sweets as well as preference for beverages.

Flesh foods : Consumption of non - vegetarian foods by the respondents on weekly basis was 48 per cent and occasionally 47 per cent.

Junk and fast foods : Consumption of junk food and fast food liked by the respondents on daily basis was 55 per cent and weekly 45 per cent. The use of fast foods for meals or snacks is especially popular with the adolescents.

Carbonated beverages : Beverages were consumed by the respondents about 68 per cent on daily basis and 32 per cent weekly. Synthetic beverages were favoured by the respondents.

2. Distribution of the nutrient intake of the respondents before the nutrition education

Table 2 Nutrient intake of the respondents

Nutrients	Before (n= 265)				
	RDA	Control	Excess / Deficit	Experimental	Excess / Deficit
Energy (Kcal)	2230	2267	+37	2262	+32
Protein (g)	52	33	-19	31	-21
Fat (g)	40	46	+6	45	+5
Calcium (mg)	800	520	-280	560	-240
Iron (mg)	27	17	-10	18	-9
Ascorbic acid (mg)	40	31	-9	29	-11
Folic acid (mg)	150	91	-59	98	-52

Table 2 indicates the nutrient intake of respondents of the control and experimental group. On comparison of respondents' nutrient intake with that of the RDA it is noticed that the respondents in the control and in the experimental group had sufficient amount of energy, and fat. However the intake of protein, calcium, iron, ascorbic acid and folic acid was found to be less than the RDA in both the groups. Daily energy intake of the respondents is less and they derive maximum energy from snack foods. Similar study by Pati (2004) the adolescent girls reported poor intake of all nutrients.

Conclusions :

The researcher pointed out that the selected adolescent girls were having basic ideas about nutrition but they were lacking in scientific concepts related to nutrition. it is conclude from the present nutrition education is an important measure to improve dietary habits, nutrition knowledge, and food choices of the adolescent girls, as poor dietary habits and ignorance are the main reason for poor nutritional status of the adolescent girls. The lack of concentration which can interfere with learning and they have low energy. Future curriculum can focus on some or all of these areas for building a dietary component in childhood obesity prevention programs. Nutrition education could be effective tool to improve the nutrition knowledge. It would not only improve the health of adolescent girls, but future generation also, as adolescent girls are would be mothers.

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Reframing Teacher Education through Personalised Teacher Professional Development

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Abstract

There have been revolutionary changes in the educational sector in the past few years. Change and advancement in every field has redefined teaching and learning in ways we never imagined. Today education is not restricted to classrooms and our digital era learners require something more than rote classroom teaching that is based on the assumption that every learner is alike. Personalisation of learning is one of the main focus of educational programs in the twenty first century. Personalized learning is designed to give learners more involvement and ownership of their learning and aims to produce learner instruction according to individual learner readiness, strengths, needs and interests. Teachers are also lifelong learners. They are professionals who must continually evolve and develop themselves to carry out their professional roles effectively. Just like students, teachers also need personalised and learner centered learning environments. This paper attempts to provide insights into professional development and personalising professional development for teachers.

Keywords : Professional development, Personalisation.

Introduction :

Personalised learning is an evolving and emerging area that focus on learner centered approaches of the twenty first century. The personalised approach provides us with various opportunities that will help to steer our own development. Personalisation is basically talked about in the context of students but with the evolving field of teacher education, the concept of teachers as professionals and teachers as learners who must develop continually and the emerging concerns with teacher professional development, the need to personalise teacher professional development becomes inevitable. The idea behind this is to meet the demands of every individual and to encourage varied learning environments.

Personalising Professional Development :

The professional development of teachers has attained momentum in the past few years. This has led policymakers, researchers and leaders to make efforts to seek answers to questions of professional development practices that results in enhanced quality of classroom teaching that will have a positive impact on learner outcome also. Continuing Professional development is about improved learning both in the part of the learners and teachers. There is no fixed definition for professional development but the definition by Day captures the broad notion and concept of professional development :

Professional development consists of all natural learning experiences and those conscious and planned activities which are intended to be of direct benefit to the individual, group or school and which contribute, through these, to the quality of education in the classroom. It is the process by which, alone and with others, teachers review, renew and extend their commitment as change agents to the moral purposes of teaching; and by which they acquire and develop critically the knowledge, skills and emotional intelligence essential to good professional thinking, planning and practice with children, young people and colleagues through each phase of their teaching lives. (4)

Effective professional development is an integral part of any profession. In the paper "Effective professional development: Principles and best practice", effective professional is defined as a combination of seven factors. The professional development initiatives in order to be effective must be impactful, needs-based, sustained, peer-collaborative, in-practice, reflective and evaluated. Programs that aim at teacher professional development are deemed to effective when they focus on teacher strengths and helps in identifying the changes that needs to be made for improving learner outcome. So professional development must be impactful and it is only possible through addressing the diverse needs of the teachers. The studies in the field of professional development stresses that fact that like learners, each teacher is also unique and so is their needs. A one fits all traditional approach to teacher education and development has failed to create any effective changes in the field of teacher education and classroom teaching. Therefore, the teachers' voices must be heard and addressed in designing programs and setting professional development goals. The need for sustained efforts is very crucial to teacher professional development. Fragmented, one off sessions or training programs are not sufficient for creating deep and effective changes in teacher performance and cognition. Time is an important factor when it comes to implementation of the changes in the classrooms. Collaboration is crucial as it helps with the sharing of knowledge and experience with peers in a comfortable environment. "Effective peer collaboration has been reported to be amongst the highest indicators of effectiveness in Continuing Professional Development" (Richardson and Maggioli 7). A focus on classroom- based practice that helps teachers to navigate through changes by doing and tackling issues through practice is also crucial for effectiveness. Teachers must be critical thinkers and reflective practitioners and such activities must be promoted. The evaluation factor is also crucial for understanding the effectiveness of professional development practices. Another crucial factor reflected by studies in the field is that teacher professional development must be based on adult learning theories as teachers are adults and therefore are self-directed learners. Personalised professional development builds on these aspects of effective professional development.

In a personalised learning environment, learners are the active participants, they have active role in taking decisions, setting goals, planning and deciding the ways in which learning will progress. While in individualization learner progresses through a preset lessons and activities based on assessment results, in personalized learning environments, progress is based on their needs and interests Definitions of personalized learning often based on the individualization of learning and involve references to blended learning that incorporates technology and digital tools to support the learning process in various ways. The US Department of Education defines personalised learning as instruction in which the pace of learning and the instructional approach are optimized for the needs of each and every learner. Learning objectives, instructional approaches and instructional content may all vary based on the needs of the learners. Each learning activities are meaningful and relevant to the learners and are designed based on their interests and are often self-initiated. The learners enjoy a degree of choice regarding what and how they learn which ultimately helps them to polish and develop their strengths and skills. Personalized learning promotes learner autonomy and agency. They become self-directed and they learn to make their own decisions as there is room for the choice of the learner in personalized learning environment.

According to Ed Week (2014), Personalised learning encompasses:

Competency based progression where progress is enhanced by clearly defined goals

1. Flexible learning environments that are driven by student needs
2. Personal learning pathways which mean learning progress through a customized path that is designed for the individual learner based on their needs, goals, strengths and weaknesses
3. Frequently updated learner profiles in which every learner has to update records of progress.

Personalised professional development must be focused on each teachers' needs, motives, abilities and capacities. As teachers deals with different learners their professional development pathways must be personalised. Collective and individual development goals must be addressed in professional development. Richardson (2003) suggests an inquiry model in which teachers decide the individual as well as collective goals and engage in new practices, collect data through this and engage in peer collaboration and dialogue regarding what worked and what strategies didn't work. The teachers can work collaboratively for their personal professional goals. Technology is another effective means to personalise teacher professional development in the twenty first century. The use on internet, online platforms, MOOC courses, participating in an on-line diploma course, social media and even Whats App can help with teacher professional development. Exploring the full potential of technology can help in maximizing professional development outcomes. Technology helps teachers to be part of a wider network. Another concept regarding personalizing professional development is the concept of "unconference". This is a concept in which there is no fees and pre set topics. Teachers are welcome to participate in discussions regarding topics for which they believe they can serve as experts and teachers need to attend only those sessions that they feel suits their needs. All these ideas of personalization point towards teachers being self directed learners that develop continually for carrying out their professional roles effectively.

Conclusion :

With the increasing focus on teacher education and professional development, the need for evidence based research on the topics become crucial. Learning is a social experience and it can no longer be restricted on any grounds. Personalized learning is the need of the hour as it takes into accounts the learner's needs and abilities.

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'Study of the Impact of Professional Satisfaction on Work-Life Balance of the College Teachers'

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Abstract

Teaching profession has started from the social and conservative changes that have emerged in social orders and can be portrayed as an expert word related gathering of training area having social, prudent, logical and innovative measurements. Profession of educating depends on a specialization on a specific field, showing abilities and some specific individual attributes that the profession requires. There is a nearby connection between the way that people who select teaching profession have the information on topic and educating abilities. Work life Balance is ideal significant region of Human assets Management and has become a first concern for laborers all over. Professional satisfaction refers to an individuals' element of one's job, like salary, growth prospects, working hours, job security and overall satisfaction with personal life. Totally six colleges are selected in Vilavancode Taluk, there are three Arts & Science colleges and three Engineering colleges are selected for this study.

Keywords :

Professional satisfaction, Work life, Family life *and college teachers.*

Introduction :

Work has a huge impact in for our entire lives. It is no simple assignment to accomplish work-life balance in the present scenario and quick moving world. Job satisfaction or employee satisfaction is a measure of workers' contentedness with their job, whether or not they like the job or individual aspects or facets of jobs, such as nature of work or supervision.[1] Profession means a job that needs special training or skill, especially one that needs high level of education for example medical, legal and teaching profession. As everybody is expanding there is more association through innovation and web-based media and it is turning out to be increasingly harder to isolate work from our own lives. In the current age of laborers puts more consideration on work-life balance than the prior age. In the cutting edge period of innovation and comfort, associations have started to give their representatives supportive approaches to adjust their work and non-work parts through advantages like adaptable work hours and working from home. Notwithstanding, offering these advantages are insufficient; the association and the executives must remain behind its advancement of solid work-life balance for representatives by making a culture all things considered and planning arrangements that help this activity. The individuals who accomplish work-life balance will in general have more significant levels of fulfillment with their positions and life when all is said in done, just as lower levels of pressure and discouragement. In this study the impact of professional satisfaction of work-life balance is done. There are three Arts and Science colleges and three Engineering colleges are selected from Vilavancode Taluk and the total sample size is sixty respondents.

Review of Literature :

Adam R. Szromek and Rados³aw Wolniak (2020)[1] author conducted a research by using a random sample of 763 academics from Poland. They conducted scientific studies which have concluded that, the level of satisfaction of researchers concerning their own scientific work depends on employment conditions, the level of satisfaction from work is closely correlated with the scientific opportunities of researchers and there is a negatively correlated with the necessity to carry out administrative work, and finally the majority of Polish researchers are glad of their scientific achievements and consider their profession as a passion.

Anna Toropova et al. (2020)[2] author found that demonstrate a substantial association between school working conditions and teacher job satisfaction. Particularly, teachers workload, teachers cooperation and teachers perceptions towards student discipline in school were the factors which are most closely related to teacher job satisfaction. As to teacher characteristics, female teachers with more exposure to professional development and more effective teachers tended to have higher levels of job satisfaction. In addition, it was also found that the relationship between the extent of teachers cooperation and job satisfaction was more distinct for male teachers, while student discipline was more important for job satisfaction of teachers with lower self-confidence.

Akhila Rao et al. (2020)[3] author found that there were no demographic factors associated with teachers' total job satisfaction. However, a significant relationship was found between job satisfaction and the 5 job indices such as the meaningfulness of the job, protection, and support from the administration, social benefits, job characteristics, and intention to remain in the job. In contrast, the meaningfulness of job and social benefits did not correlate with intentions to remain in the job which implies that there is a causal relationship between job satisfaction and the 5 job indices. Also, the overall degree of job satisfaction secured by the teachers in this study is not high which points towards the need of more attention and monitoring towards certain factors which can influence the 5 indices contributing the job satisfaction of teachers like good pay scale, support from administration, social benefits, and training and promotion opportunities.

Danica Bakotic (2016)[4] Author conducted an empirical research on forty large- and medium-sized Croatian companies, with 5806 employees surveyed. The results show the clear link between employees' job satisfaction and organisational performance in both directions, but with weak intensity. Full analysis showed the connection between the job satisfaction and organisational performance is stronger than the connection between organisational performance and job satisfaction. It reveals that job satisfaction determines organisational performance, rather than organisational performance determining job satisfaction.

Objectives of the Study :

1. To study the impact of professional satisfaction on the work-life balance of the college teachers.

2. To give suggestions regarding the satisfactory level of teachers.

Hypotheses of the Study :

1. There is no significant difference between Professional Satisfaction and Qualification of the respondents.

2. There is no significant difference between Professional Satisfaction and Salary of the respondents.

3. There is no significant difference between Professional Satisfaction and Years of Experience of the respondents.

Research Methodology :

The method of data collection is quite popular and it is interview schedule. The researcher requested the respondents to answer these questions with correct information. Total population for the study was sixty college teachers from six Self-financed course colleges in the Vilavancode Taluk of Kanyakumari District.

Professional Satisfaction :

Total eight sub-factors have been selected under the professional satisfaction and these sub-factors have been studied with three major independent variables. They are qualifications, salary and years of experience of the college teachers.

1. Comparison of Professional Satisfaction with Qualification of the respondents

Qualification is classified into three educational groups and ANOVA table is prepared to study the significance difference that exists among the professional satisfaction and qualification of the respondents.

Testing of Hypothesis :

The hypothesis is **'There is no significant difference between Professional Satisfaction and Qualification of the respondents'**. The given hypothesis is tested with appropriate statistical tools and tabulated in table 1.

Table 1 : Comparison of Professional Satisfaction with Qualification of the Respondents

	Qualification	N	Mean	S.D.	Source of Variance	df	Mean Square	'F' value	Sig.
Professional Satisfaction	P.G.	8	25.50	5.976	Between	257	79.939	3.000	.058
	M.Phil.	29	25.97	4.322	Groups				
	Ph.D.	23	22.52	5.822	Within		26.644		
	Total	60	24.58	5.334	Groups				

Source : Statistically analyzed data

Table 1 indicates that, Since P-value is more than 0.05 the null hypothesis is accepted at a 5% level of significant. Hence, there is no significant difference exist between the qualification of the teachers and the sub-factors of the professional satisfaction.

2. Comparison of Professional Satisfaction with Salary of the respondents

Salary is classified into four groups and ANOVA table is prepared to study the significance of difference that exists among the professional satisfaction and salary of the respondents.

Testing of Hypothesis :

The hypothesis is **'There is no significant difference between Professional Satisfaction and Salary of the respondents'**. The given hypothesis is tested with appropriate statistical tools and tabulated in table 2.

Table 2 : Comparison of Professional Satisfaction with Salary of the Respondents

	Salary	N	Mean	S.D.	Source of Variance	df	Mean Square	'F' value	Sig.
Professional Satisfaction	Rs. 5000- Rs. 10000	4	27.75	3.304	Between Groups		83.004		
	Rs. 10001- Rs. 20000				Within	356		3.251	.028
	Rs. 20001- Rs. 30000	23	22.61	5.281	Groups		25.528		
	Above Rs. 30001	15	23.80	4.709					
	Total	60	24.58	5.334					

Source: Statistically analyzed data

Table 2 indicates that, Since P-value is less than 0.05 the null hypothesis is rejected at a 5% level of significant. Hence, there is a significant difference exist between the salary of the teachers and the sub-factors of the professional satisfaction because income is very important to run a family in a smooth way and to manage all the financial issues.

3. Comparison of Professional Satisfaction with Years of Experience of the respondents

These are classified into four groups and ANOVA table is prepared to study the significance of difference that exists among the professional satisfaction and years of experience of the respondents.

Testing of Hypothesis :

The hypothesis is **'There is no significant difference between Professional Satisfaction and Years of Experience of the respondents'**. The given hypothesis is tested with appropriate statistical tools and tabulated in table 3.

Table 3 : Comparison of Professional Satisfaction with Years of Experience of the Respondents

	Years of Experience	N	Mean	S.D.	Source of Variance	df	Mean Square	'F' value	Sig.
Professional Satisfaction	Less than 1 year	4	23.50	3.786	Between Groups	3	83.004		
	1-5 Years	29	26.45	5.282	Within Groups	56		3.251	.028
	6-10 Years	16	22.75	5.053					
	Above 10 Years	11	22.73	5.236			25.528		
	Total	60	24.58	5.334					

Source : Statistically analyzed data

Table 3 indicates that, Since P-value is less than 0.05 the null hypothesis is rejected at a 5% level of significant. Hence, there is a significant difference exist between the years of experience of the teachers and the sub-factors of the professional satisfaction because as the years passes the teachers will get self-confidence over them, they will have full subject knowledge and they will start enjoying teaching. This will definitely reflect on the work life balance of the college teachers.

Findings : In this present study, total sixty college teachers were selected and in that forty one teachers are working as Assistant Professor and twelve are working as Associate Professor and only seven is working as Professor. From the study it is found that there is a significance difference between salary and years of experiences with respect to the professional satisfaction. But there is no significant difference exists between qualifications with respect to the professional satisfaction.

Suggestions : Now a day, everyone is having stress, work load, job security issues and family issues in their life. These are the major problem which influences the work-life balance of the teachers. For this management can take steps to reduce the stress of the teachers by providing out-bound training programs, yoga and meditation classes in the college itself and better infrastructure facilities in the college for the staff. Management should also provide some insurance facilities to the staff which will be helpful for the teachers at their sick times. College teachers should also try to manage their standard of living with their available salary and they should try to save money in their early stages so that they can have a better future.

Conclusion :

In today's world standard of living is a major issue, which everyone wants to fulfill but they cannot, due to the low income. This will increase their burden and it will leads to a stress, depression and many other health issues. For this the management should support the teachers by providing increments based on their years of experiences and insurance facilities to them and for their family members as a social welfare. The teachers also try to schedule their work in a proper way so that they can complete their work in the college itself and they don't carry any college work to the home. Then they can balance their work and personal life in a smooth way.

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Factors Influencing the Consumer Preference of Preowned Luxury Cars

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Abstract

One of the fastest growing sectors in India is automobile. Along with the new cars, the second-hand or pre-owned car markets are steadily increasing in India. The Indian used car market size stood at $23,355.3 million in 2021, and it is expected to grow at a Compound Annual Growth Rate (CAGR) of 17.5% during 2021–2030, to reach $99,707 million by 2030. This market growth is the telling evidence of the increased consumer preference of pre-owned cars. The pre-owned luxury cars are not an exception with many reasons. This theoretical paper tries to study the market performance and growth of pre-owned luxury cars in India. In addition, the factors influencing the consumer preference of pre-owned luxury cars are identified and proposed a theoretical model based on the survey of the existing literature.

Keywords :

Used Cars, Pre-owned Cars, Luxury Cars, Consumer Preference, Second hand car

Introduction :

Indian automobile industry is considered the fastest growing sector in the world. In automobile sales, India is in the sixth position globally. In addition to the billions of vehicles that exist now, Indian roads could be carrying the load of nearly 13 million new cars by 2025. Pre-owned car segment is considered a potential area of growth in automobile sales. Pre-owned car sector in India has emerged as one of the major industries and the competition between pre-owned cars and new cars has reached its peak. All these pre-owned cars are generally termed as “Certified Used Cars”, as they are provided warranty and certified quality from the car dealers. Factors responsible for the increasing popularity of pre-owned cars are the multitude of choices available. According to Jagadish (2013) income gain, benefits such as lower rate of depreciation, easy finance options, and hassle-free documentation along with clean history motivated people to upgrade their vehicles more frequently. There has been a paradigm shift in pre-owned car market which needs to be reflected in the customer experience and marketing strategies. For evolving marketing strategies, it is essential that marketers have an appropriate understanding of the characteristics of consumers, what is their attitude towards pre owned cars, how they buy, from whom they buy, what is their post-purchase experience etc. This paper examines the present market trend of pre owned car market along with the factors influencing the consumer preference of pre owned cars.

Players in Pre-owned Car Segment :

Previously, the major portion of car sales in India was held by customer-to-customer sales as well as brokering by small dealers, workshops, mechanics and agents. Slowly and steadily, the pre-owned car sales started to experience a growth which in turn evolve this sector into a strong segment. Subsequently, organised players especially the car makers came into the pre-owned car segment as well. With the entrance of organised players, the field is now growing fast. They are paying more attention to their pre-owned-vehicle operations by opening showrooms exclusive for pre-owned cars. Some of the organised players in this sector in India are "Maruti True Value" of Maruti Suzuki, "FirstChoice" of Mahindra and Mahindra, "Toyota U Trust" of Toyota Motors, and the "Auto Terrace" of Honda Siel Cars India Ltd. are some of the Car Makers entered into the pre-owned car sale market. The strategic reasons for entry of car makers into the pre-owned car market are Exchange Offers, Enhanced Resale Value, Customer Retention, and a Competitive Strategy of car makers.

Statement of the Problem :

The term second-hand goods describe items that have previously been owned or used, meeting expectations that go far beyond an economic advantage (Ferraro, 2016 and Sihvonen, 2016). The trend towards second-hand also spreads into the luxury goods industry (Christodoulides, 2021). A pre-owned car, or pre-owned vehicle, or second-hand car, is a car that was previously owned by one or more owners. Pre-owned cars are considered as one man's trash is another man's treasure (Ramnath Subbu, 2015). Two decades back, a car was considered a luxury, which people from rich class only could afford. But for aspirers of middle-class population, second hand car was the only economical way to buy a car. During those times, the price of second-hand car was also on the higher side as compared to the current era. In addition to high price, lack of finance options made owning a second-hand car a dream. Each Pay Commission in India is boosting consumer spending which positively impact new and pre-owned car sales. There is drastic change in aspirations of consumers which is reflected in purchase behaviour of car. According to Information and Credit Rating Agency (ICRA) Report (2017) rising income levels, easy availability of finance and extensive models at competitive prices have led to spurt in the demand of new car market. Times of India (2018) reported that car owner used to change vehicles once in 5-6 years whereas the current trend is to change cars once in 2-3 years which resulted in drastic reduction in holding period of the car enabling a boom in second hand car market. Indian used-car market that is today valued at $23 billion in FY2021-2022, is projected to grow at double the rate at a CAGR of 19.5 per cent till FY 2026-2027 (Business Today, September 20, 2022). The pre-owned car market in the country is witnessing a structural shift from the unorganised sector to the organised sector. From word-of-mouth references, auto fairs, and newspaper classifieds, the second-hand car market is transforming into an organised and professional business. Based on this backdrop, it is very important to understand the reasons or factors make them to the preference of used cars or pre-owned cars by the customers. This will enable the marketers and other stakeholders to design their strategies to be more attractive to the customers and successful in this sector. This study is specifically focused on the pre-owned luxury car market. The present study titled "Factors Influencing the consumer preference of Pre-owned luxury cars" tries to examine the performance of pre-owned luxury car market along with the identification of the factors influencing to the preference of pre-owned luxury car by the consumers.

Research Gap :

Many researchers have investigated purchase behaviour of new cars, pre-owned cars and luxury cars. Marketers often rely on the buyer behaviour to analyse new car market or durable consumer goods to conceptualize the dynamics of the pre-owned car market. The quality and reliability of pre-owned cars have grown, consumer attitudes have also evolved. The entry of organized players made the pre-owned car market more transparent which generated an element of trust among potential customers there by developing a positive feeling towards pre owned cars. But hardly found an investigation about the performance of pre-owned luxury car market and research on the reasons for the preference of pre-owned luxury cars. This is the research gap of the present study, is an attempt to analyse the factors influencing the preference of pre-owned luxury cars.

Objectives of the Study :

1. To study the market performance and growth of Preowned Luxury Cars.
2. To identify the factors influencing Consumer Preference of Preowned Luxury Cars.

Research Methodology :

The methodology of the study is theoretical in nature where secondary source of data is used. The secondary data are collected from various sources such as Text Books, Research Articles, Theses, Dissertations, Government Reports and Publications from both online and offline sources.

Scope of the Study :

This study is an attempt to analyze the factors influencing the consumer preference towards the usage of luxury used cars. Also evaluation of the performance of used car markets including organized and unorganized, how consumers react and respond towards used car markets. So the scope of this study is to cover the full view of the pre-owned luxury car market and consumer preference.

Review of Literature :

The pre-owned car industry is a mirror reflection of the new car market. According to Khan (2014) consultancy and market research firm Frost & Sullivan has estimated that for every new car sold in the country a pre-owned car was also sold. The entry of reputed car brands into pre owned cars business and increased use of pre-owned cars is stimulating demand. That is putting in shape the largely unorganised pre owned car business, at a time when new car sales have slumped for the first time in more than a decade. According to Aditya (2014) customer-to-customer sales and small dealers still dominate pre owned car sales in India, while workshops and mechanics also double up as agents to help people sell or buy cars.

Previously those who couldn't afford a new car, bought second hand cars. Global market research agency J.D. Power (2014) has suggested that the young customers are turning to the pre-owned car market to change and purchase cars of different category. Nandhini (2014) observed that now young customers are using the pre owed option to skip small cars and jump to costlier segments. This could be part of the reason younger demographic has, to do with the purchase motivation of a pre-owned vehicle.

Deviating from the compounded annual growth rate of above 10% for the past two decades, the growth of vehicle population in Kerala has decreased by 6.36% in 2020 over the previous year's 10.7%. The number of newly registered vehicles in 2019-2020 was 8,49,200 in the State compared to 12,92,295 vehicles registered in 2018-2019. Of the new vehicles that hit the road, 65% were motorcycles (5,85,740), 22% four wheelers (1,91, 891), goods vehicles and autorickshaws 5% each, buses 1% and tractors, tillers and others 2% (The Hindu, January 27, 2021). It can be assumed that in the case of new and pre owned car sales, Kerala would be following all India trends. Thus, pre-owned car business turns out to be a significant sector of the car market in Kerala also.

Discussion

Pre-owned Car market - Evolution :

In early days, when there were no organized players the sale of pre-owned cars mainly happened through word of mouth which was driven by a 'Circle of Trust'. According to Auto Car Report, Maruti became the first major organised player to enter the market by launching its pre-owned car business, Maruti True Value, in 2001. Today, the Indian consumer has woken up to the optimistic trend towards pre-owned cars. Globally the pre owned car market is three times the new car market while in India the ratio is 1:1.5 indicating strong potential for growth. As per estimates by Car Trade (2017), the Indian pre owned car market stand strong at 8 million units with both unorganised and organised retail operators. The increase in a number of organised players in pre-owned car market made the pre-owned car transactions more transparent and ensure fair prices for both buyers and sellers. Khan (2014) reported that economic uncertainties have made many prospective first time car buyers cautious about spending money; hence, many are actively considering pre owned cars. Most carmakers have developed a branded pre owned car business that allows customers to buy preowned cars certified by original manufacturers and backed by warranty. With discretionary spending back to pre-covid levels and an increase in disposable incomes, there is a noticeable change in the aspirations of consumers to upgrade to luxury car brands. Pre-owned luxury car market has particularly benefited from this sentiment as well as from the long waiting period, and increase in prices of new vehicles. The demand on for pre-owned luxury cars shows that owning a luxury car at a heavily discounted cost is a lucrative alternative, given the fact that demand continues to outstrip supply.

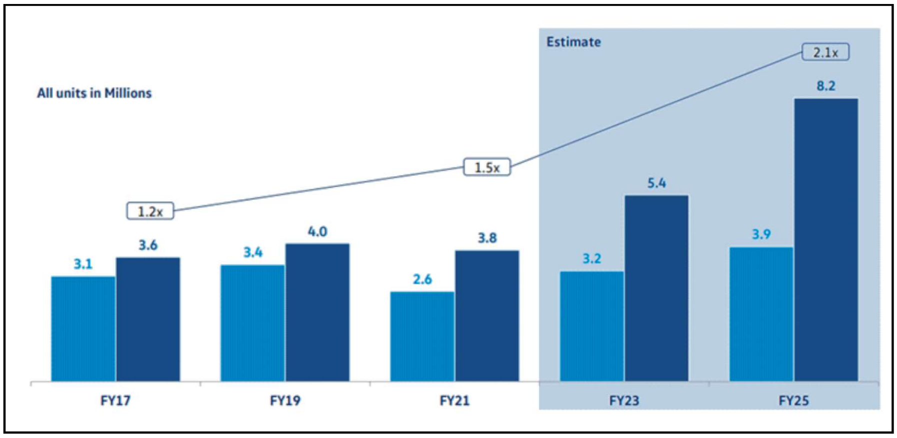
The Pre-Owned Car Market in India :

Indian used-car market is valued at $23 billion in FY2021-2022, is projected to grow at double the rate at a CAGR of 19.5 per cent till FY 2026-2027 (Business Today, September 20, 2022). The Report also says, the average car age has reduced by 33 per cent from six years in FY 2010-2011 to four years in FY 2021-2022. India, however, is still far behind when global scenario is taken into account. An estimated 4.4 million used cars were sold in India in FY2021-2022, while 80 million used cars were sold across USA, China, UK, Germany and France. The COVID-19 pandemic had a minimal impact on the industry. The used car market has accelerated since the pandemic. With the increased number of people preferring individual mobility and more finance options available in the used car market, the market is set to grow considerably. Reduced cash inflow due to the pandemic has forced buyers to look for alternatives other than new cars, and the used car industry has high growth potential in these terms. As the sales and production of new vehicles have been hindered due to the pandemic, the used car market is gaining grip among buyers. However, the used car market evolved in the country with the growth of the organized and semi-organized sales sectors. The pre-owned car market recorded sales of 4.4 million units in FY2020 compared to only 2.8 million units of new passenger vehicles in the same year. The standardized dealership experience, high price experience, and high financing cost for used cars may hinder the growth of the used car market (Mordor Intelligence, 2022).

The organised used car market share is expected to increase from 20 per cent in FY 2021-2022 to 45 per cent in FY 2026-2027. By FY2026-2027, India's used-car market is expected to touch sales of up to 8 million units and the used car to new car ratio is expected to touch 1.9 by the same period. The pandemic, digitalisation, rapidly changing demographics and ambitions, first-time buyers, and the availability of different financing choices are among the significant growth factors. The growth is also expected to be driven by the emergence of organized online and physical used car platforms with favourable government support (Business Today, September 20, 2022).

New car vs. Used car sales in India from 2016- 2025

Used car sales which currently is 1.5 times the size of the new car sales is expected to become 2.1 times by 2025.

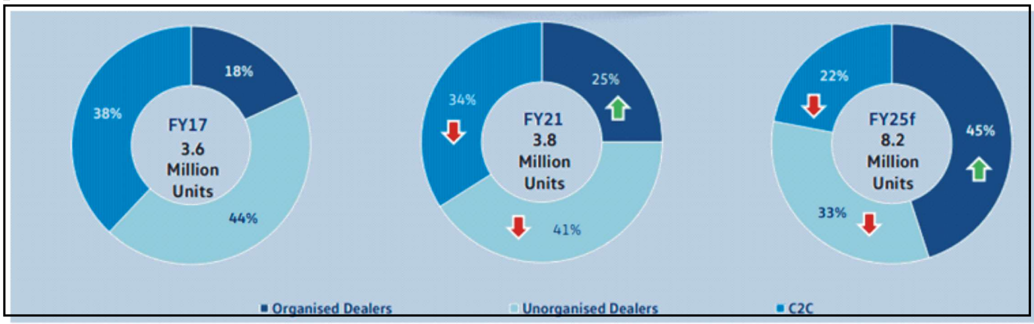


Ratio of Used Car Vs New Car

Source: Frost & Sullivan (2021)

Pre-owned car Sales Channel Analysis in india :

The used car industry in India is at its nascent stage. The unorganized sector dominates the market, where the scope for consumer protection is on the lower side. The unorganized sales channel is classified into organized, unorganized, and customer-2-customer. The organized dealers operate from a physical store, such as a garage or a mechanical shop. On the other hand, unorganized sales take place through brokers or commissions. Unorganized dealers gain buyers' confidence by eliminating subjective bias about sellers (including particular vehicle brands and models) while easing the overall transaction. However, unorganized/independent dealers usually have a limited inventory, comprising uncertified cars that sometimes do not have a warranty. While the local independent dealers may have a higher inventory, the ease of RC (registration certificate) transfer and reliability of these vehicles remain a concern. OLX has been a leader within this segment. In 2019, OLX tied up with the Frontier Group to launch offline stores for used cars (Cash my Car). Currently, the Cash my Car stores are available across 10 cities. By 2021, OLX had planned to expand its footprint to 40 cities and 150 stores. Thus, the players aiming at opening offline stores are expected to boost the market for the unorganized sales of used cars over the forecast period.



Sales Channel Analysis of Indian pre-owned car market

Source: : Frost & Sullivan (2021)

Market Performance of Luxury Cars in India :

The Indian pre-owned car market is growing due to a steady increase in the demand for luxury cars. The sales of used luxury cars observed a 20% growth. Until a few years ago, it was not easy to purchase a luxury car due to its high cost. However, this trend is gradually changing as consumers can now buy pre-owned luxury vehicles. The market is becoming more organized with easy access to financing options, annual maintenance contracts, and lower entry prices. In August 2021, Mercedes-Benz India announced the introduction of a 'direct customer to customer' selling platform called 'Marketplace' to provide buyers and sellers of luxury, pre-owned cars with multiple benefits. In August 2021, Audi India announced its plan to expand Audi Approved Plus showrooms from 7 to 14 by the end of 2021, which will back up pre-owned sales, along with the 40 plus workshops countrywide. Also, the average age of used luxury vehicles coming into the market is between 2 and 3 years compared to 5-6 years for a mid-size or small-scale vehicle, making them a better option in some cases. As per auto dealers, the demand for pre-owned luxury cars has been rising at 35-40% on a Y-o-Y (Year on Year) basis, as owners of luxury cars usually sell off their vehicles after a year or two and upgrade to better models. (Mordor Intelligence, 2022).

Initially, the market for pre-owned luxury vehicles attracted traction only in metro cities. However, local dealers and online players have expanded the market. Currently, interested customers spanning tier-1 and tier-2 cities can also enquire and purchase these vehicles. Currently, more than 33% of buying inquiries for used luxury vehicles come from sectors other than the home city. Factors such as the growing consumer preference for luxury cars and the country's youth inclination toward the top brands operating in the market are expected to drive the demand for used cars in India during the forecast period (Mordor Intelligence, 2022). India's pre-owned car market is growing at 15 per cent while the new car market is growing at 10 per cent, in terms of CAGR, with used car volumes poised to become 1.5x more than the new car market by FY26, a recent study by OLX Autos and CRISIL shows. Even within the overall used car market, the luxury cars have seen a sharp rise in both demand and supply in the first half of 2022. OLX Autos said that BMW remains the most popular pre-owned luxury car brand in terms of demand across Tier 1 and 2 cities, followed by Mercedes Benz, Audi, Jaguar and Porsche. With discretionary spending back to pre-covid levels and an increase in disposable incomes, we are seeing a noticeable change in the aspirations of consumers to upgrade to luxury car brands. Pre-owned luxury car market has particularly benefited from this sentiment as well as from the long waiting period, and increase in prices of new vehicles. Tier I and Tier 2 cities' demand growth was led by ultra-luxury brands on a year-on-year basis. In Tier I cities, absolute growth in demand continues to outstrip growth in supply by 3.8 times vs 2.6 times in Tier 2 cities (Q1-2022 in comparison to Q1-2021). Pre-owned luxury cars are cheaper to buy in Tier 2 cities vs Tier 1 cities. Even the supply Growth for Luxury Cars in Tier 2 cities exceeded that of Tier I cities. The supply of luxury cars across Tier 1 cities recorded a growth of 40 per cent on OLX Autos, while Tier 2 registered a growth of 45% in Q1 2022, compared to the same period of the previous year (Q1 2021) (Business Today, August, 02, 2022).

Factors Influencing the Consumer Preference of Pre-Owned Luxury Cars :

Reduced cash inflow due to the pandemic has forced buyers to look for alternatives other than new cars, and the used car industry has high growth potential in these terms. The pandemic, digitalisation, rapidly changing demographics and ambitions, first-time buyers, and the availability of different financing choices are among the significant growth factors. Another, factors are decrease in the average tenure of ownership for cars and two-wheelers due to larger disposable incomes and the launch of new models within shorter time frames, a rise in middle class and India's young population. This is also fuelled by the fact that India has seen a steady growth in disposable incomes over the years. The report adds that factors like technology-driven transparency, convenience, simplicity of transactions, are also influencing the customer preference of pre-owned luxury cars. These factors are explained in detail in the below paragraphs (Dhanabalan, 2018) and depicted in Fig 1.

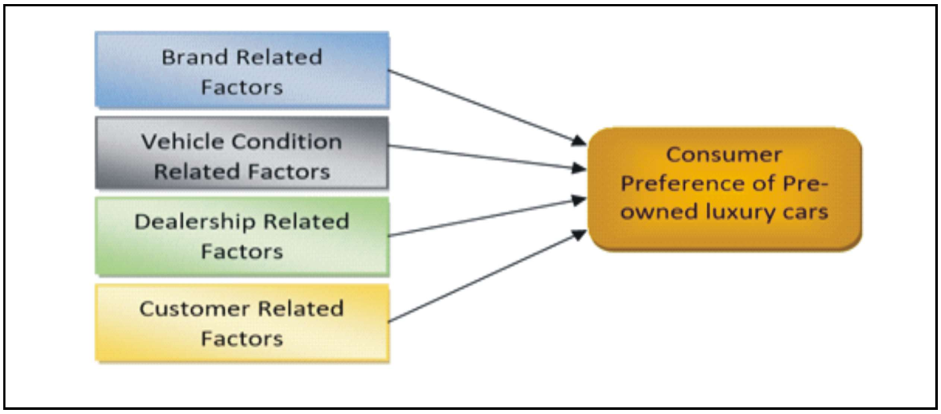


Fig. 1 : Factors Influencing the Consumer Preference of Pre-owned Luxury Cars

1. Brand Related Factors :

It includes the various factors related to the brand itself, have a high level of influence on the preference of pre-owned luxury cars by the customers.

Price : The most vital factor concerned with Indian customers are the price of the brand. The first priority for all prospective car buyers in our country is deciding the budget. It is not uncommon for an individual to consult friends and family before deciding the budget. In majority of the cases, the budget is flexible and gets extended by around Rs 20,000 to Rs 50,000. This happens as after visiting the showroom one tends to reason that going for a higher trim is more sensible as it will be more feature loaded (Dhanabalan, 2018).

Brand Value : Along with the price, the brand of the vehicle is equally important. In our competitive market, very few automobile brands have managed to taste success. Understandably, every brand is perceived differently by buyers. Before choosing a brand, one evaluates the brand in terms of its market reputation, reliability, build quality, technological innovations, ownership issues and so on (Dhanabalan, 2018).

Styling : styling is subjective and what appeals to one be might be repulsive for another. Fact is nowadays cars are used to flaunt success, make a style statement and are considered to be an extension of our personality especially in case of luxury cars. So prospective buyers want their car to stand out in a crowd. They are not interested in a safe design which 'pleases all and offends none'.

Resale Value : A car is a depreciating asset and one cannot get away from that fact. However, there is still some money to be saved if one chooses wisely. Some of the not-so-popular makes and models tend to lose as much as 25 per cent of their value in the first year of ownership. But a car with high brand value loses only small per cent of their value in the first year. So, if existing car hasn't depreciated much, it can be given to the dealership as a down payment for a new car (Kumar, 2019).

2. Condition of the Vehicle :

Fuel Economy and Performance **:** It is true that every human being is unique and has different expectations from their vehicle. However, the one common bit that strings all Indian car buyers together is their obsession for good fuel economy.

Comfort And Safety Features **:** People are keen to the features offered by the car. A longer list of features not only enhances the value for money but appeal of the car also.

Other conditions **:** Registration Year, Kilometres driven, number of accidents claimed and service records got prime consideration with respect to the vehicle condition (Banerjee and Singh, 2016).

3. Dealership Related Factors :

Dealership Experience : With the entrance of car makers to the pre-owned car market, they started to provide an exquisite showroom experience to the customers in terms of the availability, colours, features, friendly behaviour of employees and the like. Prospective buyers are going for brands which are making them feel their money's worth. It is becoming common to hear people reject a particular brand or dealership because they didn't like how they were treated. That is the reason why car showrooms are getting bigger and swankier by the day. They are becoming more attentive to prospective buyer needs, better prepared for walk-ins and keep vehicles ready for test drives. Buyers are even comparing their dealership experience at different brands before making a decision (Kumar, 2019).

Credibility and Accountability : People won't purchase items from the dealers who didn't possess credibility and accountability.

After Sales Service : Buying a car is only the first step. The actual ownership process begins when you start using it. That's when the wear and tear starts happening and eventually some parts will need to be replaced. Just because you can afford to buy a particular make and model doesn't necessarily mean that you can afford to run it. For example, you can buy a used 2008 BMW 3 series petrol for under Rs 10 lakh, which seems like a reasonable amount to shell out for a car. However, a regular service at the authorised workshop will set you back by around Rs 80,000 to Rs 1,00,000. Also, if some mechanical part needs to be replaced, then the bill will increase by few lakh .

Other Benefits : Buyers take into account the various benefits being offered like cash discount, exchange bonus, free extended warranty, lower insurance premium and so on.

4. Customer Related Factors :

Family Requirements : Mostly people end up buying what the husband, wife or kids or extended family members, or all of them wanted. So, their requirements factored into the decision-making process.

Income of the people : A rise in middle class people with an increase in disposable income and high growth in India's young population fuelled the preference of luxury pre-owned cars.

Quench for variety and luxury : Earlier, car has used for 8-10 years. But now-a-days a trend has started among people especially youngsters to use a car for only 2-3 years, sell it and purchase another. Comfort and luxury are twin factors that people are always look for. This behaviour of people is very much supported by the pre-owned luxury cars and people can change their vehicle frequently as it is lucrative (Banerjee, and Singh, 2016).

***Technological savviness* :** Today's consumers are continuously bombarded with product promotions. They are well aware and increasingly attracted to experience the technological innovations especially the youngsters. This is another reason for the preference of the higher end vehicles.

Conclusion and Outcome of the Study :

A massive growth has been recorded by the pre-owned luxury car market. More number of consumers are preferring pre-owned luxury cars due to several factors. All these factors are categorised into four major independent variables such as Brand Related Factors, Vehicle Condition Related Factors, Dealership Related Factors and Customer Related Factors. These independent variables are positively and directly influence the Consumer Preference of Pre-owned Luxury Cars, thus, treated as Dependent Variable of the study. 'Brand Related Factors' includes the sub-variables such as Price, brand value, styling and resale value. These four sub- variables are positively and directly influence the variable 'Brand Related Factors'. The sub-variables of the main variable 'Vehicle Condition Related Factors' are fuel economy, performance, safety, comfort and other features such as Registration Year, Kilometres driven, number of accidents claimed and service records. These sub-variables are positively and directly influence the variable 'Vehicle Condition Related Factors'. Dealership experience, Credibility and Accountability, After sales services and other benefits such as cash discount, exchange bonus, free extended warranty, lower insurance premium are the sub-variables that have positive and direct influence on the main variable 'Dealership Related Factors'. The fourth main variable 'Customer Related Factors' consists the sub-variables such as family requirements, income of the people, quench for luxury and variety and technological savviness. All these four factors have positive and direct influence on the main variable 'Customer Related Factors'.Based on the above discussion, a theoretical model is proposed by the researcher which is portrayed in fig : 2.

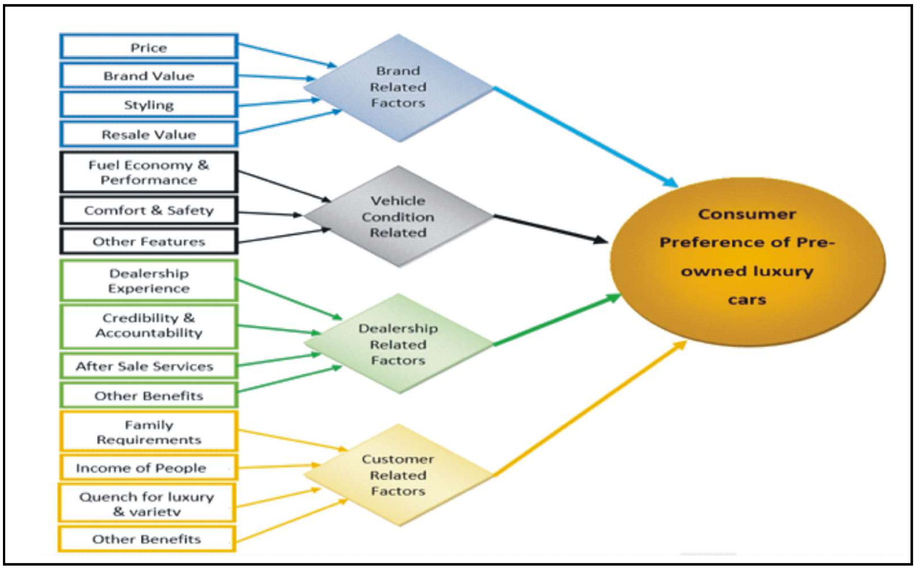


Fig. 2 : Theoretical Model of the Study

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Assessment of Service Quality of Public and Private Sector Banks During Post Covid Scenario

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Abstract

Service quality of banks attained new heights due to the drastic and continuous changes in the environment during the last few decades. The standards are revised frequently by the industry in formal and informal manner. Customers are expecting more and more services and their satisfaction levels have attained a different scenario now expecting cent percentage efficiency. Customers are having wide variety of options now a days which made them to demand highest level of services and satisfaction. The impact and relationship of service quality and customer satisfaction is a matter of utmost importance for the banks to ensure growth and success. The scenario has been changed enormously during and after the lockdown period. Many service standards are being revised and restrictions were also a part of normal service delivery. This created a widespread difference in the service levels of different entities over different sectors. Almost all the entities have restructured their service aspects in order to meet the revised criteria after the stranded environment.

Keywords :

Public Sector Banks, Private Sector Banks, Service Quality, SERVQUAL

Introduction :

Banking sector is an important component of financial system and economy. The banking system in India is well regulated by Reserve Bank of India and it consists of banks having different patterns with a large network of branches. The main components in the banking sector are public sector banks which are controlled by the Government and private sector banks which are owned by private parties. Banks helps in mobilising savings of the people and to channelize them for productive purposes. During the last few decades, tremendous changes have been witnessed in the banking sector. The old-fashioned books-based system was almost completely replaced with new and faster technology-based arena. There were changes in regulatory aspects also. This had great impact on the service quality levels and customer satisfaction. Banks need customers for their growth and survival. Rather than just assisting customers, the scenario has changed drastically to identify their needs and to ensure that it is met in an enhanced manner. Customer delight is considered to be the prime requirement now a days for ensuring customer satisfaction. Banks are trying hard to capitalise on the quality of services and reinforcing standards and benchmarks in all the possible manners. Rapid competition made banks to ensure that their service levels and customer satisfaction aspects are at par with the international benchmarks and also to redefine their operations frequently. Public sector banks are now facing many administrative and organisational restricting so as to cope up with the revised scenario and to ensure improved operations. Private sector banks are also ensuring enhanced performance and are trying hard to capitalise the unexplored areas.

Indian financial sector witnessed tremendous changes during the last few decades. Post liberalisation era is completely different from pre liberalisation era. Perform or perish concept is applied widely. Banking sector is also not an exception to this. Banking industry is considered to be a core sector in financial operations. The world has been affected drastically during the recent few years and lockdown and the changed scenario has also impacted all the sectors. Banking sector too has been affected considerably. The standards and benchmarks were relisted and service levels have been redefined. Banks are trying hard to neutralise the negative impact it had during this crisis. Services and extra benefits for enhancement are redesigned. The implications were huge and the redefined performance was varied in different management streams.

Under this context the following questions are raised.

1. Whether service quality levels are same for public and private sector banks.
2. What is the effect of service quality on the customer satisfaction of public and private sector banks?

Significance of the Study :

Many changes are been initialised in all the sectors over the decades for enhancement of service quality. The entire scenario has changed recently due to worldwide lockdown and it affected the performance of almost all sector. The service levels have shown variances in a wide spread manner. The standards established were not been able to be touched in certain cases due to the multiplicity of reasons. Enhanced services were hard to be delivered in certain cases whereas extra resources have to be deployed for it in many other cases. Banking sector, being an essential service sector, has faced tremendous issues in service quality and its service has been rewired. Certain add on areas were not considered and concentration was given to the key areas only in many cases. This along with the general scenario prevailing in the environment has touched on the service quality aspects of banks also. Under such a new and reframed scenario its worth to analyse about the service level aspects and its implications on the stakeholders.

Review of Literature :

Those relevant attributes of service quality and the instances where gaps existed were analysed and a vision regarding that was also listed. The uppermost issue was found in reliability. The dealings and records should be clear and precise. They should not have issues and complexities associated in each element of all the documents. (Rupa Rathee *et al*., 2014)[1]. Gaura Nautiyal, 2014[2] mentioned that all the five dimensions of SERVQUAL showed a positive correlation with customer satisfaction. They were statistically significant even though the magnitude varies from one dimension to another. Aptitude of bank to answer punctually along with their preparedness to assist and safety features had a great effect . The advancement in the technology had enabled the banks to enhance service levels at all possible levels. There were changes in customers' expectation to the next higher level. Continuous improvement was must for higher levels of improved service quality and customer satisfaction.(Parampreet Singh, 2015)[3]. Shah *et al*., 2015[4] mentioned that there is a tremendous positive association between service quality and customer satisfaction. The customers had responded in disparity to the quality of services provided. Satisfied employees tend to create adequate customer satisfaction and are worth for customer retention. Revathi and Saranya, 2016[5] pointed that changes in environment had created an improved customer service concentration and satisfaction in banking sector. The study strengthened the claim about the association between the dimensions of service quality and customer satisfaction.

Objectives of the Study :

The objectives of the study are as follows :

1. To analyse the perception regarding the service quality measures of public sector and private sector banks in India.
2. To compare the service quality measures of public sector and private sector banks in India.

Hypothesis :

The hypotheses associated with the study are as follows.

H_{01}: There is no significant difference of opinion regarding the service quality measures between the customers of public and private sector banks.

H_{02}: There is no significant difference in the service quality measures provided by the public and private sector banks.

Research Methodology :

The research is based on primary data. The primary data has been collected by using structured questionnaire from the customers of both sector banks based on an enhanced version of SERVQUAL model by including certain additional dimensions. Five-point likert scale method was applied. The data is analysed by using SPSS for windows. Multistage disproportionate random sampling technique was adopted. The sample size is250 customers in total. Out of the sample 120 customers are from public sector banks and 130 customers are from private sector banks. The geographical area associated with the sampling is the Thrissur Corporation. The period of study is from 01stJune2021 to 31stAugust 2021. Independent t test and discriminant analysis were used to analyse data. The study is descriptive and analytical in nature. The structured questionnaire has questions associated with the socio demographic profile of the customers along with the questions for measuring the service quality. Variables such as Tangibles (V1), Reliability (V2), Responsiveness (V3), Assurance (V4), Empathy (V5), Efficiency (V6), Accuracy (V7), Security (V8), Easy and Convenient Banking (V9) and Customer Service(V10) associated with the enhanced version of SREVQUAL model were used for service analysing quality aspects. Five-point Likert scale such as Strongly Agree (5), Agree (4), Neutral (3), Disagree (2) and Strongly Disagree (1) were utilised. The Cronbach's alpha for all the variables i.e. V1, V2, V3, V4, V5, V6, V7, V8, V9 and V10 related with the service quality scale deployed here is higher than 0.7. This reinforced about the internal consistency among the dimensions in the scale. The aspects and constructs are found reliable and adequate for further analysis. Content validity was established based on the expert opinions and necessary changes were incorporate accordingly by adding and deleting statements along with reconstruction of phrases. Content validity aspects were also considered. The goodness of fit is analysed through Confirmatory Factor Analysis (CFA). The composite reliability of all aspects is greater than 0.7. This helps to ensure that the reliability of the construct is well established. The data set is confirmed to be possessing normality.

Data Analysis and Interpretation :

Following section deals with the analysis and interpretation aspects associated with the present research work.

1. Assessment of Service Quality Variables

Independent t testis used to analyse whether there is any significant difference in the opinion of customers of public and private sector banks.

H_{01}: There is no significant difference of opinion regarding the service quality measures between the customers of public and private sector banks.

Table 1 : Independent t test

Variables	Labels	Independent t test				
		N	Mean	SD	t	Sig.
Tangibles (V1)	Public	120	2.298	0.546	4.195	.001*
	Private	130	2.012	0.694		
Reliability (V2)	Public	120	2.975	0.375	2.582	.002*
	Private	130	2.901	0.334		
Responsiveness (V3)	Public	120	3.124	0.452	5.687	.001*
	Private	130	2.986	0.506		
Assurance (V4)	Public	120	3.458	0.465	4.341	.000*
	Private	130	2.987	0.312		
Empathy (V5)	Public	120	2.794	0.423	9.034	.001*
	Private	130	2.264	0.561		
Efficiency (V6)	Public	120	3.641	0.446	8.657	.002*
	Private	130	3.012	0.674		
Accuracy (V7)	Public	120	2.982	0.381	6.312	.000*
	Private	130	2.799	0.469		
Security (V8)	Public	120	3.731	0.323	6.081	.001*
	Private	130	3.546	0.386		
Easy and Convenient (V9)	Public	120	3.259	0.591	1.846	.004*
Banking	Private	130	3.156	0.452		
Customer Service (V10)	Public	120	3.298	0.541	1.591	.006*
	Private	130	3.019	0.627		

Source: Computed from primary data   * 5 Percentage level of significance

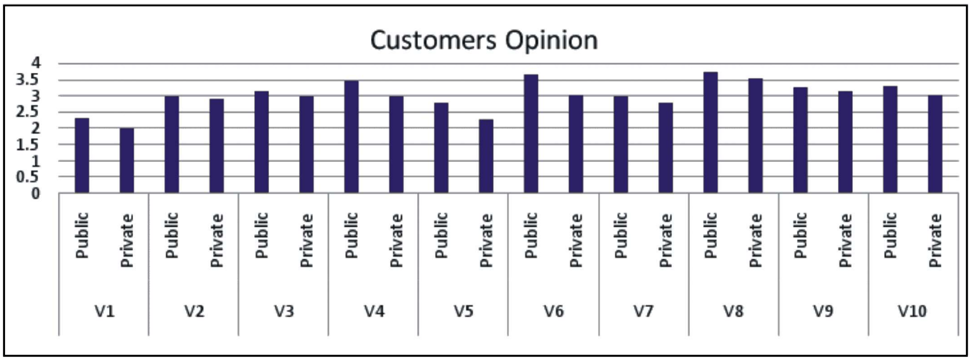

Figure 1 : Customers Opinion Regarding Service Quality Measures

The details and results associated with the Independent 't' test used for testing the differences of opinion regarding the service quality measures between the customers of public and private sector sector banks are enlisted in the above table. After the analysis it was found that the computed P value is less than 0.05 for all the dimensions associated with the service quality such as V1,V2, V3,V4,V5,V6,V7,V8,V9 and V10. This point out the fact that there exists a significant difference in the opinion among the customers of public and private sector banks. Therefore, the null hypothesis is rejected. The customers of public sector bank perceived an enhanced and higher service quality levels in all aspects than that of the customers of private sector banks. It can be highlighted that there is a significant difference in the opinion between the customers of public and private sector banks on the service quality measures provided by the banks.

Comparing the Service Quality Measures :

Discriminant analysis is used to compare the service quality measures provided by the public and private sector banks. In order to compare the service quality variables discriminant analysis is applied by considering the predictor variables such as V1,V2, V3,V4,V5,V6,V7,V8,V9 and V10.

H_{02}: There is no significant difference in the service quality measures provided by the public and private sector banks.

Table 2 : Box's M Test Results for suitability of data

Box's M		693.9241
F	**Approx.**	18.726
	df1	34
	df2	1598692.794
	Sig.	.000
Tests null hypothesis of equal population covariance matrices.		

Source: Computed from primary data

The above table depicts the suitability of data for the Discriminant analysis. The significant F value .000 designates the fitness to advance with the analysis.

Table 3 : Tests of Equality of Group Means

Variables of Service Quality	Wilks' Lambda	F	df1	df2	Sig.
V1	0.314	30.987	1	248	0.001
V2	0.489	21.983	1	248	0.002
V3	0.326	12.254	1	248	0.000

V4	0.602	15.987	1	248	0.009
V5	0.439	9.987	1	248	0.007
V6	0.529	22.284	1	248	0.014
V7	0.475	12.947	1	248	0.002
V8	0.487	16.984	1	248	0.003
V9	0.421	18.987	1	248	0.004
V10	0.571	19.987	1	248	0.003

Source : Computed from primary data

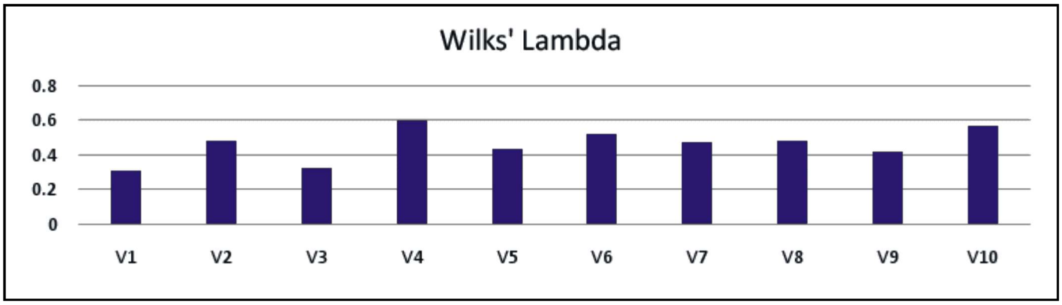

Figure 2 : Wilks' Lambda- Tests of Equality of Group Means

The above table shows that Wilks' lambda for V1 is 0.314 and Responsiveness V3 is 0.326. This is significantly small in value. The mean figures of V1 and V3 are significantly different between the two sectors considered. It indicates that there is a solid group variance between the customers of public and private sector banks. Wilks' Lambda for other variables V2, V4, V5, V6, V7, V8, V9 and V10 are on a higher note. It implies that there is not much difference in their mean figures of both sectors. The significance value is less than 0.05 for all predictor variables i.e. V1, V2, V3, V4, V5, V6, V7, V8, V9 and V10. This indicates that there is a significant difference in the service quality measures of public and private sector banks as represented by the variables. From the above indicators it has been observed that the present segmentation is right and the proof of significant difference is also encrypted.

Table 4 : Eigen value and Canonical Correlation Analysis

Eigen value	% of Variance	Cumulative %	Canonical Correlation	Wilks' Lambda	Chi-square	Sig.
2.297[a]	100	100	0.801	0.341	120.894	.000
a. First 1 canonical discriminant functions were used in the analysis.						

Source : Computed from primary data

The Eigen value enlisted for the discriminant function is 2.297. This lays down an intimation a solid function. It also provides an understanding regarding the maximum spread of various variables associated with the service quality.

The canonical correlation between the discriminant function and the two groups is 0.801. This is on a very higher side. This proved that there exists an adequate relationship with the service quality measures and the two groups. Wilks' lambda associated with the overall discriminant function is 0.341. This proved that the group means related to measures of service quality of public and the private sector banks are different. The chi-square transformation associated with the Wilks' lambda is considered along with the degrees of freedom in order to list out the degree of significance. The group means of service quality variables differ significantly between the public and the private sector banks because the significance value obtained for the discriminant function is 0.000 which is less than 0.05.

Table 5 : Canonical Discriminant Function Coefficients

Variables of Service Quality	Function
	1
V1	0.423
V2	0.079
V3	0.395
V4	0.019
V5	0.246
V6	0.061
V7	0.211
V8	0.199
V9	0.241
V10	0.371
(Constant)	4.821
Unstandardized coefficients	

Source : Computed from primary data

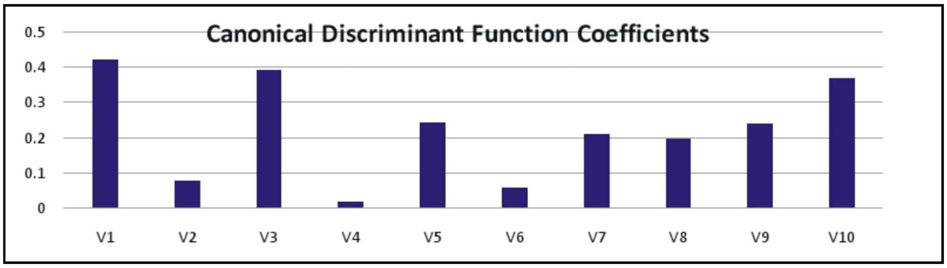

Figure 3 : Canonical Discriminant Function Coefficients

The discriminant function in the form of equation is formulated below.

$$D = a+b_1V_1+ b_2V_2+ b_3V_3.................+ b_{10}V_{10}$$

D is the discriminant function, a is the constant, b represents the un standardized beta coefficients of each variable and V_1, V_2............ V_{10} are the ten predictor variables associated with the service quality. The discriminant function is formulated as follows :

D = 4.821 + (0.423 X Tangibles) + (0.079 X Reliability) + (0.395 X Responsiveness) + (0.019 X Assurance) + (0.246 X Empathy) + (0.061 X Efficiency) + (0.211 X Accuracy) + (0.199 X Security) + (0.241 X Easy and convenient banking) + (0.371 X Customer service)

The unstandardized beta coefficients associated with each variable are positive. All the ten predictor variables have direct impact in discriminating the service quality between the public and the private sector banks. Tangibles (V1) are the highest discriminating service quality measure followed by responsiveness. The least discriminating factor is Assurance (V4).

Table 6 : Classification Result

		Type of Bank	Predicted Group Membership		Total
			Public	Private	
Original	Count	Public	98	22	120
		Private	31	99	130
	%	Public	81.67	18.33	100
		Private	23.85	76.15	100
a. 81.1 % of original grouped cases correctly classified.					

Source : Computed from primary data

The number along with the percentage of customers correctly classified and misclassified are listed in the above table. In the case of customers of public sector 98 out of 120 (81.67%) are correctly classified and only 22 out of 120 (18.33%) of customers are misclassified. Regarding the customers of private sector banks 99 out of 130 (76.15%) are correctly classified and only 31 out of 130 (23.85%) are misclassified. The segmentation of customers based on the type of bank is correct by 81.1 percentage. Hence the hypothesis is rejected. There is a significant difference in the service quality measures provided by the public and private sector banks.

Findings and Suggestions :

The customers of public sector and private sector had differences in their opinion regarding service quality. Customers associated with public sector banks perceived an enhanced level of service quality under various dimensions. Regarding the service levels being provided by public and private sector, there existed a widespread difference in the quality. Even though the magnitude of variances is at different levels it reinforces the gaps between two sectors. Banks need to restart in certain areas as a process of rewiring the services affected during the lockdown and further consequences of it. To identify the most relevant dimensions and variables must be done on professionalised manner. To start from the base and to add on to the dimensions will be useful. More concentration must be deployed on the for implementing strategies in an optimum and professionalised manner without affecting the stakeholders.

Conclusion :

The lockdown and its widespread impact have affected almost all the sectors and the economy. The performance has been reworked to a different level in all angles that was not been even considered in the past. Customers of banks were receiving adequate services in the past and they too had to adjust a lot in the new scenario. It is a quite known fact that certain firms will be able to respond to changes quickly whereas others may take time. The service levels are redefined and banks are trying hard to reach the previous benchmarks established before the lockdown. The customers also had a difference in perception and opinion regarding the service levels of different sectors. There exist differences in the various dimensions along with the variables of service levels rendered by the different sectors. Advanced servicing strategies in a refurbished manner are becoming the trend and is followed by both sectors even though the magnitude of implantation is different.

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Emotional Intelligence and Employee Performance of non Banking Financial Institution in Kanyakumari District

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Abstract

Emotional intelligence (EI) is a critical factor in the regulation, direction, and control of people's emotional, personal, and social competencies at work. Work Performance (WP) is critical to the advancement and development of an organisation. Employees who are emotionally inept have difficulty managing their emotions. As a result, they frequently act rashly, believing that the consequences of their actions will have no effect on them or those around them. The study's main goal is to examine the relationship between emotional intelligence and employee work performance. Out of a total of 500 responses, 472 were complete. Respondents were chosen using a Snowball sampling technique rather than non-probability sampling. Employee performance is improved by the Emotional Intelligence factor. Along with general good health habits, exercising for about twenty minutes per day boosts employees' energy, sensitivity, patience, flexibility, and creativity while also improving their emotional intelligence.

Keywords :

Emotional intelligence, Work Performance and Organizational Commitment.

Introduction :

Human beings are the only ones who can verbally express their feelings and thoughts, which result in behaviour. Emotions have an impact on people's behaviour at all stages of their lives. For a long time, it has been observed that emotions are not taken into account in intelligence studies. However, with the emergence of the term emotional intelligence, the impact of emotions on intelligence and behaviour has begun to be discussed. Emotional intelligence (EI) was initially conceived of as a multidimensional construct. Emotional intelligence, according to this definition, consists of abilities such as being able to motivate oneself and persist in the face of frustrations; controlling impulses and delaying gratification; regulating one's moods and keeping distress from swamping one's ability to think; empathising and hoping. According to additional research in this area, an emotionally intelligent person is likely to be skilled in two key areas within one's emotional competence framework, namely personal competence, how one manages oneself, and social competence, how one manages relationships. While the former implies self-awareness (of internal states, preferences, resources, and inhibitions), self-regulation (of internal states, impulses, and resources), and motivation (traits that facilitate achieving goals), the latter includes empathy (the ability to understand other people's emotions, as well as other people's talents or skills needed to influence, communicate, lead, develop others, manage conflicts, promote teamwork, or catalyse change), and social skills.

Many researchers have attempted to determine the nature of the relationship that exists between EI and job performance. According to Lam and Kirby (2002) and Semadar et al. (2006), EI can best predict employee performance because it can project their productivity by understanding and managing their emotions in the preferred manner. According to researchers, EI enables a person to motivate oneself, increase persistence, control impulses, regulate moods, and thus manage one's ability to think, empathise, and hope. Furthermore, Kierstead (1999); Bhalla and Nauriyal (2004) proposed that an emotionally intelligent person is skilled in two key areas: "personal competence" - the ability to manage oneself; and "social competence" - the ability to manage relationships.

According to Iqbal.A et al., (2015), Employee performance point out the "effectiveness of employee's explicit actions that aids to attain organisational goals". Many business organisations around the world, according to Alonso and Lewis (2001); Brewer and Selden (2000), focus on factors useful for improving employee performance and provide incentives that can positively impact their job performance. According to Aarabi M.S et al. (2013), companies provide various motivating factors to encourage employees to achieve goals. Working hours, training and development, effective communication, stress management, and financial rewards, according to Iqbal.A et al, (2015), have a significant impact on employee work performance. Further research revealed that various factors such as skills, enthusiasm, satisfaction, incentives, and rewards are critical for employee job performance.

The majority of interpersonal interactions in an organisation are managed by organisational performance related to dealing with customers, obtaining instructions and reporting to superiors, and maintaining relationships with peers. EI is a key driver in regulating, directing, and controlling people's emotional, personal, and social competencies at work. Work performance is significantly influenced by EI. According to Ashforth and

Humphrey (1995), effective use of EI results in team learning, effective team harmony, and work culture. Murray (1998) emphasised the importance of EI in developing inquisitive leaders who can manage a workforce by understanding employees' emotions in decision making. Furthermore, he emphasised the importance of emotionally intelligent leaders in increasing employee commitment and thus positively impacting work performance.

Literature Reviews :

According to Perlovsky (2006); Akgun et al., (2007), emotions, along with knowledge, dexterity, beliefs, and routines, are considered firm competencies for demonstrating both expressive communication and inner feelings of love, hate, desire, sadness, and aversion. Mayer and Salovey (1990, 1995); Cote and Miners (2006) expanded on the definition by linking emotions to a person's intelligence. The concept of EI dates back to the late 1930s, when the concept of non-intellective intelligence was introduced. EI is based on Thorndike's (1920) definition of'social intelligence,' which is defined as the ability to comprehend, manage, and act prudently in human relationships. Goleman (1998, 2001) and Bar-On (2000) defined EI as the ability to recognise one's own emotions and then regulate them appropriately. They also stated that EI aids in understanding and managing the emotions of others in order to effectively meet organisational needs. Furthermore, Orme (2003) defined EI as the ability to understand one's own and others' emotions and then take appropriate action. Employee emotional health is linked to job satisfaction, leadership, employee performance, and organisational commitment in today's uncertain and dynamic work environment. According to Daus and Ashkanasy (2005), EI serves as the primary analyst in managing employees' emotions and social skills. This is made possible by self-consciousness, which has the ability to perceive strengths, emotions, worth, and capabilities. EI was defined by Mayer and Salovey (1997) as the "ability to perceive, appraise, express, understand, and regulate emotions." Furthermore, Goleman (1998) proposed five key factors of EI at work that aided in assessing leaders' EI levels.

Work Performance (WP) is critical to an organization's advancement and development. According to Korkaew and Suthinee (2012), improved individual WP can lead to increased organisational effectiveness and success. According to Campbell et al. (1998) and Rotundo and Rotman (2002), the use of WP by educators, the government, businesses, and society is one of the most important dependent variables because it depicts employee behaviour that significantly contributes to the achievement of organisational goals. Patterson (1997) and Wright et al. (2005) confirmed the effects of constructive HR practises on the WP in their research. Tseng and Huang (2011) came to the conclusion that WP is the end-result of human resource studies. Furthermore, revealed that employee motivation can improve performance by deploying methods such as capacity building, increasing responsibility level, initiating positive attitude, and introducing incentives. Many researchers worked to establish parameters for determining an employee's WP level in an organisation. Quality of work, punctuality, performance, and end-productivity were recommended by Baytos and Kleiner (1995) as accurate parameters to measure WP. Other important aspects to measure, according to Gatewood and Field (1998), are effective training, productivity, and human resource judgement. Robbins (2001) described how job outcomes, actions, and personal characteristics serve as the primary components for measuring WP holistically.

Statement of the Problem :

Emotional intelligence (EI) refers to a person's ability to recognise, understand, manage, and harness their own emotions as well as the emotions of those around them. EI is an important skill for interpersonal communication and has sparked interest in a variety of fields, including the workplace.

Employees who use EI produce advantages in their career development as well as benefits for the organisation. A workforce comprised of emotionally intelligent individuals improves team relationships and contributes to the creation of a positive work culture.

Employees who are emotionally inept struggle to manage their emotions. As a result, they frequently act impulsively, believing that the consequences of their actions will not affect themselves or those around them.Hence , researcher took this as a problem and starts his research work.

Objective of the study :

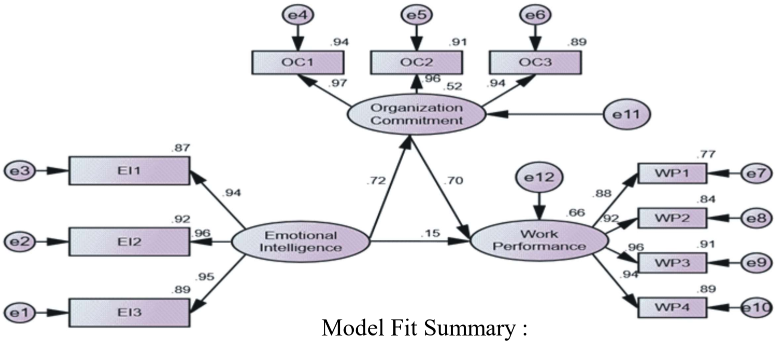
1. To analyse the relationship between emotional intelligence and work performance of employees.
2. To identify the mediator role of employee commitment between emotional intelligence and work performance of employees.

Methods :

In this study, the researcher utilised a descriptive cross-sectional research design. A combination of primary and secondary data was collected to meet the stated objectives of the study. The minimum sample size required for this study is 384, but the researcher has targeted 500 respondents who are working in non banking financial institutionsof Kanyakumari district based on the results of a pilot study. In the current study, 472 complete responses were utilised out of the total of 500. Respondents were selected using non-probability sampling, but they were chosen using a Snowball sampling strategy. On the basis of the entered data, Confirmatory Factor Analysis and Structural Equation method were used to obtain statistical conclusions.

Result Discussion :

Emotional Intelligence impact on work performance with a mediator of organisation commitment



Model Fit Summary :

CMIN/DF-3.968 , *GFI* - 0.968 , *AGFI* - 0.946, *RMR* - 0.068, *RMSEA* - 0.061

Table no. 1 Regression Weights

Paths			**Estimate**	**S.E.**	**C.R.**	**P**	**Label**
Organization Commitment	<---	Emotional Intelligence	.658	.025	26.019	***	Supported
Work Performance	<---	Emotional Intelligence	.113	.026	4.346	***	Supported
Work Performance	<---	Organization Commitment	.592	.031	19.254	***	Supported

Table no. 2 Effect of Total, Direct and Indirect

Path	**Independent Variable**	**Mediator variable**	**Dependent Variable**	**Effect Size**	**Result**
Direct	Emotional Intelligence	-	Work Performance	.15	Significant
Indirect	Emotional Intelligence	Organization Commitment	Work Performance	.72*.70 = .504	Significant
Total	Emotional Intelligence	-	Work Performance	.654	Significant

The above table talks about the direct, indirect and the total effect between the dependent and the independent variable. Here, the dependent variable is the Work Performance of the employee, the independent variable is the Work Performance and the mediating factor is the satisfaction towards organic food. The total effect size between Emotional Intelligence factors and Organization Commitment is 0.654. Among this, the direct effect size is 0.15. But, the highest impact happened when the mediation of Organization Commitment comes into play and the effect size is 0.504. Thus, it can be concluded that the mediator plays a vital role in increasing the work performance of the employees of non banking financial institutions.

Suggestions :

1. Along with general good health habits, spending about twenty minutes a day exercising adds energy, sensitivity, patience, flexibility, and creativity to your portfolio.
2. Make it safe for employees to express their emotions, and they will work harder and better. People tell the truth to those who withhold judgement, keep secrets, and keep their cool.
3. Intimacy with a boss, employee, or coworker can flood the workplace with emotional memories, causing thoughtful, reasonable professionals to lose objectivity and resentment in onlookers.
4. Be prepared to modify long-term goals in response to active awareness of how short-term objectives are progressing. Stubbornly pursuing goals that no longer serve the organisation will leave you behind in the dust.
5. When the other employee values a point of contention more than you do (information gained through awareness and empathy), surrender graciously; you'll earn your coworker's gratitude and support.
6. If you precede criticism with appreciation and complaints with your intention to cooperate, you are much more likely to get an empathetic ear.
7. If a problem or a conflict bothers you on a gut level, delaying your response will result in emotional flooding. When you act, you change your feelings about the problem, which has a powerful impact on your well-being even if you don't get the response or change you want.
8. Using your emotions will never divert your attention away from the task at hand. Empathy allows you to understand what someone is saying right away, so don't try to save time by planning what you're going to say while the other person is speaking not that's heartfelt listening, and others know it.
9. High performers ask for help when they need it and admit when they are wrong. They then proceed in an effective and efficient manner.

Conclusion :

Based on the research, we can conclude that Emotional Intelligence is an important factor for employees to manage their emotions. According to this study, employees with high Emotional Intelligence competencies outperform employees with low Emotional Intelligence competencies. It has been widely observed that in any industry, the job commitment factor improves employees' social lives as well as the organization's productivity as a result of appreciation and reward. Managers play an emotional role in organisational development because they manage employees and their work lives. It has been discovered that high emotional intelligence in employees leads to better work performance and, as a result, increased organisational commitment, which in turn leads to increased organizational productivity. The research studies reviewed lead us to believe that employees react positively and place a high value on contributing, as well as being willing to seek capabilities and efficient learning for personal Emotional Intelligence.

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Employee Job Satisfaction in Construction Companies

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Abstract

Job satisfaction is a response which is emotional to a job situation, as such it cannot be seen; it can only be inferred. A satisfied worker is more likely to be creative, and loyal. He will be innovative and flexible. The success of the construction projects depends upon the performance of the project managers. Though the construction is quite a complex process the managers will have to ensure that they meet the client's satisfaction. When job satisfaction is high there will be low absenteeism. The satisfaction in a job will benefit the workplace which includes reduction in absenteeism. The study has been compiled with the help of primary data and secondary data. Since the study is about the job satisfaction of employees based on the construction companies in Thiruvananthapuram, the primary data was collected from the employees of several companies through well-designed and structured questionnaires. The secondary sources of the data were collected through company profile, organisation website, internet. The research design used in this study is descriptive in nature and sampling design used is convenience sampling. The collected data has been analysed using statistical tools like simple percentage analysis, and graphs like pie chart. After analysing the data general specific findings were sought out through interpretation. The sample size was fixed as 50 due to the limitation of time and availability of workers. The HOD/Supervisors should support the employees and help them to get satisfaction in their jobs.

Keywords : Absenteeism, satisfaction, grievance, sampling, respondents.

Introduction :

The term job satisfaction was made to known to the world by **Robert Hoppock** (1935). He made immense contributions to our understanding of job satisfaction and vocational guidance. He revived 35 studies on job satisfaction which was not at all the study of scientific research at that time. He observed job satisfaction as a combination of psychological, physiological, and environmental circumstances. That made him say that he is satisfied with his job. He used semi structures interviews with 40 employed and 40 unemployed people. During the year 1932-33 Hoppock collected 500 questionnaires from school teachers and in the data collected from them he found out that 100 were highly satisfied and 100 were least satisfied. He penned 'Job Satisfaction' when job satisfaction research was just a fantasy. He also wrote the book 'Occupational information' which is considered as the most important contribution of his career. Employee satisfaction is one's feeling in one's mind and it will surely depict in his work. It can be because of a few reasons like quality of one's relationships with the supervisor, quality of physical environment in which they work etc. Job satisfaction is often determined by how much they are satisfied. For example, if the workers feel that they are working more harder than others but are receiving less benefits, they will naturally have a negative attitude towards everyone. They will be dissatisfied. On the other hand, if they feel they are being treated very well and are being paid reasonably, they are likely to have a positive attitude toward the job. They will be satisfied with the job.

Importance of job satisfaction :

'Job satisfaction can partially meditate the relationship of personality variables and deviant work behavior. 'Job satisfaction and job performance is related to one another directly. Also, the researcher's study has shown an inverse relation between job satisfaction and absenteeism. The present study is focused on identifying the factors influencing employee job satisfaction.

Statement of the Problem :

The study of 'Employee Job Satisfaction' is important for both industries as well as for the employees. A satisfied employee is a productive employee, and he/she will not only work sincerely but also work hard without taking leave. Every organization is giving higher priority to keep their employees with satisfaction by providing them with facilities which improves satisfaction. Job satisfaction is considered as a key issue by the entrepreneur where they try their best to keep the employees satisfied. If an employee is not satisfied with the job, there are chances for absenteeism, Job turnover, lower productivity etc. So,all organizations are trying to identify the areas where satisfaction to be improved to get out of the above dangers.The researcher conducted a survey on behalf of **SUN PROJECTS, ARTECH REALTORS PVT LTD, NIKUNJAM CONSTRUCTIONS PVT LTD, R.S. KUMAR ASSOCIATES** to identify the level of satisfaction of their workers.

Review of Literature :

Client satisfaction is defined as an "evaluation of the perceived distinction between previous prospects and the factual performance of the product" **(Tse and Wilton, 1988, Oliver 1999)**. Satisfaction of guests with products and services of a company is considered as most important factor leading toward competitiveness and success **(Hennig-Thurau and Klee, 1997).** Client satisfaction is actually how client evaluates the ongoing performance (**Gustafsson, Johnson and Roos, 2005**). According to **Kim, Park and Jeong (2004**) client satisfaction is client's response to the state of satisfaction, and client's judgment of satisfaction position. Client satisfaction is veritably important in moment's business world as according to Deng etal., (2009) the capability of a service provider to produce high degree of satisfaction is pivotal for product isolation and developing strong relationship with guests. Client satisfaction makes the guests pious to one telecommunication service provider. Former experimenters have plant that satisfaction of the guests can help the brands to make long and profitable connections with their guests (Eshghi, Haughton and Topi, 2007). Though it's expensive to induce satisfied and pious guests but that would prove profitable in a long run for a establishment **(Anderson, Fornell and Mazvancheryl, 2004)**. Thus a establishment should concentrate on the enhancement of service quality and charge applicable fair price in order to satisfy their guests which would eventually help the establishment to retain its guests **(Gustafsson, Johnson and Roos, 2005**). It's a common miracle that the services a brand offers and the price it charges actually determine the position of satisfaction among its guests, also any other measure **(Turel etal. 2006).** Client's involvement is also important as when buyer consider the product important and invests time to seek information also it eventually enhances the satisfaction position **(Russell-Bennett, McColl-Kennedy and Coote, 2007)**. This satisfaction may impact the concerned company by repurchase, purchase of further products, positive word of mouth and amenability of client to pay further for the particular brand. Any business is likely to lose request share, guests and investors if it fails to satisfy guests as effectively and efficiently as its challengers is doing **(Anderson, Fornell, and Mazvancheryl, 2004).**

Customer service is a system of exertion that comprises customer support systems, complaint processing, speed of complaint processing, ease of reporting complaint and benevolence when reporting complaint **(Kim, Park and Jeong, 2004).** Customer services are the openings for telecom service providers that are added to mobile network other than voice services in which contents are also tone produced by service provider or handed through strategic compliance with service provider. The advanced customer services are the focal point of the telecom service providers for social as well as for profitable reasons. From a social point of view, services should be available to the guests on reasonable terms. As far as profitable factor is concerned, services should satisfy the conditions of the guests for developing satisfaction among guests, the telecom service providers need to be spare careful about the customer services they give.

The study of **Ahn, Han and Lee (2006)**show that when the guests, do not get their complaints considered properly, they start looking for other brands. It happens because either the customer service centres do not handle the complaints or the guests are not suitable to address them properly. Sometimes, telecom service providers take extensively longer time to resolve the problems like network content or call quality, the guests do not stay for long and hence they lose satisfaction with that brand (Ahn, Han and Lee, 2006). Likewise, the friendly station and gracious behaviour of the service workers at service enterprises leaves a positive print on the customer which lead towards customer satisfaction **(Soderlund and Rosengren, 2008).** On the other hand, if a telecom service provider lacks in furnishing services (call drops) to its guests it gets customer churn. **Kim, Park and Jeong (2004)** argued that service provider should give customer acquainted services to heighten up customer satisfaction. It was also plant that the guests get satisfied to a brand more if they get all the demanded services accumulated in that truly brand **(Ahn, Han and Lee, 2006).**

According to **Kotler and Armstrong (2010)** price is the amount of capitalist charged for a product or service, or the sum of the values that guests exchange for the benefits of having or using the product or service while **Stanton, Michael and Bruce (1994)** defined price as the amount of capitalist or goods demanded to acquire some combination of other goods and its companying services. But the marketing literature showed researchers' inclination towards price fairness in relation with customer satisfaction **(Hermannetal., 2007; Kukar-Kinney, Xia and Monroe, 2007; Martin-Consuegra, Molina and Esteban, 2007).** Price fairness refers to consumers' assessments of whether a dealer's price is reasonable, respectable or justifiable **(Xiaetal., 2004; Kukar-Kinney, Xia and Monroe, 2007).** Price fairness is a truly important issue that leads toward satisfaction. Charging fair price helps to develop customer satisfaction and dedication. Research has shown that customer's decision to accept particular price has a direct bearing at satisfaction position and dedication and indirectly **(Martin-Consuegra, Molina and Esteban, 2007)**. In another study of **Herrmannetal., (2007**), it was concluded that customer satisfaction is directly told by price perceptions while indirectly through the perception of price fairness. The price fairness itself and the way it's fixed and offered have a great impact on satisfaction. According to **Lommeruda and Sørgard (2003),** telecommunication services are like undifferentiated products therefore, guests are not price sensitive all the times and sometimes brand dedication takes part in brand preferences. This is the reason; some consumers are retained with old monopolists.

The base for dimension of client satisfaction with a service by using the gap between the client's anticipation of performance this provides the measurer with satisfaction "gap" described by Parnsuraman, Zeithaml and berry as so to different measurers into a single measures into a single dimension of performance according to anticipation reporting complaint **(Kim, Park and Jeong, 2004).** Client services are the openings for telecom service providers that are added to mobile network other than voice services in which contents are moreover tone- produced by service provider or handed through strategic compliance with service give the bettered client services are the focal point of the telecom service providers for social as well as for profitable reasons.

Objectives :

Primary Objective :

To find out employee job satisfaction at construction companies.

Secondary Objectives :

- To study the various features influencing employee satisfaction.
- To know whether organisation takes employees suggestions.
- To study about sufficient opportunities to improve employees' skills.
- To study the satisfaction level of employees.
- To suggest measures for improvement
- To check the significance given by employees to their work
- To increase the satisfaction of an employee.

Hypothesis :

1) H_1 – There is no significant difference between satisfaction of timings in the any two construction companies.

H_0 – There is significant difference between satisfaction of timings in the any two construction companies.

2) H_1 – There is no significant difference between company providing training to all employees.

H_0 – There is significant difference between company providing training to all employees.

Population : The population which the researcher took was 134 employees of the above-mentioned construction companies. Workers were limited due to the lock down and Covid -19 Pandemic.

Sampling Technique : The sampling technique used for the study is convenience sampling

Sample Size : The sample size was fixed as 50 due to the limitation of time and availability of workers

Tools Used in the Analysis : Simple percentage analysis

Findings :

- 40% of the employees are satisfied they enjoy their work.
- 50% of the employees are neither satisfied nor dissatisfied regarding infrastructure of the organization.
- 58% of the employees are dissatisfied regarding supportiveness of their HOD/ superiors.
- 40% employees gave neutral response of getting sufficient opportunities to improve their skills.
- 30% employees are highly satisfied with getting regular feedback from their superior and 32% gave neutral response.
- 64% of the employees said organization takes their suggestion occasionally.
- 40% employees said that mission & vision of organization is sometimes related individual mission & goal.
- 40% of the employees they said their manager promote innovation at job.
- 42% of the employees are highly agree of having family programmes.
- Most of the employees does not get tired while performing their job.
- Company provides training to all the employees.
- Majority of the employees are satisfied with trainers.
- 46% of employees satisfied with the level of trust the manager shows towards their team & one was highly dissatisfied.
- 40%of the employees are satisfied with the resources provided by manager to complete their work & 14 % are dissatisfied.
- No one is highly dissatisfied with their job. 34% employees are satisfied

Hypothesis Testing :

Percentage analysis test was done, and the data collected has been cross tabulated and it is represented with the help of pie diagrams, bar graphs, histograms, tables etc.

Conclusion :

The seed of sustainability is sown within the organisation by nurturing a happy team. As the world moves faster and competition becomes more intense due to globalization, human talent will determine which organizations will be successful in the future. Training helps to achieve this aim. Training is an important feature in the hands of organization. Employees are enjoying their work; they are satisfied with the resources provided to them, also happy with the trust shown by the manager towards their team. Company should give focus on support of HOD to employees. It should give sufficient opportunities to improve employee's skills.

Suggestions :

- Should take suggestions from the employees.
- The manager should provide innovation to improve the employee's skills.
- The manager should take some extra activities to avoid the tiredness of employees.
- External training related to technical development should be introduced in organisation.
- Training should be given to increase effectiveness of training programme.
- HOD/superiors should support to employees.
- Sufficient opportunities should be given to employees to improve their skills.
- Management should listen to the employee's suggestions. This will help to increase the motivation and finally the job satisfaction of the employees of the construction companies based in Thiruvananthapuram.

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The Impact of Age on the Habit of Making Additional Investments for Retirement

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Abstract

The current research studies the effect of an individual's age on the supplemental investment habits with the view of retirement in Goa, India. The central focus of this particular paper is to find out whether the savings and investment habits towards retirement are affected due to the age of the person. Data from primary and secondary sources have been used to support the hypothesis. A survey was conducted through a structured questionnaire of 400 individuals who belonged to 4 different age groups that ranged from 18 years to 60 years and above. The results of the survey showed that the age factor plays an essential role in the behaviour of the individuals towards investing for their retirement.

Keywords :

Retirement, Retirement investment, Savings, Supplemental investments, Investment habits, Age and investment habits.

1. Introduction :

Goa is a dream destination for travellers. However, it is also now a retirement option for the famous and rich from all over India who are buying properties here and settling down. From Bollywood stars to widely known organization magnates, individuals are investing in significant residential or commercial properties in Goa. Goa is famous for its beaches, high-end lifestyle, low cost of living and rich natural resources. The residential properties in Goa witnessed a 5 to 7% increase in the prices (Sampat, P., 2015)[1]. The average price of a property in the State is around 1.62 crore INR (2,19,437 USD) (Revi. A et al. 2006)[2]. In this background, it would be interesting to know as to how the savings and investment habits differ.

As on 30.09.2019, the banks have deposit mobilizations totalling up to 78,704 crores compared with 72,432 crores as on 30.09.2018. The deposit level has accomplished an increase by 6,272 crores over the September 2018 level. Out of the total deposits, the domestic deposits contributes 81.64%, which is 64,257 crore and remaining 18.36%, i.e. 14,447 crores is contributed through NRE deposits. Fifty-three banks have 824 branches as on 31.03.2019, covering the average population of 1770 persons in the State.[1]

The State received 42.00 lakh tourists in the year 2019-20 upto August which comprised of 37.07 lakh domestic and 4.93 lakh foreign tourists. It has been observed that there is a 3 percent increase in the arrival of tourist, of which 2.70 percent contributed by domestic tourists and 4.87 percent by foreign tourists. The population density in the year 1961 was 163 persons per square kilometre. According to the 2011 census, the population density increased from 163 in 1961 394 persons per square kilometre which are higher than the national average of 382. According to the 2011 census, the sex ratio of the State's population is 973 females per thousand males. The literacy rate of the State is significantly higher at 88.7% according to the 2011 census. The gross state domestic product at current prices was around 70,000 crores in the year 2017-2018 it grew to more than Rs. Seventy-seven thousand crores in the year 2018-2019.Goa is the Highest per capita income state in India with a per capita income of Rs 4,22,149. The per capita income of Goa is three times of National Per Capita.[3]

Given this background, it will be interesting to know how the people of the State invest and save for their retirement. The current paper aims to study the supplemental investment habit of the people living in the State of Goa.

A supplemental investment habit is a significant factor in shaping the economic wellbeing of individuals.[4] Individuals need saving for many reasons, but in this study, we will focus on savings that are needed to be prepared for retirement. Individuals need to start saving at an early age and maintain the required level of consistency in savings. So, the more you can save during your working career, the higher income will be during your retirement. In this study, the main factor that has been examined is the effect of a person's age on supplemental investment habits towards retirement in Goans. In the following sections, basic definitions of keywords will be defined, the reasons how age is affecting supplemental investment habit towards retirement, as well as research objectives and hypothesis, will be presented and analysed. The collected data for this study will be presented in the methodology section. For the methodology section, one hypothesis will be tested. Data will be analysed by performing descriptive statistics and inferential statistics. Results of this research will outline critical factors of a person's age affecting the supplemental investment habits towards the retirement of the people of Goa.

2. Literature Review

The central part of a successful lifelong investment strategy is disciplined saving habits, regardless of whether you are saving for retirement, or something else (Kennady, M., &

Rush, M., 2020)[5]. Investing is a long term process (Ahmad M, 2020)[6]. The best possible way is to start saving for retirement as soon as it is possible so that you will be in a better position in the long run. It's best to start saving and investing as soon as you start earning money. The discipline and skills you learn will benefit you for the rest of your life. But no matter how old you are when you start thinking seriously about saving and investing, it's never too late to begin. In this research, we agree with (Crawford et al., 2020) that most of the individuals may have some difficulties in planning expectations while preparing their retirement plans.[7]

In the article presented by Lusardi, it is stated that the age distribution within one household affects the level of saving[7,8,9] as well as Burghate,says that age plays a vital role in saving habits. His research showed that not all people save in the same way and for the same reason.[10] Most young people save in a bank, the middle age people save through a mortgage, and the older people save through life insurance. Reasons for saving and investing also change through the life cycle.

Triwijayati, A. et al. (2020)[11] Studied the impact of demographic factors on investment decisions of individuals. In their study they studied the behaviour of individual consumers in Indonesia. They claimed that the behaviour of Indonesians is different from the investment behaviour of individuals from the rest of the world. Various categories of investments such as gold, savings, stocks, real estate and other alternative investments were considered for this study. The authors have made a simple comparison and have attempted to identify the most critical demographic factors that affect the consumer's choice of investment products in Indonesia. A multinomial logistic regression analysis was performed on a sample of 631 respondents from various regions throughout Indonesia. The study found out that the amount of investment affects the choice of investment. Variables such as income, education, marital status, gender have a significant influence on at least one of the choices from a variety of investment products. However, it was found that the gender variable only affects the choice of gold as an investment. In their study, the authors mention that other variables such as age, social class, occupation do not significantly affect investment choices. The findings of their study are undoubtedly different from the current study as the current study concludes that age indeed has an impact on the investment behaviour of individuals, especially the investments they make to plan their retirement.

Hershey and Mowen (2000)[12] in their study found that people who belong to the age group of 35 to 88 years, the whole time perspective about retirement planning is connected emphatically with self-announced money related readiness for planning their retirement.

R. Shrivastava & M. Bhrammabhat (2020)[13] in their article entitled "Impact of demographic variables of retirement planning behaviour of Gen Y"Have attempted to explore the role of the demographic profile in shaping the structure of the retirement planning behaviour among generation Y. The authors have attempted to find out the relationship between factors like income, age, gender and level of education with the retirement planning behaviour. The study was based on 394 respondents who were selected through the non-viability convenience sampling method. The authors conclude that income, gender, education and age all have a significant impact on the retirement planning behaviour of individuals. The study also concluded that the meals tend to have more retirement planning come back to their female counterparts. Income and education were found to be related positively with the retirement planning behaviour that “age” is negatively related to retirement planning behaviour.

Overall, the various research that has been done focuses on age and other demographic factors. However, the study that has been presented in the literature review have more or less different findings as compared to the current study. It shows that Goans are different when it comes to retirement planning. Again, it is essential to note that no such research has been conducted for the people in Goa who represent the wealthiest people in India. The current research is focused on the State of Goa which is regarded to be the wealthiest State in India. The research shows how the people of Goa are different from the rest of the individuals as far as savings and investment habits towards retirement are concerned.

3. Hypothesis :

Ho: There is no significant relationship between age and supplemental investment habits of citizens

Ha: There is a significant relationship between age and supplemental investment habits of citizens

This means that if the relationship between the age of the person and supplemental investment habits of citizens are significantly related, it means that the age of the person directly affects supplemental habits of citizens. The validity of the hypothesis in this research will be resolved by the correlation coefficient (‘r’), as well as with the coefficient of determination ‘r2’. If the correlation test proves that the correlation coefficient and coefficient of determination are close to -1, the hypothesis will be rejected, or if it is close to 0 or +1 hypothesis will be accepted.,

4. Methodology :

The purpose for the study was to find the effect of age on supplemental investment habits of people who are inhabitants of Goa (and not the tourists). The goal of this study is to show that the age of a person affects supplemental investment habits. Data was collected with the help of structured questionnaires designed via an online form. The average response time was eight days. Stratified random sampling method was used. The relation between the age of the person and supplemental investment habits has been analysed by statistical regression and correlation. Statistical regression was focussed on the relationship between the age of the person and the supplemental investment habits of the respondents.

5. Data Analysis :

Table 5.1 : Profile of the respondents:

				Total	
Variables	Attributes	Count	%	%	Count
Gender	Male	221	55.25%		
	Female	179	44.75%	100.00%	400
Age	18-30 years	98	24.50%		
	31-40 years	102	25.50%		
	41 to 50 years	99	24.75%		
	51-60 years	101	25.25%	100.00%	400
Education level	HSC/SSC	43	10.75%		
	Diploma/Advanced diploma	84	21.00%		
	Bachelor's degree/ Professional qualification	184	46.00%		
	Masters/PhD	89	22.25%	100.00%	400
Marital status	Single	48	12.00%		
	Married	352	88.00%	100.00%	400
Occupation	Salaried	178	44.50%		
	Non Salaried	222	55.50%	100.00%	400
Annual Income	>= 1 lakhs	42	10.50%		
	1-2 lakhs	49	12.25%		
	2 to 3 lakhs	61	15.25%		
	3 to 4 lakhs	54	13.50%		
	4 to 5 lakhs	31	7.75%		
	5 to 6 lakhs	48	12.00%		
	Above 6 lakhs	115	28.75%	100.00%	400

From the above table, we can see that 44.75% of the respondents were female, whereas 55.25% of the respondents were male. Around 25% of the respondents belonged to each of the age groups that ranged from 18 to 60 years. The age group of 60 years has not been considered because the official age of retirement in India is 60 years. As far as the level of education is concerned, 46% of the respondents had either a bachelor's degree or some professional qualification. 22.2% of the respondents had a master's or PhD degree. 88% of the respondents were married, whereas 48/400 respondents were single. The sample comprises of 178 salaried individuals and 222 respondents who were either self-employed or run some business or profession. 28.75% of the respondents had an income above six lakhs. 20% of the respondents had an income of 5 to 6 lakhs.

Table 5.2. Age * Planned age of retirement Crosstabulation

			Planned age of retirement					
			Less than 50 years	51 to 60 years	60-65 years	65 to 70 years	Above 70 years	Total
Age	18 to 30 years	Count	8	25	32	33	0	98
		%	8.2%	25.5%	32.7%	33.7%	0.0%	100.0%
	31 to 40 years	Count	1	0	35	52	14	102
		%	1.0%	0.0%	34.3%	51.0%	13.7%	100.0%
	41 to 50 years	Count	7	7	10	64	11	99
		%	7.1%	7.1%	10.1%	64.6%	11.1%	100.0%
	51-60 years	Count	0	0	21	37	43	101
		%	0.0%	0.0%	20.8%	36.6%	42.6%	100.0%
Total		Count	16	32	98	186	68	400
		%	4.0%	8.0%	24.5%	46.5%	17.0%	100.0%

In the above figure, it can be seen that 33.7% of the respondents who belonged to the age group of 18 to 30 years had planned their retirement when their ages would be 65 to 70 years. From the age group of 31 to 40 years, 51% of the respondents stated that they plan to retire when there are 60 to 65 years old. For the age group of 41 to 50 years, 64.6% of the respondents stated that they would retire when they would be 65 to 70 years old. For the respondents who belonged to the age group of 51 to 60 years, 42.6% of the respondents stated that they would retire when they would cross the 70 years mark. Overall it can be seen that the perception of the retirement age of the respondents changes according to increasing age. The respondents that have been taken for the study show an inherent property of unwilling to do hard work and being productive for longer years.

Table 5.3. Age * Have you started planning for retirement? Crosstabulation

			Have you started planning for retirement?		
			Yes	No	Total
Age	18 to 30 years	Count	5	93	98
		%	5.1%	94.9%	100.0%
	31 to 40 years	Count	27	75	102
		%	26.5%	73.5%	100.0%
	41 to 50 years	Count	87	12	99
		%	87.9%	12.1%	100.0%
	51-60 years	Count	88	13	101
		%	87.1%	12.9%	100.0%
	Total	Count	207	193	400
		%	51.7%	48.3%	100.0%

In the above table, it can be seen that 94.9% of the respondents who belonged to the age group of 18 to 30 years have not started planning for their retirement. Similarly, 73.5% of the respondents belonged to the age group of 31 to 40 years haven't yet started to plan for their retirement. On the contrary, 87.9% of the respondents who belonged to the age group of 41 to 50 years and 87.1% of the respondents who belonged to the age group of 51 to 60 years responded that they have started planning for their retirement. It shows that the respondents have not been proactive as far as retirement planning is concerned. As a matter of fact, it is suggested that retirement should be planned very early yet, the above table shows a different situation that demands improvement. There needs to be more awareness among the people,mostly who belong to the age group of 18 to 40 years about the importance of retirement planning.

Table 5.4. Age * Have you considered taking professional advice for planning your retirement? Crosstabulation

			Have you considered taking professional advice for planning your retirement?		
			Yes	No	Total
Age	18 to 30 years	Count	29	69	98
		%	29.6%	70.4%	100.0%
	31 to 40 years	Count	37	65	102
		%	36.3%	63.7%	100.0%
	41 to 50 years	Count	60	39	99
		%	60.6%	39.4%	100.0%
	51-60 years	Count	81	20	101
		%	80.2%	19.8%	100.0%
	Total	Count	207	193	400
		%	51.7%	48.3%	100.0%

The entire market is full of investment alternatives. Investment can range from investments in gold to invest in real estate or mutual funds. It can be said that having the right investment portfolio can require the help of an expert or a professional who specializes in designing optimum retirement plans for individuals. The above table shows that 70.4% of the respondents who belonged to the age group of 18 to 30 years and 63.7% of the respondents who belonged to the age group of 31 to 40 years have not yet considered taking professional advice for planning their retirement. On the contrary, it can be seen that 60.6% of the respondents who belonged to the age group of 41 to 50 years and 18.2% of the respondents who belonged to the age group of 51 to 60 years have considered taking professional advice for planning their retirement.

Table 5.5. Age * Portion of income saved Crosstabulation

			A portion of income saved					
			Upto 20%	**21% to 40%**	**41-60%**	**60% to 80%**	**Above 80%**	**Total**
Age	18 to 30 years	Count	46	44	8	0	0	98
		%	46.9%	44.9%	8.2%	0.0%	0.0%	100.0%
	31 to 40 years	Count	7	76	16	3	0	102
		%	6.9%	74.5%	15.7%	2.9%	0.0%	100.0%
	41 to 50 years	Count	4	40	18	35	2	99
		%	4.0%	40.4%	18.2%	35.4%	2.0%	100.0%
	51-60 years	Count	16	23	5	29	28	101
		%	15.8%	22.8%	5.0%	28.7%	27.7%	100.0%
Total		Count	73	183	47	67	30	400
		%	18.3%	45.8%	11.8%	16.8%	7.5%	100.0%

As far as savings are concerned, they are positively affected by the income levels. However, the above table attempts to cross-tabulate the variables of age and proportion of income saved or savings. 46.9% of the respondents who belonged to the age group of 18 to 30 years stated that they save up to 20% of their income. 74.5% of the respondents who belonged to the age group of 31 to 40 years responded that they could manage to save 21 to 40% of their income. 18.2% of the respondents who belonged to the age group of 41 to 50 years stated that they save 41 to 60% of their income. 35.4% of the respondents who belong to the same age group stated that they save 60 to 80% of the income. 28.7% of the respondents who belonged to the age group of 51 to 60 years stated that they save 60 to 80% of the income and 27.7% of the respondents from the age group stated that they save about 80% of the income. The table gives us a hint about the family structures of the people who live in Goa. When sons and daughters start earning, there seems to be more opportunity to save as age grows.

Table 5.6. Age * Frequency of savings for retirement per year Crosstabulation

			Frequency of savings for retirement per year				Total
			Monthly	Quarterly	Annually	Other	
Age	18 to 30 years	Count %	51 52.0%	33 33.7%	14 14.3%	0 0.0%	98 100.0%
	31 to 40 years	Count %	55 53.9%	33 32.4%	14 13.7%	0 0.0%	102 100.0%
	41 to 50 years	Count %	99 100.0%	0 0.0%	0 0.0%	0 0.0%	99 100.0%
	51-60 years	Count %	14 13.9%	60 59.4%	26 25.7%	1 1.0%	101 100.0%
	Total	Count %	219 54.8%	126 31.5%	54 13.5%	1 0.3%	400 100.0%

The above table shows the frequency of savings for retirement per year. It can be seen that 52% of the respondents who belonged to the age group of 18 to 30 years save for their retirement every month whereas 33.7% of the respondents save for their retirement every quarter. As far as the age group of 31 to 40 years is concerned, 53.9% of the respondents save monthly, whereas 32.4% of the respondents import. With regards to the age group of 51 to 60 years, it can be seen that 59.4% of the respondents save quarterly, whereas 25.7% of the respondents save annually. The above table reveals a striking fact that a hundred per cent of the people who belong to the age group of 41 to 50 years save monthly for their retirement.

Table 5.7. Age * Have you been making additional income, to save exclusively for your retirement? Crosstabulation

			Have you been making additional income, to save exclusively for your retirement		Total
			Yes	No	
Age	18 to 30 years	Count %	7 7.1%	91 92.9%	98 100.0%
	31 to 40 years	Count %	43 42.2%	59 57.8%	102 100.0%
	41 to 50 years	Count %	62 62.6%	37 37.4%	99 100.0%
	51-60 years	Count %	80 79.2%	21 20.8%	101 100.0%
	Total	Count %	192 48.0%	208 52.0%	400 100.0%

The above question was asked to the respondents to find out if they are making the additional income that would be exclusively used for their retirement. 92.9% of the respondents belonged to the age group of 18 to 30 years responded that they have not been making additional income to save exclusively for their retirement. 57.8% of the respondents who belonged to the age group of 31 to 40 years responded that they have not been making additional income to save exclusively for their retirement. On the contrary, 62.6% of the respondents who belonged to the age group of 41 to 50 years and 79.2% of the respondents who belonged to the age group of 51 to 60 years stated that they have been making additional income to save exclusively for their retirement.

Table 5.8. Age * Amount of additional money saved for retirement-Percent of total additional income earned Crosstabulation

			Amount of additional money saved for retirement-Percent of total additional income earned					
			Upto 20%	21% to 40%	41-60%	60% to 80%	Above 80%	Total
Age	18 to 30 years	Count	54	27	14	3	0	98
		%	55.1%	27.6%	14.3%	3.1%	0.0%	100.0%
	31 to 40 years	Count	16	43	37	6	0	102
		%	15.7%	42.2%	36.3%	5.9%	0.0%	100.0%
	41 to 50 years	Count	27	15	32	25	0	99
		%	27.3%	15.2%	32.3%	25.3%	0.0%	100.0%
	51-60 years	Count	20	12	6	23	40	101
		%	19.8%	11.9%	5.9%	22.8%	39.6%	100.0%
Total		Count	117	97	89	57	40	400
		%	29.3%	24.3%	22.3%	14.2%	10.0%	100.0%

The above table shows that 55.1% of the respondents who belonged to the age group of 18 to 30 years stated that up to 20% of the additional income that they earn is saved for retirement. 42.2% of the respondents who belonged to the age group of 31 to 40 years responded that 21 to 40% of their additional income is saved exclusively for their retirement. 32.3% of the respondents who belonged to the age group of 41 to 50 years responded that 41 to 60% of the additional income is meant exclusively for retirement. 39.6% of the respondents who belonged to the age group of 51 to 60 years responded that above 80% of their additional income is kept aside for retirement.

Table 5.9. Correlation Analysis

Particulars	Age	
	Pearson Correlation	Sig. (2-tailed)
Have you started planning for retirement?	.197**	.000
Have you considered taking professional advice for planning your retirement?	.283**	.000
Portion of income saved	.550**	.000
The portion of savings exclusively meant for retirement	.253**	.000
Frequency of savings for retirement per year	.571**	.000
Have you been making additional income, to save exclusively for your retirement?	.511**	.000
Amount of additional money saved for retirement.	.470**	.000
Where do you plan to save/invest your additional income?	.395**	.000

The above table represents the correlation of age with the different aspects of the behaviour of making additional investments for retirement. In all the cases, it can be seen that the correlation coefficient is significant at the 0.01 level. Thus, from these numbers, we can conclude that there is a strong positive correlation between age and how often people think about retirement fund.

5.10 Regression analysis :

Regression analysis is done to see how the values of one variable are related to another variable and make it able to predict the value of one variable based on another variable. In this analysis, simple regression will be tested to examine the relationship between additional savings for retirement with age. Simple regression is an analysis where the dependent variable is based on the value of one independent variable.

Table 5.10 : Regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.630	.112		14.524	.000
Age	.214	.041	.253	5.222	.000

a. Dependent Variable: Portion of savings exclusively meant for retirement

From Table 3, we can see that p-value for the beta coefficient of age is 0,000 (shown in the Sig column). This value is significant at five significant levels since it is less than 5 %. Thus, we cannot accept the null hypothesis, which states that there is no significant relationship between age and supplemental investment habits of citizens. Accordingly, we can say-so that the age of citizens is positively related to the supplemental investment habits of individuals living in the State of Goa, India.

6. Limitations of the study :

i. The current study is focused on the independent variable of age and its impact on the way people think about their retirement. There are several other variables which can affect the approach of a particular individual towards retirement planning. Variables such as level of income, number of dependents in the family and gender can also play a significant role in affecting the way individuals think about their retirement plans.

ii. The study has broadly categorized the sample into two groups which are: a. Salaried employees and b. Non-salaried employees. Salaried employees can be government employees who have been guaranteed a fixed pension after their retirement. Such people have lesser worries as the government jobs would give them a fixed pension every month to cover their Social Security needs. Similarly, non-salaried employees can be professionals and businessmen, or they can also be unemployed. The study has not considered each category separately, and thus, the results are related to only two broad categories. Furthermore, the study does not make a comparison between these two broad categories.

iii. Geographical Limitation: the study is limited to the State of Goa and considers the people who are residents of Goa. Goa is one of the wealthiest states in India, the conclusion that has been drawn from the study do not represent the whole country and their behaviour towards retirement planning.

7. Future Scope of the study :

i. The study can be extended to cover the impact of other variables such as income, number of dependents in the family, nature of the occupation, gender etc. that can have an impact on the way individuals think about their retirement.

ii. A comparative analysis can be made between salaried, and non-salaried employees and differences can be found out in the way each category plans for the retirement.

iii. An exclusive study can be designed to find out the retirement plans of people in business and professionals.

iv. The geographical scope of the study can be expanded to cover other states within the country so that more reliable results can be yielded.

8. Suggestions :

During the study, it was found that there is lack of awareness about retirement planning and that the overall approach towards the retirement of the people who belong to the age group between 18 to 40 years is quite casual. Such people who do not plan for their retirement right from the beginning of their career can find it challenging to cope with the requirements when they retire. Due to globalization and an overall increase in the size of businesses, work seems to have become very stressful. Life is extremely fast-paced, and one needs to be proactive at all times. During the study, it was found that the only 8.2% of the respondents who belonged to the age group of 18 to 30 years while planning for early retirement (retirement before reaching the age of 50 years). Overall, there needs to be more awareness regarding the importance of early retirement. Individuals need to understand that life is not all about work and money. Early retirement would give the individuals and fortunately to pursue their hobbies and interests while they are still active. The State government and the central government must encourage people to take on early retirement so that they live a balanced life that does not thoroughly dominate by their occupation or vocation.

9. Conclusion :

The conclusion that was derived from above research and analysis is that the hypothesis "There is a significant relationship between age and supplemental investment habits of citizens" stands, as the statistical tools have shown that the relationship between age and supplemental investment habits of citizens is positively related. The findings of this paper are similar to the previous literature. As (Farnham, 1985) said that age plays very important role in saving habits, also in this research we came to the conclusion which states: age of individuals plays a vital role in saving habits of people in Goa. This conclusion was gathered from the regression analysis.

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Challenges of RuralWomen's Higher Education with Special Reference to Purba Medinipur District, West Bengal

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Abstract

Women's education is not only important for women's empowerment; it is also very important for the overall prosperity of any nation. Higher education brings imaginative power and enhances human intelligence to its practitioners and is considered a tool for development. But the status of higher education in India as well as in West Bengal did not meet the expectations of its citizens, particularly those of rural women's higher education. According to the 2011 Indian census, 48.7% of West Bengal's population is female; 48.8% of them live in rural areas, but the rural female literacy rate is 65.51%, compared to 80.98% in urban areas. So, the present study will examine the challenges faced by rural women in the Purba Medinipur District of West Bengal in pursuing their higher education. In doing so, the researcher adopted a multi-stage sampling technique for selecting the sample. And the data shows that the female students in the study area confront severe problems in terms of family challenges, social challenges, economic challenges, and institutional challenges.

Keywords :

Literacy, Women's education, Higher education, social challenge, Economic challenge.

Introduction :

One of the most important components of every nation's development is its human resources. To turn its citizens into resources for development, it is necessary to form a sustainable education policy and implement it for all the people of the country, irrespective of gender, race, caste, class, and religion. At the elementary level, education establishes a solid foundation for higher education for its students; on the other hand, higher education improves the efficiency of decision making, planning, boosting human intelligence, management skills, developing the imaginative power of its recipients, and so on. In today's world, education is considered a powerful tool to fight against poverty and social evils. Education is a tool used to uplift marginalised social groups, especially women. Women's education is critical because they are the nation's mothers and the guardians of the future. Unfortunately, women's literacy rates in West Bengal (70.54%) are lower than male literacy rates (81.69%) (Census, 2011). Although women comprise half of West Bengal's population (44,467,088 out of 91,276.115) (Census, 2011), the deprivation of women did not end here; further data shows that out of 91,276,115 people, 62,183,113 (68.13%) live in rural Bengal, where 30,338,168 people are female and the literacy rate of the female population stands at 65.51%, compared to 80.98% for the urban female literacy rate (Census, 2011). So, access to education for women is not open to all, in particular in rural areas.

Why Women's Education?

Women's education is important on two levels: individually and societally. At the individual level, education boosts confidence and helps people take decisions in different critical situations throughout their lives. Education raises awareness about nutritional values and their importance to health. An educated woman understands the importance of economic freedom and its value in society (Saxena, 1988). Education empowers women in every sphere of society. On a societal level, women's education helps to reduce child or early marriage and control the high birth rate on a societal level. Education shifts women's attitudes toward gender equality from health to education. As per UNESCO's estimation, about 12 million children suffer from malnutrition because their mothers do not have a secondary education. Because of inadequate education, nearly half of the children below the age of 5 suffer from malnutrition (Casaceli, 2018). Girl education reduces the fertility rate significantly. A study on women's education conducted by Elo and Preston in Mali revealed that each additional year of schooling reduces the mortality rate by 8% (Deaton, 2003). As per the 2010 Education for All Global Monitoring Report, in Malawi, 27 percent of women without education know that by taking proper medicines, the risk of HIV transmission during pregnancy can be minimized, but the figure increased to 59 percent when the women had secondary education (Madhava, 2016). An educated woman plays an important role in the development of a country like India. She passes her knowledge to future generations and prepares them as agents of development.

Participation of Female in Higher Education in West Bengal :

Historically, female participation in higher education in India as well as in West Bengal has been very limited, especially in rural areas where the situation is dismal, compared to urban areas. However, the situation is changing rapidly, as the AISHE (All India Survey on Higher Education) Report 2019–20 revealed that female enrolment in higher education increased by 18.2% from 2015–16 to 2019–20. Though the scenario of higher education for women looks promising in India, the same is cannot be said about West Bengal.

As per the ASHIE Report 2019–20, West Bengal has 13 colleges per lakh population (18–23 age group), whereas in India, the number of colleges stands at 30, which is more than double the number in the state. The Gross Enrolment Ratio (GER) of female students in higher education for 2019–20 stands at 27.3% against 26.9% of male students at the national level, whereas in West Bengal it stands at 19.6% for female and 20.3% for male. So, the data shows that higher education in West Bengal is lagging behind the national average, and in the case of female higher education, especially in rural areas, the situation is even worse. Apart from that, the enrolment of female students in various levels of higher education in West Bengal compared to the national average is not good enough; Table No. 1 clarifies the picture for us.

Table No. 1 : Estimated enrolment of female students through regular mode in various level of higher education.

	Under Graduate	Post Graduate	M.Phil.	Ph.D.
West Bengal	51.68%	59%	45.13%	37.18%
National Level	50.17%	57.52%	62.25%	45%

Source; AISHE Report 2019-20

Table No. 1 demonstrates clearly that at the initial stage of higher education, i.e., U.G. and P.G., the state of West Bengal is doing well in comparison with the national level of enrolment of female students in higher education. But at the M.Phil. and Ph.D. levels, the situation is completely different, and the data suggests lots of work needs to be done to keep female students in the domain of higher education.

Objectives of the Study :

The specific purpose of this article is to examine the challenges faced by rural female students in pursuing higher education in Purba Medinipur Districts of Bengal.

Methodology :

As the purpose of the study is to identify the challenges faced by rural women in the village of Amdabadin the district of Purba Medinipur in West Bengal, India, the researcher collects data from both primary and secondary sources. Considering the objectives of the study, the researcher only included those female students who have completed undergraduate, postgraduate, or are studying any other programme in higher education. A total of 220 respondents are selected using a multi-stage sampling technique. And to obtain the primary data, the researcher adopted the snowball sampling technique to locate female students enrolled in different higher educational institutions. This technique is apposite to identify the sample as there was no systematic data available about rural female students.

Analysis of the Data :

In pursuing higher education, the female students in the study area faced various challenges. These challenges had been studied under four categories, namely, family challenges, social challenges, economic challenges, and institutional challenges. By considering the socio-cultural and economic condition of the study area, the researcher chooses various issues as indicators in each category and considers these issues at three different levels or degrees, namely high, medium, and low. The levels indicate the extent of severity of the problem encountered in pursuing higher education, with level high indicatingproblems faced by women that should be addressed immediately for continuing education. The medium level indicates that the problem has a certain impact on their routine study, including attending the classes at the institution. Level low considered as indicative of a minor problem.

Table No. 2 : Family Challenges of Female Students

SL.	Challenges	Level of Challenges			Total
		High	Medium	Low	
1	Cooking of meals	48 (21.8%)	60 (27.2%)	112 (51%)	220 (100%)
2	Caring forsiblings	76 (34.5%)	84 (38.2%)	60 (27.3%)	220 (100%)
3	Going to market	19 (8.7%)	29 (13.1%)	172 (78.2%)	220 (100%)
4	Agricultural work	162 (73.6%)	37 (16.8)	21 (9.6%)	220 (100%)
5	Cattle maintenance	152 (69%)	40 (18.2%)	28 (12.8%)	220 (100%)
6	Cleaning & washing	156 (70.9%)	45 (20.4)	19 (8.7%)	220 (100%)

Source; Primary Data

Table No. 2 was adopted to understand the hindrances faced by female students from their family site in pursuing higher education. It reveals that the majority of respondents (73.6%) consider "agricultural work" to be the most serious challenge, followed by "cleaning and washing" (70.9%), "cattle maintenance" (69%), and "caring for siblings" (34.5%). On the other hand, most respondents did not consider "going to market" (78.2%) and "cooking meals" (51%), to be major educational challenges.

Table No. 3 : Social Challenges

Sl. No.	Challenges	Level of Challenges			Total
		High	Medium	Low	
1	Gender bias	181 (82.3%)	25 (11.3%)	14 (6.4%)	220 (100%)
2	Early marriage	21 (9.5%)	37 (16.8%)	162 (73.7%)	220 (100%)
3	Bride price	182 (82.7%)	26 (11.8%)	12 (5.5%)	220 (100%)
4	Eveteasing	175 (79.5%)	27 (12.2%)	18 (8.2%)	220 (100%)
5	Harassment	185 (84%)	12 (5.5%)	23 (10.5%)	220 (100%)
6	Sexual abuse	84 (38.2%)	54 (24.5%)	82 (37.3%)	220 (100%)

Source; Primary Data

Table No. 3 shows that female students in the study area face severe social challenges. Almost every indicator of social challenge mentioned above in the table creates a barrier for female students in the study area to pursue higher education, with the exception of "early marriage," where only 9.5% of respondents consider it a significant barrier to pursuing higher education and 73.7% believe it does not. The major challenge in pursuing higher education, according to 84% of respondents, is "harassment," followed by "bride price" (82.7%), "gender bias" (82.3%), and "eave teasing" (79.5%). However, in the case of "sexual abuse," the data shows that 38.2% of respondents believe it is a major problem faced by female students, 24.5% believe it is a problem but not a major one, and 37.3% believe it is a minor challenge.

Table No. 4 : Economic Challenges

Sl. No.	Item of Expenditure	Level of Challenges			Total
		High	Medium	Low	
1	Admission Fee	186 (84.5%)	20 (9.1%)	14 (6.4%)	220 (100%)
2	Uniform	90 (40.9%)	60 (27.3%)	70 (31.8%)	220 (100%)
3	Books	122 (55.4%)	78 (35.5%)	20 (9.1%)	220 (100%)
4	Tuition Fee	96 (43.6%)	74 (33.6%)	50 (22.8%)	220 (100%)
5	Special Fee	82 (37.3%)	68 (30.9%)	70 (31.8%)	220 (100%)

Source; Primary data

Table No. 4 demonstrates the economic challenges faced by the respondents in the study area. To analyse the economic challenges of the respondent, the researcher set five indicators: admission fee, uniform, books, tuition fee, and special fees. Out of these five indicators, 84.5% of respondents consider the "admission fee" to be a significant challenge, while only 6.4% do not. 55.4% of the respondents in the area under study believe that purchasing books for study is a major problem, whereas only 9.1% of the respondents do not consider purchasing books to be a major concern. Another major challenge for 43.6% of respondents in this study area is "tuition fee," followed by "uniform" (40.9%). In the case of "special fees," researchers received mixed responses: 37.3% of respondents believe special fees are a major challenge in pursuing higher education, 30.9% believe special fees have a minor impact on pursuing education, and 31.8% believe it is a minor challenge.

Table No. 5 : Institutional Challenges

Sl. No.	Challenges	Level of Challenges			Total
		High	Medium	Low	
1	Level of Syllabus	112 (51%)	65 (29.5%)	43 (19.5%)	220 (100%)
2	Spaciousness of classroom	106 (48.1%)	71 (32.4%)	43 (19.5%)	220 (100%)

3	Regularity of teacher	15 (6.8%)	11 (5%)	194 (88.2%)	220 (100%)
4	Innovative teaching	21 (9.5%)	14 (6.4%)	185 (84.1%)	220 (100%)
5	Electricity facility	95 (43.2%)	82 (37.3%)	43 (19.5%)	220 (100%)
6	Security of institution	23 (10.4%)	12 (5.5%)	185 (84.1%)	220 (100%)
7	Toilet facilities	85 (38.6%)	54 (24.5%)	81 (36.9%)	220 (100%)
8	Drinking water	61 (27.8%)	44 (20%)	115 (52.2%)	220 (100%)
9	Waiting hall facilities	30 (13.7%)	51 (23.2)	139 (63.1%)	220 (100%)
10	Canteen facilities	35 (16%)	62 (28.1%)	123 (55.9%)	220 (100%)
11	Library facilities	27 (12.3%)	63 (28.6%)	130 (59.1%)	220 (100%)

Resource; Primary data

Table No. 5 shows that respondents in the study area did not face any major challenges at the institutional level. As per the data, 51% of respondents consider the syllabus for their respective programme challenging, followed by "spaciousness of class rooms" (48.1%), "electricity facilities" (43.2%), and "toilet facilities" (38.6%). On the other hand, 88.2% of respondents consider "regularity of teachers" a minor challenge, followed by "innovative teaching" (84.1%), "security of the institution" (84.1%), "waiting hall facilities" (63.1%), "library facilities" (59.1%), "canteen facilities" (55.9%), and "drinking water" (52.2%). The data on institutional challenges shows that female students in the study area do not face serious challenges in pursuing their higher education.

Conclusion :

The present study shows that women's participation in higher education has increased significantly. The gender gap in higher education has gradually narrowed; even at the undergraduate and graduate levels, women outnumber men. Though the increasing participation of women in M.Phil. and Ph.D. programmes is encouraging, they are far behind their male counterparts. The performance of women in higher education would significantly improve if they receive support from all stakeholders. The data revealed in this study prove that female students face some major challenges in terms of their family obligations, economic situation, and even from their educational institution. These challenges should be solved by undertaking appropriate measures, like introducing a compatible education policy with free higher education for all. An inclusive awareness programme should be developed for females in higher education, and it should be implemented at the grassroots level. Parents' and teachers' roles are very important in this regard, as they can take on the roles of confidantes and interlocutors in helping resolve problems, and motivating themto achieve their goals through education. Orthodox gender roles should be modified by modifying the traditional social value system (Paul, 2020). Besides that, a quality vocational training programme should be undertaken to equip girls with skills and quality education (Kumar & Aswini, 2018). The research on the higher education of women, specifically rural women, is limited, so to find out the challenges faced by women in pursing higher education, we need more research in the area as well as on rural women's higher education.

Consent :

Respondents' written consent has been gathered and saved by the author in accordance with research guidelines.

Competing Interests :

The author has declared that there are no conflicting interests.1

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सत्राची फाउंडेशन, पटना

शोध, शिक्षा एवं प्रकाशन की समाजसेवी संस्था

यह संस्था -

– साहित्यिक सम्मान देती है।

– शोध पत्रिकाएँ प्रकाशित करती है।

– पुस्तकें प्रकाशित करती है।

– सेमिनार आयोजित करती है।

– राजभाषा/राष्ट्रभाषा सेवियों को प्रोत्साहित करती है।

– शोधकर्ताओं को स्तरीय शोध के लिए प्रोत्साहित करती है।

– नेट/जे.आर.एफ. के अभ्यर्थियों को निःशुल्क मार्गदर्शन देती है।

– हिन्दी साहित्य के शिक्षार्थियों को प्रतियोगी परीक्षाओं के लिए तैयार करती है।