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The humanities help us to conceptualize the world from many large and diverse perspectives beyond our own immediate and often very parochial experiences. While a study of the humanities and social sciences help make for better human beings, better societies and hopefully a better world; today, there is a need for the creative and imaginative aspects of the humanities to be emphasized. And, therefore, our one-day National Conference on 'Contemporary Trends in the Humanities and Social Sciences' (CTHSS – 2020) has been organized with the intent of assembling together academicians and scholars who, by sharing their ideas and research explorations, will illustrate how the humanities are the unseen underpinnings that professionals bring to their field of expertise.

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EFFECT OF DEMONETISATION & DIGITALISATION ON VARIOUS SECTORS OF INDIAN ECONOMY

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ABSTRACT

On the evening of 8th March 2016, Prime minister of India had announced about demonetisation of 500 and 1000 rupee notes which shook many concern parties of India. But the intention behind demonetisations were clear and progressive like; attack on black money, encourage digitalisation, step towards cashless economy, to stop terrorist funding, cure Indian economy from cancer of corruption and boost Make in India policy of government. People in India had mixed reaction to this step of government and highly influenced by their political preference, social media effect, biasness of media house towards a political party or ideology etc. Similarly when government promoted digitalisation of monetary transaction people of India had the psychological barrier of resistance to change. The researcher had try and eliminate other influencing factors in the concluding about failure or success of the demonetisation and stick to statistics and data (Secondary) available from various sources. Researcher has also evaluated short term and long run effect of digitalisation of monetary transactions.

Keywords: Demonetisation, Digitalisation, Economy, Black Money

1. INTRODUCTION

Demonetisation is an act of cancellation of a particular denomination of currency (generally high value currencies) as an economic measure to control "black money" in circulation. First instance of Demonetisation was way back in late 19th century when United States of America removed silver coins and used gold standards as legal tender. As far as India is concern, we have witnessed Demonetisation thrice, in 1946, 1978 and in 2016 the aim for Demonetisation was to combat parallel black economy every time.

Big boom in Digitalisation of monetary transaction is one of the achievements of the current government. It not only eases and speeds up the transaction but also helps in the basic agenda of reducing and controlling cash economy. Due credit should be given to telecom sectors as high speed internet and greater accessibility along with affordable prices, have aided Digitalisation. Digitalisation and Demonetisation is two sides of the same coin and common objective. Even after 3 years of demonetisation Indian economy is yet to stabilised.

Researcher had collected data from secondary source of information namely internet, news articles, periodicals, journals and previous research on the above topic and based on logical analysis conclusions were drawn

2. OBJECTIVES OF STUDY

1. To evaluate effects of Demonetisation
2. To evaluate effects of Digitalisation
3. To forecast the future of economy based on observation

For the purpose of evaluating effect researcher had to refer to the previous research on the above topic and following literatures were reviewed.

3. REVIEW OF LITERATURE

1. In the News Article by "financial express" by "FE Online" dated January 3rd 2020, talks about cash crunch of Indian economy and also they have wrote about correlation between demonetisation and digitalisation they have stated that if there was no demonetisation Indian economy would have had 3 lakh crore more liquidity compare to what we have today growth rate of currency had gone down from 14.51% in first half of decade to 9% after demonetisation. Article also states that online transaction had shown 51% growth post demonetisation. Surprisingly people have switched from plastic money (Debit and Credit Cards) to mobile wallets and UPI payments. There is fall in card used from 998 million in October 2018 to 843 million in October 2019. This shows that more and more people are switching from traditional banking system to modern tools such as UPI because of convenience.
2. A Book Written by J. Ghosh, C.P. Chandrashekhar and P. Patnaik "Demonetisation Decode" published by Routledge Focus Publication in the year 2017, authors are of the opinions that demonetisation was a failure and they have briefly examined the effect of demonetisation on politics, banks, agriculture and other important sectors of Indian economy. They have summarised the arguments

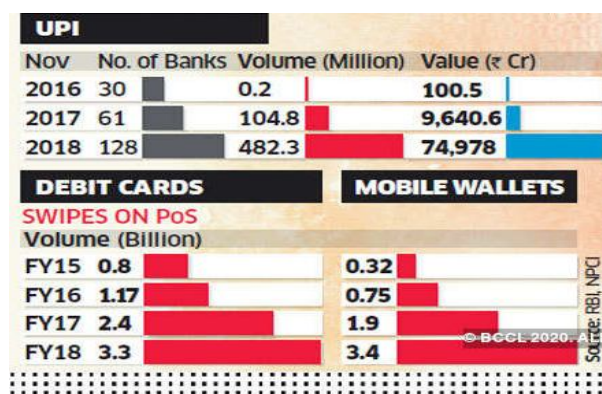
given advocating need for demonetisation by government and authors have counter each argument with logical explanations.

3. Article written by **J. C. Mathew** in one of the leading Magazine (periodical) “**Business Today**” for the month of **October 2017** edition, titled “**Why Cash Is Still King In India**” they have given reference of **US institution National Bureau of Economic Research (NBER)** original Authors **Gabriel Chodorow-Reich, Gita Gopinath, Prachi Mishra, and Abhinav Narayanan**, in the article they have research about liquidity preference of Indian population even after great push for Digitalisation people still prefers the cash in low and moderate value transactions. Various reasons are analyzed for this inclination towards cash transactions like Tax Evasion, literacy rate, penetration of banking system in remote areas, availability of telecom service, resistance to change (as psychological reason) they concluded with the statistical tool that it had an adverse effect on output and cash economy is equally important for balanced growth.
4. In one of the previous **research papers** by a **scholar from IIM Bangalore, Mr. Charan Singh**, in his paper titled “**India Since Demonetisation**”, in **March 2018**, author is of the opinion that demonetisation has help reduce in tax evasion which was need of an hour for progressing economy like India. Infrastructure and education are back bone of developing economy and these two combined makes large portion of our budget, any dishonesty in payment of tax will result in low fund availability and ultimately there are no sufficient funds for development of the above sectors.

Based on the review of above literature, effect of demonetisation on important aspect of economy namely digitalisation, GDP which is Performance indicator of a country, Effect on cash rich markets are summarised

4. FINDINGS DISCUSSIONS AND INTERPRETATIONS OF THE STUDY

1. Correlation between Demonetisation and Digitalisation



It is observed from the above chart that value of UPI payments have increases Multifoods (approximately 96 times) between November 2016 and November 2017 and it further went on increasing after November 2017 similarly use of mobile wallets have also gone up 10 times when compared between the financial year 2015 (year before demonetisation) and 2018 (year after demonetisation) but study growth in case of debit card use. This means that one of the agenda of demonetisation i.e. digitalisation of monetary transaction has been achieved.

2. Effect of Demonetisation on GDP



There is a clear decline in GDP immediately after demonetisation (Q3 of 2016-17) for next two quarters which is approximately 180 days but soon after that it had picked up and reached 8.13 in 4th quarter of 2017-18 (January-March 2018) after that till June 2019 it had fall continuously and reached new low by 3rd quarter of 2019-20 as suggested by graph its more like a business cycle with recession, recovery, peak and again recession. So it can be observed that demonetisation is not the only factor to blame for fluctuation in GDP.

3. Effect of Demonetisation on Corruption

As per the report of “Indian Corruption Survey 2019” there is a significant fall in percentage of population who had to pay bribe from 56% in 2017 to 51% in 2018 further it fall by 10% in the year 2019. In another report by “Trading Economics” India’s Rank has improved from 85th in 2014 (2 year before demonetisation) to 78th in 2018 (2 year after demonetisation). So this can be taken as another agenda achieved

4. Effect of Demonetisation on Gold Price, Share Market, Real Estate, Banks, Export, Agriculture

Gold market, Share market and Real estate market are the one where maximum amount of the transaction are done through cash. Contrary to logical expectation gold price, Sensex and Property rates have gone up continuously after demonetisation in fact it had shoot up immediately after demonetisation as people with high cash holdings had converted their cash holdings in to gold, property or shares.

Another sector which was benefited was banking sectors. After demonetisation there was a rise of 38% in deposits and more than 2.5 crore new accounts were opened. However India’s Export had fall in double digit after demonetisation.

Agriculture sector had initially hit hard by demonetisation as the maximum transactions are in cash but in the hindsight they are benefitted with the advantages like elimination of middle man, direct transfer of subsidy by government to farmer, transparency on price received by farmers for their product and the price charged by wholesaler and retailer to the end consumer.

5. Effect of Demonetisation on Fake Currency and Terrorism

In January 2017 more than 350,000 fake notes valued at nearly 30 crore were counterfeited which is 25% more compared to the year 2016, however government expected much more collection of fake currency which may have been destroyed by the holder in the anticipation of prosecution if caught. So another objective achieved.

Ms. Pinky Rajwani in her article “Impact of Demonetization on Terrorism”, in Journal of Advances and Scholarly Researches in Allied Education, April 2017 she is of the opinion that terrorist funding is mainly carried out cash transaction and demonetisation had dry out cash holding so India had got relief from minor terrorist and Maoist attack for next few years after demonetisation.

6. Effect of Demonetisation on Other Countries Who Had Implemented It In Past

Nigeria in 1984, Ghana 1982, North Korea in 2010, Myanmar in 1987, India in 1978 had implemented demonetization many countries were benefited with the objective for which demonetization is done but there are incidents when demonetization had backfired and hit the country’s economy for several years. On the basis of past experience of the Demonetisation by several countries it generally takes 5 years to get back on track with sustainable growth and reasonable balanced between cash and non-cash economy.

5. CONCLUSION AND SCOPE OF FURTHER STUDY

99.30% of the currency issued by RBI was submitted and exchanged by Indian. This was way more than the government expected before demonetisation. So here are the positives and negatives after demonetisation

Positive

1. Increase in online and digital transaction
2. Reduction in corruption
3. Exponential increase in bank deposits and new bank accounts
4. Removal of fake currency from currency circulation
5. Discouraged terrorist funding

Negatives

1. Rich person had found the ways to park their black money in the accounts of Housewife, under paid Employees, Acquaintance for marginal amount of commission (10% to 15%) and converted in to white money. Because of which maximum amount of currency in circulation could reach back to RBI thanks to money laundering business.

2. Immediate effect was harsh on agriculture sector and daily wage worker.
3. There was lot of inconvenience for people because of poor planning.
4. Pile of unsold stock in Real Estate Market
5. Cash Crunch

So, Demonetisation was like many other policies of government “Good decision with poor implementation”. GST was implemented soon after demonetisation so it had add-on to another factor on the areas discussed above where further studies can be conducted. Also when we discuss digitalisation of monetary transactions, we need to be discussing “Bit Coins”, which is one of the popular Crypto currencies across the world. However India is yet to set Regulation on crypto currency transaction. Once that is done digitalisation will have the new horizons and effect of it on above sectors can also be studied.

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A DESCRIPTIVE STUDY ON PERCEPTION OF STUDENTS TOWARDS EDUCATIONAL E-LEARNING APPS FOR COMPETITIVE EXAMS

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ABSTRACT

Over the past few decades, influence of technology upon students and education has been immense. Education was once equated with money, but now things have changed. Higher education for students is no more a dream. Educational E-learning applications are making things easier for the students to understand the concepts effectively. This study is an attempt to understand the overview of educational E-learning applications available for competitive exams, awareness of the students towards use of educational E-learning application, perception of students in Mumbai towards various educational E-learning applications for competitive exams with respect to Benefits, Problems and Effectiveness. This paper concludes that use of e-learning applications has been increasing rapidly and most of the students are now preferring a combination of classroom teaching as well as E-learning applications for their competitive exams.

1. INTRODUCTION

“Teaching in the Internet age means we must teach tomorrow’s skills today.”

Jennifer Fleming

The education sector has powerfully been influenced by the upsurge in the use of technology. Education sector has totally changed the way students learn today and how teachers teach. Advanced technology in the education sector has brought a revolution in learning. In today's changing times, students are more driven towards a mobile phone, iPad, laptop and other digital devices for almost every purpose and thus there is a need of e-learning apps.

E-learning is education or training provided via a computer or other digital device like a mobile or iPad, allowing technology to facilitate learning anytime, anywhere. E-learning applications and processes include Web-based learning, computer-based learning, mobile based applications on android as well as iOS operating system, virtual classrooms and digital collaboration. Content is delivered via the Internet, pen drive or CD-ROM.

Educational e-learning apps allow students to learn anytime, and anywhere. Students no longer need to be confined to a classroom to gain knowledge. This all-around, anytime and anyplace accessibility means that learning is not restricted to a physical location or a specific time. These apps open the way for interactive learning. The advanced gadgets of today make it effortless for the students to practice their lessons in an effective and interactive way. Nowadays e-Learning apps are available for all types of professional exams and competitive exams. These apps ensure interactive and effective learning, by transforming the uninteresting lessons and helping the students in envisaging everything.

2. OBJECTIVES OF THE STUDY

The specific objectives of present study are:

1. To take an overview of educational e-learning apps available for competitive exams.
2. To examine the awareness towards educational e-learning apps for competitive exams amongst students in Mumbai.
3. To ascertain the perception of students in Mumbai towards various educational e-learning apps for competitive exams with respect to-
 - a. Benefits
 - b. Problems
 - c. Effectiveness
4. To suggest measures to overcome the problems in using various educational e-learning apps for competitive exams.

3. RELATED REVIEW

Vara. L (2016) in her research paper (Digital Education in India) explains that India is the third largest online market for education in the world with more than 370 million internet users and hundreds of local business as

well as global business tycoons which are keen to invest in the future of education. This enables people to take better benefit of the resources available online. The e-learning market in India is estimated to be worth more than \$3 billion. She explains it as a holistic way of teaching and learning that meets the needs of today's digital natives. Learners are digital citizens, the use of technology for e-learning can be overwhelming and provide student motivation challenges however, with the proper supports from instructors, learners can be successful within these e-learning environments. The most important task for the instructor is to focus on the overall elements of a well-developed course.

Papadakis, S. and Kalogiannakis, M. (2017) says that a new generation of technological tools that offer remarkable access to content as well as opportunities for creative use even by young children are easily available. Most of the best-selling paid apps in the education category are targeted towards children. At the similar time, the educational value of those applications is difficult to be determined. The paper presents the latest findings related to the real educational value of these 'self-proclaimed' educational apps. Thus concludes that while there are thousands of apps available today, choosing the most suitable educational ones for children is difficult and problematic for both teachers and educators.

Rani, N (2019) in her research paper explains that in a developing country like India Higher education is very important for human growth and human development. Higher education in India has experienced phenomenal growth since independence. The paper presents government initiatives such as Swayam, Swayam Prabha, National Digital Library, e-Shodh Sindhu, Fosse and Virtual Lab undertaken in the field of digitalization of education. Researcher has also explained pros and cons of digital education. Thus the paper concludes that there are tools available to transform learning from an academic exercise to an engaging experience in imaginative and experiential learning. The fruitful creation of knowledge-based society would carry great opportunities for India, while its failure could push the nation towards not just an economic but a political crisis as well.

4. RESEARCH METHODOLOGY

The present study is descriptive in nature and the study is carried out with the students of Mumbai to determine the perception and awareness towards educational e-Learning Apps for Competitive Exam. A survey of 100 learners (students) was carried out through structured questionnaire. The questionnaire was circulated among various students using Google form and hard copy, where ever required. Majority of the respondents were from the age group between 21 to 26 years. The required secondary data was also collected from the internet, various Journals, magazines, research papers and newspaper articles. The findings of the study are presented with the help of tables and graphs.

5. FINDINGS AND ANALYSIS

5.1 Overview of Educational E-learning apps

In India there are wide number of e-learning apps available in the market which provided online video tutorials for various professional and competitive exams in almost all major streams of education such as Commerce, Science, Arts, Law, Management and Teaching Sector and thus make it easy for the students to understand the concepts at their own pace. Further the students can also repeat the video tutorials if he fails to understand the concept at the first instance. Coaching institutes may have widespread reach, but the future seems to belong to app based e-learning, with names like You Tube, Byju's, Gradeup, UnAcademy, Toppr and Pocket Aptitude becoming household names.

A brief description of few e-learning apps for competitive exams are:

The **Gradeup** app is a free competitive exam preparation app. It is one of the India's largest competitive exams preparation platform. From its, website and app, it helps more than 1.3 crore registered students across 2500 cities in the country to prepare vigorously for various competitive exams & score well. It has been leveraging the modern technologies to fill the gaps in the current education system. Their live classes have been a game changer. They offer virtual classroom learning experience.

Unacademy, a popular educational e-app, has helped thousands of students to crack toughest of examinations, improved their ability to speak and write better and increase their knowledge. In last few months, over 300,000 learners have benefited from over 2,400 online lessons and specialized courses on cracking many competitive examinations, on this platform of unacademy.

The Economic Times has been recognized **Pocket Aptitude** test as India's top competitive exam preparation app. This app has a dedicated section for the most commonly asked Aptitude and Logical Reasoning questions in exams like CAT & CSAT and has a collection of best preparation material on board. This app has an array of more than 2400 quantitative aptitude questions and word problems. It has a list of practice papers inexistent

with important formulas dedicated to each topic. The app also provides the detailed solution, scratch pad, and bookmark facilities.

Professional courses and Competitive exams require thorough and in-depth understanding of the topics and e-learning apps helps the students in achieving the same. This will save their time and energy which is wasted in physically travelling to reach the coaching institutes and thereby making it more convenient for getting prepared for the competitive exams. Even students those are enrolled in coaching institutes still prefer to use e-learning apps as a secondary source of learning. E-learning can also be extremely useful for students who work a full-time job and are simultaneously appearing for competitive exams.

5.2 Awareness towards educational E-learning apps for competitive exams amongst students in Mumbai.

A structured questionnaire with the help of Google form was used to study the awareness and perception of students towards educational E-apps. The study showed that 56.5 percent of the respondents were appearing for various competitive exams and 18.5 percent of the respondents were proposing to appear in the near future, however 25 percent of the respondents were not appearing for the competitive exams. The study further enquired about awareness towards educational E-apps, the findings are summarized in Table-1.

Table-1: Awareness towards educational E-learning apps for competitive exams

Response	Percentage
Yes	87
No	13
Total	100

Source: Compiled from primary data survey

It shows that majority of respondents that is 87 percent of the respondents were aware about E-Learning applications and rest 13 percent were unaware as they were not so techno-savvy. The study next enquired about the source of awareness for educational E-apps. The results are exhibited in Table 2.

Table – 2: Source of Awareness towards Educational E-learning apps

Sources	Percentage
Through Friend/Colleague	40.8
Through Advertisement on Internet/ Social Media	43.4
Through Advertisement on Television	11.8
Through Personal Marketing done by any e-learning applications service provider.	2.6
Through Institute	1.3
Total	100

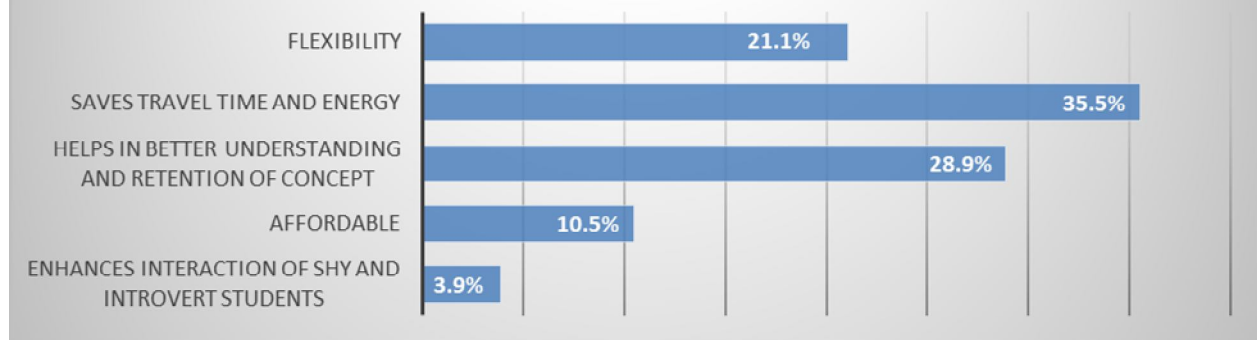
Source: Compiled from primary data survey

It was found that the awareness for educational E-learning app for competitive exams was largely through internet and social media which is evident as 43.4 percent of the respondents came to know about E-learning apps through advertisement on internet and social media, whereas 40.8 percent of the respondents came to know about educational E-apps through friends or colleagues. 11.8 percent of the respondents became aware about E-learning apps through advertisement on television and a mere 3.9 percent of the respondents came to know through personal marketing done by E-learning applications service provider and through Institute. The study therefore suggests that the E-learning applications service providers need to do more marketing for their apps to create awareness.

The study also asked for the most commonly or popularly used educational E-app. It was observed that 72 percent of respondents reported to have used You Tube app for competitive exams. Unacademy which is a recently launched e-learning app is used by 13.7 percent of the respondents whereas other e-learning apps such as Byju's, Grade up and Pocket Aptitude were comparatively less used for competitive exams. The above results show that You Tube app was largely used for e-learning since it is a free app and it is well known to one and all. Unacademy which is a recently launched e-learning app has gained popularity in a very short span of time due to its strong marketing techniques, wide range of courses and quality teaching.

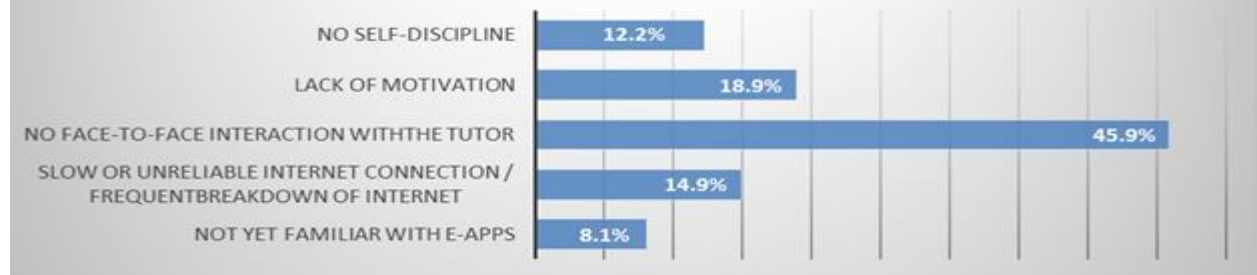
When asked about which devices were the respondents using for preparing for competitive exams 75.3 percent of the respondents said that they used mobile devices, as it was more user friendly and easily accessible. 11.7 percent respondents used laptop and remaining respondents used other devices for e-learning purpose.

The study further investigated reasons and benefits for opting e-learning apps. The results are presented in Fig.-1.

Fig. 1. Reason & Benfits for opting E-learning Applications

Source: Compiled from primary data survey

The figure shows that 35.5 percent of the respondents were of the view that learning through e-learning apps saves travel time and energy and 28.9 percent of the respondents reported that it helps in better understanding and retention of the concept. Further 21.1 percent of the respondents also reported flexibility in using e-learning apps as a primary reason for opting e-learning apps for competitive exams. The respondents were further asked if they find any difficulty or challenge while using educational e-apps. The results are displayed in Fig-2.

Fig. 2. Problems experienced while learning through E-learning Applications

Source: Compiled from primary data survey

As seen from the above fig-2, the major problem in using e-learning applications as reported by the 45.9 percent of the respondents is that there is no face-to-face interaction with the tutor whereas lack of motivation and slow or unreliable internet connection and frequent breakdown of internet was also reported as a problem in using e-learning applications by 18.9 percent and 14.9 percent of the respondents respectively.

The study also showed that 68 percent of the respondents were of the view that E-learning applications are considerably effective in preparing for competitive exams and 25.3 percent of the respondents were of the view that E-learning applications are highly effective in preparing for competitive exams.

The respondents were asked whether E-learning will substitute traditional classroom learning in near future and in response, 65.8 percent of the respondents were of the view that E-learning will not immediately but gradually substitute traditional classroom learning in near future whereas 30.3 percent of the respondents answered that E-learning will immediately substitute traditional classroom learning. A mere 3.9 percent of the respondents reported that E-learning will never substitute traditional classroom learning.

Finally, the respondents were asked regarding which mode they would prefer for preparing for competitive exams and in response, 72 percent of the respondents reported that they would prefer a combination of e-learning application as well as traditional classroom coaching, whereas 18.7 percent of the respondents preferred solely e-learning and a mere 9.3 percent still preferred traditional classroom coaching.

After taking into consideration respondents views towards benefits, problems and effectiveness of educational e-apps, the present research finds that the respondents who are techno savvy like it because of the obvious benefits. However, technical problems are the major hurdles for the incorporation of educational e-apps for most of them.

6. SUGGESTIONS

On the basis of above findings and discussions the present research suggests that the e-learning application providers should implement effective marketing strategies so that more people become aware about the new e-learning applications launched by them. E-learning applications should be affordable to every section of the society so that it is not restricted only to upper class people. One of the major challenges faced by e-learning in today's time is that learners are not able to have face to face interaction with their respective tutors. So, in order to remove this major hurdle, the e-learning apps service providers should develop their applications in such a manner that it provides a facility to the learners to interact with their tutors at the time of live learning sessions. Self or separate doubt solving live sessions should be implemented at regular intervals. For using these e-learning apps, uninterrupted and high-speed internet connection is a primary requirement but currently high-speed internet connections are only available in metro cities and urban areas. Many rural areas still do not have access to such internet connection and hence steps need to be taken by the government in this respect. Many learners do not make appropriate and optimum use of e-learning application due to lack of motivation and absence of compulsion and hence e-learning apps should have motivational sessions as well as various sets of rewards should be given to those learners who complete their course work in time and to those learners who have achieved maximum viewing hours of the course. Further there are many people who are very skeptical to opt for e-learning applications for their competitive exams as they feel that they can achieve their objective only through traditional classroom coaching. Hence every e-learning application provider should give certain free viewing hours of their lectures or course to the first-time users so that they start to feel the change from traditional classroom coaching and gradually they get the confidence and willingness to use e-learning application to prepare for their competitive exams.

CONCLUSION

Learning through Educational e-learning apps is convenient, cost-friendly and lends the freedom of choice enriching the overall learning experience of students who are looking forward to appear in competitive examinations. This mode of learning is allowing them to acquire thousands of skills making them better professionals and learned individuals. They are also procuring management skills along with becoming self-disciplined as they learn to manage time in a productive manner.

It is a harsh reality that the competition is not easy to face in today's time. Lakhs of students are competing for a mere few thousands of seats! The preparation can be exhausting requiring relentless efforts. Students need to have strong will power and determination if they are certain in achieving their goals. E-learning is fun, engaging and has helped thousands turn their dreams to ace various competitive examinations (JEE, NEET, CBSE, IAS, etc.) into a reality.

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LOSS OF GREEN COVER AND ITS IMPACT ON ENVIRONMENT: A CASE STUDY OF MUMBAI SUBURBS FROM 2001 -2011

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ABSTRACT

Now many cities are facing lot of environmental concerns all over the world. Some of the significant environmental issues like Global warming, rising the sea level, melting glacial, depletion of ozone layer, acid rain air pollution, water pollution, climate change, solid waste disposal, deforestation, loss of green cover and many more badly affecting on human , animals and environment. We have been seen over the last few decades the environment have gone up at an alarming rate, due to the action, exploitation, and degradation. Resulting into, we have been seen many national disasters like floods, earthquake, heavy rain falls, tsunamis and cyclone. One of the most serious environmental problems currently face by Mumbai is loss of the green cover. According to a new study from IIT Bombay, Mumbai has been lost 23% of green cover one decade during 2001 to 2011. Study also mentioned that western suburbs suffered greatest destruction of trees, following a rapid pace of commercial and residential development.

Keywords: Green cover, destruction, impact, issues, environment, effect and degradation.

STUDY AREA

Mumbai city is the capital of Maharashtra, Mumbai situated along the western coast of India by the bank of Arabian Sea. The Mumbai lies between 18 North latitude to 72 East longitudes. It covers total area of 603 sq. Km. Most of this largest city of India is at sea level and average altitude ranges from 10-15 meters. It is has a hilly northern part and the highest point of Mumbai is at 450 meters in Sanjay Gandhi park. And having current population of Mumbai metropolitan Region is 23,056,731 (23 million) .The region consists of Mumbai city along with attached towns. Mumbai city population is estimated to be 12,967,483(12.9million) in 2019.As per 2011 census Mumbai metropolitan population was 12,478,447(Mumbai suburban population was 9,332,481 and Mumbai city population was 3,145,966). Mumbai is one of the most populated cities in the world .Like other metros of India, the population of Mumbai has also grown rapidly in last 20 years. It is one of the largest cities in India in terms of population, business and trade activities. Mumbai is not only the largest metropolitan cities but also the industrial and financial capital of India .Mumbai being an industrial city attracts migrants from the rest of state and country. So population of Mumbai has been rising at an alarming rate in the last 2 decades. For the administration purposes Greater Mumbai is dividing in to 7 zones and 24 wards, each zone consisting 3 to 5 wards named alphabetically (A to S).

OBJECTIVES OF THE STUDY

- 1) To study the Geographical set-up of the study area.
- 2) To study the role of trees in reducing the negative impact of urbanisation.
- 3) To study the current scenario of Green cover in Mumbai suburbs.
- 4) To examine the factors responsible for lost of the Green Cover.
- 5) To explore the major Environmental issues caused by lost of the green cover.
- 6) To suggest a remedial measures to improve the Environmental condition in the Mumbai.

Methodology: The present study is entirely based on the data collected from secondary sources.

Collection of data: Secondary data was collected through District Census Hand Book, Sandarbha Maharashtra, Published and unpublished materials from District socio economic review; Mumbai City District. Besides data also collected from reference Books, Journals, Article from the News papers and Internet.

Data analysis: Data has been purely analyzed and studied by using secondary data which has been collected from different sources.

ROLE OF TREES IN URBAN AREAS

Urban trees and forests play a major role in building resilience of cities to the negative impacts of urbanization. According to Food and Agriculture Organization (FAO):

- Trees help enormously in mitigating climate change. A mature tree can absorb up to 150 kilograms of CO₂ per year, in turn improving air quality and reducing pollution levels in cities.

- Now increasingly being observed in many cities in our India, the trees also help to reducing the urban island as acts cooling agents of the atmosphere around 2 to 8 °c.
- Large trees act as filters for urban pollutants by absorbing pollutant gases such as carbon monoxide, nitrogen oxides, Ozone and sulfur oxides. The leaves and barks of trees also filter the dust, dirt and smoke from atmosphere. .
- Trees regulate the flow of water and help in preventing floods and natural disasters. A mature tree can intercept more than 15,000 liters of water per year.
- Trees absorb and store carbon dioxide emissions as they grow. This not only helps to reduce carbon emissions, but also helps in conserving energy
- Research shows that living in close proximity to urban green spaces can improve physical and mental health by decreasing high blood pressure and stress.
- Trees also contribute to local food security and help in increasing urban biodiversity.

Current scenario of Green Cover of Mumbai Suburbs: According the study by IIT Bombay, Mumbai has been lost around 22.6 % of its green cover in the last decades from 2001-2011. The Doctoral students Vsathyakumar and Professors R.A A.J Ramsankaran and Ronta Brdhan, who analyzed satellite imagery along with census data to map neighborhood –level shifts in green cover, per capita greenery also reduced by a median of 2.8 square metres per person, they found .The decline was not only in quantity, but also quality, most neighborhoods saw fragmentation of their green spaces.

The high losses in the western suburbs reflect the pace of commercial ns residential development in the 2000s, said Sathyakumar. These areas are also relatively verdant; he notes, with its proximity to mangroves, the forested Aarey and colony Sanjay Gandhi National Park. Some of Mumbai suburbs areas which drastically loss their green cover from 2001-2011. The areas are following.

Table: Comparison of green cover between 2001-2011

Sr. No	Areas	Year 2001	Year 2011
1	Goregaon and village Maroshi	62.5	17.5
2	Andheri (w)	63.5	20.1
3	Malad (W)	62.2	19.6
4	Kanheri	61.2	21.5
5	Vile Parle (w)	59.5	22.4
6	Kandivli and Charkop	61.5	24.7
7	Malad (E)	61	26
8	Dahisar	77.8	44.4
9	Ghatkopar	74	40.9
10	Borivali and Shimpoli	69.6	37.7

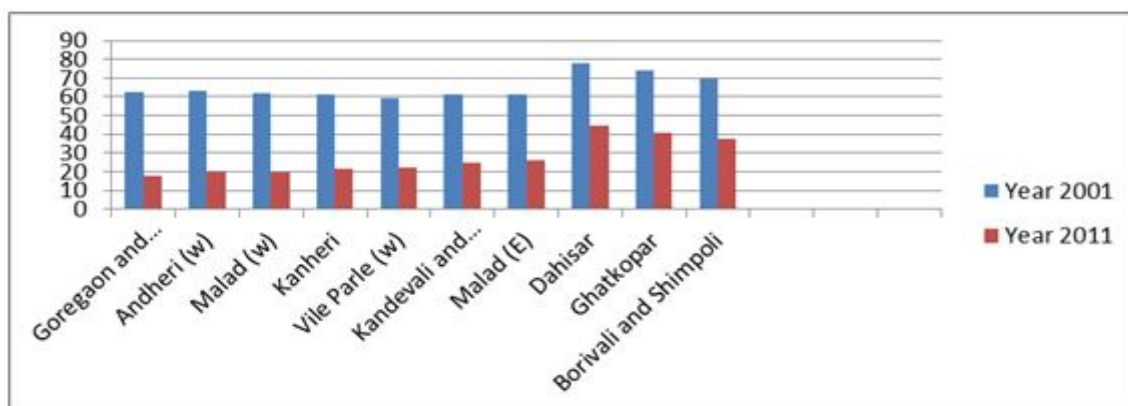


Fig : 1 Areas under Green Cover Between 2001 -2011 in Mumbai Suburbs

Sources: IIT Bombay Study

As per study by IIT Bombay, the worst hit were, Goregaon which had 62.5% of green space in 2001, but only 17.4 % in 2011; Andheri west, where the percent of green space fell from 63% to 20% and Malad west, which went from 62% of green space in 2001 to 19.5 % in 2011.

Kandivli and Vile Parle saw similarly steep falls in green cover, while eastern suburbs like Mulund and Ghatkopar also saw significant declines.

The study also said that, the historically populated island city saw smaller reductions in green cover in the same period-Dadar, Sion and Matuga even saw gains, but also did not have much green cover to begin with researchers noted.(In this study green cover refers to any kind of vegetation, whether trees, roadside shrubs or parks.)

According study the fragmentation has been emerged as a key issue. In most part of the city , the mean area or size of green space shrank in that decade ,the median areas decreases was 3.21 hectors per square kilometer increased and distance between green spaces also fell.

Researchers said that, these findings indicate that larger green spaces splintered into smaller ones. The trend was especially intense in Mumbai suburbs areas like Andheri (w), Jogeshwari (w), Goregaon and Malad (w), where satellite imagery showed, “large and aggregated green space patches had turned into isolated singles–pixel patches.”

Fragmentation indicates deterioration of ecological quality said Bardhan, who is a lecturer on sustainability of built environment at Cambridge University. Contiguous green spaces support more biodiversity, it provide a larger habitat and facilitate species dispersal. Further she said that Fragmentation makes green spaces more vulnerable to the un-greening phenomenon.

In spite of this fact, some few areas in the Mumbai like Walkeshwar saw increased the per capita green cover. There are different causes behind the increase per capita green cover areas. In those area it is went up, because of mainly population decrease while those area it is went down mainly due to reduced the green space, not because of population increase..

Surprisingly, some island city neighborhood like Matuga, Dadar and Sion saw increases in green cover. Researchers attributed the improvement in these areas to increased greening along road and railway line and the emergence of small green patches in a few residential pockets, as well as relatively stable traditional green spaces. Matuga also a saw a decline in population Bardhan noted.

However, further investigation of these areas is needed, researchers said. In additional, the green cover scenario in the island city areas may have changed in recent year as redevelopment stepped up.

FACTORS RESPONSIBLE TO LOSS OF GREEN COVER FROM MUMBAI SUBURBS

There are the many factors responsible to lost of the green cover from Mumbai suburbs. Some of the factors are following.

Residential development: The high losses of green cover in western suburbs because of residential development in the 2000s. The worst hits were Goregaon, Andheri (W), Jogeshwari a Malad. Kandivli and Vile Parle saw enormously falls in green cover and eastern suburbs like Mulund and Ghatkopar also saw declines.

Commercial development: The Maharashtra Government’s plan to construct a metro in Mumbai. The MMRCL is a joint venture of Government of India and Government of Maharashtra, which plans to construct Mumbai’s first underground Metro. The metro corridor will connect South Bombay and Bandra to the domestic and international airports.2700 trees were planned to be cut from a 33 hectare area to construct a car shed for the metro. This caused a massive public outcry, with citizens and activists vehemently opposing this plan, saying that this would destroy one of the last remaining green lungs of Mumbai.

This green zone extends from Powai to the Western Express Highway, Goregaon and includes patches of forests as well as grasslands and marshes that harbor a variety of flora and fauna.

Aarey is home to 77 species of birds, 34 species of wildflowers, 86 species of butterflies, 13 species of amphibians, 46 species of reptiles, 16 species of mammals and 90 different types of spiders. Recently here many new species of scorpions and spiders have been discovered. There are also around twenty seven tribal communities reside in the colony.

Aarey deforestation that caused pose a grave danger to Mumbai is climate and ecology up to 3,500 trees may be cut in the city’s Aarey forests to pave the way for upcoming Mumbai metro 3 lines. The Aarey’s forests are lush green Oases in the concrete jungle, which not only help to trickle pollution and foods but also help to bring down temperature.

The Aarey forest has a rich biodiversity of flora and fauna, with over five lakh trees and is home to several resident leopards and tribal hamlets housing original adavasis.

Encroachment: Encroachment is another one of the most important caused of loss of green cover from north Mumbai. Especially encroachment had begun threaten to the Sanjay Gandhi national park, Borivali by the early 1990s. Around 750 acres areas of the park had been destroyed due to encroached upon stone quarry activity, slum dwellers, builders and bootleggers.

IMPACT OF REDUCING GREEN COVER ON MUMBAI'S ENVIRONMENT

Studying patterns of urbanization in four metros — Mumbai, Delhi, Kolkata and Chennai — with a 10-km buffer zone, the four-member team found that urban growth was the highest in Mumbai (majority in north east and south east regions) followed by Kolkata (89%), Chennai (88%) and Delhi (87%).

The city's tree cover, which was more than 35% in the 1970s, is less than 13% today. Scientists from IISc said a region should have at least 33% green cover to ensure adequate oxygen to its citizens.

Researchers said unplanned urbanization in cities such as Mumbai has an impact on the environment and eventually on human health. Many environmental issues now faced by Mumbai like increased the temperature, air pollution is worst in the city, urban heat island, sudden changes in climatic condition, extend the monsoon season, increased the pollutants in the air and all this directly and indirectly effecting on the human health.

SUGGESTION FOR INCREASE THE GREEN COVER IN MUMBAI

Here are the some simple and basic tips for how to make green cover in Mumbai

- 1) Start afforestation along both sides of road.
- 2) Stop and ban for cutting the trees for commercial and residential development.
- 3) New laws should be passed by the local government to increase the area under green cover in Mumbai.
- 4) Government must strictly implement Forest Conservation Acts, 1980 and high charges for cutting the trees.
- 5) Last but not the least, use of less green covers area for infrastructure development.

CONCLUSION

Mumbai is facing several environmental problems that are rising by loss of green cover from the city. The city needs a comprehensive environmental plan for the next years, which is similar to a development plan for the city. The government and private stake holders, policy makers need to become more sensitive towards peoples need, the health impacts, safety of citizens and the preservation of the environment ecological balance simultaneously.

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VEILING: SYMBOL OF OPPRESSION OR EMPOWERMENT?**Simmin Bawa**

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ABSTRACT

Physical segregation within an edifice can be achieved with judicious use of walls, fencing, curtains, and barricades. It is assumed that veiling is a religious symbol representing protection, honour, respect and dignity for women within the religious tradition of Islam. On the other hand, withdrawal of women into the veil has the potential to restrict their personal, social and even economic activities besides patriarchal oppression. The paper is an attempt to seek answers to the following questions:

- 1) *Why is there such a fixation on one piece of cloth?*
- 2) *Could the possible rationales of veiling be religious, cultural, political, economic, psychological, fashionable and decorative, empowering or a complex combination of all?*
- 3) *Are there scriptural evidences and justifications to support veiling?*
- 4) *Is veiling a symbol of protection or oppression?*
- 5) *What are the views of feminists for and against veiling?*
- 6) *Do veiled women invest a considerable amount of energy in establishing themselves as thinking and rationale individuals?*
- 7) *Can women use the veil to loosen the bonds of authority imposed on them?*

Many such religious and social questions and concerns surround the powerful symbol of veiling. Focusing on this issue will throw light on whether there is a need to reform societal attitudes and mentality towards veiled women.

INTRODUCTION

A veil is a cloth or clothing covering some part of the head or face or the entire object which is of much significance. 'Veiling', commonly known as 'Purdah' in the Islamic tradition and 'Ghoonghat' in the Hindu culture, exists for a variety of reasons, but it is fundamentally a religious and social practice. Veiling has certainly been, and remains, an important, and controversial, issue in both, Islamic and non-Islamic societies; and a central theme in western feminists' interactions with the Arab world.

The Arabic word for veiling is 'Hijab' which means veil, screen, cover or covering and curtain. In one sense, veiling is a symbol of segregation of the sexes; and in another, a symbol of seclusion. This segregation is essentially physical segregation; whereby women are prevented from being seen by men. Again, this prevention takes two forms – (1) women are required to cover their bodies in such a way that it conceals their skin, body structure and identity; and (2) the *Zenana* tradition which restricts entry of men in homes who are not kin. Both prevents a healthy social intercourse of women outside their caged homes.

The veil has been decried as a dehumanising practice by some, while others have argued for tolerance of the choice to wear it. Few have been able to ignore it. Sahar Amer examines the veil as an institution which has important religious, political, social and cultural implications. To some, the veil is a symbol of religious observance while others emphasize on its cultural significance; still others see it as a way to show solidarity with other veiled women. Few make it a political statement and others like its convenience.

To deal with this sensitive issue, an examination of a few important Quranic verses is imperative followed by views of Islamic and non-Islamic feminist philosophers. Islam is not the only religion that believes in veiling; hence it is essential to know in what way this practice was followed by other world religions. Islam is a unique religion that suggests a dress code for men as well. Another practice which is an extension of veiling is *Zenana*. An attempt is made to apprehend the symbolic representations of veiling and *Zenana* as protective, empowering or oppressive according to the present world scenario.

VEILING AND WORLD RELIGIONS

It is a popular myth that Islam is the only religion that required women to cover. Women had been covering for several centuries prior to the emergence of Islam. The Abrahamic religions as well as Hinduism and its offshoots emphasized on veiling for different purposes. Therefore, the subject of covering is not as foreign as some people believe.

Head coverings with the end of the *Sari* or a long scarf (*dupatta*) before men who are not their husbands are common among Hindu women. Some women may not cover socially but during performance of prayers and rituals, it is mandatory as a symbol of reverence. During Hindu weddings, some men wear a flower veil covering their facial features called *Sehara*. Before entering *Gurudwaras*, Sikh men and women are expected to cover their heads. Jewish women adorn veils and head coverings during weddings, prayers and other ceremonial occasions. Most traditional depictions of Virgin Mary, the mother of Christ, show her veiled. Veils over their hair – rather than face – forms a part of the headdress of Christian nuns. This is probably the reason why a woman who becomes a nun is said "to take the veil". Apart from this, long and short veils (with or without covering the face) is a traditional part of the Christian bride's wedding outfit. The Islamic veils are the most debated and protested as well as endorsed across the world. According to the religion, the veil is an essential part of a woman's attire and many women are either embracing the veil of their own volition or publically protesting against this age-old practice which feminists feel is a symbol of subjugation and oppression. However, all religions associate this custom of veiling with piety, propriety and modesty.

VEILING OF WOMEN IN THE QURAN

Islam arose in a society which was lawless, superstitious and chockfull with regressive practices. The society had been accustomed to these praxes for centuries and what lied ahead of Prophet Mohammed was the gigantic task of bringing about reforms and giving a direction to it.

Islam wanted to orient the society to respect women and create a safe and secure environment for they valued women as an integral part of societal life. This took the form of religious injunctions mentioned in various verses of the Quran. This scriptural text, often mentions that both men and women are equal in the eyes of Allah especially when he has to judge their actions. The Quran stresses on the pious relationship between men and women in the following verse: "*O mankind, indeed We created you from a male and a female, and made you into nations and tribes so that you may know one another. Verily, the most noble amongst you in the sight of Allah is the one with the most Taqwaa (fear and dutifulness to Allah)*" [49:13]. Here we see, that, the unification of men and women leads to the formation of families which structures a society comprising of human beings interacting with one another and sharing their culture and knowledge. But the emphasis is on human beings to be moral in their conduct and on the fearful wrath of Allah.

In chapter 7 of the Quran, it is mentioned, "*He (Allah) is the one who created you from a single soul, and (then) made from that (soul) its spouse in order that he may enjoy the pleasure of living with her*" [189]. The acumen behind this was that men and women should enjoy each other's company, freely share their thoughts and find comfort in each other. Both should have respect for the other and the relationship. In no way does the verse indicate of one being superior to the other. Thus, as women are created from the same essence as men, they deserve the same respect and acknowledgement.

But this free association with the opposite sex is limited. This is evident from the Quranic injunction to adopt a veil. "*And tell the believing women to lower their gaze and protect their private parts and not to display their zeenah (adornment) except for that which is apparent from it. And (tell them) to draw their Khumur (veils) over their Juyoob (bosoms). And (tell them) not to reveal their zeenah (adornment) except to their husbands, their fathers, their husbands fathers, their sons, their husbands sons, their brothers, their brothers sons, their sisters sons, their women, or the slaves whom their right hands possess, or old male servants who lack vigour or small children who have no sense of gender. And let them not stamp their feet so as to reveal what they hide of their adornment. And turn in repentance to Allah, all of you, O believers, in order that you may be successful.*" [24:31]. Looking at prohibited things may create immoral images and thoughts and this incitement has the potential to lead individuals into evil indecent acts. Hence these temptations need to be curbed. Covering preserves morals. As Allah forbids the above, He also forbids the means and channels that lead to it. The ideology behind this verse is that women are to be revered. They are not to be looked upon in an ill manner as sex objects. Men are to be respectful and not look or think about women lustfully.

This was the prime reason why Allah created clothing as a veil for both men and women. "*O children of Adam, We have bestowed clothing upon you so that you may cover your private parts and use it as an adornment*" [7:26]. Clothing will cover the body especially private parts but it is also a symbol of beautification, adornment and decoration.

VEILING OF MEN IN THE QURAN

"*Tell the believing men to lower their gaze and guard their private parts. That is purer for them. Verily, Allah is all-aware of what they do*" [24:30]. Rules of modesty are equally applicable to men. By covering their body structure – which could be a source of attraction – men adhere to the spirit of this verse. If a man becomes

aware that his body is attracting the attention of women, then he must cover himself appropriately. Even before addressing the particular dress code for women, the Quran first tackles the issue of dress code for men. Allah addresses the men; in that they are the ones who should first lower their gaze and guard their modesty. It is worthy to note that the wordings of this Surah are done in the same words as mentioned for women. One seldom hears anything being said about the way men must dress or conduct themselves socially. The focus has always been and continues to be on women.

Shaikh Saalih bin Fawzaan Al-Fawzaan, an Islamic scholar, asserts that the emphasis on the gaze or look has been stressed as it is a means or channel that leads to corruption and immorality. He quotes a *hadeeth* reported by Imaam Ahmad from the narration of Abu Hurairah, “Every son of Aadam has his share of fornication. The two eyes fornicate, and their fornication is the look.” [2/343]¹. This ‘look’ should only be for what Allah has permitted and refrain from those forbidden.

ZENANA

The concept of veil as prescribed in the Quran, taken in conjunction with the domestic restrictions imposed on women, has led to the institution of the *Harem* and *Zenana* – that is, the private portion of the home in which women are secluded from the outer world.

The *harem*, is an Arabic term meaning anything forbidden or not to be touched. And as we become more fully acquainted with the system, we find how befitting the name is. The *Harems* of the Sultan of Turkey and the Shah of Persia, may be taken as the most elaborate and best-known specimens of the type; and to these we might add the *Zenana* of the Mohammedans in India.

Apartments exclusively for women are called *Zenana* (meaning pertaining to women); in the Indian context, even though the term is of Persian origin. These *Zenana*'s are like *Purdah*, replacing cloth with bricks and cement. These rooms are home to veiled women and keeps them secluded from males and the outside world. In a sense, this detains women in their homes and minimalizes their interaction with other members and aspects of society. “*When you ask his wives for anything you want, ask them from a screen*” (33:53) says the Quran. This screen can mean the veil or even *Zenana* which acts as a barrier. Daniel Easterman pointed out that the word for ‘veil’ in Persian is *chador* which actually means a tent, as though the home itself were somehow transported into the public sphere.

Marcus Fuller while reviewing the institution of *Zenana*, highlights that *Zenana* women are deprived of “outdoor liberty and recreation”². There are males or even eunuchs posted at the entrance of *Zenana* to ensure no trespasser enters or women step out without escort. These escorts are generally men who fortify their seclusion. Fuller admits that this practise “is done to shield her from the gaze of man”³. To me it seems that the practise of both, the *purdah* and *zenana* is to hide that which men find sexually attractive.

Men could use *Zenana* to their advantage in the following manner:

- 1) It could serve as a means to control the level of formal education and keep women ignorant to dominate over them. They can use this as a reason to tell women repeatedly that men know better about affairs of the world. Rightly so, Fuller points out that, “husbands can greatly misrepresent events and the world to her”⁴.
- 2) Interaction with other women may not be of much intellectual use; assuming that other women too possess the same level of exposure.
- 3) If both the genders had enough exposure of the outside world and with each other, they would have a lot to share and keep the bonding strong and relationship emotionally and intellectually flourishing. This was highlighted in the novel ‘A Thousand Splendid Suns’ by Khaled Hooseini (2007) and in the essay ‘The Subjection of Women’ by John Stuart Mill (1869). Both sexes could also be productive contributors of civil society which would change the dynamics of the world.
- 4) Besides the mechanical household chores, women’s lives revolve around baring and nurturing children. They are valued as child-bearing machines. The plight of the barren woman must be pitiable. But a mother too knows that her daughter will have the same fate; she would live out a life cycle repeating her mother’s experiences. The son too will be, sooner or later, a part of the outside world; leaving the mother to look forward to nothing in the walls of the *Zenana*.
- 5) There seems to be a possibility that this institution of *Zenana* can affect the mental and emotional (not so much physical) health of women.⁵
- 6) The *Zenana* system ensured patriarchal domination. Patriarchy denotes a system of male control over women, both in the private and public spheres.

Women are expected to associate only with close kin or other associates and well-wishers approved by their families. This was done to ensure that women remain sexually chaste. Women were not encouraged to travel about unless it was for a family-sanctioned purpose. For the purpose of travel, veiling was imperative. The Quran says. *“O Prophet! Tell Thy wives and daughters, and the believing women, that they should cast their outer garments [jilbab] over their persons when abroad; that is most convenient, that they should be known as such and not molested.”* (33:59).

Women who are accustomed to confinement, might enjoy group solidarity. They may be able to express their liberty in the company of other *Zenana* women and enjoy uninhibited social gatherings. Yet, these women may occasionally (if not often), desire to breathe free in the open and have some horizon of a life purpose to discover and live for.

VEILING AS A SYMBOL OF PROTECTION AND EMPOWERMENT

The rationale given to Muslim women to cover themselves is to protect and defend themselves as well as societies. It is well noted that throughout history, women belonging to different nationalities, religions and cultures have been subjected to the great evils of physical, mental and emotional torture and other forms of abuse. Islam wanted to protect her from such victimization from impostors, shield her honour and give her the dignity she deserves. This could be achieved by covering her physical structure and features. Homa Hoodfar, **Professor of Anthropology at Concordia University, Canada** held the opinion that **wearing the veil can beautify the wearer, or hide the wearer's identity**. Islam was aware that men tend to be naturally attracted to the physical beauty of women. This is applicable to women as well; they too get attracted to men. Veiling would protect and maintain their chastity along with avoidance of negative temptations which benefits society as a whole. It can be said that beauty belongs for the sole enjoyment of her husband, not the public.

A woman's worth should not be centred solely upon her physical appearance but on her mind and spirit as well. Besides protecting and safeguarding the honour of both men and women, Islam wants to emphasize on acknowledging her other finer qualities, her moral and chaste character and sharp intelligence. Men should acknowledge the importance and worth of women; treat them in a dignified manner and give her due respect. Thus Islam values them as equal beings.

“The veil serves to set a woman apart”, says Chelsea Diffendal, “for it signifies her independence by suggesting she does not require the company of men.”⁶ Veiling is a sign of women's strength and it bestows them with the freedom of mobility. Thus, they can attend religious ceremonies, visit religious shrines and socialize with other women without fear of being victims of the wickedness of men. Hoodfar asserted that veiling is a lived experience which is full of contradictions and multiple meanings. Though westerners – both, feminists and non-feminists – have criticized this institution, which has been a mechanism in the service of patriarchy, a means of regulating and controlling the lives of women; women have used the same social institution to loosen the bonds and free themselves from patriarchy. Leila Hessini, a global feminist leader and activist, argues that women who choose to cover are ultimately acquiescing in male dominance by not challenging the male-female relations at their core; when women wear the hijab, they obtain respect and freedom. However, this choice is made within a patriarchal framework. It is a conditioned reaction and can exist only within prescribed norms established by men for women.

Veiling is also an expression of women's identity. Results of studies conducted on those who choose to veil show an increase in community integration. It also shows a strengthening of their ability to find self-confidence through the religion. “Some reported that”, says Wolfgang Wagner, a social psychologist, “those who have the confidence to wear these overt symbols were ‘stronger’, ‘confident’ and had ‘higher self-esteem’, and that the non-wearers by contrast were weaker”⁷ One of the reasons of this self-confidence could be that women are not in compliance with social conventions but in resistance to them. Thus, they are constantly rebelling against the norm; creating and asserting their identities. The practice of veiling which secluded women on the grounds of protection, is now continuing as a symbol of position and respectability.

The rationales of Islamic women for veiling are complex. Besides religious, the motivations to veil can be a combination of cultural, political and economic. Women may desire to dress in authentic cultural manner. Margaret Walters pointed out that some women have welcomed the veil as a symbol of their rejection of a secular, westernized lifestyle. This points towards the political motivation of Islamization of the society. Veiling is an empowerment tool for women, to exercise their rights to access public space for education and economic independence. They can veil themselves and facilitate access to primary and higher education at schools and universities. Women can also opt for co-educational schools, colleges and universities and feel safe at the same time. Sporting the *purdah*, women can go to work and fulfil their desire for economic independence. Thus,

adoption of veiling can open up empowering choices and opportunities for Muslim women. From the psychological point of view, wearing the veil leads to group solidarity, leads to defensiveness about identity, the control of sexual impulses, status in society, family honour and respect from all. Few see it as a tool to downplay competition between women. Many women have argued that the veil can be liberating; that it allows them to observe, rather than be observed. For some women veiling gives vent to their aesthetic sense and satisfies their fashion and decorative purposes. Far from disempowering, Fadwa El Guindi, an Islamic scholar, believes that the veil allows women to participate in the public sphere on their own cultural terms, profiting from the security and the privacy that it affords them.

In Islamic culture, the wearing of the veil is intrinsically linked to the importance of privacy, and especially female privacy. Ideas of identity and cultural pride are related to the concept of sacred privacy. In that context, values symbolized by veiling such as modesty, conformity, sexual probity, etc. are publicly and overtly expressed when it is worn. The veil, in sum, can be whatever one wants it to be.

VEILING AS A SYMBOL OF OPPRESSION

We need to first ask the question, why is there such a fixation on one piece of cloth? There is no doubt that the veil is being used by men to control, dominate and marginalize women; which demotes women to second class citizens of civil society. The duress of veiling forces women to veil out of fear that their sexuality will be denied and threatens them with sexual violence. But the veil, a piece of cloth, does not have the power to do that. Only societies do. Focusing on the former does not reform the latter.

Hoodfar felt that women lost the option of socializing with those outside their immediate kin and neighbours. Thus, women were subject to stricter controls by their families. But one can question that while a husband can see the face of his wife, what is the purpose of the veil when a natural and pious relationship is established between a male and a female such as father and daughter or brother and sister?

The veil has come to stand for a symbol of the irrevocable otherness, backwardness and inferiority of Muslim women. Hoodfar claimed that veiled women suffer from psychological and socio-economic consequences of the views of modern feminist world. The veil's appearance in most public spaces has been taken as proof that Islam is quintessentially opposed to women's rights. Are we going to teach our daughters, sisters, or wives, that the only way for them to be recognized and worthy is to be exploited? Unfortunately, too much emphasis is being placed on the physical features of a woman. Her character and intelligence is being sordidly undermined. Katherine Bullock, lecturer in the department of political science, University of Toronto, who embraced and converted to Islam, alleged that Muslim women are reduced to their head covers, as if there is nothing else about their identity worthy of mention. This seems truly a form of subordination and degradation; but above all, and more importantly, it is insulting to women. Many of the stereotypes about veiled Muslim women include being perceived as oppressed, submissive, conservative, uneducated, backward and fanatic.

The Quran says, *"The same is due to women as it is due from them, but men have precedence over them."* (2:228). It is clear from the above quote that Islam does not believe in gender equality and does not trust women to take charge of their own lives. It robs them of their independence and makes them dependent on men. This gives men an upper hand to dominate and control women. In the Christian Tradition, St. Paul addressed the following stern admonition to 4th century Christian women: "Now I want you to realize that the head of every man is Christ, and the head of the woman is man, and the head of Christ is God. Every man who prays or prophesies with his head covered dishonours his head. And every woman who prays or prophesies with her head uncovered dishonours her head... A man ought not to cover his head, since he is the image and glory of God; but the woman is the glory of man. For man did not come from woman, but woman from man; neither was man created for woman, but woman for man. For this reason, and because of the angels, the woman ought to have a sign of authority on her head" (I Corinthians 11:3-10). St Paul made it very clear that the veil is a sign of woman's submission to man's authority, for which reason, she should wear the veil as a sign of her acceptance of male authority.

The assumption that the veil equals ignorance and oppression, for Hoodfar, has meant that young Muslim women have to invest a considerable amount of energy in establishing themselves as thinking, rational, literate individuals, both in and outside their societies.

The practise of veiling restricts women in the domestic realm as caretakers of the house and family members and more importantly for reproductive roles. This restrains women's mobility and creates barriers in attaining economic independence. On the other hand, men have the freedom to move out of the house for the purpose of gainful employment. Thus, the role of men is of productive breadwinners. Women from lower income groups, choicelessly adopt gender-role-reversals and step out of their homes for lucrative employment. These women

maybe economically less fortunate but more fortunate in more than one ways as compared to their rich sisters. Poor women have more freedom of movement to go out of their homes and are thus less secluded. Veiled women from higher socio-economic backgrounds have less mobility and are more secluded. Findings of the studies conducted by Riffat Haque show that poor women are compelled to break the *purdah* to seek employment and gain income.⁸

Veiled women become the property of their fathers when unmarried, property of their husbands when married and after their spouse has passed away, they become properties of their sons. Thus, we see patriarchal control in domestic and economic arenas.

CONCLUSION

It is clear, from the above discussion, that veiling is a complex symbol seen both as an instrument of oppression and of female liberation. No issue inflames so much controversial deliberation on gender issues in Islam as that of the veil. It is seen as liberating, repressive, imprisoning, protective and annihilating; rarely in human history has a single piece of cloth been assigned so many varied roles like the veil has. Some societies condemn veiling and regard it as relegation and a form of ignominy. Can we rightfully say that portrayal of women dressed in skimpy clothes and revealing their body on television or print advertisements and billboards to sell various consumer goods from chocolates and real estate properties to condoms, are liberated in a humanitarian way more than veiled women? Differences in culture cannot be based on women's bodies, pieces of cloth and politicisation of the personal.

For some, veiling is a potent symbol of subjugation, while others see it as an expression of faith by a devout Muslim and hence argue that it should be allowed in a free society. Women who voluntarily veil are made to feel they are a major threat to civil society, pitiable victims of patriarchal supremacy and conceivable criminals hiding lethal weapons behind their veils. Covering does not imply that a woman is a lesser mortal being; nor does it imply that they are unproductive members of civil society. Many have to defend their decision to cover and let the world know that they only hide love for their religion and Allah behind their veils. The veil only covers the head; not their intelligence and zest. Veiling should not restrict the horizon of her mind. She possesses the power to communicate her concerns, voice her opinions, express her views, assert her choices and take control of her life. She is free to educate and seek employment. Veiling by itself does not restrict a woman from socially interacting or being proactive members of society. It is a matter of choice which should be respected by all.

One can question, does a piece of cloth possess such radical transformatory influence, so as to, turn ordinary men into predatory sexual animals? It is the way men react to clothes that matters, not the clothes themselves. Veiling should not be insisted on the grounds that it is an essential defence against male hyper sexuality. This attitude insults men in so far as it treats them as incompetent of being in control of their sexual behaviour. Chelsea Diffendal says, "The veil can facilitate women's assertion of independence, but this assertion nonetheless occurs on male-defined terms and within male-oriented contexts."⁹ The masculine attitude of domination and subjugation through veiling needs to be questioned. Would men want to become what they want their women to be or be treated in like manner? Hence, sensitivity and empathy towards veiled women from the lense of men is necessary. Men suffer from the loss of enlightening influence and social intercourse with women in society. Would they eternally wish to continue like this? A society in which there is a healthy interaction between men and women without fear of one oppressing the other; a society in which one meets the other as associates, acquaintances, colleagues and comrades instead of enemies, master and slaves, rulers and ruled or subjugator and subjugated. Public and private interface between both the sexes does not always lead to insidious and immoral acts.

Islam has conventionally shown respect towards women and treated them with dignity. Feminists illustrate the case of Prophet Mohammed's wife Khadija. Legend says she was older than him, an enigmatic personality who employed him as her trade representative. She proposed marriage to him. Prophet Mohammad was sceptical as he was not financially independent. But she convinced him saying she had the means to provide for both.

The significance of religious symbols like the veil are not permanent and static; they change according to the changing times, societies and attitudes. Healthy global pro-veiling and anti-veiling discourse should be kept alive with valuable contribution from veiled and non-veiled women, Muslim and non-Muslim men as well as religious authorities and social scientists from across the globe. Veiled women should not be silenced. Sahar Amer believes that one can be modest without a headscarf, and that one could be an equally good Muslim regardless of what one is wearing.

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EVALUATE THE AWARENESS AND PROBLEM FACED AT THE TIME OF CLAIM SETTLEMENT OF PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY) SCHEME AMONG POPULATION 25-40 YEARS IN MUMBAI METRO POLITIAN AREAS

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ABSTRACT

The study finds that Pradhan Mantri Suraksha Bima Yojana is attractive due to its flexibility, throughout easy and clear process, easy claim process, highly reliable and economical personal accident insurance scheme. But due to its limited amount of coverage, existing competition and lack of investor's interest, act as barriers in the success road of the scheme. Pradhan Mantri Suraksha Bima Yojana was introduced on 1st June 2015. The study is based on secondary data collected from different websites and IRDA Journals and data collected from 50 users.

INTRODUCTION

Prime minister Narendra Modi has launched another flagship social security scheme Pradhan Mantri Suraksha Bima Yojana (PMSBY).. The study is mainly concerned with the insurance schemes announced by Prime Minister launched on May 9th 2015, namely PMSBY. It is accidental death and disability insurance scheme. A large part of the Indian population lives in rural areas. Most of them aren't covered under any kind of security scheme. A large section of this population has not even gained the benefits of the banking system. Most are still unaware of various government schemes that are launched from time to time this schemes is available to the people in the age group of 18 to 70 years with a bank account who gives their consent to join which enable auto-debit directly from the account. The risk coverage under the schemes is ₹ 2 lakh for accidental death and full disability and ₹ 1 lakh for partial disability. The premium of ₹ 12 per annum is to be deducted from the account holder's bank account through auto-debit facility in one installment. The scheme is being offered by public sector general insurance companies or any other general insurance company who are willing to offer the product on similar terms with necessary approvals and tie up with bank

SIGNIFICATION OF THE STUDY

The study of financial inclusion is important, in order to improve the economic development of the country and to assess the awareness level of Pradhan Mantri Suraksha Bima yojana (PMSBY) Schemes amongst the households, especially low-income peoples. Which aims to investigate the schemes and utilization of the schemes in India. The results of the study will help to build uniform economic development, appropriate policy initiatives to promote the financial inclusion in India.

OBJECTIVE OF THE STUDY

In order to understand the related information in the study, there are two objectives that should be satisfied. They are elucidated as under:

1. To study the awareness of this scheme by the features& benefits of Pradhan Mantri Suraksha Bima Yojana (PMSBY) among population aged 25-40 years.
2. To study the problem faced by the consumer at the time of claim settlement.

SCOPE OF THE STUDY

The research mainly focused on which the people come under low income group to get the scheme benefits. Pradhan Mantri Suaksha Bima Yojana (PMSBY) aims to help the people financially and make their health secure.

RESEARCH QUESTIONS

The Research question as identified are:

- Whether the consumer is aware about this scheme?
- What are the features of the scheme?
- What are the problems faces by the consumer by this scheme?

HYPOTHESIS

H01 Males are more aware about the Pradhan Mantri Suraksha Bima Yojana (PMSBY)

H1 Number of male and female on the awareness about the scheme of Pradhan Mantri Suraksha Bima Yojana (PMSBY).

H02 People with low education are less awareness about the scheme of Pradhan Mantri Suraksha Bima Yojana (PMSBY)

H2 Education level make no difference in awareness about the scheme of Pradhan Mantri Suraksha Bima Yojana (PMSBY).

REVIEW OF LITERATURE

Gitte Madhukar, R (2015), Focused on all the households in the country, with reference to access to bank account and other banking facilities. The study highlighted the need for financial inclusion, main features and pillars of the PMSBY and performance of this scheme. The poor and the underprivileged people are expected to get all the benefits such as financial inclusion and financial freedom through the PMSBY.

Sandeep J., (2015), Focused on PMSBY, designed to encourage people to invest a small portion of their income at their income-productive stage, to enjoy the Scheme.

Vidyashree dv, Dr. prahlad rathod (2015) Took up a research on the schemes providing insurance cover to people in organized and unorganized sector being Modi's PMSBY mainly stressing on creating a universal social security system for all citizens of the country....having no worry about future uncertainties i.e., illness, accidents and penury in old age. The main motto of the study was to study as to how the banks and GOI succeeded in taking these schemes to whole Indian population.

RESEARCH METHODOLOGY

➤ Secondary Data

The secondary data will be collected from:

- Journals magazines and other periodicals;
- Newspaper articles;
- Research paper, dissertations of research scholars;
- Internet sources pertaining to the research;

➤ Primary Data

The study will make an attempt to identify the usage of the scheme the primary data were collected by administering structured questionnaire schedules to the sampled respondents. The response collected will be fed into the computer and detailed research analysis will be carried out thereafter.

UNIVERSE OF THE STUDY

Pradhan Mantri Suraksha Bima Yojana (PMSBY) In Mumbai metro Politian areas and their population of 25-40 years people is the universe,

- There are 5.35 crore people had enrolled under Pradhan Mantri Suraksha Bima Yojana (PMSBY) IN Mumbai metro Politian.

• Sample Size

In India under the Pradhan Mantri Suraksha Bima Yojana Scheme based on the Financial Inclusion and Investment oriented policies. This study was based on Random Sampling and 50 respondents were selected for this study. . The rest were done by personal visits and through social networking sites. The random sampling technique has been adopted to get responses from policyholders Prudential. The data collected is compiled, tabulated and analyzed with the help of the various statistical tools and techniques.

Final sample size:

GENDER	NO.OF RESPONDENT
MALE	25
FEMALE	25
TOTAL	50

Source: Compiled from Questionnaires

DATA ANALYSIS

It is proposed to analyze data by applying suitable techniques. The analysis will include frequency analysis, T-test and ANOVA.

Gender wise Distribution of the Respondents

The respondents are group on the basis of gender as male and female. The gender wise distribution as sample is presented in Table and chart

Table No-1: Gender Wise Distribution of the Respondents

Gender	No of Respondent	Percentage
Male	25	50
Female	25	50
Total	50	100

Table and chat show that out of 50 respondent, 50 percent were female and another 50 percent were male.

Marital status

The below Table and Chart determine which category of marital status people, prefer these PMSBY Scheme, they are categorized in two marital status that is married and unmarried.

TABLE NO-2: MARITAL STATUS

Marital Status	No. of Respondent	Percentage
Married	30	60
Unmarried	20	40
Total	50	100

Table and Chart show the out of 50 respondent 60 percent were married and 40 percentage as unmarried.

The analysis revealed that majority of the respondent were married.

Level of Education

To determine the level of education of the respondent, the qualification level was scaled in three categories that is primary level, graduate, post graduate.

TABLE ON-3: LEVEL OF EDUCATION

Level of education	No. of Respondent	Percentage
Primary level	15	30
Graduation	20	40
Post graduation	15	30
Total	50	100

Table and Chart show that out of 50 respondent 40 percent are Graduate 30 percent have studied up to Primary and 15 percent are Post Graduate.

Occupation:

In order to identify the occupation of the respondent, they are categorized as Self- Employed, Salaried.

TABLE NO-4: OCCUPATION

Level of Profession	No. of Respondent	Percentage
Salaried	30	60
Self- Employed	20	40
Total	50	100

Table and Chart show that out of 50 respondent 60 percent respondent are salaried ,40 percent are Self Employed .

Hence, the analysis shows that maximum respondent are salaried and they are able to pay the loan instalments.

SUGGESTION

It means still there is huge population in India without any risk cover by the life or health insurance. Government's initiative for the new insurance scheme is really appreciable. With this scheme most of the population will be covered with life and health insurance which was not affordable till the time to poor people.

CONCLUSION

Pradhan Mantri Suraksha Bima Yojana scheme is a low cost premium insurance scheme and is affordable to all sections of Indian people and everyone have to get enrolled into the scheme so that the nominee or the family members get benefited

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MUDRA- MAKING INDIA SELF SUFFICIENT

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ABSTRACT

The paper aims at analysing the performance of a recently launched initiative by Government of India- Pradhan Mantri MUDRA Yojana (PMMY). It is a scheme launched by the Hon'ble Prime Minister on April 8, 2015 for providing loans upto 10 lakh to the non-corporate, non-farm small/micro enterprises. These loans are classified as MUDRA (Micro Unit Development and Refinance Agency Ltd.) loans under PMMY.

Being an overpopulated developing country, India faces several challenges in provision of basic needs and facilities to all. One of the important concerns here is lack of purchasing power of mass, marginalised communities. Amenities like food, healthcare, nutrition, education, transportation etc. are now reaching even at the remote places through the various initiatives and schemes launched by the Government since independence. Providing amenities for 'Free' is considered as an effective solution for such challenges faced by the country. However it is equally essential to make people able to purchase the basic amenities and also to improve their quality of living. Microfinance plays a crucial role in this particular area.

The paper focuses on the key features of the scheme and its relevance to the current requirements of the society. The type of data used for the study is secondary data. It analyses goals of the scheme and how and how much it has achieved those goals and brought the population towards self-sufficiency. Any such step has its obstacles and shortcomings which are required to be considered. The paper also tries to analyse those concerns while implementing the steps taken under the programme.

INTRODUCTION

Microfinance refers to an array of financial services, including loans, savings and insurance, available to poor entrepreneurs and small business owners who have no collateral and would not otherwise qualify for a standard bank loan. The principles of microfinance are rooted in the philosophy of cooperation and upliftment.

“The launch of MUDRA and Pradhan Mantri Mudra Yojana (PMMY) by the Hon'ble Prime Minister on April 08, 2015 is one of the historic events of the year and is the landmark initiative in the financial inclusion.”

The guidelines of PMMY are issued by Department of Financial Services (DFS), Government of India. It is indicated that all banks are required to provide loans to microenterprises engaged in manufacturing, trading, processing and service sector activities for a loan upto Rs.10 lakh. There are three categories under which the loans would be given.

1. Loan upto Rs. 50,000 was to be given under Shishu
2. Rs. 50,000 to Rs.5 lakh under Kishor
3. Rs.5 lakh to Rs.10 lakh under Tarun.

It was expected that more focus would be given on the 'Shishu' category.

A target of Rs.1,22,188 crores was set for Financial Year 2015-16.

The MUDRA has targeted most of the vulnerable groups of the society such as SC, ST, OBC and women. The measures are mainly introduced to increase the confidence among the young, educated and skilled workers.

OVERVIEW

“Mudra Yojana is a unique initiative, which pins hopes on the skills and strengths of the poor, neo-middle class and middle class. It brings out the entrepreneurial energy in our people and furthers a spirit of self-reliance among them.” - Hon'ble Prime Minister Shri Narendra Modi

Vision of MUDRA- ‘To be an integrated financial and support services provider par excellence benchmarked with global best practices and standards for the bottom of the pyramid universe for their comprehensive economic and social development.’

Mission of MUDRA- ‘To create an inclusive, sustainable and value-based entrepreneurial culture, in collaboration with our partner institutions in achieving economic success and financial security.’

As Hon'ble Prime minister says, MUDRA is an initiative to make Indians self-sufficient. It is a vital step in the promotion of rural entrepreneurship, women empowerment and the movement of financial inclusion in India.

Our 11th five year plan (2007-12) has focused mainly on the objective of inclusive growth. The key objective of financial inclusion is to bring all the sections of the society into the institutional roof of the financial system. It is done mainly through the growth of MSME sector and provision of timely credit through Self Help Groups (SHGs) and Micro Finance Institutions (MFIs). PMMY takes this step further to attain the objective.

MUDRA has been successful in achieving a significant increase in refinance to banks and non-banking finance companies (NBFCs). Under PMMY, too, the targets for disbursement were achieved.

ECONOMIC PERFORMANCE

In the year 2017-18, Indian economy has shown a slowdown in the rate of growth to 6.6%. It is mainly attributed to the implementation of demonetisation and Goods and Services Tax (GST). However the growth rate has been recovered to 7.7% afterwards and it is expected to show increasing trends in future. In this achievement, MSME sector has been vibrant. Government has taken special efforts in the growth and development in this sector through MUDRA loans. The key idea is to make people owners of their own start-ups rather than providing them free facilities. And it is highly successful to achieve this idea. The outreach of Micro Finance Institutions (MFI) has shown phenomenal increase. The number of such institutions has crossed hundred. The aggregate gross loan portfolio (GLP) of MFIs stood at Rs. 48,094 crore (excluding Small Finance Banks) as on March 31, 2018. Government of India along with RBI has framed an outcome oriented policy in this regard.

The statistics of loans sanctioned and disbursed is as follows.

Category	FY 2016-17		FY 2017-18	
	Amount Sanctioned	Amount Disbursed	Amount Sanctioned	Amount Disbursed
Banks	1,886.73	1,886.73	4,655.73	4,405.73
MFIs	820	787	446.50	369.50
NBFCs	399	399	1,137.00	1,005.00
RRBs	181.79	181.79	516.75	516.75
SFBs	-	-	500	500
PTCs	271.42	271.42	721.92	704.07
Grand Total	3,558.94	3,525.94	7,977.90	7,501.05

The source: Annual report MUDRA 2017-18

The table clearly shows the increase in the amount of loans sanctioned in various categories of funding agencies from the financial year 2016-17 to 2017-18 except MFIs. We can also see its entry in the SFBs (Small Finance Banks) which play an important role in funding the unfunded.

MUDRA has also extended refinance to various funding agencies like banks, MFIs, SFCs etc. It has altered the interest rates for these various companies according to the valuation and current status of the relevant variables. For MFI s it has reduced rates of interest from 9.45% to 6.85%. It has reduced the cost of credit for the aspiring entrepreneurs.

Another important aspect of MUDRA is the guarantee of credit. It is crucial for entrepreneurs who are not able to keep any assets for mortgage. It has targeted that 95% of the population that was heavily dependent on non-institutional sources of finance and diverted them towards the institutional credit. In the first three years of its implementation, it has benefited around 12.27 crore loan accounts. There is a sharp increase in the amount sanctioned as well as disbursed to various funding agencies such as public sector banks, private sector banks, NBFCs, RRBs, SFBs, MFIs and NBFCs. from 2016-17 to 2017-18. The total growth rate in 2017-18 is 41%.

CHALLENGES

- There is a threat of debt burden- While availing MUDRA loans, Government has to consider the fact that the borrowers may not be able to repay the loan fully or part of it. The group is mainly below poverty line and may not have any collateral as well.
- Concentration of loan in certain areas- MUDRA loans are concentrated in particular states such as Tamil Nadu, Karnataka, Maharashtra, Uttar Pradesh, and Madhya Pradesh.
- It had to face short term challenges after demonetization since rural poor were not familiar with the usage of online payments. It also faced the credit crunch for short run.

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EDUCATION AND SAARC DEVELOPMENT GOALS

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ABSTRACT

South Asian Association for Regional Cooperation (SAARC) was established with the objective of accelerating the process of economic and social development of South Asia. The SAARC initiatives have high degree of importance since the region represents 23 percent of world population. Within the SAARC region, the member states are quite diverse in terms of economic and human development ranging from low income, low human development category to high income, high human development category. On the other hand, the Millennium Development Goals (MDGs) are developmental objectives embraced by the international community which pledge to reduce extreme poverty and end inequality. Four years after the inception of the MDGs, regional Heads of State from South Asia came together in Islamabad for the 12th South Asian Association for Regional Cooperation (SAARC) Summit to assess its progress. By the end of the summit, the Independent South Asian Commission on Poverty Alleviation (ISACPA) released a report entitled "An Engagement with Hope" wherein the MDGs were consolidated into the four broad categories of livelihood, health, education and environment to form the SAARC Development Goals (SDGs). The four major categories of the SDGs encompass 22 goals, eight of which relate to livelihood, four to health, four to education and six to the environment. These highlight the collective vision of South Asian countries to address the problems of poverty and social development. As in the MDGs, the SDGs were also meant to be localized and relevant national targets and indicators adopted to measure progress on combating poverty in the region. The paper seeks to examine the initiatives in the field of education of member states, as a part of their commitment to the SAARC Development Goals.

Keywords: Education, Development Goals and SAARC.

INTRODUCTION

SAARC as a regional organization was established when its charter was formally adopted on December 8, 1985 by seven founding members, which included Bangladesh, Bhutan, India, the Maldives, Nepal, Pakistan and Sri Lanka. Afghanistan joined the association as its eighth member at the 14th summit held in April, 2007 at New Delhi, India. The organization provides a platform for the people of South Asia to work together by building trust and understanding. The objectives, as stated in its charter include: Promoting and improving quality of life of people in South Asia; accelerating economic growth, social Progress and cultural development; building trust and appreciating one another's problems.

South Asia is home to over one-fifth of the world's population, making it the most densely populated geographical region in the world and also the poorest region in the world after Sub-Saharan Africa. Recognizing the imperative to address poverty related issues and measures to alleviate poverty in the South Asian region; the SAARC leaders at their Sixth Summit held in Colombo in 1991 established an Independent South Asian Commission on Poverty Alleviation (ISACPA). According to the United Nations Multidimensional Poverty Index (MPI), just over a quarter of the world's MPI poor people live in Africa, while almost half live in South Asia (ISACPA: 2004). The adoption of the Millennium Development Goals, drawn from the United Nations Millennium Declaration, was a significant event in the history of the United Nations. It constituted an unprecedented promise by the world leaders to address in a single package, peace, security, human rights and fundamental freedoms. In September 2000, at the United Nations Headquarters in New York, world leaders came together to adopt 'the Millennium Development Goals (MDGs)'. MDGs contain eight major goals, 18 targets and 48 indicators (Singh and Singh: 2009). The eight goals under MDGs provide a clear and measurable framework for tackling issues of extreme poverty and degradation of environment. The United Nations member states at the Johannesburg World Summit on Sustainable Development in September 2002 strongly supported the MDGs.

The South Asian region has jointly as well as the different member countries independently, have made attempts to localize the MDGs. One of such attempts is the preparation of the SAARC Development Goals (SDGs) developed by all member states of the SAARC organisation. These goals essentially revolve around the MDGs. The objective of the SDGs was to develop a strategic regional response to alleviate poverty from South Asia and achieve the international Millennium Development Goals by 2015. The States at their level have made efforts to localise MDGs by revising targets suitable for the country, in their national plan. In certain aspects, the SDGs seek to go further and faster than the MDGs targets. The SDGs are also in a sense a road map for the implementation of the SAARC Social Charter (Shiekh and Mir: 2016).

SAARC Development Goals (SDGs)

SAARC Development Goals (SDGs) are the collective vision of South Asian countries to address the problems of poverty and social development. The Twelfth Summit held in Islamabad, Pakistan in the year January 2004 recommended the formation of an Independent South Asian Commission on Poverty Alleviation (ISACPA). At the summit it was decided that the Commission would prepare a comprehensive blue-print laying down SAARC Development Goals (SDGs) in the areas of education, poverty alleviation, health and environment. The commission had to prepare a report titled "Our Future Our Responsibility" and was directed by the leaders to submit it to the Thirteenth SAARC Summit as a comprehensive and realistic blue-print setting out SAARC Development Goals (SDGs), giving due regard to suggestions made in the ISACPA report titled "*An Engagement with Hope*" (2004). This effort by the South Asian Leaders' was aimed at galvanizing a poverty free South Asia and also aimed at achieving the Millennium Development Goals (MDGs) by 2015. The collective will of the SAARC Leaders to go beyond the MDG targets inspired the identification of the SDGs (ISACPA: 2004).

The ISACPA Report recommended 22 priority goals to constitute the SAARC Development Goals for the period 2007-2012 in the mandated areas of livelihood (poverty alleviation), health, education and environment. Out of the twenty-two goals, eight goals are related to livelihood, four to health, four to education and six to environment. In order to prepare the goals for the mandated areas ISACPA took into consideration three key factors: the specificities of South Asia, linkages with the international goals as set out in the MDGs, and finally, the importance of focusing on process goals as much as on outcome goals. The formulation of specific targets and indicators for these goals were left to be carried out at the individual country level. As in the MDGs, the SDGs were also meant to be localized and relevant national targets and indicators were to be adopted to measure progress on combating poverty in the region (Singh and Singh: 2009). The report recommends that all the national governments should annually send progress reports to the SAARC Secretariat, which will compile and analyse these reports and submits its findings in the annual meetings of the SAARC.

Education and SAARC Development Goals (SDGs)

The SAARC Leaders during the Thirteenth Summit endorsed the SAARC Development Goals (SDGs) as recommended by the Independent South Asian Commission on Poverty Alleviation (ISACPA) in the four areas of livelihood, health, education, and environment as being of particular significance to the fight against poverty. It was assumed that not only would each of these have a central bearing on poverty, their synergies and their combined impact would largely determine the pace of poverty reduction in the region (Singh and Singh :2009). The Twenty-seventh Session of the Council of Ministers (Dhaka, 1-2 August 2006) agreed that: (a) SDGs would be achieved in the next five years starting from year 2007; and (b) a mid-term review on the attainment of SDGs would be undertaken towards the end of the third year. Although the objectives of SDGs have not so far been achieved, yet the strength of the SDGs lies in their simplicity and universal appeal.

THE FOUR GOALS OF EDUCATION UNDER SDGS MANDATE ARE**1) *Access to primary or communal school for all children- boys and girls.***

The first goal under education concerns access to primary and community school for all children, including boys and girls alike. The key targets under education SDGs are:

- a) To make sure that availability of school is within walking distance in every village, island, urban center, and achieve gender parity at both primary and secondary levels.
- b) To ensure completion of primary education cycle
- c) To enable Universal functional literacy
- d) To improve quality education at primary, secondary and vocational levels

2) *Completion of primary education cycle*

It is not enough simply to get children into school but also to ensure that they remain there and complete the cycle. The key targets include universal retention rate at the primary level, acceptable level of teacher-student ratio, provision of mid-day meal, acceptable coverage of girl students and students from disadvantaged groups at primary, secondary and vocational levels through stipend programme. One important requirement is the provision of separate toilets for girl students in all schools.

3) *Universal functional literacy*

One in three South Asian adults is illiterate. Along with the goal of universal basic education through the formal school system, additional efforts at informal and community levels are necessary to ensure that all members of the population, in particular illiterate young adults, attain functional literacy.

4) *Quality education at primary, secondary and vocational levels*

While ensuring access and retention goals, South Asia has to also include the goal of quality education in order to better engage with the challenges of the 21st century. The most important targets will include (a) the training of teachers at primary, secondary and vocational levels, (b) an acceptable level of computer and English literacy, including in the rural areas, and connectivity opportunities to make this possible, and (c) improving the courses and curricula for meeting the requirement of productive employment. There are certain indicators which are used to examine the status of progress in the context of the four different goals of education under the SDGs agenda. These are indicated in the table given below:

Goals	Indicators
1. Access to primary/ communal school for all children, boys and girls	i. %-age of children having access to primary schools by distance (physical or time to be decided by respective countries) ii. Gross Enrolment Rate/Net Enrolment Rate iii. Public expenditure on education in terms of GDP iv. Gender parity at primary and secondary level
2. Completion of primary education cycle	i. Survival rates (along with drop out)
3. Universal functional Literacy	i. Adult literacy rate
4. Quality education at primary, secondary and vocational levels	i. %-age of trained teachers ii. Students teacher ratio (STR) iii. %-age of schools with toilets for girls

While the SDGs and the ISACPA Report “*Our Future Our Responsibility*” express the regional will for a comprehensive and strategic response to the problem of poverty and social development, the formulation of specific targets and indicators needs to be carried out at the national level. The more important among the several challenges that have to be faced in the process of implementation of the SDGs include the following:

- Incorporation of SDGs into the National Development Plans and poverty reduction strategy papers (PRSP), which means making the two compatible.
- Prioritization of the SDGs in the light of national concerns.
- Development of targets and indicators for each of the SDGs.
- Resource allocation, management of public expenditure, resource mobilization, exploring external resources and building multi-stakeholder partnerships.
- Developing an effective implementation plan.
- Bringing in a sense of urgency in all matters relating to SDGs, given their limited (five years) time frame.
- Ensuring regional cooperation, wherever feasible and necessary.
- Establishment of credible data base at both national and regional levels.
- Tracking progress and putting in place a proper monitoring mechanism.

Education in SAARC Countries

Despite the government's efforts for educational reforms in SAARC countries issues like poverty, women's education, dropouts and scarcity of funds for providing education for all still exist in this region. Human *Development Report in South Asia*, 2003 highlights the issue of employment which raises concern about the economic growth and trade, education and training, rights of all workers including women and children, and the global trading rules as they have an impact on food and livelihood security of the economically weaker sections. South Asia is the only region in the world where women are far out-numbered by men (Rampal: 2000).

Education of children is another problem in SAARC region. Despite of fact that child labour has been legally banned in all South Asian countries, child labour problems still exist and the region has the largest number of working children in the world. Efforts are also being made to provide access to education to children in all these countries. It is important to note that only formal system cannot meet the growing demand for education in this region. Also countries in this region share a common socio-cultural heritage and share a common set of problems. Thus, there is a great deal of commonality in the curriculum, educational organisation, learning material, examination, and certification at school level.

The formal system alone cannot meet the growing demand for education. Therefore, Open and Distance Learning System has been initiated in this region, which is providing education through Open Universities. Distance education is now an essential feature of the national education systems of these countries in South Asia. Open universities are already established in India, Pakistan, Sri Lanka and Bangladesh. Another problem is the need for a highly skilled and qualified workforce in SAARC countries for high growth rates and to compete in today's globalizing world markets. Hence, the need of the hour is also to improve and expand secondary and tertiary education in addition to primary level education. India is in the process of developing strategies and interventions aimed at enhancing the effectiveness and quality of tertiary education in this region. A South Asian university could play a role in bringing the peoples of the region closer together, and thereby promote the notion of peace and conflict management which are the core objectives of SAARC agenda.

The MDGs have been framed for South Asia through the SDGs. This makes the two complementary to each other. Achieving SDGs is directly linked to the progress made towards achieving the MDGs. Translating the journey of hope of South Asia for a poverty-free region is the key challenge in contemporary times. Dealing with this challenge demands the active participation and innovative engagement from all the sectors namely governments, development agencies, private sector, NGOs, community organizations, media, and academia. Most importantly it demands involvement from the people of South Asia themselves. The engagement is not just for policy planning but more importantly an engagement for results, for inclusion, for imaginative solutions, and ultimately an engagement with hope.

SAARC ACTION PLAN FOR FUTURE COOPERATION IN EDUCATION

- Formulation of the SAARC Framework for Action for the Post-2015 Education Agenda; Technical cooperation and exchange of experts in the field of education and related fields for meeting the capacity building and research needs of SAARC Member States and for developing appropriate strategies for attaining the post- 2015 education development goals and targets in a sustainable manner;
- Generating/expanding the knowledge base required to support the formulation of policies and programmatic interventions that match the needs and situation in each of the SAARC Member States; Sharing/dissemination of information/knowledge, including research results, best practices and innovations, relating to education policies and programs, among countries to facilitate the formulation of evidence-based policy options and programmatic initiatives.
- Policy dialogue among SAARC Member States on issues concerning education development;
- Advocacy for improved policies/practices and formulation of effective programmatic interventions for achieving the education sector development goals and targets set by each of the SAARC Member States;
- Periodic monitoring of and reporting on progress towards post-2015 SAARC education development goals/targets.

Under the category of education SDGs, the common goal is universal access to basic education. This is a critical goal and it needs to be reiterated as South Asia is as yet far from full achievement of this goal. However, there is a need to move to more forward-looking supplementary goals, i.e., completion rate, quality education, gender parity, computer literacy. Some innovative goals are also necessary, i.e. universal coverage of nutritious mid-day school meal at primary levels, incentive programmes for girl students and disadvantaged groups. Finally, South Asia is a conflict prone region in the world and drawing up of SDGs has reflected the regional determination to overlook differences and participate in a broader process of development to free their people from abject poverty and to improve opportunities for them to live a decent life.

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ANALYSIS OF EMERGING TRENDS IN ONLINE EDUCATION

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ABSTRACT

In the open and distance learning, technologies are used for two contrasting purposes: to distribute teaching material and to stimulate learning by means of one way or two way communication. An appropriate technology needs to be found to distribute material to students. In the case of physical teaching material, such as books or audio cassettes, material has to be carried direct to student or to a point from which they can collect it. It may be possible to use existing channels of communication with teachers for this purpose, or to rely on the post, or to set up a dedicated service.

INTRODUCTION

In this information age, computers are used as personal productivity tools and for entertainment. The information age has also brought up a new way of knowing, researching and using the various academic disciplines that we study in school. It has shrunk our world and is helping to create a global village. It has changed business, industry, government and education. This transformation has been fuelled by rapid progress in computer related technologies and telecommunications systems that link computers and other machines to each other and to people. The computer's role as a mind tool has further fuelled change in the information age.

The information age has challenged our educational system. It has affected school funding and the decision making processes that determine how school resources are allocated. Our educational system is a massive institution deeply rooted in the history which needs to be changed in this stage.

Following are some of the emerging trends in online education**Artificial Intelligence**

Education and Artificial Intelligence both goes hand in hand. Education helps learners to explore and learn applicable knowledge of a society, and artificial intelligence provides techniques for understanding the mechanisms underlying thought and intelligent behaviour. Due of this, in today's world AI assisted e - learning scenarios are widely used by most of the schools and colleges to provide better teaching and learning experiences throughout their learning processes. Artificial Intelligence leads to the development of a wide range of artificial intelligence tools as theory and practice. Sometimes, the tools used under AI are working under the guidance of a human being and sometimes these tools are without an external guid. These AI tools can solve or help to solve a growing number of problems.

Micro Credentials

In education, teachers need to create experiences for students and to experience competence-based learning. Micro credentials can help teachers build personalised, competency based learning paths and be recognized for a wide range of valuable and important learning experiences. Micro credentials is a focused, short delivery based on competency.

Virtual Reality (VR)

Virtual reality is currently the hottest modes of implementing training, as it provides a deeper learning experience. This technology is expected to have a significant impact on online education in the coming years. Use of VR in online learning platform have shown significant increase in engagement and improvement result. Virtual reality is popular in gaming. When it is about classroom based learning through lecture method, knowledge gaining is lowest. In case of audio/video/visuals, knowledge retention improves drastically. Pictures and actions speak more than the words. VR does not only shows pictures and images but also it gives a virtual stimulating experience. Usually the user need to wear 3D glass experience something as if the person is standing in front of that scene. VR implementation targeted to education. Their application to learning is picking up now.

MOOC

Massive Open Online Courses (MOOCs) are one among the most prominent and emerging trends as innovative practices of teaching and learning globally. A MOOC is an online course that can be accessed by anyone who has an internet connection. MOOC not only gives us access to learn something globally but also in a portable manner. MOOCs are flexible in time and space. The meaning of MOOCs indicates – Massive (high enrolment dispersed geographically), Open (articulated to free and accessible), and Online (web based facilitation). With

the help of MOOCs, it has become easier to expand knowledge and information. Teachers, educators, professionals and researchers are also expanding their knowledge and improving their skills at the low cost.

Blended Learning

Blended learning is a case in which a lesson takes place partially online and partly in other ways. In Blended Learning, students learn what they desire in face to face environment while matching with their own speed. Some researchers believe that this link between a method in a field or in the subject should be included in the definition and the basis for blended learning. It involves direct teaching as well as indirect and collaborative teaching and individualized computer aided learning concepts.

Teleconferencing

Teleconferencing offers a means of interacting with others at remote places by circumventing travel costs, time and associated problems. Educational applications pertain to communication with groups of learners at different campuses and in different organisations. Management applications are concerned with meetings and seminars. Further applications include information sharing and consultation.

A teleconference is a real-time interaction between two or more persons at long distances. The technology required to permit teleconferencing is an order of magnitude higher than that for one way process of telecommunications. At present there are three basic types of teleconferencing systems:

Video conferencing

Audio conferencing

Computer conferencing

Computer-run Virtual Laboratory

Computer run virtual laboratory is another technique where, one can stage experiments that imitate real ones. A student or teacher through computer run virtual lab can design shapes, choosing, pointing, moving, indicating numerical parameters by sliding an indicator, or by direct input. They can also change settings easily. The student or teacher then simply pushes the START button and the experiment begins. The parameters' values can be organised in tables, and their data can be presented on graphs. In solving algebraic equations, students can use graphs to verify their calculations and transformations of the formula. In models of atomic and molecular structures that simulate individual particles' interaction, students can track emerging phenomena such as temperature, pressure, states of matter, phase change, absorption, latent heats, inclusions and annealing.

CONCLUSION

This study tried to give information about the current status of e-learning. Although the concept of e-learning has become a new concept in the field of education, it has made rapid progress. In addition to rapid progress of e-learning, many new concepts have also gained a lot of literature. These concepts are listed in this study as follows: Artificial Intelligence, Micro Credentials, Virtual Reality (VR), MOOC, Blended Learning, Teleconferencing and Computer-run Virtual Laboratory

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BUILDING HUMAN CAPITAL THROUGH HIGHER EDUCATION IN INDIA- STATUS AND CHALLENGES

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ABSTRACT

In the new age, human capital development is vital for attaining a sustainable economic growth of economy. There is the inevitable need to increase innovative capacity through knowledge where higher education is a prerequisite for the production of knowledge based resources, which in turn, contributes to the growth of organizations and the nation at large. Thus higher education plays a significant and enhancing role in the development of Human Capital of a country.

Higher education, which is growing at the rate of 20% per annum worldwide, is being counted as one of the most contributor to emergent economies. In India, the growth of higher education providers in terms of Universities and Colleges had been spectacular since independence. India is a young country. It has the world's largest population in the age group of below 25 years. This magnitude of youngsters will coerce huge demand for higher education. However, India witnesses several challenges in the higher education sector, despite of the various changes in national education policies. This research seeks to satiate its inquisitiveness as to what challenges plague the system of higher education India. It also attempts to explore the different pathways that leads to the improve the stock of human capital in terms of educational attainment and skills development, achieving critical improvements in literacy.

Keywords: Human Capital, Higher Education

I. INTRODUCTION

Education is an essential building block of the success of an individual. It opens up directions of wisdom and knowledge and paves way for excellence. Consequently, it channelizes the path for economic and human development of a country. On a macro level, the education sector has witnessed massive transformation and improved financial outlays in recent years globally. With human resources increasingly gaining importance in the overall progress of a country, development of education is expected to remain the prime focus of economies in the current decade.

India supposedly has the third largest higher education system in the world. India has a population of 1.37 billion (as of August 2019 estimates). According to the World Bank, India is the third largest economy in purchasing parity terms. Over the next few years, India is expected to grow at well over 7 percent per year in the macroeconomic, fiscal tax and business environments. In recent years, there has been a phenomenal drop in the extreme poverty level from 46 percent to an estimated 13.4 percent over the two decades before 2015.

II. REVIEW OF LITERATURE

Schultz (1961) defines human capital as “acquired skills and knowledge”, to distinguish raw (unskilled) labor from skilled labor. This definition put emphasis on the escalation of people’s economic condition as a result of human capital investment. The World Bank (2006) likewise defined human capital as the productive capacity of individuals, with special focus on its input to economic production.

With knowledge-based and globalized economies, significance of human capital for both individual’s and to countries’ economic success came to the forefront. Human capital investment and development leads to other non-economic benefits as well, primary of them being improved well- being of people and a superior social structure. These larger benefits are considered by many economists as essential along with the economic benefits in the form of higher earnings and economic growth. Considering these benefits, the OECD gradually extended its definition of human capital as “the knowledge, skills, competences and other attributes embodied in individuals that are relevant to economic activity” (OECD, 1998). A later report, however, defined human capital as “the knowledge, skills, competencies and attributes embodied in individuals that facilitate the creation of personal, social and economic well-being” (OECD, 2001). The OECD definition is all-pervasive as it incorporates various skills and competencies that are acquired through learning and experience but may also include intrinsic abilities. A few aspects of motivation and behavior along with the physical, emotional and mental health of individuals are also regarded as human capital in this broader definition (OECD, 2011).

Nisha Kumari and Aditya Sharma (2017), in their research paper “The Role of Higher Education in Economic Development” have recognized the development of economy through higher education. The author states that

the education in every sense is one of the fundamental factors of development. The country may fail to achieve sustainable economic development without substantial investment in human capital. Education raises people's productivity and creativity. It promotes entrepreneurship and technological advances.

Dhull and Rohtash (2017), in their research paper "Issues and challenges in Higher Education" have recognized qualitative and quantitative issues in the higher education sector in India. The authors state that acquiring education lead to enhanced wages and productivity apart from building enriched individuals and society. The authors have highlighted a few of the issues plaguing the higher education sector:

Scarcity of investments in libraries, information technology, laboratories and classrooms

1. Lack of research facilities
2. UGC being the sole agency responsible for coordinating, determining and maintaining the quality of higher education in India.
3. Lack of skill based education
4. Redundancy of the syllabus to provide applicability in the new age economy.
5. Privatisation of education has posed problems of access to certain strata of students

III. OBJECTIVES OF THE STUDY

1. To analyse the current higher education system in India as a contributing factor for economic and human capital development.
2. To ascertain challenges of the higher education sector in India

IV. SIGNIFICANCE OF THE STUDY

A society with a global outlook, a large young population with a myriad of aspirations and newer perspectives towards life are the realities of present day India. In order to realize this, higher education system needs to adopt a holistic and an inclusive approach. This can be achieved by channelized measures with respect to the higher education policy, its scope and its delivery. Furthermore, it has to have a global orientation while keeping the Indian ethos intact. Also, as seen in the literature reviewed, various authors have placed human development squarely as the central focus of the development agenda. The social and economic disparities generated by the present growth patterns in India have projected human resource development both as a goal in itself and as a means to achieve equitable, inclusive and sustainable growth and development. The Indian education system has undergone a metamorphosis change right from the gurukul system into the current digital world. The education sector in India has evolved to be one of the fastest growing sectors powered by growing digitalization and innovations. The education system, in particular the higher education system has witnessed transitions in the teaching learning methods, styles, content and delivery in the past couple of decades. However, the dynamism of the knowledge based economy has posed perceptible threats to the education sector, which need to be addressed regularly. The larger rationale of the current study is to ascertain workable initiatives incorporated into the current human capital development through education.

V. METHODOLOGY OF THE STUDY

The nature of the current study is exploratory and descriptive in nature. In pursuance of the achievement of objectives, the research study will be based on secondary data.

The study uses the following sources of data:

- Academic journals
- Magazines and Books
- Newspaper articles
- Government and non- government institutional reports (both national and international)
- Digital sources

VI. OVERVIEW OF THE CURRENT HIGHER EDUCATION SECTOR IN INDIA:

Currently, India's higher education system is the largest in the world enrolling over a million of students. Presently, a population of over 50% in India is under 25 years of age. In less than two decades, India has managed to create additional capacity for over 40 million students. At present, the higher education sector witnesses spending of over Rs. 46,200 Crore and it is expected to grow at an average annual rate of over 18% to reach Rs. 2,32,500 Crore in the next decade.

According to the All India Survey of Higher Education (2017-18) by the ministry of Human Resource Development, Government of India the following are a few statistics of the higher education system in India

Table No. 1- Institutions listed under All India Survey of Higher Education (MHRD)

Number of universities	903
Number of colleges	39050
Number of stand alone institutions	10011
Number of affiliating universities	285

- Nature wise distribution of universities can be seen below:

Table No.2- Typology wise Distribution of Universities

TYPES OF UNIVERSITIES	NO. OF UNIVERSITIES
Central open universities	1
State open universities	14
State private open universities	1
Dual mode universities	110

- 15 Universities are exclusively for women, out of which 4 are located in Rajasthan, 2 in Tamil Nadu and 1 each in Andhra Pradesh, Assam, Delhi, Haryana, Karnataka, Maharashtra, Odisha, Uttarakhand and West Bengal.
- College density refers to the number of colleges per lakh eligible population (calculated for population in the age-group 18-23 years). It varies from 7 in Bihar to 51 in Karnataka and Telangana as compared to all India average of 28.
- Post Graduate Course and programme wise distribution of colleges is seen below: -

Table No. 3- Post Graduate Course Wise Distribution of Colleges

COURSES	DISTRIBUTION (%)
Ph.D.	3.6%
Post Graduate	36.7%

- Enrolment- Enrolment is a fundamental quantitative parameter used to assess the efficiency of the education system. One of the major enrolment statistics shows that 18.5% of the colleges have an enrolment of less than 100 and only 3.6% Colleges have enrolment more than 3000. The total enrolment in higher education has been estimated to be 36.6 million. Gender wise distribution of total enrolment is shown in the below table.

Additionally, Gross Enrolment Ratio (GER) in Higher education in India is 25.8%, which is calculated for 18-23 years of age group. Gender wise gross enrolment ratio is also shown in the table. Further, distribution of enrolment class and caste wise can be seen in Table no. 4 and 5.

- Distance enrolment constitutes about 11.0% of the total enrolment in higher education, of which 41.9% are female students. About 79.2% of the students are enrolled in Undergraduate level programme. 1,61,412 students are enrolled in Ph.D. that is less than 0.5% of the total student enrolment.
- A significant finding postulates that there are more than 78.0% colleges running in private sector; aided and unaided taken together, but it caters to only 67.3% of the total enrolment.

Table No. 4- Gender Wise Enrolment

	MALES	FEMALES
Total Enrolment (36.6 Million)	19.2 Million	17.4 Million
Gross Enrolment Ratio (18-23 years of age)	26.03%	25.04%
Distance Enrolment (total- 11%)	58.01%	41.09%

Table No. 5- Caste Wise Distribution of Enrolment:

CASTE	ENROLMENT (%)
Schedule caste	14.4%
Schedule tribe	5.02%
Other backward class	35.0%

Muslim minorities	5.00%
Other minority communities	2.02%

- Enrolment in courses/ programmes- Table no. 6 shows the course wise distribution of enrolment at Undergraduate level. At Ph.D. level, maximum number of students are enrolled in Science stream followed by Engineering and Technology. Additionally, at Post Graduate level maximum students are enrolled in Social Science stream and Management comes at number two.

Uttar Pradesh comes at number one with the highest student enrolment followed by Maharashtra and Tamil Nadu.

Table no. 6- Course Wise Distribution of Enrolment:

COURSES	ENROLMENT (%)
Arts/Human science	36.4%
Science	17.1%
Engineering and Technology	14.1%
Commerce	14.1%

- Pupil Teacher ratio- The total number of teachers are 12,84,755, out of which about 58.0% are male teachers and 42.0% are female teachers. At all-India level there are 72 female teachers per 100 male teachers. The Pupil Teacher Ratio (average number of pupils per teacher) in Universities and Colleges is 30 if regular mode enrolment is considered whereas ratio for Universities and its Constituent Units is 20 for regular mode.

VII. FINDINGS AND DISCUSSIONS: CHALLENGES FOR HIGHER EDUCATION SECTOR IN INDIA IN THE NEW AGE

The landscape of higher education is constantly changing. In spite of the major reforms undertaken by government and the major educational agencies in India, economic and social imperatives call for a higher level of knowledge, skills and research capabilities. India's economy is expected to grow at a fast pace and rapid industrialization would require a gross incremental workforce of 250 million by 2030.

The population is characterized by diversity with more number of students opting to take up higher education even at a later stage in their life. Further, increasing urbanization and income levels will drive demand for higher education. The research shows that the education system has become more inclusive in terms of geographical and social inclusion. However, it suffers from certain grass root issues like absenteeism, lesser budgets and deflated quality at the regional level universities. Based on the literatures and statistics reviewed, the present research study identifies three broad pillars of the human capital development- economic, social and intellectual determinants. Hence, the study categorizes the challenges of the Indian higher education system into three broad categories- Social issues, Economic issues and Intellectual issues.

Social Issues

1) There are many basic problems facing higher education in India today. These include inadequate infrastructure and facilities, large number of vacancies in faculty positions, low student enrollment rate, outdated teaching methods, declining research standards, unmotivated students, overcrowded classrooms. Further, there is widespread geographic, income, gender and ethnic diversity leading to rising disparities in the access and delivery of education. The enrollment rates are low in many minority communities and scheduled tribes.

2) Apart from concerns relating to deteriorating standards, privatization of education has led to widespread exploitation and imbalances in access to education. The government has made efforts to subsidize education in schools but has not been successful in addressing commercialization of higher education. Ensuring equitable access to quality higher education for impoverished students is a major test. A few offshoots of this issue are inability to crack competitive entrance examinations, commercialization through coaching classes and tuitions. □ 3) There are large variations in regional, state and urban- rural demographics. Further, the existence of universities and colleges is imbalanced across various states. Institutions of national importance and those belonging to the Tier I category are much fewer leading to fierce competition. The current education sector does not correct these discrepancies leading to disproportionate delivery of education across the nation.

4) Disparities in the caste wise enrollments as seen in the statistics expresses the shortcomings of the education system in India. This can largely be accounted to the age- old reservation systems leading to rising costs of education and lower access to education.

Economic Issues

1) India is yet to become a knowledge- based economy. This is due to lack of applicability of knowledge. Large investment is required to be made in human resource productivity by using the older general disciplines of humanities, social sciences, natural sciences and commerce to enhance field- based experiences, skills and attitudes. In spite of excellence based educational institutes like IITs, Indian contribution to the ICT sector remains at mere 2%, where Indians are absorbed in the lower ranks of ICT sector (the wire/education/India). Further, institutions of nation importance have hidden disadvantages in the form of difficulty of access and a gap between national and local institutions.

2) Commercialization of higher education is only encouraged by privatization of universities. This leads to widespread problems of access and anomalies in regulation by the authorities.

3) There is an inadequate and diminishing financial support for higher education from the government and from the society. Many colleges established in rural areas are non-viable, are under-enrolled and have extremely poor infrastructure and facilities with few teachers. The problems faced by the Indian higher education system can be summarized into four broad categories:

6. Low quality of teaching and learning □
7. Demand supply gap □
8. Lop-sided growth and access to opportunity □
9. Constraints on research capacity and innovation. □

Intellectual Issues

1) Even though the University Grants Commission has begun to recognize that a whole range of skills is a pre requisite for the graduates of humanities, social sciences, natural sciences and commerce, as well as from the various professional disciplines such as agriculture, law, management, medicine or engineering, it is far from reality. According to McKinsey & Company report, India will need to up-skill or re-skill 500 million people by 2020 to meet its growth requirements. However, current capacities facilitate training of a much lesser number.

2) Education in basic sciences and subjects that are not market friendly has been suffering due to rote learning and lack of flexibility, which leads to lack of applicability.

3) Access, equity, relevance and quality of higher education can get operationalized only if the system is both effective and efficient. Hence, the management of higher education and the total networking of the system has become an important issue for effective management. The shift can occur only through a systematic approach to change as also the development of its human resource and networking the system through information and communication technology. Generalization of courses and content across universities is a bigger issue in the modern times.

4) The quality of teaching and learning is an imperious challenge plaguing the higher education system. A few reasons for this could be vacant faculty positions and untrained faculties as per various reports. Additional teaching- learning contentions which compound the problems include:

- Rigid and obsolete curricula □
- No engagement of stakeholders in course content and skills development. □
- Few prospects for interdisciplinary learning. □
- Outdated pedagogies and assessment systems □
- No emphasis on impartment of transversal skills like critical thinking and analytical reasoning and collaborative working.
- Imbalances in the pupil teacher ratio. □
- Segregation of research from regular teaching □
- Severe lack of research experience and aptitude amongst teachers and students alike. □
- Flawed quality assurance system and loopholes in the accountability by institutions to the state and central government, students and other stakeholders. □
- Low employability skills and readiness for knowledge- based economy □

- Incapacitated transitions to higher levels of study and research. □

Many of the Tier I institutions too face most of the problems stated. However, these issues are most rampant in the affiliated colleges and state universities. The supply-demand gap despite an average growth rate of over 7% in the last decade remains. India's GER in higher education remains very low. A few reports suggest that albeit India may achieve a target of achieving 30% GER by 2020, 100 million qualified students will still not be placed at any university. India needs to drastically increase admissibility at universities and enrollment through various modes of education delivery.

VIII. CONCLUSION

The paper brings to light the challenges plaguing the higher education sector in India towards building human capital. Even though the higher education sector has seen sweeping changes, there are a few fundamental issues that need attention. Deliberation towards these issues at all levels- receivers of the education, the facilitators (universities and colleges) and the government is imperative to bring about transitional and catalytic changes in the higher education system in India.

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CONTESTING MANLINESS AND SILENCE: REDEFINING GENDER IDENTITY IN CHIMAMANDA NGOZI ADICHIE'S *PURPLE HIBISCUS*

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ABSTRACT

The postcolonial discourse subsumes within its ambit issues pertaining to gender, religion and culture. In an era where gender identity is an area of serious concern, Chimamanda Ngozi Adichie has been in the vanguard of the feminist writers in dismantling the hackneyed ideals of gender and redefining its role in the societal and cultural framework. Her novel Purple Hibiscus is a narrative of familial violence and subversive patriarchal ideology which has silenced the voices of women and relegated them to the margins. This paper attempts to unveil Adichie's feminist and humanitarian concerns in contesting the ideals of manliness and condemning violence emanating from the hegemonic ideology of the patriarchal structures. Purple Hibiscus underscores the harrowing struggles, of a wife, a teenage daughter and a son, to assert and redefine their identities in a milieu where silence is viewed as an enviable trait, and adherence to religious bigotry, a virtue. This paper will also uncover the manner in which the dynamics of gender at the microscopic level play a key role in shaping gender identity at the macroscopic level thereby, affecting the cultural fabric of the society.

Keywords: postcolonial, patriarchy, hegemony, ideology, manliness, religion, silence, gender identity

Chimamanda Ngozi Adichie is a creative writer committed to the cause of equality and restoring the values of humanity. One of the significant themes in her oeuvre is the primacy she places on the rights of women and gender equality. Like gender, pertinent postcolonial issues of language, race, identity and the complex interaction of the characters with the socio, economic and political forces have also been deftly examined in her works. Adichie has also delved into the issue of political unrest and the impact of post-independence ethnic conflict, especially the corollaries of the Biafra war, in her novel *Half of a Yellow Sun*.

This paper will explore her debut novel *Purple Hibiscus*, a narrative peppered with practices of violence, emanating from the hegemonic structures, not only in the public sphere but also in the private and domestic spheres. Patriarchal supremacy, gender violence, identity crisis and power politics are some of the pressing concerns in this novel. It is a path-breaking novel, set in the south eastern Nigerian town of Enugu, Nsukka and Abba which are predominantly Igbo in origin. This bildungsroman chronicles Kambili journey and unveils myriad responses to marginalization and victimisation, amidst radical political mayhem in postcolonial Nigeria, while zeroing on the need to redefine gender identity. This paper will thus, explore the manner in which manliness, silence and violence affect the dynamics of gender.

Kambili's father, Eugene Achike, referred to as Papa by Kambili and her brother Jaja, is a staunch patriarch. He is an authoritarian figure who perpetuates the bigoted ideals of patriarchy. His prejudiced approach also springs from his adherence to religious decrees pervading the postcolonial domains. Colonization and patriarchal structures are instrumental in perpetuating different forms of violence against the disadvantaged sections of society. Eugene's character is symptomatic of the religious fanatics who overpower others with their hegemonic and vicious tactics. His interactions, with his wife, Beatrice and their children, reflect his deep-seated patriarchal ideology which is perpetually unleashed on the abiding family members.

Adichie has not only condemned Eugene's overbearing patriarchal approach but also critiqued the conditioned ideas of gender and subverted the stereotypical notions of masculinity and femininity. Manliness is synonymous with attributes like valour, physical prowess, domination and most significantly, traits which are antithetical to feminine attributes. Silence is considered to be a virtue and women who nurture this quality are considered to be 'good' women. The society however, crumbles when there is an imbalance of the masculine and feminine principles. The excessive domination of one of the sexes leads to downfall and disintegration.

The beginning of *Purple Hibiscus* is reminiscent of Adichie's role model Chinua Achebe's novel *Things Fall Apart*. At the outset, the narrator opines, "Things started to fall apart at home when my brother, Jaja, did not go to communion and Papa flung his heavy missal across the room and broke the figurines on the étagère."⁽³⁾ This clearly reflects the way Adichie has weaved the story with the domineering presence of father at the centre. It is his belligerence and hegemonic ideology which looms large over his family members, perpetually tyrannizing them. His officious tendencies coerce them to succumb to his convoluted belief system.

The narrative also depicts the manner in which Eugene's patriarchal attitude is an offshoot of his unsighted dependence on the western religious beliefs. It establishes the way colonialism and its spin-offs gave a free rein to the imminent cultural imperialism. With this new colonial and religious edifice, a stringent observance of command was a pre-requisite to attain order in life. The collapse of Igbo culture and its conflict with the modern religious beliefs spilled over in the cohesive units of the Igbo families. Eugene was not only overpowered with his disproportionate belief in western values but was also determined to thrust his ideology on Jaja, who had all the traits of a rebel and therefore, would not conform to the patriarchal and hegemonic ideology of his father. In fact, Eugene does not confirm to his father's religious affiliations and prohibits his children from bonding with their grandfather.

Eugene's tendencies relegate his wife and children to the margins, pushing them into the zones of silence. He however, makes a serious attempt to talk about equality in the public sphere and creates a voice for addressing democratic concerns. His abusive nature in the domestic arena is quite opposed to his acts of service in the public domain. It is ironic that a person, who advocates the principles of democracy, stifles the freedom of folks in the household. It is his domineering nature, to hold his wife and children in the clutches of religious norms and ridicule their affiliation with the traditional culture, which evokes consternation amongst readers. The narrative repudiates the concepts of manliness and silence which have sabotaged the ideal of gender equality.

Eugene's lust for power which comes across through his powerful hold over his family members reflects his male chauvinism and thereby, the issue of manliness is contested. His radicalism at the macrocosm endorses forms of extremism in Nigeria, which is rife with idea of wiping out the heathen beliefs. His speeches are replete with notions of sin and hellfire. He also has a notion about being civilized and does not allow his children to speak in Igbo language especially in the public sphere. Adichie has also taken a dig at the manner in which Eugene is alienated from his roots and imposes his convoluted notions of civility and propriety on his children. Beatrice, on the other hand, represents the conditioned feminine ideal of passivity and silence. She endures the subjugation and violence to abide by the rubrics of marriage and norms of the society. She refuses to sever her ties with Eugene despite the gruesome torture he inflicts on her which results in miscarriage. This disharmony between parents wreaks havoc on Kambili and Jaja and they continue to remain victimized despite the innate desire for freedom. Though they are victimised by Eugene, they continue to oblige him.

Eugene's obstinacy is also apparent from his relationship with his father. He severs his ties with his father, Papa-Nnukwu. This father-son relationship is reminiscent of Unoka and Okonkwo's relationship in Chinua Achebe's *Things Fall Apart* wherein Okonkwo denounces Unoka for his overtly feminine qualities. Nnukwu and Eugene have ideological differences because the former believes in traditional religion whereas; the latter is an absolutist and fanatically believes in Catholicism. Adichie however, does not completely endorse Nnukwu's religious practices as there are instances of sexism in his dealings with people. She nevertheless, delineates the character in a manner which evokes our sympathy. Nonetheless, his character is not romanticised as he reflects some of his gender centric beliefs. He believes that his widowed daughter must find a good man but his daughter is determined to climb up the professional ladder and this is perhaps Adichie's perspective on creating a society where gender equality is the norm.

Cheryl Stobie, in "Dethroning the Infallible Father: Religion, Patriarchy and Politics in Chimamanda Ngozi Adichie's *Purple Hibiscus*" pronounces, "Eugene's authority can be perceived through the western optic of a self-made man, but more particularly within the Nigerian context it can be viewed through the optic of the Big Man, a phrase which is used repeatedly throughout *Purple Hibiscus*. Adichie comments in an interview that "I can't stand empty Big Manism, something my people do too well" Kathryn Holland provides a useful overview of the history of the term. In pre and early-colonial [. . .] Africa, the "Big Man" archetype offered an established and highly desirable mode of masculinity. (425)

Eugene was referred to as Omelora in his hometown which signifies "One who does for the community". He is thus driven into experiencing some sort of sycophancy which makes him view any form of vilification as a threat to his personality. Cheryl Stobie adds that Adichie is using Eugene as a symptomatic case of the unchecked use of patriarchal power (426). Perhaps, this is why Eugene stifles his children and wife, depriving them of a sense of autonomy. The children are able to experience a sense of freedom when they visit their Aunt, Ifeoma's house in Nsukka.

Aunt Ifeoma gives them an opportunity to mingle with other people, a luxury which was unattainable in Eugene's territory. Ifeoma is a character to be reckoned with as she has immense resilience and strength of character. When the campus of the University of Nigeria is rife with riots she projects her assertiveness by not allowing the security men entry into her house without a search warrant. In her company, children experience a

sense of liberation from the tyrannical clutches of their authoritarian father. It is here, that Kambili gets into an intimate relationship with Father Amadi and experiences a sense of liberation in the company.

Father Amadi presents a foil to manliness projected by Eugene. He is depicted as a tolerant male who believes in including traditional Igbo songs in the congregation. However, Father Amadi has also certain flaws which reflect his dependability as a person. Cheryl Stobie in "Dethroning the Infallible Father: Religion, Patriarchy and Politics in Chimamanda Ngozi Adichie's 'Purple Hibiscus'", opines "given his position in the priesthood his encouragement of Kambili's adoration is viewed ambivalently, and he too is revealed to be fallible, both personally and as a representative of a religion that Adichie portrays as being in need of reform with regard to gender, body-shame and postcolonial conceptualisations". (424)

The hierarchies created in the societal set up are products of the ideology of patriarchy and gender and these are entrenched in the African woman's psyche. The need for asserting one's rights are significant to establish one's identity in the society. Susan Z. Andrade in "Adichie's Genealogies: National and Feminine Novels" affirms, "That Beatrice takes the initiative to poison her husband runs counter to her general passivity, but after that bold act she becomes passive again, allowing her son to take the blame, and she herself begins truly to "fall apart" at the novel's end. The possibilities for economic and individual self-sufficiency and the greater dignity that a modern woman might aspire to are best embodied in Purple Hibiscus by Ifeoma" (98)

Ifeoma is thus, the dignified and balancing force in the novel. The Purple Hibiscus, which grows in Aunt Ifeoma's garden and eventually also seen in Kambili's garden, signifies hope and a balanced view of life. This is in sync with the myriad issues pertaining to the concept of gender. The dichotomised thought processes which inevitably conditions responses towards the person of the opposite gender perpetrate gender violence at various levels. The narrative has thus, denounced the subversive gender hierarchies and stereotypes enmeshed in the society. The only panacea to this malaise lies in creating a society where prejudices emanating from misplaced adherence to constructs are overthrown and prominence is laid on gender equality where individuals strive together to create an environment of stability and dignity.

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GLOBALIZATION AND LITERATURE: PERSPECTIVES IN ANITA DESAI'S FASTING, FEASTING

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ABSTRACT

*Globalization has been defined as the interconnection of global economic political cultural and other processes that transform conditions. This paper will explore **Fasting, Feasting** by Anita Desai in the light of the psychological tussle depicted in the characterisation of Arun when confronted with Western culture and questions about a quest for freedom and migrations of individuals. It also will study how Anita Desai juxtaposes with the issue of freedom not only those left in the homeland, like Uma and Anamika but also the female protagonists in the Patton family.*

Keywords: globalization interconnection psychological freedom migrations homeland

Globalization as defined in economic terms is the “reduction and removal of barriers between national borders in order to facilitate the flow of goods, capital, services and labour.” It has been traced as beginning in the late nineteenth century hindered by the first World War and picking up in the last quarter of the twentieth century. It was characterized by a removal of “government-imposed restrictions on movements between countries.” (Globalization and Literature: Shodhganga)

Shashi Deshpande in ‘The Globalization of Literature’ has this to say about the relevance of literature to culture and people,

Literature, specially the novel, is a writer's response to society. Ideas are worked out through people and their lives. And these lives are lived in a particular region which has a social, political and cultural context – all of which is intrinsic to the novel. The writer, in other words, creates a definite world. Since identification is one of the major doorways through which a reader enters fiction...

What this paper strives to study is a narrative that is, bridging two nations the life of the protagonist Arun who left India for further studies to Massachusetts and a life with the Pattons and how this “globalization is reflected thematically in fiction.” (O'Brien and Szeman, 604)

Anita Desai, was born in 1937 to a German mother and an Indian father, and as Rana Dasgupta states in her Introduction to **Fasting, Feasting** (Desai, 1999) Anita Desai has “always undertaken to write about human beings out of place. Her books are full of travellers and exiles, and people who have lived beyond their time...” (ix) Her absorption appears to be Rana states, “the failure of cultures to understand each other.” (ix)

The underlying suspicion towards Arun's alien surroundings is evident in his walk down “Edge Hill” where “he makes his way slowly” moving “cautiously through massed waves of water under which unknown objects lurked,” the houses “seem as lost, as stranded...” Even the “hatted gnomes crouched amongst the rhododendrons like decoys” portend that which is fearful “some message to the threatening hinterland.” (163) Arun's nervousness is described by Desai as that of someone venturing “across the border” and his desire to make a discovery is summarized in,

Arun knows nothing. He peers around him for footprints, for signs, for markers. He studies mailboxes that line the drive, leaning into each other, for some indications or evidence. He notes which ones have names written upon them, which ones only numbers. If the mail has not been collected, he squints to find the name on the newspapers and the mail order catalogues stuffed into them. (164)

Arun's alienation in a strange land is perfectly captured by Desai in the above words.

His inability to relate to his fellow students and his environment is evident in Desai's choice of location of his room at the dorm at the university. It was “at the edge of the campus,” “with a mostly silent student from Louisiana.” The room was “at the end of a long corridor scribbled over with graffiti... and its one window...looked out onto the parking lot.” A desolate scene and from his desk Arun could look “across its bleak expanse, watch students drive off in their cars, leaving behind pools of oil and grease.” On Friday nights “even this desolation would explode...as students hurled beer cans out of the windows...” All this bringing home to him the “emptiness” of his weekends (173) and the voices shouting of “another world, another civilization...Their very volume created a fence, a barrier, separating him from them They were the bricks of a wall that held him out.” (174)

He found it difficult to relate to his fellow students, “the young man who wore his hair in a plait, the older woman who had short grey hair on which she always wore a baseball cap,” or the girl who “ate her way through packages and cartons full of food” drink, candy and gum, a ripe banana and “an almost rotten orange.” None of them could he consider as “potential allies or friends.” His solace was in concealment behind his thick glasses. (174)

His reluctance to identify with or a “resistance to being included” was so acute and “filled every cell of his body” that even when he ran into an older woman from his geology class who told him she had cancer” he finds it difficult even on grounds of compassion to relate to a classmate.

His inability to even find comfort in the company of his countrymen indicates the extent of exilic alienation and dysfunctionality he is affected with. Thus when his own countrymen who as Desai puts it, “had formed a ghetto on the thirteenth floor of the dorm where they could concoct the foods that they longed for over an illegal hot plate and sing to the tapes of music...” (175) Arun found the pretext of a test he had to prepare for to avoid joining them in their repast.

In this desire to distance himself even when his countrymen suggested he join them in taking a house for the summer indicated Desai says that his period in the US would continue with a silent roommate who concealed his facial expressions behind a screen of smoke, that he would attend lectures where the lecturer never even learnt his name and find food in a cavernous cafeteria where no one tried to sit beside him. (176)

In his psychological tussle to accept his existence in this alien land he is able to discover what he was also battling back home, for for the first time in his life he was away from the stifling existence under MamaPapa,

His sisters, the neighbourhood of old bungalows, dusty gardens and straggling hedges where he had grown up, the only town he had ever known; he had at last experienced the total freedom of anonymity; the total freedom of anonymity; the total absence of relations, of demands, needs, requests, ties, responsibilities, commitments. (176)

He advances forward to a summer in the US which “stretched out open, clear and blank,” a blankness he planned to keep that way.

When Arun takes up residence with the Pattons there is a cultural collision with this aspect of globalization Arun undergoes. Mrs Patton tries to befriend him by confessing her fondness for vegetarian food – but her joy in carrying home her hoard of vegetables brought Arun little joy for they spelt woe to Arun. For how was he to tell her that the slices of tomatoes, the lettuce on bread and cereal in a bowl were uncooked and not the foods that figured in his culture? That his digestive system did not know how to turn them into nourishment? For the first time in his existence, he found he craved what he had taken for granted before and even at times thought an unbearable nuisance – those meals cooked and placed before him whether he wanted them or not (and how often he had not), that duty to consume what others thought he must consume. (188-189)

In this encounter with the foreign conception of his culinary taste he has a revelation, a realization that he had not fled but travelled to “stumble into what was like a plastic representation of what he had known at home.” (189)

In her female characterizations of Indian womanhood, the sad situation of Uma the spinster sister who is prevented by her parents from obtaining a decent education, or acquiring a good match which disappoints her parents Desai paints a portrait of one who considers herself a failure in the eyes of society and who is condemned to looking after the needs of the family at the expense of her own needs. Yet, if Arun thought for a moment, he was in a dysfunctional family his experience at first hand in the Patton household was an eye-opener. Mrs Patton is as Rana Dasgupta states in the Introduction, afraid, defeated, and no less a prisoner in her own home than Uma. Her only refuge is the supermarket, where she becomes suddenly independent and confident, and where the colourful array of produce from all over the world give her a passing sense of expansiveness. (x)

What Anita Desai captures in the novel is the juxtaposition of cultures and the “impossibility of carrying one place, intact, into another.” (ix)

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MASCULINITY: AN EVOLVING GENDER VOICE

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ABSTRACT

There are many discourses and movements in the history of the world revolving around the theme of women studies, women empowerment, women's movements and feminism. These have later formed a very integral part of humanities which has led to a lot of theorizing with applications to many areas of dialogues. But very few talk about men. Do men also face stereotyped gendered discriminating issues and challenges of the kind that women do or are their problems different? Is the male gender also a social construct? Is it that they do not face problems? Have we given too much weightage to women's issues that the voices of men have gone unheard of? Has evolving gendered discourses included men in the contemporary challenges and ponderings? Does masculinity vary over time and between cultures? Do men really want a variety of evolving theories to be discussed academically? Can some traits commonly associated with men like domination, control, hegemony, supremacy, power, authority, etc. be universally applied such that it becomes a conceptual characteristic framework of every man? Have we given men a fair share of treatment academically? The study will attempt to throw light on all these issues from traditional and contemporary standpoints.

Keywords: Masculinity, gender, men, women, feminism, hegemony, identity, society

INTRODUCTION

Gender equality and inequality studies are age old as gender asymmetries have always existed between men and women. Recognition of masculinity as a social construct is important in these contemporary times as the world is undergoing a shift. Theorizing academically about masculinity began only a couple of decades ago. Outlining of relations among masculinities is important because it facilitates a better understanding of how the structural order of gender is maintained. Hegemonic masculinity, or "the maintenance of practices that institutionalize men's dominance over women" and is "constructed in relation to women and to subordinate masculinities" (Connell 1987, 185-86), shapes the overall framework of gender relations. Masculine voices are marginalized as feminism has many supporters and voices. Masculinity and femininity are regarded as binaries. This is a highly polarized binary in which the characteristic traits gain meaning only in relation to the 'other', such that what is feminine is not masculine, what is masculine is not feminine.

Men are expected to fit a set social pattern of behavioural expectations. But it goes beyond this and extends itself to social interactions. Historically, when women joined the workforce, they too displayed masculine traits and when men participated in domestic affairs of the household, these demarcating lines between genders became fluid. Gendered role plays of individuals cannot always be so easily divided as feminine or masculine according to their sex.

In these modern times, gender can be understood as being relational. Our social interactions from the time we are born, gives rise to gender identity which stabilizes over time. Socialization provides the terms of social interaction but does not determine how individuals incorporate interactional meanings into their own conceptualizations of gender (Connell 1987). Human life situations reinforce existing self-notions of gender meanings or to weaken them. Gender identity can be understood as a stylized performance, socially scripted and regulated, but amenable to change (Butler, 1990, 1997). Masculine theories characterize the female gender and feminism directly or indirectly to contribute towards knowledge on social construction of masculinity. Women also enact masculine roles in a wide range of historical and contemporary texts. Such enactments may or may not be simple imitations of conventional or traditional masculinity, or what is often referred to somewhat erroneously as hegemonic masculinity.

SHAPING MASCULINITY

There are many factors contributing to masculinity in men. The overall sociological and cultural backdrop of the nation, state, history, economics and overall development are responsible in shaping gendered roles. Most people are expected to fit themselves in these structural parameters. Men understand their role plays both socially – shared meanings of masculinity – and the idiosyncratic meanings that shape their unique gender identity.

The term 'homosociality' is important in this context. This term refers specifically to the nonsexual attractions held by men (or women) for members of their own sex (Lipman-Blumen 1976). Segregation in social institutions promotes clear distinctions between women and men. Homosociality promotes distinctions between

hegemonic masculinities and nonhegemonic masculinities. This is done by the social interactions in segregated social groups. Masculinity seems to be a learnt behaviour across the globe, due to observation of power struggles and power politics within these social interactions. The maintenance and suppression of hegemonic masculinity norms takes place through supporting meanings associated with identities in society.

Men are expected to be emotionally detached, less expressive and have a streak for competitiveness. Withholding expressions of intimacy, express feelings to reveal vulnerabilities and weaknesses as it is understood as a sign of self-control. In the lives of men, competitiveness is understood as achieving and displaying it. As Thomas Hobbes maintained in his theory of social contract that all men are at war with all other men and all the time. In these prevailing times, competition is not just within social interactions of men with other men but also with men towards women who maybe high achievers. The above two can be seen as a way to establish hegemonic hierarchy in relationships.

SENSE OF SELF

Men have a very strong sense of themselves and tend to get socially conditioned to live their gender. They condition themselves by phrases like 'men will be men' and will continue to do 'manly things'. Men are only maintaining social norms just like women do. Their masculine behaviour, is recreated over and over again and gets reinforced every time. Aggression and machoism are signs of what real men are supposed to be. If they deviate, society makes them feel that they have lost a sense of being and not living their gender. Being a man may also give men a sense of physical separation from the other gender. Most men neither display nor like being stereotyped as behaving like women. In other words, for men, being masculine would mean not being feminine.

Socially masculinity could also involve behavioural traits of being detached and being independent. Men feel and want to be detached from any emotions and behaviours typically associated with the female gender. These demarcations of display of emotions, are considered appropriate in the male homosocial group. Feelings of intimacy and display of tears to even a single 'other' is considered as inappropriate. Besides being inappropriate, these are highly stigmatized in society as being typically female expressions. Suppression of emotions is considered as being a sign of strong and masculine. This trait is much acceptable socially. Emotional detachment is one way in which gender hierarchies are maintained. Expression of intimate emotional like love, tears, etc are considered to be signs of an emotionally weak personality; unlike a masculine trait and hence devalued. On the other hand, detachment signifies strength of character and therefore highly valued. Expression of intimate emotions may lead to exclusion while suppression of intimate emotions leads to inclusion.

Masculine 'role play' has become an invisible cloak which keeps men constrained to antiquated patriarchal notions of what he ought to do and ought not to do in order to prove his masculinity. To prove himself masculine, in the contemporary era, men are finding it difficult to conform to traditional masculine behaviours. This could be because of changing economic scenarios across the globe which demands women to join work force not just to make ends meet but also to assert their identities and maximize their potential. These shifting social patterns are responsible for pushing men towards sharing the domestic chores; leading to sacrificing of traditional masculine stereotypical roles. Contradiction between the hegemonic male image and the real conditions of men's lives leads to a patriarchal hangover. Inability to follow and adapt to social expectations would mean no affiliation to the part of society that expects this behaviour. Any straying from these unsaid norms would lead to an unacceptable deviancy in fulfilling role obligations which could lead to a crisis by posing a question such as – what does it mean to be a man? May be, to be a man is to have a set pattern of traits like psychological identity of being a man, expected social roles to affirm to, fixed place in the ladder of labour force, and a strong sense of self. The changing patterns due to economic shifts are attempting to push men beyond firm and inelastic role descriptions and prescriptions of customary concepts of masculinity.

It was believed that 'real men' were unquestionably heterosexual and should reproduce to carry on the progeny. However, post-industrialisation, evolving societies disrupt such an understanding of masculinity. A part of the population is homosexual and come out of the closet to admit it. Life style changes are leading to impotency or not to procreate out of choice. These should not rob men of their masculinity.

FEMINISM AND MASCLINITY

Feminism has become very popular with many supporters from all over the world. Women's studies uncovered the submissive and docile aspect of women's gendered lives along with feeble, defenceless and weak personality traits. Women were identified as the first 'subaltern gender'. This understanding made policy-makers concerned with women's issues and policies are devised keeping the goal of women's empowerment to bridge

the historic gap between genders. Designing and aligning empowerment and subjugation due to powerlessness have bred the opinion that gender sensitive policies cannot exclude the involvement of men from the strategies of empowering women. Involvement of men requires grasping of how men view themselves, in relation with women and in relation with other men. Understanding of relationships does not end here. If women's studies require the assistance of men, masculinity needs to be expanded to include a fuller logical analysis and critical evaluation of its interaction with other determinants of status, particularly class. Historically, masculinity has concentrated on culturally and commercially dominant groups of men. Therefore, a greater analysis of their social positioning is required as it involves equations of hierarchy and may reinforce hegemony in the those with an upper hand.

Maximum attention has been given to feminism but men too need a platform to discuss their issues. Maternity is socially given all attention but paternity too is important. How can we undermine it? New mothers are exalted as great achievers but have we done this our own selfish reasons? But why not stress and emphasize roles of fathers too. It may frustrate women due to the entire domestic burden but has social media excluded men of their importance in the contribution of domestic partnership? If a woman wants to quit her job and stay back at home for her children, it seems most apt as mother's are considered naturally nurturing. On the other hand, if a man wants to take a break from work, he is considered as avoiding his responsibility and not aligning with his role play of a provider. Society keeps asking such a man why is he not furnishing his duties? Once again men's masculinity is at threat. Joseph Pleck in his book *The Myth of Masculinity* (1981) maintains that men in modern societies are subjected to an unprecedented social, economic, historical and sometimes political pressures.

Historically, men hold the image of being a provider and breadwinner through working in the public workforce and supporting the family. Women these days partake that role play from men and in some households due to many reasons, women are turning out to be the sole breadwinners of the shared household. As tradition goes, men held control over members of the family. They would dominate over their wives, mothers, sisters and daughters. This sense of power of heading the household is also undergoing a change where women are in control of the household, control over other members of the family – irrespective of the gender – and even on themselves. So, we see, that, the power equations are undergoing a transformation, heading towards a gender revolution.

Feminism can pose to be a threat to masculinity. It unsettles assumed masculine positions and transforms their identities. Insofar as masculinity has traditionally been associated with the hegemonic male dominance over women, minorities and other men, the reality, or even the possibility, of female equality can generate insecurity and anxiety in men about their masculinity. Age old conceptual notions of masculinity can be reactive to evolving conceptual notions of femininity which leads to an indirect but inexorable repercussion of a feminist inquisitorial of what it is to be a woman and also would be a growing investigation of what it is to be a man. Moreover, a fundamental principle of feminist theory and its consequent criticism leads to a critique of masculinity as the power base upon which institutionalised or hegemonic masculinity has been historically founded.

EVOLVING CONCEPTS OF MASCULINITY

In the post-industrial era, the world is emphasizing on ideologies such as liberalism, socialism and egalitarianism where the individual feels more comfortable to express and assert their individuality and freedoms with ease. Besides other freedoms, there are freedoms regarding sexual preferences and expression for both sexes. In the realm of masculinity, there is an incongruity and tussle between the hegemonic male image or patriarchal ideology and the actual prevailing conditions of men's lives. This leads to men nursing these opposing situations called a 'potent patriarchal hangover' by Brenton (1967). Social institutions such as mass media, certain religious propagations and cultures still assert men to adopt traditional hegemonic roles. Education may be seen as a game changer for both sexes which may dispel these age-old practices.

Men are thus confronted with contradictory and conflicting images of themselves from traditional to modern times. This adjustment is making them question their self-image even more along with many challenges coming from women who are constantly asking for equality and power sharing in all walks of life. These crises have further increased due to women continuously fighting for greater freedoms such as equal pay for equal work, higher and better opportunities and freedom from being treated as a sex object. Men in general believe that their traditional powers and privileges are being appropriated by women. Another set of crises arise because of the LGBTQ and gay liberalisation movements which challenges masculinity further. The traditional power politics of a man, having authority over the other sex is under threat due to homosexual movements. Mass media too is slowly making changes in projecting men by making them look softer, more gullible and even emotional. Men are experiencing physiological changes too due to high stress levels and lifestyle changes. They are now being

told to become more expressive and communicate their feelings. These add to their crisis. Due to these factors, there has been an ever-increasing change in the image of men and masculinity; a change from traditional hegemonic machoism to the more feminine, caring, delicate, sensitive and emotionally expressive 'new man'.

CONCLUSION

Since gender exists within history and culture, both masculinity and femininity are continuously subjected to a process of construal, elucidation and reinterpretation. Moreover, a number of masculinities coexist within any social dynamic set up such as a tribe, community or even an entire nation. Masculinity thus becomes local and subject to change.

The crisis of masculinity theory is that it assumes universally, all men constitute a class, and have the same sense of collective identity. Obviously, all men are not the same and do not hold similar interests, nor do they share collective identities. The recent men's liberation movements have developed due to extreme empathizing and sympathizing of the masses with women's liberation movements. Men feel that they have not been given their due and that discrimination is taking place which goes against their social standing. The crisis of masculinity would only be classified as a real crisis, if the relations of gender were perceived and experienced as problematic by a significant proportion of men. The notion of a general crisis implies the decline of men's power and authority.

In the past two decades, issues of masculinity have begun to be included in other agendas such as agendas for peace and democracy. It has to be recognised that the rights of women and their freedom goals cannot be promoted in isolation but rather pursued by working with men. We need to give academic space to men in theory as well as stand strong with the evolution of the 'new man'.

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REVISITING GENDER EQUATIONS IN THE KAMASUTRA

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ABSTRACT

Vatsyayana's Kamasutra is much talked about as a popular sex guide with many pictorial depictions of various arduous and acrobatic sexual positions. This is however not true. Kamasutra is a text that speaks of kama with dharma i.e. pleasures intertwined with morally guided principles. It is a guide for the householder or the person in Grihasthasram to enjoy a life full of sensual and carnal pleasures along with a fulfilling family life; a physically and emotionally bonded partnership. This text offers many suggestions for each gender to go through with the flow of life. It is assumed that the book draws attention of men but the book was largely intended to be used by women and has much to offer to women even today. Sexual freedom was meant for both genders and thus speaks of gender equality in some sense. The book also speaks about roles assigned to transgenders. The study endeavours to critically analyse and throw light on the roles and rights of genders highlighted in the text which are important in the contemporary times where women are looked upon as mere sexual objects and all men are assumed to be macho and taking charge of these sexual objects for the benefit of satisfying their carnal desires.

Keywords: Men, women, Kamasutra, gender, sex, text

INTRODUCTION

The *Kamasutra* is often perceived by people globally as a classical erotic text on sex and sexual positions. It was composed in North India perhaps in Pataliputra, probably in the second half of the third century of the Common Era, in Sanskrit, the literary language of ancient India by author *Vatsyayana*; about whom virtually nothing is known. Most westerners regard the *Kamasutra* as the erotic counterpart to the ascetic asanas of yoga.

The two words in its title i.e. *Kama* which means desire or love or pleasure or sex and *Sutra* which means a treatise. There is not much information available on the prevailing social conditions of that time but the text itself is a source of such data; therefore, it is its own context. The text seems to be written largely for the upper classes of men but much has also been said about the prevailing lower classes. *Vatsyayana* argues at some places that, at least, some women should read the text, and that others should learn its contents. In contemporary India, not only is imagery associated with the *Kamasutra* comparatively less apparent in popular culture and far more visible in current academic debates on sexuality, but this imagery invokes a different kind of text.

Trivarga and Kamasutra

The fundamental principles of the *Kamasutra* essentially includes, the aesthetic character of erotic arts as necessary for the proper realization of *Kama*. *Kama* is a term signifying not only sexual love but sensuality in general. The *Kamasutra* operates within the framework of the *trivarga*, *Kama* clubbed together with *dharma* (duty or moral conduct) and *artha* (economic value or practical activity) constitutes the traditionally requisite three-part way of life i.e. *trivarga*, leading to the ultimate goal of *moksha* or liberation. *Dharma*, *artha* and *kama* are the three pillars of *Hindu* religion. These represent religious duty which has to become a natural way of life. For *Vatsyayana* it is important to include these three because they seem to be authentic and relevant to a text of the nature of a *sastra*. At any given point in life, all the elements of the *trivarga* should be followed together and without sacrificing or being detrimental to the other two. *Dharma* seems like the primary element and the other two are its natural secondary adjuncts. *Kamasutra* places *kama* at a lower level than *artha* and believes that out of three goals of life, *dharma* should be given the highest eminent distinction as *dharma* is the constant guiding force which will ultimately lead towards *moksha*. *Kama* without *Artha* and *Dharma* can lead to contrary behaviours which are undesirable and shall delay attainment of *Moksha*. Without *Artha* and *Dharma*, *Kama* will have disastrous consequences; such as, coming into connexion with evil people, contemptable dealings, desecration, penalization of future destiny, etc. It will also lead to terrible character traits such as bruteness, laxity, slackness, abandonment, insensitivity, impetuosity, untrustworthiness, etc. These may overall lead to disaster in one's life. It is equally true of both genders. *Vatsyayana* subsequently claims that acts of *kama*, far from being contrary to *dharma* and *artha*, actually are their natural outcome (1.2.47). At this point *Vatsyayana* admits (1.2.48) that the pursuit of *kama* involves risks which one has to be cautious of and alertness to them is essential. Just like hunger and requirement of food is essential to human beings, in a similar manner *Kama* too is. They are both similar in the sense that one has to be careful of the type of food they consume, in the same way *Kama* activities too need monitoring and guarding.

Kama – Desire

Desire or *Kama*, is assumed to be a force in human life and in the cosmos. It is accorded great attention in Indian thought. *Hindu* mythology reveals various aspects of *Kama*. *Kama* is given a central role in creation too. *Kama* is a Sanskrit word which is translated as carnal or sexual desire and is assumed to mean only that which is untrue. The understanding of the word *Kama* is as broad as the understanding of the term desire which is often denoted as lust but by no means is it limited to lust and carries various connotations like wish, passion, wanting, craving, yearning, hankering, appetite, etc. As we are discussing the word *Kama* in the context of the *Purusharthas* or goals of life and the text *Kamasutra*, *Kama* here means pleasure itself, especially carnal or sexual pleasure; while such usage implies a hankering for physical pleasures, of course, it does not really denote the phenomenon of desire as such. *Kama* seems to be a thought or felt need for something. This wanting of something is not currently a part of one's life and the desire is for its manifestation so that it comes into existence as a part of one's life or life experiences. This desire is a potent force to bring forth the object of desire into reality so that we can get rid of the feeling of incompleteness. Therefore, it seems to be an internal separation, a sense of duality between the subject and the object for which desire is felt. *Kamasutra* focuses on intimacy. Intimacy does not just refer to sex, but also many non-sexual ways. Intimacy is everything that you do with your partner that you would do with no one else.

MEN AND WOMEN IN THE KAMASUTRA

The text is not just for men but also for women. Many chapters are for men and some for women too. Book three, four and six are designed for virgin women trying to get husbands, instructions or wives and also for courtesans deluxe of Pataliputra, presumably for their own use. Clearly some parts of the book, at least, were designed to be used by women.

The text expresses voices of both but just as we know Socrates through the works of Plato and others; so original Socrates is known to us yet authentically unknown to us; in a similar manner, these female voices in the text are actually the voices of the author *Vatsyayana* who happens to be a man. So not always are women's voices truly representing their authentic feelings. In fact, her interpolations, expletives and interjections are not taken as expressions of desires, but a means to escape pain and as an enthrallment for their male mates. As hardly anything is known about *Vatsyayana* himself, we do not know if he had a marital life or was he an ascetic or just an ordinary householder. These details of the author are essential for contextualising.

In many places, the *Kamasutra* quotes women in direct speech. In some places, these female voices are giving men advice to take seriously. It is remarkable that the text is sympathetic to women in areas such as getting raped on the nuptial night, rape, sexual harassment, towards women whose partners are inadequate and other kinds of sufferings that they go through. So the text in those places are clearly positively biased towards women. But the counter side of this empathetic and sympathetic side is where the male voice is serving the purpose of men but in the garb of female voices and female desires. If we take into account this discussion, in the contemporary times where sexual crimes are on the rise, the *Kamasutra* serves good support to women and tell men that female voices and feelings are primary in the carnal acts.

Being unfaithful adulterous is an issue of the present-day context. Both men and women unanimously go through phases of being unfaithful or experiencing unfaithfulness of the partner. Traditionally, unfaithful married women would receive severe punishment from her husband and others supporting him but an unfaithful man would go scot free. But *Kamasutra* rejects the traditional patriarchal party line. It recognizes that both genders get attracted to the opposite sex (5.1.8) and this naturalizes attraction. The text does go on to argue that women have less concern for morality than men have. Further adds that women don't think about anything but men. But *Vatsyayana* empathetically imagines various reasons that women would draw up not to commit adultery. This one-sided appeal to moral consciousness exists even today. To commit adultery is a choice that both genders possess and so do they possess the faculty of consciousness. The repercussions of such an act is for them to figure, but appeal to moral consciousness is a must for both.

The text also given hints to men on how to convince women cunningly to give into adultery by way of argumentations. And it is written in the service of the hero, the would-be adulterer, who reasons, if all women are keen to give it away, why shouldn't one of them give in to him. It seems like the author had well thought of perceptive arguments that women may lay out to hesitate being in an affair whose intimacy can go up to any extent. In 5.1.51-54, *Vatsyayana* suggests ways in which inadequate husbands drive away their wives. These passages clearly do not express voices of women and does not do justice to their points of view. Considerations such as these are important by not just women but also by men.

Vatsyayana states in the *Kamasutra* (2.1.10) that men by their physical nature are active agents and women are young passive locus. The agent contributes to the action in one way and the locus in another. The man is aroused by the thought that he is taking her. The young woman holds the thought that she is being taken by him. Clearly there is a gender stereotype of the woman being submissive and man being hegemonic and considering it as his right to take her. Such thoughts persist till date and needs to be dealt with by making men understand that no one can take the other as mutual consent by both is important and women too need to understand that they are equal decision makers as to what happens to their bodies.

In many places, *Vatsyayana* places importance on the need for women to look pretty, dress well aesthetically and more so in a manner to get approval of the man. why should aesthetic value be ascribed only to women? Men too need to be presentable as it is mutual attraction. In a similar manner, the author maintains that women should possess characteristics such as being graceful, emotional, timid, innocent, frail, coy, modest, etc. This adds to the gender stereotype of passive women even today.

Vatsyayana also takes cognizance of women's sexual pleasure. In 3.2.35 and 4.2.31-35 he explains that a woman who does not experience the pleasures of love, may hate her man and leave him for another. This adds pressure on men to sexually gratify their partner. Thus, *Vatsyayana* presents an argument in favour of female orgasm as pleasures are meant for both – males and females.

On one hand, *Vatsyayana* recognizes the sexual need of women, on the other hand, he recognizes as the rape mentality of men by stating that if 'her mouth says no, but her eyes say yes', a dangerous line of thought that leads ultimately to a discussion on sexual ethics about disregarding a woman's protests against physical abuse. In 3.5.26-27, *Vatsyayana* lists rape as one of the worst, but still acceptable, of the eight wedding devices. He also takes for granted the type of rape that we now call sexual harassment, as he describes men in power who can take whichever women they want. This is where we need to understand the nature and norms of the society where women were treated as a sex object. Even today this mentality prevails. Dignity of women and their bodies are a must and consent and refusal of a woman should be respected by every man. It is her body and she has every right to whom she would to give access too. This right is with men and it is men also need to assert the same for women.

CONCLUSION

Whatever be the case, the *Kamasutra* deserves its classical status, not just because it talks about the carnal nature of humans, seduction and eroticism, but also because we learn from it deeply intimate things about an ancient remote culture about which we can only talk of today. The text brings to life about the prevailing social – sexual set up of a culture with great detailing.

But such a social – sexual culture, in the *Kamasutra's* sense, belonged only to those who had leisure time to prepare themselves all day, work on aesthetics, planning for the act in such depth. It also speaks of a culture where time and money was not in short supply for the text's primary intended target audience was an urban, affluent, elite population consisting of princes, high state officials, and wealthy merchants. The production of manuscripts, especially illuminated manuscripts, was necessarily an elite matter; men of wealth and power, kings and merchants, would commission texts of the *Kamasutra* to be copied out for their private use which must have been an expensive affair given the era of its existence.

There is no text prevailing even remotely today and for its time it was astonishingly sophisticated. The concept of the *Kamasutra* to deal with eroticism and gender sexual roles were surprisingly modern, and its stereotypes of feminine and masculine natures are unexpectedly subtle. It also reveals attitudes to women's education and sexual freedom, and views on the third gender, that makes the nature of the text strikingly liberal. The *Kamasutra* insists that human sexuality is motivated by many factors out of which the primarily ones are attractiveness and pleasures rather than just an instinct, a physiological need of the body. *Vatsyayana's* insistence of rendering the sexual act as more enjoyable and rewarding through the application of knowledge, methods, and refinements introduced by learning, thought, and aesthetic sensitivity. In the modern context, these too should be emphasized but not the gender prejudices that the text boasts of. The pleasures should be for both genders with mutual consent and hence communication should be clear at both ends. In urging that both men and women should study the *Kamasutra*, *Vatsyayana* insists on the study of sixty-four art forms from which the book's erotic artistry draws its skills. Singing, playing on musical instruments, dancing, union of dancing, singing, and playing instrumental music, writing and drawing are the first to be mentioned. This makes it clear that it is not just a book on sexual positions but extends itself to sexual behaviour and aesthetics. To regard these diverse arts as contributing to erotica alone is not, however, to assert that their highest purpose is sexual, for the expressed goal of even the *Kamasutra* itself is not merely the satisfaction of erotic or more

broadly sensual desire. It is rather to deploy and educate one's desires in order to cultivate and refine the mastery of one's senses so that one can emerge a completer and more effective personality. *Vatsyayana* concludes his book by insisting that the text is not merely intended to be used as an instrument for satisfying desires but to enable a person to obtain the mastery over the senses and thus obtain success in everything that one may undertake.

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GENDER ISSUES

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ABSTRACT

Gender issue is defined as an issue, which is determined by gender based differences between men and women. It is a universal phenomenon. This issue includes all aspects related to the lives of men and women. Gender equality is the process of getting equality to both men and women. The only way of promoting gender equality is by promoting empowerment of women. The objective of gender equality is a society, where men and women enjoy same opportunities, rights etc. in all spheres of life.

INTRODUCTION

Discrimination based on gender is a universal problem. Culturally and traditionally, India provides scope for gender equality. Even after so many years of independence, woman in India are continuously suffering socially and economically in different forms. Gender Equality Development is one of the major concerns of the 21st century. The underlying causes of gender inequality are based on social and economic structure. Illiteracy and ignorance are more prevalent in women. So education is an essential source to deal with the women's problems of her life and her family. To strengthen the process of empowerment of women, the gender justice creates an environment conducive to social change.

Empowerment is a multi-faceted process which includes many aspects like increasing awareness, increasing access to social, economic and political resources. The word "Women Empowerment" is defined as the process by which women take control and ownership of their choices. "Women Empowerment" is a socio-political process with respect to different aspects of rights of women. It is a process that leads women to realize their potential, their rights and resources, which makes them able to exercise full control over their actions.

Education is a powerful tool of social transformation and women empowerment. Education of women plays an important role in enhancing the women's participation at all levels. Education of women and their empowerment are very essential for development of a country. Hence education of women has to be paid special attention.

Women exist everywhere making their mark in every field. Yet at reality, the promise of equality and dignity remains as unfilled agenda. There are certain factors which are responsible for affecting women to access higher education. Some of these factors are mentioned below:-

Socio-cultural traditions: - Indian society is a patriarchal society, where women are not treated equal to men. Some people believe that to educate a girl is a waste. Some socio-cultural norms governing gender relations exert a strong influence on access to higher education.

Poor economic conditions:- The people in the rural areas are illiterate and poor. Hence girls are sent for earning a wage. Thus the poor economic conditions is another obstacle of women's education.

Distance of educational institutions:-

Travelling long distances in public transport is a security issue. This is significant in societies, where the girls are not permitted to travel alone. Hence this an obstacle for women's higher education.

Negative attitude of family: - In men dominated society, women get rare chance to express their views. They are not even allowed to leave home for higher studies or work.

Absence of female teachers: - In some communities, daughters are not allowed to taught by a male teacher.

Sex segregation: - Gender equality has not attained fully. Sex segregation is a major reason for the social and economic inequality of men and women. An extreme gender differentiation persists even in the most economically and socially modern contexts.

Age: Increasing age of girl students leads to women drop out from higher education.

Early marriage: Early marriage affects women's social status.

House hold work: House hold responsibilities and pressure to work abstain girls from completing their education.

Sexual Harassment: Sexual harassment may inhibit women's participation in higher education

Financial literacy is the understanding of money management including saving, budgeting, investing, crediting etc and utilizing that knowledge to gain financial welfare. Financial understanding is very much essential for women, who are economically more oppressed due to the existing societal discrimination. Financial literacy is highly influenced by gender, the financial environment which the person experiences and other social factors like the family in which the person belongs, number of dependents, parents education etc. Economic and social development of women is necessary for overall development of a nation. Women entrepreneurship development is another helpful instrument of women empowerment. Such entrepreneurial activities leads women to make them conscious about their status, rights and their position in the society. In India, due to the traditional socio-cultural environment, women rarely enter into business scenario when compared to male counterparts.

CONCLUSION

Suitable strategies should be developed and implemented to ensure that women have equal opportunities to complete their higher education, enjoy decent work, including fair and equal wages, social security, occupational safety, health measures etc. Appropriate steps will be taken to facilitate women workers and their power and capabilities must be recognised. A knowledge driven generation will be an asset for the progress and development of a nation. To achieve and sustain the high growth rates, access in education should be open for all, without any discrimination. In order to ensure equality of women with men, they should be provided with adequate resources. Measures at socio-economic level together with government action should end gender inequality by all means.

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BELONG, BECOME OR ELSE BE LOST! AKAN ENVIRONMENTAL PHILOSOPHY**Kamala Srinivas**Assistant Professor, Department of Philosophy, SIES College of Arts, Science and Commerce (Autonomous),
Sion West, Mumbai**ABSTRACT**

Environmental Philosophy is a comprehensive area of study that is constantly interacting across various fields such as anthropology, geology, ecology, economics, law and many more. It also connects to cultural traditions from which it springs. Endowed with the richest diversity of human cultures, and being the mother of the human race, Africa is one of the most resourceful regions of the world. Knowledge, the land to which knowledge belongs and its knowledge transmission are intimately bound to one another. Naom Chomsky addresses this issue by reconciling the ancient with the modern. An inter-communal co-operation and interactive human diversity has placed African States on the Global Map, today. Kikuyu a dominant ethnic group in Kenya practice a Communal Ownership of land, where in both animate and inanimate beings are joint owners of the land. Environmental and landscape history is also, to a large degree, the history of ideas, perceptions, and prescriptions as found in African cultures. Kwasi Wiredu (2004) proposes to draw an account of his own native understanding of the Akan language that is enshrined in the Akan traditional philosophy. The Akans saw themselves “not as owning the land but as being owned by it.” The research paper shall focus the thoughts on ‘belonging’ and ‘becoming’ in Akan tradition. A study of Akan tradition has been carried out for phenomenal practical solutions to deal with the issues of environmental ethics.

Key Concepts: Environmental Philosophy, African Philosophy, Akan culture, Being, Becoming

INTRODUCTION

Thinking in the 21st century is just different. That doesn't mean all of a sudden we have become mindless social media addicts spending our cognitive time in tapping, swiping and drooling on smart phones and other gadgets. Just as the 19th century presented unique challenges to information processing than the 18th or 20th, the 21st century is different than the one before, or that the one that will come after. We all think of knowledge today as settling on Foundational (to know), Humanistic (to value), and Meta Knowledge (to act) levels.

According to the British philosopher Andy Clark, our minds quite literally extend beyond our skins and skulls, in the form of notebooks, computers screens, maps and file drawers. Humanities is one such knowledge repository inseparable from both our physical as well as social environment. The task of Humanities is to recover all that is associated with throughout the ages of human history, the entire scene of human activity and to interpret this experience for the enrichment of life as it must be lived in the present. Openness, Adaptation, Inter-cultural exchange of ideas, Inclusiveness, Being Humble are the qualities/traits that are lacking today, hence they have to be incorporated at various levels and into the systems of education. In order to attain this, philosopher Daniel Dennett points out a very simple solution, ‘human beings can pose questions to each other and to themselves, reflect on these questions, and in doing so come up with ever better and more refined versions of solutions.’ In fact,

Geologists define, anthropocene as the current geological age and view it as the period during which human activity has been the dominant influence on climate and the environment. It is based on geological evidence that atmospheric, geologic, hydrologic, biospheric and other earth system processes are altered the most by humans. Amidst pessimistic, desperate and largely ineffective environmental concern an optimistic Anthropocene is seen having positive vision and future hope under the area of “ecomodernism” or “ecopragmatism”

We have come a long way from rural communities to urban centres, from traditional obligations to formal contractual relationships. Modernization consists in greater social and political participation leading to empowerment; families becoming smaller, nuclear and egalitarian; increase in mass media exposure, relative demographic stability and an awareness of social justice and human rights. More than at any other time in history, we realize that the civilization that has been built in order to survive, needs immediate attention to take the primary responsibility for maintaining a healthy and diverse ecosystem. The Implementation of the 2030 Agenda requires a more holistic, coherent and integrated approach at the regional, national, and global levels. It seeks to strengthen the social, economic and environmental dimensions of sustainable development. The research paper is highlighting on the interaction between environment and culture as an area of major concern to Environmental Philosophy. So by relating it to main theme of the conference, the research paper wishes to draw attention from a cultural context the environmental concerns that are prevalent in African Tradition.

Philosophy and its applied field called Environmental Philosophy**Philosophy is a discipline, a field of inquiry. It**

- is the systematic study of ideas and issues,
- a reasoned pursuit of fundamental truths,
- a quest for a comprehensive understanding of the world,
- a study of principles of conduct, and much more.

The knowing of core methods in philosophy can develop not only philosophical skills but also fulfill growing demands of the present century in developing and making appropriate use of life and livelihood skills, learning and innovative skills, contextualization skills, information, media & technology skills. It also enhances intellectual abilities that are readily applicable to pursuits in many academic areas, useful in careers far removed from philosophy, and valuable in everyday social and personal life. The study of philosophy can profoundly affect both the thinking one does and the kind of person one is.

Environmental Philosophy as its applied field, is a comprehensive area of study that is constantly interacting across various fields such as anthropology, geology, ecology, economics, law and many more. It also connects to cultural traditions from which it springs. In order to form the foundational level of knowledge, we are seeking an answer to the question What is (Ecological) 'Nature'?

John Stuart Mill is known as the first major thinker in the modern Western Philosophical tenet to advocate a "stationary state" of economic growth, in his *Principles of Political Economy* in 1848. In the modified utilitarianism approach, Mill joins human virtue with human interests and gives higher pleasure a more Aristotelian conception of happiness. 'As social beings, our virtue is to seek happiness. Happiness is the ultimate good and is a good for the sake of itself (it can stand on its own).' Aristotle's *Nicomachean Ethics*.

Mill insisted that if the Earth were to "lose that great portion of its pleasantness which it owes to things that unlimited increase of wealth and population would eradicate from it, for the mere purpose of enabling it to support a larger, but not a better or a happier population," then the populace should economically "be content to be stationary, long before necessity compel them to it."

This reminds of M.K. Gandhi's most often quoted line, "Nature produces enough for our need but not enough for one's greed."

Mill also insisted that in a 'stationary state,' there "would be as much scope as ever for all kinds of mental culture, and moral and social progress" and "as much room for improving the Art of Living, and much more likelihood of its being improved, when mind ceased to be engrossed by the art of getting on."

For J.S. Mill, human experiences of nature are a vital component of human progress. He believed, "solitude in the presence of natural beauty and grandeur" is "the cradle of thoughts and aspirations which are not only good for the individual, but which society could ill-do without." Mill argued that "while economic development initially stimulates intellectual development, it acts as an impediment." In this approach to ecological issues that is labeled in terms of sustainability and quality of life, Mill sounds like a contemporary environmentalist. Several scholars have suggested that Mill's moral and political theory offers a path to reconcile between strong sustainability and freedom of a liberal society that is on par with environmentalist ideals. In this sense reading J.S. Mill's work on "Nature" can provide the functional knowledge of core content, multi-disciplinary aspects of environmental philosophy. With respect to Mill's treatment of the well-rounded relational self, aesthetic sensitivity, gender equality and development of the virtues, there are similar knowledge repositories in various other culture. Endowed with the richest diversity of human cultures, and being the mother of the human race, Africa is one of the most resourceful regions of the world.

African Philosophy

Human nature and human experience are basically the same all over the world, and the tendency to philosophize is part of human nature. The German philosopher Karl Jaspers says that "man cannot avoid philosophizing." No doubt, essence of philosophy is to analyze and clarify, but it is also to reflect. And this does not have to take the form of one-type (western) of argument. Kwasi Wiredu, an African scholar of Anglo-Saxon analytic tradition asserts, wherever there is reflection on the fundamental questions about human or about the universe (whatever form this reflection may take) there is philosophy. Philosophical reflections can be preserved and transmitted in a number of ways. This is to say that writing, though the most effective, is not the only means of transmitting knowledge across generations. Apart from mythologies, wise sayings, world-views, knowledge can be

preserved in the socio-political set-up of the people. These are the channels through which the reflections and views of African philosophers have been preserved and transmitted. Africa is the land to which knowledge belongs and its knowledge transmission are intimately bound to African way of life, part of the African culture and heritage. Naom Chomsky addresses this issue by reconciling the ancient with the modern. An inter-communal co-operation and interactive human diversity has placed African States on the Global Map, today. Kikuyu a dominant ethnic group in Kenya practice a Communal Ownership of land, where in both animate and inanimate beings are joint owners of the land. Environmental and landscape history is also, to a large degree, the history of ideas, perceptions, and prescriptions as found in African cultures. Kwasi Wiredu (2004) proposes to draw an account of his own native understanding of the Akan language that is enshrined in the Akan traditional philosophy. The Akans saw themselves “not as owning the land but as being owned by it.”

Akan culture

Kwasi Wiredu is one of the leading figures in African philosophy who belongs to the trend of Professional philosophy. He adopts a hermeneutic style in the philosophical analysis of concepts in a given African language (Akan¹). Akan, one of the principal groups of people in West Africa, reside in the Gold Coast, the Ivory Coast, some parts of French speaking West Africa. The Akan language for communication is called Twi (Twui). The word is to be pronounced as Akane, which means the “foremost,” “genuine,” derived from the root word ‘kan’ meaning first.² One of the theory states that the Ghana or Akane culture was the same as the old Babylonian civilization known as Akkad, Agade or Akana, who lived on the Tigris and Euphrates. This theory is strongly supported by the evidence of common features in language of the ancient culture and of the modern, as also in their customs. The Akan have traditions relating to both Egypt and Sumer.

Wiredu is a passionate humanist and a concerned environmentalist. his philosophical works revolves around the nature of human personality and its connect with cultural competence. While exploring the Akan tradition and culture, he brought out the significance of personhood in totality. The researcher believes, Wiredu has been fruitful in connecting human-human, human-society and human-nature relationships. His cultural and native reflection on Akan traditional philosophy brought about the deep-rooted connections to the surface over the years. In the process of this exploration he discusses ethical dimension of this philosophy. He believed that goodness at all times shall pay. The Akan tribe narrated ‘good actions’ of humans will be rewarded and the passage to heaven will be naturally paved. The good actions involves certainly a human’s responsibility towards environment. These ecological commitments found in his writings are necessary to be recalled and recognised in today’s context under the labels of life skills, ethical/emotional awareness, as it contains humanistic knowledge to value.

Being and Becoming

Akan thus requires acknowledging the whole process by which morally responsible agents come to be, as well as how individuals become motivated to be moral. Critical to this appreciation is the understanding that the entity underlying this process exists beyond the life of a physical human being. The okra (soul) that forms the ‘core’ of the human being (and the returns through the process of selective reincarnation) precedes one’s life as a human and constitutes one end of this process. At the other end is the Akan ancestor, the culmination of the process of becoming a person whose memory serves as a moral exemplar to the living that guides the moral journey of the Akan. Those who become ancestors are those who, through their imagination, intelligence, and empathetic identification with their fellow human beings, excel not in spite of but because of all the challenges that are put before them. After having lived a full life, they obtain their ‘ticket’ (to use Wiredu’s imagery) to the ancestral world and are reincarnated into service-ancestors.

Humans need family and community for their biological, cognitive and moral growth. And family and community is not limited to one’s own, rather has to be understood in its extended sense, it also includes ecological or environmental family and community. In response to these needs there is an extensive network of kinship relations, which generates, according to Wiredu, a thick system of rights and obligations.

In the African folk tales, the stories reflect the culture where animals such as the monkey, elephant, giraffe, lion, zebra, crocodile, and rhinoceros appear frequently along with a wide variety of large birds such as the ostrich and the eagle; the smaller varieties such as parrots, pigeons, etc. The animals and birds take on human characteristics of greed, jealousy, honesty, loneliness, etc. Through their behaviour, many meta knowledge level lessons are learned. Also, the surroundings in which the tales take place reveal the vastness of the land and brings out the collaborative understanding of the climate, such as the dry season when it has not rained for several years, or the rainy season when the hills are slick with mud. The acacia trees swaying in a gentle breeze, muddy streams that are home to fish, hippos and crocodiles, moss covered rocks, and giant ant hills that serve as

a "back scratcher" for huge elephants, give the reader a sense of the variety of life in this parched or lush land in this part of the world.

CONCLUSION

Like African philosophy, the ideas and beliefs of the African society that bear on ethical conduct have not been given elaborate investigation and clarification and, thus, stand in real need of profound and extensive analysis and interpretation. Kwasi Wiredu very strongly puts forth, "the Akan moral outlook is thus logically independent of religion." An Akan proverb has it that "one is not born with a bad 'head', but one takes it on from the earth." The maxim means, among other things, that a bad habit is not an inborn characteristic; it is one that is acquired.

The African traditional culture places great value to communal fellowship. Africans towards their extended family, larger community, and nature have often spontaneously expressed the sense of solidarity and fellowship. Many visitors to this land have remarked that the Africans attitude towards social life consists of a comprehensive understanding of humanity and fullness of life. This quality in African culture is unique and still loaded with meta thinking in enabling a humanistic essence of creativity, innovation and communication amidst all the industrialized and technological developments.

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- [7] 2 Christaller's dictionary (Christaller:1933, p.224) A-kane, (noun)-the first foremost, or former place, rank or time; at the first; before; formerly; previously; di kan – to be first, foremost to go before kan

IMPACT OF ECOLOGY ON HUMAN THOUGHTS- “AN INTER-RELATION BETWEEN HUMAN THOUGHTS AND ECOSYSTEM

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ABSTRACT

It is rightly said that “Man is a Social Animal”. Like any form, man too has to depend on the natural resources for his survival. In this paper researchers tries to find that there is a strong natural relationship between human minds and it's thoughts towards the environment .Thinking, it allows human to make sense of interpretation, representation or model making of the world in which they survive, they experience and to make the predictions about how the world is. It rather helps an organism having needs and objectives, desires as it makes plans or otherwise attempts to accomplish their goals. On the other hand, the word” Ecology” is a branch of biology that studies the interactions among organisms and their biophysical environments, which included different components. Ecology is much of a biological science as its attempt is to study the human science. The attempt of this paper is to study the impact of ecology on human thoughts. Rather to understand whether the ecology impact is direct or indirect. The need of the hour is to study the relationship between human thoughts and the ecology (human behavior and ecosystem services). There is a high requirement to develop a proper understanding of the approach the human has and of its decision making being a very core area needs to be touched upon.

Keywords: Ecology, Human Behavior, Bio-diversity, Conversation, Extinction

INTRODUCTION

Human activity is rapidly transforming most of Ecological systems. Ecology is the observation of the interactions of dwelling organisms with their environment within the discipline of ecology. It is the branch of biology that deals with the scientific study of the interactions among organisms and their physical environment which included different components. Environment affects and modifies the organisms and also organism's impact adjusts the environment and accordingly different ecosystems are formed. Its processes, such as primary production, pedogenesis (the formation of soil), nutrient cycling, and various niche production activities, regulate the flux of energy and matter via an environment. These processes are sustained by using organisms with unique life-history traits. The variety of organisms, known as biodiversity, which talk related to the differing species, genes, and ecosystems, enhances sure surroundings services. The other side of nature due to increasing human population, human demands are increasing day by day wherein the ecosystems tries to do the adjustment in natural structure to feed the human well-being. Several steps are required to be able to quantify this contribution; firstly, there needs to be an knowledge of how changes in human activities impact the dynamics of ecosystems, then how these adjustments in environment structure, feature and diversity have an effect on the variety of offerings that humans use and then how adjustments in these services feed through into well-being. For the researchers it becomes a very active area to research to interconnect the relationship between the human activities and their mind and with ecology systems.

LITERATURE REVIEW:

The below review of literature has been covered few of the following aspects of Impact of Ecology on Human Thoughts.

1. The global economy is growing even faster, prompting the nation states to transpose the natural endowments to economic goods and services, add to GDP and national income. It has been shaped by market forces, not by the principles of ecology. Therefore the market ...does not recognize basic ecological concepts of sustainable yield nor respects the balances of nature (Brown 2001: 78). The limitations of market signals to reflect the full costs or real costs of goods and services leads to a distorted economy- an economy that destroys its natural support systems; where the relationship between ecology and economy is under threat and stress. According to Brown, economic theory and economic indicators do not explain how the economy is disrupting and destroying the earth's natural systems, and asserts that an economy is sustainable only if it respects the principles of ecology.
2. According to Michael Common and Sigrid Stagl (2005) ecological economics is the study of the relationship between human housekeeping and nature's housekeeping. It starts from the fact that both of them are interdependent, where environment is the material base for economic activity. Their book

Ecological Economics: An Introduction makes an effort for systematic analysis of the subject. The book has four parts with a general introduction to ecological economics. The first part of the book analyses the interdependence of ecology and human beings as well as explains how the economy became a subset of environment with the history of human evolution, biological evolution and recent pollution problems. The second part, Economic Activity, highlights the significance of ecology in growth, development, human wellbeing and economic accounting (input-output Analysis, GNP, foreign trade, natural resource balance sheet etc.). Common and Stagl question the so-called 'economic activity', which is directed toward the satisfaction of human needs and desires and states that, there are some market limits rather than 'unlimited economic growth' dogma. Rest of the two parts, Governance and International Dimension respectively, propose and analyze the international environmental policies, problems and principles. Sustainability of ecosystem is the principal concern in these chapters.

OBJECTIVES OF THE STUDY

1. To understand the concept of Ecology in detail
2. To study the relationship between ecology and human thoughts
3. To understand the impact of ecology on human thoughts
4. To study the stability between both the human thoughts and ecology.

SCOPE OF STUDY

The Researcher focuses majorly on the whole ecosystem and increasing human activities, due to which a positive measures can be taken towards the negative aspects of impact of ecology on human thoughts and vice-versa. Through which a qualitative impact can be generated on the human thoughts because that is the sole underlying driver of this study. In this research paper the researcher made it understand that ecological issues if minimized can help the society to meet the basic human needs and also towards the betterment of natural environment.

METHODOLOGY

Sources of data collection

Secondary data: It majorly consist the information collected from various sources like books, websites, journals etc.

Impact of Ecology

Chemicals released into the surroundings may also have a number of adverse ecological outcomes. Its results can be long-term or short-lived changes in the normal functioning of an ecosystem, resulting in economic, social, and aesthetic losses. These ability consequences are an important motive for law of pesticides, poisonous substances, and other resources of pollution, global warming, biodiversity losses and many other. When it is connected to human and ecology, now- a- days business and human activities are directly threatening to ecosystems. The impact of it is at highly in the negative aspects which may include-

1. Overconsumption

Overconsumption is a situation where useful resource use has outpaced the sustainable capability of the ecosystem. Human current demand is highly increasing than the regeneration rate of the whole ecosystems combined. An extended sample of overconsumption leads to environmental degradation and the eventual loss of resource bases. Their lifestyle such as ordinary affluence and useful resource utilization and the pollutants they generate which includes carbon footprint are equally important.

2. Fishing and Farming

The environmental impact of agriculture varies based at the wide sort of agricultural practices employed across the world. Ultimately, the environmental effect depends on the manufacturing practices of the gadget utilized by farmers. The connection between emissions into the environment and the farming system is indirect, as it also depends on other climate variables which include rainfall and temperature. It impact of agriculture entails a variety of factors from the soil, to water, the air, animal and soil diversity, plants, and the food itself. Some of the environmental troubles which can be associated with agriculture are weather change, deforestation, genetic engineering, irrigation problems, pollutants, soil degradation, and waste.

3. Meat Production

Environmental affects associated with meat production consist of use of fossil energy, water and land resources, greenhouse gas emissions, and in some instances, rainforest clearing, water pollution and species

endangerment, among other damaging effects. Changes in livestock production practices influence the environmental impact of meat production.

4. Electricity generation

The environmental impact of electricity technology is tremendous because cutting-edge society uses big amounts of electrical energy. This energy is commonly generated at energy flora that converts some other type of strength into electricity. Each such system has benefits and disadvantages; however lots of them pose environmental concerns.

5. Light Pollution

Artificial light at night time is certainly one of the most obvious physical adjustments that humans have made to the biosphere, and is the easiest form of pollution. The principal environmental effects of artificial light are because of light's use as a facts source in place of an power source.

6. Leather

Leather is acquired from agriculture which is a leading factor in environmental degradation.

7. Resource exploitation

Humans perpetually consume resources for his or her own wants. Some examples which involves mining of natural resources like coal, the looking and fishing of animals for food, and also the clearing of forests for urbanization and wood use.

STABILITY BETWEEN BOTH THE HUMAN THOUGHTS AND ECOLOGY

It is very natural and easy to take from the nature to satisfy business and human needs but at the same time it is one of the most difficult activities to give back to the nature in equivalent manner to balance the ecosystem. But not always it has negative impact of ecosystem on human thoughts, also have some positive impact wherein economic is trying to develop the ecosystem

1. Green Economy

The green economic system aims at making try to decrease the environmental dangers and ecological scarcities, and has the goals for sustainable development without degrading the environment. The need for a technological “greening” of the economic system implied developing ways to reduce the dependence on nonrenewable electricity and resources to provide items and services.

2. Simple Recycling

Ecology serves as small, interconnected worlds that host multiple sorts of plant and animal life. Nature recycles everything: Dead plant and animal depend, return to the soil to all over again produce more trees and plants. Taking a cue from nature, many people recognize that recycling gives a tremendous contribution to the ecosystems of the sector by reusing or remaking old products into new ones while not having to take assets from nature.

3. Green and open spaces

Human well-being in many state and local communities have created laws that require builders who build homes and industrial homes to set apart green, open areas of land to guard them from development. This consists of bridges over highways and freeways that allow animals to emigrate across the developed region without threat of death-by-vehicle. These protected areas represent high quality contributions to ecosystems.

4. Federal Environmental Protection Laws and Acts

- 1980: The Comprehensive Environmental Response, Compensation and Liability Act is a fund that helps offset the cost of cleanups from disasters like oil spills.
- 1986: Environment (Protection) Rules, It lay down procedures for setting standards of emission or discharge of environmental pollutants.
- 1990: The Pollution Prevention Act focuses on production and use of raw materials, recycling and reducing waste.
- 1991: Coastal Regulation Zone Notification, This law puts regulations on various activities, including construction, are regulated. It gives some protection to the backwaters and estuaries.
- 2000: Municipal Solid Wastes (Management and Handling) Rules, This law apply to every municipal authority responsible for the collection, segregation, storage, transportation, processing, and disposal of municipal solid wastes

- 2000: Ozone Depleting Substances (Regulation and Control) Rules, This has been laid down for the regulation of production and consumption of ozone depleting substances.
- 2002: Biological Diversity Act, It is an act to provide for the conservation of biological diversity, sustainable use of its components, and fair and equitable sharing of the benefits arising out of the use of biological resources and knowledge associated with it.

FINDINGS

- Some people are of the opinion, that extinction is not a relevant issue, but it is actually more relevant than ever before. Historically, the natural extinction rate is been deteriorating year by year. Human impact has caused this rate to jump to a significantly upper rather higher rate, offsetting or disturbing, the balance of biodiversity.
- Others Researchers have found out in their study that” greenhouse gases prove to be producing a negative impact (global change). On the other hand, greenhouse effect serves as a natural purpose: maintaining the warmth that sustains life on Earth.
- Although biodiversity loss may be a large-scale and an intense problem, reducing threats to biodiversity can begin with a single individual. Smaller efforts, can be introduced where in ,reusing or recycling items, or even purchasing sustainable foods, can have a culminating and ratifying effect. That is, if every individual does these things, even just a little, they would add up and help reduce biodiversity loss!

CONCLUSION

There is an urgent need for predictive research on the dynamics existing and linked between human and ecological systems in order to inform interventions to conserve biodiversity while sustaining human livelihoods. Research has become a must, now looking the current scenario, in the field of natural resource management (encompassing conservation, sustainable use and ecosystem services provision) is flourishing, but as yet, the feedbacks received by the management actions implemented, resource user decisions and ecological sustainability on the other hand are not receiving the attention they deserve. Instead, there is a substantial effort being invested in quantifying the individual (direct or indirect) directional impacts of humans on nature and nature on humans. This is likely to be a reflection of our lack of knowledge about different processes, underlying the relationships existing between ecosystems and society. However, unless we start to build process-based models and actively test them in an adaptive framework, this situation will not improve may get more worsened. Of course, conservation has successes as well, and researchers are becoming highly sensitized to the need for counterfactuals and controls, so that the impacts of interventions are properly measured and their effectiveness evaluated there are huge gaps in our knowledge about the dynamics of ecosystems that must be addressed.

The most threatening challenge for ecology in the upcoming further decades is to fully and productively integrate the complications faced and also the global scale of human activities into ecological research. We also thereby, challenge the assumptions that a “human-free” ecosystem transfer can be productively applied to human-dominated ecosystems. We argue that leaving humans out of the group of the ecological equation will surely lead to inadequate explanations of ecosystem processes on an increasingly human-dominated Earth. Integrating humans into ecosystems will surely provide lots of important opportunities for ecosystem science.

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THE ROLE OF NON-GOVERNMENTAL ORGANISATIONS IN INTERNATIONAL RELATIONS

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ABSTRACT

Globalisation has reconstructed the world as a shared social space. The emergence and growth of non-state actors like transnational institutions, multinational corporations, civil society organisations and the social media platforms have challenged the state-centric nature of international politics. In recent years a large number of non-governmental organisations, advocacy networks and citizens' group have come to play a significant role in mobilising, organising and exercising political power across national boundaries. They have played a role in agenda setting, international law-making and diplomacy. Further, they have been involved in the implementation and monitoring of a number of crucial global issues.

The United Nations Charter contains Article 71, providing for the Economic and Social Council (ECOSOC) to consult with NGOs. According to the United Nations, a non-governmental organisation (NGO) is a not-for-profit group, principally independent from government, which is organised on a local, national or international level to address issues in support of the public good.

This paper focuses on the role of Amnesty International a well-known international non-governmental organisation, which promotes the human rights, enshrined in the Universal Declaration of Human Rights and other international human rights standards. The very nature of Amnesty International's work makes it liable to confront opposition from sovereign states. Tensions can often exist between non-governmental actors and sovereign states. One of the most controversial ideas held by many humanitarian NGOs is that the international community has the right of interference in countries that violate human right of people, which comes into conflict with the sovereign rights of states.

INTRODUCTION

The growing presence of non-state actors like intergovernmental organisations (IGOs), international non-governmental organisations (i.e., INGOs or NGOs) and multinational corporations (MNCs) in the international arena creates a more complex, multidimensional picture of international politics than that of the established state-centred paradigm. The non-state actors have challenged the concepts of sovereignty and nationalism and thus, altered the role of nation states as the actors in international relations.

The increasing influence of non-state actors has drawn attention of international relations theorists since 1970s. Oran Young (1972) suggested a "mixed actor" model of world politics and Keohane and Joseph Nye (1977) outlined a theory of complex interdependence that included state and non-state actors. In 1990 James Rosenau in his work *Turbulence in World :A Theory of Change and Continuity Politics* developed a paradigm for analysing change in a complex, multicentric, and pluralistic global landscape in which modern technology profoundly influences politics, and non-state actors participate directly in shaping world political events and conditions.

In the recent times NGOs have become prominent players on the international scene. An NGO can be defined as an organisation with a formal structure, formed by private individuals for engaging in non-profit making activities. NGOs vary from small, national organisation to large, international, or transnational organisations and may attempt to exert influence over policymaking. NGOs are important organisational nodes in social movements. Their numbers have increased and their effectiveness for transnational politics became more relevant in recent decades. They have become "crucial participants in the international policy process" (Brown, 1995: 268). The United Nations Charter contains Article 71, providing for the Economic and Social Council (ECOSOC) to consult with NGOs.

This paper aims to critically analyse the role of Amnesty International a well-known international non-governmental organisation, which promotes the human rights, enshrined in the Universal Declaration of Human Rights (UDHR) and other international human rights standards.

AMNESTY INTERNATIONAL: ORIGIN AND OBJECTIVES

NGOs play a prominent role in the implementation and enforcement of human rights norms. Citizen based advocacy for human rights is not a modern phenomenon. The British and Foreign Anti-Slavery Society established in 1839 was probably the first international NGO. However, in the post second world war period a

large number of NGOs in the field of human rights have emerged. Amnesty International is one of the most influential NGOs in the field of human rights today. It draws attention to human rights abuses and campaigns for compliance with international standards, placing a special emphasis on the rights of political prisoners (the “forgotten prisoners” or “prisoners of conscience” in the words of Amnesty’s founder Peter Beneson).

English labour lawyer Peter Beneson founded Amnesty International in London in July 1961. He read about a group of students in Portugal who were arrested and jailed for raising a toast to “freedom” in a public restaurant. The incident prompted Beneson in consultation with other writers, academics and lawyers, in particular, Alec Digges and Eric Barker to launch a one year campaign called “Appeal for Amnesty 1961” in the London Observer, a local newspaper. From being a small group of writers, academics, lawyers and sympathetic journalists, Amnesty International has developed into a global organisation. Amnesty International has now more than seven million members and supporters in 162 countries, which makes it the largest volunteer-based organisation in the world in the area of human rights. An International Council represents Amnesty’s various sections, international networks and affiliated groups. It elects the International Executive Committee, which lays out the broad strategy of the organisation. The International Secretariat, headed by a General Secretary, is responsible for the conduct and day to day affairs of the organisation.

Amnesty International attempts to remain impartial and independent of any government, political persuasion, and religion. As its activities and influence increased, it was awarded consultative status by the United Nations and the Council of Europe. The organisation was awarded the 1977 Nobel Peace Prize for its campaign against torture and the UN Human Rights Prize in 1978.

OBJECTIVES

The statute of Amnesty International, which defines the organisation’s work and structure, sets out its objectives. The first article of the statute sets out its which are as follows:

- To free all prisoners of conscience (detention of any person by reason of his or her political, religious or other conscientiously held beliefs or by reason of his or her ethnic origin, sex, colour or language, provided that he or she has not used or advocated violence);
- To ensure fair and prompt trials for political prisoners;
- To abolish the death penalty
- To end torture or other cruel, inhuman or degrading treatment of prisoners
- To end political killings, extra-judicial executions and “disappearances”.

Some other specific aims of Amnesty International are to ensure prison conditions meet international human rights standards, ensure free education to all children worldwide, end the recruitment and use of child soldiers, promote economic, social and cultural rights for marginalised communities, stop unlawful killings in armed conflict and to uphold the rights of refugees, migrants and asylum seekers.

CAMPAIGNS AND PROGRAMMES

Amnesty International is composed of worldwide voluntary membership, with members composing the teams that work on campaigns and goals for the organization. According to the Amnesty International’s Statute its mission as “to conduct research and generate action to prevent and end grave abuses of human rights and to demand justice for those whose rights have been violated” (Amnesty International 2020).

To fulfil its mission it uses a variety of strategies. As Father Robert Drinan (2002), law professor at Georgetown University, argued, they (NGOs) shine the light of public opinion on government that violate rights by engaging in fact-finding, monitoring, on-site visits, and mobilising public campaigns aimed at particular countries or situations. Amnesty International has offices in about eighty countries and publishes reports on violence against women, children’s rights, disappearances, health, refugees and immigrants, indigenous people, and the role of business in promoting or depriving individuals of their inherent human rights. Amnesty International maintains a researchable database including more than 50,000 reports that date from the 1970s to the present (Wilmer, Franke, 2016:146).

Its second strategy is mobilisation. It engages into educating the public and the members of grassroots movements on human rights abuses and the human rights protection and compliance mechanism. It lobbies to include human rights into official training and education curricula of schools, universities, military and police academies, civil service and other professional training programmes.

Finally, Amnesty International's advocacy role involves putting direct pressure on the lawmakers and policymakers. It also supports the grassroots movements aimed at protecting human rights. Putting a spotlight on abuses is one of Amnesty International's most successful strategies- calls to urgent action can mobilise tens of hundreds of thousands of letters to officials at both local and national levels when the lives of political prisoners hang in balance.

AMNESTY INTERNATIONAL: ROLE IN THE INTERNATIONAL HUMAN RIGHTS REGIME

Ever since the end of Second World War moral and ethical questions in international politics have attracted intense interest, as issues of global justice have come to vie with more traditional concerns, such as power, order and security. The concept of human rights falls in the realm of ethics and justice as it emphasises that people across the world enjoy the same moral status and entitlements.

In the post Second World War period an elaborate international human regime has developed to promote and protect human rights across the globe. At the heart of this regime is the UN Universal Declaration of Human Rights. Although the UDHR is not a legally binding treaty, it is commonly seen as a form of customary international law which will be morally binding on the national governments. It was only in 1966 that the two legally binding covenants on human rights- Covenant on Civil and Political Rights and Covenant on Economic, Social and Cultural Rights, were adopted. Initially the UN concentrated on the generation of human rights norms and standards. Subsequently it placed greater emphasis on their implementation. Now the International human rights regime consists of norms and principles of government conduct backed by large number of conventions, treaties and protocols, commissions and monitoring groups.

One of the main features of the human rights regime is the prominent role played within it by a wide range of NGOs. For example, over 1,500 NGOs participated in the World Conference on Human Rights in Vienna (1993), while the number of registered international NGOs reached 37,000 by 2000, most of them claimed to have some kind of human rights or humanitarian purpose ((Heywood Andrew, 2011:311).

Amnesty International since its formation has played a pioneering role in the evolution of international human rights regime bringing public attention to torture, disappearances, and political killings. Amnesty International enjoys special consultative status at the UN since 1964, which has allowed it to play a crucial role in the UN. Over the years, Amnesty International has broadened its spectrum of activities with the United Nations, and today, it is basically involved in all the stages of the political process; from agenda setting to policy formulation. Highlights of its role are as follows:

- a. Although Amnesty International's focused on prisoners of conscience it also campaigned for "fair trial" and opposed the torture of prisoners. In order to influence public opinion to put pressure on national governments it successfully organised a long campaign for the 'Abolition of Torture'. It also focused on "disappearance", the death penalty, and the rights of refugees. At the intergovernmental level it pressed for application of the UN's Standard Minimum Rules for the Treatment of Prisoners and of existing humanitarian conventions. Its campaign and efforts resulted in the passing of UN Resolution 3059 which formally denounced torture.
- b. Throughout the 1990s it continued to work on a wide range of issues and world events, for example, putting pressure on the apartheid government of South Africa to end police abuse. It also demanded to put an end to arms sales to the Great Lakes region and abolition of the death penalty. It reacted to human rights violations occurring in the context of armed conflicts in: Angola, East Timor, the Persian Gulf, Rwanda, Somalia, and the former Yugoslavia (Kosovo). The organisation has been critical of the selectivity of international action in relation to the strategic interests of those sending troops. It argued that action should be taken in time to prevent human rights problems becoming human rights disasters.

In particular, it brought attention to violations committed on specific groups including refugees, racial / ethnic / religious minorities, women etc. The death penalty report, "When the State kills" and "Human Rights are Women's Rights" campaign were key actions of Amnesty International.

- c. One of the most important contributions of Amnesty International has been the successful campaign to create an International Criminal Court. Since 1994 it began publishing papers and documents that advocated for the creation of an International Criminal Court. An International Criminal Court was established in 2002.
- d. Amnesty International opposes the death penalty because it constitutes a violation of two fundamental human rights as guaranteed with the Universal Declaration of Human Rights, and they are Article 3 and Article 5: The Right to life and Right not to be subjected to torture or to cruel, inhuman or degrading

treatment or punishment. In 2000 the project *Moratorium* Amnesty International together with several organisations presented the Secretary-General of the United Nations, more than three million signatures in support of the campaign for complete abolition of the death penalty worldwide. By the end of 2007, 133 countries had abolished the death penalty in law or practice and the UN moratorium on the death penalty had been adopted (Amnesty International, 2007).

- e. Amnesty International successfully campaigned against landmines which led to the Ottawa Treaty banning them. The “Ottawa Convention” or “Mine Ban Treaty” to end the use of anti-personnel landmines (APLs) worldwide was signed on December 3, 1997 and came into force on March 1, 1999. As of January 2018, 164 states are party to the treaty (Arms Control Association, 2018).
- f. Unregulated global arms trade causes misery and suffering around the world. Amnesty International with its campaign published many reports and organised meetings with over 100 organisations in over 40 countries around the world in order to unite the people to ask their governments to take action on international arms control. In 2013 after years of campaigning from civil society worldwide, United Nations voted for the Arms Trade Treaty (ATT). The treaty enshrines in new international law a set of clear rules for all global transfers of weapons and ammunitions. (UNA-UK News, 2013). The Treaty also prohibits all transfers of arms that would be used in the commission of genocide, crimes against humanity or war crimes (UN News, 2013).

EVALUATION

Amnesty International is widely considered to be the single dominant force in the field of human rights advocacy, being more influential than most of the other groups put together (Alston, 1990). Although Amnesty International continues to have many successes in terms of its influence and capability for change, it is criticised on various grounds. Criticism of Amnesty International may be classified into two major categories: accusations of selection bias and accusations of ideological bias. It is pointed out that it has a tendency to focus disproportionately on human rights abuses in relatively more democratic and open countries. Many governments have attacked it for what they assert is one-sided reporting. Moroccan government denounced it as a defender of lawbreakers, and the Argentine government banned Amnesty International’s 1983 annual report.

Amnesty International has on many occasions expressed its dissatisfaction over India’s human rights record. It has expressed concerns regarding growing instances of caste discrimination and violence, communal and ethnic violence across India. More recently it has been critical regarding arrests and detentions of political opponents, and restrictions on the rights to liberty and freedom of movement in Jammu and Kashmir. Indian authorities have frozen the bank accounts of Amnesty International for violating the Foreign Contribution Regulation Act (FCRA).

Amnesty International has been accused of ideological bias, sometimes linked to wider criticisms of the doctrine of human rights, by China, the Democratic Republic of Congo, Russia, South Korea, the United States (over Amnesty’s campaign against the death penalty and the Guantanamo detention camp and secret detention centers) and the Catholic Church (over its stance on abortion).

CONCLUSION

The key dilemma of human rights protection is that states are the only actors powerful enough to advance human rights, while also being the greatest human rights abusers. Thus the activities of Amnesty International make it liable to confront opposition from sovereign states. Tensions can often exist between non-governmental actors and sovereign states. One of the most controversial ideas held by many humanitarian NGOs is that the international community has the right of interference in countries that violate human rights of people, which comes into conflict with the sovereign rights of states.

Amnesty International is considered as one of the most powerful INGOs in terms of influencing international human rights decision making and policy enactment. Through non-political avenues of research, mobilisation and advocacy, Amnesty International continues to be an important player in the context of protection of human rights around the world.

The collaborative and policy-shaping role of NGOs at the world conferences, the active role played by human rights organisations in international human rights policy, the initiative role of worldwide NGO campaigns in bringing about the international convention against landmines, and the influence of environmental groups on national and international environmental policy have posed the question whether this is ‘NGOisation of world politics’. However, it is important to distinguish the policy fields in which NGOs are for the most part active. In the policy fields of human rights, the environment and development, they have succeeded in using their

transnational network to put states under pressure. On the other hand, NGOs play a more or less marginal role in foreign and security policy; though here too – for instance, in the field of conflict prevention, mediation, and humanitarian aid – states often avail themselves of the services provided by NGOs.

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ANALYSING THE LEVEL OF POLITICAL 'IGNORANCE' IN INDIA THROUGH SOCIAL MEDIA

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ABSTRACT

Liberal democracies across the world have banked upon the rationality of individuals as their basis and have believed that the 'voter knows best'. They have worked towards assuring individual rights, freedoms, equality, dignity and participation of their people in the plural system and in turn earned their legitimacy. Media has, over time, famously emerged as the 'fourth pillar of democracy'. It is expected to articulate ideas, reflect on public issues, create awareness and public opinion, and demand and secure political accountability. Independent, impartial and non-partisan media has been considered as a major contributor to a transparent political system.

The Internet has changed the face of the media in its nature and outreach. The digital medium is at once liberating, anonymous and freer than the traditional media and intrusive, compromising and controlling. It has drastically altered the way in which people access information. Despite this, one could question the level of 'awareness' among the people.

The present paper deals with this ironic level of increased 'ignorance' in the new age of 'information' in India. It proposes to work on a popular social media platforms to analyse how people rely on like-minded information that is fed to them.

Keywords: democracy, public opinion, political ignorance, social media

INTRODUCTION

London based research agency—Ipsos MORI—conducts global surveys on the “Index of Ignorance” based on the accuracy of respondents’ perception about issues like wealth owned by top one per cent, non-religious population, immigration, female employment among others. In its 2015 report, India had the “dubious honour” to be the second most ignorant nation in the world after Mexico. [News18, 2015] The same agency in 2018 ranked India 12th on the “Misperception Index” among 37 nations in the ‘Perils of Perception Ipsos Global Study’. It raised concerns about how “warped and disconnected from reality” [Ipsos, 2018] Indian respondents overestimated the number of immigrants; the number of Muslims in India and the number of unemployed while underestimating the performance of the Indian economy. [Ipsos, 2018].

At the outset it needs to be noted that the survey was conducted online with 1000 responses from India. [Ipsos, 2018]. Firstly, for a country of 1.3 billion people, the sample size of 1000 is grossly unrepresentative. Secondly, it was an online survey which reflects on a completely skewed target audience. So whether and how seriously one takes such surveys would be arguable.

However what it does bring out for our present analysis is the tendency of the people to be ignorant about a lot of issues which eventually leads to creating perceptions and misinformation. The present paper works on analysing the political ignorance in the Indian framework largely based on the arguments drawn from the *The Knowledge Illusion: Why We Never Think Alone* published in 2017 by Cognitive scientists Steven Sloman and Philip Fernbach. It additionally attempts to analyse the misinformation that can be consequently spread over social media.

“ILLUSION OF UNDERSTANDING”¹

Studies have shown that “individual knowledge is remarkably shallow” [Sloman and Fernbach, 2017]. However, people do not realise how little they know or the fact that “[o]ur intelligence resides not in individual brains but in the collective mind” [Sloman and Fernbach, 2017]. It then means that everyone does not and need not know everything about all the developments all the time. There is a limit to the knowledge that the human mind can absorb, retain and process. So human beings have learnt to have a broad idea about issues, at the most, and depend on others for specific details. Human beings share “intentionality” and tend to “collaborate” [Sloman and Fernbach, 2017]. We tend to “seamlessly” use knowledge that is also “stored elsewhere: in our bodies, in the environment, and especially in other people”—i.e. we “*groupthink*”² [Sloman and Fernbach, 2017].

¹ Sloman, S. and Fernbach, P. (2017)

² Social Psychologist Irving Janis’ term

While our collective intelligence is profound, we are unable to accurately grasp the level of individual ignorance. Individuals are usually unaware about the one's inadequate understanding of the subject and dependence on their group/ community for decision-making. It would then be a matter for a separate study to identify the extent to which our decisions are our own. But at present, the paper would want to focus on the hypothesis that the political ignorance among the people is immense and that public opinion can significantly sway one's own 'rational' choices.

APPLYING "GROUPTHINK" TO GOVERNMENT

We could attempt to apply the idea of 'groupthink' to the actual form and functioning of governments. Democracy works on "group decision-making" that extends equality to all its participants [Christiano, 2018]. It is then likely that the voters would not have specialised knowledge about most issues that transpire in the public realm and would support causes and decide on the basis of how 'public opinion' got reflected. They would choose from the most evident options *only*. This would directly bring us to question the basic premise of the Rational Choice Theory that democracy works with rational people making choices on the basis of maximising expected utility. We have rarely analysed the levels of ignorance and their potential adverse effects on the working of democracy.

IDENTIFYING POLITICAL IGNORANCE FROM APATHY

Political ignorance and apathy are two distinct political behaviours. It is possible for rational individuals "to be ignorant about a subject without being apathetic" [Meyer, 2016]. While apathy means an individual does not care about a subject, ignorance would amount to an individual would care about the subject but not doing enough to know about it. So political ignorance is not because of voter "stupidity or venality" but it is "an entirely rational behaviour" based on the assumption that an individual vote would not make a difference [Somin, 2016]. The adverse effect of the same are only felt when multitude of voters rationally choose to remain politically ignorant.

The levels of political ignorance primarily came to be acknowledged after the US Presidential elections 2016. It was commonly believed that political ignorance contributed to the "rise of Donald Trump" [Somin, 2016]. Studies in America showed that only "35-40 per cent of Americans can name the three branches of government" [Somin, 2017]. People basically knew very little about the constitution and government. Nonetheless, our celebrated democracies have depended upon their opinions and votes.

BECOMING 'EXPERTS'

People tend to have superficial understanding of several issues. They may be familiar with historical events but not with the complexities and contexts [Slomen and Fernbach, 2017]. So their arguments are bound to be shallow and simplified which get camouflaged in 'groupthink'. People "feel like experts" even with little knowledge as that stands out in the general levels of ignorance [Slomen and Fernbach, 2017]. This is applicable to politicians and voters and hence it is possible for political myths to be floated and accepted without much debate.

In fact Science Historian from Stanford University, Robert Proctor believed that ignorance was deliberately and purposefully propagated by vested interests [Kenyon, 2016]. He named the study of these actions 'Agnotology'. He also pointed to the fact that knowledge may be easily accessible but is not necessarily accessed by people [Kenyon, 2016].

WHETHER EASY ACCESS TO INFORMATION DEBUNKS IGNORANCE

The easiest source of accessing information in recent times is the use of Internet. Increasingly with more affordable handheld devices and data plans, people are in better positions to access information. But Sloman and Fernbach argued on the contrary. They believe that sophisticated technology is adding to our ignorance. Easy access to information strengthens our general familiarity of subjects and our "illusion of understanding" while in reality we know even lesser of the increasingly complicated systems [Slomen and Fernbach, 2017]. It is also extremely difficult for people to decipher how much of their 'knowledge' is drawn from online sources, with a Dunning-Kruger Effect.¹ Despite this, people hold strong political opinions about issues they have no or little knowledge about. This should definitely concern us when we see the Internet itself in a new light.

¹ Cornell psychologists David Dunning and Justin Kruger coined the term 'Dunning-Kruger Effect' in 1999 to highlight the cognitive bias where 'incompetence robs us of the ability to recognise our own incompetence'.

PERSONALISING THE INTERNET

For at least a decade now, the use of Internet has been a personalised experience. Accordingly search results are customised to suit the needs and preferences of individuals rather than throwing up same results for all users. Additionally, algorithms are used to observe the activities of the users to suggest and show them exactly what they want to see. There are some extremely serious concerns about the magnitude of personal data thus collected and how it is covertly procured and used by companies or vested interests.

What concerns us here is the fact that personal data and algorithms observe user activity and preferences. They refine and determine what you see and at times even shape who you are and how you think [Pariser, 2011]. Individuals have a completely different version of information and views in this “filter bubble” [Pariser, 2011]. One’s own interests and preferences get reflected on the Internet in this increasingly “friendly world syndrome”¹ where some of the most serious issues get filtered out altogether from our view [Pariser, 2011]. This practically defeats the purpose of the Internet in the first place.

The online activities were initially believed to be genuinely democratic with open access to information and diversity in opinion. Personalised search engines erode this very principle and stunts individual growth. Eventually, the Internet contributes towards prejudicing public opinion. This is particularly dangerous when the Internet—more so the social media platforms—are individuals’ primary source of news [Pariser, 2011]. It is argued that this personalisation creates “a kind of invisible autopropaganda, indoctrinating us with our own ideas” accentuating the ‘filter bubble’ [Pariser, 2011]. It is then quite easy to manipulate people with the choice of words and ideas that suit their preferences. Each side then believes that the other is in the wrong and needs to be corrected.

POLARISED OPINIONS

Being supported by a strong majority also might not be guarantee enough for informed choices being taken. Nonetheless, people lament the fact that the other side does not and is unwilling to understand their viewpoints [Slomen and Fernbach, 2017]. They believe that the opponents would then be convinced and switch sides. However, one needs to remember that while blaming the opponents for not being open to diverse ideas, one might be doing exactly that by being rigid with one’s own ideas.

The “false sense of expertise” [Kenyon, 2016] is worrying as opinions get polarised basically due to absence of individual thinking and interaction with others. It is concerning that people tend to draw up binary choices even with whatever little knowledge they hold. Their political stances are demarcated even before they gather full knowledge on the subject and are held on to rigidly despite whatever new information that comes one’s way. Using various time-tested manoeuvres, politicians tend to exploit these differences to their advantage. Even otherwise it is found convenient to continue with the illusion people live with. People find it disagreeable to be proved wrong or inadequate and tend to disengage [Slomen and Fernbach, 2017]. The ideas discussed hereinabove all have parallels in the recent political developments in India and have been variously reflected through the popular medium of memes across the social media platforms.

ROLE OF NEW MEDIA PLATFORMS

The role of the media as the ‘Fourth Pillar of Democracy’ can hardly be understated. It is expected to create awareness, shape public opinion, and hold the State machinery accountable. With the increasing use of social media platforms, the media outreach pattern has undergone substantial change. In several instances, the social media is the only source of news for people who may not even authenticate the newsfeed. Public opinion can then be swayed and polarised on the basis of unconfirmed data that goes viral under the garb of Freedom of Expression.

We will be analysing a few such instances where social media contributes to the spread of misinformation rather than being the new responsible Fourth Pillar of democracy.

(I) ‘Anti-National’ vs. ‘Bhakt’ Debate

Social media ideally provides common users with a platform where there can be a healthy debate over issues. This could be useful in objectively assessing the policies of the government. Flawed policies and programmes could be criticised and the effective ones could be appreciated. But how much of this debate is informed is the crux of the issue. Recent debates may be attributed to hearsay and involve labelling and trolling of individuals who do not share one’s own preferences.

¹ Term coined by persuasion profiling theorist Dean Eckles.



Figure 1

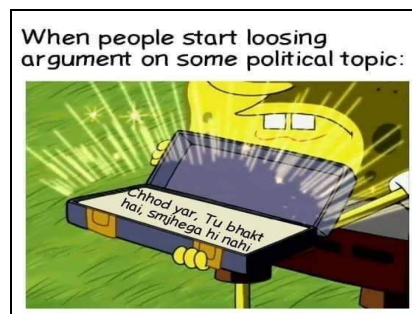


Figure 2

Figures 1 and 2 collectively reflect on the crux of the contemporary debates that occur on social media and how polarised the eco-system gets. Criticising the government and its policies, being vocal about individuals in the government has earned several people the ‘anti-national’ tag. A segment of social media has successfully created an overlap between the nation-state and the government. Consequently, questioning the policies and stance of the government is automatically taken as sacrilegious and against the national interest. On the contrary, supporting the government and its policies has led to people being termed as ‘*bhakt*s’ (worshippers—of the Prime Minister) and their opinion does not count then. The fact that the assessment of government policies need not be in the binary and that the stance needs to be assessed on objective grounds is lost to both sides in the process.

(II) Citizenship Amendment Act (CAA) Debate

Citizen Amendment Bill (CAB) was proposed in the Parliament in 2019 and instantly became the basis of extremely fiery debates over the social media. CAB proposed to be lenient towards people belonging to six specific religions fleeing persecution from Pakistan, Bangladesh and Afghanistan in the number of years of residence in India it would require to gain naturalised citizenship. It became an Act in December 2019.

Widespread protests across the country cited the inherent discrimination and injustice in CAA. This paper will not be taking a stand for or against the same but looks at the social media content as a neutral researcher.

Figure 3 brings out the argument that is proposed earlier in this paper. It highlights the general ignorance and disregard among the people about basic traffic rules in India. It questions how it is then possible for lay people to know and understand the nuances and implications of the citizenship laws. The likelihood of people depending on ‘groupthink’ rather than own discretion and understanding increases manifold. Celebrities who joined the protests and voiced their anguish about the discriminatory law have also focused upon the number of protestors than the basis of their arguments.



Figure 3



Figure 4

Figure 4 may be contextualised with the anti-CAA protests that began in Jamia Millia Islamia University, Delhi. The icons of this movement were young women in *hijab*. This social media content questions whether these were in fact men in disguise. The content is insensitive and misplaced. Additionally, its veracity came to be challenged as it emerged that the picture was in fact taken elsewhere in the world and was not at all associated with the CAA related protests. That it did not stop it from going ‘viral’ on social media.

(III) JNU Students Protests

The Jawaharlal Nehru University (JNU), Delhi has been a premier educational institution in India. However, in recent times, the University has seen student protests against the hike in fees and thereafter against the CAA. Social media has been particularly fierce when it comes to criticising the stand taken by the students.

**Figure 5****Figure 6**

Figure 5 ‘humorously’ takes on the student activism on the JNU campus. It believes that rioting and stone pelting are prerequisites to seek admission to the university. Again, when actor Deepika Padukone visited the campus and stood in support with the protesting students, pro-government segment of the social media called for a boycott of her film ‘Chhapaak’. Figure 6 discredits the students protest questioning how those who could not bear the fee hike could afford the film tickets. Both these memes are unfounded and do not bear any empirical study. But the likes of these are widely shared across the social media platforms. As aforementioned, people are quickly acquainted with students’ protests but the nuances and complexities of the issue would largely remain unknown to most.

This paper opens up avenues for further study as the social media content increasingly becomes political in nature. These need to be contemplated in greater depth with more samples and issues.

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THE DRAMA OF INSANITY: A STUDY IN PSYCHOLOGY AND SOCIETY WITH A SPECIAL REFERENCE TO THE MOVIE JOKER

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ABSTRACT

Over the years, the term 'Society' has gone through various modifications both in terms of its meaning and essence. Society at one time was referred to a group of people holding a common interest through interaction and culture. However, elements of stratification such as caste, class, gender have changed the course of society. The meaning of common interest through collectiveness has now shifted to one single vested interest particularly of the higher class. This class through their subjective knowledge have taken the control to decide the norms and regulations that helps in functioning of the society. Social institutions such as Education, Politics, Media, Economy, Culture and Traditions follow a chain of authority that dictates the moral principles and values. Adherence to the moral principles on the basis of the social indicators of stratification grants access to individuals to participate in the society.

This article deals with the differentiation of people based on their mental and emotional stability with an emphasis from the 2019 movie 'Joker'. The current dilemma of the decade is the social construction of Insanity. The behaviour of an individual is determined through his/her experiences with the day to day situation in life. The question remains as to who within the society decides who is normal or Insane?

(Keywords: Dramaturgy, Insanity, Social conditioning, Depression, Joker)

INTRODUCTION

Do we live our life according to our conscience or do we conform to the standards set by those in power? Our socialization process which begins from the time we are born is based on the social and cultural values which are in adherence to the normal behaviour enshrined in the society. As we grow up our adherence to these values allows us to be an affirming yet accepting member of the society. Social indicators in the society such as caste, class, gender, education, politics, income, media, health determines the role that an individual is expected to play in the society. But are these roles standard for all the individuals in the society? Hierarchization based on these social indicators compartmentalize individuals to a social group that is bound by the similar values and mutual understanding. However, not everyone constitutes in the forming of this social group and in the long process a certain section of individuals is segregated from the main stream. The common term that the group is associated with is the marginalized group who at one time has lost their will to speak against the atrocities that they constantly face in the society. Who constitutes the marginalized community? Individuals who belong to the lower class, caste, have less or no income and education, disabled etc. are regarded as marginalized and their existence is further justified through media and politics; major wings of "reality" in the society.

Health in the social realm has always been debated. People with sound health are seen as normal and those with disability as abnormal. Those with good health are given preference in the family, education, employment etc. whereas those with mild or severe medical conditions are frowned upon. Though there are foreign, governmental and non-governmental initiatives to boost health and overall wellness through medical benefits, state of the art technology to cure diseases which were earlier non-curable are now available at a reasonable cost have created a major difference, the real problem still remains unresolved. People with disability more than their medical condition have to face the social stigma from the society which further undermines their existence in the mainstream society.

THE SOCIAL CONSTRUCTION OF INSANITY

The opening monologue of the 2019 movie "Joker" shows an aspiring stand up comedian who is partly a party clown facing the hardships in the society after getting brutally beaten up by a group of juveniles. The protagonist who suffers from a mental disorder developed due to the child abuse at an early age, wherein he cannot control his laughter confronts his psychiatrist regarding the beat down with a heart-wrenching statement "Is it just me, or is it getting crazier out there". (Phillips, 2019). The crux of the movie speaks about the protagonist who is a victim of the social stigma and hardships in a society that is ruled by wealthy group of people. With the lack of medical interventions due to cut down in the budget further creates a restless environment driving the individual to the edge of "sanity". The transformation of the protagonist into a psychopath with a desire to instigate riots and mayhem in the society is welcomed by a large group who see him as a symbol against the hardships they continue to face at the hands of the upper class. Though the storyline and

the characters are purely based on fictional reel life, it somewhat connects to the real life of people experiencing the problem.

Beliefs about mental disorders are real in their consequences for the behaviour of patients, psychiatrists and society (Eisenberg, 1988). However, the medical terms that the disorders hold are purely based on self-imagination or a subjective belief. The awareness and understanding of social issues are partly shaped by the very words we use and the way in which we see a person suffering from a mental disorder. Underpinning the model of understanding insanity from an individual's perspective is a 'personal tragedy approach' wherein the patients are mostly the victims of the life chance events (Giddens A. , 2017). The segregation model of the normal and the abnormal group, however does not rely solely on the medical condition; rather it depends on the social stigma or the label which the society has conditioned from an early age.

Social role as put forth by the society requires people to behave with dignity. The concept of dignity is understood through the pride that one takes through one's self-identity. By confirming to the self-identity and affirming the dignity, respect and recognition provides an assurance of place for the individual in the society. However, individuals with mental disorder face risk of survival as their acceptance in the society remains non validated. Without recognition, the motive drives people with medical disorder to self-doubt, shame and humiliation (Bedrick, 2015). This further pushes the individual to the phase of isolation and depression rather than asserting their experiences. This path ultimately solidifies the rejection by the community and ultimately the downward spiral of the individual. One of the major hurdles that individuals with medical disorder face is the problem of stigma and labelling. Although timely interventions can allow individual to lead a healthy life, the notion of disabled and dependent arouses a feeling of low self-worth within the individuals. More often the roles that they are expected to play are in sync with the stigma they are associated with. For example, students with disability may be forced to take admission in special schools that cater to their needs. Mainstream society may approve of this initiative but the real victim is the student who wishes to be part of the larger order rather than being left out (Robert, 2010).

In the world of sanity, who determines whether a person is sane or insane? Psychology determines people with sound mind and judgment as sane and those who fail to fulfill this criteria as insane. Insanity refers to a person incapable of being responsible for his or her criminal act (Wedge, 2011). If so, then the whole notion of Sanity vs Insanity is in paradox as what is believed and accepted to be true about behaviour affects the very behaviour that it purports to explain.

THE CURIOUS CASE OF INSANITY

The discussion on insanity draws attention to the authenticity of the diagnosis. How can one differentiate another if the person is sane or insane only by looking? Some of the contested debates speak as to how insane people can easily deceive other by acting as sane in order to be accepted. Most of the human experience apart from practical day to day encounters are shaped by elements such as media, politics and education. Media however plays a major role in creating a parallel world between the 'reel and real'. The real world which we speak than does not define the true reality, rather it defines the world in which we live and experience. The French postmodernist Jean Baudrillard uses the concept of 'Hyperreality' wherein the ultimate guarantor of authenticity and reality is precisely what media represents which makes it 'more real than the real'. (Giddens A. S., 2015).

In the context of the movie 'Joker', the protagonist who after realizing that he was adopted and abused by his step mother's boyfriend which practically led to his medical condition takes an aura of person who can hold his emotion and act as any normal person. The act of deceive takes precedence when the protagonist takes the character of a clown and kills the host of a daily show who the protagonist at one time saw as a father figure. The transformation of the actor from a depressed submissive person to a character that takes revenge in front of a mass audience to prove his point and be accepted as a symbol for insanity (Mary & Cecil, 2010). The act of deception can be understood from the works of renowned Sociologist and Psychologist Erving Goffman who gave the term 'Dramaturgy' (Goffman, 1956). It is an idea that life is like a never-ending play in which people are actors. Goffman believed that when we are born, we are thrust onto a stage called everyday life, and that our socialization consists of learning how to play our assigned roles from other people. We enact our roles in the company of others, who are in turn enacting their roles in interaction with us, a term known as 'Impression Management'. Goffman believed that whatever we do, we are playing out some role on the stage of life. Developing the theater analogy, Goffman divides social interaction into front-stage and back-stage regions. Just like in a play, front-stage behavior is action that occurs for an audience. We use appearances, mannerisms, and props in this front stage to facilitate our act and better manage the impression we seek to make. Back-stage behavior occurs out of sight of any audience. The art of deception may function through a constantly

reevaluating the performances in light of feedback perceived from others. The feedback may not be perceived correctly every time only to believe that the act is adjusted in accordance with the desired impression on others. It is thus an act of desire to manipulate the impressions which the society holds of us and how we behave in accordance with it.

Some of issue which has garnered much attention is the problem of representation of the fictional characters. The act is just a 'constrained fiction'. 'Constrained' as it has to approximately match the events in the world and 'Fiction' for the ability to make sense of those events or predict them to an extent. One of the problems that media representation is reinforcing the stereotypical notions against marginalized social groups. Since most of the media companies are owned by the higher class, the call to portray lies completely at their discretion. In the context of the movie 'Joker', the victim is a low-income group individual fighting the odds to survive in a society which is taken over by political debates and high rates of unemployment. Individuals with similar state of mind will experience the character as their own and will agree to the hardships which the protagonist faces. On the contrary, the movie depicts the higher-class group, who promise better health plans and initiatives to gather votes in their favor to rule the society. The contemporary society functions in a similar manner through empty promises at the expense of the common class thus excluding them. Media representations are not always the direct cause of isolation although at times it may reinforce existing negative ideas of social groups and be a part of the wider social problem.

Stigma through labelling on the contrary may become institutionalized. A person who after getting medical aid is cured will still face the stigma of being mentally ill. This is due to the social conditioning which is accepted by the society. An insane person who may want to prove that he is sound may be ignored by the larger community as at one time he/she held the tag of socially, emotionally and mentally incompetent (Narvaez., 2014).

CONCLUSION

In the era of faithfully adhering to the cultural ethos, values, norms, regulation and expectations of the society, we are continuously losing the essence of our instinctive truth. Those who have the power to make the rules prefer to make it more complex in order to restrict people from questioning or surpassing their authority. On the contrary with the ongoing process of discrimination, the victims continue to face the inequality through alienating from the mainstream. Irony remains that individuals with mental health problems are highly stigmatized and someone with a mental illness is perceived as a disgrace or a burden on the society. There is no escaping the paradox except to recognize it as such. The more we keep in mind that individuals no less intelligent than ourselves, in other times and at other places, have come to a very different but equally coherent descriptions of the world of things and of people, the more we can correct for the effect of where we stand on and what we see. Rightful measures with regards to health, education and employment may create a difference for those who are excluded. Rather than stigmatizing and labelling them as 'others', it is time that we accept them in the mainstream society and acknowledge their participation in the functioning of the society. This idea will be a reality only when the traditionally constrained socially constructed roles will be modified and based on an egalitarian and a humane mindset.

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ROLE OF EDUCATIONAL INSTITUTES IN DEVELOPING EMPATHY AMONG STUDENTS

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ABSTRACT

Educational Institutes play a very important role in a child's life. Hence it is referred to as a second home for the child. Apart from imparting knowledge, Educational Institutes help in boosting the child's confidence, teaches them to work in team and helps them to socialize with peers. It holds a special place in child's life as the child spends maximum time in Educational Institutes. Parents send their children to schools and colleges as they have trust that the child is in safe and experienced hands which will guide and help them to be a better individual and promote them in all aspects of life which are necessary for growth of an individual. One such emotional ability that a child needs to be a good human being is empathy. Empathy is one's ability to understand, be sensitive to, and vicariously experience the feelings, thoughts, and experience of others.

Educational Institutes can be instrumental in developing empathy among its students. The education, infrastructure, curricular and co-curricular activities and social environment provided by the Educational Institutes plays a key role. This paper focuses on what is empathy, importance of empathy and ways to develop empathy. This paper is a theoretical understanding of the role that Educators plays in developing empathy among its students and also focuses on the ways to develop empathy in the classroom settings.

Keywords: Empathy, Educational Institutes, Educators

INTRODUCTION

"Empathy is intuitive, but is also something you can work on intellectually"-Tim Minchin.

Daniel Goleman in his book Emotional Intelligence talks of empathy as an ability to understand others, sense others feelings and perspectives and take interest in others concerns. He identified five elements of empathy i.e. understanding others, developing others, having a service orientation, political awareness and leveraging diversity. Psychologists Daniel Goleman and Paul Ekman broke down the concept of empathy into three categories viz. cognitive empathy, affective empathy and compassionate empathy. Cognitive empathy is the ability to understand how a person feels and what they might be thinking. Having cognitive empathy makes one a better communicator. Affective empathy, also known as emotional empathy is the ability to share the feelings of another person. Having affective empathy helps build emotional connections with others. Compassionate empathy which is also known as empathic concern is not just understanding others but also sharing their feelings. This kind of empathy leads a individual to initiate action for others. (Justin Bario)

Theresa Wiseman, a nursing scholar, noted four attributes of empathy viz. perspective taking, staying out of judgement, recognizing the emotion and communication. Perspective taking refers to walking in the other person's shoes and trying to think the way they would think. Staying out of judgment means not being judgemental about someone's emotional response being valid or invalid. Recognizing the emotion is looking within yourself to identify the feeling that the other person could be experiencing trying to analyze how you would feel in the given situation. Communication refers to being expressive about understanding the emotions and validating them.

Empathy is thus a unique capacity of the human being to feel the experiences, feelings, needs, aspirations, anxieties of others as if they were his/her own. Thus presence of empathy among people can help them in understanding other's in a better manner, improving communication and reducing conflicts. Thus empathy is an important capacity that needs to be developed in the children right at a very early age in order to help them lead a good life. It is suggested that most individuals can be trained to that level of empathy required to counteract on the basic drive of destructive behaviour. Thus developing empathy can reduce the social tensions, conflicts and violence in the society. (Clark, 1980)

IMPORTANCE OF EDUCATIONAL INSTITUTES

As Tim Minchin says empathy can be worked on intellectually. The best time to work on it are the growing years. Educational Institutes particularly schools are referred to as a second home for the child. Educational Institutes hold a special place in child's life as the child spends maximum time there learning and enjoying the company of their friends. Parents send their children to Educational Institutes as they have trust that the child is in safe and experienced hands which will guide and help them to be a better individual and promote them in all aspects of life which are necessary for an all round growth and development of an individual. Children have a

great scope of learning not only academics but also values and life skills from these institutes. Apart from imparting knowledge and teaching them to read and write, Educational Institutes help in boosting the child's confidence, teaches them to work in team and helps them to socialize with peers. One such emotional ability and life skill is empathy and the Educational Institutes can play a key role in developing empathy among students.

Empathy is one's ability to understand, be sensitive to, and vicariously experience the feelings, thoughts, and experience of others. Educational Institutes can be instrumental in developing empathy among its students by means of various curricular and co-curricular activities and the social environment that provided by these institutes. Educational Institutes not only prepare the student to excel academically and gain knowledge but it also prepares its students for a meaningful and good life in future. Educational Institutes also provide exposure to different ideas, activities & fields of knowledge that the child may never encounter otherwise. With its co-educational and multi-cultural approach, Educational Institutes provide an exposure to diversity in genders, cultures and religions which helps in developing close contacts with people from different backgrounds, thereby developing a better understanding of different ideas and perspectives and increasing compassion and tolerance for differences. It is seen that Educational Institutes helps shape a child's personality and helps them develop a healthy thought process and enhance cognitive abilities. It sets up a foundation for the future and develops values and skills in a person that will help them to fight with the problems and challenges in life and face the actual world. It is no secret that good education has the power to change a life and Educational Institutes are a key to this change.

IMPORTANCE OF EMPATHY

Empathy can serve many important functions in a person's life. Studies have shown that when young people have empathy they show better communication skills, higher academic achievement, more engagement in classroom, lesser aggressive behavior, less emotional disorders and lesser bullying. Such children develop more positive relationships with others and as adults develop harmonious interpersonal relationships.

Empathizing with others helps to understand other's feelings and thought process. Hence people are better able to react to social situation when they empathize with others. Empathy also increases altruistic behavior as people are more likely to help others when they empathize with them. Not only at an individual level but from a societal perspective as well, empathy is necessary to bring harmony in the society as it reduces conflicts among people.

Empathy helps in regulating one's own emotions thus being better able to manage themselves during the stressful situations by not becoming overwhelmed about the situation. Empathetic people are able to forgive others which helps in reducing negativity in their emotions and experiencing more positive feeling. Thus empathy enhances individual's wellbeing.

Students with lack of empathy display behaviors that are disruptive to the class. It distracts the Teacher from the task of education, creates a fear of aggression among other students and a climate not good for the Educational Institutes. Research on adolescents in Singapore shows that lack of affective and cognitive empathy increases cyber bullying among both adolescent boys and girls. (Ang, Goh, 2010). Thus lack of empathy among students is a cause of concern and developing empathy among the students is an important task for Educational Institutes as it not only improves the classroom climate and make it more effective for education but it makes the adolescent a better person and the society a better place to live in.

ROLE OF EDUCATIONAL INSTITUTES IN DEVELOPMENT OF EMPATHY AMONG STUDENTS

Children spend a substantial time of their day in Educational Institutes and hence the responsibility of developing empathy among these students also has to be shouldered by the Educational Institutes. Educators play a very effective role in such development of empathy in their class. Though children may have a natural capacity for empathy they develop upon it by modeling the adults around them. An important aspect of developing empathy among students is being more empathetic towards them by trying to understand what they feel about the important issues, understand their perspective about different things and not jump on conclusions regarding their emotional and behavioral responses.

Students follow the educators if they like them and feel that educators care for them. Thus a rapport between the teacher and the student is very essential part of imparting education to students. A caring teacher can change the way a student thinks of him/her self and about others. When children sense that their educators are more concerned and understanding about them, they feel more loved, more secured and thus can transfer the feelings of love and understanding to others. Educators can adopt ways in which students can practice empathy in the

classroom. To develop an empathetic attitude in class the teacher needs to understand the three "H's" of the child, the Head, the Heart and the Hand i.e. the child's thoughts, feelings and actions regarding empathy.

One important means of developing empathy is sensitizing students about other humans. Generally, students are more inclined to show empathy towards people who are similar to them but in a society students need to interact and work with people from different background and beliefs. When educators show care about everyone including students from different physical capacities, intellectual abilities and cultural background in the classroom, it helps students to sensitize themselves towards the needs of others who are different from them in their thoughts and behaviors. In addition to this taking students on visits to places like destitute homes, Centres for differently abled, etc will help them see the outer world and develop empathy towards people who are less fortunate than them. This will help students to understand the fellow beings in a much wider and inclusive perspective.

Educators can model the empathy that they want to see in their students. A small empathetic response from the teacher can have a very positive impact on the mind of the children. It just starts with a simple "How are you feeling?" A positive response of educators towards students belonging to different class and caste would help students to learn to show empathy towards all their friends irrespective of their differences. Many students feel concerned about their peers but they do not act upon it. Educators can encourage the students to overcome this gap by modeling and encouraging them to take action. These actions may include listening to someone who is feeling low, help someone to solve a problem, or stand for someone who is being victimized. While dealing with a mischievous student the teacher can see the situation from the perspective of the student before responding, reflect back upon the feelings and the rationale for the behavior. Educators may respond to the non-verbal cues of the students and also get input from the students whenever appropriate and feasible. Such behaviors on the part of the teacher can be looked upon and followed by the students.

Educators can create opportunities for students to model empathy in the classroom. Activities like role-play, role-reversal teach the students to take the perspective of others and thus understand the situation from others point of view. Children can learn to put themselves in role of others by activities such as thinking from the point of view of a character, historical personality and reacting to a situation. Children can be encouraged to fight the stereotypes and prejudices and to stand for cause while not fearing of social consequences.

Workshops can be conducted for students as well as their parents as their contribution is a must. Workshops focusing on sensitizing students to all living things, developing an attitude of gratitude, team-building, emotional and social intelligence can be helpful in making students understand what is empathy, why is it important, and how can we develop it. Through such workshops students can be taught to be thankful to everything they have and expressing the feeling of gratitude when they communicate with their classmates, thus making gratitude the culture of the class.

CONCLUSION

Empathy is an important life skill for everyone. Students who display empathy are better at understanding others, maintaining interpersonal relationships and managing their own conflicts. They are much liked by others and prove to be better leaders. Such students not only lead a harmonious life but they help to make the society a peaceful place to stay. Thus development of empathy is an important task especially during the growing years. The Educators can help in sensitizing students to other's needs, model empathetic behaviours and conduct activities and workshops for students to teach them to empathize with others. Thus Educational Institutes play a key role in the development of empathy among the students.

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METHODOLOGY EMPLOYED FOR COMPOSITION OF ANCIENT INDIAN SCIENTIFIC TREATISES (WITH SPECIAL REFERENCE TO PRAKARAṆAGRANTHA-S)**Vaishali Jayant Dabke**

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ABSTRACT

India is known for a very long knowledge tradition. Many branches of knowledge and learning in the form of various sciences, humanities and arts were discovered, modified, researched, refined and developed with untiring efforts by the ancient Indian scholars. Any systematic branch of knowledge cannot be developed without some efficient methodology. Such methodology is not only required for the study of the subject but also for the composition of treatises. Ancient Indian intellectuals had certainly developed a comprehensive methodology of scientific works. This method comprises various devices which are termed as 'Tantra-yukti-s'. Tantra-yukti-s are approximately thirty six in number.

There are various types of compositions having varied nature and purposes such as Sūtra-grantha, Bhāṣya-grantha, Prakaraṇa-grantha etc. Tantra-yukti-s are seen to be used in these treatises. However, all Tantra-yukti-s are not employed in all the treatises. They are used as per the requirement of the work. Prakaraṇa-grantha-s are treatises dealing with a specific part of a scientific theory and are meant for the beginners.

This paper deals with Tantra-yukti-s employed for the composition of Prakaraṇa-grantha-s of various Vedic systems of Indian philosophy.

INTRODUCTION

India is known for a very long knowledge tradition. Many branches of knowledge and learning in the form of various sciences, humanities and arts were discovered, modified, researched, refined and developed with untiring efforts by the ancient Indian scholars. Any systematic branch of knowledge cannot be developed without some efficient methodology. Such methodology is not only required for the study of the subject but also for the composition of treatises. Ancient Indian intellectuals had certainly developed a comprehensive methodology of scientific works. This method comprises various devices which are technically termed as 'Tantra-yukti-s'. Tantra-yukti-s are approximately thirty six in number.

There are different types of compositions in the field of ancient Indian sciences and humanities having varied nature and purposes such as Sūtra-grantha, Bhāṣya-grantha, Prakaraṇa-grantha etc. Tantra-yukti-s are seen to be used efficiently in these treatises. However, all Tantra-yukti-s are not employed in all the treatises. They are used according to the nature, purpose and style of the work.

This paper deals with Tantra-yukti-s employed for the composition of Prakaraṇa-grantha-s of various theistic systems of Indian philosophy.

Prakaraṇa-grantha-s are the philosophical treatises dealing with a specific concept in a particular philosophical system in uncomplicated, easily comprehensible and descriptive manner. Swami Gaurishankarbhikshu, in his work titled *Sarvalakṣaṇasaṅgraha* defines Prakaraṇa as "a work which puts forth the theory of a particular branch of science or it is a work which is related to the specific part of system of Philosophy and explains the particular theory in detail." Every system in Indian Philosophy has Prakaraṇa-grantha-s explaining various concepts in their respective system. Prakaraṇa-grantha-s served as a gateway for those who desired to inquire in various systems of Philosophy.

Tradition of composing Prakaraṇa-grantha-s is seen from the period of Adi Śaṅkarācārya, i.e. approximately from 8th A.D. Prakaraṇa-grantha-s such as *Vivekacūḍāmaṇi*, *Aparokṣānubhūti*, *Upadeśasāhasrī* etc. were composed by Śaṅkara himself. However, the said tradition flourished around from Cir. 13th A.D. Many Prakaraṇa-grantha-s of various schools of Philosophy such as Nyāya-Vaiśeṣika, Vedānta and its schools, Pūrvamīmāṃsā, were composed after this period. It is observed that as the purpose of these Prakaraṇa-grantha-s was alike, they are composed in a similar style and hence employ specific Tantra-yukti-s. This paper intends to study some Tantra-yukti-s employed in the Prakaraṇa-grantha-s with reference particularly to *Tarkabhāṣā* of Keśavamīśra (13th A.D.)¹, and *Vedāntasāra* of Sadānandayogīndra (15th A.D.)², *Tarkasaṅgraha* of Annambhaṭṭa (16th A.D.)³ in the light of Tantra-yukti-s.

Though definition of Prakaraṇa-grantha mentions thorough explanation of a certain concept as the major criteria, the Prakaraṇa-grantha-s under discussion, which were composed after 13th A.D. appear to have differed from the said criteria. These Prakaraṇa-grantha-s explain not a specific but selected important concepts in a

particular school of philosophy and therefore the motive of them seems to acquaint readers with the basic tenets and not only a specific concept of a system of Philosophy, under consideration. This change probably occurs as it was the need of time. Scholars like Annambhaṭṭa who were preceptors could have understood the need and hence were inspired to compose Prakaraṇa-grantha-s especially for the students, in the said manner. The style and methodology accepted by them is more or less similar with some differences here and there. It should also be noted that the various devices of research methodology were fairly developed and were widely used by the scholars then, not only for composing but also for right and easy understanding of the work under study. It would be interesting to examine some important Tantra-yukti-s employed in the abovementioned works

According to the tradition of Sanskrit compositions, these treatises commence with benedictory verse devoted to the personal deity or the preceptor or both. In *Vedāntasāra*, writer surrenders to the principle of the Self, which itself is the chief subject matter of the work. He also praises his preceptor Advayānanda⁴. Annambhaṭṭa, the writer of *Tarkasaṅgraha*, bows down to Lord Śaṅkara and also his preceptor⁵. This devotional verse is followed by Anubandhacatuṣṭaya, an introductory reasons for the composition of the treatise. Sometimes it is mentioned in the benedictory verse itself. All the three treatises under discussion mention them very clearly. *Tarkasaṅgraha* and *Tarkabhāṣā*, both the works of Nyāya system mention them in the benedictory stanza while in *Vedāntasāra* it is mentioned after the auspicious stanza at the beginning. Discussion of the actual subject matter, which involves the application of Tantra-yukti-s, commences after benedictory verse and mention of Anubandhacatuṣṭaya.

Common Tantra-yukti-s employed by Prakaraṇa-grantha-s mentioned above

- Uddeśa - Uddeśa is defined as non-detailed, brief statement by Kauṭilya.⁶ Caraka explains it as the enumeration of topics to be discussed or as a collective statement of topics covered in the work⁷.
 - The first part of *Tarkasaṅgraha* employs this device⁸. It enlists various categories of topics to be discussed in the work. It initially enumerates the seven Padārtha-s namely *Dravya-Guṇa-karma-Sāmānya-Viśeṣa-Samavāya-Abhāva*. This is a perfect example of Tantra-yukti named Uddeśa.
 - In *Tarkabhāṣā* also, Keśavamīśra refers to the sixteen principles of Nyāya system at the very outset⁹. He himself defines Uddeśa in his work as 'mere mention of the topics to be discussed'. Further he also refers to the commentator Vatsyāyana who has stated the three fundamental devices which have to be employed while composing the scientific work namely Uddeśa, Lakṣaṇa(definition) and Parīkṣā (examination). These devices are found to be used in many of the Prakaraṇa-grantha-s on Nyāya-Vaiśeṣika system.
 - In *Vedāntasāra*, Sadānanda also employs the said Tantra-yukti-s but in the subparts of the work¹⁰. For e.g. while defining Adhikārī, Sadānanda enlists various eligibility criteria which he then explains individually in detail, in the later part of the work. For e.g. Total six types of *karman*-s, He later treats this topic systematically and elaborately.
- Nirdeśa - Nirdeśa means a detailed description of the topics mentioned before briefly, in Uddeśa, following the same order¹¹. Previous Tantra-yukti merely enumerates topics while the present one gives specifications of those one by one having exhibited definition, special features etc.
 - In *Tarkasaṅgraha*, after enlisting Padārtha-s, they are explained in detail having defined them and mentioning their special features. For ex. Pṛthivī. Initially term Pṛthivī is defined and then it's division, it's sense organs, it's objects etc. are discussed¹². The same method and terminology has been utilized for explaining other Padārtha-s too.
 - Same method has been followed in *Tarkabhāṣā*. Here also after mentioning sixteen Padārtha-s in Nyāya system, each one the Padārtha-s is discussed having given definition, purpose, factors confirming its nature in the precise manner etc. For ex. the first Padārtha i.e. Pramāṇa is defined. Then word Pramā, which forms a part of the word Pramāṇa, is taken up for the discussion. Word Pramā is discussed thoroughly employing the method of positive and contrary terminology which helps the reader to confirm the nature of concept¹³. Having thus discussed Pramā, the other terms in the definition of Pramāṇa are explained in the similar manner and so on.
 - In *Vedāntasāra*, elaborate discussion begins with the topic of four factors of Anubandhacatuṣṭaya For ex. the first factor is Adhikārī. Adhikārī is defined having mentioned it's all the features. And then each factor which forms the criterion of Adhikārī is further discussed by giving it's definition, purpose, example etc¹⁴.

This device helps reader to know the divisions of a broad topic and treatment given to subject under consideration in the better way. It also makes the scientific work systematic. It is extension and expansion of what has been enumerated briefly in Uddeśa.

Sometimes device of Nirdeśa includes in itself the device i.e. Tantra-yukti named Padārtha.

- Padārtha – Padārtha means the meaning of the word.
- In *Tarkasaṅgraha*, while discussing the topic of karman and its types, device of Padārtha is utilized. Utkṣepaṇa, one of the types of karman is explained as ‘the cause of the contact with the upper part of space’ so also Apakṣepaṇa is described as ‘the cause of the contact with the upper part of space’¹⁵.
- In *Tarkabhāṣā*, word Pramāṇa is explained as ‘the means of Pramā i.e. right knowledge’¹⁶.
- In *Vedāntasāra*, while explaining the prerequisites of inquiry into Vedānta, one of the prerequisites namely Mumukṣutva is explained as ‘ardent desire for liberation’¹⁷.

In all the above instances, device of Padārtha has been effectively applied. In fact it is extensively used in Prakaraṇa-grantha-s of all the systems of Philosophy as this device is necessary for proper understanding of meaning of the fundamental concepts in the respective works. Grasping of further complex concepts depend on this device.

This device helps reader to correlate the word with its meaning and dispels doubts in the mind of a reader.

Anubandhacatuṣṭaya of many Prakaraṇa-grantha-s incorporates Tantra-yukti named Prayojana.

- Prayojana – Prayojana means Purpose. This device mentions the purpose of the composition of a scientific work and also the object of studying the work as far as reader is concerned. .
- Annambhaṭṭa, states the purpose of composition of *Tarkasaṅgraha* as acquainting beginners with the effortless comprehension of Nyāya-Vaisesika system¹⁸.
- *Tarkabhāṣā* states the purpose of inquiry into sixteen Padārtha-s i. e. constituents mentioned in the Nyāya system as acquiring precise knowledge which will result in liberation¹⁹.
- Purpose of *Vedāntasāra* is mentioned as the removal of the ignorance regarding the identity of the Self and Brahman and the acquisition of bliss which is the essence of Brahman²⁰.

Purpose of *Tarkabhāṣā* and *Vedāntasāra*, is indeed the ultimate purpose of the respective systems, rather all the systems in Indian Philosophy which is nothing but Liberation. However, purpose of *Tarkasaṅgraha* is more practical than philosophical.

From the discussion, it is seen that application of this device inspires one to undertake the activity of studying.

Sometimes important concepts in the branch of knowledge require systematic and elaborate exposition. In such cases, device of Vidhāna is employed.

- Vidhāna – Vidhāna means systematic and sequential exposition of the topic²¹. It includes arranging and ordering topics or subtopics in inherent manner. Application of this device is clearly evident in the Prakaraṇa-grantha-s mentioned above. In them chief topics, subtopics, further division of the subtopics, uniformity in the arrangement of subjects is clearly seen.
- In *Vedāntasāra*, the subtopic of Creation of the world is discussed elaborately. The subtopic begins with the explanation of concept of Ajñāna, its two kinds of power, theory of Pañcīkaraṇa, and then creation of subtle elements, gross elements, fourteen worlds, subtle bodies, four types of living beings etc²².
- *Tarkabhāṣā*²³ and *Tarkasaṅgraha*²⁴, both elaborately and methodically deal with the topic of Pramāṇa-s i. e. means of right knowledge, an important topic in Nyāya system. The topic begins with the discussion of quality named Buddhi, followed by its types, their definitions, and then means of right knowledge, their subdivisions, explanation of each of the type, definition, examples, contradictions etc.

Thus employment of device of Vidhāna facilitates the understanding of important topics in the composition and also the interrelation of the topics. The logical arrangement of the topics makes the understanding of the text easy.

- Drṣṭānta - Drṣṭānta means an example or an illustration. It is nothing but citing example suitable to the topic under discussion. Certain abstract, complex or difficult topics in the work can be explained in the clear and pleasing manner by utilizing this device. Almost all the technical works in the subject of Indian philosophy employ this Tantra-yukti in a very effective manner.
- *Vedāntasāra*, the Prakaraṇa-grantha-s of Vedānta school explains the abstract concept of Maya, which is peculiar of the said school, with the stock illustration of ‘rajju-sarpa’²⁵ (rope and serpent) or ‘sukti-rajat’(conch shell and silver).

- The illustration of 'śukti-rajat(conch shell and silver). is also used by Prakaraṇa-grantha-s of Nyāya system to explain the concept of right knowledge and wrong knowledge ²⁶.

This device not only helps reader for easy understanding of the topic but also makes author's argument acceptable, delightful and easy to remember.

- Svasajñā – Svasajñā means a scientific term or a technical term. This is a term used in a specific sense in a particular discipline and not in other disciplines. Every system of knowledge has it's own set of such terms. They also create uniformity in the composition of the works of a particular system
- Term Pramā, Khyāti are well-known technical terms pertaining to the system of Nyāya. They are employed in all types of technical compositions of Nyāya-Vaiśeṣika schools of Indian Philosophy. *Tarkabhāṣā* and *Tarkasaṅgraha*²⁷ are not exception to this. The said terms occur in these works too.
- Adhyāropa, Vivarta are the technical terms used in Vedānta school of Philosophy. They are found in Prakaraṇa-grantha like *Vedāntasāra*²⁸ and also in other works of Vedānta like *Brahmasūtrabhāṣya* etc.

There are many other Tantra-yukti-s like Nirvacana (etymology), Pradeśa (partial meaning of the topic, Vikalpa (alternative), Upamāna (analogy), Niyoga (authoritative statement) etc. which occur in Prakaraṇa-grantha-s. Some of the Tantra-yukti-s like Pūrvapakṣa(prima facie view), Uttarpakṣa(refutation), Anumata(acceptance), Uddhāra(refuting objection) etc. are not found to have employed in Prakaraṇa-grantha-s as they are used specifically in Vāda-grantha-s which are primarily composed for refutation of the opponent's views. However the purpose of Prakaraṇa-grantha-s is not to refute opponent views but to explain the basic concepts of the respective systems of Philosophy. Hence some of these like Pūrvapakṣa serve no purpose in Prakaraṇa-grantha-s.

The employment of Tantra-yukti-s in Prakaraṇa-grantha-s, thus have contributed to the field of Indian Philosophy in many ways such as: -

- Brings uniformity in the composition.
- Creates logical inherence in the composition.
- Helps in proper understanding of fundamental concepts, their correlation with each other in the system.
- Limits and confirms the meaning of technical concepts.
- Develops relation with previous compositions in the same system or the other having similar views.
- Having learnt Tantra-yukti-s, one can quickly gain knowledge of any other branch of knowledge.

In words of great Āyurveda scholar, Caraka ²⁹ 'Just as the sun causes lotuses to bloom, just as lamp lights up a house, so also Tantra-yukti-s shed light on the meaning of the scientific subject.'

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PRESENT DAY LIFESTYLE - A BRIDGE TO 'TEACHER BURNOUT'?

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ABSTRACT

The burden of disease attributable to a health-adverse psychosocial work environment is explained by an unhealthy lifestyle. The aim of this study was to examine the effect of teachers' personal and job characteristics on the level of stress they experience from various sources, as well as their perception of the effectiveness of cognitive, behavioral and emotional coping strategies. A questionnaire was used to explore teacher stress amongst teachers in colleges in Mumbai. Twenty-six per cent of the teachers reported that being a teacher was either very or extremely stressful. The main source of stress identified was the changing education policies of the government, authority, leadership, crab mentality. The profession of teaching is known for its high levels of stress. Burn out occurs when a teacher, who was once passionate and excited about the field, experiences feelings of chronic exhaustion and hopelessness about the job. Teachers experiencing burn out feel that the more they do, the less they are appreciated. In a sense, teachers feel that their efforts will never be enough to meet the standards they are required to meet. This chronic stress that teachers experience can lead to many negative consequences. We know that stress impacts levels of teacher effectiveness on student learning. Moreover, burn out can cause educators to retire early or to leave the profession of teaching all together after just a few years of teaching. The most effective coping action reported was having a healthy home life.

INTRODUCTION

Stress is an indicator. a state of elevated activation of the autonomic nervous system with coordinated manifestations at the affective, cognitive, and behavioral levels. In many, but not all instances, stress is provoked by the presence of a stressor. It is an acute or chronic extrinsic demand that taxes or threatens an individual's ability to cope. Threat to control and loss of control and associated rewards go along with intense, long-lasting negative emotions and autonomic arousal, particularly so in cases in which an important task has to be accomplished and people cannot escape from the situation. While occupational health research has long been concerned with material stressors at work, the nature of work and employment underwent significant changes in recent decades, especially when it comes to a shift health-adverse work environments from material to mental and emotional stressors. Today, fewer jobs are defined by physical demands, and more are delineated by mental and emotion demands. Computer-based information processing is becoming part of a growing number of job profiles, and employment in the service sector continues to increase. In a larger context, transformation in the society the stress at work is due to growing job insecurity and job loss.

Society understands the role of a teacher as limited as teaching students inside the four walls of an education institution. However, the role demands more from the teacher apart from just the teaching. The overall development of the child, assistance, mentoring and other administration work ultimately takes a toll on the life of the teacher which most of the time is overlooked. A teacher's role has changed drastically throughout the years. Currently, some of them face situations such resources not been available, loss of authority, disagreeing students, etc. All these factors can make the teacher feel overwhelmed and disoriented. Even if the teacher starts off their career motivated and excited, it's likely that in a few years he/she may become frustrated and unsettled. The fact that teachers can suffer from burnout syndrome can give children a vision of a hectic, complicated and difficult world, which is not the reality most parents want their kids to learn.

Stress and teachers who are less or not motivated are becoming a problem among faculty. Low self-esteem, work overload, emotional exhaustion and difficulties in dealing with disruptive, uninterested, rebellious students, etc. Discharges from anxiety and stress have increased among teachers. According to Kyriacou, teacher stress is understood in terms of unpleasant negative emotions, like anger, frustration, anxiety, depression and nervousness that teacher experience due to some facets of their job. As said by Steptoe teaching, is demanding and stressful. The teachers experience stress especially when the demands of the said situation exceed their ability to cope. Some researchers speak of attrition rates among teachers in some parts of the world and to different levels of job-related stress which teachers experience and fail to manage.

Contentment in the field of education depends on how well a teacher gets adapted to the environment. Most of the time, teachers are expected to be multi-tasking which at an extent is accepted but in the long run if not handled with caution may lead to the saturation point. When more is expected in a less time any individual in any occupation will hit a rock-bottom. Apart from academics, the role of a teacher expands to miscellaneous

and other co-curricular activities which he/she is expected to perform. One of the road block in the teaching profession is evaluation which most of the time turns into criticism. If the teacher is provided with constructive criticism for micro managing the duties expected, he/she will be motivated to perform the task efficiently. On the contrary, constant criticism may lead the teacher to either procrastinate his/her duties or perform the task with no end result.

Stress experienced by one teacher is unique to him or her and are related to the teacher's personality, values, skills, and circumstances. In addition, many factors, such as means of coping and strategies, conflict of interests' and characteristics of the environment can interactively affect teacher's perception of the degree to which situations are stressful.

Teachers use different ways of coping with stress that include cognitive, emotional and behavioral strategies of comforting and adaptation to the stressful situation. The transactional model of stress and coping, by Lazarus and Folkman's (1987) concentrates on how challenging events create stressful experience, when confronted by a given event, the individual engages in two consecutive processes of appraisal. The event which is stressful or pleasant depends on the environmental resources to deal with it. Most often individuals react to spontaneous situation in order to subsist the situation rather than different coping mechanisms.

Based on extensive review of the literature on teacher stress and a broad review of theoretical teacher stress models, Montgomery and Rubb, speak of ways to dealing with stress.

Most often teachers find themselves mingled in the web of their personal and professional life. This may cause the individual to be hostile to situations which requires patience and understanding and will affect his/her communication with different groups. Problems in personal life, such as relationship with a partner or financial problems may also trigger their emotional, cognitive and behavioral state.

Emotions if handled at the right time will allow the individual to be assertive at any given situation. This will also allow the individual to handle the situation professionally with an ultimate goal to achieve. On the other hand, overlooking the emotions will lead the individual to retreat to self -doubt and be submissive in the long run.

The entire inter and intra-individual situational process is mediated by personality traits which are the personality mediators (i.e., attitude posture, driven behavior) that affect the relationships in the life of the teacher. Relationships will be based on solidarity and understanding only when individuals feel acknowledged in their personal and professional space.

The environment such as students' to be taught, number, subject taught, gender, educational qualifications, and years of experience are some characteristics that may have some effect on inter and intra-levels of dealing with stress.

PURPOSE OF THE STUDY

Lifestyle and health which are connected can lead to demotivation at the work place. A health- related lifestyle is understood as a collective pattern of health-related behavior based on choices from options available to people according to their life chances. Health-related activities typically consist of practices related to food, exercise, personal hygiene, smoking, alcohol, drug use, risk of accident, relaxation, and preventive check-ups. These types of behavior are not randomly distributed across societies, but are clustered according to a society's opportunity structure. The way behavioral choices, options, and the life chances embedded in a societal opportunity structure are interrelated has been elucidated by Max Weber. According to Weber the concept of lifestyle is based on two notions, life conduct and life chances. Life conduct reflects people's preferences or choices that are influenced by social norms and values, whereas life chances refer to the material constraints that limit these preferences, such as financial resources, availability of goods, or mechanisms of social control. In this regard, social status and a broader economic and cultural context are powerful determinants of health-related lifestyles, and specifically of the patterns of consumption that are preferred.

Levels of stress that teachers experience and the different coping strategies along with their effectiveness at work may depend on their personal and job situations. One needs to examine the effect of personal and job satisfaction on the level of stress they experience from various sources, in addition to their perception of the effectiveness of cognitive, behavioral and emotional coping strategies.

2. METHOD

2.1 Participants

Data were obtained from college teachers in Mumbai representing diverse personal and job characteristics. Among hundred participants, fifty per cent are teachers (both male and female) with more than 15 years of experience. The others were teachers with less years of experience.

2.2 Instrument

Responses to the stress coping items are given on a five-point Likert scale. Factor analysis of the stress data yielded different reasons of teacher stress. It included workload, relations with colleagues, school climate, student behavior, and educational policy that account the stress. Factor analysis of the coping data yielded factors of personal coping strategies, it is active-behavioral-improve teaching practice, health posture, sharing-social support, distancing, and emotional control that account for coping data. The coping factors are lower than those corresponding to the stress factors. Data about teacher personal characteristics that is gender, experience and culture and job characteristics were also obtained.

3. Results

The analysis was done from the teachers and student's perspective along with the coping strategies to handle this problem.

3.1 What is Teacher Burnout?

The teacher has feelings of low personal fulfillment. Teacher burnout leads to symptoms of Depersonalization. Feeling useless and incapable of getting through the day, the teacher tends to draw away from routine. Becomes distant with coworkers and students and can't do much about it or doesn't realize this is happening. This can lead to missing many days from college and even depression. This is characterized by a feeling of failure at the workplace and in their personal life. Their work relationships are inefficient, most of the time having the impression of not being able to control any situation let alone the students. This tends to develop into helplessness, defeat and anxiety symptoms. It implies emotional exhaustion. It's usually followed by sadness and feelings of defeat. It's common for these emotions to have physiological outlets, presented by insomnia, headaches and upset stomach.

3.2 How does teacher burnout affect students?

When teachers suffer chronic stress and depression their attitude towards their students is poor and irritable. They are less sensitive to the students' issues and become less involved in the learning process. High levels of teacher burnout prevent the teacher from developing and maintaining a positive attitude towards the students and their specific needs. This can lead to children being less involved in the learning process and less motivated to study. Many difficulties like dyscalculia, dyslexia, emotional issues, autism symptoms, etc might be overseen, leading to a delay in therapy and cognitive training. Recent research has suggested that teacher stress can be contagious making the students and other teachers more anxious.

A burned-out teacher loses interest in teaching and education. These levels of exhaustion have made the teacher more flexible or rigid to certain conducts making them less coherent in their discipline. Children also tend to copy their teacher's mood so if a teacher is depressed or angry the child might exhibit these behaviors at home.

3.3 Teacher burnout Solutions

Teachers meet a specific requirement that is by passing rigorous assessments in order to obtain their teaching credentials. Individuals who come to the teaching profession enter with selfless intentions. When asked why they became teachers, many say that it was because they wanted to make a difference in children's lives. Even students note teachers' good intentions. Students believe their teachers care about their learning. We know teachers are committed to the profession, so it must take something major to overcome such devotion and prompt a teacher to quit. The following have proven to be dominating factors that make the teaching job difficult and are main contributors to burnout: Too much to do and not enough time. Environment plays an important role, veteran teachers become monotonous as they have to follow the same pattern year after year behaviour pattern of students, management, administration when it is ineffective and/or antagonistic or relations which can potentially disrespect teachers or not support teachers adequately

There are many other challenging aspects to what is arguably our world's most noble profession. Mindset plays an important role. This does not mean teachers should have a positive attitude about a negative situation; rather, looking for new approaches to problems, which helps tremendously while applying strategies to combat burnout.

Teachers can take important steps to prevent burnout. For example, work volume can be reduced with better grading system, collaboration, setting up reasonable targets and not overcommitting, and using the right technology tools that make a teacher's job easier. However, the prevalence of burnout warrants additional steps to be by administrators, policymakers, media, parents, and communities so that teachers' jobs more sustainable.

CONCLUSION

In conclusion, this review suggests that at least some part of the burden of disease attributable to a health-adverse psychosocial work environment is explained by an unhealthy lifestyle, in particular heavy alcohol consumption, overweight, and cigarette smoking. Moreover, work stress increases the probability of co-manifestation for several risk factors for individuals, predisposing them to chronic disease development. Findings support measures of a health-promoting lifestyle as part of worksite intervention programs.

However, one should be cautious in regarding expected effects for at least two reasons. First, health risk behavior is acquired through socialization as part of a lifestyle at earlier stages in the life course. As they are embedded in, and reinforced by, people's everyday social environment, it may be difficult to induce and maintain behavioral change. Second, in addition to indirect effects, work stress affects health in the long run by direct effects via sustained activation of the autonomic nervous system and enhanced neuroendocrine responses. Intervention efforts therefore should be directed towards structural measures of task redesign, organizational justice, and promotion prospects, including job security, in order to reduce the sources of stressful experience. These measures are further enhanced by investments in improved leadership and improved skills of coping with demands, threats, and inadequate rewards at work.

As an integral part of educational system, happy teacher in India has to be responsive to socio- cultural ethos and national development. For this teachers and work environment needs to undergo rapid change in keeping pace with the demand of learning and expectations of learners, community and society as a whole. Various efforts have been made to improve but these are not enough because gaps are still visible and wide. It is essential to keep in mind that student -teacher relationships are built through purposeful and continual effort, primarily on the part of the teacher. Student psychological perception is totally affected by the behavior of the teacher. Teacher affects each student learning outcomes, future achievements and success. Teachers must never overlook the importance of cultivating positive student - teacher relationships in their classroom. Emphasis on four modern teaching approaches such as constructivism, comprehensive learning, contextual pedagogy and ICT integration needs to be highlighted. The role of teacher educators today is to mend the existing system with vision to help the system grow as a profession and produce quality teachers for the new generation. It should aim to upgrade the standard of teachers, enhance professionalism and produce quality teachers for our institutes, upgrade the social status of teachers and develop sense of commitment among them.

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INTERSECTIONS OF GENDER AND CASTE- A STUDY OF KHAP PANCHAYATS

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ABSTRACT

Preamble, the introductory note to the Constitution of India, highlights important principles in the Constitution. It promises all the citizens of India, Justice- Social, Economic and Political; Liberty- of thought, expression, belief, faith and worship; Equality- of status and opportunity and to promote among them all- Fraternity; assuring the dignity of individual and the unity and integrity of the Nation. In spite of this promise, even today we find various types of disparities in the Indian society.

This paper concentrates on Gender disparity and tries to highlight the fact that gender discrimination is often compounded by other axes of discrimination such as class, caste, religion, ethnicity etc. It discusses the nexus of gender and caste by highlighting the functioning of Khap Panchayats. It also attempts to deal with the concept of 'honour' which is not gender-neutral. Thus Khap Panchayats are manifestations of patriarchal power. The paper tries to focus on the efforts by the Government and Civil Society in response to the problem.

INTRODUCTION

The caste system is still a part of everyday life in many regions of India. Dr. G. S. Ghurye has enlisted the characteristics of caste system which include: Segmental division of society, Hierarchy, Restrictions on feeding and social intercourse, Civil and religious disabilities and advantages of some caste groups, Caste based occupations and Endogamy. Caste is thus, a system of social hierarchy that establishes and defines one's position in society and possibilities in life. In the past, each caste had its own caste council which acted as a decision making body in cases of disputes between the members of the caste group. Today, such caste-based councils are known as Khaps which are commonly found in several Indian states. The khaps have been operating with government approval for years. Khap Panchayats function in a group of a few villages, mainly in the states of north India, including Haryana, Punjab, Uttar Pradesh and parts of Rajasthan. Today, these panchayats function as quasi-judicial bodies that pronounce harsh punishments to defaulters, based on age-old customs and traditions, often bordering on regressive measures to modern day problems.

LITERATURE REVIEW

In order to understand the functioning of Khap Panchayats it is imperative to throw light on the concept of 'Honour'. Honour is not gender-neutral but it has the manifestations of patriarchal power. Honour has been studied in the past few centuries by various social scientists. But there is no single or simple definition of the term. In India, the term is further complicated by caste overtones (Chowdhry 1997; Chakravarti 2003; Irudayam et al 2006). Feminists and women's rights activists concentrate on 'honour killing' or 'crimes of honour'. Besides masking the killings and abuse of women, this violence gets associated with the 'uniqueness' of Asian cultures, with irrational communities and aberrant and archaic patriarchal practices refusing to modernize (Chakravarti 2005:309). The implication that women embody the honour of males renders violence against women, including murder, justifiable.

In order to maintain 'Honour' and not to lose it, one is expected to follow certain rules that constitute the code of honour for a specific "honour group", namely "a set of people who follow the same code of honour and who recognize each other as doing so" (Stewart 1994:54). The code of honour is defined as "a set of standards that has been picked out as having particular importance, that measures an individual's worth along some profoundly significant dimensions; and a member of the honour group who fails to meet these standards is viewed not just as inferior but often also as despicable" (Ibid:55). Codes of honour include complex rules of conduct and appropriateness, symbolizing and projecting the integrity of a group (Jafri 2008: 23). It was the feminist's lens that focused on the concept of honour as power (Lenski 1996). This theorization has been useful in understanding how patriarchy operates in order to maintain male authority over women, and to perpetuate male definitions and expectations of "appropriate" female behavior. Baker et al (1999, cited in Welchman and Hossain 2005:12) propose three comparative areas related to honour systems, namely, "the control of female behavior, male feelings of shame at loss of that control, and community participation in enhancing and controlling this shame".

An understanding of patriarchy helps us to locate various forms of violence against women within unequal gender relations, since it is within the dynamics of gendered power that women's sexuality, behavior and

compliance are structured through material, ideological and symbolic control. Control over a woman's sexuality is considered essential to preserve the continuity and purity of the male seed that fertilizes the female earth/filled (Dubey 1986; Chowdhry 2010). This gendered ideology produces inequality and hierarchy, with men and women embodying honour differently: women as repository and man as regulator of woman's conduct, behavior (Chowdhry 2007:16). Within caste and patriarchy, honour serves as the legitimate control over women because they pose a constant threat not only to the purity of the male seed but also to caste boundaries.

The distinctness of caste being dependent on purity of blood puts the onus on women to be the "natural" and primary bearers of responsibility in maintaining such clear boundaries. This end is achieved through the vigilantly controlled sexual conduct of wives and blood-related women. In fact the caste system is sustained and perpetuated through endogamous and parentally approved marriage, rendering caste and patriarchy inseparable in India. (Ambedkar cited in Rege 1998). While men possess honour, women are patriarchy's embodied honour. Women possess the "gendered counterpart" of honour, namely, "shame" (Chowdhry, 2007). Since men lose honour through the behaviour of women from their families or kinships, the control over women's behavior becomes imperative, as does punishing transgressors. Thus, honour is not only gendered, it is also caste-based. It is understood in multiple and distinct ways, depending on who is being referred to and on the individual's placement on the gender-caste matrix of power.

FUNCTIONING OF KHAP PANCHAYATS

In order to understand the functioning of Khap Panchayats we would like to site an example the Manoj-Babli honour killing case. Manoj Banwala and Babli, the newlywed couple were killed in June 2007 following successive court case which historically convicted defendants for an honour killing. The killing was ordered by a Khap Panchayat a religious caste based council among Jats in the Karora village in Kaithal district of Haryana. The Khap Panchayat passed a decree prohibiting marriage against societal norms. The Khap Panchayat's argument was based on the concept of taboo associated with 'Sagotra' marriage. They opined that Manoj and Babli belonged to the Banwala gotra, of Jat community and were therefore considered to be siblings despite not being directly related. Therefore, any union between them would be invalid and incestuous. In spite of the opposition, the couple got married, following which they were abducted and killed by Babli's relatives.

In March 2010 Karnal district court sentenced the 5 perpetrators to be executed, the first time an Indian court had done so in an Honour Killing case. The head of the Khap who ordered the killing but did not take part in it was given a life sentence and the driver involved in the abduction was given a seven year imprisonment. According to the then Home Minister Mr. P Chidambaram the UPA lead central government was to propose an amendment to the Indian Penal Code in response to the deaths of Manoj and Babli, making Honour Killing as "distinct offense".

Apart from the issue of honour- killing, in recent times the Khap Panchayats have attracted criticism from various feminist groups. Women's organization AIDWA (All India Democratic Women's Association) has made allegations in some cases where the Khaps are alleged to have initiated threats of murder and violence to couples who marry outside the circle. Khap Panchayats which often decree or encourage honour killings or other atrocities against boys and girls of different castes and religions who wish to get married or have married, have been declared as illegal by the Supreme Court of India.

In yet another bizarre diktat of the Khap Panchayat in UP's Muzaffarnagar district, it has barred unmarried girls from wearing jeans and keeping mobile phones claiming that they were having a "bad" effect on them and were responsible for eve teasing incidents. Khap Panchayats had earlier imposed similar laws which drew flak from several sections of the society. Khap Panchayats in Haryana have hit out at girls "for being the agents who pollute society and bring a bad name to the community". Khap Panchayats have issued increasingly unreasonable diktats in the name of upholding societal morals. Wearing a pair of jeans, going for a drive with a male friend or even talking on a mobile phone, behavior which is considered perfectly normal for any young girl just a few miles away from Khap-dominated areas can attract brutal punishment here. The Khap Panchayats at Rohatak and Bihrohar ruled that 'unconventional' behavior of girls and young women was causing shame to the society and drastic steps were needed to keep them in check.

Haryana's Sarva Khap Jat Panchayat has come up with a bizarre suggestion that the marriage age for girls be lowered to curb rising incidents of rape in the state. They demanded that the government should not only remove the existing restrictions on the marriage age (18 years for girls and 21 years for boys) but leave the decision on the girl's parents. It should be brought down to 16 years for girls instead of 18 years. A dalit girl from Haryana committed suicide after she was allegedly gang raped by four youths. Instead of condemning the

incident, the Khap said girls should be married early so that rapes can be avoided. The Khap had nothing to say about how it would discipline the perpetrators in rape cases.

EFFORTS BY GOVERNMENT AND CIVIL SOCIETY IN RESPONSE TO THE PROBLEM:

Shocked and disgusted at the comments and diktats of the Khap Panchayats, the Rajasthan State Human Rights Commission is working on a list of recommendations to be sent to the state government that could be implemented as a law to curtail the powers of the Khaps. According to activists the government has failed to devise necessary laws against the gender based violence and it is hands in glove with the Khap Panchayats. The political elites unfortunately have been the strongest defenders of the Khap Panchayats. Decades of vote bank politics has forced politicians against showing even an ounce of courage to the regressive mindsets that still exist in the country today. They fear the loss of their power. This indifference is what Khap Panchayats thrive on. There is, thus, a need to strengthen Panchayats that are legally constituted. The village-Panchayats need to be made stronger. They should be entrusted with more powers. The youth has a pivotal role to play in the movement against gender based violence under the guise of honour. It will be a long battle. Social change, after all, takes a long time but the beginning has to be made.

CONCLUDING REMARKS

Violence against women is a reflection of an inherently exploitative society based on inequalities of caste, class and gender. The threat of violence controls women in insidious ways curbing her freedom, mobility, economic independence and her right to a dignified existence. The incidents of oppression and violence against women are not “freak” or random occurrences, no matter what bizarre forms they take- for every case which “hits the headlines” there are many others which go unnoticed and unreported, so that far from being one-time phenomena, they are frequent enough to form a regular and recognizable pattern. Finally, this inter-related pattern of atrocities against women is an integral part of the patriarchal social structure premised upon male dominance and female subordination, with its concomitant value system which regards women as inferior, dispensable and exploitable.

Women’s movement in India needs to address the caste issue. We can not fight social evils like dowry, gender violence and prostitution unless we start with the caste hierarchy that reinforces the gender hierarchy. Caste system is worse than apartheid, (the system of racial segregation formerly in force in South Africa) because South African society could rally against racial discrimination. But caste is a socially endorsed system of hierarchy that is far more vicious and ensures that a section of society will always be subjugated and humiliated.

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INCLUSIVE DEVELOPMENT OF THE LIFE ON STREETS OF MUMBAI CITY

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ABSTRACT

Many people migrate to the city of Mumbai thinking that it would serve them with employment opportunities and better standard of living. However, all cannot grab the same opportunity as others. The main objectives of this research are to study the socio-economic status of street people in selected areas of Mumbai, to explore the problems that the street people are facing in the study area, to investigate the health status of the street people and to recommend measures to improve the condition of the street people and to bring in inclusive growth. The area of study chosen is Greater Mumbai and the unit of analysis is the municipal wards. The research design for the study is divided into three stages - pre-field, on-field and post-field. Secondary data is collected from various books, journals, and articles. The sample size for the study is 655 spread across 24 wards of Mumbai. Maximum people are from Gujarat. Maximum respondents have 3 children. Majority of them do not have Aadhaar card. 89% have suffered from a major illness in the last one month. 33% did not consult any doctor due to lack of money. Maximum families did not have anybody missing and had no idea about child trafficking. To conclude we can say that the socio- economic environment of the street people is very poor and needs a drastic improvement. As a recommendation it can be suggested that it is important to bring in inclusive growth by strengthening policies and understanding.

Keywords: Inclusive Growth, Health Status, Policies, Street People, Socio-Economic

INTRODUCTION

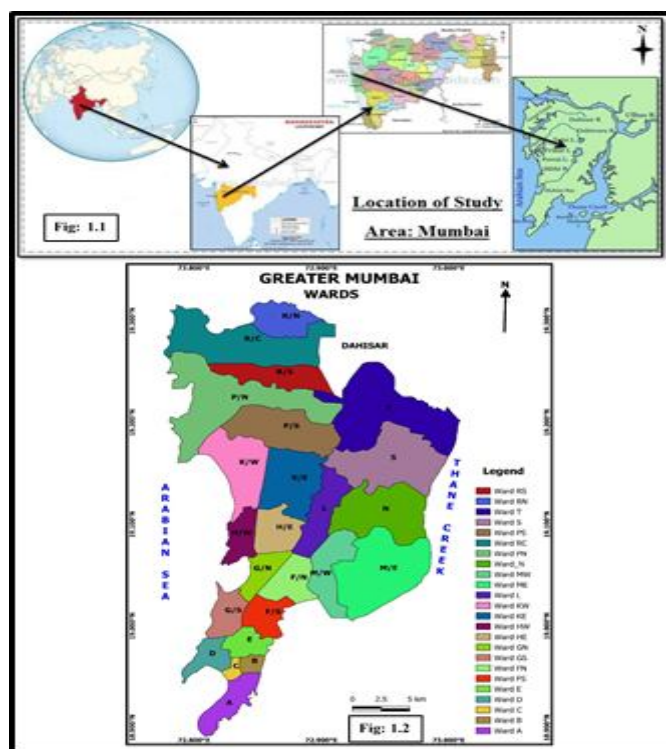
Many people migrate to the city of Mumbai thinking that it would serve them with employment opportunities and better standard of living. However due to lack of educational qualification and skills, everybody is not able to grab the same opportunity as others. The present paper attempts to understand the socio-economic conditions of the street people in the city and find out solutions to their problems.

OBJECTIVES

1. To study the socio-economic status of street people in selected areas of Mumbai
2. To explore the problems that the street people are facing in the study area
3. To investigate the health status of the street people in the study area
4. To recommend measures to improve the condition of the street people and to bring in inclusive growth

LITERATURE REVIEW

(Sen, 2014) This blog represents beggar problem in India. A large number of people are poor in India and due to this they start begging on the streets. (Khan, 2013) The article represents the study of socio-economic problems faced by street people in Aligarh district of Uttar Pradesh. The study puts forward that poverty and unemployment are the main problems followed by lack of sanitation, potable water and ration card in both rural and urban areas. (Zaid, 2018) The present paper attempts to examine the economic condition of street people in Amroha city. The study reveals that street people are the weakest section of the society and live in a poor condition. She observed that they face many problems like very low income and poverty, unemployment, lack of houses, lack of electricity lack of water supply, illiteracy and ignorance. They also suffer from several skin diseases.



RESEARCH METHODOLOGY

➤ Area of Study

The area of study chosen is the city of Greater Mumbai and the unit of analysis is the municipal wards of the city.

➤ Stages of Research

• Pre-field

Secondary data is collected from various books, journals, and articles from our college library and from online sources. Questionnaire has been prepared in this stage using Google Forms.

• On-field

The sample size for the study is 655 spread across 24 wards of Mumbai. Data regarding socio – economic environment and health status has been collected using semi-structured questionnaire with a prior consent from the respondents.

• Post-field

Data collected from the respondents has been analysed using Google Form Responses in MS-Excel and spatial analysis is undertaken with the help of QGIS.

Table No. 0.1

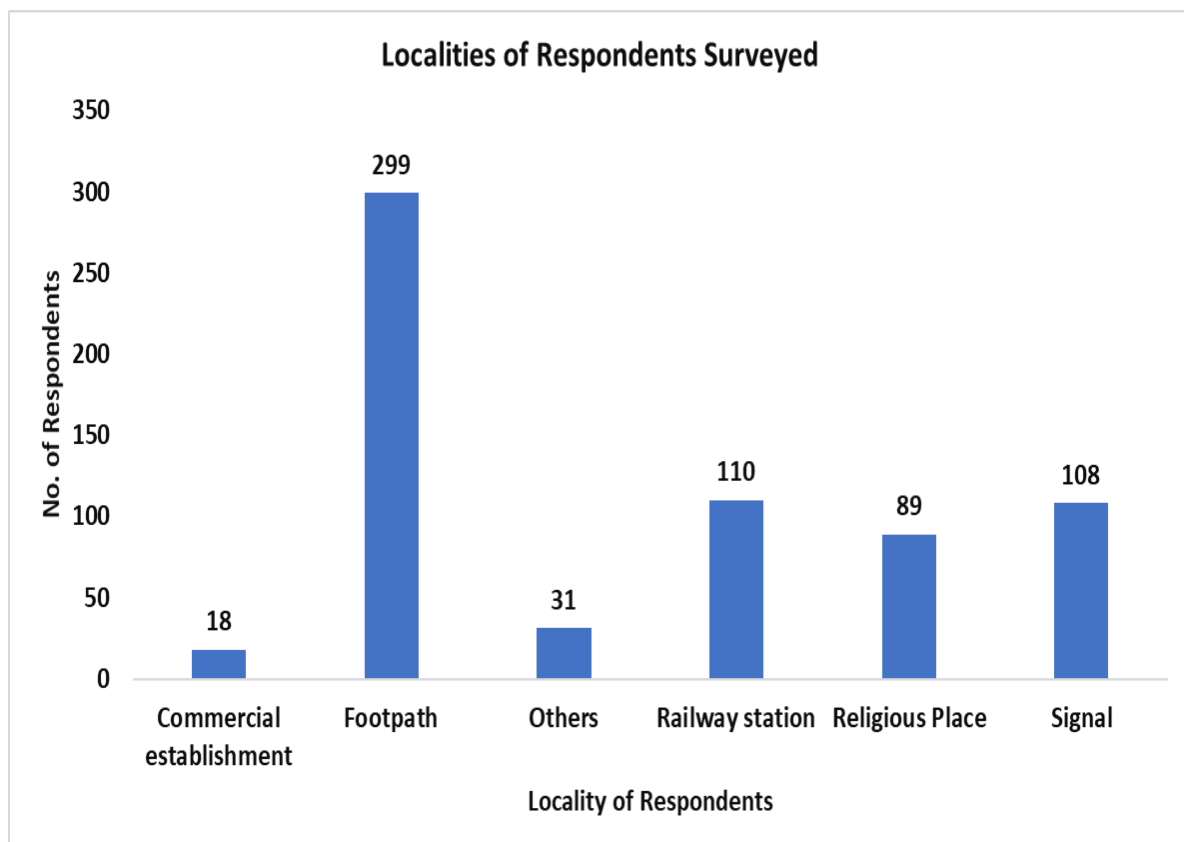
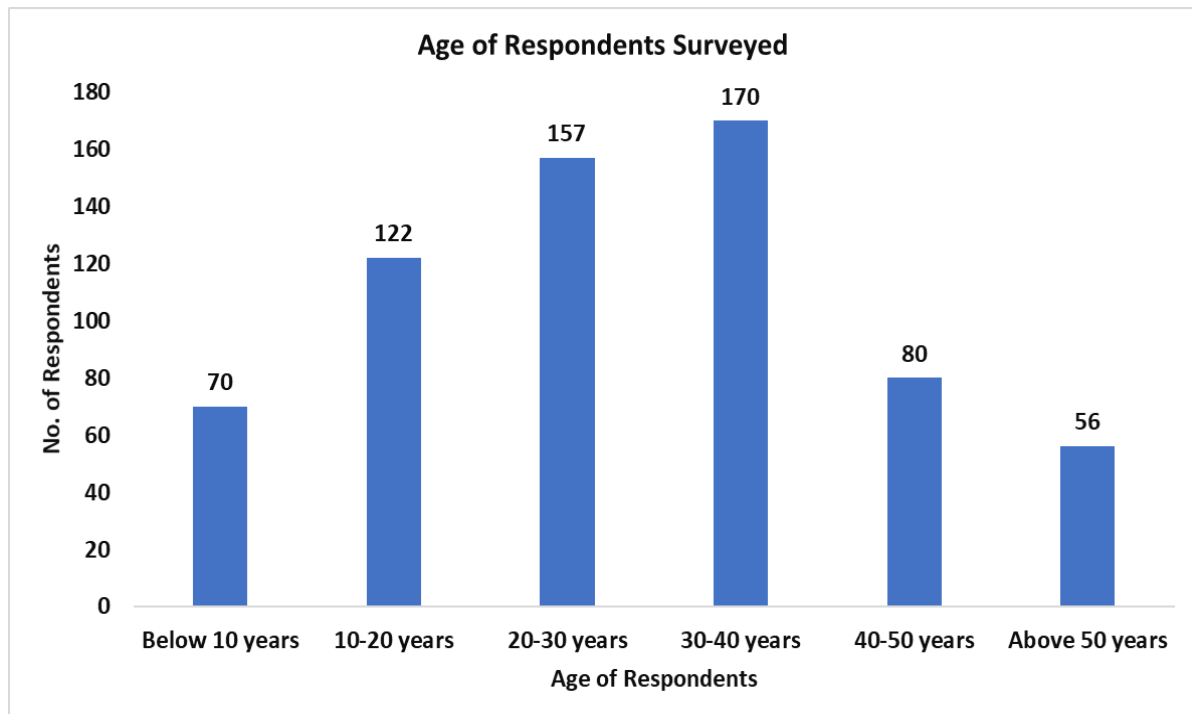
Sr. No.	Name of Ward	No. of Respondents	Sr. No.	Name of Ward	No. of Respondents
1	A	14	13	K/W	8
2	B	11	14	L	42
3	C	4	15	M/E	8
4	D	37	16	M/W	14
5	E	40	17	N	13
6	F/N	26	18	P/N	22
7	F/S	54	19	P/S	20
8	G/N	61	20	R/C	56
9	G/S	26	21	R/N	31
10	H/E	61	22	R/S	10
11	H/W	23	23	S	26
12	K/E	31	24	T	17
TOTAL RESPONDENTS= 655					

List of Wards and Number of Respondents in each Ward

*Source: Created by Researcher

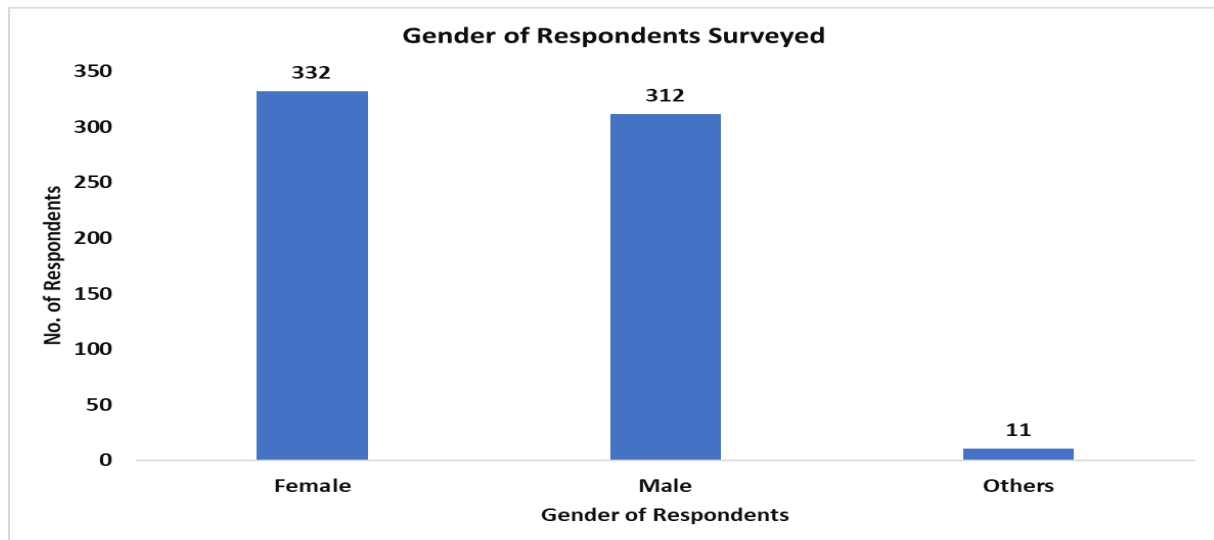
RESULTS AND DISCUSSION

This figure represents the places where the respondents reside. 299 are on the footpaths followed by 110 at railway stations, 108 at signals and other areas like public toilets, religious places and outside closed shops. This implies that people are living on the streets all over the study area.

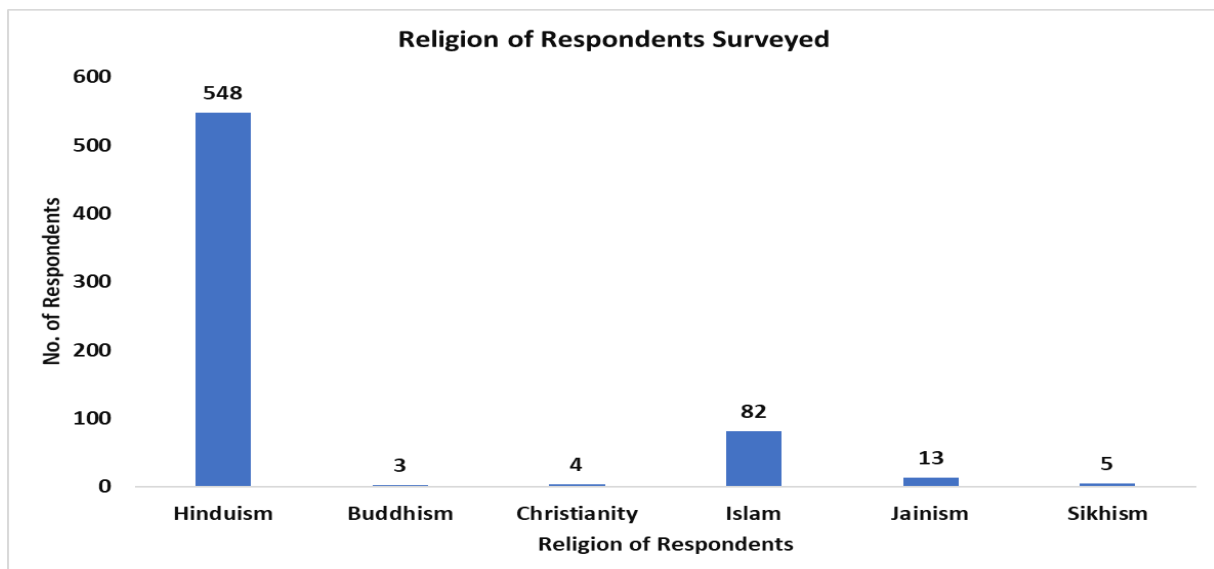


Most of the street people surveyed fall in the age group 30-40 years, followed by 20-34 years, 10-20 years and other groups. Very less number is in the higher age groups. This is because of their very low life expectancy as they cannot access healthcare and nutrition. It must be noted that a considerable number of children are also involved into begging.

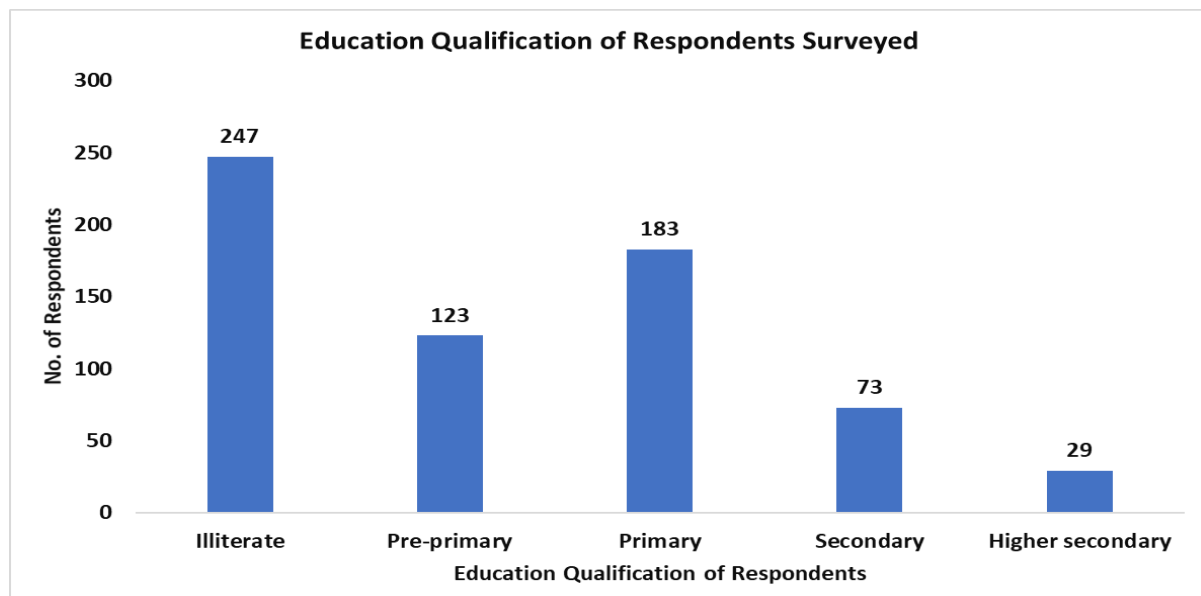
It is observed that the number is almost equal with a few transgender population also.



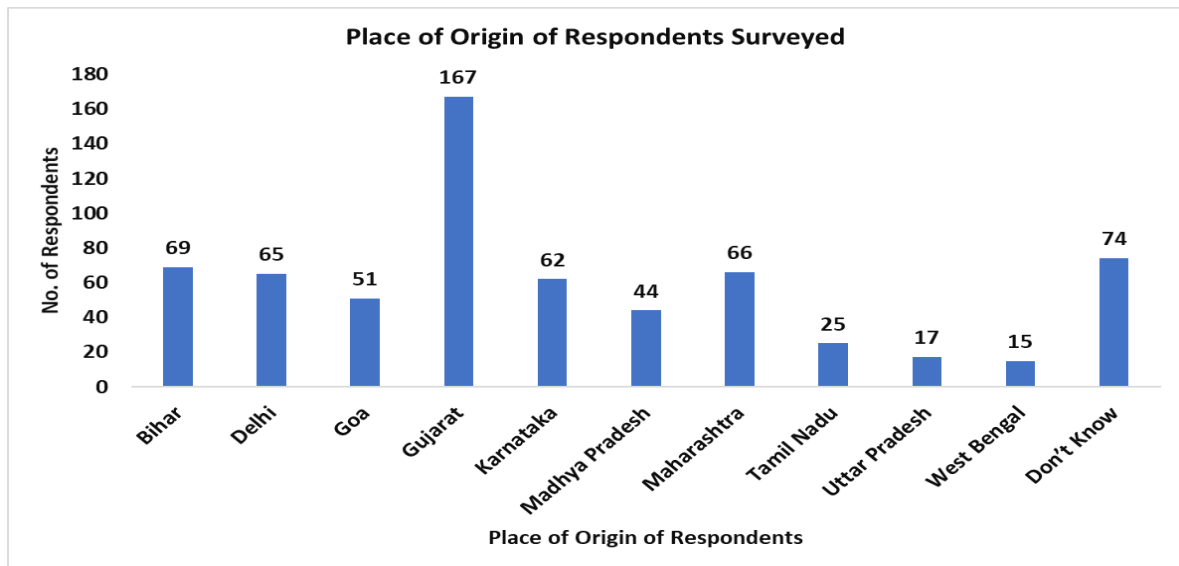
It is witnessed that maximum street people belong to Hinduism followed by Islam and others with a very small contribution.



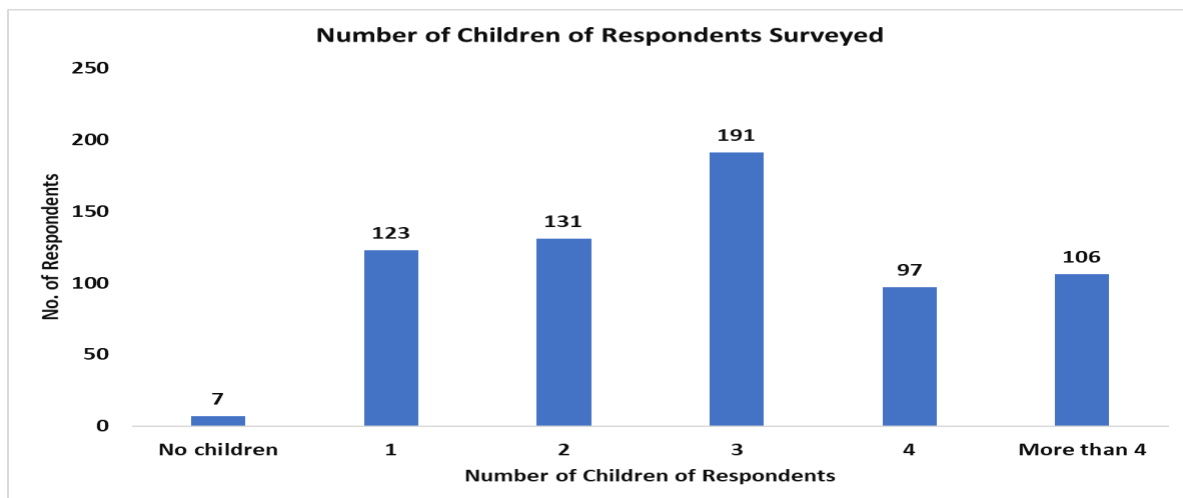
It is observed that maximum street people are illiterate followed by primary education pre-primary, secondary and higher secondary. Lower education levels may be one of the reasons for the people to live on the streets without any employment.



It is seen that maximum street people are from Gujarat followed by Bihar, Maharashtra, Delhi and other states of India. A considerable number of street people are unaware of the place they came from which may be due to their small age or birth in Mumbai. This implies that people have migrated to the city from almost all parts of the country, but resorted to begging as they are uneducated and are unable to get a job.



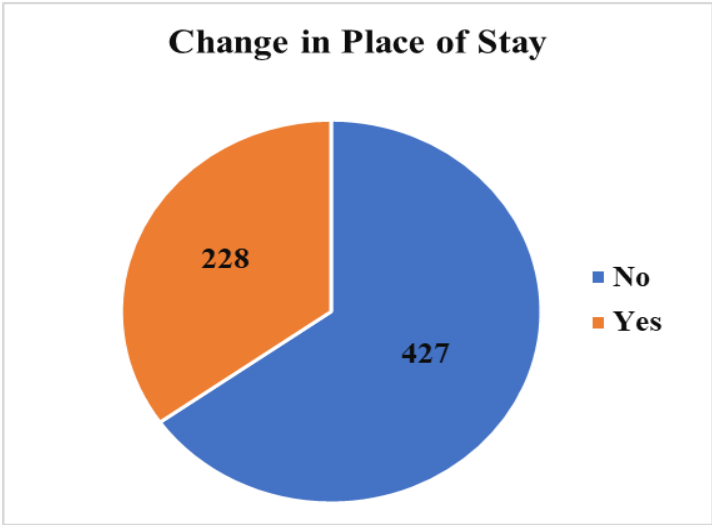
It is found that maximum street people have 3 children followed by 2, 1, more than 4. The number of children is particularly high due to the rudimentary mentality viz. more the number of children, a greater number of hands to earn.



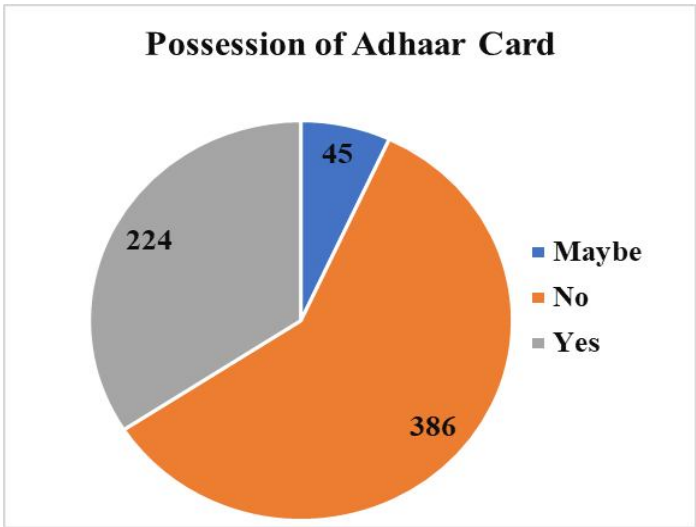
It is observed that maximum number of street people are staying since 5 to 10 years as they are recent migrants followed by 10 to 14 years. There are 168 respondents who are staying in the study area for less than 5 years. Some street people could not answer this question as they were unaware of the number of years.



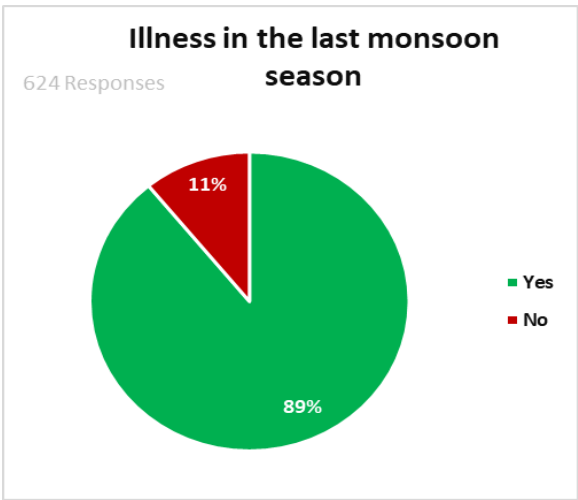
It is seen that maximum respondents do not change their place of stay regularly. However a considerable number do change the same. On interviewing it was found that it the threat of the municipal corporation, police or the owners of the property which compels them to change the place frequently. Also, the changes in weather conditions and construction activities also make them change their place of stay regularly.



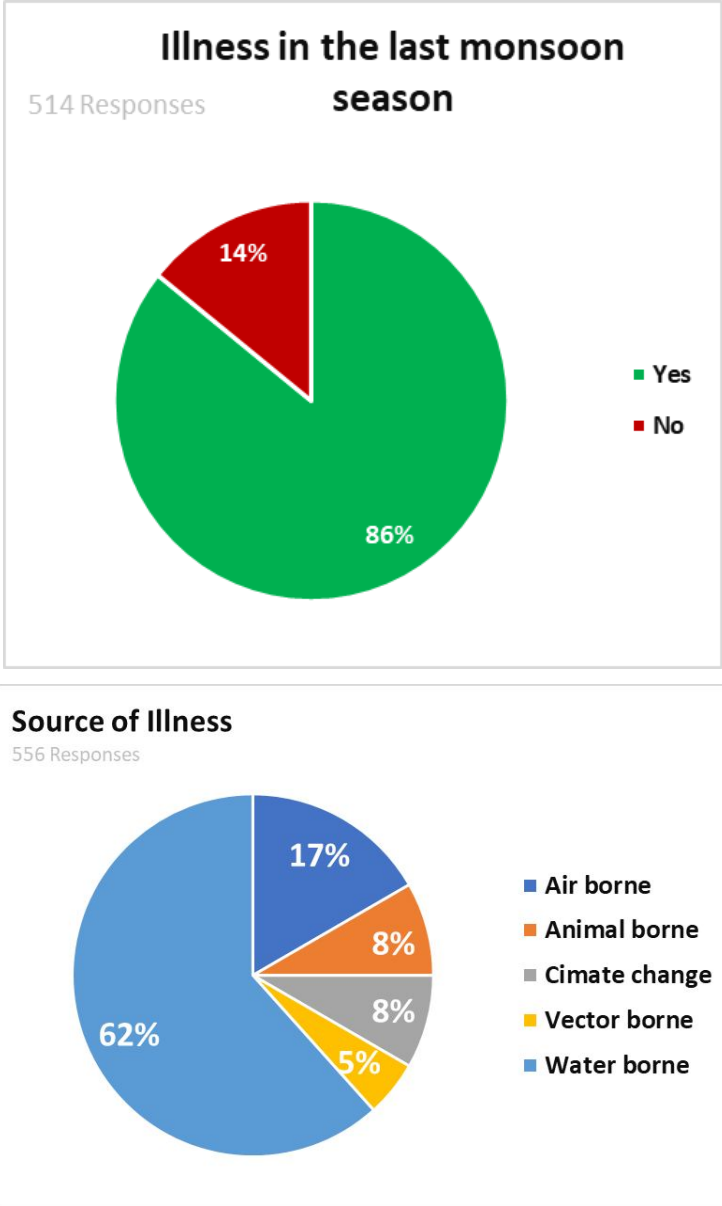
It is found that maximum street people do not have Aadhaar card. This implies that they do not have any legal documents to be a citizen of India which can cause difficulties later. Some respondents are unsure of the same which may be due to lack of knowledge about an Aadhaar card.



It is noted that only 11% of the street people have said that they have not suffered from a major illness in the last one month and 89% have.

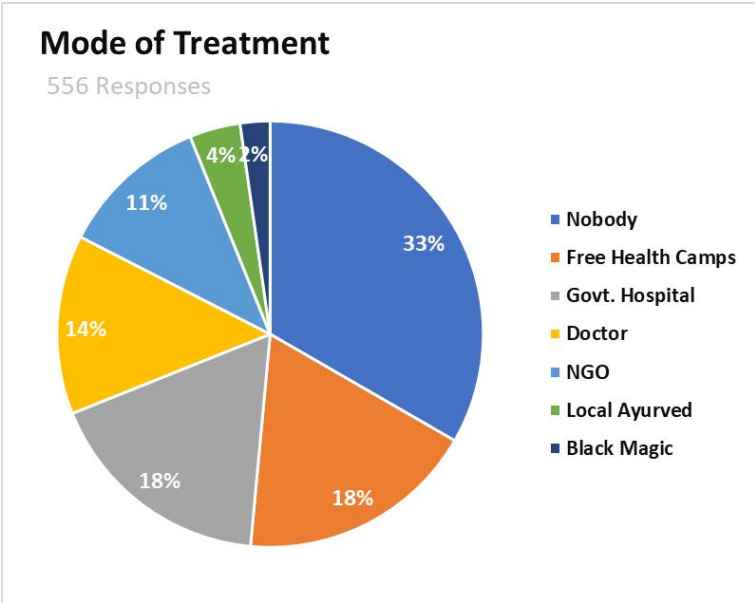


This figure represents the source of illness for cases who suffered from a major illness in the last one month. It is observed that maximum street people i.e., 62% suffered from a water borne disease like cholera, typhoid, jaundice or diarrhoea, followed by air borne diseases (17%) tuberculosis and respiratory disorders. A considerable percentage i.e., 8% have suffered from animal borne diseases like leptospirosis and vector borne diseases like malaria and dengue.



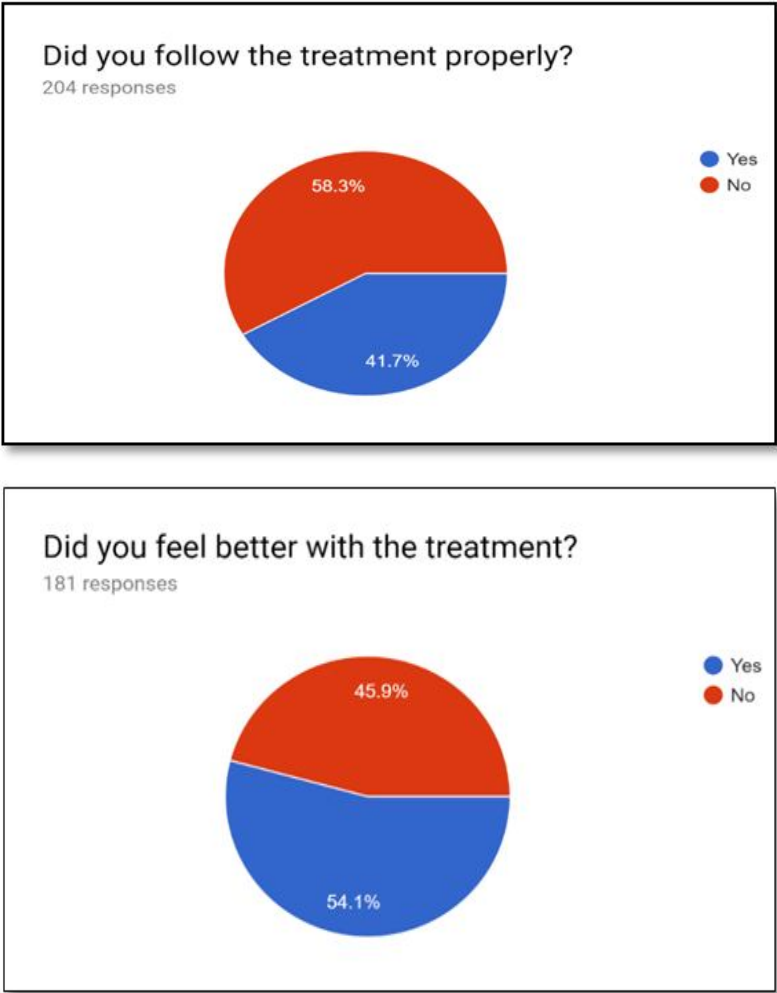
The figure here represents the percentage of respondents who have suffered from a major illness in the last monsoon season. It is observed that 14% of the respondents have suffered whereas 86% have not. This is a good indicator; however, 141 respondents have not answered this question. This makes the data apprehensive, but it must be noted that the percentage of affected street people during monsoon season is higher than the winter season. It depicts their vulnerability against the diseases of the monsoon season which include vector borne and water borne diseases. One of the respondents highlighted that he falls sick every monsoon due to mosquito bites and his degree of falling sick is increasing year by year, however, he cannot help himself due to lack of money and absence of caretakers.

It is observed that maximum respondents i.e., 33% did not consult anybody due to lack of money and realization of the seriousness of the illness, followed by free health camps and government hospitals at 18% each, a doctor (14%), NGOs (11%) and others like local ayurvedic doctors and black magicians. This implies that the mechanisms to help the poor are present in the society if approached in time. Also, some street people could manage to get themselves treated by a doctor. When discussed further, it was found that either the doctor treated for free or took a minimum fee so that the beggar could get better. It also implies that the level of awareness is not very low among the street people which made them to search an alternative for ill health.



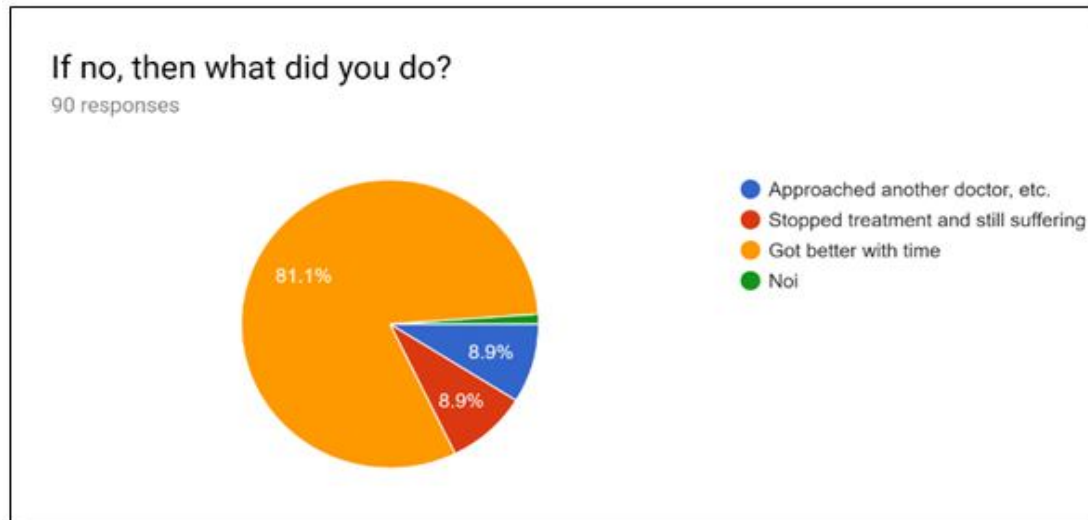
It must be noted that street residents’ are highly vulnerable to diseases due to their exposure to unhygienic and unhealthy food and environment. Hence, if they get themselves treated in time, the spread of several communicable diseases like tuberculosis, vector and air borne diseases can be minimised to a great extent. Hence, it is important to study their health in greater depth.

The figure here represents whether the street people continued the treatment for timely recovery or not. It is observed that 58.3% street people did not follow the treatment. Discussion revealed that the street people could not follow the treatment properly due to lack of resources like time and money and lack of awareness about importance of the same.

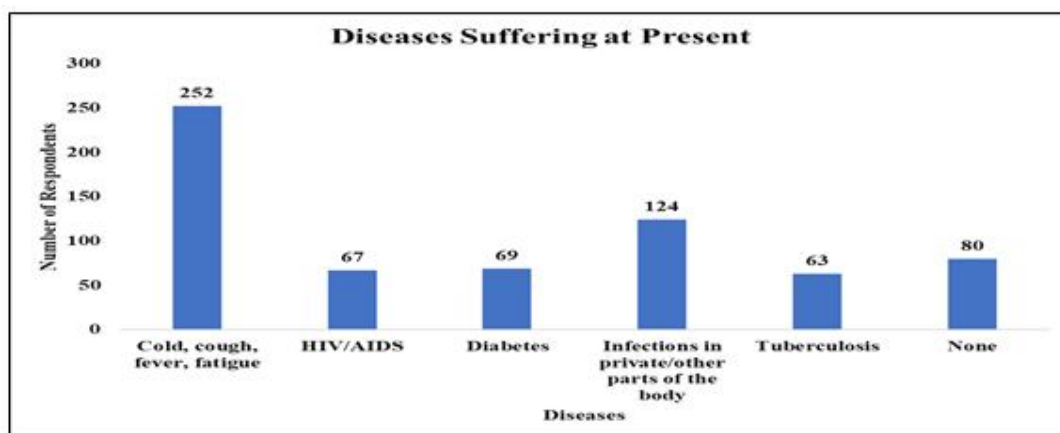


It is observed that only 54.1% of the respondents have felt better with the treatment they took which may be due to wrongly done diagnosis or irregular intake of medicines by the respondents.

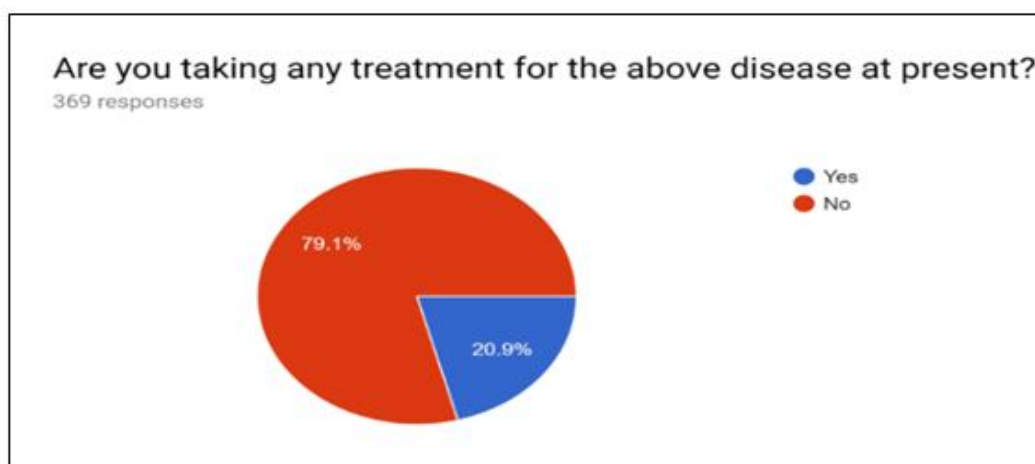
It is found that 81.1% of the street people got better with time, followed by 8.9% either approached another doctor or stopped the treatment and are still suffering. It implies that the respondents are ignorant about their health and with time they do not get better, but their body gets adapted to the virus as it enters the immune system and finds a permanent place to be.

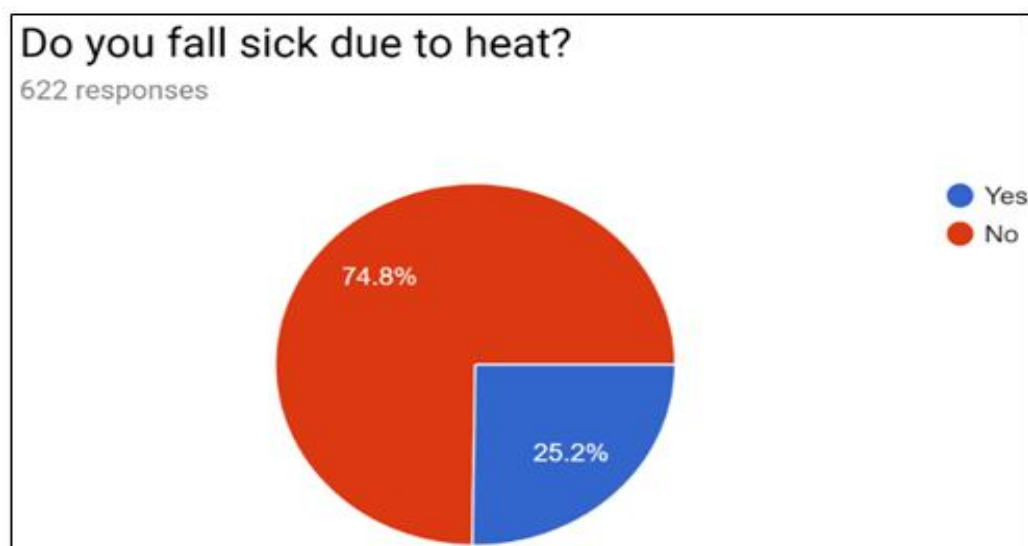
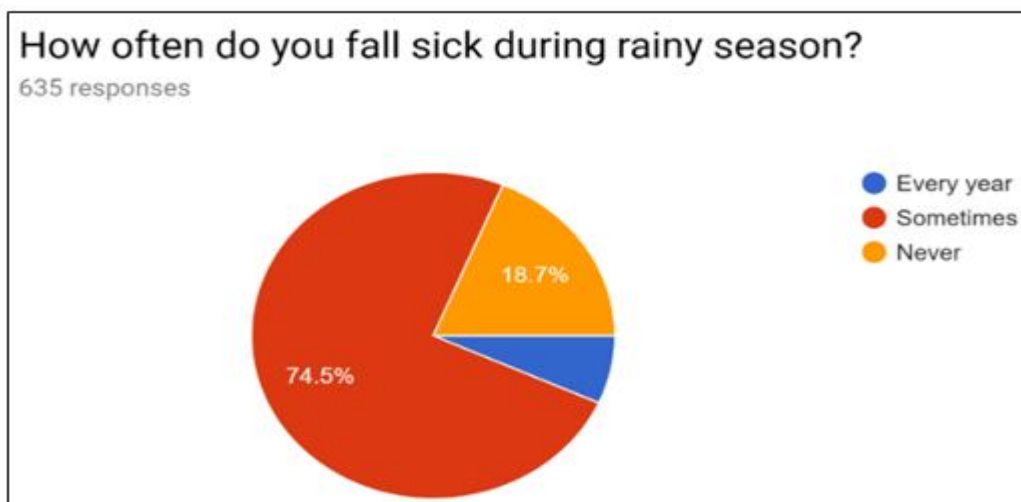
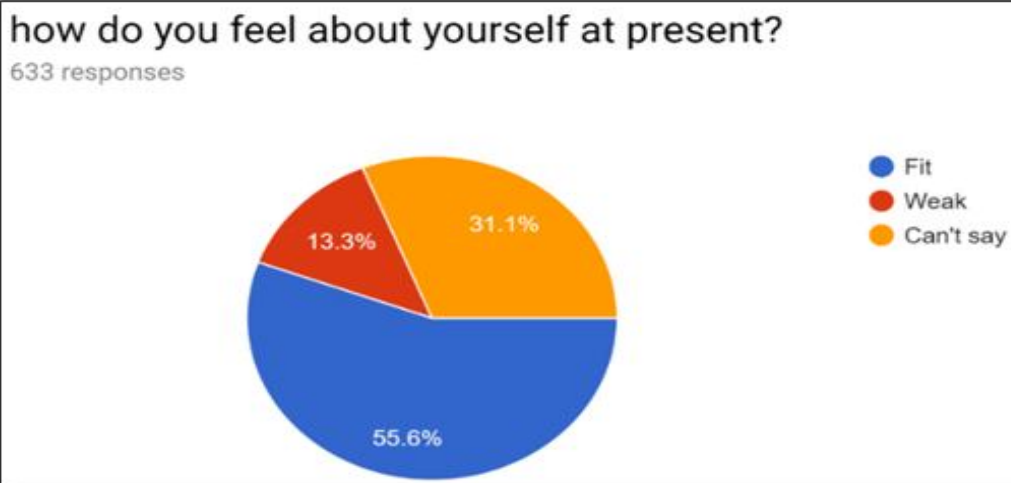


It is observed that maximum respondents are suffering from cold, cough and associated fever followed by infections in private parts of the body, HIV/AIDS, Diabetes and Tuberculosis.

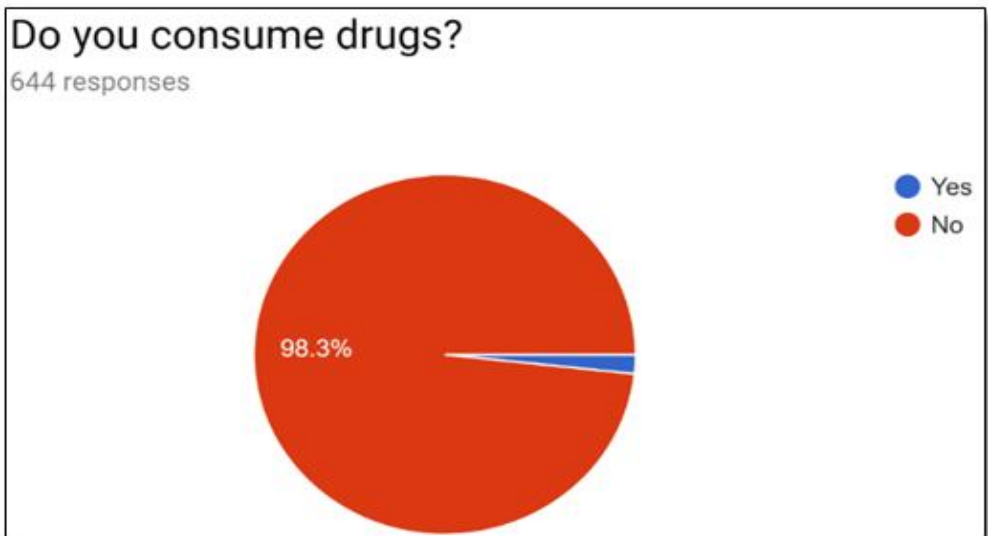
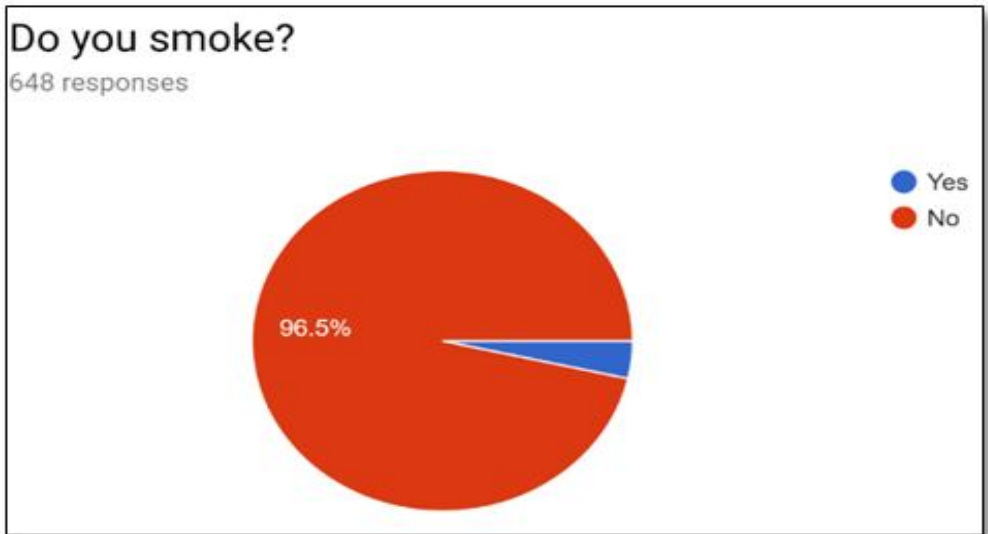
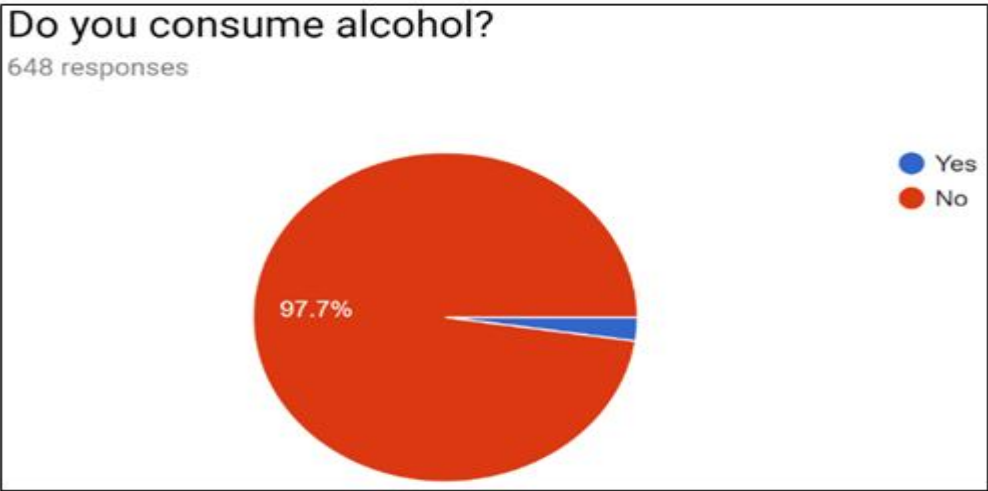


It is observed that only 20.9% of the suffering respondents are taking medication and 79.1% ignore their health and therefore are not taking any medications for the same.





The above figures represent how the respondents' feel of their health and their frequency of falling sick during the two seasons. It is observed that maximum respondents i.e., 55.6% feel that they are fit which is much opposite their appearance followed by 31.1% who cannot justify as they are unsure of it and 13.3% feel that they are weak. Also, it is observed that 74.5% respondents fall sick during monsoon season which may be due to the breeding of mosquitoes and viruses around them in the puddles on the streets and infected water intake. 18.7% of the respondents never fall sick during monsoon season as they may be taking utmost care of themselves or have now become resistant to it. 25.2% respondents fall sick due to heat during the monsoon season as against 74.8% who do not.



The survey reveals that very few respondents smoke, consume alcohol or drugs. It indicates three things: first, that the respondents have not got much exposure to the above-mentioned items. Second, that the respondents have not answered truthfully as it is difficult to admit that a beggar consumes the above with the fear of police and third, that the respondents consume the above unknowingly especially in the case of drugs.

It is observed from the figure that maximum number of respondents did not have any complaint against any missing member in the family. However, not all respondents have answered this question which may imply that either they are totally unaware or are trying to hide due to some fear. Hence it can be said that only a few

families are affected by cases of child trafficking among the respondents. The ones who agreed were further asked about their procedure to find the missing one. Some respondents said that they tried filing a complaint at the police station, but, they couldn't as they didn't have any documents, photographs of the missing and other relevant information. Some said they got scared and were compelled not to file a complaint as it would lead to negative consequences for rest of the family!



CONCLUSION

From the above analysis, it can be concluded that, the socio- economic environment of the street people is very poor and needs a drastic improvement. The street people are incapable of fighting against their problems. The only way out is that they have got adapted to the situations and learnt to live with difficulties. It can further be said that, Mumbai- the City of Dreams has converted the dreams into reality of a lot of people, however, there are exceptions to everything in the world and the families with infants and children on streets of Mumbai and street people prove the exception! Though people have migrated with a high aspiration to the city, they have not been able to survive the competition due to lack of skills, education and capital. ***It is therefore important to bring in inclusive growth by strengthening policies and understanding.***

RECOMMENDATIONS

- The government should develop housing schemes for the street people
- Free health checkup camps and awareness camps should be set up
- Self-reliant ways of employment can be set up
- Role of NGOs is crucial in this respect

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VIRGINITY TESTING: CUSTOMS AND CULTURAL PRACTICES IN INDIA

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ABSTRACT

Virginity testing is a cultural practice in many countries. It is seen as a way to keep women "pure" by curbing their sexual activity before marriage. There is much controversy and debate as to whether or not this infringes upon women's human rights, even if they willingly agree for such testing.

Virginity testing varies with different customs and practices across communities in India. The paper aims to explore virginity testing customs prevalent in different parts of India. It also provides an overview of the recent "Stop the V-ritual campaign" initiated by members of the Kanjarbhat community that has stimulated debate and discussion around the issue of virginity testing custom.

Furthermore, it provides an overview of the steps taken by the Indian government to protect women against such patriarchal cultural practice that violates their rights.

Keywords: Virginity testing, Kanjarbhat community, Patriarchy.

DEFINING VIRGINITY

The concept of virginity is rooted in social, cultural and religious context. According to Hanne Blank, "Virginity reflects no known biological imperative and grants no demonstrable evolutionary advantage." We have invented the concept, developed it and disseminated the idea throughout our cultures, religions, legal systems, bodies of art and works of scientific knowledge. It has become an integral part of how we experience our bodies and selves (Blank, 2007). Many feminist scholars argue that there is neither standardized definition of virginity nor scientifically verifiable proof of virginity loss.

The concept itself is sexist, because it is only required of women and they have to suffer because of it but does not exist for men are free from judgment when it comes to their virginity. It also assumes that sex can only be penetrative and thus only take into account heterosexuality and disregards other sexualities (Mansoor, 2017). Virginity which is a social construct reflects gender discrimination against women and girls.

VIRGINITY TESTING CUSTOMS IN INDIA

According to WHO and Human Rights, UN Women virginity testing is a gynecological examination conducted under the belief that it determines whether a woman or a girl has had vaginal intercourse. The practice has been reported in many Asian, African and Middle East countries. Women and girls are subjected to undergo this test for various reasons. These include parents or potential partners to establish marriage eligibility. It is mostly performed by doctors, police officers, or community leaders in order to assess their virtue, honour or social value. In some countries it is a common practice for health professionals to perform virginity testing on victims of rape, to ascertain whether or not rape has occurred (United Nations Org, 2018)

Virginity testing is often performed by inspecting the hymen for tears or its size of opening, and or inserting fingers in the vagina (the two finger test). Both techniques are practiced under the belief that appearance of female genitals can indicate a girl's or women's history of sexual activity. The examination can be painful, humiliating and traumatic and is associated with range of physical, mental, sexual and reproductive problems. Women and girls are often ostracized which affects their social well being. In extreme cases they attempt suicide or are killed in the name of honour (World Health Org, 2018)

India is one of the countries where virginity tests still exists. To ensure a woman is a virgin some kinds of tests are done on her. Following are some of the virginity testing customs.

1. **Pani ki dheej** (purity by water)- In this test a woman has to hold her under water while someone walks a hundred steps
2. **Agnipariskha** (trial by fire) – The bride has to carry a red hot iron in her hand. Women who are unable to do the task or leave it in mid way are considered impure and are forced to disclose the name of their partners.
3. **Kukri ki Rasam** (thread ritual) - The custom is prevalent in sansi community in Rajasthan. It consists of placing a white thread on the marriage bed on the first conjugal night of the newly married couple. The following day, the members of groom's family inspect the thread in order to locate traces of blood in it. The outcome of the test determines the future of the marriage (Nair, 2016).

STOP THE V-RITUAL

In order to spread awareness against the evil practice of virginity testing a campaign was launched by young members of kanjarbhat community. Kanjarbhat community is denotified tribe that had migrated from Rajasthan to other parts of India. In Maharashtra the caste group has around two lakh members and they speak the kanjarbhat language which is close Marwari. The community's life is governed by its panchayat. In the year 2000 the community's panchayats from across the country published its 150 page law book, Sahansmal Jat Panchayat Kayda Kanon. It consist details of rules and regulations of the community which is given to all heads of clans. In one such section of community's law book wedding rituals have been mentioned. A gun jiti or character test of the bride must take place on the night of the wedding. After the wedding the caste panchayat members sit in a circle with the families to discuss price they will take for the virginity test. The families wait outside the room and keep knocking the door to ask if everything is going well. At the end a white sheet is displayed before the families and the groom has to declare whether his bride proved to be khara or khota, pure or spoiled. A bride who is branded khota could be either beaten or humiliated by husband's family and panchayat members, socially boycotted (Johari, 2018). To stop this discriminatory practice members of kanjarbhat community along with Maharashtra Andhashraddha Nirmulan Samiti sought government intervention.

DEBATE OVER RIGHT TO PRACTICE ONE'S CULTURE VERSUS HUMAN RIGHTS

The practice of virginity testing customs has led to a dilemma in Indian society. The Indian government is committed both to equality and the preservation of the customs and traditional practices. This can lead to a debate over virginity testing customs and legislation to prohibit the practice which is socially regressive. Feminists view such customs and cultural practices as socially oppressive, while those who engage in such practices view themselves as guardians of tradition. The question that arises in this context is whether prohibiting this cultural practice would infringe the right of people to practice their culture freely. However the practice was globally banned by United Nations along with World Health Organisation, U. N. Women, U.N. human Rights in 2018 which justifies the limit of right to practice one's culture freely. According to United Nations these tests are a gross violation of human rights and a form of gender discrimination. The social expectation that girls and women should remain virgin (i.e without having sexual intercourse) is based on stereotypical notion that female sexuality should be curtailed within marriage (Gharib, 2018)

CONCLUSION

Indian society has still not taken a strong stand against this regressive cultural practice. Much after the efforts of campaigners of kanjarbhat community, social activists and members of Maharashtra Andhashraddha Nirmulan Samiti, recently a progressive step was taken by Maharashtra government wherein it assured to issue a notification directing police stations to register case of sexual assault in cases where women alleges being forced to go through virginity test. However there is a long way to go because the attention aimed at eradicating the virginity testing practice needs to be expanded to other states and we need to establish appropriate legislation to prohibit this practice. Along with this measure a holistic approach is required to address the issue. There is a need to develop programme to empower and educate women to speak out against such practice

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GENDER ROLE SOCIALIZATION: A SOCIOLOGICAL STUDY OF FAIRY TALES**Manjusha Patwardhan**

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ABSTRACT

Children are introduced to fairy tales at a very young age. Fairy tales contain themes, symbols and messages that are deeply rooted in the patriarchal ideology of society. Fairy tales reinforce the notions of sexuality and gender roles as prescribed by patriarchy.

The aim of this paper is to investigate the role of fairy tales in shaping the gender identity through gender socialisation. It also focuses on how desirable social behaviour is internalised by children for positive reinforcement.

The paper will take into account various theoretical perspectives on socialisation and gender roles like Psychoanalysis, Social-learning theory and Feminist theory. Most of the theories point to the fact that fairy tales have a large influence on gender identity of children. These tales help the children form their "psycho-sexual self-concepts and ideas of what they can accomplish, what kind of behaviour will be rewarded in society, and the nature of the reward itself" (Yarvosky, 2008).

The paper tries to conclude that fairy tales to a large extent have been shown to play a contributing role in the development of our gender identity, sexuality and socialization. It also points to an urgent need to develop gender neutral images in fairy tales and introduction of androgynous traits at a younger age to bridge the gap between 'strictly feminine' and 'strictly masculine' traits.

Keywords: Patriarchy, Gender roles, Gender Socialisation

INTRODUCTION

Fairy tales have existed in different forms from generation to generation. Individuals grow up listening to fairy tales from their parents or grandparents or by reading them as literary texts and watching them as films. Fairy tales are the first story books introduced to children at a very young age. These fairy tales are used by adults as a means to inform, educate and/or entertain the children. These tales contain themes, symbols and messages that are deeply rooted in the patriarchal ideology of society. Fairy tales reinforce the notions of sexuality and gender roles as prescribed by patriarchy. Most of the fairy tales play a contributing role in developing the gender identity, sexuality and socialisation of children.

THEORETICAL PERSPECTIVES

Freud, in his Psychoanalysis, has enlisted five psycho-sexual stages through which the psychological development in childhood takes place. These stages are: oral, anal, phallic, latency, and genital. Freud calls them 'psycho-sexual' stages because each stage represents the fixation of libido (roughly translated as sexual drives or instincts) on a different part of the body. According to Freud, gender development takes place during the third stage, that is, the phallic stage, which occurs between the ages three to six years of life. During this stage, the child's libido is focused on his or her genitals. Psychoanalysis stresses that there is a difference in the development of gender for boys and for girls. Boys experience the 'Oedipus complex' and identify with their fathers and take on a male gender role. On the other hand, girls experience the 'Electra complex' and identify with their mothers and take on a female gender role. However, Psychoanalysis states that these wired-in personality traits are modifiable through socialization (Stainton and Stainton, 2001, p.66).

Albert Bandura, in his Social Learning Theory, combined the behavioural and the cognitive theories of learning in order to provide a comprehensive model to account for the wide range of learning experiences that occur in the real world. According to Bandura, learning is a cognitive process that takes place in a social context and can occur purely through observation or direct instruction. In addition to the observation of behaviour, learning also occurs through the observation of rewards and punishments, that is, positive or negative reinforcement. Bandura also emphasises the ability of modelling. Bandura has outlined a third type of modelling stimuli, namely, Symbolic Model, in addition to Live Models and Verbal Instructions. Bandura says that modelling can also occur by means of the media, including movies, television, Internet, literature, and radio. In Symbolic Models stimuli can be either real or fictional characters. Social-learning theory, thus, confirms that gender roles in fairy tales enable the child to identify with what is socially acceptable (Grusec, 1994).

Sandra Bem, in her Gender schema theory, states that masculine and feminine characteristics get associated with the male and the female sex, respectively, in each culture and are transmitted to the next generation. She

also explains how individuals become gendered in society. Gender schema theory suggests that children develop their ideas about what it means to be a man or a woman through the culture of the society of which they are a part. According to this theory, children adjust their behaviour to fit in with the gender norms and expectations of their culture. The gender identity of an individual is linked with the sex-typing that an individual undergoes. This sex-typing is influenced by the practices of child rearing, media, school, and other forms of cultural transmission.

These various theoretical perspectives demonstrate that fairy tales most probably have a large influence on gender identity because it helps the child form their “psycho-sexual self-concepts and their ideas of what they can accomplish, what sort of behaviour will be rewarded, and the nature of the reward itself” (Yarvosky, 2008).

GENDER ROLES IN FAIRY TALES

Fairy tales play a crucial role in the formation of gender identity among children, by portraying unique characteristics such as polarity, simplicity, fantasy and one-sidedness. Classical fairy tales represent a clear cut distinction between the gender roles of men and women, including sexual stereotypes and also power differences between them. Society's notions about gender roles and behaviour are depicted in a stereotypical manner through the various characters portrayed in these fairy tales.

According to the Oxford Online Dictionary, Gender role is the role or behaviour learned by a person as appropriate to his/ her gender, determined by prevailing cultural norms. This means that gender roles are defined on the basis of norms and standards created by the society. Children learn their respective and appropriate gender roles through various agents of socialisation such as family, education, peer group and mass media. In most of the societies masculine roles are associated with strength, aggression, and domination, whereas feminine roles are associated with weakness, submissiveness, nurturing, and subordination. The process of socialization into gender roles takes place during the age group three to five years, when children attend kindergarten and it influences the development of the personality a great deal.

Most of these fairy tales presents typical male and female stereotypes. These tales consist of two contrasting types of female characters. The first type includes the perfect ‘feminine’ heroine who is beautiful and kind-hearted. She is the idealized “good” role model every girl wishes to follow. She is also innocent and is unable to take control of her own life. She is helpless, naïve and unintelligent in a good way. Thus, the heroin plays a passive, inferior and weak role compared to the male protagonist who saves her from the dangers of the world by dominating and protecting her. Women are often depicted as weak, inferior or unfavourable characters. They are most of the time fragile young beautiful girls or princesses who wait to be rescued by brave princes. The princes also fall for the beauty and innocence of the young maidens and marry them.

The second type of women is witches (good or bad), stepmothers, or mothers- in-laws. These women lack the feminine characteristics which the heroine possesses and they always attempt to destroy her happiness. These women are always ready to kill the other characters or abuse them for their own selfish purpose. They are often given more masculine characteristics to make them evil, as an ‘ideal’ woman is not supposed to have masculine traits.

On the other hand, the men presented in these fairy tales are handsome young princes or kings. It is due to their bravery that most fairy tales reach to a happy ending. The male characters in fairy tales are always stronger than the female characters; therefore they lack emotional weakness or dependency. Men in fairy tales are always active, assertive, brave, outspoken, bold, authoritative, powerful and ready to punish the evil. Thus, by seeing men in active roles and women in passive roles in these fairy tales, young children construct the ideas of gender roles. The patriarchal society uses these stories to teach moral, religious and gender lessons to children.

In order to understand how Fairy Tales contribute to Gender Socialisation, it would be helpful to analyse three popular classical fairy tales, namely, The Cinderella, The Sleeping Beauty and The Snow White and the Seven Dwarfs.

The first tale, “The Sleeping Beauty”, is a story of a young beautiful, fair and blonde princess. On the day of her christening ceremony, three good fairies bless the little princess with grace and beauty. However, the fourth evil fairy, who is an older woman with dark hair and shabby clothes, curses the little princess as she is not invited for the ceremony, proclaiming that before the sun sets on her sixteenth birthday, the princess will prick her finger on the spindle of a spinning wheel and will fall into a deep sleep only to be broken by true love's kiss. Her father, the King then orders all spinning wheels throughout the kingdom be burned. On her sixteenth birthday, the evil fairy appears and lures the princess into a dark tower and tricks her into touching the spindle of a cursed spinning wheel. The princess pricks her finger, fulfilling the curse only moments before the sun sets.

A handsome, brave young Prince comes to her rescue. The evil fairy then takes a form of a dragon, and gets killed by the prince. The prince awakens the princess with a kiss, breaking the spell and they marry and live happily ever after.

The second tale "Cinderella" is a story of a young maiden named Cinderella who is tortured and bullied by her stepmother and stepsisters. The story reinforces the popular misconception that stepmothers and stepsisters are always cruel, unloving, evil and unkind. They order Cinderella to single handedly finish all the household work such as cooking, cleaning, washing and even dressing up the sisters while they always relax and enjoy their life happily. The king arranges a ball to find the right bride for the prince and all the beautiful maidens were invited. Like her sisters, Cinderella also wishes to attend the ball, but her stepmother and sisters do not take her along. Cinderella feels sad and helpless, as she can do nothing but only shed tears. Seeing Cinderella so distraught for not being able to attend the ball, her fairy Godmother appears and gives her the most splendid dress and carriage to fulfil her wish. The fairy Godmother tells Cinderella that she must leave the ball before the clock struck twelve as her spell would come to an end at the midnight. When she arrives in the ball, she looks so pretty in her new attire that her own stepmother and stepsisters do not recognize her. The prince becomes awestruck by her beauty and he dances only with her in the evening. At midnight while in a hurry to leave the ball and run away to her house before her stepmother or sisters return, Cinderella accidentally loses a glass slipper while trying to escape. The prince finally finds her with the help of the glass slipper and marries her. Cinderella is depicted as a typical 'feminine' character, being submissive, humble, innocent and above all beautiful young girl. She is too kind towards her stepmother and stepsisters although they torture her. She is naive and cannot voice her own desires. She is unable to act by herself and waits for her fairy godmother to help her.

The third tale which has the same type of passive and beautiful heroine is "Snow White". The King marries a beautiful woman, who eventually becomes envious of Snow White's beauty. The Queen has a magic mirror and every day she asks the mirror if there is anyone more beautiful than here. Whenever the mirror replies that no one was as beautiful as she was, she feels proud of herself. One day the mirror tells her that Snow White was the fairest of all. This makes the queen angry and she orders a huntsman to kill Snow White and bring her heart so that she can devour it. The huntsman, unable to kill the lovely princess, lets her go and she runs into the forest. In the forest, Snow White takes shelter in seven dwarfs' house. Like the huntsman, the dwarfs also could not be cruel to the beautiful princess and lets her stay with them on the condition that she will keep their house for them, cook, wash, and make the beds, sew and knit and keep everything tidy and clean. Snow White is depicted as a good girl, who willingly obeys the dwarfs. When the queen learns that the girl is alive, she disguises herself and visits Snow White with an intention of killing her. In first two attempts the dwarfs arrive and save Snow White from the clutches of the cruel queen. In the third attempt, however, the queen tries to lure the innocent girl with a red apple. Snow White refuses to take the apple first, but soon she gets tempted and accepts the apple. As soon as she takes a bite, she falls unconscious as the apple is poisonous. The dwarfs make many attempts to save her but they fail. Finally, the prince arrives and sees Snow White in a coffin so beautiful that he falls in love with her. He saves her and decides to marry her. Later, when the evil queen learns about the wedding, she wants to see if the girl is actually alive. At the wedding, the prince gives the evil queen red iron shoes and orders her to dance until she dies. Snow White is depicted as an obedient, simple and naive girl, who is voiceless, passive and inactive. She never takes any action to change her fate.

CONCLUDING REMARKS

Apart from being tales for children, fairy tales depict the socio-cultural values of society. The patriarchal society ensures that the young children internalise the patriarchal ideology by learning appropriate gendered behaviours and norms. Although fairy tales are not solely responsible for teaching gender roles and behaviours, the messages they spread contribute in the development of gender appropriate performances. Fairy tales are one of the factors in children's gender role socialization which supports gender stereotypes in the world around them. Fairy tales' representation of male and female characters in their gender roles enables children to develop their own gender identity. Typically, pre-school children don't accept characters that do not show attributes belonging to their gender role. They prefer characters which are typically masculine- active and brave, or typically feminine- passive and beautiful. Thus, the classical fairy tales reinforce the patriarchal ideology.

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A STUDY TO ANALYSE THE IMPACT OF FIN-TECH ON SMART INVESTMENT AMONG WORKING WOMAN IN MUMBAI CITY

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ABSTRACT

The women have been empowered since financial inclusion making them self sufficient leading to well informed financial decisions. Public policies encourage women empowerment. The purpose of the study is to focus on the need to provide women friendly fin-tech services as women have various psychological aspects which demonstrated that women have stronger saving rates than men and better long-term investment performances. The global women's market is estimated around \$17 trillion & House-hold decisions made by women are to the tune of over 60%-70%, which will have impact on savings and Investment.

The researcher has studied the relationship between various demographic variables of the respondents and fin-tech services provided by innovative technology and digitalization. The researcher has tried to understand the impact of various digital services and satisfaction level among working women in Mumbai city. The data is collected through the questionnaires among 182 respondents using stratified random selection method. The researcher has used five point Likert's scale to analyse the impact of various benefits provided by various innovative fin-tech applications used for investment.

Keywords: fin-tech, innovative technologies, investment.

INTRODUCTION

CRM and E-Commerce technologies enrich customer experience by providing ease of access and right products with proper promotion. Customer engagements with artificial intelligence devices like Alexa, and chatbots have already gained significant positive response. Customer delight and digital trust are factors that will drive the financial services. According to PwC's Consumer Intelligence Series Report (Bot.Me), it is found that 42% consumers, 72% business executives and 53% of millennial using digital assistants are comfortable. The global women's market is estimated around \$17 trillion & House-hold decisions made by women to the tune of over 60%-70%. Women demonstrated stronger saving rates than men and better long-term investment performance due to various psychological aspects so there is need to provide women friendly fin-tech services.

STATEMENT OF THE PROBLEM

Fin-tech development can provide benefit of a mutual fund with low amount as Rs. 500 inculcating habit of saving and investment among the women millennial while ensuring access to cash whenever needed. There is need of better Investment platforms with simplicity to be provided to women who will ensure more awareness, better access, increased participation and smart investments. Smart Investment means to design strategies that will help to achieve the investment objectives leading to wealth maximization. Technology has completely revolutionized the financial services landscape bringing know-how, ease of transaction, news articles, and review of performance among different assets, robot-guidance, and tracking spends, all of them making easy to balance portfolio and to achieve financial goals which is estimated at 24% per annum. There is gap between customers demanding financial services and innovation in financial services now using block chain technology.

OBJECTIVES OF THE STUDY

1. To understand the use of technology in relation to investment in different asset class for achieving financial goals.
2. To evaluate the effectiveness of fin-tech services with reference to the achievement of investment goals and wealth maximization.

HYPOTHESIS OF THE STUDY

Hypothesis I

H₀: There is no association of Education with customer satisfaction level on utilization of financial services.

H₁: There is an association of Education with customer satisfaction level on utilization of financial services.

Hypothesis II

H₀: There is no significance relation between fintech services and customer satisfaction level

H₁: There is significance relation between fintech services and customer satisfaction level.

RESEARCH METHODOLOGY

Population of the study - Working women residing in Mumbai city having annual income more than Rs. 3,00,000 per annum

Sample size- 200 respondents out of which 182 respondents were considered

Brokerages visited- Sharekhan, Karvy, Angel, Motilal Oswal and ICICI Direct Securities.

Sampling method - Stratified random selection method.

Data collection method - Primary and Secondary resources.

Primary method - Questionnaire method

Secondary method - Journals, Articles, and Research Reports on topics related to digitalization, customer enrichment and investment.

Sample size: 182 respondents

Statistical methods used: Mean, Percentages, Kruskal Wallis Test

REVIEW OF LITERATURE

Smartphone apps make it easy to accomplish nearly anything, it is possible to keep track of your portfolio, research investments and even execute trades from anywhere that your phone has access to a data network. The 10 essential smartphone apps for intelligent investors are Forbes Intelligent Investing, Money Control, Value research, Morning-star, Forex.co, futures, Risk Manager, Daily Finance, Mint-com and ET Money, Nielson identified five attributes of usability which are efficiency, satisfaction, learning ability, memorability and no errors. According to a report, 48 % of Indian adults have bank accounts and nearly half of them lie latent. In addition to this Nielsen defines Utility as the ability of a system to meet the needs of the user. According to this definition three factors should be considered are usability, user goal and context of use. Zukerman stated that financial risk tolerance is related to one's demographic characteristics such as age and gender. Grable measured risk tolerance of respondents by using twenty item risk tolerance assessment questionnaire and found that males were more risk tolerant than females. Risk tolerance increased with age and education.

Qing Pu, (2012), said that the continuous requirement and demand of mobile applications has increased with better communication facilities offered.

Dehlinger et al., (2011), affirms that the key characteristics that define successful mobile apps are functionality, reliability, flexibility, accessibility, portability, efficiency, maintainability, usability and responsiveness.

Gordon et al., (2013), He further added according to user's requirements, and the quality characteristics. According to Vanguard, a rebalancing strategy based on reasonable monitoring frequencies (such as annual or semi-annual) and reasonable allocation thresholds (variations of 5% or so) is likely to provide enough risk control relative to the target asset allocation for most portfolios with broadly diversified stock and bond holdings. India has been ranked 132nd in gender inequality index. It was found that wealth management was one of the most popular segments with entrepreneurs, with 25% of fin-tech developers focused on empowering and enabling investors to easily invest in market traded securities.

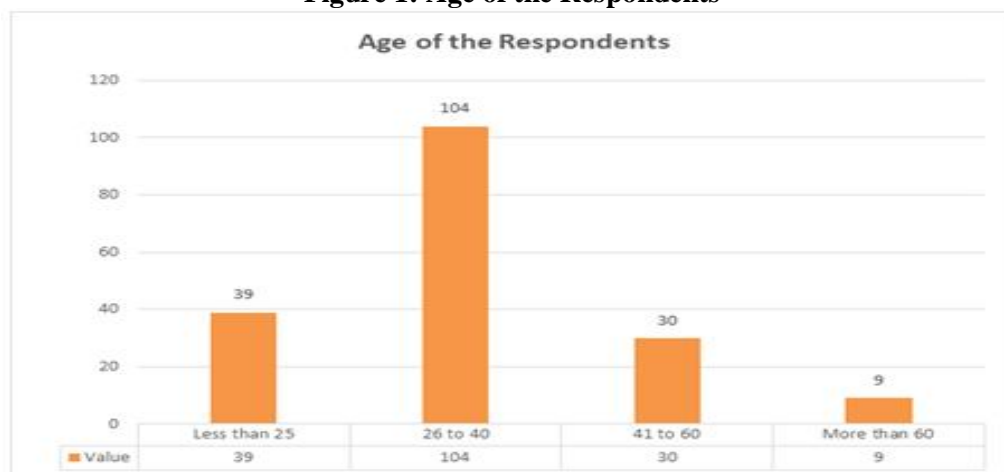
Shobana Vasudevan, (2009), People irrespective of their position should be encouraged to save and must be given safe and profitable options to save

Gaurav, Sarthak, and Ashish Singh, (2012), financial products are complex thus making unable to form informed financial decisions.

DATA ANALYSIS AND INTERPRETATION**Demographic distribution of Respondents****Table-1: Age of the Respondents**

Age-group	Value	Percentage
Less than 25	39	22
26 to 40	104	57
41 to 60	30	16
More than 60	09	05
Total	182	100

Source: Compiled by the researcher

Figure 1: Age of the Respondents

Source: Compiled by the researcher

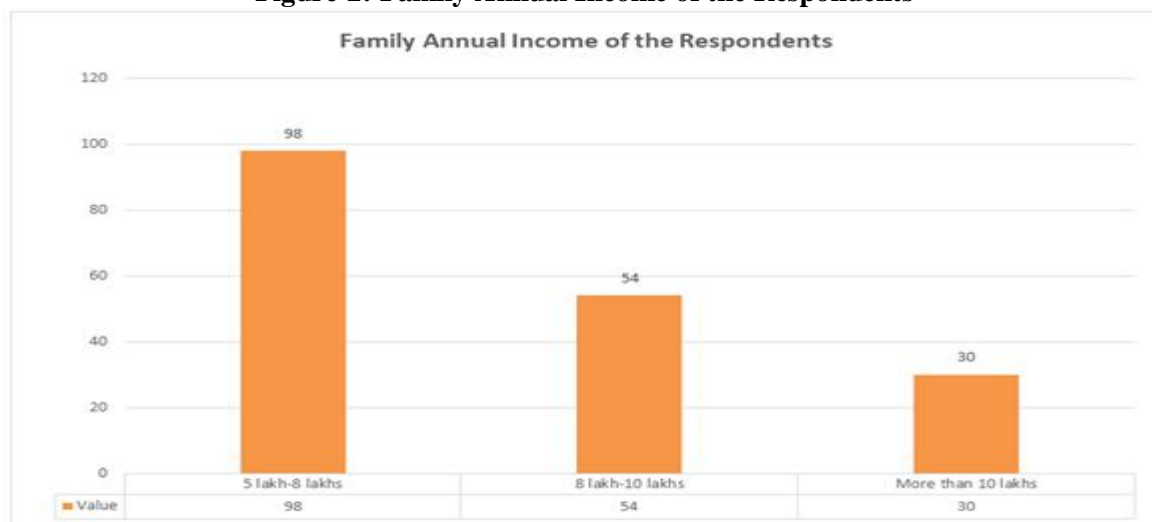
It is observed that the age of the major respondents is in the age group 26 to 40 which is 57% followed by the age-group less than 25 years which is 22%

Table-2: Family Annual Income of the Respondents

Family Annual Income	Value	Percentage
5 lakh-8 lakhs	98	54
8 lakh-10 lakhs	54	30
More than 10 lakhs	30	16
Total	182	100

Source: Compiled by the researcher

54% of the respondents have the family annual income 5 lakhs to 8 lakhs and 30 % of the respondents have family annual income more than 8 lakhs but less than 10 lakhs.

Figure-2: Family Annual Income of the Respondents

Source: Compiled by the researcher

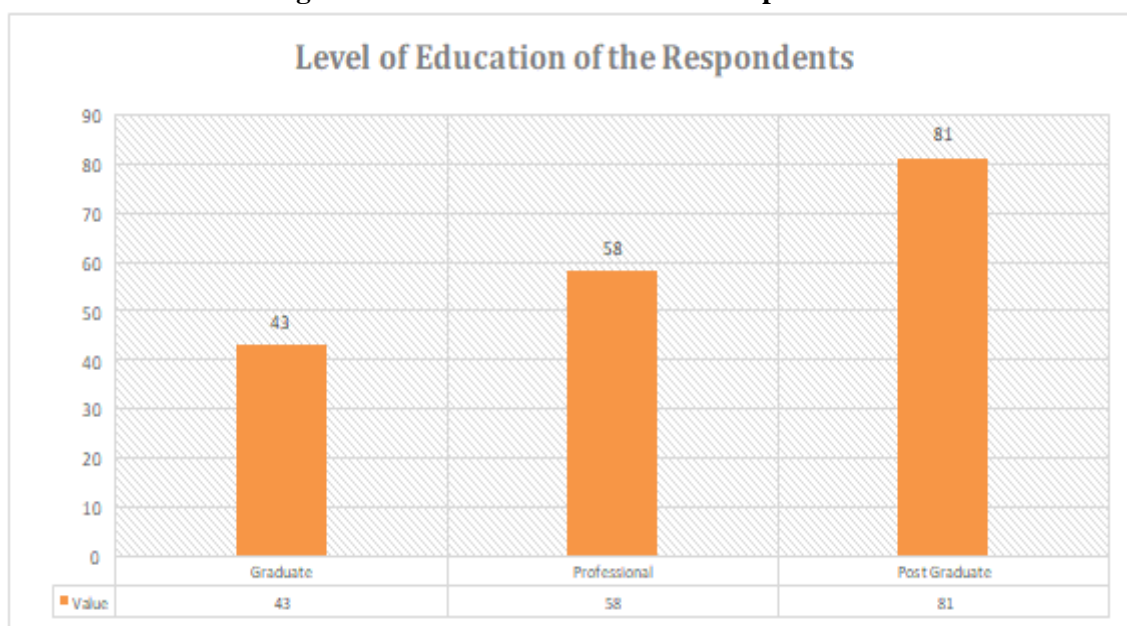
54% of the respondents have the family annual income 5 lakhs to 8 lakhs and 30 % of the respondents have family annual income more than 8 lakhs but less than 10 lakhs.

Table 3: Level of Education of the Respondents

Level of Education	Value	Percentage
Graduate	43	24
Professional	58	31
Post Graduate	81	45
Total	182	100

Source: Compiled by the researcher

Figure-3: Level of Education of the Respondents



Source: Compiled by the researcher

45 % of the respondents were Post-graduate, 31 % Professional only 24% were graduates.

Hypothesis 1 testing

H_0 : There is no association of Education with customer satisfaction level on utilization of financial services.

H_1 : There is an association of Education with customer satisfaction level on utilization of financial services.

Table 4: Hypothesis 1

Test Statistics ^{a,b}										
	Information about new / change in services are easily accessible	Information related to transactions readily available	Proper functioning of web pages and applications	Accuracy and updated information provided	Security measures and precautions against network failure	Effectiveness of complaint redress cell	Availability of services at any hours	Support to solve mistake of customers	Practical demos arrange for using new application	Educating to avoid fraud/risk in use of applications/webinars for knowledge sharing
Chi-Square	23.630	21.069	27.850	24.444	22.764	22.557	15.187	17.187	18.718	14.672
df	2	2	2	2	2	2	2	2	2	2
Asymp. Sig.	.001	.001	.002	.005	.010	.016	.017	.011	.011	.009
a. Kruskal Wallis Test										
b. Grouping Variable: Education										

Source: Compiled by the researcher

For testing Hypothesis 1, Kruskal Wallis Test is used. P value in above analysis based on Education is less than 0.05 level of satisfaction for in Information about new / change in services are easily accessible, Information related to transactions readily available, Proper functioning of web pages and applications, Accuracy and updated information provided, Security measures and precautions against network failure, Effectiveness of complaint redress cell, Availability of services at any hours, Support to solve mistake of Clients/Investors, Practical demos arrange for using new application, educating to avoid fraud/risk in use of applications, Null hypothesis is rejected.

Conclusion: There is an association of Education with customer satisfaction level on utilization of financial services.

Hypothesis: 2

H₀: There is no significant relation between Technologies based financial services and customer satisfaction level.

H₁: There is significant relation between Technologies based financial services and customer satisfaction level.

Table-5: Benefits perceived by the respondents from innovative services provided by Financial Apps

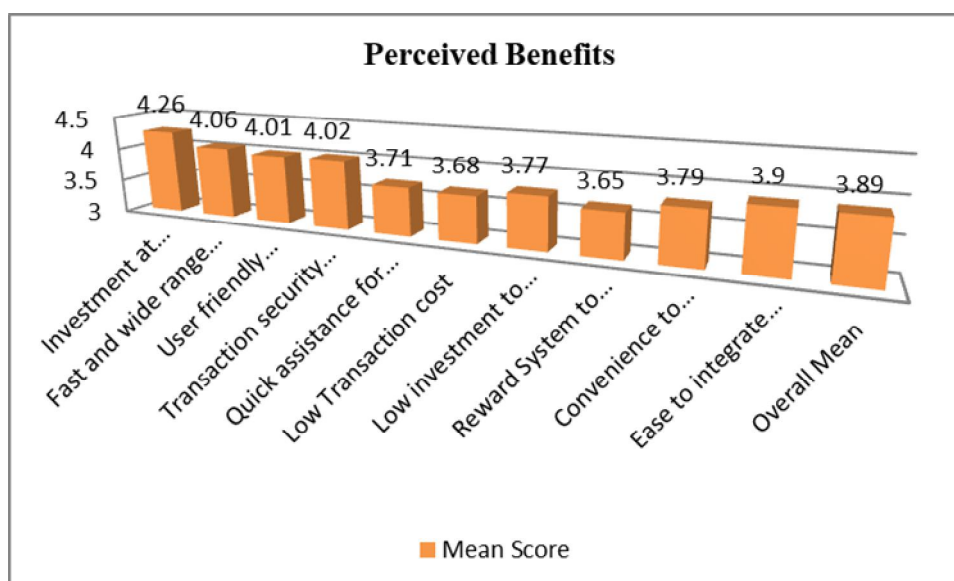
Perceived Benefits	Strongly DisAgree	DisAgree	Neutral	Agree	Strongly Agree	Total	Mean Score
Investment at anytime and anywhere by comparing prices	10	12	34	63	63	182	4.26
Fast and wide range of services	10	13	22	83	54	182	4.06
User friendly applications and website	9	8	14	50	101	182	4.01
Transaction security at any point of time	11	18	30	41	82	182	4.02
Quick assistance for problems and challenges	12	19	15	43	93	182	3.71
Low Transaction cost	20	16	30	36	80	182	3.68
Low investment to avail digitalized services	7	13	35	24	103	182	3.77
Reward System to do the transactions	8	12	29	41	92	182	3.65
Convenience to transact with multiple parties/guidance	18	17	41	41	65	182	3.79
Ease to integrate service with other Service Providers	22	10	50	42	58	182	3.90
Overall Mean							3.89

Source: Compiled by the researcher

Mean of benefits perceived by the customers >3. i.e. 3.89. According to respondents comparing prices of the different Securities is the most attractive feature of mobile apps, to get insights is selected as second attractive feature and to complete transaction quickly is selected as third attractive feature of mobile apps. The priority for features is collected from respondents. Overall mean of all the factors is 3.89 which are above 3. Above mean scores indicate that there is significance relation between Technology based financial services and customer satisfaction level. Null hypothesis is rejected.

Conclusion: There is significance relation between Technology based financial services and customer satisfaction level.

Figure-4: Benefits perceived by the respondents from innovative services provided by Financial Apps



Source: Compiled by the researcher

CONCLUSIONS

Rapid adoption of technology by consumers is changing their needs and social interaction. Hypothesis tests were done to test its validity and alternative hypothesis is accepted. Fin-tech has been successful in disrupting financial services, bringing more effectiveness in risk-return analysis. Financial Service providers can understand the problems faced by working women in making 360 degree use of the applications and improve on the performances. The simplicity, ease and convenience like buying a nano share, would bring masses to explore the benefits of different classes of assets.

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STUDY OF INCREASING POLULARITY OF ONLINE FOOD DELIVERY APPLICATIONS IN GREATER MUMBAI CITY

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ABSTRACT

The purpose of the study is to focus on the incresing popularity of the Online Food Delivery Applications in the Greater Mumbai City. As the young population of age span 15-45 is busy with their hectic schedule and on the other hand the Restaurants which are facilitated to concentrate on the main activity of cooking food, the Online Food Delivery Applications are showing the notable impact on the buying behaviour of the restaurant consumers. Problems viz. waiting time outside restaurants, heavy traffic are also influencing such applications to grow in the current restaurants industry scenario. The researcher has tried to study the awareness and the reasons behind the incrising popularity of these applications and have also pointed the factors influencing the consumer behaviour. The data is collected distributing the questionnaires among 111 respondents characterizing the peformance of Online Food Delivery Applications into Ten parameters. The study will evaluate the peformance and the satisfaction level of the consumers based on the Seven Point Likert's Scale as per the appropriate responses given by the respondents.

Keywords: Online Food Delivery Aplpications, Customer Satisfaction, Performance, Popularity

INTRODUCTION

Traditional Restaurants and Hotels are playing vital role since several years in the food culture of the city. Local consumers / residents as well as visitors especially on holidays, weekends or occasions visit the restaurants and enjoy the variety of delicious cuisine served. Over a period of time, increase in population, lack of time from busy schedule and problems like traffic and long waiting hours, etc.; some of the restaurants started on call home delivery to make the consumer eat food without any hassle at home. Domino's, Mcdonald's are the examples who even found way out to reach within limited time to their consumers to avoid dalays in food delivery.

Very first time, in year 2004 in San Francisco, 'Yelp' came up with the new idea of separating the Food cooking and Food delivery as two different activities and founded business in Online Food Delivery. Although, in India it all started in 2006 by 'Burrrp'. The business could manage to gain but did not reach upto the end consumers at masses. In year 2008, 'Zomato' made this possible to reach with introducing various offers and schemes to gain the attraction of the consumers. No successful business would exist and sustain without having competition. So came further into existance, FoodPanda India in 2012, TinyOwl in 2014 and Scootsy in 2015.

With innovative technology, large and nimble delivery service, and exceptional consumer focus Swiggy is the leading food ordering and delivery platform in India as on today. It provides various benefits to their customers viz. lightning fast deliveries, live order tracking and no restrictions on order amount, to make the customer enjoy their fevorate food from widely available restaurants. Uber Eats which has introduced it's online food delivery service to India in May, 2017 as also witnessing the fast adoption of these services in the indian families.

From the consumers point of view - several factors like encouraging demographics, promising income and consumption levels, favorable lifestyle changes, rising number of working women and from the suppliers point of view - expanding variety of cuisines, rising of contract cultivation, emerging of logistic providers and frowing of delivery dedicated formats have helped to make the online food delivery business, 'a success'.

With the help of Webpresence on various other applications (Facebook, Youtube, etc), print advertisements in News papers and on BEST buses, Television advertisements in the city of Mumbai, mainly Swiggy and UberEats have grown their business and have reached almost to all the residents of the city in past 2 to 3 years. Selecting geographically, Greater Mumbai City is located on the Salsette Island extending from Colaba to Mahim and Sion. The area is delimited on the east by Mumbai harbour and on the west by the Arabian Sea, the Greater Mumbai Region of the city, is taken as universe to study the popularity of these Online Food Delivery Applications.

REVIEW OF LITERATURE

Samsudin et al. (2011) states the innovation of Smart Phones and speedy Internet connections have facilitated the interaction between the Restaurant Owners and the Customers.

Serhat Murat Alagoz & Haluk Hekimoglu (2012), have talked about the Technology Acceptance Model (TAM) in the services provided by the Online Food Ordering Applications. It involves the perspective of consumer behaviour towards the trust factor in the websites / applications and the parallel services in process.

H.S. Sethu & Bhavya Saini (2016), have studied about the young generation which is more attracted to the Online Food Delivery Applications as several factors viz. Access of Smart Phones with Internet, easy availability of food saving time impact on their behaviour.

Neha Parashar & Ms. Sakina Ghadiyali (2017), have discussed about the facilities provided by the service providers and the change in the consumer behaviour from the traditional markets to the digital markets.

Suryadev Singh Rathore, Mahik Chaudhary (2018), have studied the behaviour and perceptions of the consumers in case of online food delivery thorough various factors viz. ease of ordering from the favorite restaurants, payments, convenience, etc.

OBJECTIVES

1. To study awareness about online food delivery applications
2. To find out reasons of popularity of online food delivery applications
3. To analyse the factors influencing the consumer behaviour in online food services

RESEARCH METHODOLOGY

Universe

Research is done restricted to the geographical boundaries of Greater Mumbai city. The age group is divided into 15-30, 31-45 and 46-60.

Sample Size

The Research is conducted through a questionnaire distributed among 111 respondents characterizing the performance of Online Food Delivery Applications into Ten parameters. The Respondents, based on the Seven Point Likert's Scale have given their appropriate responses.

Hypothesis

H0: There is no significant impact of various factors on the satisfaction level of customers using Online Food Applications.

H1: There is significant impact of various factors on the satisfaction level of customers using Online Food Applications.

Significance of the Study

The outcomes of the study will be a great help to the Restaurant Owners and the Companies managing the Online Food Delivery Applications. It will also be useful to the Customers who choose to order their food online.

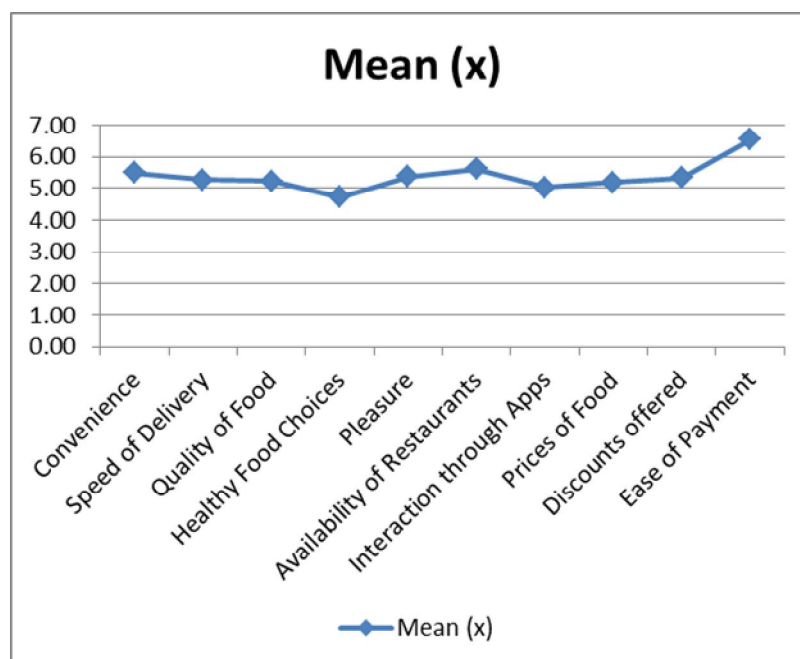
Analysis of Data

The researcher has identified ten factors which have significant impact on the customers using the Online Food Delivery Applications. From the identified factors it has been also attempted to determine the most important factors which has significant impact on the satisfaction level of the customers.

The respondents have given their responses as follows;

Sr. No.	Parameters	Mean (x)
1	Convenience	5.49
2	Speed of Delivery	5.27
3	Quality of Food	5.24
4	Healthy Food Choices	4.73
5	Pleasure	5.38
Sr. No.	Parameters	Mean (x)
6	Availability of Restaurants	5.61
7	Interaction through Apps	5.03
8	Prices of Food	5.20
9	Discounts offered	5.33
10	Ease of Payment	6.55

The overall Mean (\bar{x}) of all the parameters is derived as 5.39 which also shows the satisfaction level of the customers above average and lies between 'Somewhat Satisfied' and 'Mostly Satisfied' on the Seven Point Likert's Scale. This proves that there is significant impact of various factors on the satisfaction level of customers using Online Food Applications.



Statistical Analysis through SPSS

Reliability

Case Processing Summary

		N	%
Cases	Valid	111	100.0
	Excluded ^a	0	.0
	Total	111	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.536	.550	10

Inter-Item Correlation Matrix

	CONV	SPD	QLTY	HLTH	PL	AVR	INTR	PRC	DIS	PAY
CONV	1.000	.300	.410	.030	.191	.168	-.028	-.123	-.123	.021
SPD	.300	1.000	.256	.186	.335	.050	.079	.012	.035	.135
QLTY	.410	.256	1.000	.029	.141	.047	-.140	.026	-.033	-.031
HLTH	.030	.186	.029	1.000	.354	.100	.098	.211	-.106	-.045
PL	.191	.335	.141	.354	1.000	.191	.208	.187	.069	.036
AVR	.168	.050	.047	.100	.191	1.000	.070	.171	.081	.130
INTR	-.028	.079	-.140	.098	.208	.070	1.000	.163	.049	.214
PRC	-.123	.012	.026	.211	.187	.171	.163	1.000	.343	.109
DIS	-.123	.035	-.033	-.106	.069	.081	.049	.343	1.000	.292
PAY	.021	.135	-.031	-.045	.036	.130	.214	.109	.292	1.000

CONV - Convenience, SPD - Speed of Delivery, QLTY - Quality of Food, HLTH - Healthy Food Choices, PL - Pleasure, AVR - Availability of Restaurants, INTR - Interaction through Apps, PRC - Prices of Food, DIS - Discounts offered, PAY - Ease of Payments

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.590
Bartlett's Test of Sphericity	Approx. Chi-Square	128.363
	df	45
	Sig.	.000
Communalities		
	Initial	Extraction
CONV	1.000	.655
SPD	1.000	.520
QLTY	1.000	.645
HLTH	1.000	.674
PL	1.000	.605
AVR	1.000	.237
INTR	1.000	.671
PRC	1.000	.709
DIS	1.000	.698
PAY	1.000	.680
Extraction Method: Principal Component Analysis.		

Total Variance Explained						
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.076	20.757	20.757	2.076	20.757	20.757
2	1.713	17.135	37.891	1.713	17.135	37.891
3	1.256	12.564	50.456	1.256	12.564	50.456
4	1.048	10.479	60.935	1.048	10.479	60.935
5	.947	9.472	70.407			
6	.751	7.507	77.913			
7	.674	6.741	84.654			
8	.561	5.607	90.261			
9	.516	5.159	95.420			
10	.458	4.580	100.000			
Extraction Method: Principal Component Analysis.						

Component Matrix ^a				
	Component			
	1	2	3	4
CONV	.465	-.584	.300	-.089
SPD	.623	-.261	.104	-.229
QLTY	.405	-.527	.339	.298
HLTH	.481	.006	-.652	.131
PL	.717	-.003	-.301	-.021
AVR	.425	.129	.095	.174
INTR	.318	.406	-.196	-.606
PRC	.393	.554	-.079	.491
DIS	.204	.595	.471	.283
PAY	.290	.429	.499	-.403
Extraction Method: Principal Component Analysis.				
a. 4 components extracted.				

CONCLUSION AND RESULTS

The reliability and the sampling adequacy test of the data was done using;

1. Cronbach's Alpha Test

The reliability of statistical data is .550 based on the standardised items.

2. KMO and Bartlett's Test

The adequacy of sampling is .590 and Bartlett's Chi square 128.363 with 45 degree of freedom and significance .000 which is more than the table value 80.077 hence, null hypothesis rejected.

So, There is significant impact of various factors on the satisfaction level of customers using Online Food Applications is accepted.

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**CONSUMER BEHAVIOR OF INDIAN WOMEN WITH REFERENCE TO ONLINE PURCHASES:
AN ANALYSIS**

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ABSTRACT

Women consist of half of the population .In India, the role of women is changing from the traditional 'Ardhangini' (half of her husband- she is incomplete without husband) to modern 'Karta' (traditional family head-decision maker in the family).Indian E-Commerce platform Flip kart reports that women shoppers buy more on the site than men. Data suggests that women influence almost 85% of purchases of products and services. In this changing scenario, it is important to study their buying habits. This research will be useful for both business and the administration, as wooing this large market sector and also protecting their rights both are crucial for better social growth. My paper is study on Consumer behavior of women, especially on online platforms, to know their difficulties and to compare their socio-economic profile and purchasing behavior. Study will be conducted through primary data collected through a questionnaire and the secondary data, such as books, articles and reports.

Keywords: women consumers, buying habits

INTRODUCTION

There are many sociological and political reasons reported to be making the new or changing role of women in society. Increase in the number of educated women, increase in educational qualifications that she can achieve, consequential factors such as delayed marriages, number and frequency of children, their economic freedom etc. are prominent among them. (Mary Lou Roberts 1981 pp 591, 592). Whatever may be the reason, the change is apparent and is inevitable.

Being half of the population, Indian women is found to have an influence over purchase of 85% of goods and services in India. This factor opens myriads of opportunities for a marketer. At the same time the multiple tasks which she undertakes in every day life , influences her choice and a clear knowledge of why and how she chooses, is inevitable in a marketing point of view. This study is an attempt to understand the choices women make and the reasons for her choices. The study is addressing women's buying habits in an online platform and the challenges they address.

METHODOLOGY OF RESEARCH

A quantitative study was carried out using well-structured questionnaire. Simple random sampling technique was used. Analysis was done on percentage basis. The sample size was 80. The sample contained women of different age group classified on the basis of age group, occupational and educational status. Details and purpose of survey was informed to the research participants and participation in the survey was completely voluntary.

The survey was conducted using Googleforms and responses were collected digitally. Primary data was analyzed using general methods of deduction.

OBJECTIVES OF THE STUDY

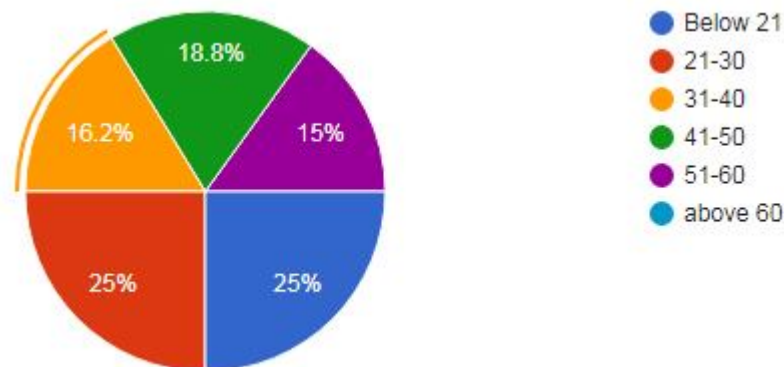
1. To collect primary data from participants of the survey.
2. To analyse the responses and reach to more updated and accurate conclusions.
3. To study the reasons for the choices they make while buying and choosing a platform for buying
4. To understand women's buying habits in online platform

ANALYSIS OF THE DATA

Various studies suggest that women constitute major part of the consumer force and she is the new decision maker in variety of household purchases. Therefore in this survey, consumer behaviour of women is studied based on their age, education and social status.

Participants age constitute women of all ages. Based on the general assumption that right to buy starts from the age when one starts earning , age group is maintained with a range of 10 from 21 till 61. The other two categories are below 21 and above 61 putting them into more general and larger group.

Age of the respondents is almost fairly divided .50% percentage of participants are from below 30 age group. However they are equally divided as each of them constitute 25% of the total. The remaining 16% constitute 31-40, 18% constitute 41-50 and 15% constitute 51-60 age groups. Above 60 age group there are no participants in the survey.

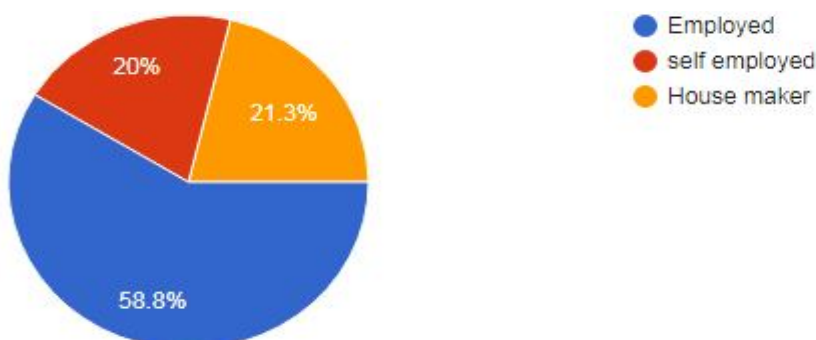


Educational status of participant is mandatory requirement in the survey as the researcher believes that it influences the choices, specifically as a consumer, one makes. Graduation is kept as benchmark. Undergraduate is taken as less educated and qualification in addition to graduation is taken as higher education.

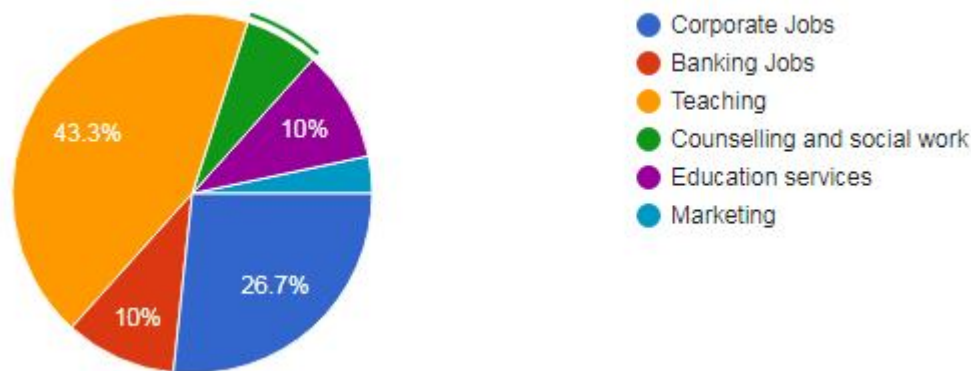
Among the participants, 16 % are on the bench mark and 26% are to be taken as less educated. But 36% of them are post graduates or professionals and another 18% are holding doctoral or other research qualifications. Therefore, it was taken that the sample consisted of highly educated people on a majority.



Occupation is an important and required response mandated. This questionnaire is drafted with an assumption that economic freedom and freedom of choice is closely associated to the income level and earning capacity of the individual. A large percentage (58%) of participants is employed and other 20% is self employed. It is concluded that the participants that of women who are earning. Even though, 21% of the respondents are home makers, this study did not consider factors such as the economic freedom of home makers and their role in household decision making etc. leaving scope for a further research.



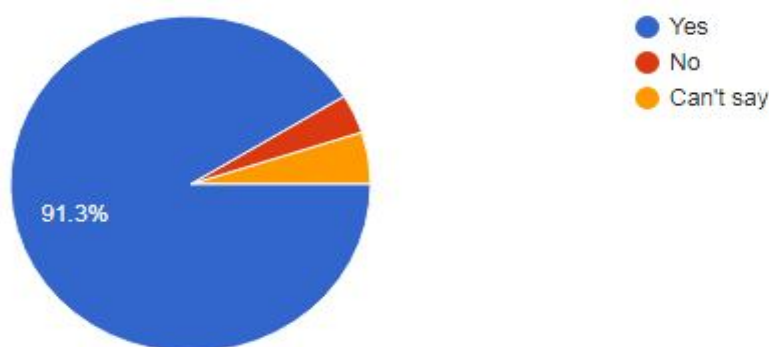
Survey, also addressed and analyzed the kind of jobs these women have undertaken (58% of the sample). Though 26% are doing various corporate jobs, larger group is that of teachers, constituting 43%. Women working in other educational services constitute 10%, making education, the main service for employment covered under this survey. However the survey has not addressed deeper questions of teacher's influence in the next generation (mainly in their students') in a marketing or rights protection point of view.



The survey seeks to analyze various responses. They are mandated through carefully drafted questions. The first response is to understand the mentality of the respondents about their position in the power relations of market. The researcher looks forward to get clear idea on this aspect through responses to this question,

Have you identified yourself as a consumer at any point of time?

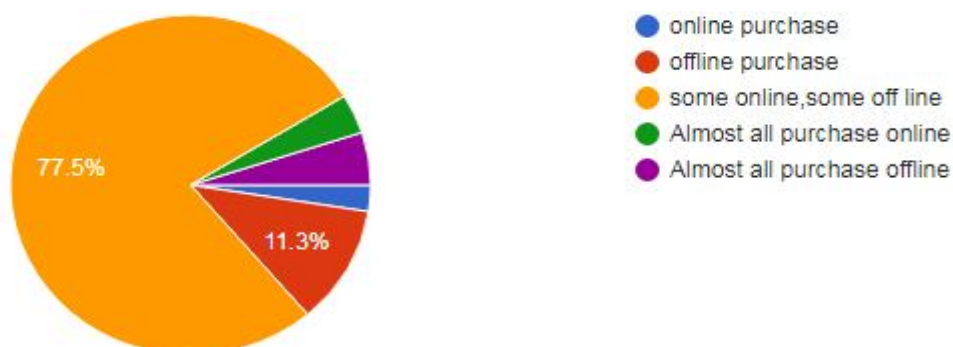
Almost all (91% of the respondents) answered affirmatively. Remaining 9% is divided between respondents who have never identified themselves as a consumer and those who are not sure about what their answer should be. The legal definition of Consumer includes any person who obtains goods or avails services for consideration, (which is paid, partly paid, promised or under an installment scheme) and users of goods with approval as well as potential users of services. It is very wide concept, leaving less scope for anyone to be left out. Therefore even this 9% percentage that cannot be affirmative about being a consumer at any point of time comes as a surprise. It requires deeper analysis. However that falls outside the scope of this research.



Response No.2 was a direct question to understand their choice.

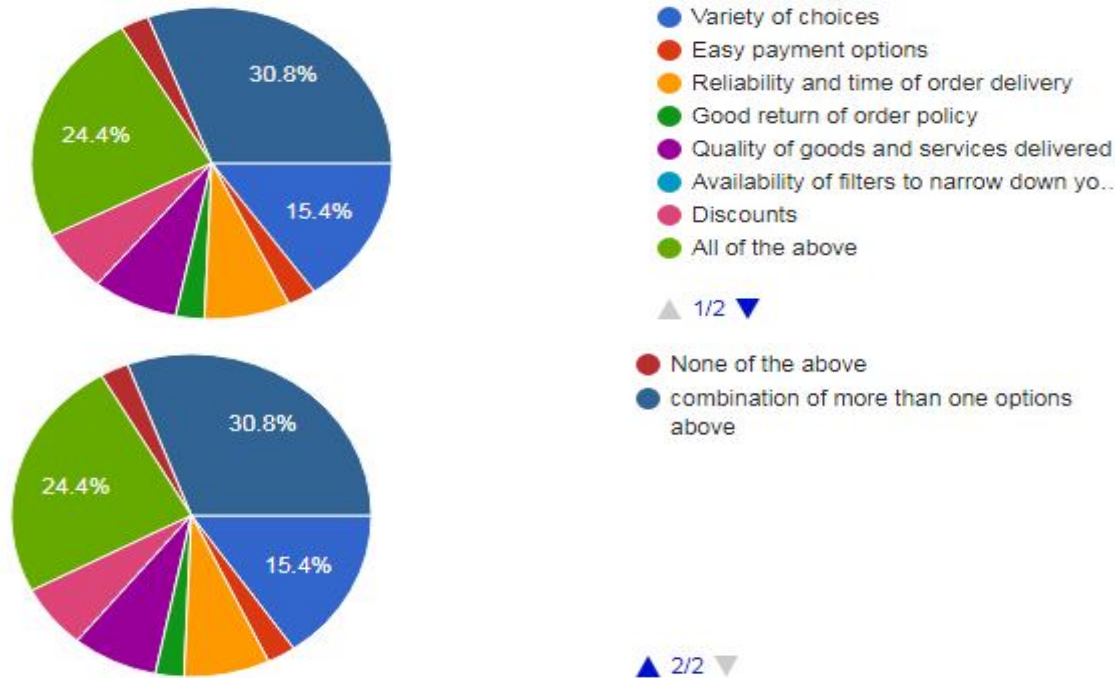
What kind of purchase, do you prefer?

As it was expected, majority (78%) prefers a combination of both online and offline purchases. A considerable 11% prefers only offline purchases, even in this digitalization age. It is concluded that online buying habits have penetrated into many women; still there are reservations about it, atleast in certain kinds of goods and services.



Response No 3 was warranted for understanding the popularity of shopping applications among women. Out of the 75 responses received, Amazon topped the rank with a majority making it their first choice for their online purchase.

Response No 4 was about the reasons for choosing a specific App(78 responses were recorded).In that, variety of choices,easy payment options,reliability and time of order delivery,return of order policy,quality of product are signifiacnt factors in making a choice.For the 24% all these reasons mattered and 30 % had more than one among these reasons to make their choice.This indicate that women has a set criteria for basing their decisions in a digital platform and quality of service is a major concern.

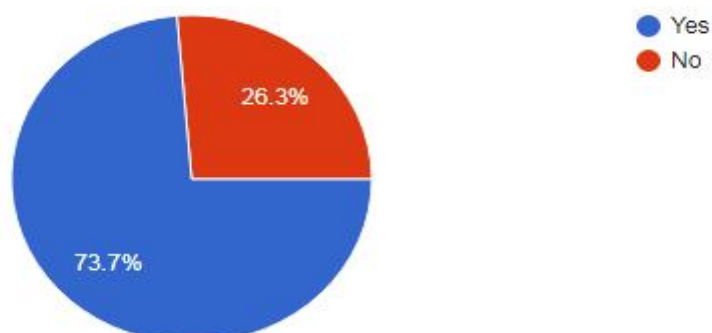


Response No 5 was to understand the reasons for not opting online purchase, inspite of the digital boom. Almost half (48%) of the sample population responded that there is lack of trust which pulls them back from opting online purchase. Another 27% had other reasons like previous bitter experiences or non –availability of those goods and services on online platform etc in addition to the fear, security concern and lack of trust. on availability of the goods and services on such a platform was the sole reason for not opting online purchase for 8% respondents. This is to conclude that with the growth of digital market, there is parallel growth of malpractices in the digital market place. This factor is serious enough to keep half of the population out of the market.



Response No.6 was checking on real experience as a continuation of the earlier response.

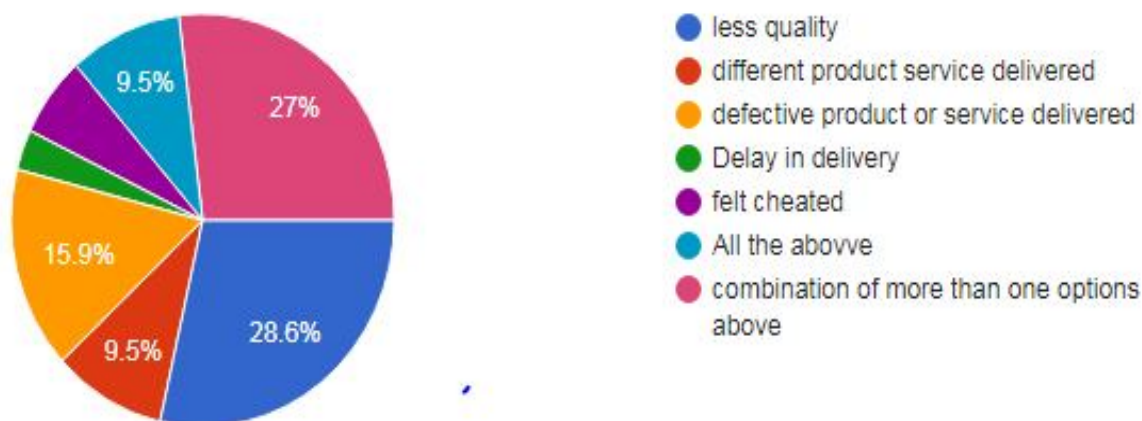
Have you had an unsatisfactory experience with online purchase?



Out of the 76 responses recorded, larger majority(74%) had some bitter experience in their online purchase. Study brings forth an alarming conclusion for marketers as well as lawmakers. It demands immediate attention to the regularities of digital marketing

Response No 7 is an extension of the earlier response. If they had a bitter experience, question address those who answered affirmatively,

What is the reason for being unsatisfactory about online purchase? Respondents were given various reasons as options .It included choice of more than one reason and all the reasons as answer.



A considerable number of responses (28%) are about the unsatisfactory quality of goods or services delivered. Delivering another product or service (10%), delivering defective product are complaints that a significant number (16%) of participants have. Still 10% have all these reasons and other reasons such as delay in delivery, cheating etc. in addition. A considerable 27% have more than one amongst these mentioned reasons for being satisfactory. These finding throws light to the serious lacunas in regulating the digital market.

LIMITATIONS OF THE STUDY

1. This study is limited to a sample consisting of urban educated class, majority being women. Demographic factors influence statistical data and that influence affects this study also.
2. Participants are largely representing pan India. Not specifically focused on any city, town or village. Therefore local influences cannot be measured from this study
3. This study understands how and why women make a choice. Many other deeper areas such as connection between economic freedom and choice, economic freedom and influence in decision making, comparative analysis of education and economic freedom etc are outside the purview of this study. That is left for further research.

OBSERVATIONS AND CONCLUSION

These are the observations after analyzing the study.

- Large number of women opts for online purchase.
- There is a clear distinction as to what to buy online and what not to buy.
- The study indicates that the respondents combine both online and offline buying.
- Lack of trust about the quality is the major reason for not opting for online buying
- Even though, variety of choices is the main factor, easy payment options, on time delivery, good return policy and availability of filters also is an important influencing factor in choosing an app for shopping.
- A large majority of respondents had an unsatisfactory experience with online purchase and most of the complaints were related to the quality of the product delivered.

CONCLUSION

Women constitute the major share of consumers and tapping that market ingredient is the major challenge. As far as online purchase is concerned more and more women are opting this method for variety of reasons. Warranting their trust buy ensuring quality in product and services is the demand of the market

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INVESTOR'S PERCEPTION TOWARDS SUKANYA SAMRIDDHI YOJNA (SSY)

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ABSTRACT

Sukanya Samriddhi Account/Yojana is a small savings special deposit scheme for girl child. This scheme is especially Indian parents and guardians to design for girl's higher education or marriage needs. She would no more consider a financial burden on the family. This is a girl child prosperity scheme under 'Beti Bachao Beti Padhao' program of PM Narendra Modi. The idea behind the scheme is to ensure a bright future to girl child in India by providing financial support for their education and marriage. This scheme also supports the economic development of the country by supporting the girl education. It also increases the literacy rate of females, which helps in increase of the incomes and standard of living of people. This scheme leads to overall development of country, as the girl's education also helps in decreasing the population. The objective of the paper is to study the perception of the investors towards this scheme and to analyze the benefits of this scheme to the investors.

Keywords: Sukanya Samriddhi Yojna, Girl Child

INTRODUCTION

Sukanya Samriddhi Yojana is initiated by Prime Minister Narendra Modi. Sukanya Samriddhi Yojna comes from Ministry of Finance under its notification GSR 863(E). This notification was published on 2nd December 2014 but was launched on 22nd January 2015. The core objective of this scheme is to enhance women empowerment and broaden and deepen social protection in India. This is a small savings scheme is an integral component of 'Beti Bachao Beti Padhao' (BPBP) Program of PM Narendra Modi.

There are encouraging signs that India's sex ratio at birth (SRB), defined as number of girls born for every 1000 boys, is improving. Thus, in Haryana, the sex ratio at birth increased from 871 in 2010 to 914 in 2017. In Jhunjhunu in Rajasthan, the SRB has increased from 880 in 2014 to 955 in December 2017. The main objective of BPBP and SSY schemes is to bring about a behavioral change in the society towards the girl child. The success of these initiatives depends on the extent to which Indian households demonstrate willingness to change their views toward girl child. Basic features of the SSY. The SSY is designed to harness the power of compound interest, with accumulations and final withdrawal not attracting any income tax, to provide financial security to families when they need to incur expenses of the girl's higher education or marriage. The SSY is devised to assist lower income and middle- income families to empower their girl children by encouraging financial self-discipline and saving culture.

KEY FEATURES OF SSY

- the main objective of the scheme is to provide financial security for the welfare of the girl child.
- The SSY accounts under this scheme can be opened in any authorized banks or post offices.
- Only the parents or guardians of the girl child can open the Sukanya Samriddhi Account.
- Only one account can be opened for a single child.
- The parent or the guardian can open maximum of two accounts for two girl children i.e., one for each. In case of twins or triplets, an exemption will be made on production of a certificate from authorized medical institutions.
- To open the account an application form of Sukanya Samriddhi Yojana must be filed along with some necessary documents like birth certificate, identity proof of the depositor (PAN card, ration card etc) Address proof of the depositor (electricity bill, telephone bill)
- The account can be opened till the girl child obtains an age of 10years(0-10years)
- A minimum amount of Rs 1,000 has to be deposited while opening the account. Thereafter, Rs1,000 as a minimum amount must be deposited ever year compulsorily. The amount can be paid in the multiple of Rs100.
- The maximum limit to deposit in the account is Rs1,50,000 per year.
- If the minimum amount of deposits is not made per year Rs50 as fine is levied along with the payment of the minimum amount.

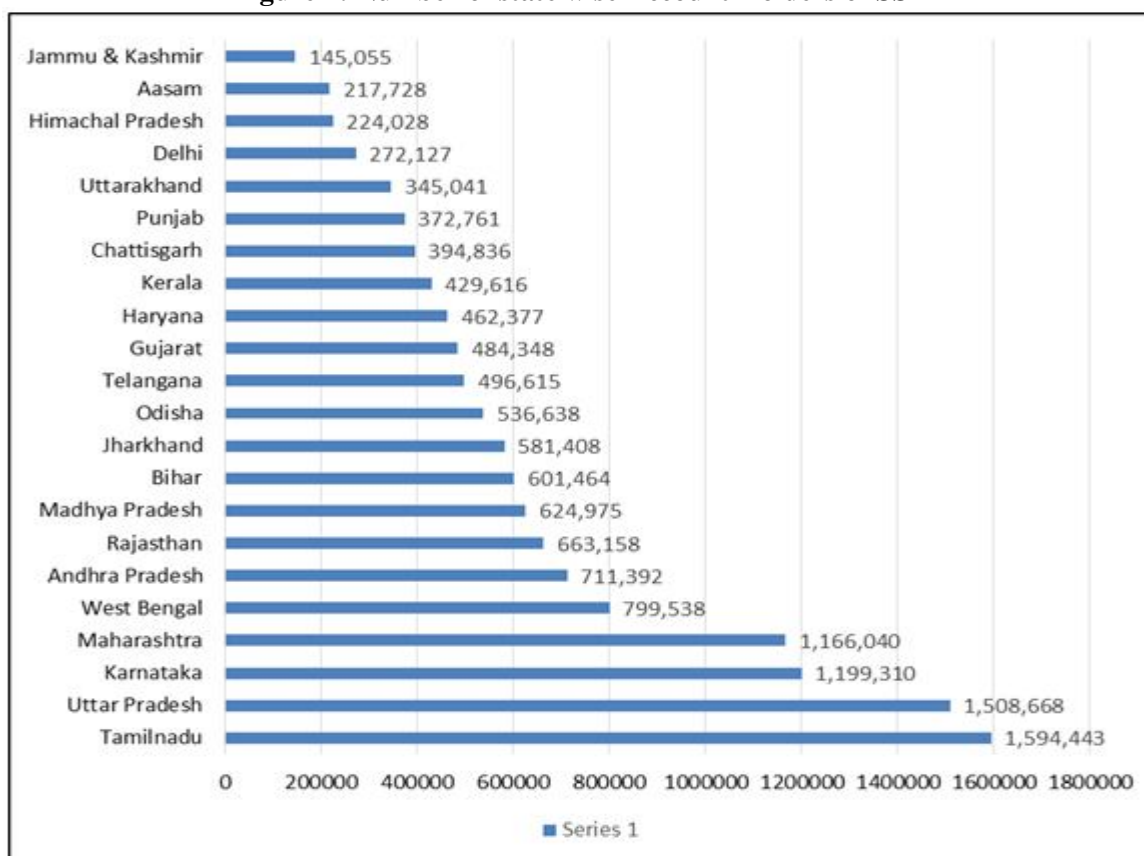
- The account reaches the maturity after the time period of 21years from the date of opening the account. If the girl attains 18years and gets married normal closure is allowed.
- The tenure of the deposits is of 14years initially. After this period, if the account is not closed, it will draw only applicable rate of interest.
- The account allows 50% withdrawals at the age of 18 of the girls for higher education purposes.

BENEFITS OF SSY

- As per section 80C of the IT Act, 1961; in the latest Finance Bill the scheme has been extended three benefits mainly i.e., no tax on the amount invested, interest earned, and amount drawn.
- The account can be transferred to any other authorized banks or post offices in India.
- The deposits can be made by any mode like Cash/Cheque/Demand Draft/Internet banking.
- Standard instructions can be given either at the branch or set through internet banking for automatic credit to Sukanya Samriddhi Account.
- Comparatively better interest rate offered than other schemes.
- Withdrawals can be made at 18years for educational purposes.

Till 30 June 2018, 1.39 crore accounts (1,39,85,442) were opened under this scheme. Most such accounts were opened in Tamil Nadu (15.94 lakh) followed by Uttar Pradesh (15.08 lakh). Karnataka & Maharashtra are the only two other states where more than 10 lakh such accounts were opened. More than five lakh such accounts were opened in eleven (11) states while more than one lakh such accounts were opened in 22 states.

Figure 1: Number of state wise Account Holders of SSY



Source: Rakesh Dubbudu

REVIEW OF LITERATURE

Dr. Vinod Kumar Sharma studied an analysis of the Sukanya Samriddhi Account scheme through its Strengths, Weaknesses, Opportunities and Threats. The Sukanya Samriddhi Account is a girl child and gives her financial independence. It has not adequate returns like the equity market or mutual funds, but it is a less or zero risky investment avenue. The current interest rate is also good. The objective behind this scheme is not only meeting marriage and education requirements but also for considering inflation.

Subash Mendapurkar says for the social upliftment, there is a need to connect with the communities first, right from the gram panchayat level to ensure gender parity. He has been working on the girl child issue in Himachal Pradesh. He pointed out that there has been a marginal increase in the child sex ratio.

RESEARCH METHODOLOGY

The present study is of descriptive research type. It is based on primary data which is collected through questionnaire. The questionnaire was circulated to 100 investors residing in Mumbai city who have invested in SSY. Convenience sampling method was followed for selecting the respondents.

OBJECTIVES OF THE RESEARCH

- To understand the objectives behind investing in Sukanya Samridhi Yojna
- To understand the perception of investors towards Sukanya Samridhi Yojna

HYPOTHESIS

H₁ There is a significant difference between annual investment by the investors and benefits of Sukanya Samridhi Yojna.

ANALYSIS AND INTERPRETATION

Table-1: Demographic Profile of the Respondents

Sr. No.	Demographic Variable	Description	Frequency, n	Percentage, %
1	Gender	Male	40	40
		Female	60	60
		Total	100	100
2	Age Group	21-30	08	8
		31-40	34	50
		41-50	50	34
		51 & above	08	8
		Total	100	100
3	Educational Qualification	S.S.C	06	6
		H.S.C.	14	14
		Graduate	58	58
		Post graduate	16	16
		Professional	06	6
		Total	100	100
4	Family Size	1-3	30	30
		4-6	66	66
		7-10	04	4
		Total	100	100
5	Occupational Status	Salaried	62	62
		Self-Employed	36	36
		Retired	02	2
		Total	100	100
6	Family Monthly Income	<1,00,000	04	4
		1,00,001-5,00,000	40	40
		5,00,001-10,00,000	46	46
		More than 10,00,000	10	10
		Total	100	100
7	No. of Girl Children in Family	1	50	50
		2	46	46
		More than 2	04	4
		Total	100	100

Source: Primary Data Compiled by the Researcher

VERIFICATION OF OBJECTIVES

Objective 1: To understand the objectives behind investing in Sukanya Samridhi Yojna

Table-2: Crosstabulation between Investment Objectives and Demographic Variables

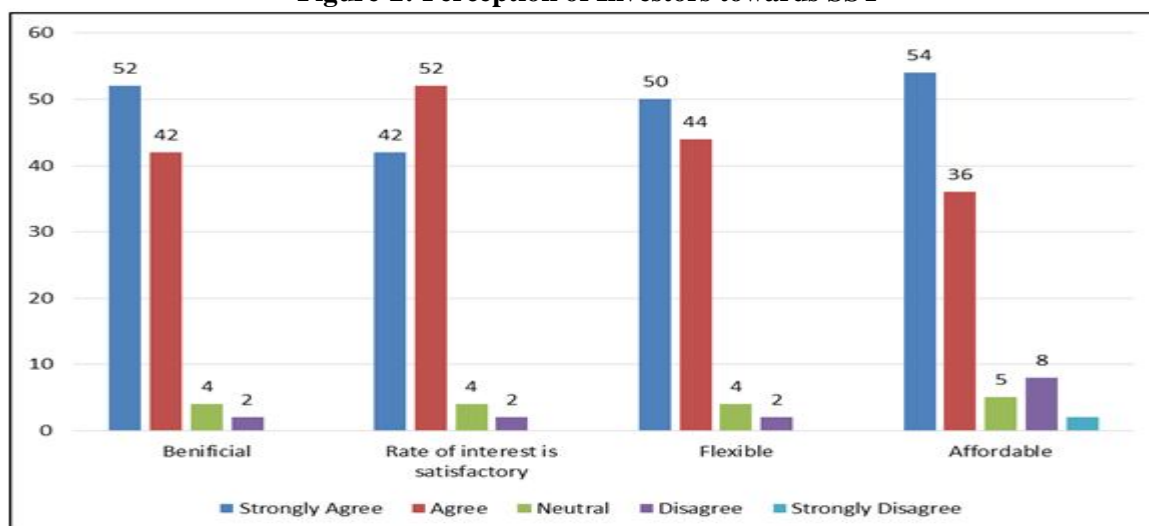
Demographic Variable		Investment Objective				
		Daughter's Marriage	Daughter's education	Saving	Future Household Expenses	Total
Gender	Male	08	26	04	02	40
	Female	18	26	10	06	60
	Total	26	52	14	08	100
Age Group	21-30	04	04	00	00	08
	31-40	10	16	06	02	34
	41-50	12	28	06	04	50
	51-60	02	04	02	00	08
	Total	28	52	14	06	100
Educational Level	SSC	04	02	00	00	06
	HSC	04	08	00	02	14
	Graduate	12	26	14	06	58
	Post Graduate	04	12	00	00	16
	Professional	02	04	00	00	06
	Total	26	52	14	08	100
Occupation	Salaried	14	36	08	04	62
	Self Employed	12	16	04	04	36
	Retired	00	00	02	00	02
	Total	26	52	14	08	100
Annual Family Income	<1,00,000	00	04	00	00	04
	1,00,000-5,00,000	14	16	06	04	40
	5,00,000-10,00,000	12	24	06	04	46
	>10,00,000	00	08	02	00	10
	Total	26	52	14	08	100

From the above crosstabulation it can be observed that the main objective behind investing in SSY is daughter's education followed by daughter's marriage.

Objective 2: To understand the perception of the investors towards Sukanya Samridhi Yojna

The researcher tried to understand the perception of the investors towards Sukanya Samridhi Yojna. To understand the perception four variables i.e. beneficial, rate of interest, flexibility and affordability were measured on 5 points Likert scale.

Figure-2: Perception of Investors towards SSY



Source: Primary data compiled by the researcher

From the above figure it is observed that most of the respondents agree that the SSY is beneficial, flexible, affordable and rate of interest is satisfactory.

Inferential Analysis

H_1 There is a significant difference between annual investment by the investors and benefits of Sukanya Samridhi Yojna.

H_0 There is no significant difference between annual investment by the investors and benefits of Sukanya Samridhi Yojna.

Test Applied: Kruskal-Wallis Test

Significance Level: 0.05

P value: 1.00

Table-3: Testing of H_0

Variable	Sig.	Remark
The scheme is beneficial	0.014	Reject the null hypothesis
Rate of Interest is satisfactory	0.432	Retain the null hypothesis
The scheme is flexible	0.369	Retain the null hypothesis
The scheme is affordable	0.252	Retain the null hypothesis

From the above table it can be interpreted that, there is a significant difference between annual investment and benefits of SSY. Whereas annual investment does not have any relation with respect to rate of interest on SSY, flexibility and affordability. It means that investing in SSY does not depend on rate of interest of this scheme, its flexibility and affordability. Investors are ready to invest in this scheme only based on its benefits. The investors just want to enjoy the benefits of SSY by paying less attention on its interest rate, flexibility and affordability.

CONCLUSION

To conclude, the intent of the scheme is quite noble and would certainly provide a lot of financial independence to the girl child as well as their parents and guardians. It's a good scheme started with a good motto by the Government with a long-term vision. The researcher identified the perception level and satisfaction level of the Sukanya Samridhi account holders.

This scheme plays a role in economic development of the country by giving importance to girl child by promoting the educational opportunities for them. Therefore, the Government of India must take such initiatives further for the upliftment of poor, neglected sections of the society and others like unemployed etc. SSY will help in improving gender budgeting impact of the government's social initiatives. The society however needs to understand and accept the rationale for the above types of behavioral change and respond positively to the SSY and similar or complementary schemes. The media, the academics specializing in social policy, researchers, and others in position of public trust have special responsibility to the society to assist in facilitating acceptance by the Indian households for the desired behavioral change.

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A STUDY ON CONSUMERS PERCEPTION TOWARDS DIGITAL PAYMENTS IN MUMBAI

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ABSTRACT

In today's modern world mobile and internet has become a necessity for every individual and this has brought an immense growth in online industry. Even the government is trying to promote the digital payment mode to make India a digitalized country. Digital transfer through exploitation of apps has brought an activity modification and helped in the adoption of digital payment. This has resulted in easy transfer of money in rural areas that wasn't touched earlier by the digital payment technique. This paper provides a glimpse of the consumer's perception towards digital payment and their awareness about various benefits provided by banks and other private corporations.

Keywords: Digital, Digital Payment, Digital Payment Mode, Digital Wallet, Consumer's Perception, Cashless Transaction.

1. INTRODUCTION

It has been aforesaid that each disruption creates chance and one such disruption was the announcement of conclusion by Prime Minister Mr. Narendra Modi on 08 Nov, 2016 whose conclusion created brobdingnagian growth chance of digital payment in India and so the digital notecase corporations grabbed the opportunities with both the hands to expand their market share. This conclusion has given a singular platform for adoption of digital payment, as an associate alternate to money for Indian customers.

Adoption of cashless transaction has been considerably pushed by Prime Minister as a government reform when high price currency of ₹ 500 and 1,000 (which constitutes 86% of money circulation) was stopped. This conclusion resulted in an unexampled growth in digital payment. The government and various other private sector corporations like Paytm, Freecharge and Mobikwik has been sharply pushing many digital payment applications, together with the Aadhaar Payment app, the UPI app, and therefore the National Payments Corporation of India (NPCI) developed the Bharat Interface for Money (BHIM) app.

Digital transfer through exploitation of apps has brought an activity modification and helped in the adoption of digital payment. This has resulted in easy transfer of money in rural areas that wasn't touched earlier by the digital payment technique. Currently several foreign investors wish to acquire an edge in digital payment trade that is a new expanding area in India. Thanks to the scope of tremendous enlargement in India where there are a variety of facilitators which are resulting in the expansion of digital payment and transition from money economy to cashless economy. All these factors are making a positive atmosphere for growth of digital payment.

DIGITAL PAYMENT MODES IN INDIA

For promoting cashless transactions and converting India into less-cash society, various modes of digital payments are made available. Various modes of digital payment available in India are:

1. **UPI: UNIFIED PAYMENTS INTERFACE** is a system that provides a service of multiple bank accounts into a single mobile application (of any participating bank), merging many banking features, seamless fund routing & merchandiser payments into one hood. It caters to the "Peer to Peer" collect request which can be scheduled and paid as per the need and convenience of an individual. Every Bank provides its own UPI App for different operating system and mobile platforms.
2. **USSD: UNSTRUCTURED SUPPLEMENTARY SERVICE DATA** banking is a mobile banking based digital payment mode. You do not need to have a smartphone or internet facility to use USSD banking. One can easily use it with any type of basic feature phone. USSD banking is as simple as checking your mobile balance.
3. **AEPS: AADHAAR ENABLED PAYMENT SYSTEM** is an Aadhaar based digital payment mode. APES uses the 12-digit UID number to allow bank-to-bank transaction at PoS which uses the Aadhaar authentication. The customer requires only his or her Aadhaar number to pay to any merchant during the transaction. This payment mode provides the services like cash deposit, withdrawal, balance enquiry and Aadhaar to Aadhaar fund transfers

4. **Prepaid Credit Cards:** Credit Card is a plastic card issued by bank to the customer. Customers can make purchases using funds available on the card and not on borrowed credit from the bank. These type of cards are often recharged like a mobile recharge, up to a prescribed limit.
5. **Debit/Rupay Cards:** These cards are issued by bank which will not authorize the transaction unless the PIN is entered correctly. These are linked to an individual's bank account. Can be used at Shops, ATM, online wallets micro-ATMs and for e-commerce purchases.
6. **Online or Mobile Wallets:** They are used via the web and thru smartphone applications. Money can be stored on the app via recharge by debit or credit cards or net-banking.

FEATURES OF DIGITAL WALLET IN INDIA

- I) **Paytm:** Pay Thru Mobile (Pay TM) Pay TM is one amongst the biggest mobile commerce platforms in India, providing its customers a digital pocketbook to store cash and create fast payments. Transferring money instantly to the bank from Paytm account is safe and to store customer's CVV number also. Paytm has launched an app password feature for Paytm wallet in order to make sure the cash is safe albeit the customer lose or misplace his/her phone.
- II) **Mobikwik:** MobiKwik is associate freelance mobile payment network that purportedly connects 25 million users with fifty thousand retailers and additional. This mobile pocketbook is user friendly mobile application and use for easy storing and transaction of money. We can instantly recharge without sign-up and pay utility bills and patronize marketplaces.
- III) **PayUMoney:** PayUMoney, a Gurgaon-based company that gives online payment solutions launched its pocketbook service last year. This e- wallet by PayUMoney permits user to store money and procure varied services and transactions.
- IV) **Vodafone's m-Pesa:** This wallet is also a growing digital platform in India. It is efficient to make safe and hassle-free transactions through mobile phone. It also allow to transfer money to others instantly.
- V) **Airtel's Airtel Money:** This can be used for recharges and money transfers, and are available in some offline destinations too.
- VI) **Citrus:** Citrus Pay is an in style e-wallet app for money storage, payments and cash transfers. Citrus has already arrived with online service suppliers from varied sectors and now they are currently collaborating with Woohoo, a gifting portal to let its customers patronize over 5000 offline stores listed with them.
- VII) **LIME:** Axis Bank, the third-largest personal sector bank has launched 'LIME' an associate application that gives a mobile pocketbook a feature to be a depository financial institution pal. This app allows the users to transfer cash to different users and bank accounts, pay bills, recharge, book movie tickets, hotel ticket, travel ticket and other banking facilities.
- VIII) **Google Pay:** Google pay is the service provided by Google for money transactions which are very safe and are available at just one tap. Google Pay is the fastest, easiest and secure way to pay online and in stores you can use the cards saved to your Google Account.

2. OBJECTIVES OF THE STUDY

The present study proposes to study the digital payment services. It will help in understanding a general overview of digital payment modes available for consumers. The study will determine the consumer's perception towards digital payment in Mumbai. The objectives of the study are:

1. To understand the concept of Digital Payments.
2. To study the use of Digital Payments.
3. To study consumer's perception towards Digital Payments.
4. To suggest suitable measures for improving Digital Payment usage.

3. HYPOTHESES OF THE STUDY

From the above cited objectives, the following hypotheses were proposed by the researcher

1. The citizens of Mumbai perceives that digital payment mode is the most convenient mode to pay.
2. The usage of digital payment mode is more as compared to traditional payment mode.

4. REVIEW OF LITERATURE

1. **Garg P. & Panchal M.**, in their article “Study on Introduction of Cashless Economy in India 2016: Benefits & Challenge’s” majorly focused on the views of people on cashless economy in India. According to them the major challenge that can become a hindrance in the implementation of the policy is cyber fraud. This happens due to high illiteracy rate amongst the citizens, attitude of people, lack of transparency & efficiency in digital payment system. The study shows that the introduction of cashless economy in India can be a step in the right direction which will help in the growth and development of the economy in India.
2. **Poonam Painuly and Shalu Rathi (2016)**, in their research paper “An Empirical Study On Consumers Adoption of Mobile Wallet with Special Reference to Chennai City” found out the benefits of wallet money and consumers adoption is due to ease of transaction, secured profile and convenience in handling application and also concluded that many business sectors like banking, retail, hospitality etc., are making use of wallet money and mobile payment instruments including contactless and remote payment in the customers –business and customers to customer’s areas.

5. RESEARCH METHODOLOGY OF THE STUDY

The researcher proposes to study the perception of consumers towards digital payment mode. For the purpose of the study both primary as well as secondary data will be utilized according to the objectives of the study to arrive at particular inferences. Data analysis will be done by using statistical tools to draw suitable conclusions and suggestions.

SOURCES OF DATA

- a) **Primary Data:** - Primary data is reliable and based on actual survey. The exact information and current situation will be obtained using descriptive approach of research. A **well – structured questionnaire** was prepared for collecting information from citizens. The total population of Mumbai is 1.84 crores which makes the universe very big. Therefore, random sampling method is used for data collection. For the purpose of the study the samples are taken from Greater Mumbai area only and the **sample size** is **100**.
- b) **Secondary Data:** - Secondary data is one type of quantitative data that has already been collected by someone else for a different purpose to yours. The secondary source of data collection will be taken from different sources like reference books, journals, professional magazines, paper publications, newspaper articles and electronic delivered information. Some published and unpublished data on digital payment mode is also referred to develop information.

6. DATA ANALYSIS ON DIGITAL PAYMENT

For the purpose of the proposed study the collected data is processed, classified and analyzed to draw a proper conclusion for research by using appropriate statistical tools. The other tools used for presentation of data is tables, diagrams using line, bar, column, doughnut graphs and pie diagram.

1. Age of Respondents

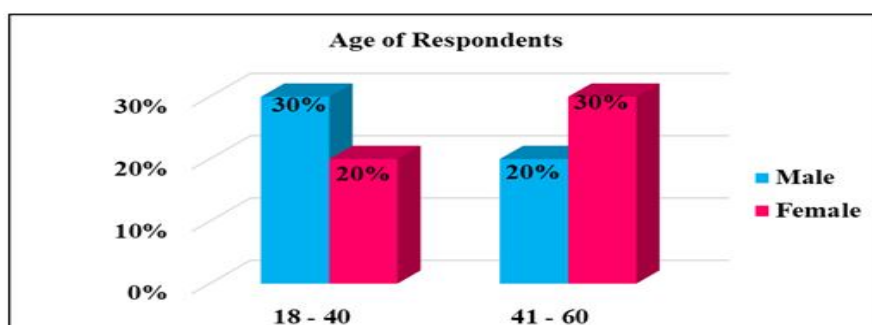
The age profile of respondents plays an important role in the research. The age of respondents were divided into two categories. Age 18-40 is taken as younger customers and Age 41-60 is taken as elder customers.

Table-1: Age of Respondents

Age	Male Percentage	Female Percentage	Total Percentage
18 – 40	30	20	50
41 – 60	20	30	50
Total	50	50	100

Source: Compiled from Primary Data

Graph-1



The respondents were divided into two groups to mainly know the awareness and preference of different age group towards digital payment services.

2. Usage of Digital Payment Services

To know the usage of digital payment services by the respondents this response was collected and the result is presented in Table 2 and Graph 2.

Table-2: Usage of Digital Payment Services

Response	Frequency	Percentage
Daily	15	15
Once in a week	35	35
Once in a month	30	30
Never	20	20
Total	100	100

Source: Compiled from Primary Data

Graph-2

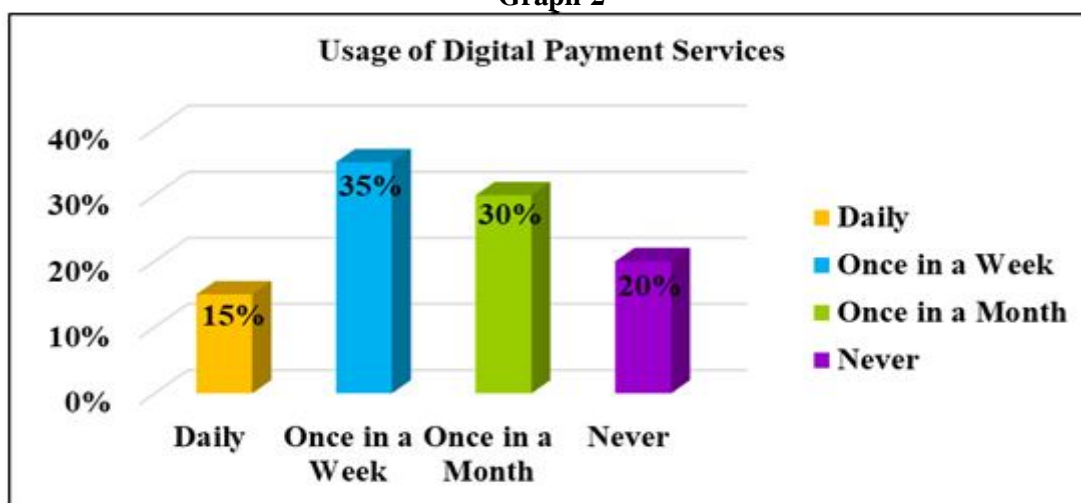


Table 2 shows that maximum i.e. 35 percent of the people use digital payment services once in a week and 30 percent of the people use the services once in a month and only 15 percent use the services daily and 20 percent never use the service.

3. Convenience in the usage of Digital Payment Services

The response was collected from the consumers to know whether digital payment services are convenient to use.

Table-3: Convenience in Usage

Response	Frequency	Percentage
Yes	65	65
No	35	35
Total	100	100

Source: Compiled from Primary Data

Graph-3

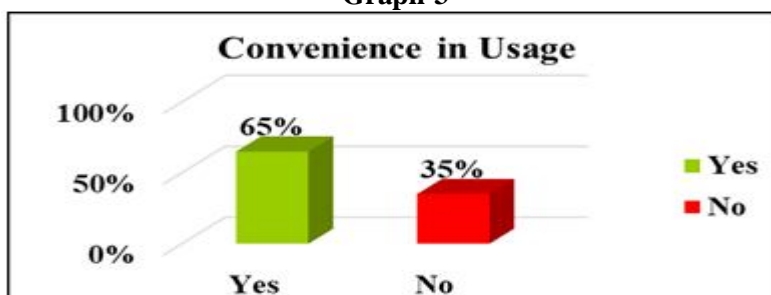


Table 3 shows that maximum i.e. 65 percent of the people find digital payment services a convenient mode for payment and 35 percent feel it is not a convenient mode.

4. Awareness of Citizens Towards Digital Payment Services

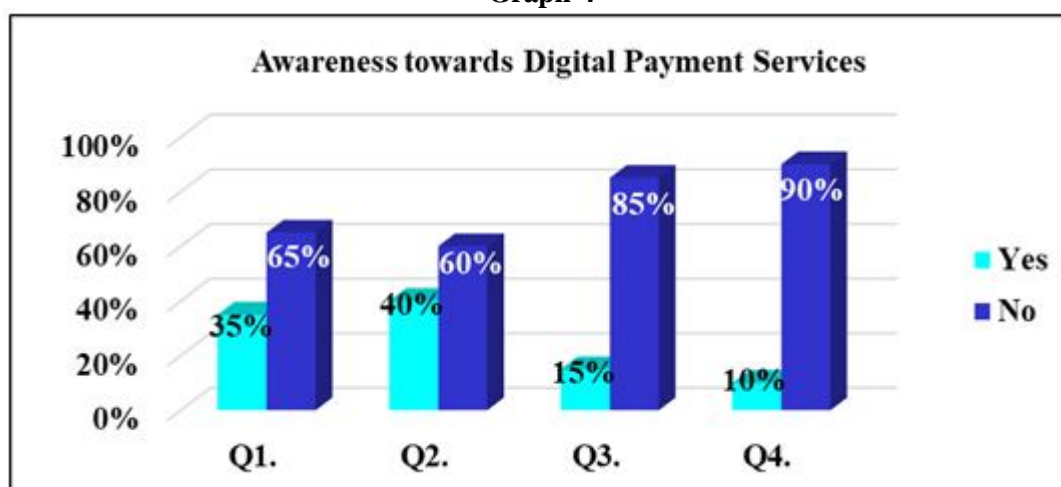
To know the level of awareness of citizens various questions were asked. The results are presented in table 4.

Table-4: Awareness towards Digital Payment Services

Ques. No.	Statements	Yes (Percentage)	No (Percentage)
Q1	Awareness about digital payment services offered by the banks	35	65
Q2	Awareness regarding methods of digital payment	40	60
Q3	Awareness about benefits of digital payment services	15	85
Q4	Awareness regarding all the methods used to secure your transaction	10	90

Source: Compiled from Primary Data

Graph-4



5. Preferences for Usage of Payment Services

The preference of people to use payment services was asked and the result is presented in table 5 and graph 5.

Table-5: Preferences for Usage of Payment Services

Response	Yes (Percentage)	No (Percentage)
Traditional Payment Mode	35	65
Digital Payment Mode	65	35
Total	100	100

Source: Compiled from Primary Data

Graph-5

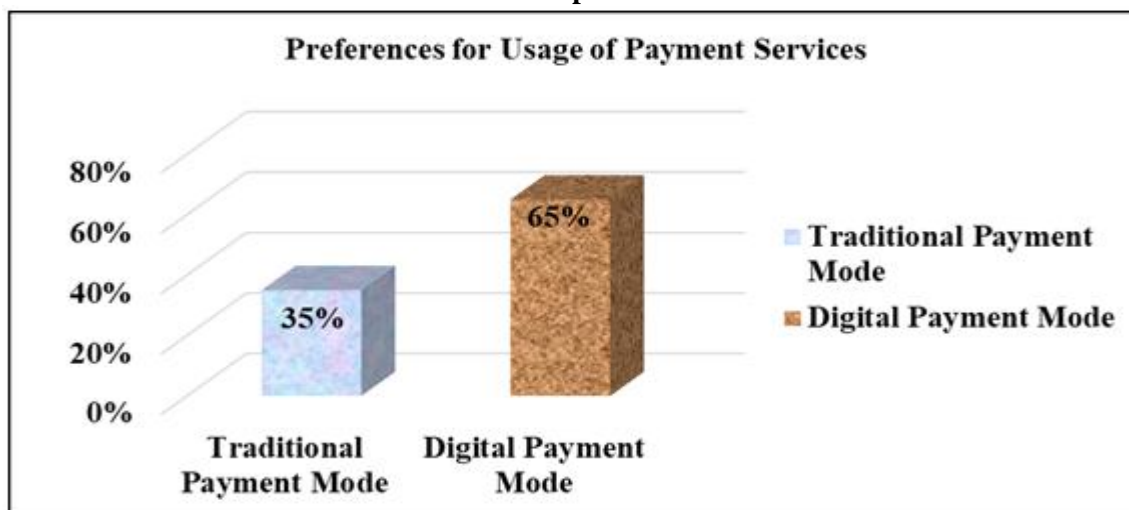


Table 5 clearly shows that maximum i.e. 65 percent of the people prefer digital payment mode and only 35 percent of the people prefer traditional payment mode.

7. TESTING OF HYPOTHESIS

1. The stated hypothesis **“The citizen of Mumbai perceives that digital payment mode is the most convenient mode to pay” is accepted** on the basis of Table No.3. The citizens were asked about their perception towards digital payment is a convenient mode and maximum of the citizens said that is very convenient.
2. The stated hypothesis **“The usage of digital payment mode is more as compared to traditional mode payment” is accepted** on the basis of Table No. 5. It can be clearly seen that maximum people prefer digital payment services more as compared to traditional mode. As digital payment services has made the transaction easier.

8. FINDINGS OF THE STUDY

After the analysis and testing of hypothesis it can be clearly seen that the citizens lack awareness about the benefits and methods of digital payment services and they are unaware about the various benefits which are provided by the banks for using online services. It was found in the research that now the people are moving towards a cashless economy and find the digital payment very convenient.

9. SUGGESTIONS

From the research conducted by the researcher to know the awareness level of the citizens regarding digital payment services and the preference chosen by the citizens for banking and other payments. Thus the researcher has drawn the following suggestions:

1. The government has already taken initiatives to promote digital payment and even they should make the people aware about the methods and benefits of digital payment services.
2. The banks and other corporations which provide digital wallet facility should try to reach those segments where people do not use digital payment services.
3. Banks and digital wallet service providers must assure the customers that the information provided by them for online transaction will not be misused and proper security will be maintained.
4. A backup system must be maintained to meet the contingencies and online system should be pre-tested before implementation.
5. The government should try to take a regular feedback or a monitoring system should be prepared for the areas where service quality can be enhanced.

10. CONCLUSION

It is electronic channel through which bank delivers their banking services. Mostly all the banks have already implemented the digital payment concept and provided the facilities related to digital payment to its customers. A step towards digital payment by the consumers is still at the early stage due to various challenges. Banks will experience low cost of operations if more and more customers will switch to digital payment as a medium of carrying out their banking transactions and the customers will get these services 24*7 which they can avail as per their time and convenience. The use of digital payment is still confined to a limited customer segments which is again an opportunity for banks to reach upon. In future Indian economy will be driven by digital payment mode and the country will go cashless. But still there are some barriers and challenges in the adoption of digital payment. Due to the fear of security many of the citizens do not prefer to do any payment digitally.

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E-TICKETING SERVICE OF RAILWAY - A COMMUTER'S PERSPECTIVE

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ABSTRACT

Electronic transaction or e-transaction occupies a prominent place in the modern trendy business world. During the recent decades the application of electronic system in public transport system has been growing rapidly. Especially in the developing country like India, wherein the Indian rail network is considered to be the major transport system, e-ticketing a fractional part of electronic system has been residing in the rail network. The present exploratory study will emphasis on the positive and negative perception level of rail commuters towards e-ticketing services, wherein conclusion will be drawn after interpreting the data collected from different age group people of Mumbai local train commuters. Due to time and resources constraints the study is limited to rail commuters in Mumbai region. The study will also highlight the different modes of e-ticketing, adherence and deviation in e-ticketing will be explored and recommendation to rectify the system will be suggested.

Keywords: electronic transaction, e-ticketing Modes of e-ticketing and Positive and Negative Impact.

1. INTRODUCTION

Today's modern business world rely more on electronic transaction rather than paper transaction. Evolution of Technology in business has brought amicable reformation in the system. This reformation is applicable in Public transport network, especially the major public transport system known to be Indian railway network, has brought revolution by applying electronic system in the wide range in its services. The electronic generation are known to be more time conscious which has enhanced them to avoid spending time in a long queue to avail a single ticket. In a city like Mumbai wherein people had to tie a wheels to their feet to reach destination hardly find time to stand in a queue to purchase a ticket. So they have to find an alternative feasible solution to purchase a train ticket which would satisfy their requirements without any abstain. The present research paper will emphasis on the different modes of electronic ticketing system and its perception towards its users with special reference to the commuters of Mumbai local trains.

2. PROBLEM OF THE STUDY

The modern generation of today is more prone to technological system rather than traditional method, this enable to bring up gradation in all industry to survive. This is more essential in a public transport network like railway, especially Mumbai local trains where majority of the population rely for their smooth and easy transit. Therefore it is an emergence of the era to come out with an efficient alternatives to avoid time consuming and to make an ease system for it's users.

3. REVIEW OF LITERATURE

- D. Anbupriya et.al., (2017), in their research paper "Perception of Passengers about online services offered by Indian railway with special reference to Salem junction". Had emphasized the satisfaction level of passengers about online services offered by Indian railway with reference to Salem junction. The present is a correlated concept with reference to Mumbai local train commuters.
- Rajeshwari V. et.al., (2014) in their research paper "Satisfaction and Service Quality in Indian Railways" had analysed the quality services services in Indian Railway Transport. The study has considered different parameters to ascertain the satisfaction level of the train commuters. The present study is also related in ascertaining the satisfaction level of the commuters in using the e-ticketing services.
- Iyer J. et.al., (2018), in his research paper "Comparison of Web and Mobile UTSE-Governance application- A Case Study on Mumbai Railways", has made an attempt to find the implementation and problems faced by the commuters in usage of e-governance and M-Governance in Mumbai local train. The current research paper will also put its efforts to study perception level of the commuters in using this apps in Mumbai local trains.
- Choudhary A. et.al., (2018), in their research paper book "an Impact of Recent Technological Reforms in Indian railways on is Revenue and its influence on the Passenger Satisfaction in Terms of Service ", in this study five dimension viz., SERQUAL model had been taken into account to study the perception level of Indian rail commuters towards the new reformation technology in Indian rail. The current research will also consider the efficiency of e-ticketing system as new reformation in the Mumbai rail commuters.

4. OBJECTIVES OF THE STUDY

- To overview the e-ticketing services of railway transport.
- To analyses the perception of the commuters towards e-ticketing services provided by railway.

5. HYPOTHESIS OF THE STUDY

- **H0** - There is no significant agreement in the rankings given by the respondents towards

E-ticketing service provided by Railway.

- **H1** - There is no significant agreement in the rankings given by the respondents towards

E-ticketing service provided by Railway.

6. RESEARCH METHODOLOGY

The present research is exploratory in nature as study will explore the prevailing e-ticketing services in Public Transport system with special reference to Mumbai local trains and also its applicability and usability to the commuters availing to this service. The research adopts primary and secondary method to collect data for the study, wherein the secondary method includes published articles official website, reports of the railway authorities and primary data is collected through well structured questionnaire distributed among 30 samples selected through convenient sampling method. To facilitate interpretation statistical tools such as average, percentage, Mean, Ranking Method is applied with the help of statistical package.

7. FINDINGS AND ANALYSES:**7.1 Overview of Modes of E-ticketing**

- IRTC Services: IRTC's online Passenger reservation system is a network system which provides online booking of railway tickets to the passenger. Apart from these it also provides various services like schedule of the train, seat availability in a train, PNR status etc. it is wide network which enables a passenger to avail a ticket and to find the status of the train easily and conveniently.
- Concierge services: This is a kind of luxurious services provided to the passenger like avail hotel rooms restaurant services, spa services, coordinating porter services etc. but this is been rarely availed to the train commuters.
- E-ticket: it is an electronic form of availing ticket. This kind ticket is in digital fork. In rail transport this is commonly known to travel card. This system is more efficient technique of availing a ticket quickly.
- National Common mobility card: it is an interoperable transport card which helps the user to pay for travel ticket in any public mode of transport system besides this, the card can be used to pay for retail shopping also.
- UTS services: It is Unreserved ticketing System, a kind of mobile ticketing services wherein the user can download the UTS apps in their smart phone and can avail the facility of the rail services to book their within a short span of time.

7.2 Commuters Satisfaction**Table-1: Personal profile of Respondents**

Particulars	Frequency	Percent
Gender		
Male	15	50.00
Female	15	50.00
Age		
18-30	6	20.00
31-45	9	30.00
46-60	11	36.67
60 & Above	4	13.33
Occupation		
Student	5	16.67
Service	10	33.33
Business	5	16.67

Profession	8	26.67
Others	2	6.66
Total	30	100

Source: Self complied

The present data is collected through convenient random sampling among 30 commuters of Mumbai local train which is classified gender wise, as 50 percent male and 50 percent female. The data is again diversified in to different age group. The present table denotes that maximum percentage of the sample is between the age group 31 to 60 years which is considered to be the most active population and the most frequent travellers. The data is also segregated occupation wise. The above table reflects that majority of the travelers is from Services oriented people which is about 33.33 percent.

Table -2: Opinion of Respondents towards aware about E-ticketing railway service

Particulars	Male	Female
Yes	14	14
No	1	1
Total	15	15

Source: Self Complied

That above table conveys the fact that out of total 15 male respondent 14 male respondent were aware of the e-ticketing services and 1 male respondent above the age of 60 was not aware of the e-ticketing services. And the same applies to female respondents.

Table -3: Mode of ticket service prefer

Mode of Ticket	Male	Female
E-ticketing	14	14
Counter – ticketing	14	14
I-ticketing	14	14
All	13	12
Total	14	14

Source: Self Complied

Table-4: E-ticketing service facility Use

Particulars	Male	Female
Daily	9	7
Twice a Week	2	3
Weekly	1	2
Monthly	1	1
Occasionally	1	1
Total	14	14

Source; Self Complied

The table 4 denotes the usage system of the respondents out of 28 respondents equally segregated into male and female in which most of the travelers are daily commuters about 53.33 percent of respondents travel daily by train and about 6.7 percent of respondents travel occasionally.

Table-5: Satisfaction towards E-ticketing services of railway

Sr. No.	Alternative	Male	Female
1	Excellent	1	0
2	Very Good	1	1
3	Good	2	2
4	Average	6	5
5	Poor	4	6
	Total	14	14

Source: Self Complied

The table-5 represents rating of e-ticketing services by its users. As per the intrepation of the table, it reflects that only one respondents out 28 respondents only two respondents had given their rating as excellent services which account for 3.57 percent, whereas on the other side 39.28 percent had shown an average level of satisfaction, and around 35.71 percent of the respondents had shown their poor response.

Table-6: Ranking E-ticketing services of railway as per satisfaction level of respondents

Sr.No.	Particulars	Mean Rank
1	Quickly Availability	1
2	Faster and Speedy	2
3	Economic Mode	3
4	Safe and Secure	4
5	Transparent and Fair Charges	6
6	Options for Cashless Payment	8
7	Promotional Offers	7
8	Availability of Wi-Fi facility at station	5

Source: Self Complied

The present study had adopted ranking method to analyze the collected data. The researcher had taken into account eight factors to ascertain the perception level of the rail commuters in Mumbai region. All the eight factors had been displayed in the table-7

The highest rank is been given to quick availability by the majority of respondents which states that e-ticketing facility offers quick accessibility to its users. Whereas the 2nd and 3rd rank is given to the factor faster and Speedy and Economic Mode which denotes that respondents perception to the 2nd 3rd and 4th rank factor are comparatively than the preceding rank factors. The least rank is given to cashless payment which shows that respondents has fear of cashless transaction even today.

CONCLUSION

The present study bring out the fact majority of the population of today are aware of the new reformation e-ticketing. As per the data collected, out of the 30 samples including male and female equally 28 respondents which states around 93.33 percentage of the respondents are aware of the e-ticketing facilities. The response from the respondents also highlights the fact that even though people are aware of the e-ticketing services, there is some kind of discontent existing in commuters to treat as user friendly. This may be either due to lack of proper knowledge in using this technology, or may due to fear of technical errors.

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RESISTANCE, PROTEST AND REBELLION AS THE STAGES OF SELF-REALIZATION IN DALIT LITERATURE: A STUDY OF SELECT SHORT STORIES FROM *HOMELESS IN MY LAND*

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ABSTRACT

*The literature of the suppressed classes has got a lot of recognition worldwide. It is known for its pure authenticity of experience and the urge for expression. In India a vast section of the society had remained enslaved by the evils of the deeply rooted caste system. Known as Dalits, these oppressed people suffered from the anguish of discrimination to the extent that they were not even considered human beings. The Dalit movement led by Dr. Babasaheb Ambedkar in the early and mid 20th century helped this section of society lead a life of self esteem and independence. The reception of the so far denied formal education to these people started the process of self-realization by making them aware of their condition and the reasons for it. The writers of Dalit literature started to depict this process in a very serious manner giving rise to the great saga of human suffering and revolt known as Dalit Literature. The present paper tries to trace this journey of the development of Dalit consciousness with reference to the select stories from the collection *Homeless In My Land* edited by Arjun Dangle. The stories are representative and express the different facets of the suffering of the Dalits and their determination to break all the shackles which have reduced their life to a mere physical existence.*

Keywords: discrimination, self-realization, Dalit literature, consciousness

Throughout the world, human beings are divided into different classes. The basis of the division is financial, religious, cultural, geographical, political, ideological etc. In India, we have a long tradition of dividing people into different categories. In the ancient times the people were divided into four major categories depending upon the profession in which they were engaged. At the highest of this hierarchical arrangement were the Brahmins, engaged in intellectual activities. The second and third places went to Kshatriyas and Vaishyas who shouldered the responsibilities of protection of the land and merchandise respectively. The lowest rank went to the Shoodras who served the upper three classes. However, there was class mobility in those times, as people had the opportunities to enter the higher Varna (class) with their abilities.

With the passage of time, however, this categorization was done not on the basis of one's abilities, but on the basis of birth. The class of a person was the class of the family in which he was born. This gave birth to the most discussed caste issue in India. This caste system was developed and perpetuated by the selfish and shrewd upper class people. A vast section of the society was marginalized, oppressed, ill-treated in a very inhuman way by the higher classes. The condition of these downtrodden people was very horrible and they did not get even the basic human rights. They were treated as the rightful servants of these higher classes and were forced to live a life of contempt and humiliation despite their abilities.

In the 20th century, the movement led by Dr. B. R. Ambedkar, the greatest of the leaders of the downtrodden and the saviour of the oppressed, these deprived classes became aware of their social, economic and political exploitation and also of the reasons behind it. The people, inspired by the thoughts of Dr. Ambedkar, learnt that it is education only that can save them from the eternal misery. With the spread of education and enlightenment, the people from this class started to speak about their experiences through different mediums. The term Dalit Literature came into usage in 1958 at the first conference of Dalit literature in Mumbai. The Dalit literature focused on the expression of the sorrows and sufferings of the people along with the hope of the new era which would break all the chains and make them free. The present research paper proposes to trace the development of the Dalit literature with reference to the selected short stories from the collection '*Homeless In My Land, Translations of Modern Marathi Dalit Short Stories*' (ed. Arjun Dangle, 1992). The selected stories here are – *The Poisoned Bread* by Bandhumadhav, *The Storeyed House* by Waman Hoval and *The Refugee* by Avinash Dolas.

The story *The Poisoned Bread* by Bandhumadhav describes the mental agony of a young boy who experiences the slavery and misery thrust upon their family and the incessant humiliation due to their caste. The narrator, Mahadev, remembers an episode that took place twelve years before which still causes him great agony. He had gone to meet his grandfather Yetalya Aja at Kupad- He goes with the old man to work on the field of a landlord in the village - Bapu Patil. The Patil says that even an encounter with a Mahar in the morning can doom a person. On the other hand, Yetalya shows great respect for the Patil. With great humility he begs for some work, but the Patil insults him with sarcastic remarks about the Dalit movement. He holds the people demanding

equality responsible for less rainfall and yield. Mahadev cannot stand this insult and has a bitter exchange of words with Bapu Patil wherein he criticizes the religion that fosters inequality and discrimination. This enrages the Patil and he takes Yetalya and Mahadev to task telling them to keep to their position. He tells them that a little education cannot uplift them to the position of the higher caste people. However, Mahadev retorts that basically there is no difference between them. Angered by this, Bapu Patil refuses to give them any work. Yetalya pleads him requesting to ignore Mahadev as he is just a little kid. Finally they are given the work of threshing the corn with strict warning to complete the work fast. However, in spite of the hard work of a full day, they are denied the payment i. e. a few measures of jowar, charging them of negligence. As they leave for home the grandfather sees stale, rancid pieces of bread which even the oxen deny eating. The old man collects all the rotten and dirty bread crumbs for their supper. Mahadev compares themselves with the cats and dogs, happy with a few crumbs of bread thrown by the master. The grandfather says that even he is not happy with the life of oppression and contempt and would like to retaliate, but he is helpless. They are trapped in the hereditary land-right by which they have to serve the landlords as their bonded slaves. Mahadev says that they can abandon the land-right and free themselves from the bondage, but according to the grandfather it is the only source of their livelihood. The old man, however, likes Mahadev's determination and is convinced about the solution. After eating the spoiled bread, Grandfather suffers from food poisoning. No remedy works and the old man passes away after telling the grandson to break all the chains with which the people of their caste have been bound. He tells him to liberate them from this poisoned bread of discrimination. The story ends with the speaker's determination to complete the work assigned to him by the grandfather. The struggle between the upper caste and lower class people, as depicted here is in the first stage of the development of the Dalit consciousness and the resistance of the oppressed towards the oppressor is well depicted in the story.

The Storeyed House by Waman Hoval is the story of a hardworking, respectable old man Bayaji who returns to his village after working for thirty five years in the dockyard of Mumbai, lifting heavy loads. When he sees Bhujaba Patil from the village he greets him, but Bhujaba does not like the way of his greeting. He expects the old man to bow before him in the traditional way because Bayaji belongs to the lower caste. Bhujaba insults him in a very rude manner telling him to keep in mind the position of the lower caste people in the village. Bayaji tolerates all this because he has to live in the village hereafter and cannot afford enmity with the Patil. When Bhujaba learns that Bayaji has brought an amount of two thousand five hundred rupees with him, his tone changes and he thinks of swindling out of him an amount of four or five hundred rupees. When Bayaji comes home the members of his family become very happy and are eager to see what gifts he has brought for them. However he tells them that he wants to give them something that would last longer. He has determined to build a big two- storey house which can accommodate their large family in a comfortable way.

The news that Bayaji is planning to build a storeyed house spreads in the village and Kondiba Patil, the only person in the village with a storeyed house comes and warns Bayaji of the serious consequences of trying to build a storeyed house. Kondiba makes Bayaji remember that he belongs to a lower caste and should not try to gain an equal status as the high caste people in the village only because he has got money. Other ruffians in the village also threaten Bayaji in the similar manner and he has to abandon the plan to build a storeyed house. The conventional three-portioned house is built up, however, with a small, hidden storey which cannot be seen from outside. At the time of the house warming Kondiba Patil and his men become upset at the sight of the huge and elegantly built house. At night when traditional cultural programme is in full swing the new house is set to fire and the grand, new house is burnt to coals. Bayaji is severely burnt and before death he tells his sons to fulfil his last wish to build a storeyed house. The sons determine to build a regular two- storey house with a sense of rebellion against the false notions of status of the upper caste people. The story throws light on the status consciousness of the high caste people in the villages and the sufferings of the oppressed classes. It ends with the determination to rebel against the age-old ways of inequality.

The third selected story *The Refugee* by Avinash Dolas projects the pathetic condition of the Dalit or downtrodden people in their own land. It is the story of a son driven away by his own mother because he refuses to comply with the discrimination and oppression thrust upon them by the so called high-caste people in the village. Santu, the central character from the story is a young boy who opposes the casteism in the village. The entire village becomes furious and the people beat the low-caste people, stop giving them any work because they are opposing untouchability. They ask Santu to beg for forgiveness or they would burn the entire settlement of the untouchables. He argues and contends, but his own mother earnestly requests him to leave the village and let other people live peacefully. The wretchedness of the mother is the result of the curse of the caste discrimination. Santu compares himself with the refugees who come from Bangladesh to seek shelter in India. However he says that due to the curse of this caste discrimination he is homeless in his own land.

CONCLUSION

All the selected stories from the anthology depict the struggle of the Dalit people to get rid of the evils of caste discrimination. The development of the movement and the shaping of the Dalit consciousness through the different stages namely resistance, protest and rebellion are depicted in the stories in a very vivid and realistic manner.

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SOCIAL ENTREPRENEURSHIP: A CASE STUDY OF SHRUJAN

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ABSTRACT

Entrepreneurs, the world over, play a significant role not only in the past but even today. Their presence in the economic sphere accelerates growth and development. They initiate innovative projects and activities primarily for profits. However, there are some entrepreneurs who are motivated to create a positive impact in society. Termed as social entrepreneurs, they come up with initiatives that have the potential to solve community-based problems. Such entrepreneurial activities are based on philanthropy and serve the interests of the underserved communities. The paper seeks to explore the contribution of one such social entrepreneur in India. Founded in 1969 in Bhuj, Kutch by Chanda Shroff, Shrujan has become a viable source of sustainable and dignified livelihood for thousands of craftswomen belonging to diverse communities in Kutch. The exploratory nature of this research also intends to gauge the success of Shrujan in reviving and revitalizing the embroidery traditions of Kutch; an objective set by this non-governmental organization. In turn, the paper seeks a deeper understanding on the nature of women's empowerment brought about by Shrujan

Keywords: social entrepreneurship, Shrujan, sustainable and dignified livelihood, Kutch craftswomen, hand embroideries

INTRODUCTION

Derived from the French verb *entreprendre* meaning to undertake, entrepreneurs and entrepreneurship have assumed special significance in contemporary period. As a catalytic agent of change, an entrepreneur envisages new opportunities, projects, techniques, lines of production leading to not only economic but also social betterment. In India, as elsewhere, entrepreneurial class have accelerated the factors of production. They have ventured into an array of economic activities that have resulted in growth and development.

Entrepreneurs are often lured to innovative projects and activities as a profit-making endeavour. However, some entrepreneurs are motivated to create a positive impact in the society. Termed as *social entrepreneurs*, they come up with initiatives that have the potential to solve community-based problems. Such entrepreneurial activities are based on philanthropy and serve the interests of the underserved communities¹. Their activities focus on meeting the unmet demands of the communities, especially those of the socio-economically marginalised communities that often remain neglected. These communities face denial of or restricted access to such goods and services. The role of the social entrepreneurs then assumes utmost significance.

OBJECTIVES

Situated in this context, the primary objective of the paper is to comprehend the role of social entrepreneurs as well as the nature and scope of social entrepreneurship. This, in turn, will enable an understanding of their significance today in improving the socio-economic conditions of the poor and the marginalised.

By using *Shrujan* as a case, the paper seeks to explore its efforts in generating economic opportunities for the women in Kutch in consonance with their high morale and self-esteem to achieve economic self-reliance. The exploratory nature of this research also intends to gauge the success of Shrujan in reviving and revitalizing the embroidery traditions of Kutch; an objective set by this non-governmental organization.

The broader objective then is to gain a deeper understanding on the nature of women's empowerment brought about by Shrujan.

METHODOLOGY

The paper is based on secondary source of data. The website of Shrujan has been explored extensively to evaluate its goals and efforts towards improving the socio-economic conditions of women belonging to the diverse communities in Kutch. In addition, on-line journals, news articles, books and scholarly articles are used.

UNDERSTANDING THE TERM SOCIAL ENTREPRENEURSHIP

Though the concept of social entrepreneurship came up in 1953 with the publication of 'Social Responsibilities of the Businessman' by H. Bowen, it has become the buzzword since the publication of 'The Rise of the Social

¹ Spearheaded by Vinoba Bhave, more than 7,000,000 acres of land was redistributed amongst the landless and the untouchables under the Bhoodan Movement or Land Gift Movement in 1951 at Pochampally village.

Entrepreneur’ by Charles Leadbeater in 1997. According to Charles Leadbeater (1997)¹, social entrepreneurs are entrepreneurial, innovative and transformatory. Entrepreneurs find out ways and means to transform ‘under-utilised, discarded resources’ to cater to the ‘unmet needs’. They blend together various approaches to ‘create new services and products; new ways of dealing with problems’. They thus not only transform the institutions into ‘dynamic and creative ones’ but also transform ‘the neighbourhoods and communities they serve by opening up possibilities for self-development’.

Social entrepreneurship is an approach wherein the entrepreneurs come up with initiatives that develop, fund and implement solutions to social, cultural and environmental issues. Social entrepreneurship can take several forms. From being as simple as constructing a well for the parched village to the use of internet to connecting the remote communities, social entrepreneurship is oriented towards making a difference in the world. Consequently, there is no consensus with respect to who can be called a social entrepreneur and which activities can be categorised under social entrepreneurship. Social entrepreneurship includes diverse fields, disciplines and organizations such as for-profit businesses, hybrid models which combine charitable work with business activities, non-governmental organizations etc. Thus philanthropists, social activists, environmentalists, all can come under the umbrella of social entrepreneurs.

ABOUT SHRUFAN²

Shrujan, meaning ‘*Creativity*’ in Sanskrit, is a not-for-profit organization founded by Chanda Shroff in the year 1969 in Bhujodi, 10 kms from Bhuj- a city in Kutch. Shrujan is the result of the efforts of Chanda Shroff to provide sustainable and dignified livelihood avenues³ to the diverse communities living in Kutch. Initiated almost single-handedly, Shrujan soon became a grassroot movement of rural craftswomen across Kutch⁴. For this benevolent initiative, Chanda Shroff was awarded the prestigious ‘Rolex Award for Enterprise’ in 2006⁵. These craftswomen were overjoyed when ‘Kaki’⁶ became the first Indian Laureate recipient.

The entrepreneurship spirit of Chandaben resulted in the expansion of their activities through two separate organizations⁷; Shrujan Trust and Shrujan Creations.

Shrujan Trust geared its efforts to revive and preserve the crafts of Kutch. It undertook the humungous task of research and documentation⁸ of over fifty⁹ different forms of embroideries practised in Kutch¹. Shrujan is proud

¹ Leadbeater Charles, (1997). The Rise of the Social Entrepreneur, Demos. Pp- 53 https://books.google.co.in/books/about/The_Rise_of_the_Social_Entrepreneur.html?id=AevsF1s6oLUC&redir_esc=y accessed on 12th Jan 2020.

² shrujan.org/about-shrujan/ accessed on 10th January 2020.

³ Chanda Shroff had visited village Dhaneti in Kutch to organize for a free kitchen. Kutch had faced drought for four consecutive years resulting in extreme food shortages. However, the women declined this charity. Shrujan is born out of the steadfastness of these women to seek a sustainable and dignified livelihood avenue for themselves. <http://shrujan.org/the-shrujan-story/> accessed on 10th January 2020.

⁴ Shrujan has grown to become a network of 3500 craftswomen belonging to 12 rural communities from over 120 remote villages in Kutch. <http://shrujan.org/> accessed on 10th January 2020.

⁵ <http://shrujan.org/founder/> accessed on 10th Jan 2020.

⁶ Chanda Shroff was affectionately addressed to as ‘Kaki’ by these craftswomen in Kutch.

⁷ shrujan.org/about-shrujan/ accessed on 10th January 2020.

⁸ The diverse embroideries are recorded in the Craft Heritage Books and Self-Learning Films. <http://shrujan.org/the-shrujan-story/> accessed on 10th January 2020.

⁹ Kutch is blessed with four main geologies of the world and consequently four ecosystems namely the desert ecosystem of the Rann, the mangrove ecosystem along its coast, the thorn forest ecosystem inhabiting extraordinary biodiversity and the grasslands of Banni. Hence one finds several communities in Kutch who have migrated from Central Asia and other parts of Asia. Each community with its unique knowledge system and wisdom have interacted with each other to produce the rich and syncretic tradition that we witness today. <http://shrujan.org/communities-and-cultures/> accessed on 10th Jan 2020.

proud of its latest endeavour; the Living and Learning Design Centre (LLDC)² set up in 2016. Designed to match the international standard, LLDC is a crafts museum showcasing the multi-dimensional crafts of Kutch and serving as an education and resource centre.

Shrujan Creations works at the grassroots level with the craftswomen aiding the production and sale of their hand embroidered products. It is basically a home-based production system. Shrujan's production team distributes raw materials to over three thousand five hundred craftswomen spread over hundred and twenty remote villages across Kutch³. There is zero investment from the side of these craftswomen; that is, they do not buy the raw materials. They receive a fair share for their embroideries based on the skill and the time they have put in⁴. These embroideries are then used to make a variety of apparels, accessories and lifestyle products and marketed through the Shrujan shops and exhibitions in various cities.

ANALYSIS

Having explored Shrujan as the grassroot movement, this section provides a brief analysis of its endeavours as an example of social entrepreneurship.

Though hand embroidery has been practised by women in Kutch as a form of cultural expression for centuries, due credit goes to Chanda Shroff for being the first to identify it as a potential source of 'sustainable and dignified' livelihood option for craftswomen in Kutch.

Shrujan has also succeeded to a greater extent in achieving its objective of reviving and rejuvenating the traditional art forms of Kutch withstanding the forces of mechanization and neo-liberalism. After the death of Chanda Shroff in August 2016, her daughter Ami Shroff has shouldered the responsibility effectively. The Living and Learning Design Centre and a collection of over a hundred oral narratives of these people stands as a testimony.

However, the question that comes up at this stage is to what extent Shrujan has brought about empowerment of the Kutch craftswomen. Being a home-based production system, these women do not control the means of production directly. Nor are they in direct contact with the market and the consumers. Thus, these craftswomen are not empowered to manage the sale of their creations and in turn the profits.

Undoubtedly, Shrujan provides a viable option to provide sustainable and dignified livelihood option. But economic empowerment is only one aspect. What is also desirable is developing their capabilities. As has been rightly pointed out by Amartya Sen (1999), poverty should not merely be understood on the criteria of low income but must be seen as 'deprivation of basic capabilities'. The question then comes up is whether Shrujan can be transformed into effective Self-Help Groups of women practising these art forms traditionally. Can Shrujan explore the possibility of capacity building amongst ordinary women and producing new identities for them.

This poses a limitation for Shrujan to be labelled as a successful grassroot movement in the truest sense.

Finally, social entrepreneurship may bring about efficient, sustainable and effective initiatives. However, to expand the scale and scope of this entrepreneurship, there is a need to draw the attention of the government too; especially with respect to policy framing in the direction of training and leadership development for social entrepreneurs. Can these craftswomen be trained to become entrepreneurs?

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¹ Shrujan family includes craftswomen from twelve different communities. Each community has its own traditional style of embroidery or two; which stands as a marker of personal expression and community identity. Some of these embroidery styles are Khudi-Tebha, Kambiro, Pakko Mukko, Kachcho Kharaak, Kachcho Kambiri <http://shrujan.org/hand-embroidery/> accessed on 10th Jan 2020.

² <http://shrujan.org/crafts-museum/> accessed on 10th Jan 2020.

³ <http://shrujan.org/the-shrujan-story/> accessed on 10th Jan 2020.

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AN ECONOMIC EVALUATION OF PUBLIC HEALTH INTERVENTIONS

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ABSTRACT

Public health Interventions are public actions for the betterment of the health of the population. They are population-based and sometimes target oriented. The efforts in these are taken to change human behaviour so that it results in the good health of the same. There are several efforts by the government in the direction which directly and indirectly affecting the health of the population. The economic evaluation of these public health interventions is needed to understand whether these efforts are worth and the resources are in the correct use. The economic evaluation makes one understand the effectiveness of the intervention so that the decision could be taken in order to continue or revise the concerned public health intervention. The current paper is an attempt to review the methodology undertaken in the economic evaluation of public health intervention.

Keywords: Public health Intervention, cost analysis, economic evaluation, the capability approach

INTRODUCTION

The Economics of health has now become one of the widely studied branches of economics. It deals with achieving good health outcomes with the optimum utilization of available resources. Especially in developing countries like India where the resources are scarce, are always taken care of while allocating in different sectors. Therefore it is always worth seeing if the current use is optimum and if it is not the decision is to take whether to continue with the same or it should be diverted in other directions. The economics of health concentrates on issues such as cost related to the programmes or projects which are there to get the better health outcomes, the benefits achieved in the healthy activities, the health infrastructure, various health-related concepts, methodology involved in the assessing the health outcomes etc. Economic evaluation is one of the subject matter of health economics which determines the feasibility and effectiveness of the concerned health activity.

Health is one of the important facets of the Human Development Index. Therefore, the health-related activities are given greater priorities in all the economic, social, political and geographical policies in all the countries. Various efforts are seen in the protection and promotion of better health among all the individuals in the Nation. The health issues related to women and children have now become the priority in all the planning and therefore it is seen in the planning and implementation of various public policies for them. All the efforts under this heading have been to alter the targeted population's behaviour so that better health outcomes could be achieved.

The public health in this way are the actions by the State or the society as a whole as their collective efforts in promoting and achieving the good health of the population. These efforts could be for the general population or targetted in nature; the general efforts are common for all and aim the entire population to have good health but the other just aim a group of people or community to change their behaviour so that they get good health in the long period. The interventions in the health field comprise the promotion of health, educational activities, policies and programmes changes, research and development in the health etc. These deliberations are directed not only towards preventing bad health but also the promotion and spread of good health habits from the people. These aims in achieving the persistent good health outcomes among the entire population of the nation.

Public health interventions are complex in nature and have far-reaching impacts on the health of the population. There are greater dimensions and wider scope of health interventions. They just do not affect the health state of the person but his or her overall condition is also influenced by public health interventions. The interventions work at various levels viz., community, system and individual or family level. Though they are population-based, they may target a particular community, an individual work on the family need basis. This gives it a public good nature and is available to all irrespective of their status. The public health interventions focus on several determinants of health comprising of economic and social status, shelter, nutritional, working conditions, supporting social networks, education, domestic and sexual violence, safety programmes, environmental issues, personal and public health practices, customs and values, economic growth and development etc.

Public health interventions are very much supportive of economic growth and development. It increases the human resources with quality skills, reduces the burden of premature disability and sudden deaths, reduces the mortality issues among children and women etc. The underlying approach towards promoting productivity through generating and enhancing productivity is always seen in the implementation of public health

interventions. These interventions are popular within the maternal health programmes, nutritional programmes, child and women's health, physical and healthy diets, regular physical and mental activities, reducing tobacco and alcohol consumption etc.

Health interventions in the public domain are found to be working at primary, secondary and tertiary level. At the primary level, it works at the individual level where health security is ensured through the provision of health and related facilities. The provision is made irrespective of the health status of the individuals and their health is taken care of and those who are detected with any disease are followed up for restoring the health of every individual. The community health interventions focus on a particular group of people such as religion, caste, gender and income etc. There are two groups of people who are targeted in public health intervention. The target could be either population-of-interest or population-at-risk. The former group comprises people who are healthy but may face ill health in the coming future. The latter is weaker in terms of health and suffering health issues. They are directly taken for the restoration of their health.

These intervention's list comprises of surveillance, outreach, Referral and follow-up, screening, health education, coalition building, public health communication, capacity building, counselling, health communication, delegated function, consulting, health collaboration, case finding, community organizing, advocacy, social marketing, policy development and encroachment etc.

THE METHODOLOGY USED FOR ECONOMIC EVALUATION

The economic evaluation of public health interventions has been done worldwide and all the evaluation have been done by using various methods. The popular methods among the all are cost analysis and randomised control trials. The use and application of the method depend upon the nature and availability of the data. Every method has its advantages and disadvantages and could be applied in different conditions whenever possible. The evaluation determines the efficacy and effectiveness of the public health interventions such as policies, programmes, rules, laws and regulation etc; this, in turn, determines the feasibility and continuation of the action in the field of health. Some of the popular methods of the economic evaluation of public health interventions are as follows:

1. **Cost Analysis:** The cost analysis is a classical method of evaluation which measures the cost value of the intervention of the programme. The different types of the cost could be considered and the fluctuations in the same are analysed to determine the feasibility of the same. The costs are either direct or indirect in which the former refers to the cost for delivering of the health services and latter is the value of the resources used in the prevention of the ill-health of the person. The disadvantage of the methods is that it does not consider the benefits derived from health intervention.
2. **Cost-effectiveness analysis:** This is widely used for comparing two or more health interventions. Under this method, the cost and the related benefits of the public health intervention are derived in terms of the cost-effectiveness ratio. The cost under the method could be average, marginal or incremental cost-effectiveness ratio and on the other hand, the benefits or the outcome could be life-years gained, unhealthy years averted, deaths averted, infectious years averted etc. One of the popular cost-effectiveness analysis is SF-6D which is worldwide accepted methodology and the Quality Adjusted Life Years is commonly considered as outcome measurement under cost-effectiveness analysis.
3. **Cost-utility analysis:** This is the utility-based cost computing methodology which measures the outcome in utility and various types of cost. The utility adjusted life years is one of the outcome measurements under this method.
4. **Cost-benefit analysis:** This is the consequence measurement analysis where the positive and negative consequences are measured from the public health interventions. This method considers all the types of costs and therefore is very useful in understanding the effectiveness of the intervention. The economic efficiency is ensured in terms of optimum use of resources in the cost-benefit analysis. The costs are compared with the benefits derived from public health interventions.
5. **Capability framework:** This is now the most popular method for the economic evaluation of public health interventions. This methodology was propounded by the Economist Amartya Sen which considers the expansion of the capabilities and freedom due to the public health intervention.
6. **Others Method:** There are many other methods which are used for the evaluation, for example, SF-6D, EQ-5D etc. Many times methodology depends upon the objectives and the resources available with the evaluators and also the nature of public health interventions.

CONCLUSION

The economic evaluation of public health interventions has now become worldwide and many countries, the concerned authorities and government have issued guidelines with rules and regulations for the assessment of the public health interventions. Since the nature of health interventions is multifaceted, it is always seen that one method is not just enough for knowing the results of public health intervention. Therefore it should be seen that the methodology applied is proper and gives the correct picture of public health intervention.

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A STUDY ON EMERGING TRENDS AND CHANGING PATTERN OF INDIAN RETAIL INDUSTRY

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Abstract

According to the Department of Promotion of Industry and Internal Trade (DPIIT) the Indian retail trading has received Foreign Direct Investment (FDI) equity inflows totaling US\$ 1.85 billion during the year 2000-2019. Due to increase in needs of the consumer goods in several sectors many companies have made investment in retail sector in India. Under the scenario of globalization Retail marketing is one of the important factors for the Indian economy. It is one of the fastest growing sectors providing various opportunities to the country at large. Approximately there are 12 million retail shops in India with unorganized retail market. India's huge middle class base and its untapped retail industry are the key attraction for global retail giants planning to enter into newer markets. The Indian retail market is expected to increased by US\$ 750 billion by the year 2015, according to the India Retail Report 2013 (IRIS Research), presenting a strong potential for foreign retailers planning to enter India. India's modern retail business which currently accounts for only about 5 per cent of the country's annual retail business, along the way, the modern retail business will create about 1.6 million jobs in the next five years. This paper primarily focused on present scenario retail industry in India. It also examines impact of retail industry on various sectors and this paper also focused on retail strategy in India.

Keywords:- Retail Marketing, outlets, unorganized, globalization, departmental store etc.

Introduction

Retailing is the world's largest private industry with over USD 6.6 trillion in sales. Retailing is the second largest sector in terms of Turnover and employment after agriculture sector. This sector largely contributed to India's GDP constitute with unorganized sector. In India Organized retailing contributed 2 per cent of total retailing market Increasing systematization of the Industry would lead to increase in organized retail share. In china the organized retailing is expected at 20 per cent compare to 40 per cent in Asian countries. Retailing in India is gradually inching its way toward becoming subsequent boom industry. The whole concept of shopping has altered in terms of format and consumer buying behavior, introduction a revolution in shopping in India. The retail scenario in India is unique. Much of it's within the unorganized sector with over 12 million shops of varied sizes and formats. Almost 96 per cent of these retail outlets are less than 500 sq.ft. in size and at the same time the per capita retail space in India is 2 sq.ft. Compared to the US figure of 16 sq.ft. India's per capita retailing space is thus rock bottom within the world. With quite 9 outlets per 1,000 people, India has the most important number within the world. Most of them are independent and contribute as much as 94 per cent to total retail sales. Wal-Mart, Carrefour, IKEA, Spar, Tesco, Best Buys are showing interest in India for investing within the retail business.

Methodology of the study

The study was based on secondary data's the information had been collected from various sources such as books, journals, research papers and articles published in leading newspapers and related webs sites, etc.

Objectives of the study

The study is based on following objectives:

1. To study the present status of the retail sector Indian market.
2. To study the impact of retail sector on various sector and to know the various opportunities in front of retail sector in India.
3. To explain in detail the strategic areas that retailers need to focus on to emerge as winners.
4. To know the importance of e-commerce in retail marketing and any potential restrictions on its development.

Present Scenario of Indian Retail sector

The Indian retail industry is as one of the most active and fast growing industries due to the entry of several new players. Total consumption expenditure will be reached to US\$ 3,600 billion by the year 2020 from US\$ 1,824 billion in the year 2017. It contributes to 10 per cent to the Gross Domestic Product (GDP) of the country and nearby 8 per cent of the employment. India is the 5th largest global destination in the retail sector in the world. Retail industry reached to US\$ 672 billion in 2018 at CAGR of 13 per cent and expected to reach US\$ 1.2 trillion by 2021. Online retail sales are estimated to grow at the rate of 31 per cent year-on-year reached to US\$

32.70 billion in the year 2018 and projected to increase to US\$ 60 billion by the year 2020. India is also expected to become the world's fastest growing e-commerce market due to major investment in this sector and also due to rapid increase in the number of internet users. Due to increasing trend of International brands among youth the Luxury market of India is increased to US\$ 30 billion at the end of 2018 from US\$ 23.8 billion in the year 2017.

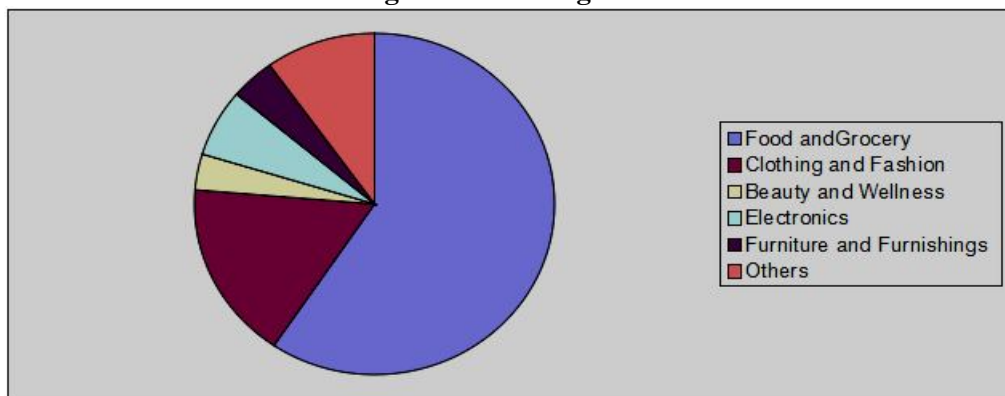
Fig. 1.1 Market size of Retail sector in India



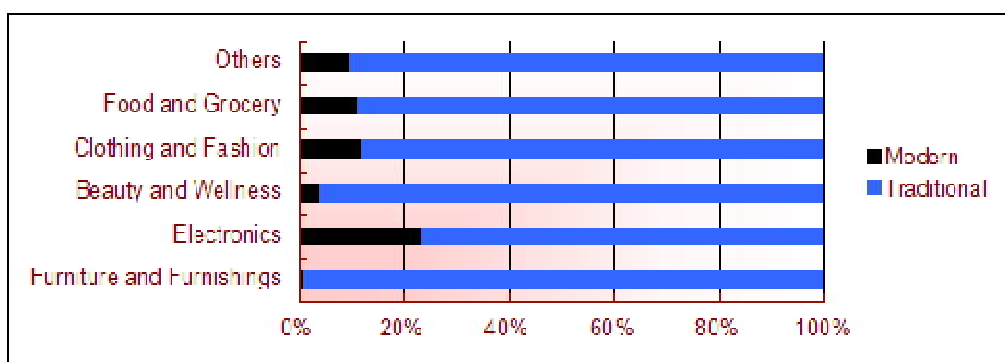
Source: Retail Industry in India , IBEF rep Oct.2019

The following are the various components of modern and traditional retail sector

Fig 1.2 Market segments



Market Segments	Percentage
Food and Grocery	59.5%
Clothing and Fashions	16.9%
Beauty and Wellness	3.4%
Electronics	6.4%
Furniture and Furnishings	4.0%
Others	9.9%



Source: Deloitte Retail POV "Indian Retail Changing with the changing times" IBEF rep

Impact of Retail sector

- The changing age profile with increasing share of population in the age bracket of 15-59 years, a large proportion of which constitute the active workforce, augurs well for the growth of food consumption.
- Upward mobility of income classes is likely to increase the demand for processed foods as has already been demonstrated in Europe, the USA and more recently, in several countries South East Asia. Besides, the increased education and exposure levels due to travel as well as the media help in building awareness of the products and services, thereby creating a high demand.
- There is increased of consumer spending in organized retailing. They provided with Competitive prices with variety of products. At the same time all group of incomes persons are benefited on account of organized retail purchases. The lower income consumers are saving time due to online retailing.
- Some businesses have closed. The closure rate is 4.2 per cent p.a. which is much lower than international rate of closure of small business, out of which only 1.7 per cent closure is due to organized sector. To attract more customers and retain customers the small retailers have adopted the policy of extending more credit to customers. They have become competitive by adopting improved business practices & technology up gradation.

Retail strategies

A retail organization must have a clear strategy and a competitive edge over retailers in order to emerge as a winner. In retailing there are three generic strategies to get a competitive advantage. But first, it should:



1. It must set out what it hopes to accomplish in each market.
 2. It is essential for the organization to set objectives and goals so that it moves in a clear direction, both in the short term and in long run.
 3. This comprises the collection of businesses and products that make up the company.
 4. The retail firm needs to plan its strategies to achieve its mission. In retailing, there are three generic strategies to acquire competitive advantages. They are based on getting an edge in the following three dimensions:
 - a. Operational Excellence
 - b. Product Differentiation
 - c. Customer Intimacy
- a. **Operational Excellence:** The operational experience is achieved only when all the operating processes of the retail organization are well defined. It is possible for the organization to attain the operational excellence with high standards in its area of operations. For instance, McDonalds in Mumbai claims that it can deliver the order before the hour glass runs out; the customer service associate keeps track of the process time of delivery. There needs to be high operational standards and quick delivery processes to achieve this operational efficiency.
 - b. **Product Differentiation:** The product differentiation strategy comes into play when there is product innovation, or when the merchandise has unique characteristics exclusive to the retail organization. For instance, the ready to wear garment retailer.
 - c. **Customer Intimacy:** A progressive customer service strategy creates the “stickiness” with the store so that customers visit it repeatedly. This is one area where every retailer yearns to achieve the highest standards. Many retail organizations have customer relationship management (CRM) programmes that helps them find out about their customers’ purchase pattern. This also enables them to design a comprehensive benefit package for them. Retail organization like shoppers stop have used consumers loyalty programme with success, increasing their active base of consumers and delivering innovative benefit plans for them.

Conclusion

Retailing occupies a very important place in the economics of India. It is the final stage of distribution of product and service. Retailing contributes to country's GDP and also provides the employment opportunities to the large number of the people in our country. The external factors of the retail environment which affects the retailer's ability to develop and maintain successful transactions and relationships with its target customers. Retailing as an industry in India has still a long period to go. To become prosperous industry, retailing industry in our country needs to cross many difficulties like automatic approval is not allowed for FDI in retail, Regulations restricting real estate purchases, and cumbersome local laws etc.

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**A WITTGENSTEINIAN APPROACH TO THE FIRST STAGE OF SELF-THERAPY:
CLARIFICATIONS IN 'THINKING & SELF'**

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Abstract

An attempt is made in this paper to embark on the first stage of self-therapy. The paper tries to prove that understanding the relation between mind, language, self and meaning helps one understand oneself better. It will begin by discussing the problem of how metaphysically imperceivable notions such as self/soul and mind have abstract definitions which delude one into thinking that it's a mystery.

Against this long-standing notion the paper tries to put forth later Wittgenstein's views to elucidate the accessibility of mind and self in and through language. This would be considered as the first stage of self-therapy as one could read his philosophy and know about how language misleads one into thinking in extremely mysterious and convoluted ways.

The aim of this paper is to clarify mistaken beliefs via language. I opine, that it is important to recognize the nuances of thinking and dismantle presuppositions which blinds an individual's thought process. So, this paper strives to therapeutically better an individual's thinking.

Keywords: Thought, Language, Meaning, Self, Therapeutic

Introduction

Etymologically the word philosophy is understood as the love of wisdom. Wisdom is perceived as knowledge, virtue, truth, experience, insight, right judgment and much more by different philosophers. This plurality in understanding gives rise to various branches of philosophy like metaphysics, epistemology, axiology, and aesthetics. Philosophy predominantly deals with critical thinking and contemplation. These are essential elements that aid clarity of thought, which further becomes therapeutic. The paper's aim is to look at how an individual's thinking can be handled by applying Later Wittgenstein's concepts therapeutically.

To delve into my argument I would be taking recourse to Later Wittgenstein's philosophy with respect to language games, mind and self. I would use his concepts to first dismantle the structure/essence of language. The paper would then draw the relation between behaviour, mind, self, language and meaning. Finally, it would bring out misleading notions that exist in the mind and self due to the complexity of language, which in turn would break down thought patterns and give clarity. I believe that this unravelling could improve an individual's thinking by eliminating misconceived notions which prey on their intellectual, emotional and physical well-being¹.

Stating the Problem.

The distinction that is usually drawn between body, speech, and thought has been prevalent for as long as mankind can remember. These presuppositions are the crux of the problem that I attempt to resolve. This divide leads to seemingly meaningful metaphysical questions regarding the essences of phenomenon such as mind, thought, etc. which in turn give rise to confusion and error. Against such preconceptions, the paper attempts to show that the world outside and the mental states within us have language as the common thread. Descriptions of what we perceive externally and what we feel or think internally are given through language. Therefore, for the analysis of the essences of the former, the study of the latter becomes a necessity. What is meant by study here is not research, but a way of "looking". Philosophy is not a way of thinking, but a way of looking according to (later) Wittgenstein, and the paper will carry this definition of philosophy throughout its exposition. His aim was to unravel presuppositions which were already existing in language, that had hitherto been neglected, misunderstood or unseen. This paper will dismantle the apparent differences and ways of 'looking' which language befools us into, in order to show that the mind is not an intangible phenomenon which can't be resolved but a traceable one that reveals itself in the *use of language*. Once an individual is able to catch a thought (disturbing one) via the meaning that is generated within a language, solutions can be proposed to manage it.

¹ It is important to note here that it is an approach and not a theory or doctrine.

Wittgenstein

At the outset it is important to mention that this paper is going to be contemplative in nature. It is better to clarify what I mean by a contemplative mood in order to avoid confusion. The word contemplation here is not purely mental but is something that will resonate with the concept of “looking”. It is not with reference to a process in the mind but is a directedness of one's attention onto something which was until now ‘openly hidden’ from sight. Wittgenstein's aim was to decipher these openly hidden errors that language provokes us to make due to its bewitching ways¹. The Early Wittgenstein in his *Tractatus* tried to construct a systematic philosophical theory to deal with philosophical problems. Where as in the *Philosophical Investigations (Later)* he attempted to dissolve those problems by removing the misunderstanding which caused them in the first place. In other words, his aim was to free mankind from errors caused due to the misapprehension of language². The grasp of the difference between what he calls as surface grammar and depth grammar³ is what determines most of his clarifications.

He opined that long-standing questions beginning from the Greeks regarding essences⁴ have been existing since time immemorial because of grammatical confusions within language; and essences always give rise to categorizations which in turn form the structure of thinking and behaviour. For him, philosophy is the process of clearing up these muddles that language gives rise to without making an individual aware of it. The confusions that engage our attention arise when language is like an engine idling, not when it is at work (PI – 132). One might ask the reason for such a lapse on the part of the philosophers of yore. If one looks at it closely one would realize that language acts as the entry point for primitive⁵ learning and understanding which **hinders the possibility of critiquing it**. One would never think of questioning the apparatus that one uses for the act of questioning itself (logically speaking).

Alternatively, to tackle the issue of structures/patterns that language imposes on thoughts, Wittgenstein replaces the notion of ‘essences’ with the concept of ‘family resemblances’ for the first time in his book – Blue Book. The term ‘resemblance’ refers to similarities, not concrete categories, which overlap and intertwine in a language system. Further, he explicates the concept of resemblances through the help of ‘language games’. The word ‘games’ stands for a wide variety of activities not only because the activities have something common in them but because they resemble one another in different ways. According to Wittgenstein, there are no boundaries to the word ‘games’, i.e. to the structure/essence of language because they have not been drawn⁶. **Most importantly, according to him language is a form of life⁷ which is woven into all human activities and behavior, making it intrinsically complex.**

The question that next arises is that if structures are not rigid and meanings are therefore outside the categories within which they(words/sentences) become meaningful, how does one draw the meaning of anything? For a large number of cases, Wittgenstein opines that the meaning of a word is its *use* in a language ‘game’. He gives the example of a beetle in the box to elucidate his point further. It is a thought experiment which involves several people having a box with something called a ‘beetle’ inside it. Except for his own box a person cannot look into another's box. Hypothetically, there is a possibility for everybody to have something different in their

¹ Philosophy is a battle against the bewitchment our intelligence by means of language. PI - 110, pg. 47

² What is your aim in philosophy? – To show the fly the way out of the fly-bottle. PI – 309, pg. 103

³ By grammar he means the logic of a given linguistic system

⁴ The search for essences, according to Wittgenstein, also stems from a ‘craving for generality’. He states that the philosophers' temptation to ask and answer questions in a scientific way forms the real source of metaphysics, ultimately leading man into darkness.

⁵ Here the word primitive does not refer to nascent stages of evolution. It refers to the initial stages of learning that a child is inculcated into before being exposed to complex language games/systems. Wittgenstein uses the word primitive to refer to the same in his PI, and it has been used in a similar fashion here as well.

⁶ One might say that the concept ‘game’ is a concept with blurred edges. PI -71, pg. 34

⁷ What Wittgenstein means by a form of life is this: it is the underlying consensus of linguistic and non-linguistic behavior, assumptions, practices, traditions, and natural propensities which humans, as social beings, share with one another, and which is therefore presupposed in the language they use; language is woven into that pattern of human activity and character, and meaning is conferred on its expressions by the shared outlook and nature of its users.

box, presumably also subject to constant change. Despite this, because the word beetle has usage in those people's language, even if the box is empty the word has a meaning in the system. That is, the object drops out of consideration as irrelevant (PI 293).

The determination of the way in which a word or sentence is applied in a language game is not the context but the norm that is embedded in the social system. This social applicability of a word/sentence is the rule which governs how it works in a system. These rules are agreed upon because the people who are engaged in language **accept it in an unreflective manner**. He says that following a rule is similar to obeying an order (PI 206). The general/collective sense in which a word is used forms the rules, i.e. rule-following is a general practice established by agreement, custom and training. Rules by virtue of being an interdependent reality do not correspond to eternal truths which have to be deciphered through reasoning¹. It is this perpetual stress on the absence of interminable truths which makes Wittgenstein defy all essences and structures². He applies the same principles to the language game of psychology and the notion of self.

Generally, we think of understanding and thinking as a process in the mind. Instead, what he tries to show through his concept of 'meaning as use' is that there **isn't an incorporeal process going on inside the mind which is different from the external bodily process**. In fact, he denies thinking as a separate private process devoid of language. Language is the ground which makes us capable of articulating our thoughts. According to him meaning is not something that goes on separately in the mind with the verbal expressions. Language is itself the vehicle of thought³. Here again, thought is not different but synthesized into language. It may be incorporeal when compared with verbs like eating and drinking, but in itself has no trace of incorporeality attached to it. It is usually our habit to comprehend 'understanding' and 'thinking' as something inaccessible and intangible. We also assume it to be the life behind language. He denies these notions by urging the reader to transform his/her way of 'looking'. He says that understanding happens with the appropriate use of the phrase according to the rules. When one says that he/she has understood something in a flash, Wittgenstein states that this sudden moment of reckoning is not due to a tedious process of thinking but because of a shift in the form of expression which unravels newer meanings. Unlike the behaviorists, he denied that the mental is a fiction or that behavior is bodily movement. On the contrary, he was of the view that **behavior, language, speech and thought worked as an organic whole within the forms of life**.

With regard to the Self, he says that its meaning is misplaced when everything is taken literally. For example, if one were to attribute a location and spiritual essence to the self because it is different from the body (supposedly) then that would be misleading. The meaning of self is also according to the *use* we make of the "I" in a language game. If one says that "I am walking", then the "I" means the body. If one says that "I am anxious" then the "I" means a state both behaviourally and mentally that is socially considered as anxiety. Such meanings of the Self do not make it a private entity that is incomprehensible by the other. In fact it is the meanings that are commonly agreed upon by the society that characterize one's thinking, emotions and behaviour. The social aspect of language inevitably makes one accept and abide by the use and rules of language.

Therefore, to summarize briefly we can say that lack of essences in language are replaced by family resemblances which exist in a language game. The extent of language is not just speech, but also behavior, thought and ego, i.e. the embodied organic self and language is seen by Wittgenstein as an intersubjective activity with its footprints in the public realm.

Conclusion

As said earlier, the aim of this paper is to provide a means to attain clarifications. Laying down the issue openly in front of a person is generally the first step to finding solutions to them. When one begins to realise that one's understanding is largely dependent on meanings that are given to him/her in a system of language, one begins to accept how often these meanings define the way one thinks and acts. It also shapes and characterizes one's self and makes it look as if one's 'soul' is inaccessible.

¹ Truth and falsity, however, is not a matter of mere opinion, but based on the collective acceptance of the forms of life within which a person is engaging with language.

² Wittgenstein says that we cannot give any foundation to language because it is the foundation of everything else, i.e. it is not a relative phenomenon because behavior and thought are dependent on it.

³ PI 327-334.

Since language lays bare everything there is to know regarding thoughts and self, this makes it possible to identify the issue and address it accordingly. Wittgenstein's philosophy is therapeutic because one is no more misled by the assumption that the mind is imperceivable (which keeps it out of reach). The notion that mind (thoughts) and language are not two makes it possible for one to trace mental processes in language and apprehend it. Myths regarding 'imperceivable soul' or 'non-physical mind' are broken and one is free to look at errors and complexities in language (not in an unseen mind). This however is not reductionist or scientific, because Wittgenstein also maintains a difference between thought and language; however subtle it maybe. He purposefully positions himself in a grey area where an individual's self and thoughts are admitted to be private only experientially and not epistemically.

His approach of 'looking' at philosophy in this manner is still relevant today and is studied widely by many. It has been integrated into psycho therapy of different kinds and has benefitted many contemporary philosophers who have tried to look at philosophy as therapy. Wittgenstein's philosophy is not a theory but an approach. It is an attempt to dismantle confusion and ambiguity. It is the first step towards acquiring clarity and has the capacity to free the mind of its misconceptions.

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DOES OUR CHOICE HAVE AN IMPACT ON HUMAN'S LIFE AND SOCIETY? THE PHYSICAL DIMENSION

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Abstract

why do people suffer? Is it because the choice we make? Similarly, in our lives when we see so much injustice and evil in our society, most of us wonder why God is silent. Where did I go wrong? do I deserve this?" And why doesn't He do anything about it? Most of these questions can be examined by the law of Karma. The word karma is a Sanskrit term 'Kri' that means, action, or activity, but also conveys, that for every action there is a reaction. The discussion will be based on the texts explains that there is a great chain of cause and effect, actions and reactions, and that the intricacies of action and reaction are difficult to comprehend. What is the role of choice we make?

Seeing through the principles of reincarnation, we can see life with a broader perspective that is not of one brief lifetime. With this broader horizon we can understand how each of us is alone responsible for what happens in our life. According to the text there are two dimensions of Karma yoga the duty orientation (deontological?), the absence of desire for rewards. Hence, no action or karma, goes without a reaction, or a like-action. Keeping this in mind, I will analyze on specific Ayurvedic karmic implications (Prajna Aparadha the basis of explaining ailments in Ayurveda) that modern medical science seeks to and many a times philosopher's neglects and misunderstands important aspects of the ancient Indian text. My question is does our choice has an impact on human's and society.

Keywords: Karma, Choice, suffering, society.

For Human Suffering

Nobody want to be unhappy. It's a natural expression of the human search for happiness and fulfillment. Desire and fear are the two driving forces behind all human activities – including the search for enlightenment.

Will try to evaluate from Harold S. Kushner book "When bad things happen to good people"

From his book the most disapproving device of theodicy, in Kushner's view, is to remove the blame from God by putting it onto the sufferer, to explain suffering "by assuming that we deserve what we get, that somehow our misfortunes come as punishment for our sins." To accept that bad things happen to us as God's punishment, considering failing to be a discipline over wrongdoing isn't encouraging in light of the fact that it instructs individuals to disapprove themselves for their hardships, thus makes blame, and it additionally "makes individuals loathe God, even as it makes them detest themselves."

Furthermore, Kushner isn't discussing holy people, about individuals who never foul up. Or maybe, he needs to know "why customary individuals, decent well-disposed neighbors, neither exceptionally great nor remarkably awful, ought to out of nowhere need to confront the misery of torment and disaster. They are neither much preferable nor especially more awful over a great many people we know; for what reason should their lives be so a lot harder? "One way Kushner tries to understand the effect of Karma and ignoring the reason or cause of the effect. So now we can see how karma works from the view of ancient text.

"Karma is often defined as the law of cause and effect or action and reaction. This law states that for every effect, there must be a cause. Something must set into motion a force that creates the eventual effect. In this context, *karma* is a physical force that creates our experience of the world.

On the physical level, *karma* is the force that creates our experience of the world. Through the law of cause and effect we come to understand how our actions create our life situation. *Karma*, in this context, is an empowering concept that offers individual control over the outcome of our lives. If people are not happy with what they have created, they have the opportunity to take new actions and create a new life situation. Health or disease, wealth or poverty are simply life situations created by our actions. (Prajna aparadha philosophy of Ayurveda)

So to know the association of karma to causality occurs in the Brihadaranyaka Upanishad of Hinduism. For example, at 4.4.5-6, it states:

Many western philosophers not only misunderstand the nature and role of death in the Indian religious traditions; but also misconstrues the nature and value of this-worldly existence, as it is understood by proposal

of the theory of karma. This is evident from his discussion of the view that the ultimate reward is escape from death or release from the cycle of death and rebirth. (in Indian parlance / context)

The law of karma, stated simply, is: For every action there is a reaction. In the Biblical tradition, it is phrased as: As you sow, so shall you reap.

Science has found that all of nature obeys laws. for any connection of any sort, nature adheres to laws. Actually, science is only an investigation and use of nature's laws. On the off chance that all of nature is administered by laws, for what reason would it be advisable for us to people be a special case to such laws?

we can never overstep God's laws; we can just violate ourselves against God's laws. For example if someone will say, "We don't believe in the law of gravity" and jump from the top of a ten-storied building, what will happen? They will definitely not break the law of gravity, but surely they will break themselves against the law. Similarly, we can never break any of the laws of Nature. Just as the law of gravity impartially acts on physical objects without discrimination, the law of karma impartially acts on living beings without discrimination.

To investigate Whitley Kaufman view on the karma theorist's estimate of the worth of life or this worldly existence. Proponents of the karma theory, it should be added, do not usually regard ordinary experiences as the benchmark for judging the worth or value of life. For as pointed out by Patanjali, author of the Yogasutras, ordinary pleasurable experiences are not what they appear to be.

Those [karmic residues] with merit as cause have pleasure as result; those with demerit as cause have pain as result. And just as the nature of this pain is counteractive, so for the yogin, even at the moment of pleasure in an object, there is nothing but counteractive pain. (Sutra 2.14)

[To the discriminating all is nothing but pain. Thus it has been said, "Undifferentiated- consciousness (avidya) is pleasure in an object of sense." That which is the subsidence of the organs because of their satiation with enjoyments is pleasure; after there has been a craving, the failure to subside is pain. And by the application of the organs to enjoyments one cannot make one's self free from thirst [for enjoyment]. Why is this?

PYS 2.15. pariṇāma-tāpa-saṃskāra-duḥkhair guṇa-vṛtti-virodhāc ca duḥkham eva sarvaṃ vivekinaḥ.

And because of conflicting fluctuations of qualities, there is suffering in change, in anxious, feverish states of mind, and in mental dispositions (*samskara*). Thus the person of discriminating judgment sees *all as suffering*

The pursuit of pleasure and happiness, therefore, will inevitably lead one into deeper trouble, since all life is suffering. The ignorant indulge and suffer, whereas those with knowledge seek to escape this cycle of worldly existence by attaining nirvana or liberation.

The Buddhists, belief that 'all existence is suffering (dukkha)' is considered to be the first Noble Truth.

KARMA AND CAUSATION

The law of karma, In Bhagavad Gita Krishna says "yoga is skilful karma." If we learn to act from Self-awareness, every action is an act of creativity and freedom. The philosophers fail to appreciate the way in which life and death are evaluated by the karma theorist.

Problem of freewill

Kaufman Explains "The problem of evil arises not because life itself is an unmitigated evil, but because it contains such a strange mixture of good and evil. For why is life bad, full of suffering and misery, rather than good? It is also an implausible claim, since experience shows that life can be very good indeed, so why is it not good all the time?" (p. 24)

Because he has a choice, man misuses his free will. So as to answer the misconception of freewill by putting forward the analogy by Mahadevan

For example "Imagine a bowman with a quiver of arrows, taking an aim at a target. He has already sent a shaft; and another arrow he is about to shoot. The bundle of arrows in the quiver on his back is the Sancita; the arrow he has shot is Prarabdha; and the one he is about to send forth from his bow is Agami. Of these, he has perfect control over Sancita and Agami; it is only the Prarabdha that cannot but take effect. Man has the freedom to reform his character and alter his ways, only the past which has begun to take effect he has to suffer". (Mahadevan 1971, pp. 60–61) the concept of evil has been problematic to the Western theologians and thinkers in simple terms the problem is why does evil exist in the world despite the presence of an Supreme God the Vedic scriptures give a clear understanding of the problem of evil they explain that evil is not God's creation evil comes upon us due to our own wrong action at the point when we give in to our lower nature we misuse the

assets of Mother Nature in an unlawful manner and cause enduring to other living creatures only for the satisfaction of our base wants by such activities we fix up meetings with enduring later on this is the thing that the law of karma really is to each activity there is a response Newton's third law which manages just the gross physical level is a subset of this general law of karma.

Thus karma is not a sentimental religious concept. It's implicit acceptance forms the basis of practically everything done by everyone from every walk of life just try to imagine life without any cause effect relationship chaos would reign supreme, karma is a simple logical and satisfactory explanation for suffering but the problem is observations of the world around don't seem to confirm it e.g. corrupt politicians amass fortunes without being punished, criminal rogues live in style as underworld dons, shady businessmen who earn millions illegally are considered the success stories of the times, modern day financial scamsters who cheat banks and run away with public money. On the other hand, the silently upright or righteous people are sidelined and the honest and innocent are punished and unpleasant situation in poverty. the questions itself an answer as to where is justice? "Law and Justice do prevail in human affairs but effect does not always immediately follow cause. Sowing is not immediately followed by harvesting the results of an act or a thought may not appear until after a long intervening period.

(There are no free lunches and there is a cost to every attainment).

Reincarnation forms an integral part of the explanation of the Hindu scriptures for the seeming contradictions in karma they assert the eternality of our existence our life doesn't begin with birth or end with death each one of us is an irreducible minute particle of antimatter spirit. ((Atman is not a tattva nor categorical). On the physical dimension the soul is forced to take manifest or evolve its physical form for fulfilling its passions or desires it is this spark which animates the material body, what we call reincarnation.

The principles of reincarnation allow us to view life with a much broader point of view not from the angle of one brief lifetime which is simply a glow-worm. yet from the outlook of time everlasting with this more extensive vision. We can see how every individual soul is distant from everyone else liable for his own choice. Comprehension of this widespread and reliable arrangement of equity is the premise of enduring harmony and genuine bliss the famous author W Somerset Maugham mentions in the razor's edge has it occurred to you that transmigration is at once an explanation and a justification of the evil of the world "if the evils we suffer are the result of sins committed in our past lives we can bear them with resignation and hope that if in this one we strive towards virtue our future lives will be less afflicted"

karma isn't only a conviction framework it is an exact science much progressively significant is that it is a study of outcomes that we ourselves need to hold up under in our lives in the Bible it is expressed as you sow so will you procure science has found that all of nature obeys laws from the smallest to the naturally visible for any connection of any sort.

Ethical judgments of others misery are itself a vice that we do is like a seed sown the seed is sure to fortify and we cannot escape the result note Krishna points out in bg 4.17 the intricacies of action are very hard to understand therefore one should know properly what action is what forbidden action is and what inaction is as the saying goes "the mills of God grind slow but they grind exceedingly fine every single action would be accounted for sooner or later the lost color works exceedingly fine it may be slow to act but no one can escape it some of us might bleed ignorant but the important point to note is that "ignorance is not an excuse for sin rather ignorance is the consequence of sin" ((Ayurveda – Prajna Aparadha)

Conclusion: Karma plays a Vital role in all kinds of sufferings, to eliminate suffering in the world one has to make a right choice both morally and ethically and to take responsibility for their own actions. why there is suffering, one never knows, there are obvious moral and ethical issues since one can never know when they are going to suffer. When the Karma is going to shoot up it is unidentified. Indiscriminately the law of karma is impartial and uncompromising and acts on everyone. Indiscriminate we might ask why I should suffer now for my actions in my previous life. This brings out the question why so much delay? However to know this, it can be analyzed that different needs fructify after different time durations. For example grains harvest after two to three months some fruits seeds produce fruits after 20 years and some seeds may even take a hundred years to fortify every action. It depends upon the choice one makes and Karma is responsible for Sufferings. I agree that our choice has an impact on our self and society.

End Notes:

1. Nick Trakakis and Monima Chadha, "*Karma and the Problem of Evil: A Response to Kaufman*", *Philosophy East & West* 57 (2007): 533-56.

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