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Editorial ……..

Integration and harmonization of intellectuals concerning various disciplines is a great task in the dynamic world. Meanwhile, International Journal of Academic Research - A Common Platform of Voice of Intellectuals as Change Agents for better Society has been taking care towards the stare with the well acknowledged advisory and editorial committee speaks of strong backbone and its conscious action to deliver the best to the society, state, nation and the world by its unique features covering the areas of Social Science, Humanities and Technology. To add to this thought and idea, with the contributors from various university Professors and institutions of national and international importance, IJAR establish its credibility with the continuous effort to deliver the qualitative aspect of International repute.

IJAR enriches the world by adding the committed dynamic researchers and wish to utmost cooperation from the readers and intellectuals of institutions, universities, colleges etc. in improve the journal. IJAR believes that the present October- December, 2014 Issue 4(2) enriches the aim of the journal. IJAR is conveying special thanks and congratulations to the participants with their valuable writings

At the movement, it is great privilege to convey my sincere gratitude and gratefulness to Prof. Dr. G.S.N.Raju garu, Vice Chancellor, Andhra University, Visakhapatnam for his encouragement and delivered valuable message to the journal.

I would especially like to thank Dr. K.Victor Babu, Guest Faculty, Department of Philosophy, Andhra University Visakhapatnam; Chief Editor of IJMER and Associate Editor of IJAR for his mentoring in all stages of the journal. Last but not least, I convey my thanks to one and all that who are encouraged me in this regard



Editor-in-Chief

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June 21, 2014

Vice-Chancellor's Message



Research is inevitable in any country for speedy economic development. The efforts of the scientists, scholars and teachers are badly needed to have a commendable growth.

Andhra Pradesh under the present leadership has excellent vision, mission and objectives to reach the top goals in all sectors in the direction of knowledge economy.

Sucharitha Publications, Visakhapatnam is bringing out an International Journal of Academic Research.

I strongly believe that the journal will uphold its values in maintaining high standards of publication which is demanded to meet global needs.

I am happy to know that the journal is being edited by Dr. T.V. Ramana as Editor-in-Chief and Dr. K. Victor Babu as an Associate Editor respectively.

I wish them for a great success.

With best wishes to everyone involved.

(Prof. G.S.N. Raju)



Prof.G.S.N Raju, Hon'ble Vice Chancellor, releasing the inaugural issue of the International journal of Academic Research. Dr.Chella Rama Krishna, Associate Director, Press and Media, Dr.T.V, Ramana, Chief Editor AND Dr. .K.Victor Babu, Editor of the Journal also seen

GENDER DISCRIMINATION AND ACADEMICS – A REVIEW

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Abstract

Gender inequality in India refers to socially constructed differences between men and women in India that systematically empower one group to the detriment of the other. Women continue to face gender discrimination in this civil rights era" but it does not operate through the kinds of overt barriers to participation that mobilized activists in the 1960s; it is embedded in the fabric of everyday interaction. Gender inequalities include unequal rights, responsibilities, and opportunities for Indian women and translate to poor health status, educational attainment, and economic status compared to men. To minimize these gender issues we need to start changing the mindsets of the younger generation of society as they are those who can bring about further change in society, with their innovative ideas, thoughts and practices. This paper analyses various issues to gender indiscrimination.

Key words: *Capacity Building, civil rights, gender inequalities, literacy, Social Change, Teacher*

Introduction:

An attempt is made in this paper to present the gender discrimination and academics. Gender inequalities include unequal rights, responsibilities, and opportunities for Indian women and translate to poor health status, educational attainment, and economic status compared to men. Even in schools, it takes place. The influence of teachers and educators on gender roles of their students immensely impacts their educational outcomes as well as their roles in contemporary society.

Gender inequality and global perspective

Despite gains in economic development, India performs poorly on global measures of gender inequality and in 2012, fell behind all other Asian countries except Afghanistan on the UNDP Gender Inequality Index, ranking 132nd out of 148 countries. As such, it has been deemed 'One of the worst countries for women' by the Times of India.

According to the Global Gender Gap Report (GGGR) released by the World Economic Forum (WEF) in 2011, India was ranked 113 on the Gender Gap Index (GGI) among 135 countries polled Since then, India has improved its rankings on the World Economic Forum's Gender Gap Index (GGI) to 105/136 in 2013. Women in India are at a particular disadvantage due to gender based violence and limited access to resources. Gender inequality in India is a multifaceted issue that concerns men and women alike. Some

argue that some gender equality measures, place men at a disadvantage. However, when India's population is examined as a whole, women are at a disadvantage in several important ways.

All institutions of society exhibit this gender disparity as gender is rarely thought to be important and hardly understood and addressed. Such behaviours and attitudes especially in educational institutions and academic settings are a further set back to gender equity and equality concerns thereby promoting gender based discrimination in the overall processes and performance of educational institutions. Women throughout the world face a range of challenges, levels of education, health care, political representation and discrimination and sexual violence are all too frequent. One of the most prominent cases of a country is struggling with the competing dynamics of development, modernization, religion and tradition.

"Teachers and educators influence the gender roles of their students thus impacting their educational outcomes. When considering Education for All (EFA) goal 5, which aimed to eliminate gender disparities in primary and secondary education by 2005 and now aims to achieve gender equality by 2015, it should be realized that teachers are a critical force for meeting the goal" as in. Educationists, academicians and faculty greatly influence gender socialization and mould gender roles of students, thus having impact on quality of life and power distribution. Since we are concerned how teachers act as change agents on prevailing gender issues in contemporary society, it is essential that the concept of gender and its sensitization be further clarified for our understanding. "Gender is determined socially; it is the societal meaning assigned to male and female. Each society emphasizes particular roles that each sex should play, although there is wide latitude in acceptable behaviours for each gender" as in.

Moreover in "Reference World Health Organization stresses, Gender is used to describe those characteristics of women and men, which are socially constructed, while sex refers to those which are biologically determined. People are born female or male but learn to be girls and boys who grow into women and men. This learned behaviour makes up gender identity and determines gender roles". Furthermore "Reference suggests, Gender is the division of people into two categories, "men" and "women." Through interaction with caretakers, socialization in childhood, peer pressure in adolescence, and gendered work and family roles women and men are socially constructed to be different in behavior, attitudes, and emotions.

Theoretical Review:

The gender discrimination in schools is an extension of what we think in the family, in society and in the community in which we live. Unless there is camaraderie, dignity and partnership among the members of and within the family, it is difficult to expect the school to create it artificially in the school environment, and to pursue it without

reference to what is happening in society. There has to be a democratic environment in the home for the child to be democratic in his/her lifestyle. Any programme of gender discrimination elimination in educational institutions must take into confidence, the parents and guardians and undoubtedly the teachers (both men and women), for whom there must be continuous programmes orienting them to equality in thought and deed. Persons in the community and the media have to be involved, for the programme touches the lives of children outside of schools. It cannot succeed if pursued in the school alone. The total number of girl students enrolled in the upper primary education are much better because of many policy interventions on behalf of the girl child, such as the Report of the National Committee on Women's Education (1958-9), the Kothari Commission Report (1964-5) and above all the National Policy (1968) and the National Policy on Education (1986), which stressed the need for empowering women, that is making them capable of guiding their own destiny and becoming self-reliant through exposure to education and survival skills, including income generation.

The Educational, Scientific and Cultural Organization of the United Nations (UNESCO) stated that *'education should be a means to empower children and adults alike to become active participants in the transformation of their societies. Learning should also focus on the values, attitudes and behaviours which enable individuals to learn to live together in a world characterized by diversity and pluralism' (UNESCO, internet 2006).* In this regard the function of schools as educational institutions and the responsibility of teachers became key factors in the development of students and pupils, empowering and enabling them to develop their skills, interests and individuals potential. Houston (1996) puts particular stress on the status of teachers and states that 'schools can never be more effective than their quality of their teachers' (Houston, 1996: ix). However the quality of a teacher is founded not on intuition and experience (Leavitt, 1992) but above all on high quality education.

In many States there is mid-day meal scheme, which is intended to attract children of the poorer sections to enrol in schools. And only women are recruited as primary school teachers. Most States has attempted attracting girls to enrol in schools, by making education free for all girls right up to the professional stage. This however has the catch that even those girls coming from families who can afford to pay, get free education. We here recall the instance of a Centre run in the Jama Masjid area by the Central Social Welfare Board many years ago, for girl dropouts who, through a `condensed course', could appear for the school final exam leading to a matriculation degree. For such centres, there were two criteria — the students had to be girls from poor families. The girls who attended this centre, could afford to pay, so they would not normally be entitled to come to the centre. But they pleaded that the centre should not be closed down. The reason

that they gave is something very important, they said that their culture and community would not allow them to attend regular schools, once they had attained puberty. They wanted to study and if they were given a chance to finish school studies here, it would be a boon not only to them but also to their girl children, who might have the chance to go to school and be educated! The centre was allowed to continue on their request.

Within the school itself, there is need to identify the overt and covert discrimination, arising out of ignorance and deeply ingrained ways of thinking, on the part of teachers and educational administrators. This manifests itself in language, gesture, posture and action as seen in the way girls and boys are seated in the classroom. We neither need to exceed the limits of decency nor need we show prudery — again it is for teachers and the administrators in schools to ensure that girls and boys are comfortable in each other's company. Quite often more chances are given to boys than to girls (by a kind of reflex action) to answer questions or to take on responsibility. Girls keep away from sports and physical activity and nothing is done to see that they are talked out of this preference by providing some transport or other facilities for getting home safe and encouraging them o take part in all the games and fitness programmes of the school. In fact, it should be advocated that self-defence should be compulsorily taught from an early stage for all children, particularly girls, in order to build confidence in them.

For many girls from poor families, the biggest problem is that of self-image, which is hardly thought of as a problem by their parents, who may also not have a good self-image (and anyway, the view may be — how can girls feel so for they are born only to bear children and look after them). Even in developed countries, there are problems amongst teenagers entering the adolescent stage, as is but natural all the world over, for at this stage of growing up, when suddenly they have to restrict themselves, girls consider being girls as `unlucky'. For a girl, the passage into adolescence is not just marked by menarche or a few new curves. It is marked by a loss of confidence in herself and her abilities, especially in math and science. It is marked by a scathingly critical attitude toward her body, and a blossoming sense of inadequacy.' If it is like this in an advanced country with plenty of opportunities for girls and boys, we can imagine the situation in our country, where female infanticide in still practised in certain parts.

Most studies show that, on average, girls do better in school than boys. Girls get higher grades and complete high school at a higher rate compared to boys (Jacobs, 2002). Standardized achievement tests also show that females are better at spelling and perform better on tests of literacy, writing, and general knowledge (National Center for Education Statistics, 2003). An international aptitude test administered to fourth graders in 35 countries, for example, showed that females outscored males on reading literacy in every

country. Although there were no differences between boys and girls in fourth grade on mathematics, boys began to perform better than girls on science tests in fourth grade (International Association for the Evaluation of Education Achievement, n.d.). Girls continue to exhibit higher verbal ability throughout high school, but they begin to lose ground to boys after fourth grade on tests of both mathematical and science ability. These gender differences in math and science achievement have implications for girls' future careers and have been a source of concern for educators everywhere.

At a recent conference in Trivandrum in December 2000, a new agenda for women's education was talked about. It was felt that there are not many women at top levels of educational policy and administration, even though `teaching' is considered a `female' profession and this is a great drawback as women's perceptions and perspectives are needed for formulating the agenda based on the experience of women's education in India. You cannot think of education in isolation of what is to be done for raising the level of women's progress. The theme of the Beijing conference was "Look at things through women's eyes". Let us add the word "also" at the end of it.

India is on target to meet its Millennium Development Goal of gender parity in education by 2015 UNICEF's measure of attendance rate and Gender Equality in Education Index (GEEI) capture the quality of education. Despite some gains, India needs to triple its rate of improvement to reach GEEI score of 95% by 2015 under the Millennium Development Goals. In rural India girls continue to be less educated than the boys. According to a 1998 report by U.S. Department of Commerce, the chief barrier to female education in India are inadequate school facilities (such as sanitary facilities), shortage of female teachers and gender bias in curriculum (majority of the female characters being depicted as weak and helpless vs. strong, adventurous, and intelligent men with high prestige jobs

Recommendations:

Gender issues are prevailing in society in all areas of life. To minimize these gender issues we need to start changing the mindsets of the younger generation of society as they are those who can bring about further change in society, with their innovative ideas, thoughts and practices. To do this we need good educated teachers who have a sound knowledge regarding gender issues.

Teachers play a very important part in the early upbringing of the child and their ideas and beliefs can change the thought patterns of young students. A teacher must therefore constantly be aware of the fact that his or her actions/attitude/behavior/perspective/approach/manner/outlook/mind-set will help to shape a child's gender role. Studies have shown gender differences to have a direct relationship to preferential treatment, classroom dynamics and academic success. Thus, Teachers are required to be serious about the gender

issue. For the teachers to bring about a change in the society they should be given pre hand knowledge over the issue. Teachers need not only gender sensitive curricula and textbooks but also gender equality education. Teachers can serve as role models for the students.

The shift in paradigm we have outlined requires us to rethink our strategies for bringing about institutional change if we are to ensure the effective participation of highly trained women and minority scholars in the academy. It is necessary but insufficient to challenge intentional forms of discrimination. Gender and racial schemas are internalized by everyone and often operate despite good intentions on the part of individuals. It follows that familiar dynamics of blame that turn on accusations of discriminatory intent are counterproductive. As Valian argues, everyone is liable to make errors in judgment as a consequence of the gender schemas they have internalized; what they should be held accountable for is the failure to scrutinize their judgments critically and take steps, personally and institutionally, to counteract these errors. It also follows that institutional change will require many different types of intervention. The arguments that will raise awareness about these subtle forms of discriminatory practice and the strategies that will be effective in changing them will vary widely depending on context and institutional actors.

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EMOTIONAL INTELLIGENCE – ITS ROLE IN JOB PERFORMANCE AND SUCCESS IN THE WORKPLACE –A CONCEPTUAL FRAMEWORK

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2. Prof. Asha Ganesh, Principal C.B.Bhandari Jain College, Bangalore
3. Prof. Seema Sambargi, Associate Professor, Adarsh Institute of Management and Information Technology, Bangalore

Abstract

Traditionally, the workplace has been viewed as a highly logical, rational and orderly environment with cognitive intelligence being the most important predictor of performance. However, in recent years, Emotional Intelligence (EI) is frequently claimed to be an essential prerequisite to success at the workplace. This article tries to examine the importance of EI on Job performance and work place success. The article is useful for corporate leaders, managers and HR practitioners in recruitment, selection and training in their efforts to improve employee effectiveness. Further research on this subject may throw light on ways to improve Organisational Citizenship Behaviour(OCB).

Keywords: *Emotional Intelligence, Job Performance, Organizational Citizenship Behaviour*

Introduction

Emotional intelligence (EI) is frequently claimed to be an essential ingredient in what it takes to become a productive and contented organizational citizen. Good corporate citizenship is what is being sought in new recruits. Companies are now scouting for people who are compassionate, reliable on the job, productive team workers, and care both about their coworkers and their job (i.e., emotionally. intelligent individuals). It is apparent that EI has become an integral part of the discussion surrounding effective organizational recruiting and placement, functioning, leadership, and training. As the information age continues to evolve, the wider economic system is constantly being transformed. Modern organizations are experiencing a variety of rapid changes and transitions, including proliferation of new technological developments; increased privatization; worldwide information exchange; restructuring and downsizing; outsourcing; and an increasingly diversified workforce (e.g., Burke and Cooper 2006). This article tries to examine the importance of EI on Job performance and work place success.

Emotional intelligence and the roots

As a consequence of these global trends, organizations are experimenting with a variety of innovative processes at work, including more flexible organizational structures, greater

emphasis on creativity, and new leadership styles. In this evolving business world, people need both cognitive and technical skills, along with a broad arsenal of emotional and social skills, to succeed at work. Socio-emotional competencies demanded in the modern workforce include, for example, passion for working effectively toward achieving group goals, communication and negotiation, and effective leadership skills. In fact, because most adults in today's world spend more of their waking hours at work than any other place—with the number of hours spent at work steadily on the rise— the workplace is one of the best settings for examining the role of EI in real-life settings, as well as for reaching adults and fostering their social and emotional competencies (Cherniss 2000a, b).

The roots of EI in organizational settings may be traced to classic management theory and practice (Gowing 2001). Indeed many of the strategies used in early assessment centers evaluated non-cognitive abilities akin to EI (e.g., social awareness). These abilities were found to be predictive of successful performance in managerial positions in many corporations. Over three decades of psychological assessment research has further vindicated the importance of taking social and emotional competencies into consideration when attempting to predict occupational effectiveness (e.g. Boyatzis 1982; Howard and Bray 1988). Increasingly these issues are being framed in terms of EI (e.g., Cherniss 2000a; Jordan et al. 2007). Could EI be the key that unlocks the gate to productivity and job satisfaction for all? Not all are convinced. There is an increasingly vocal group of critics of EI emerging within organizational psychology (see Murphy 2006a). Murphy (2006b) concludes that the emerging science of EI provides grounds for optimism, but much basic and translational research is needed to realize the potential of EI in the workplace.

Review of literature

Current research in the cognitive and affective sciences suggests that rationality is well served by emotions and that emotions are, in fact, necessary for sound judgment and decision making (Damasio 1994). Affect may further have an important role as processing increases in complexity, with specific moods affecting cognition in different ways. Thus more and more psychologists have realized that emotions are a central element of organizational life. It is of note that the spiralling research on EI over the past decade or so has, perhaps inadvertently, catalyzed the resurgent interest in emotions in organizations and its emergence as a flourishing area of research (Ashkanasy and Tse 2000).

Work and emotions are most plausibly construed as being reciprocally determined. On the one hand, an individual's profession is among the primary determinants of emotional life and a sphere of existence that really matters. Work, with its importance for a person's well-being, self-esteem, income, and social status, is a major source of both positive and negative emotions. Success or failure at work may influence

the individual's affective development and health through the mediation of emotions. On the other hand, emotions are among the primary determinants of behavior and achievement at work, impacting upon individual productivity, well-being, and social climate (i.e., emotions work). Thus emotions may influence work-related cognitive and motivational processes, which in turn affect task and social behavior, and performance outcomes and Emotional Competencies at Work. Typically EI is seen as a fluid (potential) ability from which emotional experiences and learning situations build crystallized ability describing learned competencies (Matthews, Zeidner, et al. 2002).

In practical settings, such as the workplace, actual competencies or skills, including assertiveness, service orientation, and initiative, may be more important than potential ability. Thus it is important to evaluate the actual emotional competencies demonstrated by employees that translate EI into ''on the job'' capabilities. For example, in order to be able to actually empathize with another's plight, one needs to have learned the specific empathic skills that translate into caring and compassionate pastoral counselling, effective psychotherapy, or bedside nursing.(Cherniss and Goleman ,2001).

EI works through specific competencies to impact on work behaviors and success. Within this general framework a large array of competencies have been claimed to be critical for success in occupational settings (e.g., see Boyatzis et al. 2000; Cooper and Sawaf1997; Weisinger 1998). For example, Goleman (1998) lists 25 different competencies necessary for effective performance in various occupational contexts. Thus confidentiality is touted as important for loan officers and priests, while trust and empathy appear vital for psychotherapists, social workers, and marriage counselors. It is of note that of the 180 competence models identified by Goleman (1998), over two thirds of the abilities deemed essential for effective performance were identified as emotional competencies.

A useful taxonomy, is based on the crosspartitioning of two major facets of EI, namely emotional competencies (emotion identification vs. emotion regulation) and target (selfvs. others). This cross-partitioning of these two facets forms a four-category specification of the universe of discourse for EI in organizational settings (Goleman 2001).

Two –Dimensional conceptualization of **Emotional intelligence**

	Self	Others
Identification of emotions	Self-awareness Identification and differentiation of emotions	Sympathy Empathy
Regulation of emotions	Self- regulation Coping with stressful encounters	Regulation of others emotions Conflict resolution

Source: Zeidner, Moshe; Matthews, Gerald; Roberts, Richard D.. What We Know about Emotional Intelligence : How It Affects Learning, Work, Relationships, and Our Mental Health. Cambridge, MA, USA: MIT Press, 2009. p 259.

Practical Utility of EI at Work:

Much of the interest surrounding EI in organizational settings is based on the working assumption that EI can play a major role in making the workplace a more productive, profitable, and enjoyable place. The combination and integration on the part of the individual of explicit cognitive knowledge and tacit emotional knowledge may help us see what pure logic overlooks and thereby help us steer the best, safest course to success. Thus EI has been claimed to be related to a wide array of organizational results, ranging from process to outcome measures. In this section we examine the claims and supporting evidence for the claimed practical value of EI with respect to occupational outcomes typically valued in research and practice. As Antonakis(2004) soberly comments, ‘‘we have had enough propositions and armchair speculation regarding the utility of EI. Now we want to see data’’ (p. 179).

Job Performance:

It is well established that general ability predicts anywhere from about 10 to 30 percent of the criterion variance in job performance, leaving about 90 to 70 percent of the variance in success unaccounted for (Jensen 1998). The unexplained percentage of success appears to be, in large part, the consequence of complex (perhaps even chaotic) interactions among hundreds of variables playing out over time. Nevertheless, this well replicated finding has led researchers and practitioners alike to predict various parameters of occupational success via noncognitive variables, of which the concept of EI appears a prime candidate. The concept of EI has even greater appeal since it is also claimed to be useful when evaluating ongoing functioning and the well-being of employees at critical stages of their careers (i.e., selection, placement, training, and promotion). In addition, as alluded to previously, EI appears valid for

gauging the impact and intervention effectiveness of organizational change and restructuring (see also Bar-On 1997).

As one group of writers has argued ''If the driving force of intelligence in twentieth century business has been IQ, then . . . in the dawning twenty-first century it will be EQ'' (Cooper and Sawaf 1997, p. xxvii). As noted above, a number of rather fantastic claims have appeared in the popular literature and the media about the significant role of EI in the workplace. Thus EI has been claimed to validly predict a variety of successful behaviors at work, at a level exceeding that of intelligence. In the Times article that helped popularize EI, Gibbs (1995) wrote, ''In the corporate world . . . IQ gets you hired but EQ gets you promoted'' (p. 59). In no small measure this argument rests on claims that EI assists people in ''teamwork, in cooperation, and in helping others learn how to work together more effectively'' (Goleman 1998, p. 163). Inside conventional wisdom, because each of these factors is thought to impinge on an organization's success, EI is given great status.

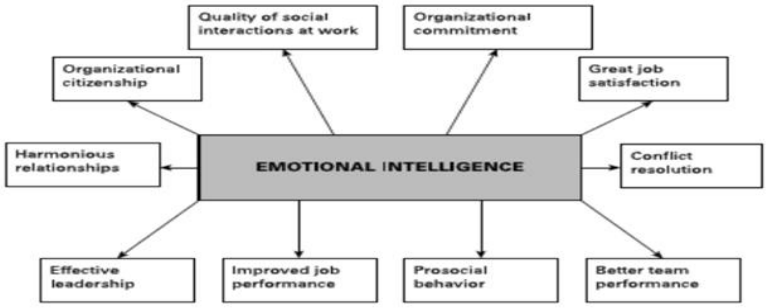
Various facets and components of EI have been claimed to contribute to success and productivity in the workplace. Thus EI is claimed to predict occupational success because it influences one's ability to succeed in coping with environmental demands and pressures (Bar-On 1997). Workers endowed with high EI are also claimed to be particularly adept at designing projects that involve infusing products with feelings and aesthetics (Mayer and Salovey 1997). More emotionally intelligent individuals are said to succeed at communicating in interesting and assertive ways, thus making others feel better in the occupational environment (Goleman 1998).

Furthermore it has been claimed that EI is useful forgroup development, since a large part of effective and smooth team work is knowing each other's strengths and weaknesses and leveraging strengths whenever possible (Bar-On 1997). It is important to underscore that the assessment of EI for occupational purposes is only cost-effective to the extent that it provides additional information to that provided by measurement of established ability and personality constructs. Thus EI measures must demonstrate not just criterion and predictive validity, but also incremental validity, with respect to existing tests. Establishing predictive validity is made more difficult by the lack of convergence between different types of EI test.

Sometimes EI is indeed correlated with performance, typically measured with supervisor ratings, but several studies have failed to find any association. Even when the correlation between EI and performance is significant, it is typically small in magnitude, and the majority of studies fail to control for the overlap of EI, personality, and general intelligence. Studies are also weakened by methodological problems such as over-reliance on subjective ratings, small samples, poor documentation of samples

and jobs, and lack of a clear rationale for predicting effects of EI. Perhaps in consequence, the field is over-reliant on unpublished studies that have not been subjected to the rigors of peer review (see Van Rooy and Viswesvaran 2004).

Figure: **1**



Emotional intelligence and organizational variables and outcomes.

Source: Zeidner, Moshe; Matthews, Gerald; Roberts, Richard D. What We Know about Emotional Intelligence : How It Affects Learning, Work, Relationships, and Our Mental Health. Cambridge, MA, USA: MIT Press, 2009. p 273.

Conclusion:

Emotional Intelligent is currently evaluated as being an important and potentially valuable personal resource for organizational settings, purportedly related to tasks where there is a clear emotional skill required for successful performance (e.g., customer relations). Accordingly EI is shown to modestly predict an array of organizational outcomes, ranging from job performance to job satisfaction, organizational citizenship, and leadership. The recent popularization of EI as a salient psychological construct has lead to an upsurge of interest and has spawned a sizable literature on both emotions and emotional competencies at the workplace.

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Urgency of imparting Education for Citizenship in Schools: An analysis in Indian context

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Abstract:
The training of citizenship is one of the major area need to be addressed. The different dynamic quality of citizenship like honesty, discipline, tolerance, punctuality, cooperativeness, brotherhood, right thinking, scientific thinking, critical thinking, broad outlook etc need to be developed among our students since inception through the training of citizenship. The Desired Outcomes of Education must be identified and achieved in real classroom situation. These desired outcomes may be- to create a ***confident person*** *who has a strong sense of right and wrong, is adaptable and resilient, knows himself, is discerning in judgment, thinks independently and critically, and communicates effectively. It is the urgent need to emphasis on imparting of education for citizenship in schools to dream a prosperous and developed nation.*

Keywords: *Citizenship, Education, honesty, discipline, tolerance, punctuality, Schools*

1. Introduction:

The word education refers to the process of upbringing of an individual with the development of all aspect of his personality. In broader term education is a never ending process. It continues from womb to tomb. The aim of education is to make a man socially, emotionally, mentally, physically and economically sound to lead a peaceful life. Education itself is a dynamic process to make a man dynamic. As our father of Nation remarked education means, "drawing out the best in man and child – body, mind and spirit."

But the question is that whether the present education system is fulfilling such aim of education? Probably our answer will be "Not at all" if so than why? Where is the problem in our system? Theoretically we have the answer of all these questions. But from real life point of view we are silent watcher, because the evidences are in front of us. The cover stories and Headlines of the newspaper and news channels are the evidences. Corruption, murder, rape, low violent, agitation, dociety, killing, conflict are the headlines of almost all newspapers every day. If so, than it can be said that it is the failure of our education system in achieving its aim. It is the failure of education system in imparting the education for citizenship to the future citizen.

Training of citizenship and outcomes of Education

The training of citizenship is one of the major area need to be addressed. The different dynamic quality of citizenship like honesty, discipline, tolerance, punctuality, cooperativeness, brotherhood, right thinking, scientific thinking, critical thinking, broad

outlook etc need to be developed among our students since inception through the training of citizenship. The Desired Outcomes of Education must be identified and achieved in real classroom situation. These desired outcomes may be- to create a **confident person** who has a strong sense of right and wrong, is adaptable and resilient, knows himself, is discerning in judgment, thinks independently and critically, and communicates effectively. To create a ***self-directed learner,*** who questions, reflects, perseveres and takes responsibility for his own learning. To create an ***active contributor*** who is able to work effectively in teams, is innovative, exercises initiative, takes calculated risks and strives for excellence. To create a ***concerned citizen,*** who has a strong civic responsibility, is informed about country and the world, and takes an active part in bettering the lives of others around him. These are some desired outcome to be achieved at school level to build good citizen in the country. These are more practical in their characteristics and serve the actual purpose of education at school level.

The present school curriculum followed in our country has not been emphasized much on the training of citizenship. If this training would be imparted effectively, probably in near future the headlines and cover stories will be different. Our teaching and evaluation system is highly concerned with a disease so called "Percentage or Marks". But marks do not have any influence in human as well as social life, if it is not achieved with the all required qualities to be a good citizen. The important is the change in behavioural dimensions not the marks. So, our vary objective of teaching or objective of education is not fulfilled at all.

By education for citizenship we mean that the development of the ideas, beliefs, habits, behavior and attitudes of the individual so that he may become a useful member of the society and contribute his share for the upliftment of the society. It has been said in the pamphlet entitled, "Citizen, Growing up" issued by British Ministry of Education, "Man is primarily an individual soul with a personal destiny, a need for privacy and solitude. But this destiny is worked out and this personality is fulfilled largely through human relationship. It is these relationships public or political and private or personal that together constitutes the background of citizenship."

The Mudaliar Commission rightly said, "Citizenship in a democracy is a very exacting and challenging responsibility for which every citizen has to be trained. It involves intellectual, social and moral qualities."

By observing the above definition it can be said that it should be an integral part of our school curriculum. Education for citizenship is the need of the hour and it should be imparted among the youths to mould their young mind into the right direction. Social Studies are one of the core components of the school

curriculum followed in almost all countries of the world. It plays an important role in school curriculum by moulding the young mind into a conscious future citizen. One of the prime goals of education is to develop all social skills and qualities required to be a good citizen. These social values and skills can only be developed by effective implementation of social studies curriculum. So, teaching Social Studies contents may help in imparting the insight of education for citizenship among the young minds.

The main aim of Social Studies curriculum is to develop a socially useful, productive and skillful human being. Social values are much more important than the mere knowledge and information.

Philosophy behind the Education for Citizenship:

The main philosophy behind the education for citizenship is preparing students to be ideal citizens of tomorrow. The curriculum of Education for Citizenship in India should therefore envisions students as informed, concerned and participative citizens, competent in decision-making with an impassioned spirit to contribute responsibly to the world they live in. It is the time to think as like world citizen instead of only citizen. The students need to be trained to think globally and work locally as the citizens must realize the impact of the global issues in local setting. So, it is the demand of the hour to impart education for citizenship to prepare our future citizens to encounter the problems they face in social as well as personal life.

Objectives of education for citizenship: The education for citizenship demands the following objectives-

i. Education for citizenship is important to make the individual tolerant and broadminded.

ii. To develop the scientific training and attitude among the young talents.

iii. To develop the capacity of students for making decision independently.

iv. To develop faith in democratic ideas of life and how to lead a peaceful life in a democratic social setting.

v. To earn his livelihood in an honest way and respect to all kind of work with dignity of work.

vi. To understand his rights and responsibilities and their proper application in actual life situation.

vii. To be a good and effective leader and gather all qualities to lead the society in his specialized field.

viii. To develop the social values and social skills among the students, which make them socially useful and productive citizen (SUPC).

How does Education for Citizenship benefit young people

- It helps them to develop self-confidence and successfully deal with significant life changes and challenges such as bullying and discrimination.
- It gives them a voice in the life of their schools, in their communities and in society at large.
- It enables them to make a positive contribution by developing the expertise and experience needed to claim their rights and understand their responsibilities and preparing them for the challenges and opportunities of adult and working life.

Learning domains of education for citizenship:

- Knowledge and understanding: About topics such as: laws and rules, the democratic process, the media, human rights, diversity, money and the economy, sustainable development and world as a global community; and about concepts such as democracy, justice, equality, freedom, authority and the rule of law;
- Skills and aptitudes: Critical thinking, analyzing information, expressing opinions, taking part in discussions and debates, negotiating, conflict resolution and participating in community action;
- Values and dispositions: Respect for justice, democracy and the rule of law, openness, tolerance, courage to defend a point of view and willingness to: listen to, work with and stand up for others.

Some suggestive approaches:

1. The parents themselves can play a vital role in developing the qualities of citizenship among the children. Actually the behavior of the parents shapes the behavior of their child. The environment of home, the attitude of parents helps the children a lot in developing the qualities required for citizenship. So the first lesson of education for citizenship is imparted at the home of the children.
2. Secondly, teacher has to play a vital role in developing the qualities of citizenship. The formation of students' council in school gives a platform for the students to develop the qualities of citizenship. It develops the qualities like decision making, organizing activities, cooperativeness etc. So, school is the actual ground to develop the citizenship qualities.
3. Social Service may develop the sense of responsibility and become acquainted with the social and civic problems and the need to tackle them. Social service may be organized with job like cleaning the school, beatifying the school, community fair and festivals, rendering first aid to the injured, helping weak children in studies etc.
4. Celebration of national days in the schools may acquainted with the lives

of great men and develop a sense of obligation to the motherland and a sense of patriotism.

5. Educational tours may be organized to develop a spirit of belongingness and mental horizon. They learn to work together which ultimately develops the quality of cooperativeness.
6. Debates, Discussions may be organized to enable the students to formulate their own judgment, and to develop the habits of thinking independently, scientifically, and creatively.
7. The schools can organize their morning assembly programme effectively to develop the qualities of education for citizenship. Students may encourage sharing their views on their achievement, facts and information, current events of day to life, and any other related topics.
8. Club formation in the school is another idea to give the opportunity for the development of qualities of citizenship. Students may be engaged in the activities as per their interest, such as music club, math club, science club, eco club, sports club, yoga club, quiz club, literary club, drama club, work experience club, etc.
9. School may organize educational camp in the nearby locality to develop the understanding of local environment and settings.
10. Teacher may encourage the students to participate in other social activities, such as flood relief camp, refugee camp, cleaning camp etc.

Conclusion:

Citizenship education is about enabling people to make their own decisions and to take responsibility for their own lives and their communities. Citizenship is more than a subject. If taught well and tailored to local needs, its skills and values will enhance democratic life for all of us, both rights and responsibilities. It is not about trying to fit everyone into the same mould, or about creating 'model' or 'good' citizens. We want our schools and colleges not simply to teach citizenship but to demonstrate it through the way they operate. Democracies need active, informed and responsible citizens; citizens who are willing and able to take responsibility for themselves and their communities and contribute to the political process. For schools and other educational organizations, it helps to produce motivated and responsible learners, who relate positively to each other, to staff and to the surrounding community. For society it helps to create an active and responsible citizenry, willing to participate in the life of the nation and the wider world and play its part in the democratic process.

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Impact of Development-Induced Displacement on Women

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Abstract:

Development projects are very often linked with the problem of displacement. The development projects of North-East region have directly affected the poor powerless tribal both in the hills and plains. Absence of adequate resettlement and rehabilitation policy for the displaced has led to further pauperisation marginalization and helplessness among ousters. The study has made an attempt to find out the development-induced displacement in North-East India in general and Assam in particular. The main focus is on its impact on displaced persons particularly on displaced women. The sources of data are secondary one. The secondary data are collected from articles, seminars papers, books and news reports published in different newspapers.

Keywords: *displacement, internally displaced person(IDP), project affected people(PAP), resettlement, rehabilitation.*

Introduction : One of the major challenges of today is the growth of the number of internally displaced person(IDPs) worldwide. While there are no official definition of an internally displaced person, the guiding principles on 'Internal Displacement' set by Office of the United Nations High Commissioner for Refugees(UNHCR) holds internally displaced persons to be 'persons who have been forced to be flee or leave their homes or places of habitual residences on a result of armed conflict, internal strife and habitual violence of human rights as well as natural or manmade disasters involving one or more of these elements and who have not crossed an internationally recognized border.

Internally displaced persons constitute one of the largest excluded groups in the society. Displacement from one's home and habitat is a very pathetic because when the displaces move from their original habitats, they incure immense losses in life sustaining resources including social networks, neighbours and access to common property resources. Moreover the plight or status of the internally displaced women are even worse than man. As women are largely engaged in informal sector- gathering forest produce, working in the fields or selling produce, dislocation can result in loss of livelihood, adding to women's economic hardship. Poverty increases and opportunities shrink. This undermines reproductive health too, given the fact that an estimated twenty five percent of displaced women of reproductive age are at any one time. (Bhasker U. Rau:1967)

Understanding Development: Induced Displacement:

Development and induced displacement linked to overall development. According to Alf Morten Jerve development induced displacement could cause by government decision to acquire land for implementation of public project;

or state decision to change the use of land owed or claimed by itself; or changes in the use of the land owned by state agencies; or not complete change of ownership but introduction of new restrictions on current use of land; or indirect impact areas like population, erosion, etc.(Alf Morten Jerve,1999; Hugo Stoke and Arne Tostensen 1999)

Displacement refers not only to those who are forced to physically relocate in order to make way for project and its related aspects but also includes those who are displaced from their resource base and livelihoods. It is commonly experienced through the loss of land and the disruption of social and economic relationship.(Bortolome, 1999)

In India, it was estimated that more than 25 million persons have been displaced since 1950 on account of development projects. Less than fifty per cent of them have been rehabilitated. The rest were pauperized in the process of development of which 40 per cent were tribals(Jain, 2001).

The development projects of North-east region have directly affected the poor and powerless tribal both in the hills and plains. Absence of adequate resettlement and rehabilitation policy for the displaced has led to further pauperisation, marginalization and helplessness among the ousters. Among the North-eastern states, development induced IDPs are more visible in Assam. The oil sector in Assam also contributed towards the problem of displacement. New oil townships are established in various places of upper and lower Assam displacing the inhabitants of these areas. It is difficult to find exact amount of land acquisition for the oil sector in Assam.

The Pagladiya Dam Project is to be constructed in Nalbari District of Lower Assam. The Project is going to irrigate 54,125 hectres of land from flood and erosion and generate only 3MH of electricity. But it would displace almost 1,05000 population most of whom are tribal people. For construction of the fourth bridge over the mighty Brahmaputra ' The Bogibeel Bridge' already more than 2000 bighas of land have been occupied. According to an estimated almost 500 families having ownership documents of these lads are not compensate yet.

The 200 MW Lower Subansiri Project to be constructed on the border areas of Assam and Arunachal is already facing lot of opposition from the people. The proposed height of the dam is 116 meters and it will submerge 3436 hectres of land. At the same time more than 1 lakh people of Arunachal and Assam will be adersily affected by the dam, out of which about 15,000 faces threat of physical displacement. There is large scale displacement due to mining, though it is a gradual process. According to a news item(*The Sentinels*, October 12, 2007), the North-east has 395 million tonnes of coal deposits apart from Uranium, Petroleum, Limestone and other minerals.

The centre provided it legal backing through the Highways Act 1998, the SEZ Act 2005 and the attempt to change the 5th Schedule 2001 to make acquisition of land easier. Most states too have introduced legal changes to suit this purpose. Thus, there will be more

displacement than in the last 60 years, much of the tribal for mining in India and dams in the North-east (IWGIA:2004 P. 314).

The fact that 80% of internally displaced persons are from among the rural poor may explain also poor resettlement. Its result is impoverishment that begins with landlessness. For example, landlessness among the Assam development-induced persons grew from 15.56% before the project to 24.38% after it. (Fernandes and Bharali:2006 p.188). Also the cultivated areas declines. In Assam from an average of 3.04 acres per family to 1.45 acres. In other words the development-induced displaced persons experience a downward mobility in their cultivator status. Most big farmers become medium, the medium farmers become small and marginal and small farmers become landless. Many of them own only homestead land. Also support mechanisms such as the number of ponds, Wells, poultry, cattle and draft animals that supplement agricultural income decline.(Bharali:2007)

Impact of development-induced displacement:

Development projects cause socio-economic displacement such as, inducing poverty, forcing the poor and the moderately poor to the lowest level, increasing morbidity levels. Most development projects induce displacement of people from their traditional habitats. Cernea(1999) formulated the 'Impoverishment Risk and Reconstruction Model(IRR)' which are:

Landlessness, Joblessness, Homelessness, Marginalization, Food insecurity, Increased mobidity and mortality, Loss of access to common property, social disintegration.

Development induced displacement has a gender dimension. The whole family suffers the impact of joblessness, reduction in income and of the move below the poverty line. While the access of the whole family declines, that of women declines more than that of men. If the project gives jobs, except in women headed families they go almost exclusively to men considered head of families. If they are rehabilitated, land is allotted to men. So domestic power passes full to the men and from him to his son.(Thekkekara Stan,1993)

As a result, after displacement jolessness is higher among women than men. It reduces women to being house-wives also depending on man's single salary. But most of the men spend a part of their salary on alcohol. One of the result is rise in domestic violence(Fernandes and Raj:1992 p.153-154). A study carried out by National Commission for Women in India, on the impact of displacement on women reveals that violence against women and alchoholism are the direct outcome of development induced displacement in India. Displacement made men feel helpless and turned women and children scapegoat(TISS, 1993).

Moreover, forced displacement is a traumatic experience. The elderly, women and children are vulnerable to mental health problems associated with dislocation. It is generally recognized that serious change in immediate physical and social environment is particularly risky for elders, that it may trigger episodes

cognitive disorientation that appears as dementia(Byron. J. Good, 1996)

The next step is joblessness that takes two forms, the first is lack of access to work and the second is downward occupational mobility. Lower access to work is the first form that the resultant joblessness takes. In Assam 50% became daily wage unskilled workers.(Fernandes and Bharali:2006 p.188) All feel the impact of the consequent impoverishment but women and children feel it more than other do. The lower the social stratum they belong to, the greater the impact. It takes the form of higher joblessness; greater malnutrition deterioration in their social status. For example 56% of displaced families in Assam pulled their children out of school to turn them into child labourers.

Sanitation is a major problem specific to the displaced women. But since this problem peculiar to women, it seldom draws attention. Moreover collection of water is almost always a woman's responsibility. Taking over of water source by dams, or water pollution by 'development' projects, affect women's lives the most.

The transition period between actual displacement and resettlement is a difficult phase, in which, again, women suffer somewhat more. In the absence of sensitive handling and supportive atmosphere, the oustees found it difficult to shift to new site. Many, therefore, continue to maintain two homes-one of the submerging village and the other in the resettlement, resulting in fracturing of families. Most often, it is the women, the old and the children who left behind. Moreover, it has been seen that whenever there is unemployment, i.e. jobs are scares, the first ones to lose are the women. This is not because they lack the skill, but more because they have to make way for the men.

Conclusion

The study is an attempt at understanding development induced displacement which has affected mostly the weaker sections of society. In the name of development the state snatched land and livelihood from a large section of people, mostly marginalized and tribals. With displacement, two terms are interrelated, i.e. rehabilitation and resettlement. While resettlement is the physical implantation in a new colony, rehabilitation is total re-establishment of lost livelihood, i.e. recreation of physical, social and cultural environment required for a new life with dignity.

There is a gender disparities in resettlement operation. For example, compensation payments are usually paid to the heads of households, male hands, leaving women and children at higher risk of deprivation.

Based on the conclusion arrived at by the study, the following are the suggestions:

- The study suggests that efforts to be made to minimize the displacement as it is resulting in impoverishment of project affected people.
- Minimize the time gap between displacement and resettlement.

- Full compensation to the Common Property Resources(CPR) has to be paid.
- There must be vocational training programmes for women to improve their employability in the project.
- Compensation package should include affected women.
- Counselling programmes should be organized by government agencies as well as NGOs for displaced women.
- Not the least, further research should be made on this neglected area.

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RURAL BANKS OF INDIA AND ITS PERFORMANCE : AN EMPIRICAL STUDY

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Abstract

The Regional Rural Banks are formed to serve the needy rural poor for the agricultural and allied activity capital requirements. It is well known that the lenders are the sufferers from non-recovery of loans lent to willful defaulters and cheaters. The banking system is the heart of any Countries' economy, striving to achieve growth and that remain a permanent and dominating factor in the global competitive business environment. To improve the rural credit mechanism and the inadequate situation led the Government of India to form a committee to find feasible solution to enable easy rural credit satisfying mechanism through Regional Rural Banks. In particular, the regional rural bank of India mainly focuses on supply of credit to the rural people. This paper attempts to study that the Performance of Regional Rural Banks of India that satisfies the rural people for their agriculture and agro-based business financial needs and in turn they earn profit for their activities through their banking activity.

Introduction

The villages are the backbone of any country. As far as India is concerned, it is populated highly with rural mass that undertakes the agriculture and its allied activities at larger level. The income from these activities occupies more in the Gross Domestic Product of India. It is well known that the banking system is the heart of any Countries' economy, striving to achieve growth and that remain a permanent and dominating factor in the global competitive business environment. They are having a favourable growth, asset quality and profitability. To improve the rural credit mechanism cooperative banking sector were also introduced earlier and that was also not in a position to satisfy the rural needs in terms of money. This inadequate situation led the Government of India to form a committee to find feasible solution to enable easy rural credit satisfying mechanism. The committee that headed by Shri. M. Narshimam in the year 1975 came out with its recommendation to form Regional Rural Banks. In particular, the regional rural bank of India mainly focuses on supply of credit to the rural people.

This paper attempts to study that the Regional Rural Banks of India satisfies the rural people for their agriculture and agro-based business financial needs and in turn they earn profit for their activities through their banking activity.

Review of literature

Sanjay Sinha et al (2003) expressed that, "Profitability is very strongly correlated with proactive and well-judged management, and is not only two of the five Regional Rural Banks surveyed that these qualities were observed. Programmes of capacity building and motivation among mangers are likely to generate high returns. *Dilip Khankhoje and Milind Sathye* (2008) in their article recommend that the existing policy of bringing down non-performing assets as well as curtailing the establishment expenditure through voluntary retirement scheme for bank staff and rationalization of rural branches are steps in the right direction that could help these banks improve efficiency further over a period of time. *Dr. Ch. Rajaram, and Dr. K. Rajendar* (2008) in their article said that "Quality of loan asset is the most important factor for the basic viability of the banking system. Lower level of non-performing assets helps the banks in consolidating their position and give credence to efficiency of the management. On the contrary, higher non-performing asset levels make their balance sheets weak and less competent. *Suresh. R,* (2010), "Regional Rural Banks of India perform well only they get more capital injection by the Government of India so as to reach the capital level on par with the commercial banks for their business activity to lend needy poor persons involved in agriculture and allied activities"

Need for the study

So far, studies have been conducted on Regional Rural Banks based on its profitability and financial performance as individual, district-wise and state-wise and comparison of Regional Rural Banks. It is felt to have a study as a whole by considering the banking activities from bankers' point of view and customers' point of view of Regional Rural Banks and how far it satisfies the either side.

Objectives of the study

The following are the objectives of the study

1. To trace the origin and growth of Regional Rural Banks of India
2. To study the physical performance of the Regional Rural Banks of India
3. To study the business performance of the Regional Rural Banks of India
4. To offer suggestions for further development of Regional Rural Banks of India.

Methodology and data collection

This paper attempts to study and analyze the banking business performance and productivity of the Regional Rural Banks in terms of branch-wise, district-wise, staff-wise and state-wise as overall. The required details for the analysis are from 2001 to 2013. The collected secondary data were involved in various statistical analyses like average, standard

deviation, coefficient of variance compounded growth rate and correlation. The hypotheses framed were tested with the parametric tests like t-test, f-test, ANOVA (Single factor).

Regional Rural Banks of India

The Regional Rural Banks popularly known as the small man's banks have taken deep roots and have become an inseparable part of the rural economy. It plays a vital and essential role in the rural institutional financing for agricultural credit in terms of geographical coverage, with a friendly approach and contributes more to the development of rural economy. During 2014, the population of Regional Rural Banks is 56 having a branch network of 19082 with no change in the share capital of the previous year status. As per the report of the NABARD, the provisional financial results of RRBs for the year 2013-14 indicate that all 57 RRBs have earned profits aggregating Rs. 2,833 crore as compared to 63 out of 64 RRBs earning aggregate profit of Rs. 2,275 crore in 2012-13.

Table-1 reveals that there is a negative growth in no. of Regional Rural Banks due to amalgamation. It also reveals a merge growth in no. of districts covered, branches and staff employed that shows a light on the face of Regional Rural Banks that they have not grown in a satisfactory level which may be due to decision of Government of India to cut down the expenditure that may increase the level of profit. However the C.V. highlights a lesser variation in the no. of district coverage, no. of branches and no. of staff employed.

Null hypotheses are framed from the above physical analysis as given below;

1. There is no significant difference between the no. of Regional Rural Banks and its branches in the development of Regional Rural Banks of India.
2. There is no significant difference between the no. of districts covered and no. of employees in the development of Regional Rural Banks of India.

A paired t-test was performed to test the hypothesis 1 & 2 was considered to test the third hypothesis. The results are exhibited in table-2 and 3.

Banking activity analysis

In India, till inception of Regional Rural Banks the commercial and cooperative banks rendered financing services to the rural mass. After 1975, the Regional Rural Banks gained an adequate and tremendous growth in terms of number of branches in the district of India.

Table-1: No. of Regional Rural Banks, District coverage, Branches and Staff employed in India

Years	No. of RRBs	No. of Districts covered	No. of Branches	No. of staff employed
2001-2002	196	511	14,390	69,875
2002-2003	196	516	14,433	69,547
2003-2004	196	518	14,446	69,249
2004-2005	133	523	14,484	68,912
2005-2006	94	525	14,494	68,624
2006-2007	90	534	14,520	68,289
2007-2008	90	594	14,761	68,005
2008-2009	86	616	15,181	68,526
2009-2010	82	618	15,480	69,042
2010-2011	82	620	16,001	70,153
2011-2012	82	638	16,909	74,291
2012-2013	64	635	17,856	76,118
2013-2014	56	NA	19,082	NA
Average	111.31	570.67	15541.31	70052.58
S.D.	51.41	53.06	1520.14	2517.08
C.V.%	46.18	9.30	9.78	3.59
CGR% (up to 2012-2013)	Negative	1.11	2.15	0.25

Table-2 : t-test: Paired Two Sample for Means

Details	*No. of Regional Rural Banks*	*No. of Branches*
Mean	111.3076923	15541.30769
Variance	2642.564103	2310836.564
Observations	13	13
Pearson Correlation	-0.638272323	
Hypothesized Mean Difference	0	
df	12	
t Stat	-35.81276884	
P(T<=t) one-tail	7.18423E-14	
t Critical one-tail	1.782287548	
P(T<=t) two-tail	1.43685E-13	
t Critical two-tail	2.178812827	

Table-2 reveals that the calculated t-value is less than the t-critical value and hence it is concluded that the framed null hypothesis-1 is accepted that there is no significant difference at 5% level of confidence between the no. of Regional Rural Banks and its branches in the development of Regional Rural Banks of India. It is also identified that there is a negative correlation among these variable.

Table- 3: t-Test: Paired Two Sample for Means up to 2012-2013

Details	*No. of districts covered*	*No. of staff employed*
Mean	570.67	70052.58
Variance	2815.52	6335706.81
Observations	12	12
Pearson Correlation	0.53	
Hypothesized Mean Difference	0	
df	11	
t Stat	-96.69	
P(T<=t) one-tail	0.00	
t Critical one-tail	1.80	
P(T<=t) two-tail	0.00	
t Critical two-tail	2.20	

Table-3 reveals that the calculated t-value is less than the t-critical value 2.20 and hence it is concluded that the framed null hypothesis-2 is accepted that there is no significant difference at 5% level of confidence between the no. of districts covered and no. of staff employed in the development of Regional Rural Banks of India. It is also clear from the above that there is a moderate positive correlation among the above two variable.

The following table-5 shows the sources of the Regional Rural Banks for the periods taken for the analysis. Table-8 exhibits the application of funds of the Regional Rural Banks.

Table-5 displays that the there is a steady growth in the ways of creating sources by the banks for their business activities. The coefficient of variation exceeds 50% in all cases due to reasons of mobilization of sources at larger level when compared to the previous every time. Considering the sources of the Regional Rural Banks, a hypothesis is framed as there is no significant difference between the owned, borrowed sources and deposits in the lending process of the Regional Rural Banks that supports for the higher performance of the banking activity and the same is tested with the statistical tool ANOVA one way classification. The correlation among these three variables was also computed.

Table-5: Sources of Funds of Regional Rural Banks

(Rs. In Crore)

Year	Owned sources	% of owned to total	Borrowed sources	% of borrowed to total	Deposit source	% of deposits to total source	Total Sources
2001-2002	4,059	7.64	4,524	8.52	44,539	83.84	53,122
2002-2003	4,666	7.88	4,479	7.56	50,098	84.56	59,243
2003-2004	5,438	8.19	4,595	6.92	56,350	84.89	66,383
2004-2005	6,181	8.37	5,524	7.48	62,143	84.15	73,848
2005-2006	6,647	7.79	7,303	8.56	71,329	83.64	85,279
2006-2007	7,286	7.27	9,776	9.76	83,144	82.97	100,206
2007-2008	8,733	7.32	11,494	9.63	99,093	83.05	119,320
2008-2009	10,910	7.59	12,736	8.85	120,189	83.56	143,835
2009-2010	12,247	6.96	18,770	10.66	145,035	82.38	176,052
2010-2011	13,840	6.70	26,491	12.82	166,232	80.48	206,563
2011-2012	16,462	7.06	30,289	12.99	186,336	79.94	233,087
2012-2013	19,304	7.18	38,268	14.22	211,458	78.60	269,030
2013-2014	22,103	7.07	51,208	16.37	2,39,504	76.56	3,12,815
Average	10605.85	---	17342.85	---	118111.50	---	146060.20
S.D	5845.32	---	14954.15	---	65769.67	---	86273.42
C.V.%	55.11	---	86.23	---	55.68	---	59.07
C.G.R.%	15.19	---	24.36	---	15.88	---	16.71

Source: Compiled from the Report of RBI & NABARD

Table-6 Anova: Single Factor

ANOVA							
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*	*Inference*
Between Groups	94281158387	2	47140579193	30.86	1.69	3.26	Significant
Within Groups	55001334145	36	1527814837				
Total	1.49282E+11	38					

Thus the calculated F-value is greater than the f-critical value, the formed null hypothesis is rejected and concluded that there is a significant difference the owned, borrowed sources and deposits in the lending process of the Regional Rural Banks that supports for the higher performance of the banking activity. This may due to high level of participation of deposits in the sources of funds and highlights that the major role is played by the deposits collected from the public in lending activity. In addition to that these three variables are also involved in testing the relationship through correction. The relationship and shows that these having a high degree of positive correlation.

The following table-7 exhibits the application of funds of the Regional Rural Banks for the periods taken for the analysis.

Table-7: Applications of Funds (Rs. In Crore)

Year	Advances	% of advances in total applications	Investment	% of investment in total applications	Total Applications
2001-2002	18,629	37.89	30,532	62.11	49,161
2002-2003	22,158	40.13	33,063	59.87	55,221
2003-2004	26,114	41.95	36,135	58.05	62,249
2004-2005	32,870	47.21	36,762	52.79	69,632
2005-2006	39,713	49.09	41,182	50.91	80,895
2006-2007	48,493	51.50	45,666	48.50	94,159
2007-2008	58,984	54.85	48,560	45.15	1,07,544
2008-2009	67,859	50.83	65,630	49.17	1,33,489
2009-2010	82,819	51.06	79,379	48.94	1,62,198
2010-2011	98,917	53.35	86,510	46.65	1,85,427
2011-2012	1,16,385	54.81	95,975	45.19	2,12,360
2012-2013	1,39,837	55.82	1,10,684	44.18	2,50,521
2013-2014	1,59,660	59.10	1,10,514	40.90	2,70,174
Average	70187.54	---	63122.46	---	133310.00
S.D	46373.48	---	29988.85	---	76101.54
C.V.%	66.07	---	47.51	---	57.09
C.G.R.%	20.05	---	12.79	---	16.23

Source: Compiled from the Report of RBI & NABARD

It is evident from coefficient of variation that advances and investment varies more due to faster application of funds for interest resources. The compounded growth rate also shows a satisfactory position, but in case of advances outstanding the banker should take precautionary steps to protect the banks from non-performing assets. A null hypothesis is framed that there is no significant difference in performance between advances and investments and the same is tested with F-test. The results were exhibited in table-8.

Table-8: F-Test Two-Sample for Variances

	Advances	*Investments*
Mean	70187.53846	63122.46154
Variance	2150499740	899330875.1
Observations	13	13
df	12	12
F	2.391221963	
P(F<=f) one-tail	0.07256792	
F Critical one-tail	2.686637113	

Since the calculated F-value is less than the F-criterion value 2.69 at 5% level of significance. Hence the formed null hypothesis is accepted and concluded that there is no significant difference in performance between advances and investments. It shows the application ways are almost equal. This is proved through correlation analysis that these two variables have a high degree of positive correlation.

Credit Deposit Ratio

The Regional Rural Banks were formed to develop the rural economy by providing credit and other facilities for the purpose of the development of the agricultural activities of the targeted poor people. The CD Ratio is showing a steady growth from 41.83% to 66.13%. It shows a positive performance of utilization of funds from the source deposits and both of them are having high degree of positive correlation.

It is also essential to consider the comparison of total sources and total utilization of funds by the banks to identify the effective banking activity.

The utilization of sources during the entire study period is more than 90%, except the year 2010-2011. It is evident that the banks have performed well in their banking activity. A null hypothesis is framed that there is no significant difference in performance between total sources and utilization which was tested by F-test. The results have been shown in table-9.

Table-9: F-Test Two-Sample for Variances

	Total Sources	*Total Utilization*
Mean	146060.2308	133310
Variance	7443103403	5791443758
Observations	13	13
df	12	12
F	1.28518962	
P(F<=f) one-tail	0.335386183	
F Critical one-tail	2.686637113	

The calculated F-value 1.28 is less than the F-criterion value 2.69 at 5% level of significance. Hence the formed null hypothesis is accepted and concluded that there is no significant difference in performance between total sources and utilization. It shows the utilization is almost equal to sources. This is proved through correlation analysis that these two variables have a high degree of positive correlation.

Conclusion

The performance of the Regional Rural Banks in India since 1975 is good, even though the Regional Rural Banks faced so many numbers of crises and competition with other banks. The negative results shown in the above study does not mean that the banks did not perform well, but due to the measures as downsizing the banks taken by the Government of India to protect the Regional Rural Banks from its doldrums. It is clear that the Regional Rural Banks are competing with other banks with its limited resources and restrictions. It is found that the state of Nagaland is totally neglected in opening the Regional Rural Banks. Initiative measures should be taken to give total coverage in districts located in India by forming Regional Rural Banks. The private sector banks should to be insisted for opening of Regional Rural Banks on par with nationalized banks. When these measures are taken, it is sure that the banking system in India will come up and it is possible to bring the banking activities to international standard.

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THE ROLE AND CONTRIBUTION OF SMT. SHASHIKALA KAKODKAR IN POLITICS IN THE STATE OF GOA

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Abstract:

Woman can enter politics and can lead the administration of a State have been proved by many in recent timesMrs. ShashikalaKakodkar is one among them. ShashikalaKakodkar has contributed a lot to the Goan Politics and the society, participated in the Goa's struggle for the freedom served as the Chief Minister of Goa, Daman an Diu for six years, General Manager and Managing Director of Bandodkar Group of Companies and as Leader of BahujanSamaj, she has tried her level best to uplift the masses. She even established educational institutions. Her role as an education minister of Goa State is also remarkable. Her love towards mother language is seen right from her entry into Politics and it's still evident today, when she came on the roads to fight against the government decision on Medium of instruction. Shashikalakakodkar though criticized by many on several occasions has contributed a lot to the Goan Society and Goa's Politics. This research paper will focus on Role into Politics, Social Life and contribution to uplift the subaltern

Keywords: *Administration,* democratic, *freedom, Woman*

Introduction

The position of women in Goa is better than their counterparts in the neighbouring states of Karnataka and Maharashtra, However very few women have appeared on political scene in Goa. Ms. UrmindaMascarenhas was the first women elected to the legislative assembly in the elections held in 1963. She was followed by Ms. ShashikalaKakodkar, Ms. Ilo Miranda, Ms. Farrel Furtado, Ms. Fatima D'sa, Ms. SangitaPorob, Ms. Victoria Fernandes, Ms. Nirmalasawant, Ms. AlinaSaldhana and Ms. Jennifer Monserrat. It is Ms. SanyogitaRaneSardesai who is the only women to have represented Goa in Parliament. The article is about the first Women Chief Minister of Goa Mrs. ShashikalaKakodkar.

Early Life

A lady is always introduced as daughter of so and so or husband of so and so, but I do not like to introduce Mrs. Kakodkar in that manner. Because she has her own earned position and she has her own identity. It's my firm belief that society should change this attitude and behavior of introducing ladies by their fathers and husbands name.

ShashikalaKakodkar was born on 7th January 1935 at Pernem. She was the first child of Mr. DayanandBandodkar and Mrs. SunandaPednekar. UshaVengurlekar, Kranti Rao Jyoti Bandekar and SiddharthBandodkar are

her younger Siblings. She completed her elementary education from MustifundSchool. She completed her Matriculation from Peoples High School, Panjim. At the age of 11 she participated in the Goa's Struggle for freedom. She was shouting slogans "Jai Hind" and was beaten up by the Portuguese Police Officer for this act. She fearlessly participated in the struggle for freedom at a very tender age. From 1954 to 1958 she was at Fatima College Dharwad where she studied anthropology, Sociology and History, and was awarded Bachelors of Arts. She completed her Masters in Arts from Elphinstone College Mumbai.[1]

The year 1963 is double joyous occasion for Shashikala; because the first ever democratic elections took place in Goa after the 450 years of Colonial domination and her father Mr. DayanandBandodkar became the first Chief Minister of Goa Daman and Diu Union territory. Secondly She got married to GurudattKakodkar. In 1968 she was made General Manager of Bandodkar group of Companies. She was the member of Youth Red cross Society, All India Woman Conference and Central Social Welfare Board.[2]

She was influenced a lot by her father Late DayanandBandodkar who always inspired her to do good things for the society. She is very spiritual lady and often visits Shankaracharys Math at Shringeri. Her fearless attitude and her inborn leadership style helped her to enter into Politics. Her sympathy towards the downtrodden and the oppressed section motivated her to enter into social and charitable Work.

Role in Politics

In the orthodox hindu society the general mentality is that, a woman should not enter into politics because its meant for man and its unhealthy place for women. Although criticized by many Mrs. Kakodkar ran the administration of the Union Territory. "She had proved by her actions deeds, that she was a capable leader, she had not only ran the administration successfully improved the lot of people, brought about substantial development of the territory in the sphere of education, agriculture, industry and social work…".[3]

ShashikalaKakodkar was into social work since she came to Goa after completing her masters from Mumbai. Politics in general is always taken into negative sense and women are kept away from it but Mrs. Kakodkar took in a positive sense and entered Goan Politics in 1967 general Elections, when the question of Goa's Identity was solved.

Elections were held on 12 April 1967; ShashikalaKakodkar contested election from Ponda Constituency and won the seat with vast majority. In 1972 she contested from Bicholim Constituency. This time she became the Minister in Bandodkar's cabinet. But the destiny had something else for Mrs. Kakodkar. On 12th August 1973 DayanandBandodkar passed away. And on the same day she was appointed as the Chief Minister of Goa Daman and Diu. She was not new into politics but the responsibilities at 38

years were too much for her. There were many who were not happy with her leadership. Even her cabinet Minister Mr. Pratap Singh Rane was not happy. There was split in MGP L, few MGP leaders left the Party and joined Indian National Congress. There were threats to her leadership; she was severely criticized within her political party. Responsibilities at her home were also increased as her sons were very small when she became the chief Minister of the State. But very efficiently she managed the affairs at home and the affairs of the Union Territory.[4]

She was popularly known as "Taai". In 1977 General elections were held, there was a shift in Goa's local political polarization but MGP managed to get 15 seats i.e. 1 less to the majority. Taai formed the government with the help of 2 independent MLAs of Daman and Diu. She became the chief Minister for the second time. SartoEsteves believed that MGP came to power in 1977 because of the qualities of leadership displayed by Mrs. Kakodkar. This time she faced much more problems than earlier. She was criticized for running corruption-prone government, which was particularly dominated by the goans than-strong transport lobby, and which saw a lot of her fellow Gomant Maratha Cast members gained predominance in Government postings.

Towards the end of her tenure Mrs. Kakodkars government was hit by two major agitations; One lead by traditional fisherman (Raponkar agitation) protesting against the government policy and another campaign by students demanding 50 per cent bus fare concession for all bonafide students. Latter was largely successful. She accepted the demand of the students. She established 11 Industrial Estates in Goa which created Employment for the Goan Youths. As the unemployment rate was going on increasing taai realized the need of industrialization and established Industrial estates in Goa.

On 23rd April 1979 Taai faced a major problem in her political career as DayanandNarvekar, Shankar Lad and Dilkhush Desai, these three MLAs from MGP left the party and government was reduced to minority and ShashikalaKakodkar's Government after 6 years of her rule collapsed and President's Rule was imposed in Goa Daman and Diu.

Elections were held in 1980, MGP lost the elections and Congress for the first time came to power. Taai lost elections from Bicholim Constituency. Taai left MGP and joined Congress. She was expelled from MGP. Taai even left Congress and established BhausahebbanbodkarGomantakPaty popularly known as "bhabango". In 1984 she contested from Cancona and marcaim constituency but lost the elections in both the constituencies. By this time Konkani became the sole official language of Goa. Goa attained statehood. Taai came back to MGP. Once again contested from Mayem Constituency. She won the seat but MGP did not come to power, instead Congress came to power. But Congress government collapsed just after few

months and some of the Congress MLAs resigned and along with MGP formed PDF government under ChurchilAlemao which was for two months. Churchil resigned and Dr. Luis Proto Barbosa became the chief minister of Goa. In his cabinet Taai was made education, art and culture, transport and fisheries Minister. But MGP withdrew its support to PDF government and Government was reduced to minority and presidents Rule was imposed in Goa. Taai again contested 1994 General elections and she won that lections from Mayem Constituency and this was her last Victory. She contested 1999 and 2002 general elections but could not win elections.

Leadership Qualities:

Kakodkar followed a different style of functioning which resulted in her downfall. She was educated and had better capacity to understand and control the administration of the union territory, but she lacked mass contact with the people like her father. She was proud of herself. (Almeida, 2013) Mrs. Kakodkar was a prominent leader of the MGP. She emerged as the only second line leader within the MGP during the Second Bandodkar Ministry (1967-1972) to some extent, sidelining senior party members. While her father was facing the ministerial crises of 1970, his daughter already an MLA and Parliamentary Secretary of MGP "Actually began directing the Party affairs and suggesting probable solutions for various kinds of problems."[5]

When she was Minister of State there was an impression that she exercised far more powers than the senior cabinet colleagues in the Third Bandodkar Ministry (1972-1973). After taking reins of the government, she kept the old friends of her father at a distance and arranged her own advisors. Her main agenda in functioning the government were implementation of land reforms and reorganization of *communidades*, secure statehood for Goa, promote tourism and small scale irrigation projects. During her second tenure she did not project any specific agenda. She spoke in terms of all round development of the people of Goa. Because of her attitude there was dissatisfaction within MGP. Some of its leaders left MGP and joined INC. by this time UGP was merged with INC. In the fourth general elections which were held on 1st June 1977, MGP got 15 seats, INC got 10 seats, three candidates from Janata Party and two independents won. MGP under ShashikalaKakodkar with the support of independent formed the government but could not complete its full term.

She did possessed certain inherent qualities which could enable her to emerge as an efficient and effective leader- youthfulness, sensitive outlook, personal charm, varied experience, tremendous affection and support from the party and people irrespective of religion due to the affection felt her for father BHAU by majority of Goans. She was better educated and code perceives the political and social situation through a much more sophisticated analysis theoretically. The grooming of ShashikalaKakodkar by Bandodkar had many similarities with Nehru-Indira

dynasty. Like Indira Gandhi ShashikalaKakodkarclosely followed her father's work and accompanied him on tours and party meetings. Unlike Bandodkar, who was a mass leader it is difficult t say Mrs. Kakodkar had a mass base. Her influence was projected through a more formal structure of association rather than contact with common man. Unlike Bandodkar, she emerged as an efficient administrator and injected discipline into public survey system.

As a leader ShashikalaKakodkar showed the ability to read the signs of the times and shift policies on major issues. In the sphere of executive leadership initially she capitalized her father's image, she soon realized the need to step out of "The Bandokars daughter" image and emerged as a leader in her own right with this objective in view she began the practice of distributing sweets to orphans and aged on her birthday and made it appoint to initiate or inaugurate Government and Party Projects on her birthday. By 1974, she was emerging as a leader in her own right and it's evident in the Mandrem by election where the MGP candidate RamakantKhalap won against Congress candidate RajuTalenekar. When this victory was followed by another victory she was herself so surprised by the result that she addressed 9 hands giving meeting.

The Chief Ministers Executive leadership to a fair extent depends on bureaucracy, its talent, its characteristics, prestige and popularity. MrsKakodkar owed of the shortcomings of her father's regime and promised efficient and responsive administration. That would provide the people with adequate basic amenities, develop roads, and provide potable water, health, educational and other facilities. To a fair extent she was able to infuse discipline in the administration especially during national Emergency.[6]

Every Person has strong as well as weakness. Some of the shortcomings of Mrs. Kakodkar's leadership are: She lacked the rapport with party colleagues and people, which was so characteristic of Bandodkar, and as a consequence alienated herself from the Party workers and created a coterie which proved her undoing. Being the youngest Chief Minister also had its drawbacks. Compared to her father, she appeared to many as more egoistic. Unlike her father who trusted his comman sense and mass contact who helped him to take his decisions, ShashikalaKakodkar came to rely heavily on a coterie which included her husband GurudattKakodkar (PRO). She took Particular care not to create the impression of a CM who disobeyed or disregarded her husband, thereby seeking to maintain the traditional image of a good Indian Wife.

Unlike her father she was neither an extrovert nor she maker herself as easily accessible as her father. She failed many times on the floor of the house to command and could not control her own MLAs. Dissidence within the organizational Wing overflowed into the legislature. Inspite of the shortcomings she had proved by her actions and deeds that she was an able administration.

Today Taai has taken retirement from active Politics. But she is active in her Social work. Taai's Contribution to Goan Politics is remarkable. We talk about women empowerment and Taai is an example before all the ladies to manage Home and the Sate simultaneously. We have seen many women contesting elections and disappearing after the elections. The sole reason is that they are not getting encouragement to participate in Politics. Taai spent 35 years in Goan Politics, 1967-2002. She is the only woman in Goa who has been into Politics for such a long period. Victoria Feranandes, NirmalSawant, SangitaParab are other examples before us. But we cannot compare the experience of Mrs. Kakodkar to any other Goan woman Politician.

Education:

From 1980-1990 Mrs. Kakodkar devoted her years for social work. She established SiddharthBandodkar Higher Secondary school in Velguem, where her father established ShrimatiBandodkar High school. Velguem is a small village in the BicholimTaluka, where proper facilities were not available. It's because of Bhau and Taai the students can get basic elementary and higher education and they do not have to go far to Bicholim.[7]Mrs. Kakodkar was a highly qualified lady who became the chief Minister of Goa. In 1990's she became the Education Minister of Goa state and was responsible in a major way of the regional languages- alone, no English education policy implemented in government aided primary schools in Goa.[8]

Contribution to the society

Mrs. Kakodkar was very much into social work even before entering into politics. She was associated with Youth Red Cross Society Goa Branch, she was the member of Central Board of Social Welfare even she was the member of All India Women Federation. She always worked for the betterment and overall development of the society.

Welfare of the Subaltern:

She has sympathy towards oppressed sections of the society. On many occasions she has helped the subalterns. One such instance is that, when Banbodkar allotted lands to the kunbis, Gaudas, vellips and dhangar community for kumeri cultivation which was illegal, but taai gave those lands to the tillers legally and those who were given illegally they were made legalized. The land to the tillers, the famous "KulKaaido" The Mundkar Protection from Eviction Act 1975 was passed by taai. This act was introduced to provide for better protections to Mundkars against evections from their dwelling houses.[9]Mundar got legal rights in the land. The mundkars were released from the oppression of the Bhatkars. Taai hails from bhaujanSamaj i.e. Gomantak Maratha Samaj. She always worked for their socio-economic upliftment and worked for their rights.

Love for the Mother language:

It was ShashikalaKakodkar who started grants to Government Marathi and Konkani Primary Schools in 1991 when she was the education Minister and grants to English medium schools were stopped as she was of the opinion that a child's basic education has to be in his/her mother language.

ShashikalaKakodkar (TAAI) has played multiple role in her life and has proved that a woman can do many things in her life. Nothing is impossible in this world. She was the third Woman chief Minister after Suchitakripalani of Uttar Pradesh and NandiniSatpathy of Oddissa.She is truly an iron lady of Goa. A freedom fighter, Chief Minister, a legislator, Language Lover, Businesswoman, a daughter, a mother, a wife.

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HEALTH ASPECTS OF HUMAN DEVELOPMENT IN EAST GODAVARI DISTRICT: AN ANALYSIS

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Abstract:
In economic aspect human development is one of the essential factors of the nation's development. In this context, this paper try to explain the Socio, economic and health profile of the study area of the East Godavari District of Andhra Pradesh at micro level which influence on the life style and on agricultural production process. The study also concentrated on the health development aspects of the state of Andhra Pradesh and the study area.

Abstract: Couple Protection, Fertility, Human development, Infant

1. Introduction

The basic difference between economic development and human development is that economic development entirely focuses on the increase of income whereas the human development believes in expanding and widening of all aspects of human life be it economic, social, political, cultural, etc. In economic aspect human development is one of the essential elements. The basic idea behind this is that it is the use of income and not the income itself that decides the human choices. Since, the real wealth of a nation is its people; therefore, the goal of development should be the enrichment of human life.

2. Objectives of the paper

The main objective of this paper is to explain the Socio, economic and health profile of the study area of the East Godavari District of Andhra Pradesh at micro level which influences life style and on agricultural production process. The study also concentrated on the health development aspects of the state of Andhra Pradesh and the study area.

3. Analysis of the concept

1. Profile of East Godavari District:

East Godavari District is a residuary portion of the old Godavari District after West Godavari District was separated in 1925. Area of the District is 10,807 Sq.Kms. The District is located between Northern latitudes of 16° 30' and 18° 20' and between the Eastern longitudes of 81° 30' and 82° 30'. The District has 5 Revenue Divisions viz., Kakinada, Rajahmundry, Peddapuram, Rampachodavaram and Amalapuram and has 60 mandals. A new Revenue Division Ramachandrapuram has been constituted recently by carving some mandals from the existing revenue divisions.

Tribal area: The tribal area towards the northern part of the district, which are backward. There is an Integrated Tribal Development Agency (ITDA) for the

welfare of the tribals, which also covers the health aspects.

Upland Area: The upland area is sandwiched between the tribal and delta area. It is agrarian and depends on monsoon; therefore the crop losses are frequent and can be compared with backward Visakhapatnam District in the economy.

Delta Area: It from the south part of the District and is irrigated by the canals of Godavari River. The areas are rich and economically comparable with the development of West Godavari District**.**

Agriculture and other sources:

The net area cultivated with crops from about 41 percent of the total Geographical area of the district. Paddy forming covered 53 percent of the total area sown with an average yield of 2625 kgs/acre in the district. The district stands first in the cultivation of the Coconut and Banana. Maize crop grown both in kharif and Rabi, in kharif 2001 the crop is grown in an area of 2495 Hactars, a production of 6442 Tons and productivity is 2582 Kg/Ha. In Rabi, an area of 241 Ha is covered with maize and production is 10770 Tons with productivity of 3323 Kg/Ha.

Industries:

Rice, Sugar, Fertilisers and Textiles are the large and medium scale industries in the district. Besides there are Small scale Industries like Agro based industries, Chemical, Ceramic, Light Engineering, Non-ferrous metals, Leather, etc. In the private sector there are three Spinning Mills, three Sugar Factories, One paper Mill, One Plywood Factory, one Horlicks Factory in the district besides others. There are two large scale Fertilisers and Chemicals Factories at Kakinada viz., Nagarjuna and Godavari Fertilisers. There are five industrial Estates in the district at Samalkota, Dowleswaram, Rampa Chodavaram, Kakinada and Gopalapuram. A number of Edible Oil packing Industries are established in Kakinada. The forests in the district cover with Teak, Bamboo, Tamarind, medicinal plants, Adda leaves, Timber and Bamboo are the main sources of revenue earnings

Communications:

The district is served by Rail line (Broad gauge) which is double line from Rajahmundry to Tuni and single line from Kakinada to Samalkota and Kakinada to Kotipalli covering a distance of 1717 Km only. Almost all the places in the district are connected by well-laid out roads. The District has a network of navigation canals also to facilitate transport by boat. Mostly Agricultural commodities like coconut and other goods are carrying through water transport system.

4. Health and Demographic Goals:

East Godavari district had set for itself specific goals in demographic and health indicators under the State Population Policy 1997, and the Andhra Pradesh Vision-2020. These goals are:

NRHM goals by 2012 in the District: The District has highest Infant mortality rate of 54 per 1000 live births while that of the State is 59. The Maternal Mortality Rate, highest in the state is 305 per one

lakh live births while that of the State is 341. Immunisation coverage is nearly 75.00 per cent in the District while that of the State is slightly more than 71 percent. However the District has to improve its performance IMR and MMR to meet the NRHM goals.

- Infant Mortality Rate : 30 per 1000 live births
- Total Fertility Rate : 2.1
- Maternal Mortality Rate : 100 per 1lakh live births
- Couple Protection rate : 65
- Immunization :100%

National Population Policy Goals:

Under the National Population Policy finalised in the year 2000 by the Government of India, goals are set under various demographic parameters for achievement by the country by the year 2010. Table 1 and Table 2 reveal the Andhra Pradesh State health and demographic goals, and Goals under NRHM East Godavari District. There is steady decline in the natural Growth Rate, Crude Birth Rate, Crude Death Rate, Infant Mortality Rate and Maternal Mortality Ratio. Goals are also set for East Godavari District under National Rural Health Mission (NRHM) were presented in Table 2.

Table 1 health and demographic goals of Andhra Pradesh

Indicator	2000	2010	2020
a. Natural Growth Rate (%)	1.15	0.80	0.70
b. Crude Birth Rate	19.0	15.0	13.0
c. Crude Death Rate	7.5	7.0	6.0
d. Infant Mortality Rate	45.0	30.0	15.0
e. Maternal Mortality Ratio*	200	120	50
f. Couple Protection Rate (%)	60.0	70.0	75.0
g. Total Fertility Rate	2.1	1.5	1.5

Source: Compiled from National Population Policy Document

Note: per 100,000 live births

Table 2 Goals under NRHM East Godavari District

Goals Under NRHM East Godavari District				
S.No.	INDICATOR	District	State	NRHM Goals by 2012
1	IMR	54 per 1000 live births	59 per 1000 live births	< 30
2	MMR	305 per 1 lakh live births	341 per 1 lakh live births	< 100
3	TFR	2.1	2.3	2.1
4	CPR	67.7	62.5	65
5	Full Immunisation	75.00 %	71.40	100

Source: Compiled from National Population Policy Document

Millennium Development Goals:

All countries of the world had accepted the Millennium Development Goals (MDGs) at the Millennium Summit held in New York, USA, in September 2000. The following are the important MDGs in the area of health and family welfare to be achieved by the year 2015 from their levels in 1990 by India (United Nations – 2000). The level of these indicators to be achieved by AP would be much higher than those for the country as a whole, since AP is already above the country average in many of these indicators.

- Infant Mortality Rate : Reduce from 80 in 1990 to 26 by 2015
- Under 5 Mortality Rate : Reduce from 123 in 1990 to 41 by 2015
- Maternal Mortality Ratio : Reduce from 540 in 1990 to 135 by 2015

Health and Demographic Goals for AP - An Analysis:

A quick analysis of the above policy documents gives the following picture in respect of health and demographic goals to be achieved by East Godavari district in the next 10-15 years:

- Infant Mortality Rate – less than 30 by 2012; 26 by 2015; and 10 by 2020
- Maternal Mortality Ratio – less than 100 by 2012 and 50 by 2020
- Institutional Delivery Rate – 80% by 2015
- Immunisation against all vaccine preventable diseases for children– 100% by 2015

The above brief analysis clearly suggests that substantial increases in specific programme components aimed at improving maternal and child health areas would be required to achieve the health and demographic goals set under various policy documents by 2010, 2015 and 2020.

Population Stabilisation in East Godavari

The performance of East Godavari district in population stabilisation as reflected in the 2001 census has revealed that Andhra Pradesh had a 13.86% decadal population growth rate from 1991 to 2001, as against the all-India decadal growth rate of 21.34%. East Godavari district is the better performing districts in respect of decadal population growth rate in the State with 7.93%. The density of population of AP has increased from 242 per sq.km in 1991 to 275 per sq.km in 2001 recording an increase of 13.64%. During the same period, the all India increase was from 267 to 324 recording a 21.35% increase. During the same period the life expectancy increased from 45.6 to 64 years.

Core Indicators of Population Stabilisation:

The Government of AP has evolved four core indicators to achieve the overall goal of population stabilisation, in the State Population Policy. These are: Maternal Mortality Rate (MMR), Infant Mortality Rate (IMR), Total Fertility Rate (TFR), and Couple Protection Rate (CPR). It can be

seen that for East Godavari district indicators are not good as country averages, the district lags behind considerably in most of the indicators among the districts in Andhra Pradesh.

Total Fertility Rate (TFR):

Total Fertility Rate (TFR) in East Godavari District is 2.1 in 1998-99 (NFHS-Comparatively, TFR for India was 5 in 1971-73 and 3.2 in 1998-99. Though district has shown much greater fertility decline compared to national average, median age at first childbirth is considerably lower in the district than the national average; and spacing between births has not been a culturally well- accepted practice in the State.

Population 'Below Poverty Line' (BPL) and Poverty Indicators:

The Andhra Pradesh Economic Restructuring Programme (APERP) has estimated that 51.33 per cent of households are below poverty line in the district against the State average of 55 per cent based on the grama Sabhas conducted for this purpose. These estimates, however, are substantially higher than the estimates of the Government of India, Rural Development department which put the BPL population. There is changing pattern in poverty levels over the past four decades in rural and urban areas in India as per the Planning Commission of India estimates. The Planning Commission estimates are substantially lower than the estimates generated by the Eradication of Rural poverty (Velugu) component under the AP Economic Restructuring Project, since these estimates were made through village level Gram Sabha meetings with the population of the respective villages participating. However, it is felt that the estimates of rural poverty made by the Planning Commission may not be a good indicator of the relative disability of the rural population to access health care services, due to the substantial difficulties faced by the rural population on account of distance and lack of transport and communication facilities as compared to the urban population. The urban BPL population, though are much higher in proportion than the rural BPL population, are able to access health care services with minimum effort and loss of time, which translates into better health outcomes particularly in maternal and child health areas.

Child Health:

The infant mortality Rate (IMR) is 54 per 1000 live births in East Godavari District. However, the NRHM objective is bring IMR to 30 by 2015, therefore the District has to work to reduce the IMR to half its present rate. The moderate to severe anemia is 17.76 percent (see Table 3) in the district while the State percentage is only 17.79. Therefore the District would like to concentrate on institutional deliveries as already mentioned. The district would like to cross check the immunisation and administration of Vitamin A in the decentralised processes envisaged in NRHM. In addition, the Health Administration in the District will work in close collaboration with the Women

and Child Development Department, especially through with their Anganwadis, such that the health status of the children would improve.

Table 3: Child Health Profile

S.No.	Child Health Profile	Percentage
1.	100% immunization against seven vaccine preventable diseases (%)	75
2.	Vitamin-A administration (%)	99.77
3.	Moderate to severe anemia (%)	17.76
4.	Infant Mortality Rate (per 1000 live births)	54

Adolescent Health:

As seen in the Table 4, the District shows slightly more than 36 percent of the girls below 18 years were married, which is almost equal to the State average of 37 percent. One of the reasons for prevailing IMR and MMR rates in the district could be due to child marriages. The community can control this. Therefore, in the NHRM, the District will make all the efforts to educate the public to avoid child marriages. As the District is going to strengthen the organisational structure taking the guidelines of NRHM, the participation of non-officials and the members of the community will give a fillip to creating awareness and educating the people about marrying their daughter after 18 years. In addition, the nutritional support that is possible through various Government departments will be strengthening. Another notable point in the table is prevalence of Anemia in adolescent girls 35.24 per cent, which is also to be controlled to the desirable level by taking some more steps.

Table 4: Adolescent Health Profile

S.No.	Adolescent Health Profile	Percentage
1.	Girls married at < 18 years of age (Age at marriage for girls)	36.4
2.	Prevalence of anemia in adolescent girls	35.24

Burden of Disease:

Morbidity:

The leading causes of disease burden in rural and urban areas of East Godavari. Thus the leading causes of disease burden among children common to both rural and urban areas are low birth weight, lower respiratory infections and diarrheal diseases. Among women the leading cause of disease burden is obstructed labour, and in the rest of the population, it is tuberculosis.

a. Maternal or obstetric morbidity: The most commonly reported maternal health problems related to pregnancy in the district are, anemia (35%), excessive

fatigue (33%) followed by the swelling of legs, body or face (25%). More than half (55%) of the women in the reproductive age group 15-19 years suffer from some kind of anemia. About 17% of the women in reproductive age group (15-49) in the district have moderate to severe anemia.

b. Gynecological morbidity: Common condition, disease or dysfunction of the reproductive system not related to pregnancy abortion or childbirth include abnormal vaginal discharge, urinary tract infections, scanty periods, adolescent menstrual difficulties like back pain, calf pain and irritability.

Maternal Mortality Ratio (MMR):

MMR reflects the risk to mothers during pregnancy and childbirth. The DFHS study conducted in three districts in the State in 2000 estimated the MMR in these districts to be 997 per 100000 live births during 1990s. However the SRS estimates for 1997 for MMR in A.P. stand at 154, though estimates for MMR for the country as a whole, reported by the World Health Organisation & UNDP for the years 1997-2000, range between 480 to 540 for 100000 live births. The district estimates of maternal mortality ratios made by the Indian Institute of Health and Family Welfare, Hyderabad, regression models based on utilisation indicators for maternal healthcare services as revealed by the NFHS-2, and the estimates of infant mortality rates. These estimates show a clear pattern of high levels of MMR and IMR in district similar to the other socio-economic indicators earlier discussed. This study of the IIHFW has estimated the MMR for the district in 2000 at 305 per 100,000 live births.

Infant Mortality Ratio (IMR):

According to the Sample Registration System of the Government of India, in 2002, the IMR for East Godavari district was estimated at 54 per 1000 live births against the State average of 62 and national average of 64. The IMR for Kerala is estimated at 10, Tamil Nadu at 44 and Karnataka at 55 per 1000 live births respectively. According to the Survey on the Causes of Death (SCD) report (in respect of infant deaths) of the Sample Registration System, Registrar General of India (2002), the top ten diseases responsible for infant deaths in AP in the year 1999 are given in the table.

The major causes of infant deaths as analysed by the CPDS, Hyderabad (2003) are Respiratory distress of new born / Pneumonia, Sepsis Prematurity / Low-birth-weight, Diseases of liver, Congenital malformation, Tetanus, Typhoid & paratyphoid, Anemia, Diarrhea and gastroenteritis, Digestive system disorders of fetus and new born, Malaria.

Organisational Structure of Medical and Health Services in East Godavari:

Health care institutions in the East Godavari district can broadly be categorised under public and private sectors. In the public sector, the State Government provides health care services under the allopathic and Indian Systems of Medicine. The Indian Systems of

Medicine comprise of Ayurveda, Homeopathy, Unani, Siddha, etc. The majority of in-patient services in the state are rendered under the allopathic system of medicine only. In the private sector, all the systems of medicine are provided by the private agencies and voluntary organisations.

Public Sector Health Care Institutions:

Health care institutions under the public sector include those run by the State Government, Central Government Health Scheme clinics, hospitals run by public sector undertakings, and health care institutions run under the Employees State Insurance Corporation. Public sector health care institutions other than those run by the State Government (such as those run by Public Sector Undertakings, Port Trusts, etc.) mostly cater to identified groups of individuals affiliated with specific organisations, and therefore, are not accessible to the general public.

Health care institutions run by the State Government for the general public are organised under three segments: (a) primary health care institutions comprising of Primary Health Centres (PHCs) & Rural Health Sub-Centers; (b) First Referral Unit hospitals such as Community Health Centers, Area Hospitals and District Headquarters Hospitals; and (c) tertiary sector institutions comprising of teaching hospitals attached to the Medical Colleges. A total number of 488 Health Sub-Centers, 70 Primary Health Centers, 9 Community Health Centers, 2 Area Hospitals, 1 District Headquarters hospitals are located in the district.

Optimising the Utilisation of Existing Health Facilities in the public sector:

Considering the fact that all the existing healthcare institutions in the public sector in the state have adequate workload in terms of out-patients and inpatients, as well as responsibilities for outreach services such as immunisation, antenatal care, etc., it is felt that there is no need to relocate any existing facility to a new location. In respect of maternal and child healthcare services, in order to make available emergency obstetric and neonatal care services to every needy woman and child in the rural areas, it is being proposed to develop four existing FRUs in each district as Comprehensive Emergency Obstetric and Neonatal Care Centers (CEMONC Centers). This proposal has been described in detail under the head maternal health. Further, in order to enable poor women from rural and interior areas access the healthcare services particularly in respect of maternal and child health services, it is being proposed to establish a Rural Emergency Health Transportation Scheme.

5. Health Care Institutions in the Private Sector:

Health care institutions in the private sector can broadly be categorised under three groups: (i) those run by private individuals, corporations etc., (ii) those run by philanthropic bodies such as Lions Clubs, Charitable Trusts, etc., and

(iii) those run by Non-Governmental Organisations. According to the information obtained in Census of India, 2001 there were 396 private hospitals / nursing homes in the District in March, 2001. It is clear that the district had relatively smaller number of health care institutions in the private sector, reflecting the poverty of the people and the consequent lower capacity of the people to pay for the private health care services.

RCH infrastructure in the Public Sector:

A health care facility, such as any hospital, can be described as fully operationalised for maternal health, child health, contraceptive use and adolescent health services when such facility has all the required specialty staff to give medical, surgical and counseling services required in these areas, and also has all the required equipment, drugs, and supplies that are necessary to provide such services. Obstetrician / Gynecologist, Pediatrician, Anesthetist, blood transfusion services, quality operation theaters with all necessary equipment and other supporting staff would be the minimum requirement to enable a health care institution to be fully operationalised for reproductive and child health services. The operationalisation and utilisation of health care institutions for the rendering of RCH services is full-fledged in respect of all the teaching hospitals and district headquarters hospitals in the state. Almost all these institutions have the required staff, equipment and supplies for rendering maternal, child and other reproductive health care services. All these hospitals are adequately equipped and staffed to provide basic and comprehensive emergency obstetric care services such as presence of obstetrician, anesthetist and blood transfusion services. Most Area hospitals have obstetricians, but do not have anesthetists and blood transfusion services, and as a result, they are unable to render comprehensive emergency obstetric care services to the people. The situation in respect of the Community Health Centers and other Government hospitals that render 24-hour patient care is very poor from the aspect of their ability to render comprehensive emergency obstetric care services. Most of these facilities do not have any of the components of emergency obstetric care services.

6. Organization of RCH services in the private sector

The private sector's participation in the delivery of Reproductive and Child Health Care services is largely limited to the population who can pay for these services. RCH services rendered in the private sector include antenatal care, conducting child births, immunisation for newborns and children, Medical Termination of Pregnancy services, services under temporary and permanent methods of contraception, counseling on infertility and assisted reproduction services. Voluntary sector health care institutions render RCH services on par with the public sector, and in specific

instances, have better reputation than the public sector health care institutions.

Reproductive and Child Health services are being rendered in the private sector health care institutions also through their voluntary participation and networking in the different programme components under the RCH programme. One examples of such participation by the private sector institutions is networking with private hospitals through providing bed maintenance grants and family planning incentives for sterilisation where persons who are below poverty line are given cash incentive for undergoing institutional delivery services in private hospitals.

Health & Education Infrastructure:

The district has Rangaraya Medical College at Kakinada. There are 807 sub centers includes 2 Urban Sub centers, 80 PHCs, 6 CHCs (APVVP), 2 CHCs (other Hospitals) and three area hospitals in the District. In the district the existed Schools including elementary, UP and High Schools are 4858 (5.11 percent in the United A.P). Similarly the district also consists of 139 Junior colleges, 61 Degree colleges, one Adikavi Nannayya University and one Andhra University Campus, nearly 49 Colleges are covered Professional and Special education institutions.

7. Conclusion:

East Godavari district has recognised and called Rice bowl (Annapurna/ Dhanya Gara) of the Andhra Pradesh. Banking, Transport, Education, Electricity, irrigation and other infrastructure facilities have also better in position in the district compare to the other districts of the state but health statistics shows insufficient manner. The occupation and employment conditions in East Godavari district is in a remarkable position compared the surrounding districts.

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HUMAN RESOURCE ACCOUNTING

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Abstract

Accounting is a man-made art and its principles and procedures have been evolved over a long period to aid business in reporting for the management and public. Over the last two decades the idea of accounting for human resources is gaining active consideration. Basically, it is an information system that tells the management what changes overtime are occurring to the human resources of the business, and the cost and value of the human factor to the organization. The system may serve both the internal and external users, providing management with relevant data on which to base recruiting, training and other development decisions and supplying investors, lenders and other external users of financial statement with information concerning the investment in and utilization of human resources in the organization. In order to measure the effectiveness of any firm the normal method is to examine financial statements. HRA is the art of valuing, recording and presenting systematically the work of human resources in the books of accounts of an organization. this paper discuss objectives, approaches, significance and various aspects Human Resource Accounting.

Keywords: Human Resource Accounting, Objectives, Approaches and Significance.

I. Introduction

Human Resource Accounting (HRA) is a new branch of accounting. It is based on the traditional concept that all expenditure of human capital formation is treated as a charge against the revenue of the period as it does not create any physical asset. But now a day this concept has changed and the cost incurred on any asset should be capitalized as it yields benefits measurable in monetary terms. In 1960's the behavioral scientists attacked the conventional accounting practice for its failure to value the human resource of the organization along with other productive resources. Human Resource Accounting is the process of assigning, budgeting, and reporting the cost of human resources incurred in an organization, including wages and salaries and training expenses. Management of any concern continuously strives hard for obtaining maximum efficiency. In order to measure the effectiveness of any firm the normal method is to examine financial statements. These statements include balance sheets in which physical assets such as cash accounts receivables, inventory and plant are recorded. These statements normally do not mention the productive capacity of the workers or

goodwill of the company. HRA is the art of valuing, recording and presenting systematically the work of human resources in the books of accounts of an organization.

II. Concept Of Human Resource Accounting

Human Resource Accounting means accounting for people as the organizational resources. It is the measurement of the cost and value of people to organizations. It involves measuring costs incurred by private firms and public sectors to recruit, select, hire, train and develop employees and judge their economic value to the organization. Many of the experts viewed this in various ways. American Accounting Society Committee on HRA explained that **-** "Human Resource Accounting is the process of identifying and measuring data about human resources and communicating this information to interested parties." Davidson defined as "Human resource accounting in the measurement of the cost and value is a term used to describe a variety of proposals that seek to report and emphasizes the importance of human resources knowledgeable, trained and loyai employees in a company's earning process and total 'assets". In case of Woodruff "HRA is an attempt to identify and report investments made in human resources of an organization that are presently not accounted for in conventional accounting practice. Basically it is an information system that tells the management what changes over time are occurring to the human resource in the business." *Eric Flamholtz of university of California, Los Angeles viewed that* "Human resource accounting is the measurement of the cost and value of the people for the organization."

III. Purpose of HRA in an Organization

According to Likert (1971), HRA serves the following purposes in an organization-

- It furnishes cost/value information for making management decisions about acquiring, allocating, developing, and maintaining human resources in order to attain cost-effectiveness;
- It allows management personnel to monitor effectively the use of human resources;
- It provides a sound and effective basis of human asset control, that is, whether the asset is appreciated, depleted or conserved;
- It helps in the development of management principles by classifying the financial consequences of various practices.

IV. Objectives of Human Resource Accounting

HRA helps in developing financial assessments for the people within the organization. However, the specific objectives of HRA may be outlined as:

a) To assist the management in taking suitable decisions regarding investment on human resources.

b) To provide information to all people concerned regarding the earning potential of human resources of the organization.

c) To assess efficiency of human resources in obtaining productivity and profitability, and

d) To provide comparative information regarding costs and benefits associated with investment in human assets.

It is an attempt to identify and report investments made in the human resources of the organization that are not presently accounted for under conventional accounting practice. Basically, it is an information system that tells the management what changes over time are occurring to the human resources of the business. In a nutshell HRA involves (a) measurement and valuation of human resources and (b) communicating the information so generated for internal and external decision-makers.

V. Methods of Valuation of Human Resource Accounting

1. Historical Cost Approach:

This approach was developed by William C. Pyle and R.G. Barry Corporation, a leisure footwear manufacturer based on Columbus, Ohio (USA) in 1967. In this approach, actual cost incurred on recruiting, hiring, training and development the human resources of the organization are capitalized and amortized over the expected useful life of the human resources. Thus a proper recording of the expenditure made on hiring, selecting, training and developing the employees is maintained and a proportion of it is written off to the income of the next few years during which human resources will provide service. If the human assets are liquidated prematurely the whole of the amount not written off is charged to the income of the year in which such liquidation takes place. If the useful life is recognized to be longer than originally expected, revisions are effected in the amortization schedule. The historical cost of human resources is very similar to the book value of the other physical assets. When an employee is recruited by a firm, he is employed with the obvious expectation that the returns from him will far exceed the cost involved in selecting, developing and training in the same manner as the value of fixed assets is increased by making additions to them. Such additional costs incurred in training and developing is also capitalized and is amortized over the remaining life. The unexpired value is investment in human assets. This method is simple to understand and easy to work out. It meets the traditional accounting concept of matching cost with revenue. It can provide a basis of evaluating a company's return on its investment in human resources.

2. Replacement Cost Approach:

This approach was first suggested by Rensis Likert, and was developed by Eric G. Flamholtz on the basis of concept of replacement cost. Human resources of an organization are to be valued on the

assumption that a new similar organization has to be created from scratch and what would be the cost to the firm if the existing resources were required to be replaced with other persons of equivalent talents and experience. It takes into consideration all cost involved in recruiting, hiring, training and developing the replacement to the present level of proficiency and familiarity with the organization. This approach is more realistic as it incorporates the current value of company's human resources in its financial statements prepared at the end of the year. It is more representative and logical.

3. Opportunity Cost:

This method was first advocated by Hc Kiman and Jones for a company with several divisional heads bidding for the services of various people they need among themselves and then include the bid price in the investment cost. Opportunity cost is the value of an asset when there is an alternative use of it. There is no opportunity cost for those employees that are not scarce and also those at the top will not be available for auction. As such, only scarce people should comprise the value of human resources.

This method can work for some of the people at shop floor and middle order management. Moreover, the authors of this approach believe that a bidding process such as this is a promising approach towards more optional allocation or personnel and a quantitative base for planning, evaluating and developing human assets of the firm.

5. Present Value of Future Earnings:

Lev and Schwartz (1971) proposed an economic valuation of employees based on the present value of future earnings, adjusted for the probability of employees' death/separation/retirement. This method helps in determining what an employee's future contribution is worth today. According to this model, the value of human capital embodied in a person who is 'y' years old, is the present value of his/her future earnings from employment and can be calculated by using the following formula:

$$E(V_y) = \Sigma P_y(t+1) \Sigma I(T)/(I+R)^{t-y}$$

Where E (V_y) = expected value of a 'y' year old person's human capital T = the person's retirement age P_y (t) = probability of the person leaving the organization I(t) = expected earnings of the person in period I R = discount rate.

VI. Phases In The Design And Implementation Of Human Resource Accounting System

There are five phases in the design and implementation of human resource accounting system:

1) Identifying human resource accounting objectives,

2) Developing human resource accounting measurements,

3) Developing a data base for the system,

4) Pilot testing the system for validity, and

5) Implementing the system.

1) **HR Accounting Objectives:**

The objectives of the human resource accounting system should basically stem from the management's requirements from human resource information. These requirements must be defined explicitly. As a part of the detailed study and analysis of the organization's human resource management process, each organizational unit should be responsible for human resource management, should define its functions, and indicate the kinds of decisions made, their relative frequency and information needed to make those decisions. These information needs must be analyzed in relation to the present information flow and the new information to be developed mast be made specific. Once this analysis is done, the basis of the human resource accounting system in terms of its scope and objectives can be defined. The objective may be a total HRA system, a problem oriented system, a partial system, such as, a budgeting system for human resource costs, or setting of standard costs.

2) **Developing Human Resource Accounting Measurements:**

The first step is to select the types of HRA measurements desired. The choice needs to be exercised between: (a) single measurement or a set of measurements, (b) monetary or nonmonetary measurements, and (c) measurements of costs or value, or both. In the next step, before these measurements selected can be translated into useable forms, their validity and reliability must be tested.

3) **Developing Human Resource Accounting Database:**

The inputs required for human resource accounting constitute the database. These include cost data, timesheets, psychological measurements, etc. In typical cases, it will become necessary to restructure the organization's accounting classification with a view to ensuring that all personnel related costs are classified separately. Otherwise these cost elements are 'buried' covered in one single classification "administration and general expenses". The accounting classification should be organized in relation to responsibility centers, such as, recruitment, training, management development, etc. In addition to restructuring the accounting classification, the database must also include non-financial information, such as, employee attitude survey feedback as a standard ongoing basis. Similarly, the probabilistic estimates of employee mobility compiled in the human resource planning process must be taken into account for measuring human resource value.

4) Pilot Testing the System:

After the objectives have &defined, measurements developed, and necessary database is made available, the-next step is to pilot test the system. Care should be taken that the test is not influenced by extraneous problems and that the

management's support and cooperation is available throughout the processes of design and development of the **\J** stem. In the light of the feedback from pilot testing, the system should be reviewed for its utility, efficiency, cost, etc. aspects and suitability modified, if considered necessary.

5) Implementing the Human Resource Accounting System:

The final phase is the implementation process. It involves essentially, standardizing the input output documents, forms, etc., and familiarizing the personnel with the new system. Staff orientation as to the uses, purposes, uses and methods is a key activity in order to operate the human resource accounting system without many hassles.

VII. Significance of Human Resource Accounting

HRA as a managerial tool can be used for effective management of human resources. In the field of managerial decision-making, the human resource data as part of management information system helps in making meaningful choices between various types of human investments and investments in other assets. By measuring the value of human resources at different points of time, HRA can reveal whether the management is building up human resources or depleting them. The information generated through HRA can help the management in formulating policies and programmes for the development of human resources. Such information can be of utmost help for making decisions in the following areas:

a) Man power planning.

b) Appraisal of human resource development programmes.

c) Identification of training needs.

d) Usefulness of cost reduction programmes in view of their possible impact on human relations.

e) Studying the impact of budgetary control on motivation and morale of employees.

f) Facilitating allocation, conservation and reward of human resources.

VIII. Advantages of Human Resource Accounting

Human Resource Planning anticipates not only the required kind and number of employees but also determines the action plan. The major benefits of HR accounting are:

- It checks the corporate plan of the organization. The corporate plan aiming for expansion, diversification, changes in technological growth etc. has to be worked out with the availability of human resources for such placements or key positions. If such manpower is not likely to be available, HR accounting suggests modification of the entire corporate plan.
- It offsets uncertainty and change, as it enables the organization to have the right person for the right job at the right time and place.

- It provides scope for advancement and development of employees by effective training and development.
- It helps individual employee to aspire for promotion and better benefits.
- It aims to see that the human involvement in the organization is not wasted and brings high returns to the organization.
- It helps to take steps to improve employee contribution in the form of increased productivity.
- It provides different methods of testing to be used, interview techniques to be adopted in the selection process based on the level of skill, qualifications and experience of future human resources.
- It can foresee the change in value, aptitude and attitude of human resources and accordingly change the techniques of interpersonal management

IX. Limitations of Human Resource Accounting

Human Resource Accounting is the accounting methods, systems, and techniques, which coupled with special knowledge and ability, assist personnel management in the valuation of personnel in their knowledge, ability and motivation in the same organization as well as from organization to organization. It means that some employees become a liability instead of becoming a human resource. HRA facilitates decision making about the personnel i.e. either to keep or to dispense with their services or to provide mega-training. There are many limitations which make the management reluctant to introduce HRA. Some of the Attributes are:

1. There is no proper clear cut and specific procedure or guidelines for finding costs and value of human resources of an organization. The systems which are being adopted have certain drawbacks.
2. The period of existence of Human Resource is uncertain and hence valuing them under uncertainty in future seems to be unrealistic.
3. The much needed empirical evidence is yet to be found to support the hypothesis that HRA as a tool of management facilitates better and effective management of human Resources.
4. As human resources are incapable of being owned, retained, and utilized, unlike the physical assets, there is a problem for the management to treat them as assets in the strict sense.
5. Jealousy to see the high value of other employee can decrease the efficiency of any employee because he can think why my price is so low and other employee's price is so high.
6. From human resource accounting, we cannot get short period benefits like general historical accounting system.
7. Indian company law 1956, Indian Income tax law 1961 and other legal laws are no rule for showing human resource assets in the balance sheet.

Conclusion

Human beings are the dynamic elements of every organization. The success of any organization, to a great extent, depends upon the quality and caliber of the people working in it. Human Resources Accounting not only involves measurement of all the costs/ investments associated with the recruitment, placement, training and development of employees, but also the quantification of the economic value of the people in an organization. Human Resource Accounting gives information regarding inner strength of organization and helps in making decisions regarding long-term investment in that organization. HRA helps to identify the causes of high labor turnover at various levels and taking preventive measures. HRA helps the employees in improving their performance and bargaining power and makes each employee understand his contribution towards the betterment of the firm and the expenditure incurred by the firm on him. Human Resource Accounting helps the management in employment and utilization of Human Resources.

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ENHANCING DEFENSE STRATEGY THROUGH SHAPE –GEO - POLITICAL STAR SHAPED FORTRESS -WITH SPECIAL REFERENCE TO TIPU SULTAN'S FORTIFICATIONS

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Abstract

This paper addresses the issues behind the innovation of star shape in fort building. This French idea entered India through trade routes & settled in coastal region. With the change in battle styles & techniques, the older traditional method of round shaped forts were felt as susceptible & vulnerable. Star shaped forts became popular in Europe after the introduction of gun powder & cannons in battles during 15th & 16th centuries. A star-shaped fort based on the designs of famous defense engineers such as Vauban, Carillon was intended to control the prevent British access to it coastal region was employed by Tipusultan which consequated in the building of a fort in Manjarabad in Karnataka. Which featured strong defenses on its land side with included walls that were seven feet high and fourteen feet thick as well as an extensive glacis and dry moat around. Thus a star shaped fortress was a change over from a passive model of defense to an active one the patterns reflected a revival trend just like renaissance in Europe which ushered in a new era in literature & culture.

Key words: *Armory, Defense, Fortress, Star shape, Technological innovation*

Introduction

Fortifications are defense structures or buildings designed for the defense of territories in warfare, and also used to solidify rule in a region during peace time. From very early history to modern times, walls have been a necessity for cities to survive in an ever changing world of invasion and conquest. The term is derived from the Latin word *fortis* meaning strong. (Duffy, C. 1975).

Medieval-style fortifications were largely made obsolete by the arrival of cannons on the 14th century battlefield. Fortifications in the age of black powder evolved into much lower structures with greater use of ditches and earth ramparts that would absorb and disperse the energy of cannon fire. Walls exposed to direct cannon fire were very vulnerable, so were sunk into ditches fronted by earth slopes. This placed a heavy emphasis on the geometry of the fortification to allow defensive cannonry interlocking fields of fire to cover all approaches to the lower and thus more vulnerable walls. (Campbell, Richard Hamilton. Tippoo Sultan: The fall of Srirangapattana and the restoration of the Hindu raj)

In Indian context forts were indispensable ever since Vedic times. Some settlements in the Indus Valley Civilization were the first cities to be fortified. There were a sequential

transformation in building forts & its shape along with the changes in survival strategy for human habitation. With the technological innovation and march of human beings towards modernity forts also became contemporary with alterations in shape size & design. Modification from round shape to perpendicular shape to star shape to pentagonal shape , forts have come a long way. The forts which once housed all the inhabitants inside became an integral part of a human habitation emerging as a separate structural design encompassing complex patterns bastions, moats & culverts. Later they took the manufactories & armories & became an vital part of defense strategy . Kings took special interest in structuring forts as they felt the significance of forts was vital to their existence. The coastal areas became accessible to foreign powers & hence forts were built in an elevated expanse with all round visibility & vigilance. Across the world forts have been used as a very important tool of defense. There have been various theories regarding the origin of forts as a defense tool.

With the transformation in the battle styles & techniques , the older traditional method of round shaped forts were felt as susceptible & vulnerable. Star shaped forts became popular in Europe after the introduction of gun powder & cannons in battles during 15th & 16th centuries. As the traditional ring shaped forts became more vulnerable with the changed battle styles rulers felt the need of additional defensive fortification strategy. (Duffy, C. 1975)

The Vauban Style

A star-shaped fort based on the designs of famous defense French engineers such as Vauban, Carillon was intended to control & prevent British access to it coastal region was employed by Tipusultan which consequated in the building of a fort in Manjarabad in Karnataka. This type of fortification featured strong defenses on its land side with integrated walls that were seven feet high and fourteen feet thick as well as an extensive glacis and dry moat around.

The Cost Factor

The need to move out of traditional fort models was also necessitated by cost factor As such, they were often improvised from earlier defenses. The curtain walls which were chief characteristic of medieval times was torn down, and a deep ditch was dug in front of them.

The earth used from the excavation was piled behind the walls to create a solid structure. While purpose-built fortifications would often have a brick fascia because of the material's ability to absorb the shock of artillery fire, many improvised defenses cut costs by leaving this stage out and instead opted for more earth. Improvisation could also consist of lowering medieval round towers and infilling them with earth to strengthen the structures. (Habib Irfan- State and Diplomacy Under Tipu Sultan: Documents and Essays)

The Background

During 18th-century the defense of a fort relied heavily on “bastions,”

angular projections from the walls that provided broad and stable platforms for the defenders and their strong weaponry. Bastions were placed at corners of a fortified enclosure and laid out so that the fire of the defenders could cover all parts of the building walls and adjacent bastions to prevent attackers from finding shelter or making a lodgment in the defenses. Full bastions consisted of two flanks or sides and two faces, which, with the side open to the fort, formed a pentagonal structure. The number and design of bastions varied according to the shape and size of the enclosure to be protected. Most forts had two to five, while fortified towns had as many as needed. A star-shaped fort based on the designs of Vauban, Carillon was intended to control the southern part of the lake and prevent British access to its waters. As a result, it featured strong defenses on its land side which included walls that were seven feet high and fourteen feet thick as well as extensive an extensive glacis and dry moat.

The Highlights of Star Shaped Fort

In the traditional round & Perpendicular fort system walls were easily accessible to enemies besides defenders could not shoot at them from nearby walls as the fort building was round from bottom to top. The enemy forces could crash into the front gates effortlessly. This vulnerability & defenselessness made defenders to think innovatively & changing the shape of the fortress was the consequence of such a novel thinking in incorporation of a star shape. (Duffy, C. 1975)

The French Example

Star shaped fort construction started in France & later spread to Italy & later to Europe. This new variety was envisaged as a cautious & vigilant step towards containing formidable enemies. The star fortress was a very flat structure. It could accommodate huge space inside for holding armory & manufactories. It composed of many triangular bastions, specifically designed to cover each other, and a ditch surrounding the whole fort building was an added defense strategy. In order to counteract the cannonballs, defensive walls were made subordinating lower and substantially thicker. To counteract the fact that lower walls were easier to climb, the ditch was widened so that attacking infantry was still exposed to fire from a higher elevation for a while, including enfilading fire from the bastions.

1. The outer side of the ditch was usually provided with a glacis to deflect cannonballs aimed at the lower part of the main wall. Star shaped forts had more discernible advantages.
2. They could be enhanced to create complex outer works & to further protect the main wall from artillery, and sometimes provide additional defensive positions.
3. They could be widened at stellar points. Star fortifications were further developed in the late fifteenth and early sixteenth centuries primarily in response to French battles.

4. Italian engineers were heavily in demand throughout Europe to help build the new fortifications. (Duffy, C. -Siege Warfare: The Fortress in the Early Modern World 1494-1660)
5. These forts were usually placed on hills because the cannons could be best utilized as the height of the fortress helped in sounding alerts , blowing trumpets, alarming the defense troupes , lighting the field guns ,throwing the arrows etc. (Habib, Irfan- State and Diplomacy Under Tipu Sultan: Documents and Essays)

The enemies' anticipation to crash into the gate or climb over the wall and overrun the defenders were very hard in this shaped fort. For the invading force, these fortifications proved quite difficult to overcome, and accordingly, this type of fortresses occupied a key position in warfare. Fort walls could be embedded into ditches cemented by mud / clay stone slopes so that they could not be destroyed by disparaging fires. The walls were topped by earthen banks to absorb and largely dissipated the energy in case of a fire break out or as an emergency exit gateway for fire. (Duffy, C. -Siege Warfare: The Fortress in the Early Modern World 1494-1660)

Shortcomings

Even though there were very strong point in moving over to Star shape there were several loopholes also.

1. Fortifications of this type continued to be effective only for a cannon employed battle.
2. Often widening and deepening the ditch outside the fort walls to create a more effective barrier to frontal assault became inevitability.
3. Regular vigil over interior motes & bastion was a huge requirement as the fortress even served as an armory.

Conclusion

Thus a star shaped fortress was a change over from a passive model of defense to an active one the patterns reflected a revival trend just like renaissance in Europe which ushered in a new era in literature & culture. The consistency in incorporation of innovative ideas in fortification reflected his involvement in management of his military projects. His defensive architectural style also bears witness to the rationality of his thought processes and his constant preoccupation with aesthetics and the expression of the magnificence of royal power. The geopolitical role the fortress had to play in a high voltage battle with the mighty British was anticipated by him. Hence he chose the location with dexterity. The strategic significance of the location, its altitude, its surroundings .its boundary lines , its peripheral borders, Its precincts etc was prophesized by him which lead to its becoming one of the inaccessible forts surviving even today .

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REFLECTIONS ON THE NATIONALIST STRUGGLE IN KARNATAKA & ITS IMPACT ON SOCIETY

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Abstract

Indian National Movement involved various societal components which left indelible mark on the progression of freedom struggle. There were many societal components during the long drawn process of freedom struggle which highlighted mass inclusion of all communities & fostered their community behavior. The Circumscribed pattern of Indian national movement was inflamed by involving a plethora of socio religious reformative thinking which linked the people all over India together. Important mile stone episodes such as Swadeshi movement , Non co-operation , Civil Disobedience , Quit India, Salt Satyagraha etc involved masses on a momentous scale & there by channeled the social issues such as removal of untouchability, literary , adult education , Khadi , Swadeshi etc. This paper seeks the spotlight on the societal issues which were addressed during this movement & the reformative rethinking of the Nationalist leaders which linked society towards forward progression through social reforms.

Key words*: Indian National Movement, Swadeshi , Khadi , Societal impact, Reforms*

Introduction

Introduction- Indian National Movement involved various societal components which left indelible mark on the progression of freedom struggle. There were many societal components during the long drawn process of freedom struggle which highlighted mass inclusion of all communities & fostered their community behavior. The Circumscribed pattern of Indian national movement was inflamed by involving a plethora of socio religious reformative thinking which linked the people all over India together. Important mile stone episodes such as Swadeshi movement , Non co-operation , Civil Disobedience , Quit India, Salt Satyagraha etc involved masses on a momentous scale & there by channeled the social issues such as removal of untouchability , literary , adult education , Khadi , Swadeshi etc

Refelctions on Swadeshi

The Swadeshi movement was a befitting reply to a growing colonial power. It became relevant because the British government could be constrained only through economic unsteadiness. Whole of India find its own means of supporting Swadeshi movement & Karnataka enthusiastically responded to the call of Swadeshi. On 5th May 1905 a public meeting was held which presided by Gurunatha Rao Patak was held in the Victoria Theatre at Dharwad to protest

against the partition of Bengal and to encourage the establishment of Local & Swadeshi industries. The meeting resolved that everyone should vow not to use foreign cloth, except in inevitable circumstances in order to encourage Indian artisans and trade in Indian goods & manifested to make people use only Swadeshi goods. To spread the message of Swadeshi and boycott, Bal Ganghadhara Tilak toured North Karnataka in 1905-06 which helped the cause of Swadeshi . Following the National leader, Local leaders such as Alur Venkata Rao, Sakkari Balachar, Krishna Rao Mudvedkar, Anantha Rao Dabade and others undertook extensive tours and delivered speeches on Swarajya, Swadeshi, Boycott and National Education.

Reflection on Industires

Swadeshi industries arose in many places. Vittal Rao Deshpande of Hebbal started a weaving factory at Kittur. Another factory was built in Badami. Cloths made here were sent even to Bengal. Rama Rao Alagvadi opened a Match factory at Dharwad, while in Laxmeshwar a Porcelain factory was established. Factories for manufacturing bangles, pencils and many other articles of common use arose in many places. A Karnataka Industrial Conference met at Dharwad in 1907 to chalk out plans to develop Swadeshi industries in Karnataka. New Banks were established to help these industries. Boycott of British goods: Apart from wide support to Swadeshi movement, people of Karnataka wholeheartedly participated in the boycott of British goods. Ranibennur witnessed one of the biggest bonfires of foreign cloth.

Reflection on Textile Industry

Textile dealers in Belgaum decided not to import foreign cloth and in Dharwad, grocers decided not to purchase Daboti and Johnson sugar. In Alnavar it was decided to smoke batti's instead of bidis and anyone found breaking the rule was fined. Hoteliers stopped the sale of tea and people poured kerosene into gutters and instead began to use indigenous oil for lighting. In one instance after it was noticed that a bangle seller had sold foreign bangles saying that it was Indian, the bangle seller was not only abused but also had to forego money.

Reflections on Prohibition

In Belgaum, along with swadeshi movement, prohibition was also advocated and toddy contractors had to incur heavy loss. For picketing liquor shops in Belgaum nine persons were awarded one- week imprisonment and fined Rs 680/- in June 1908. Though a prominent person of Belgaum offered to pay the fine, the youths refused his help and preferred imprisonment. On 8th August 1908 a public meeting was held in Bagalkot, which was addressed by Jayarao Nargund, Zainapur, Yalagundrao, Dharwadkar and others. It was proposed to establish a Swadeshi Vyaparottejaka Samstha in Bagalkote. In Bangalore & Mysore picketing in from to the liquor shops gained momentum & women enthusiastically joined hands in condemning this social evil.In Shimoga &

Tumkur regions people came forward to close down toddy shops.

Reflections on Education

The movement also saw the establishment of National Schools in various parts of Karnataka. Alur Venkata Rao started a school called popularly as "Nutana Vidyalaya" at Dharwad with arts and crafts as subjects in the curriculum. Another National school came up at Navalgunda by the efforts of Dundopanth Sahasrabuddhe. In Belgaum Kaka Kalelkar established the Ganesh Vidyalaya, while Jaya Rao Nargund started another school at Bagalkote. Similar schools were established at Hanagal, Angadi and other places. In South Kanara district, Ammembala Srinivasa Pai was the moving spirit in the boycott of foreign goods and the spread of Swadeshi. Men like K.P.Rao and Panje Mangesha Rao assisted him, while Kolachalam Venkata Rao and Sabhapathi Mudaliar were the leaders of the freedom movement in Bellary (G.S.Halappa - History of Freedom Movement in Karnataka Volume 2)

Refelctions on unity & solidarity:

Though Tilak had aroused the spirit of patriotism of the people of Karnataka the Kannadigas had no separate political entity, which would have been a spur to concerted action. This was realized and keenly felt by leaders from the early years of the century. In 1915 the Kannada Sahithya Parishad had been established at Bangalore with the object of bringing together all Kannada-speaking people in order to create a sense of political and cultural community among them. In 1916 Alur Venkataka Rao and Kadapa Raghavendra Rao founded the " Karnataka Ekikarana Sabha" with the acknowledged objective of attaining a unified Karnataka. (G.S.Halappa -History of Freedom Movement in Karnataka Volume 2) .Leaders such as Tagadur Ramachandra Rao highlighted British atrocities at the Jalianwala Bagh. The demise of Bal Gangandhar Tilak in 1920 saw a spontaneous turnout of people in large numbers to condole his death and the city and the surrounding areas observed bandhs as a mark of respect to the departed leader. The Tilak National Union began in Mysore in 1920 with local leaders such as Swami Rao and Ramaswamy Iyengar among others.

Reflections on Unification

It was felt that the fight for freedom would be strengthened and sanctified if there were the consciousness of brotherhood among the people of Karnataka. Kadapa Raghavendra Rao toured all over Karnataka and roused the people into enthusiasm for Karnataka unity. Memorials were submitted to the Secretary of State for India, Montagu demanding a separate province for Kannada speaking people. In 1920, the All-Karnataka Political Conference was held at Dharwad under the president-ship of V.P.Madhava Rao, a former Diwan of Mysore. Delegates from all parts of the Karnataka region participated and it was decided to send maximum number of delegates from Karnataka to the Nagpur Congress

session. It was decided to request for a separate Congress province, which should include all Kannada-speaking areas. The Nagpur Congress session permitted Karnataka to have a separate Pradesh Congress Committee (P.C.C.) and Gangadharrao Deshpande became the first K.P.C.C. president. He was called "Father of Political Unrest" in Princely Mysore as he was involving all the people in societal constructive activities. A District Congress Committee was founded for Mysore state with Justice Setlur as president and local committees were started at Shimoga ,Tumkuru, Bangalore, Mysore and other places in the state. (G.S.Halappa -History of Freedom Movement in Karnataka Volume 2)

Reflections on Social Constructive Activities

Cow protection movement in Mysore state gathered momentum. Leaders such as Alur Venkata Rao, Sakkari Balachar, Krishna Rao Mudvedkar, Ramachandra rao, Anantha Rao Dabade , Kadapa Raghavendra Rao, etc held public rallies to create awareness about cow protection.A mass awareness program regarding removal of untouchability through temple entry programs was taken up by leaders such as Karnad Sadashiva Rao.Anti conversion drive in Mysore state against the conversion by missionaries was also taken up during this period. Ramachandra Rao was a follower of Mahatma Gandhi, deeply influenced by Satyagraha movement Instrumental in admitting many lower caste people into schools. (Bhagavan, Manu. "Princely States and the Hindu Imaginary: Exploring the Cartography of Hindu Nationalism in Colonial India" Journal of Asian Studies, (Aug 2008)

Reflections on Khadi

Ramachandra Rao founded the Khaddar Sahakara Sangha in 1925 He was arrested for opposing the visit of the Simon Commission to India in 1928 and became the first political prisoner in Mysore State. He was popularly known as Mysore Gandhi. Because of his influence and efforts Mahatma Gandhi made his visit to Mysore State. He visited Badanavalu village in Nanjangud Taluk of Mysore district which facilitated the Khadi center to come up elsewhere in Karnataka. (M.K. Gandhi ; Village Swaraj ; Pub. Navajeevan ; Ahmedabad; Page 21-28) Leaders like Kolachalam Venkata Rao and Sabhapathi Mudaliar in Bellary asserted social consciousness in this region through incessant public meetings & rallies. (Bhagavan, Manu. "Princely States and the Hindu Imaginary: Exploring the Cartography of Hindu Nationalism in Colonial India" Journal of Asian Studies, (Aug 2008)

Reflections on Social Associations

A significant aspect of the movement in Mysore was that social reforms preceded political demands, and hence there were movements to eradicate untouchability, constitute a Representative Assembly to provide a forum for public participation in public affairs, reserve jobs for backward classes, and expand education,

women upliftment activities among others.The list of association such as Sri Kempu Chaluvarajammanni Avaru Mahila Samaja , The Vani Mahila Samaja Arsikere , Mahila Samaja Sakaleshapura etc were started to restructure the conditions of women. The Kasturabagram in Arsikere started in 1946 also had the intention of upliftment of women through self-help The Kasturaba Gandhi National Trust was one of the pioneering constructive founded in 1945 to promote women welfare. The Shankarapura Mahila Samaja Hassan 1945 had also same intention of making women self-dependent The Shankarapura Mahila Samaja Hassan 1945 had also same intention of making women self-dependent. Mahila Samaja Sakaleshapura which was started in the year 1940 had the motto of promoting social cultural wellbeing of womenyouth hostels for students seeking education and shelter for both men & women started serving the community which was a welcome sign.The society awakened itself towards basic needs such as education & health. National schools were established in Mangalore, Dharwad, Hubli, Hangal, Bagalkote, Bijapura

Reflections On Village Social Welfare

The Kasturaba Gandhi National Trust was one of the pioneering constructive founded in 1945 to promote women welfare, Gadag, Belgaum, Sirsi, Hospete, Siddapura and other places. In the National school run by Alur Venkata Rao at Dharwad, Dr. Bendre and R.R.Diwakar worked as teachers. Leaders like A. G. Ramachandra Rao , S. G. Athri, K.M. Rudrappa Gowda, Gopal Rao Belavadi , Boranna Gowda , Tippeswamy , Lokanna gowda actively undertook education of the masses.Social activists such as Goruru Ramaswamy Iyengar , Shama Rao , Srikanteshappa , Venkatachala Shastry, Sri Sachchindananda , Ramarao etc toured villages all over the state creating mass consciousnessAssociations such as Mahila Samaja , Balawadi ,Geleyara Balaga, Stree Samaja, Yuva Sangha Kala Sangha came up tackling the issues of Society.

Reflections on Sarvodya

The Congress philosophy of Sarvodaya ameliorated the lower caste people to participate in pro societal activities. There was an increase in the number of charitable institutions such as hospitals & welfare homes. Mahatma Gandhiji's call for Individual Satyagraha was assisted the awakening of the public Sevadal karyakartas Volunteers camps became popular. Mahatma Gandhi's visits to Mysore, Tagadur, Badanwal and Nanjangud in 1934, and his public address on January 5 that year on eradicating untouchability, fired the imagination of the people.This was followed by visits from leaders such as Pattabhi Sitaramayya in 1937 and Jawaharlal Nehru, who helped galvanise public opinion in favour of independence. The net impact was mass awakening and tremendous public participation in the Quit India movement in 1942. Students took the lead and there was widespread rioting as an expression of people's

opposition to British rule. (Bhagavan, Manu. "Princely States and the Hindu Imaginary: Exploring the Cartography of Hindu Nationalism in Colonial India" Journal of Asian Studies, (Aug 2008)

Reflections on Christian Missionary Activities

The Church Of South Indian Organization had its origin in a small boarding school founded in 1856 under the auspices of the Holy Wesleyan Methodist missionary society. later it was amalgamated in Methodist mission church in 1946 .It ran a Destitute Home for orphans during the great famine of 1876. It gave educational and medical help for the poor and needy during the famine, later it became a home for orphan children. It trained them in the arts and crafts. It also promoted self-help for poor and down trodden .this institution later became a well-known name in the district for its social service, With the empowerment of the local bodies in 1927 Elementary education & suffrage received importance which was mainly due to the efforts of local leaders through press. Their writings on important making local bodies an high power instrument in Societal advancement paid fruits. – the local press was instrumental in helping the writings on spiritual issues.

Reflections on Religious & Secular Associations

Many religious based associations sprang up in this area. The Adayatama prakashalaya was one such institution which was started in Holenarasipura. Sugjana deepika , Aruodaya , Sanathana dharma, Deepthi , Bhakti vardhana etc newspapers were started with an intention to spread Hindu philosophy.

Conclusion

Several social & community need based tasks were undertaken as supportive of national struggle. Adult education was seen as direct implication. Women & children welfare associations became popular, the segmentation of community as untouchables Dalits & poor, illiterate people was revoked & they were motivated to participate in all types of social campaigns .Loyalty & patriotism alone was stressed as a bond unifying large mass of Indians. its reflections on societal & community based issues was reflective of the National consciousness. The increase in community based associations, the high demand for local Suffrage & the growing support for schools & elementary education had a great proposition in the region. Even though the local leaders had limited access & easily succumbed to hostile State policy, their role in inspiring the rural mass towards Nationalism was substantial & noteworthy. This study becomes relevant because there had been a proportional rise in the reflective & intricate studies in Indian national Movement & their combined impact on subalterns.

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NEW REFLECTIONS ON PORTUGUEESE TRADE DURING IKKERI POLEGAR PERIOD

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Abstract

The spice trade was the most lucrative commercial assignment the Europeans could find in India. Starting from the Vijayanagara time the trade continued till the time of polegars. The commerce in spices was very advantageous because it was connected overseas. This coastal trading was a money spinning enterprise as it consisted of quick rewards. The kings of this lineage were politically prominent after the fall of Vijayanagara dynasty and came to enjoy an extensive sovereignty. This paper spotlights the issues connected with the spice trade during this period with special reference to Portuguese had been able to negotiate favorable terms of trade with the weak principalities that constituted the Canara coast these trade connection had far reaching impact on the political extension of the Nayakas of Ikkeri & other principalities after the fall of great Vijayanagara Empire in South India ***&*** *highlights the impact of commercial ties with Europeans countries****.***

Key words: *Commercial settlements****,*** *Political extension, Portuguese traders, Spice trade*

Introduction- The spice trade was the most lucrative commercial assignment , the Europeans could find in India. Starting from the Vijayanagara time, the trade continued till the time of Ikkeri polegars. The commercial venture in spices was very advantageous to Europeans because it was connected overseas markets. This coastal trading was a money spinning enterprise as it consisted of quick rewards & trade benefits. (Biedermann, Zoltán: The Portuguese in Sri Lanka and South India : studies in the history of diplomacy, empire and trade, 1500 – 1650).

Dynamics of coastal trading

The study of the dynamics of coastal trading during 1700-1800 becomes important because the very political ambitions of the small principalities submerged into the expanding commercial aspirations of the desirous Portuguese in South India. The Ikkeri chiefs politically prominent after the fall of Vijayanagara lineage and came to enjoy an extensive sovereignty controlled a territory nearly as large as the Vijayanagara heartland, extending south from Goa along the trade-rich inner coast of Canara. (Thornton, Thomas Henry (1898), General Sir Richard Meade and the Feudatory States of Central and Southern India)

Trade extension

Sadasiva Raya Nayaka, the first of the Keladi chiefs, was granted permission by the Vijayanagara emperor to administer some towns on the western regions of Karnataka . In the decade after the fall of the Vijayanagara empire, the Portuguese, who until then had pursued their pepper trade entirely on

the Malabar coast farther south, decided to embark on spice trade as a commercial strategy, and ventured into purchasing pepper from the Canara region. The quantity of purchase was small initially. But later the Portuguese traders took the business seriously as it became more profitable. (Burton stein State formation & economy Part-1)

After the trade picked up gradually after 1574 they ventured to achieve control over the coastal towns of Honnavara & Mangaluru and constructed fortresses and factories at each location. Along with the tradesmen, the Portuguese in South India needed people who could settle here to manage & handle the whole procedure of pepper trade. Hence the casodos or married Portuguese settlers were made to settle in South India. Their number increased gradually.

Initially the Portuguese fort contained homes for thirty settlers. They maintained a weighing station centered at Gerusoppa. Here they purchased the pepper , which was weighed ,bagged & prepared for export. During 17th century, Honor (Honnavara) became not only the principal port for the export of Canara pepper, but also the most important Portuguese delivery spot for pepper in whole of Asia. The Basaruru region also became an important center of pepper trade as 30 more married Portuguese settlers were made to settle here. With the settlement of casodos the trade in this region picked up quickly & Basaruru soon became a busy trading centre exporting rice, local textiles, saltpeter, and iron from the interior regions . The import trade was later welcomed as there were demands for precious sea beads, war horses, fine yarn aromatic scents, perfumeries , etc. (Shastry .B .S. & Charles J. Borges– Goa Canara Portuguese relations 1498 -1763)

Mangalore was a nearby location to Basarooru & it soon became an important trading center. Here too the Portuguese built a fortress and walled the town with accommodation for 35 casodos families. Both Basarooru and Mangalore became principal ports for the export of rice and during the first half of the 17th century and supplied the many strategic forts with political & commercial significance to the expanding Portuguese Asian empire. (Shastry B S & Charles J. Borges– Goa Canara Portuguese relations 1498 -1763) A ready source of rice, pepper and teak, this coast was vital for their commercial expansion. During 16th century, the Portuguese were able to confer favorable terms of trade with the frail & fragile kingdoms all along the coastal region. Theses bargains & negotiations were very significant as it fetched the Portuguese the epithet of trading power in South India. (Stein, Burton (1985 b), "State Formation and Economy Reconsidered: Part One",)

At such a key political point, Virabhadra Nayaka (1629–1645) and Shivappa Nayaka (1645–1660) asserting their power ,forced a revision of the previous trade treaties with the already established Portuguese traders. Shivappa nayaka (1645–1660)was a capable ruler who could foresee the

threats of Portuguese He built forts of Chandragiri , Bekal & Mangalore (Shastry B S & Charles J. Borges– Goa Canara Portuguese relations 1498 -1763). By the 1630s, the Portuguese had agreed to buy pepper at market rates and the rulers of Ikkeri had been permitted two voyages per year without the purchase of a cartaz a pass for Portuguese protection as well as annual importation of twelve duty-free horses. Veerabhadra Nayaka who succeeded Shivappa nayaka was forced to make friendship treaty with the Portuguese in 1636 which included both political & commercial benefits for the Portuguese .(Kamath U. Suryanath, - A Concise History of Karnataka) By the 1650s, he had driven the Portuguese out of the three forts at Honnavara, Barceluru, and Mangalore. After his death in 1660, his successor Somashkera Nayaka, however, he sent an embassy to Goa for reestablishing the Portuguese trading posts in Canara. (Kamath U. Suryanath, - A Concise History of Karnataka).

By 1671 a treaty, which was very favorable once again to the Portuguese, had been agreed to deliver the goods directly. Before the treaty could be implemented, Somashkara Nayaka died and was succeeded by an infant grandson Basava Nayaka. The 1671 treaty suffered amidst the succession struggle until 1678, when yet another treaty was negotiated with Basava Nayaka who emerged as the victor. Since both parties in the succession struggle had been interested in purchasing European artillery from the Portuguese, the eventual treaty of 1678 was even more favorable to the latter. Basava Nayaka agreed to pay 30,000 to Portuguese as war-charges for the decade-long conflict with the Dutch to provide construction material for the factory at Mangalore, & to provide 1,500 sacks of clean rice annually, to pay a yearly tribute for Mangalore and Barceluru, to destroy the factories of the Omani Arabs on the Canara coast, and to allow Catholic churches to be built at a number of locations in Canara. With the treaty in place, Portuguese power returned to Canara after an interregnum of almost half a century. The Nayakas of Ikkeri, in their turn, managed to control the region until 1763, at which time Hyder Ali took possession of it.

Conclusion

Thus Ikkeri Nayakas were adaptable tools in expansion of Portuguese pepper trade because the coastal regions of Canara could not be shielded completely by Ikkeri kings. A ready source of rice, pepper and teak, the Canara coast was important to the Portuguese to enter into India. Portuguese successfully negotiated favorable terms of trade with several weak principalities along the Canara coast. These trade connections had far reaching impact on the politics of the region. Small & fragile principalities were succumbed to mighty power of European traders. But these also proved detrimental to their political expansion of Ikkeri Nayaka kings .

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TARGETING TOWARDS VICTORY – PSYCHOLOGICAL PERSPECTIVES OF GOAL SETTING

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Abstract

These are the days of structuring a great personality as a part of thereflection of our own identity & individuality. Good personality traits are a handy toolwhich makes our life very acceptable &satisfactory. Building a good personality helps us build a good career as well. But the methods of achieving these are directly connected with setting a goal& then trying to accomplish it. This goal setting has become part of the behavioral science as it directly reflects on our personality. A tangible plan of action planned with a fine time frame assists to stay focused & motivated. This paper highlights the importance of goal setting in structuring a great personality& a grand career. The paper attends the psychological problems of failure experienced with the set goal &the mentaloutcomes on such a failure.

Key words*; goal setting,personality, potentialities, career building, success*

Introduction

"What you get by achieving your goals is not as importantas what you become by achieving your goals"- Henry **David Thoreau**

Defining goal is an important tool in improving our personality.A person should define his goals before embarking on a new career. Once the goal is set one can achieve anything because the goal motivates& inspires the person to achieve his set goal.The dream he has been pursuing will become a true factor only when the goal is planned meticulously.It helps in recognizing one's own ability & competence in achieving that goal. (Locke, Edwin A. (2001) "Motivation by Goal Setting", Handbook of Organizational Behavior)

It is the life time goal. Periodically reviewing the longer term goals & modifying them to reflect changing priorities & experience scheduling regular repeating reviews writing a dairy. A useful way of making goals more powerful is to use the SMART technique. **SMART** usually stands for:

1. **S** – Specific (or Significant).
2. **M** – Measurable (or Meaningful).
3. **A** – Attainable (or Action-Oriented).
4. **R** – Relevant (or Rewarding).
5. **T** – Time-bound (or Traceable)

SMART: ways to set a goal

The following are some of the important ways to set a goal.

1. **Positive Statement**: Goal is a positive statement hence it has to be expressedpositively. We always tend to negotiate our mistakes as

a wrong goal. But if we can look at it in a positive way our set goal can be rewarding & fruitful.

2. **Precise Statement**: gaosl should b not be verucomplicated .Set precise goals, putting in dates, times and amounts so that you can measure achievement. If you do this, you'll know exactly when you have achieved the goal, and can take complete satisfaction from having achieved it.

3. **Set Priority:** Set priorities – When you have several goals, give each a priority. This helps you to avoid feeling overwhelmed by having too many goals, and helps to direct your attention to the most important ones.

4. **Realistic statement:** Set realistic goals – It's important to set goals that you can achieve. All sorts of people (for example, employers, parents, media, or society) can set unrealistic goals for you. They will often do this in ignorance of your own desires and ambitions. It's also possible to set goals that are too difficult because you might not appreciate either the obstacles in the way, or understand quite how much skill you need to develop to achieve a particular level of performance.

5. **Operational Statement:** Keep operational goals small – Keep the low-level goals that you're working towards small and achievable. If a goal is too large, then it can seem that you are not making progress towards it. Keeping goals small and incremental gives more opportunities for reward.

6. **Written Statement:** If we learn to write down our goals, the modus operandi of reaching it out , the plans needed, the expenditure involved, the persons to be met etc can crystallizethe march towards accomplishment.It adds more force to a better career orientation.In business, these reasons could be bad business environments or unexpected effects of government policy. In sport, they could include poor judging, bad weather, injury, or just plain bad luck.If onebasehis goals on personal performance, then you can keep control over the achievement of your goals, and draw satisfaction from them. (Locke, Edwin A. (2001) "Motivation by Goal Setting", Handbook of Organizational Behavior)

Achieving Goals

When you've achieved a goal, take the time to enjoy the satisfaction of having done so. Absorb the implications of the goal achievement, and observe the progress that you've made towards other goals.If the goal was a significant one, reward yourself appropriately. All of this helps you build the self-confidence you deserve.(Locke, Edwin A. (2001) "Motivation by Goal Setting", Handbook of Organizational Behavior) . With the

experience of having achieved this goal, review the rest of your goal plans:

1. If one set simple goal is achieved easily , one has to gear up his mind to prepare for a tough goal which challenges his entire personality.
2. If one goal set has little too complex to handle & took a long time to achieve one has to make his mind to prepare himself to set anew goal which is simpler as well as short timed.
3. If one set goal was dispiriting then one has to change over to a more motivational goal which inspires his thinking.
4. If one set goal was a mirror to one's deficit in skills the one has to set a goal which helps in overcoming these deficits.

Advantages of Goal Setting

Goal setting is an imperative method achieving success. One can help himself to achieve permanent success through Goal setting. Because it

1. Fastens our dreams & achievements
2. Disconnects irrelevant & extraneous attentions
3. Motivates one self
4. Builds self-confidence
5. Avoids distractions
6. Energizes to move towards progress
7. Helps to learn attentiveness

To make sure about starting a goal one should know his abilities & short comings later on he can work out effectively to overcome them.(Milotay, Mark (2013) "Practical Goal Setting: A guide for Real People Who Want to Live Unreal Lives")

Defining one's

1. Personal Skills
2. Personal Values
3. Personal habits
4. Personal Traits
5. Personal dreams etccan be best explained if the goal outcomes are affirmative. The set goal is encouraging& inspiring which helps one to move further. One should not let himself down if the goal is not achieved. One should remember that failure is always a stepping stone to success.

Disadvantages

There are several disadvantages of goal setting

1. The obsession towards goal setting always comes with failures. In organizations goal setting always comes with goals achieved with target. Organizational always pressurize employees to reach a set given goal unless they are fired.
2. Goal setting needs a psychological change in our behavioral pattern as well. Studies in American Universities have shown that our psyche can prove detrimental if the set goal becomes failure.

3. It commences a de-motivator with a desire to return to known, comfortable behavior and thought patterns.
4. The disgust, aversion, hatred of self-disliking can happen & psychological breakdown may be the end result.
5. Moreover the blind pursuit of goals without an examination of consequences towards it's attainment is a precarious end result sometimes fatal & suicidal.
6. The price one pays for overly focusing on goals is a loss of independent thinking & personal initiative.

Conclusion: The practice of goal-setting is a prerequisite for career boosting. Students who make consistent progress toward meaningful goals live happier &satisfied.Specific, sensible, rational &practical goals keep people engaged in positive activity.It takes time for a goal setting to become acustomaryroutinebut repeating a goal makes it stick. One reaches the pinnacle of success if one can plan scrupulously & covert his imaginings to certainty.Success is not mere attainment of goals there are other psychological manifestations also.

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BUILDING A SELF-RELIANT SOCIETY: THE GANDHIAN CONCEPT OF CHARAKA

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Abstract

Understanding the British colonial impulse Mahatma Gandhi started a movement for Promotion of Khadi. It was considered as relief program for poorer sections of people. The spinning & weaving of the Khadi yarn became an ideology for self-reliance & self-rule. Mahatma Gandhi started a movement for teeming millions of India called Khadi. According to him, it symbolized self-reliance, self-control & self-rule. It was an undemanding modus operandi to engage people in employment all round the year. According to Gandhi, the Khadi program if taken up seriously would serve as an answer to joblessness, a solution to economic upliftment, a control to draining away of Indian resources , an eventual formula to demand self-rule. This paper analyses the Gandhian ideology about introduction of Khadi & it later becoming a livery of freedom. The paper examines the principles that Khadi involved was so mature that it has global application is being conjectured at high levels as an answer to several economic predicaments.

Key words: Charaka Gandhi, khadi spinning, weaving.

"I see God in every thread that I draw on the spinning wheel". (Young India-20-5-1926)

Introduction

Understanding the British colonial impulse Mahatma Gandhi started a movement for Promotion of Khadi. It was considered as relief program for poorer sections of people. The spinning & weaving of the Khadi yarn became an ideology for self reliance & self rule. It was at the time of the Nagpur session (1920) that the Indian National Congress decided to encourage "Khadi". The first Khadi Production Centre was established at Katiawad, Gujarat, Mahatma Gandhi used to refer to Khadi as "The livery of freedom". It comprised of

1. Every village shall plant and harvest its own raw-materials for yarn,
2. Every woman and man shall engage in spinning and
3. Every village shall weave whatever is needed for its own use.

As agriculture was not a year round livelihood provider to an Indian farmer , the Gandhian concept of Khadi would assist in providing a sustainable solution to the farming community. As it required practically no outlay or capital, even an improved spinning wheel can be easily and cheaply made Gandhi wanted to

promote this as an answer to the reliance on foreign goods. He was of the opinion that foreign materials which directly symbolized foreign rule would get a jolt if Indian stopped importing British ready made goods. According to him, this non reliance would give a foremost example towards real independence.

Gandhi advocated Khadi as :

1. Raw materials were entirely exported from India to England at very low cost
2. Later the same was re-imported as costly finished cloth,
3. It deprived the local population of work and profits on it.

Khadi as the Livelihood Means

Gandhi also felt that in a county where manual labor was looked down upon, it was an occupation to bring high and low, rich and poor together, to show them the dignity of hand-labor. He requested not only of those in needs, but of every person to do spinning at least about one hour per day as sacrifice to his county, as duty towards the poor. He hoped for a certain bond of unity between the classes and masses by bridging the gap with a common occupation, and he saw great social value in hand-spinning. It was for economic, cultural and social reasons and not merely political that Gandhi established the Khadi Movement. In 1934-35 he expanded the idea from helping the poor individual to self-reliance of whole villages. In 1942-43 he had sessions with workers groups and village organizers to re-organize the whole programme on a bigger country-wide scale. . Thus according to Gandhi Khadi meant not merely a piece of cloth but a way of life.

Khadi as a Hope of Masses

According to Gandhiji, the spinning wheel represented the hope of the masses. As the Charkha supplemented the agriculture of the villagers and gave it dignity. It was the friend and the solace of the widow. It kept the villagers from idleness. For the Charkha included all the anterior and posterior industries such as - ginning, carding, warping, sizing, dyeing and weaving. These in their turn kept the village carpenter and the blacksmith busy. The Charkha enabled the seven hundred thousand villages to become self contained.

Gandhi emphasized on Charkha because other village industries such as oil pressers, wrought iron compressors etc would also be vanished with the reliance on western industries. Therefore the villagers would be drained of their varied occupations and their creative talent . The industrialized countries of the West were exploiting India. Hence, the most natural supplement that was suggested was the revival of the Charkha.(Harijan,13-4-1940).

Village Community

Gandhij compared Khadi to the sun inthe village solar system. According t o him the planets were the various industries which could support Khadi. Without it other industries could not grow. During his vast tours all over the Indian sub continent he discovered that, without

the revival of other industries, Khadi could not make progress. (Harijan-16-11-1934)

Khadi as the Symbol of Nation's Prosperity

According to Gandhi Charkha was the symbol of the nation's prosperity and therefore its ultimate freedom. It was a symbol not of commercial war but of commercial peace. It bears not a message of ill-will towards the nations of the earth but of goodwill and self-help. It will not need the protection of a navy threatening a world's peace and exploiting its resources, but it needs the religious determination of millions to spin their yarn in their own homes as today they cook their food in their own homes. He said "I may deserve the curse of posterity for many mistakes of omission and commission, but I am confident of earning its blessings for suggesting a revival of the Charkha. For every revolution of the wheel spins peace, goodwill and love. And with all that, inasmuch as the loss of it brought about India's slavery, its voluntary revival with all its implications must mean India's freedom" .(Young India,8-12-1921)

Khadi as a Spirit of Sublime Character

according to Gandhiji 'Khadi spirit' would surround people of India with simplicity in every walk of life. The 'Khadi spirit' means illimitable patience. For those who know anything about the production of Khadi know how patiently the spinners and the weavers have to toil at their trade, and even so must we have patience while we are spinning 'the thread of Swaraj'. The 'khadi spirit' means also an equally illimitable faith. Even as the spinner toiling away at the yarn he spins by itself small enough, put in the aggregate, would be enough to clothe every human being in India, so illimitable faith in truth and non-violence ultimately conquering every obstacle in our way.

As the Mark of Brotherhood

The 'Khadi spirit' means fellow-feeling with every human being on earth. It means a complete renunciation of everything that is likely to harm our brothers & neighbors but cultivating that spirit amongst the millions of our countrymen, what a land this India of ours would be! And the more I move about the country and the more I see the things for myself, the richer, the stronger is my faith growing in the capacity of the spinning wheel.(Young India, 22- 9-1927).Khadi delivers the poor from the bonds of the rich and creates a moral and spiritual bond between the classes and the masses. It restores to the poor somewhat of what the rich have taken from them. (Young India, 17-3-1927).

Khadi as a Supplementary Industry

The mission of Khadi was not merely to supply the town people with fashionable Khadi that will vie with the Mill manufacturers & thus like the other industries supply a few artisans with employment but it is to become a supplementary industry to agriculture)Harijan ,6-7-1935.A country remains poor in wealth, both materially and intellectually, if it does not develop its

handicrafts and its industries(Young India, 20-8-1931)

According to Gandhi, economics that hurt the moral well-being of an individual or a nation are immoral and therefore sinful. Thus the economics that permit one country to prey upon another are immoral. It is sinful to buy and use articles made by sweated labour. (Young India, 13-10-1921) . According to Gandhi hand-spinning and hand weaving will make the largest contribution to the economic and the moral regeneration of India. The millions must have a simple industry to supplement agriculture. Spinning was the cottage industry years ago, and if the millions are to be saved from starvation, they must be enabled to reintroduce spinning in their homes and every village must repossess its own weaver.(Young India,21-7-1920)

Conclusion

In fact, Khadi was introduced in 1920 as a political weapon and as the best instrument for giving concrete expression to the Swadeshi spirit to boycott foreign goods. Khadi rendered an opportunity to every man, woman and child to cultivate self-discipline and self-sacrifice as a part of the non-cooperation movement.

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KEY MANIFESTATIONS ON INDIAN NATIONAL SYMBOLS AS A TOOL OF UNITY

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ABSTRACT

National symbols of any country portray a country's Unity, Integrity commonality & nationalism. Every country tries to attach it sown ideologies in choosing its National symbols. Even in India these represent out Country's vision about fostering integrity among Indians. India has a very long & extensive history & its uniqueness lies in its selection & choice. The Nationality of Indian nation is evidently represented in these symbols. The Symbols are a unifying force since years fostering the richness of Indian heritage. Great meticulous planning has gone into the choosing of these items for National symbols. This paper addresses the key principles behind choosing National symbols.

Key words : National symbols, Integrity ,solidarity, unity, patriotism.

Introdcution

National symbols of India depict the country's image in entirety. The national symbols of Indian Union has a very long & extensive history & its uniqueness lies in its selection & choice. The Nationality of Indian nation is evidently represented in these symbols. The Symbols are a unifying force since years fostering the richness of Indian heritage.

National Bird of India: The peacock was declared the National bird of India in 1963, because it was entirely a part of Indian custom and culture. A peacock is a symbol of grace and beauty. Another reason why the peacock was chosen as the National bird was because of its presence across the country, so much so that even common people are familiar with the bird. Moreover, no other country has the peacock as its national bird . The peacock fulfilled all these and hence became the national bird of India (The State Emblem of India prohibition of Its improper Use Act 2005)

National Animal of India: The tiger is known as the Lord of the Jungle and displays India's wildlife wealth. Also strength, agility and power are the basic aspect of the tiger. The Bengal Tiger was declared as the National Animal of India in April 1973, with the initiation of Project Tiger, to protect the tigers in India. Prior to this, the lion was the National animal of India. The State Emblem of India (Prohibition of its improper Use Act 2005

National Anthem of India: The National Anthem of India is the Hindi version of an anthem which was

originally composed in Bengali by Rabindranath Tagore. It was adopted as the National Anthem of India on 24 January 1950. Since the Bengali song 'Vande Mataram' faced opposition from non-Hindu segments of society, the Jana Gana Mana was adopted as the National Anthem of India.

National Flower of India: The lotus flower has a very significant position in Indian mythology. It is the flower of goddess Lashmi and symbolizes wealth, prosperity, and fertility. Also, it grows very uniquely in dirty water with its long stalk far above the water, bearing the flower on the top. The lotus flower remains untouched from impurity. It symbolizes purity, achievement, long life, and good fate. (The Report on the Emblems Of India)

The National Fruit of India: Mangoes are native to India and thus truly Indian. Since time immemorial, mangoes have been cultivated in India. In ancient times as well, deliciousness of mangoes have been defined by many renowned poets. The great Moghul emperor Akabar had planted about 100,000 mango trees in Lakhi Bagh in Darbhanga.(The Report On The Emblems Of India)

The National Song of India: India's national song was composed in Sanskrit by Bankimchandra Chatterji. It has inspired many freedom fighters during the freedom struggle. Initially Vande Mantaram was the National Anthem of India, but after independence Jana Gana Mana was adopted as the National Anthem. This was done because non-Hindu communities in India had considered Vande Mataram as biased. These communities felt that the nation was represented by 'Ma Durga' in the song. So that is why it was made the National song of India and not the National Anthem. (The Report on The Emblems Of India)

The National Game of India: In spite of cricket's huge popularity in India, hockey is still the National game of India. Hockey when declared as the National game was very popular. The game has seen a golden era during 1928-1956, when India won 6 consecutive medals in the Olympics. Hockey was considered as the National game because of its unmatched distinction and incomparable talent at the time. At that time India had played 24 Olympic matches and won all of them.

The National Tree of India: The Banyan tree represents is the National tree of India, because of its eternal life & ever-expanding branches. The country's unity is symbolized by the trees huge structure and its deep roots. The tree is also known as Kalpavriksha, which means 'wish fulfilling tree', because the Banyan tree has immense medicinal properties and is associated with longevity. The Banyan tree also provides asylum to numerous kinds of animals and birds, which represent India and its people from different races, religions and castes.(The Report on the Emblems of India)

The National Emblem of India: The Lion capital of Ashoka at Sarnath is the National Emblem of India as it consists of four Asiatic Lions standing back to back

on a circular abacus. The abacus has sculptures of an elephant, a horse, a bull and a lion. These are separated by wheels in between. The National Emblem stands on a full bloomed inverted lotus flower.

The National river ganga- The Ganga or Ganges is the longest river of India. The River Ganga is flowing over 2,510 kms of mountains, valleys & plains. The Ganga originates in the snowfields of the Gangotri Glacier in the Himalayas as the Bhagirathi River. The Ganga River is later joined by other rivers such as the Alaknanda, Yamuna, Son, Gumti, Kosi & Ghagra. There are two dams on the river. The one dam is at Haridwar & the other dam at Farakka. For Hindus , the river Ganga is the most sacred river on Earth. Many religious ceremonial occasions are held on the banks of the Ganga river at the cities like Varanasi, Haridwara & Allahabad.

The national calendar - The national calendar of India is based on the Saka Era. The Indian Calendar is with Chaitra as its first month. In Indian Calendar, a normal year of 365 days was adopted from 22th March 1957 along with the Gregorian calendar for the following official purposes. Dates of the national calendar have a lasting balanced with dates of the Gregorian calendar,

Conclusion: Thus the national symbols of Indian Union has a very long & extensive history & its uniqueness lies in its selection & choice . The Nationality of Indian nation is evidently represented in these symbols. The Symbols are a unifying force since years fostering the richness of Indian heritage. These symbols should not be misused, misrepresented, distorted, debased or dishonored. Indian history, culture, heritage is always indebted to the country for providing Indian nationals with elegance , eternity , authority , purity, austerity & immortality of ideals replete with Indian classical thoughts. The posterity has to appreciate the ethical significance of these symbols & motivate themselves with patriotism & solidarity.

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EDUCATIONAL ATTAINMENT OF RURAL WOMEN IN ANANTHAPURAM: A MICRO SURVEY ON RURAL WOMEN IN ITUKALAPALLI

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Abstract:

An attempt is made in this paper to study the educational attainment of rural women in Ananthapuram (a micro survey on rural women in Itukalapalli). The study revealed that there have been concerted efforts to encourage girls to attend schools, which would lead to higher literacy in future. The study also revealed that there are several infrastructural barriers to women education in India. The study calls for focused approach towards increasing women centred educational infrastructure so as to reduce the women drop-out rates and to improve female literacy levels in India.

Key words: Education, Economy, Population, Rural women

Introduction

Women constitute almost half of the population of the world. Education for women is the best way to improve the health, nutrition and economic status of a household that constitute a micro unit of a nation economy. In this context, it can be argued that lack of woman education can be an impediment to the country's economic development. In India, women achieve far less education that of men.

Methodology

The sample comprised only 52 rural women aged 15 to 45 years who had children. The sample was selected by following a multistage random sampling procedure at the village levels, resulting in the selection of one single village. A list of married women between the ages of 18 to 45 years was prepared and data was collected from them.

Objectives of the Study:

- To examine the socio economic profile of the rural women;
- To present the level of educational attainments of rural women;
- To examine the status of rural women;
- To measure the values, attitudes, abilities and aspirations of rural women;

Analysis

Literacy status

Literacy rate in India is just 74.04% in 2011. 82.14 males per 100 male are literate, and only 65.46 out of 100 females

are literate. Literacy in rural areas are worse than urban India. 7 out of first 10 districts according to literacy rate are in Kerala state. Kerala has a literacy rate of 93.91%. Least Literate state in India is Bihar with a literacy rate of only 63.82%

As per the Annual Status of Education Report (ASER) 2012, 96.5% of all rural children between the ages of 6-14 were enrolled in school. This is the fourth annual survey to report enrolment above 96%. Another report from 2013 stated that there were 229 million students enrolled in different accredited urban and rural schools of India, from Class I to XII, representing an increase of 2.3 million students over 2002 total enrolment, and a 19% increase in girl's enrolment. While quantitatively India is inching closer to universal education, the quality of its education has been questioned particularly in its government run school system. Some of the reasons for the poor quality include absence of around 25 percent of teacher's every day. States of India have introduced tests and education assessment system to identify and improve such schools.The 2001 statistics also indicated that the total number of 'absolute non-literates' in the country was 304 million.

Rural education

The government continued to view rural education as an agenda that could be relatively free from bureaucratic backlog and general stagnation. However, in some cases lack of financing balanced the gains made by rural education institutes of India. Some ideas failed to find acceptability among India's poor and investments made by the government sometimes yielded little results. Today, government rural schools remain poorly funded and understaffed. Several foundations, such as the Rural Development Foundation (Hyderabad), actively build high-quality rural schools, but the number of students served is small.

Education in rural areas is valued differently from in an urban setting, with lower rates of completion. An imbalanced sex ratio exists within schools with eighteen percent of males earning a high school diploma compared with only ten percent of females. The estimated number of children who have never attended school in India is near 100 million which reflects the low completion levels.

In this backdrop, the paper examined the trends in women education in Itukalapalli. The last section provides the summary of the findings and conclusions. Though there has been a steady upward trend in both the rural and urban female literacy rates, it is observed that the rural female literacy is increasing much faster than that of urban. This fact is clearly evident from the index numbers, revealing that the disparity between rural and urban literacy rates is narrowing down in recent years.

Case study results

Respondents by Caste

Table1: Distribution of Respondents by Caste

Caste	Frequency	Percent
SC	10	19.2
ST	1	1.9
BC	35	67.3
OC	6	11.5
Total	52	100.0

The study reveals that the rural women of different castes were found in Itukalapalli. In these castes Backward Caste women tops the list with 67.30 per cent, followed by Scheduled caste women with 19.20 percent, other caste women with 11.50 per cent and Scheduled tribe women with 1.90 per cent respectively.

Respondents by Age

Table .2 Respondents by Age

Age	Frequency	Percent
18-25	16	30.8
26-35	25	48.1
36-45	11	21.2
Total	**52**	**100.0**

As per the study reveals that, large number of SHG beneficiaries hail from 26-45 years age group. It is considered as the important productive age group. To be precise, 48.10 per cent and 21.20 per cent are in the age groups of 26-35 years and 36-45 years respectively. None of the rural women have below 18 years of age. It means that minor girls are not taking economic responsibilities due to their age factor. About 30.80 percent of rural womenwere in the age group of 18-25 years. The study reveals that in rural areas the middle age group rural women were actively taking part in economic activities.

Table .3 Respondents by Educational Qualification

Education	Frequency	Percent
Primary levels	21	40.4
High school	5	9.6
Inter	14	26.9
Degree	6	11.5
PG	6	11.5
Total	**52**	**100.0**

The data reveals that, among the selected rural women, 40.40 per cent of rural women have completed primary education followed by 9.60 per cent of sample rural women have access to high school level and 26.90 per cent of rural women have intermediate levels of education. About 11.50 per cent of sample rural women respondents entered in to colleges i.e., Degree and P.G. level of education.

Table 4: Respondents by Occupation

Occupation	Frequency	Percent
Non-agrllabours	16	30.7
Domestic help	18	34.6
Employee	9	17.3
Business	9	17.3
Total	**52**	**100.0**

It is evident from the data show that 30.70 percent of the rural women are depending on Non-agricultural wages followed by 34.60 per cent of respondents have Domestic Help and 17.30 percent of rural women have employees and business related activities in the mandal.

Table.5 Respondents by Importance of education

Opinion	Frequency	Percent
Highly important	35	67.3
Important	12	23.1
Indifferent	2	3.8
Less Important	3	5.8
Total	**52**	**100.0**

It is evident from the data shows that, 96.20 percent of rural women expressed less to highly important their education to secure a good job. Among them 67.30 percent expressed highly important, 23.10 percent reported important and 5.80 percent reported less important. Indifferent was expressed by 3.80 percent of total selected rural women.

Table. 6: Respondents opinion on inter caste marriage

Particulars	Frequency	Percent
Highly approve	10	19.2
Approve	17	32.7
Indifferent	3	5.8
Disapprove	9	17.3
Highly disapprove	13	25.0
Total	**52**	**100.0**

The study reveals that, 51.90 percent of rural women expressed approved to highly approve with inter-caste marriage, 42.30 percent of rural women expressed disapprove to highly disapprove with inter-caste marriage and 5.80 percent of rural women expressed in different opinion on inter-caste marriage,

Table 7: Awareness on various facilities given by government

Particulars	Frequency	Percent
DWCRA	13	25.0
Reservation	26	50.0
Scholarship	12	23.1
Hostel facilities	1	1.9
Total	**52**	**100.0**

The study reveals that 100 percent of sample rural women expressed awareness of various facilities given to women by the government. Among them 50.00 percent of rural women expressed awareness of reservations, 25.00 per cent of rural women reported to an idea on Self-Help Groups, 23.10 per cent of women reported to scholarships and 1.90 per cent of rural women reported to hostel facilities for their children education.

Table.8: Respondents by status of women

Status of Women	Frequency	Percent
No change	7	13.5
Little change	3	5.8
Moderate	2	3.8
Significant	40	76.90
Change for Worse	0	0.00
Total	**52**	**100.0**

The study reveals that 86.50 percent of sample rural women reported some amount of change in their status. Among them 76.90 percent expressed significant change, 3.80 percent reported moderate changes and 5.80 percent reported little change. No change was reported by 13.50 percent of total selected rural women. None of the respondents reported change for worse.

Major Findings:

- Backward Caste women tops the list with 67.30 per cent;
- The study reveals that in rural areas the middle age group rural women are actively taking part in economic activities. (48.1%);
- The data reveals that, among the selected rural women, 40.40 per cent of rural women have completed primary education;
- The data show that 30.70 percent of the rural women are depending on Non-agricultural wages;
- The study reveals that as many as 76.90 percent of the rural women have nuclear families;
- 78.80 percent of the rural women reported that their present education was less than adequate;
- The data reveals that most of the selected rural women (88.50 per cent) had arranged marriage;
- 76.90 percent of sample respondents reported that their parents took their opinion in fixing their marriage;
- The study reveals that, 53.80 percent of sample respondents paid dowry at the time of their marriage and 46.20 per cent of rural women did not to pay dowry at the time of their marriage;
- 65.40 percent of rural women expressed idea about social legislations relating to age at marriage;
- 51.90 percent of rural women highly approved with inter-caste marriage,
- 50.00 percent of rural women respondents highly agreed with marriages outside their caste to improve their social status,
- 63.50 per cent of rural women are availing various facilities given to women by the government;
- Only 50.00 per cent of selected rural women reported satisfaction with the programmes and polices of government;
- 63.50 per cent of selected rural women expressed awareness of women reservations in government and private enterprises;
- 86.50 percent of the respondents (rural women) assumed that lot of significant change in their status.

Conclusion

This paper examined the trends in women education, the investments on education and infrastructural supports in India. The study revealed that there had been significant progress in the performance of women education

revealed from female literacy levels and its change over time. It was also observed that the gaps between rural and urban female literacy rates are narrowing down.

To explore the influence of certain variables of interest such as rural poverty, urbanization and drop-out rate on the educational attainment of women, a multiple regression equation was estimated. It was observed that rural poverty acts as a push factors for women's education rather than as an obstacle to women's education. The significant influence of urbanization on women's education implied that urbanization had been playing a beneficial role in the attainment of women's education in India. At the same time, the drop-out rate had a negative effect on women's education. It revealed that that reduction of girl's drop-out rates is necessary for achieving women's education.

The initiatives of the government through investment and infrastructure in developing education in India were examined. With regard to facilities in schools, it had improved significantly, but a lot more need to be done.

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A REVIEW ON NGOS AND RURAL ENTREPRENEURSHIP DEVELOPMENT

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Abstract

As entrepreneurship development has become modest tool in providing solutions to these two problems Government is involving the NGOs in strengthening its policy matters. With this motto the spirit of entrepreneurship should be spread among youth, women & specially marginalized rural women. To strengthen entrepreneurship from grass root level entrepreneurship development approach has to be reviewed. This paper looks at the entrepreneurship development strategies taken up by the NGOs providing entrepreneurship training to rural people; the problems faced the strengths & weaknesses of the issue of entrepreneurship development.

Keywords: *Entrepreneurship, development, growth, NGOs, rural market, strategies*

Introduction

Development of entrepreneurship has become a national movement these days. If made an effective tool it can address two great problems of unemployment & poverty.Entrepreneurship development becomesa modest tool in providing solutions to these 2 problems. The spirit of entrepreneurship should be broadened to includerural youth, women& specially marginalized rural women.To strengthen entrepreneurship skills from grass root level entrepreneurship strategy has to be reviewed.

Government introduced Prime minister RojgarYojana(PMRY)&TRYSEM these tools were not as effective as Government expected because of several ad ministerial lacunas& implementation hazards. The Government failed to corroborate support for its programs. This accommodated NGOS to plunge into operation. So far the NGOs were working in traditional areas such as sanitation, health, family planning, eco conservation, primary education etc. Post Liberalization period had immense effects on economy & bloom in economic arena came as a blessing in disguise for these NGOs as they felt the colossal enterpreurship potential in rural areas which could support thriving economy.

The awareness for entrepreneurshipdevelopment in rural areas was a new commencement as these NGOs are targeting the marginal groups.The collaborative attitude of the government with NGOs was helpful in redesigning some of these projects & adoption of new strategies. This helped them to reach rural poor.(Report of

SupporttoTraining &Employment ProgrammeforWomen)

These days several NGOs are working inentrepreneurship development

1. NationalAllianceOf Young Entrepreneurs NAYE
2. World Assembly Of Small& Medium Entrepreneurs WASME
3. Xavier Institute Of Social Sciences XISS
4. SEWA Ahmadabad
5. Self-Employment Y Calcutta
6. AWAKE Karnataka
7. RUDSET –Karnataka

Classification of NGOs: TheNGOs working towards entrepreneurship developmentcan be classified into 3 categories

1. Primary level
2. Medium level
3. Grass root level

Objectives: These entrepreneurship development NGOs provide training which are based on 3 objectives (SCA)

1. Stimulation –this stimulates the target groups through outreach programs as orientation seminars, trainings camps, workshops etc. This will instill a inspiration towards entrepreneurship development
2. Counseling- This targets at giving extra consultancy services &assistance in preparing a project, purchasing machinery, technical knowhow & other process of setting up a small unit.
3. Assistance – this stage helps in securing financial assistance through banks government & later marketing the products.

Strengthsof NGOs

1. Entrepreneurshipdevelopment NGOs are easy maintained small offices where their operating costs are very low. Hence they can be set up in any area.
2. They have flexibility in operation
3. Responsiveness to invent appropriate solutions entrepreneurship development is very handy.
4. They are community oriented this helps them to get proximity with rural community &be sensitive to their issues &needs
5. Their orientation is always on customer satisfaction
6. They act as a sound board for government policies

Weakness: but NGOS are not without weaknesses

1. The strategy of the NGOS some time clash with governmental strategy at entrepreneurship development

2. Their lack of proper understanding of entrepreneurship approach sometimes fail miserably
3. Lack of entrepreneurshiptrained staff & personnel with NGOs are a major problem.
4. Complete absence of self-assessment of previous entrepreneurship efforts
5. lack of permanence of the organization

Strategies to ensure Rural Entrepreneurship

1. Strengthening the raw material base in rural areas.
2. As finance is needed to set up any project or plant funds should be made available at low rates of interest
3. Providing for modern infrastructural facilities
4. Setting up of common production marketing centers & promoting export business&providing close interaction between consumer & manufacturer by avoiding middlemen
5. Legislative measures to make government purchase rural products
6. Entrepreneurship aptitude & competency building is the need of the hour As entrepreneurship promotion to act with greater skill & new invention in rural needs. Imparting entrepreneurship training in schools& colleges. Making it apart of the university syllabus
7. Making rural people aware of their potential by disseminating information about precise facility available for new entrepreneurship.
8. Institutional training to orient entrepreneurshipin specific productsMr.Chetan L. Hanchateof AWAKE considers information dissemination and percolation of technical knowledge in grass root level entrepreneurs in remote & rural areas is also very important as he believes that they are the one who needs to be trained
9. Understanding the dynamics of rural markets
10. Identifying the needs of the potential customers & traditional customers
11. Developing efficient delivery systems for products
12. As the purchasing power of the rural poor in on rise these new entrepreneurship plants can focus on entrepreneurship building
13. Designing separate set of products for rural consumer apart from urban consumers
14. Suiting the rural demands such as ware housing go downs store rooms cloak rooms etc need to be addressed
15. Rural people are suffering from inconsistent electric power scarce

infrastructure unreliable telephone communication system local political pressures which hinder development process

16. The villages are scattered over a distant areas sometime sit become is impossible to connect all of them Thus providing an inter connectivity
17. Rural fairs &periodic religious gatherings which allow greater visibility are to be channeled properly.(Ramkrishna . H .The emerging role of NGOs in Rural Development of India)
18. Trainingdemonstrating,implementing, empowering, imparting.transferring should start from grassroots level AWAKE has a unique approach of through voluntary efforts of successful women by counseling, training, business incubation, mentoring & peer group support.

Conclusion –Thus NGOs should comprehend underlying rural issues to become e successful entrepreneurship development mentors. They should focus on starting a rural enterprise with opportunity challenges support structure regulatory framework.

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INCLUSIVE BANKING UNDER FINANCIAL INCLUSION- INITIATIVES AND PRACTICES OF PUBLIC SECTOR BANKS IN INDIA

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Abstract

Inclusive banking is an important tool to achieve the Financial Inclusion. Off all the financial inclusion products, banking products play key role in the development of economy. Having a bank account and access to the financial products like deposit, loan and other services from the bank is unavoidable for every household. Hence, there is a need of inclusion of each and every house hold in the country in the formal financial system by opening of account in the bank. The paper deals with the Inclusive Banking Initiatives of RBI, inclusive practices of Public Sector Banks. Also the paper attempts to examine the extent of financial inclusion by self-help group bank linkage program with a special focus on the area of SBIof Visakhapatnam zone.

Key Words: Inclusive Banking, Financial Products; Bank Linkage; Inclusive Practices

Introduction

Financial inclusion in the Indian context implies the provision of affordable financial services, viz., access to payments and remittance facilities, savings, loans and insurance services by the formal financial system to those who tend to be excluded. Besides access, emphasis is also placed on affordability (low cost) of financial services such as savings, loan, and remittance to the underprivileged segments of the population.Inclusive Bankingalso means extending the banking habit among the less privileged in urban and rural India and weaning them away from unorganized money markets and moneylenders.

Status of Financial Inclusion in India

- 51.4% of farmer households are financially excluded from both formal/ informal sources.
- Of the total farmer households, only 27% access formal sources of credit; one third of this group also borrowed from non-formal sources.
- Overall, 73% of farmer households have no access to formal sources of credit.
- Across regions, financial exclusion is more acute in Central, Eastern and North-Eastern regions. All three regions together accounted for 64% of all financially excluded farmer households in the country. Overall indebtedness to formal

sources of finance of these three regions accounted for only 19.66%.

- However, over the period of five decades, there has been overall improvement in access to formal sources of credit by the rural household

Reserve Bank Initiatives

Financial inclusion is a flagship programme of the Reserve Bank. Its objective is to bring people, hitherto excluded, under the ambit of formal financial institutions. To push towards universal financial inclusion, the Government of India and Reserve Bank has taken several initiatives. These include Nationalisation of Banks, Establishment of Regional Rural Banks, NABARD, Strengthening of Credit Cooperative Societies, Local Area Banks, Urban Cooperative Banks , Lead Bank System, SLBC, No - Frills Accounts, Relaxation of KYC Norms, SHG - Bank Linkage Programme, Financial Literacy Programmes, Business Correspondents, Business Facilitators, Ultra Small Branches, Mobile Banking, Internet Banking, Smart Card Banking, General Credit Cards, Debit Cards, Kisan Credit Cards, Direct Benefit Transfer, BharatiyaMahila Bank, Licensing to new Private Banks, PradhanaMantri Jan DhanYojan.

The Reserve Bank continued efforts to create a conducive and enabling environment for access to financial services to extend door step banking facilities in all the unbanked villages in a phase-wise manner. During Phase - I, there are 74,414 unbanked villages with population more than 2,000 identified and allotted to various banks through SLBCs for coverage through various modes, i.e., branches, BCs or other modes such as ATMs and satellite branches etc. All these unbanked villages have been covered by opening banking outlets comprising 2,493 branches, 69,589 BCs and 2,332 through other modes.

In Phase II, under the roadmap for provision of banking outlets in unbanked villages with population less than 2,000, about 4,90,000 unbanked villages have been identified and allotted to banks for coverage in a time bound manner by March 31, 2016. As per the progress reports received from SLBCs, banks had opened banking outlets in 183,993 unbanked villages by March 2014, comprising 7,761 branches, 163,187 BCs and 13,045 through other modes. The Reserve Bank is closely monitoring the progress made by the banks under the roadmap.

Tabe-1: Progress of Banks* in Financial Inclusion Plan In India*(Fig in No's)*

S.N	Particulars	2010	2011	2012	2013	Absolute Change (2010-13)	% Change (2010-13)	CARG 2010-13
1	Branches	85457	91145	99242	102343	16886	19.76	6.19
2	Rural Branches	33433	34811	37471	37953	4520	13.52	4.32
3	Banking outlets with population >2000	37949	66605	112288	119453	81504	214.77	46.55
4	Banking outlets in Villages with population <2000	29745	49603	69465	149001	119256	400.93	71.10
5	Banking through Brick & Mortar Branches	33378	34811	37471	40837	7459	22.35	6.95
6	Banking Outlets through BCs	34174	80802	141136	221341	187167	547.69	86.40
7	Through Other Modes	142	595	3146	6276	6134	4319.72	253.56
8	Total Banking Outlets	67694	116208	181753	268454	200760	296.57	58.29
9	Urban Locations through BCs	447	3771	5891	27143	26696	5972.26	293.05
10	No Frill A/Cs (No. In lakhs)	734.5	1047.6	1385	1820.6	1086.1	147.87	35.33
11	Amount in No Frill A/Cs (Amt In Crores)	5502	7612	12041	18300	12798	232.61	49.27
12	KCCs-Total (No. In lakhs)	243.10	271.10	302.30	337.90	94.80	39.00	11.60
13	KCCs-Total (Amt In Crores)	124000	160000	206800	262300	138300	111.53	28.37
14	GCC-Total (No. In lakhs)	13.90	17	21.10	36	22.10	158.99	37.33
15	GCC-Total (Amt In Crores)	3511	3507	4184	7600	4089	116.46	29.36
16	ICT Based A/Cs through BCs (No. In lakhs)	270	840	1560	2340	2070	766.67	105.41
17	ICT Based A/Cs Transactions (No. In lakhs)	70	580	970	2340	2270	3242.86	222.14

Source: RBI bulletin, 2014

The Financial Inclusion Plan imbibed a new zeal and reorientation in the banking sector in the direction of realizing inclusion and its fruits. The

above table provides a canvas of progress of banks under Financial Inclusion Plan in the country during 2010-13. It can be seen from the table, the total number of branches of 85457 by the end of March 2010 shoot up to 102343 by March 2013 with a compound growth rate of 6.19 per cent. The number of rural branches also went up to 37953 (March 2010) registering a growth rate of 4.32 per cent. But it could be noted the rate of growth over the years in the number of rural branches (4.32 per cent) lagged behind the rate of growth the total number of branches (6.19 per cent). This lag in the growth of rural branches stands as a concern for contemplation in the inclusive efforts. Despite this, it is a sigh of relief that the banking outlets in villages with population more than 2000 and with population less than 2000 and registered an astonishing growth rate of 46.55 per cent and 71.10 per cent respectively. This signifies the progress of banks in the direction desired and the Financial Inclusion Plan in India.

Moreover the banking outlets through Business Correspondent's also shoot up from 34174 (March 2010) to 221341 (March 2013) a staggering growth rate of 86.40 per cent. Further the total banking outlets in the country multiplied from 67694 (March 2010) to 268454 (March 2013) with an impressive growth rate of 58.29 per cent. This scenario of growth in banking outlets especially the outlets through Business Correspondents and the outlets in villages speak volumes on the progress of banking in the direction of Financial Inclusion.

A further analysis of the urban locations covered through Business Correspondents (with 293.05 per cent growth rate), No-Frills Accounts (35.33 per cent), the amount in No-Frills Accounts (48.29 per cent) and also the growth in Information and Communication Technology based accounts transactions (222.14 per cent) besides the growth in Information and Communication Technology based Accounts through Business Correspondents (105.41 per cent) stand to signify the progress of Indian Banking under the emphasis of Financial Inclusion Plan in India.

Financial inclusion plan and its performance evaluation

Despite various efforts channeled to achieving these goals, the success has been limited and progress uneven on a regional and sectoral basis. With a view to reviewing the existing strategies for achieving financial inclusion; designing principles to develop institutional frameworks and regulation and developing a comprehensive monitoring framework to track the progress made, the Reserve Bank in September 2013, set up a Committee on Comprehensive Financial Services for Small Business and Low Income Households with the chairmanship of DrNachiketMor which submitted its report in January 2014.

The report observed that nearly 90 per cent of small businesses had no links with formal financial institutions while 60 per cent of the rural and urban population did not have a functional bank account, and much of the credit needs of

the economy came from the informal sector. Difficulties of access and absence of a positive real return on financial savings had accelerated the move away from financial assets to physical assets and unregulated providers. This indicates a visible demand for a wide range of financial services by small businesses and low-income households. Concerted efforts are needed to ensure the achievement of several key goals such as universal access to a bank account; a ubiquitous payments infrastructure; and a base level access to all the other financial products such as credit and insurance within a relatively short period of time. Against this backdrop, the major recommendations of the committee relating to banks include:

- Providing a universal bank account to all Indians (over 18 years) by January 1, 2016.
- Vertically differentiated banking system with payments banks for deposits and payments and wholesale banks for credit outreach with relaxed entry point norms of `0.5 billion.
- Adjusted priority sector lending target of 50 per cent against the current 40 per cent with sectoral and regional weights based on the level of difficulty in lending.
- Transfer of risks and liquidity through markets and strengthening the internal risk assessment capabilities of key refinance institutions.
- Differential provisioning norms for each asset class and public disclosure of stress tests by banks.

Financial Inclusion-Self Help Group

One of the most important programmes for promoting financial inclusion through micro-finance is the SHG-Bank Linkage programme, which aims at improving the access of the weaker and other sections of society to formal financial institutions. In February 1992, SHG-Bank Linkage Programme (SHGBLP) has been launched by NABARD as pilot project during the period of economic reforms in India which was major initiative in financial inclusion. The ability of people to pool their micro-savings and provide collective social collateral, for banks to lend against and add to the SHGs' funds, and the collective allocation of funds to meet the emergent credit needs of SHG members and charge rates which reflect the risks and management cost of funds are the unique features of this movement. It has enabled banks to assist in meeting the credit needs of very poor people without sacrificing their funds and has especially helped rural women to empower themselves, both socially and financially.

The spread of the SHG - Bank Linkage Programme in different regions has been uneven with Southern States accounting for the major chunk of credit linkage. Many States with high incidence of poverty have shown poor performance under the programme. NABARD has identified 13 States with large population

of the poor, but exhibiting low performance in implementation of the programme. The ongoing efforts of NABARD to upscale the programme in the identified States need to be given a fresh impetus. The SHG - Bank Linkage Programme is now more than 15 years old. There are a large number of SHGs in the country which are well established in their savings and credit operations. The members of such groups want to expand and diversify their activities with a view to attain economies of scale.

SHG- A Case Study

For the purpose of case study on SHG Bank Linkage and the usage of bank loans by the SHG members in the SBI of Visakhapatnam Zone is taken in this study. The respondent house hold are selected in the random convenient sampling method. The study convers the four districts i.e. Srikakulam, Vijayanagaram, Visakhapatnam and East Godavari consisting of 440 households.Generally under Inclusive Banking and as per the philosophy of Financial Inclusion, the bank loans disbursed are expected to be utilized rationally for micro enterprising, income generation activities etc., with an objective of elevating poverty and strengthening the hands of the rural poor. As evident from the reflections of the respondents across the SBI zone under study, it is evident that on the whole 29.55 per cent reported utilizing the loan for acquiring jewellery which is followed by domestic purpose (17.50 per cent), for further lending (16.14 per cent), children's education (15.91 per cent) and income generation (15.23 per cent). More or less the utilization pattern of the bank loan is observed similar across the constituent districts of the zone. The analysis helps to conclude that above the income generation activities the purposes like jewellery acquisition, domestic expenditure dominate the utilization pattern of the bank loan. More to say the purpose of jewellery acquisition and domestic expenditure assume 47.05 per cent of the total utilization of the bank loan. More or less it is the case with every district under the zone. This signifies that the income generating activities are relegated back in the utilization of the bank loan. There is a significant difference between the rows. The result of ANOVA at 5% significant level the utilization of the SHG loans are different for the different purposes hence the null hypothesis is rejected.

Suggestions

- For inclusive Banking and for achieving the objectives of Financial Inclusion of rural poor and unreached sections of the population are the target market. It is observed that proper communication and awareness drive are widely absent in the banking efforts for inclusion.
- The SHG Groups under Micro Finance Mechanism have been emerging as the instruments of Deep Socio Economic Reach. Therefore for promoting the philosophy of Inclusive Banking and to broaden the banking fold for the poor and the unreached in the rural areas. The select SHG Women should be trained with financial literacy and spread the

learned literacy to the unreached and to motivate them to come in to the fold of banking.

- Banking inclusion will require a holistic approach on the part of the banks in creating awareness about financial products, education, and advice on money management, debt counseling, savings and affordable credit. The banks would have to evolve specific strategies to expand the outreach of their services in order to promote financial inclusion. One of the ways in which this can be achieved in a cost-effective manner is through forging linkages with microfinance institutions and local communities. Banks should give wide publicity to the facility of no frills account. Technology can be a very valuable tool in providing access to banking products in remote areas.
- Banks need to redesign their business strategies to incorporate specific plans to promote financial inclusion of low income group treating it both a business opportunity as well as a corporate social responsibility. They have to make use of all available resources including technology and expertise available with them as well as the MFIs and NGOs. It may appear in the first instance that taking banking to the sections constituting the bottom of the pyramid may not be profitable but it should always be remembered that even the relatively low margins on high volumes can be a very profitable proposition. Financial inclusion can emerge as commercial profitable business. It should be the endeavor of all the financial institutions to adopt financial inclusion as a corporate social responsibility and chalk out strategies in tune with the national policy on financial inclusion.
- As Financial Inclusion stands as the contemporary socio economic priority of the government to cater the financial services like savings, insurance and micro lending to the poor, the Reserve Bank of India should policise and embark upon arranging a separate desk in each bank with the title "Financial Inclusion Help Desk". This will expedite the process of Inclusive Banking.

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Effects of increase in Agri NPAs of Banking & Recovery Mechanism

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Abstract

Banking sector plays an indispensable role in economic development of a country through mobilization of savings and deployment of funds to the productive sectors. Poor recoveries are going to block huge funds in non-performing assets and it compelled bankers to consider recovery as a key performance area. This article mainly deals with the concept of NPAs, its effects and causes for an account becoming non-performing, concept of loan waiver. The general objective of the study is to go to the region having more number of Agri NPAs and gain more information regarding the existing NPAs.

Key words: *Banking sector,* challenges, *economic development*

Introduction

A well-built banking sector is significant for a prosperous economy. The crash of the banking sector may have an unfavorable blow on other sectors. A banker shall be very cautious in lending, because banker is not lending money out of his own capital. A major portion of the money lent comes from the deposits received from the public and government share. At present NPA in the banking sector is debate topic because NPA is increasing year by year particularly in nationalized banks [1].

Indian Banking Sector

The banking sector in India is currently passing through an exciting and challenging phase. The reform measures have bought about sweeping changes in this vital sector of the country's economy. In the1970's and 1980's the Indian banking industry was marked by a high degree of regulation[2]. In India due to the social banking motto, the problem of bad loans did not receive priority from policy makers initially. However, with the reform of the financial sector and the adoption of international banking practices the issue of NPAs received due focus. Thus, in India, the concept of NPA came into the reckoning after reforms in the financial sector were introduced on the recommendations of the Report of the Committee on the Financial System (Narasimham, 1991) and an appropriate accounting system was put in place[3].

In 1991 the government of India (GOI) established a nine-member committee on financial systems, under the chairmanship of Mr.N.Narsimha to evaluate the systemic banking problems. The Narsimham committee

report published towards the end of 1991, containing far reaching recommendations for the banking sector.This report formed the basis for the sector's reforms, which were undertaken in parallel with the overall economic reforms of the 1990's.

Concept of Non-Performing Assets

Over the few years Indian banking, attempts to integrate with the global banking has been facing lots of hurdles in its way due to certain inherent weakness, despite its high sounding claims and lofty achievements. In a developing country, banking is seen as an important instrument of development, while with the demanding Non-Performing Assets (NPAs), banks have become burden on the economy. Non-Performing Assets are not merely non remunerative, but they add cost to the credit Management. The fear of Non-Performing Assets permeates the psychology of bank managers in entertaining new projects for credit expansion. Non-Performing Assets is not a dilemma facing exclusively the bankers; it is in fact an all pervasive national scourge swaying the entire Indian economy[4].

Non-Performing Asset is a sore throat of the Indian economy as a whole. The Indian banking sector has been facing serious problems of raising Non-Performing Assets (NPAs). Like a canker worm, NPAs have been eating the banking industries from within, since nationalization of banks in 1969. NPAs have choked off quantum of credit, restriction the recycling of funds and leads to asset-liability mismatches.

Problem with Increase in NPAs

1. Owners do not receive a market return on their capital. In the worst case, if the bank fails, owners lose their assets. In modern times, this may affect a broad pool of shareholders.

2. Depositors do not receive a market return on savings. In the worst case if the bank fails, depositors lose their assets or uninsured balance. Banks also redistribute losses to other borrowers by charging higher interest rates. Lower deposit rates and higher lending rates repress savings and financial markets, which hampers economic growth.

3. Non-Performing loans epitomize bad investment. They misallocate credit from good projects, which do not receive funding, to failed projects. Bad investment ends up in misallocation of capital, labor and natural resources. The economy performs below its production potential. Non-Performing loans may spill over the banking system and contract the money stock, which may lead to economic contraction. This spillover effect can channelize through illiquidity or bank insolvency;

(a) When many borrowers fail to pay interest, banks may experience liquidity shortages. These shortages can jam payments across the country,

(b) Illiquidity constraints bank in paying depositors e.g. cashing their paychecks. Banking panic follows a run on banks by depositors as part of the national money stock become inoperative. The money stock contracts and economic contraction follows.

Analysis and Interpretation

The information is collected from the framers in Prathapa singharam village,Ghatkesar, RR District . The reason for selecting of that particular village is having more number of agri NPAs. A questionnaire was prepared and was asked to the farmers in that particular village.

All the farmers grow only Paddy. In a particular year they grow 2 crops of Paddy. Every crop require minimum amount of 20000 . Since three crops farmers were suffering from losses.

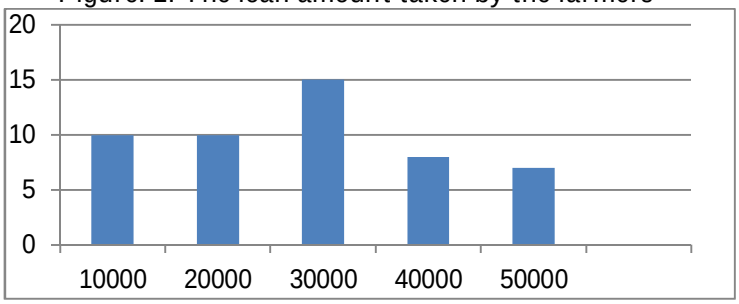
The crops are effected due to Natural Calamities like fall of the stones, insect, improper water facilities, Insufficient current.

The amount of loans taken by the farmers

In 50 farmers 45 farmers are below poverty line. All the farmers have taken loans from the Cooperative bank situated in Ghatkesar. The loan is ranging from 20000 to 50000. The farmers who are taken 30000 are more.

The Documents taken by the banks are the Pass Books. No other document is taken by the bank. The loan amount will be allocated to the farmers based on the Number of acres of land each farmer is having. For one acre 20000 is given by the bank. They should pay the interest for every Six months. If the loan amount is not paid for every six months interest is compounded. Until the previous loan is paid new loan are not sanctioned. Other farmers have not got any benefit of the Loan waiver. Most of the farmers were not paying their interest properly.

Figure: 1: The loan amount taken by the farmers



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Few of the farmers not paying their interest or the loan amount even though they have got profits. Few of them are paying regularly. Few of them who are paying have stopped paying because they are waiting for the loan waiver by the new government. 68% have not paid their loans, 1% have paid, 10% have partly paid and 20 % have stopped paying.

The cooperatives have never suggested them the crop insurance while taking the loan. No farmer is having the knowledge about crop insurance. From above pie diagram it is clear that most of the farmers have stopped paying and waiting for Loan waiver.

Out of 50 only 3 of them have got the benefit of the Loan waiver of the interest amount 5 years back. No farmer is happy with loan waiver done by the government. They say it has never benefited them. It has only restricted to news and papers. If the farmer do not pay the interest amount for every six months, the field officer with in one month of the nonpayment send the notices. If the farmers do not respond for the notice the field after 15 days of the notice directly meet the farmers whose loans are due and pressurizes them to pay the loans.

But farmers do not respond to the notices and Give the reasons for nonpayment of installments. Another problem is that most of the farmers are taking the loans and giving the land for the lease to the other farmers. The farmers are not actually using the amount for the agricultural activities. They are investing the amount on other activities. 40% for agriculture purpose,10% for personal purposes and 46% for other activities.

They are showing the loss suffered by the farmers who has taken the lease of the land as their loss and claiming the benefit of loan waiver. This one of the reason for increase in the Agri NPA's. They are aware about the loss caused if loan amount is not paid to the bank. But still they do not pay the loans.

Factors effecting increase in NPA's

Of all above the majority of the NPAs were due to the political factors which were impacting a lot, present government liberality about the farmers and the opponent political party promises of crop loan waiver schemes. These factors were mainly deepened into the farmer's perception to do not pay until the next government formation.

The next one is the crop failure due to the climatic conditions and demographic factors .In the last season climatic conditions weren't favored the farmer's perception which leads to crop failures and losses occurred. Last factor is the health.

Causes for Creation of Agri Non-Performing Assets

External causes:

Natural calamities and climatic conditions**,** Recession, changes in Government policies changes in economic conditions, Industry related problems, Impact of liberalization on industries, Technical problems

Internal causes:

Internal defaulters**,** Faculty projects, Most of the project reports are ground realities, proper linkages, product pricing etc. over depended on poorly paid killed workers and technicians, Building up pressure for sanctions, Inept handling by banker's lack of professionalism and appraisal standards, Non-observance of system, procedures and non-insistence of collaterals etc, Lack of post sanction monitoring, unchecked diversions. Lack of the knowledge of the Crop insurance policies.

Impact of NPAs on profits

1. **Reduces earning capacity of the assets:** NPA□s reduced the earning capacity of the assets and as a result of this return on assets get affected.

2. **Blocks capital:** NPA□s carry risk weight of 100% (to the extent it is uncovered). Therefore they block capital for maintaining Capital adequacy. As NPA□s do not earn any income, they are adversely affecting "Capital Adequacy Ratio" of the bank.

3. **Incurrence of additional cost:** Carrying of NPA□s require incurrence of Cost of Capital Adequacy, Cost of funds in NPA's and Operating cost for monitoring and recovering NPA'S.

4. **Reduces EVA:** While calculating Economic Value Added (EVA =Net operating profit after tax minus cost of capital) for measuring performance towards shareholders value creation, cumulative loan loss provisions on NPAs s considered as capital. Hence, it increases cost of capital and reduces EVA.

5. **Low yield on advances:** Due to NPAs, yield on advances shows a lower figure than actual yield on "standard Advances". The reasons that yield are calculated on weekly average total advances including NPAs.

6. **Effect on Return on Assets:** NPAs reduce earning capacity of the assets and as a result of this, ROA gets affected.

Various Steps for Reducing NPAs

1. Prepare a loan recovery policy and strategies for reducing NPAs.

2. Create special recovery cells as head office/Zonal office/ regional office levels identify critical branches for recovery

3. Fix targets of recovery and draw time bound action programmer

4. Select proper techniques for solving the problem of each NPA

5. Monitor implementing of the time bound action plan

6. Take corrective steps when ever found necessary while monitoring the action plan and make changes in the original plan if necessary .

Recovery Measures for NPAs

- Compromise settlement schemes (OTS)
- Rescheduling
- Proceedings under the Code of Civil Procedure
- Sale of NPA to other banks

Proceeding under Code of Civil Procedure

a. For claims below Rs.10 lacs, the banks and FIs can initiate proceedings under the Code of Civil Procedure of 1908, as amended, in a Civil court.

b. The courts are empowered to pass injunction orders restraining the debtor through itself or through its directors, representatives, etc from disposing of, parting with or dealing in any manner with the subject property.

c. Courts are also empowered to pass attachment and sales orders for subject property before judgment, in case necessary.

d. The sale of subject property is normally carried out by way of open public auction subject to confirmation of the court.

Sale of NPA to other banks

a. A NPA is eligible for sale to other banks only if it has remained a NPA for at least two years in the books of the selling bank

b. The NPA must be held by the purchasing bank at least for a period of 15 months before it is sold to other banks but not to bank, which originally sold the NPA.

c. The NPA may be classified as standard in the books of the purchasing bank for a period of 90 days from date of purchase and thereafter it would depend on the record of recovery with reference to cash flows estimated while purchasing

d. The bank may purchase/ sell NPA only on without recourse basis

e. If the sale is conducted below the net book value, the short fall should be debited to P&L account and if it is higher, the excess provision will be utilized to meet the loss on account of sale of other NPA's to other bank

Conclusion

Finally it can conclude that the banks can avoid sanctioning loans to the non-creditworthy borrowers by adopting certain measures. Banker can constantly monitor the borrower in order to ensure that the amount sanctioned is utilized properly for the purpose to which it has been sanctioned. The banker should get

both the formal and informal reports about the goodwill of the customer. If he had already proven as a defaulter then there is no question of sanctioning loan to him.

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INVESTMENT IN GOLD: A STUDY ON CHANGING PERSPECTIVES OF INVESTORS

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Abstract:

The present paper aimed to identify the changing perspectives of investors on Gold, to evaluate the changing perspectives of Male, Female on Gold investment and to critically examine the preferences of Male and Female on Gold investments. It is observed that majority of the investors preferred gold as their investment avenue. Majority of the respondents preferred Jewelry as their Investment Avenue rather than Gold Biscuits, coins and ETF in the Krishna district region of Gudivada. Almost all the female interested to invest on Gold for their self-satisfaction.

Key words: *Deposit, Gold, investment, Male and female, Saving*

Introduction:

In the investment era of the developing nation a world wide range of investment opportunities are available to the investor. These are primarily Bank Deposits, Corporate Deposits, Bonds, and units of Mutual Funds, instruments under National Savings Schemes, Pension Plans, Insurance Policies, and Equity Shares etc. All these instruments compete with each other for the attraction of investors. Each instrument has its own return, risk, liquidity and safety profile. Gold has been considered as a moderate risk instrument. However weakness in demand for Gold is attributed to the high prices. According to the WGC (World Gold Council) annual mine production of Gold over the last few years has been close to 2,500 tones. About 2000 tones goes into jewelry or industrial / dental production and around 500 tones goes to retail investors and exchange traded Gold Funds.

Survey of literature:

Investors, who are keen on securing safe haven features of gold investment, cannot generally rely on gold stocks or mutual funds. Instead, they need to take positions directly in bullion or ETFs by employing daily data over the period 1987-2010,Tim Pullen, Karen Benson, Robert Faff of UQ Business School, University of Queensland in their work titled " A Comparative Analysis of the Investment Characteristics of Alternative Gold Assets".

The poor should never invest in gold for whenever they have purchased gold, it either lands up in the temple or in the hands of the moneylender or, at the most, it may be given away during a daughter's marriage. There was a need for a socio-

cultural revolution to help Indians overcome their love for gold. India is the world's largest consumer of gold and is estimated to have imported close to a thousand tonnes in 2011. Despite the import drop, domestic gold prices continue to rule high with the yellow metal being seen as a strong hedge against inflation according to K C Chakrabarty, deputy governor, the Reserve Bank of India (RBI) in the article published on September 7th 2012 in times of India on "RBI advises against gold investment".

Indians love for gold is partly to blame for the country's wide trade deficit and large current-account gap. The South Asian nation--where gifting of gold jewelry is a tradition during weddings and festivals--is the world's largest consumer of the metal, and it meets all its demand through imports. Gold is India's second-largest imported commodity by value, behind crude oil highlighted by Prasanta Sahu and Anant Vijay Kala in their article titled "India Increases Import Tax on Gold**"** published in The Wall street Journal Monday 21 January 2013.

Objectives of the study:

The major objectives of the current research work is to identify the interest of people in Krishna district (located in and around Gudivada) on treating Gold as their investment avenue

The sub objectives of the present work include:

- ✓ To identify the changing perspectives of investors on Gold.
- ✓ To evaluate the changing perspectives of Male on Gold investments.
- ✓ To evaluate the changing perspectives of Female on Gold investments.
- ✓ To critically examine the preferences of Male and Female on Gold investments.
- ✓ To conclude the preferences of the investor's on Gold investments

Data sources and methodology:

The study is based on both the primary data and secondary data. The primary data is obtained through administering a questionnaire among 500 people (220 Male and 280 Female) of Krishna district mainly settled in and around Gudivada region and individual observation, discussion has made. The secondary data has been extracted from journals, newspapers and websites.

Hypothesis:

H0: There is no significant relationship between Male and Female for preferring gold as their investment avenue.

H1: There is a significant relationship between Male and Female for preferring gold as their investment avenue.

Results and Discussion:

The data collected using the questionnaire on Investment in Gold to know the changing perspective of the Investors had been classified, summarized and analysed using tables, charts and applied chi-square technique to interpret the same as shown below:

$$X^2 = \sum \frac{(o-e)^2}{e}$$ **Where** : ***O'=Observed Value; e='Expected Value,***

Table1. Investor's Preferring Gold as their Investment Avenue

S.No.	**Observation/** preferring	***O***	***e***	X^2
1	Male : Gold as Investment	190	194	0.08247
2	Female: Gold as Investment	252	248	0.06452
3	Males: not Gold as Investment	30	26	0.61538
4	Female: not Gold as Investment	28	32	0.5
				1.2623

From the above Table1 and Chart it can be interpreted that majority of the investors were preferred gold as their investment avenue. Female investors were found to prefer Gold as their investment avenue more rather than the Male investors. But very few Male and Female investors are in the category of not preferring Gold as their investment avenue. As the calculated chi square is less than the critical value accept H0 and reject H1. There exists no significant relationship between Male and Female in preferring Gold as their investment.

Table2. Forms of Gold preferred by the Investor's

S.No.	**Observation**	O	E	X^2
1	Male prefers Gold Jewellery for invst.	110	146	8.87671
2	Female prefers Gold Jewellery for Invst.	252	216	6
3	Male preferring Gold Biscuits for Invst	22	20	0.2
4	Female preferring Gold Biscuits for Invst	28	30	0.13333
5	Male preferring Gold coins for Invst	55	34	1.2623
6	Female preferring Gold coins for Invst	28	49	9
7	Male preferring Gold ETF for Invst	22	9	18.7778
8	Female preferring Gold ETF for Invst	0	13	13
				57.2501

From the above Table 2 and chart it can be interpreted that majority of the respondents preferred Jewelry as their Investment Avenue rather than Gold Biscuits, coins and ETF. No female in this district is interested to invest on

Gold ETF's. Males preferred all forms of gold as their investment. But, at a maximum level they preferred jewelry then they preferred biscuits and ETF's at a minimum level. As the calculated chi square is more than the critical value reject H0 and accept H1. There exists significant relationship between Male and Female in preferring various forms of Gold as their investment.

Table 3. Investor's Motive behind Gold Investment

S.No.	Observation	O	E	X^2
1	Male motive for Gold is self-satisfaction	55	101	20.9505
2	Female motive for Gold is self-satisfaction	195	148	14.9257
3	Male motive for Gold is security	55	45	2.22222
4	Female motive for Gold is security	56	66	1.51515
5	Male motive for Gold is status	55	34	1.2623
6	Female motive for Gold is status	28	49	9
7	Male motive for Gold is to gain more	22	9	18.7778
8	Female motive for Gold is to gain more	0	13	13
9	Male motive for Gold is to meet unexpected needs	22	20	0.2
10	Female motive for Gold is to meet unexpected needs	28	30	0.13333
				81.987

From the above Table 3 and Chart it can be concluded that majority of the female were interested to invest on Gold for their self-satisfaction, very few were interested to prefer Gold for security, status and meeting unexpected needs and No female were interested to prefer Gold to gain more. Whereas the Male were preferred Gold not only for self-satisfaction but also to find security, to acquire status, to gain more in future and to meet unexpected needs in almost equal proportion. As the calculated chi square is more than the critical value reject H0 and accept H1. There exists significant relationship between Male and Female motives behind Gold as their investment

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Table4. Frequency to make Gold Investment per annum

S.N	Observation on prefer to buy Gold	O	E	X^2
1	Gold 2-3 times a year by Male	28	25	0.36
2	Gold 2-3 times a year by female	28	31	0.29032
3	Male prefer to buy Gold once a year	110	85	7.35294
4	Female prefer to buy Gold once a year	84	108	5.33333
5	Male prefer to buy Gold occasionally	82	110	1.2623
6	Female prefer to buy Gold occasionally	168	140	5.6
7	Male prefer Gold frequently	20	20	0
8	Female prefer Gold frequently	25	25	0
				20.1989

Table5. Occasions Investor's preferred to make Gold Investments

S.No.	Observation	O	E	X^2
1	Male prefer to invest on Gold for Marriages	82	61	7.22951
2	Female prefer to invest on Gold for Marriages	56	77	5.72727
3	Male prefer to invest on Gold for festivals	28	37	2.18919
4	Female prefer to invest on Gold for Festivals	56	47	1.7234
5	Male prefer to invest on Gold for Functions	55	38	1.2623
6	Female's prefer to invest on Gold for Functions	30	47	6.14894
7	Male's prefer to invest on Gold for other occasions	82	111	7.57658
8	Female's prefer to invest on Gold for other occasions	168	139	6.05036
				37.9075

From the Table 4 and chart it can be interpreted that majority of the female were invested on Gold occasionally, very few were invested on Gold 2-3 times a year and frequently and 30% were invested on Gold only once per annum. Whereas maximum Males were preferred Gold once in a year and few 2 to 3 times a year and very frequently invested on Gold but 37% were invested occasionally. As the calculated chi square is more than the critical value reject H0 and accept H1. There exists significant relationship between Male and Female frequency of Gold investments per annum.

From the table 5 and chart it can be inferred that majority of the females were

interested to invest on Gold for occasions, very few were interested to prefer Gold for functions and 20% female were preferred Gold for Marriages and festivals. Whereas majority of Male were preferred Gold for marriages and other occasions, 20% preferred for functions and very few i.e. 12% preferred to invest on Gold at festival times. As the calculated chi square is more than the critical value reject H0 and accept H1. There exists significant relationship between Male and Female occasions preferred Gold as their investment.

Table6. Quantity preferred to invest on Gold per one transaction

S.No.	Observation	O	E	X^2
1	Male's prefer less than 5 grams	0	23	23
2	Female's prefer less than 5 grams	56	33	16.0303
3	Male's prefer 5 to 10 grams	55	68	2.48529
4	Female's prefer 5 to 10 grams	112	99	1.70707
5	Male's prefer 10 to 20 grams	55	34	1.2623
6	Female's prefer 10 to 20 grams	28	49	9
7	Male's prefer 20 to 40 grams	28	23	1.08696
8	Female's prefer 20 to 40 grams	28	33	0.75758
9	Male's prefer more than 40 grams	55	45	2.22222
10	Female's prefer more than 40 grams	56	66	1.51515
				59.0669

From the above table 6 and chart it can be inferred that majority of the female were interested to invest 5 to 10 grams Gold, few i.e. 10% were interested to invest 10 to 40 grams of Gold and 20% were interested to prefer to invest less than 5 grams or more than 40 grams of Gold. Whereas 25% of Male were found to make an investment of 5 to 20 grams or more than 40 grams of Gold, very few i.e. 12% were found to invest between 20 to 40 grams but no Male found to invest less than 5grams of Gold. At 5% level of significance the tabulated value of Chi square at 4 degree of freedom is 9.487. As the calculated chi square is more than the critical value reject H0 and accept H1. There exists significant relationship between Male and Female preferred quantity to invest on Gold.

Table7. Places preferred to store Gold

S.No.	Observation	O	E	X^2
1	Male's preferring to store Gold at Banks	165	143	3.38462
2	Female's preferring to store Gold at Banks	140	162	2.98765
3	Male's prefer to store Gold at Home	55	92	14.8804
4	Female's prefer to store Gold at Home	140	103	13.2913
5	Male's prefer to store Gold at other places	28	13	1.2623
6	Female's prefer to store Gold at other places	0	15	15
				50.8063

From the above Table 7 and Chart it can be inferred that majority i.e. 75% of the Male were preferred Banks to store Gold, few 25% Male preferred Home and very few i.e.10% preferred to store at other places. Whereas Females preferred to store Gold at Banks and at Home in equal proportion and No female preferred other locations to store Gold. At 5% level of significance the tabulated value of Chi square at 2 degree of freedom is 5.99. As the calculated chi square is more than the critical value reject H0 and accept H1. There exists significant relationship between Male and Female storing their Gold investments.

Table 8. Investor's opinion towards the Gold Investments trend in near future

S.No.	Observation	O	E	X^2
1	Male's opinioned that Gold invst's increase	165	172	0.28488
2	Female's opinioned that Gold invst's increase	225	217	0.29493
3	Male's opinioned that Gold invst's decrease	11	17	2.11765
4	Female's opinioned that Gold invst's decrease	28	22	1.63636
5	Male's opted Gold invst's will be constant	25	23	1.2623
6	Female's opted Gold invst's will be constant	28	13	17.3077
7	Male's cannot say about Gold Invst.'s	44	32	4.5
8	Female's cannot say about Gold Invst.'s	28	40	3.6
				31.0038

From the above Table 8 and Chart it can be inferred that majority i.e. 75% of the Male and 80% of Female were opinioned that Gold investments will increase in near future, very few (5%) Male and 10% Female opinioned that Gold investments will decrease in near future, Few 10% of Male and Female opinioned that Gold investments will be constant in future and 20% of Male and 10% of Female could not able to say about Gold investments in near future. At 5% level of significance the tabulated value of Chi square at 3 degree of freedom is 7.81. As the calculated chi square is more than the critical value reject H0 and accept H1. There exists significant relationship between Male and Female opinion towards trend in Gold investments in near future.

Table 9. Modes preferred to invest on Gold

S.No.	Observation	O	e	X^2
1	Male's prefer Gold Shops to Gold investment	165	172	0.28488
2	Female's prefer Gold Shops to Gold investment	224	217	0.22581
3	Male's prefer Gold Smiths to Gold investment	22	22	0
4	Female's prefer Gold Smiths to Gold investment	28	28	0
5	Male's prefer Banks to Gold investment	22	22	1.2623
6	Female's prefer Banks to Gold investment	28	12	21.3333
7	Male's prefer other modes to Gold investment	11	5	7.2
8	Female's prefer other modes to Gold investment	0	6	6
				36.3063

From the above Table 9 and Chart it can be inferred that majority of the female 80% and 75% Male were preferred Gold Shops to invest on Gold, very few 10% of Male and Female preferred Gold smiths and Banks and 5% male were preferred other modes to invest on Gold. But no female were interested to prefer other modes to invest on Gold. At 5% level of significance the tabulated value of Chi square at 3 degree of freedom is 7.81. As the calculated chi square is more than the critical value reject H0 and accept H1. There exists significant relationship between Male and Female preferred modes to invest on Gold.

Table10. Investor's perspective towards other metals

S.N	Observation	O	E	X^2
1	Male's prefer investing other metals	28	57	14.7544
2	Female prefer investing other metals	112	83	10.1325
3	Male's never prefer investing other metals	84	57	12.7895
4	Female' never prefer investing other metals	56	83	8.78313
5	Male sometimes prefer investing other metals	55	68	1.2623
6	Female's sometimes prefer investing other metals	112	40	129.6
7	Male's agree to other metals can substitute Gold	140	126	1.55556
8	Female agree to other metals can substitute Gold	168	182	1.07692
9	Male never agree to metals can substitute Gold	52	44	1.45455
10	Female never agree to metals substitute Gold	56	64	1
11	Male sometimes agree to other metals substitute Gold	28	34	1.05882
12	Female sometimes agree to metals can substitute Gold	56	50	0.72
				184.188

From the Table 10 and Chart it can be inferred that majority i.e. 64% of the Male and 60% of the female agreed that other metals can substitute Gold, but very few i.e. 12% of Male and 10% of Female were invested on other Metals and agreed that sometimes other metals can substitute Gold. 40% of Female invested other metals and sometimes preferred to invest other metals. Few i.e. 38% of Male and 20% of Female never invested other Metals, 23% Male and 20% Female never agree that other metals can substitute Gold. At 5% level of significance the tabulated value of Chi square at 4 degree of freedom is 9.487. As the calculated chi square is more than the critical value reject H0 and accept H1. There exists significant relationship between Male and Female preferring other metals as their investment.

Conclusion:

It is observed that majority of the investors preferred gold as their investment avenue. Majority of the respondents preferred Jewelry as their Investment Avenue rather than Gold Biscuits, coins and ETF in the Krishna district region of Gudivada. Almost all the female interested to invest on Gold for their self-satisfaction.

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GENDER ISSUES: TRANSCENDING BOUNDARIES OF CULTURE, SUB-THEME: BHATTACHARYA'S FAVOUR OF SOCIAL AND ECONOMIC JUSTICE TO WOMEN

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ABSTRACT:

Bhattacharya is in favour of social and economic justice to women. The female for him is not the weaker sex. According to him, the initial form of life is female. He has projected his Indian sensibility and attitude through his women characters in his novels. He combated injustice and ill-treatment meted out to simple sober, unsophisticated house wives. He focused light on tragedy of unsuccessful maiden, marital life and of widowhood. He advocates the freedom, liberty and emancipation of women in order to extricate them from obsequious servitude and inhuman torture to which they were subjected by male sex, and their own i.e. mothers –in-law. His novels voice the need of emancipation of Indian women. His reformist objective is fore grounded in his novels. This scholarly man champions the causes of Indian women and exposes the deep mental agony of the married and unmarried in his works.

His works sought to evoke pity and sympathy for the socially and sexually tortured women who dare not raise their voice for deliverance from persecution. Bhattacharya attempts to explore in to the deeper chamber of the mind that reacts passively and timidly to various forms of oppression. Bhattacharya depicts the Indian women living in an orthodox and conservative family feel inhibited to raise their voice against the society due to their inferiority and the rigid code of conduct imposed on them.

Bhattacharya's favour of social and economic Justice to women

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His works sought to evoke pity and sympathy for the socially and sexually tortured women who dare not raise their voice for deliverance from persecution. Bhattacharya attempts to explore in to the deeper chamber of the mind that reacts passively and timidly to various forms of oppression. Bhattacharya depicts the Indian women living in an orthodox and conservative family feel inhibited to raise their voice against the society due to their inferiority and the rigid code of conduct imposed on them.

Bhattacharya opines that there was no difference between men and women during ancestral times. Even women worked equally on intellectual grounds. He says that the ancestral woman was not a household drudge, a decorative being but an intellectual. She strode beside in a tireless quest for knowledge. Gargi and Maitreye were some role models from ancient Indian culture. He feels wonder about the ancestral women like Maitreyi and Gargi who used to work like their husbands on the intellectual part. He wishes that modern women should prove their talents as in the way of ancestral women intellectuals.

Bhattacharya depicts the image of the new women waiting for emancipation and liberation in a fast changing world in his works. He mentions the Hindu community in India as being governed rigidly by its traditions. As India has been a tradition bound nation, if women are also shackled by numerous social and religious customs and conventions that render them incarcerated behind curtains. In view of their miseries, Bhattacharya fictionalizes women's cause with a view to ameliorating their position and releasing them from the state of traditional servitude. He portrays the evils and abuses of customs and traditions that had enslaved married women that rendered them practically helpless and voiceless. He upholds the reaction of women and shows how women endure physical and psychological suffering simply by virtue of their womanliness.

Bhattacharya champions the causes of Indian women and exposes in his works the deep mental agony of married and unmarried women. His "Music for Mohini" is the story that focuses realistically on the inner mind of suppressed women. The novel is seeking to evoke pity and sympathy for the socially and sexually tortured women who dare not raise their voice for deliverance from persecution. His novels attempt at exploration into the deeper chamber of the mind that reacts passively and timidly to various forms of oppression. He depicts the defects of the Hindu marriage system which depends on asters and horoscopes and leads to utter failure in Indian society. He too depicts the tragedy of child marriage, early widow and sterility in marital life of women.

He mentions above belong to the pre and post-Independence period during which communities in India were being governed rigidly by the traditions. In view of miseries of women Bhattacharya committed himself to fictionalize women because with a view to ameliorating their position and releasing them from the state of traditional servitude with the increasing awareness of feminine sensibility as a new revolutionary idea, the trend of feminist writing persisted in Indian literature even after independence.

Bhattacharya panoramically portrays the evils and abuses of customs and traditions that had enslaved the married and unmarried women and rendered them practically voiceless. He upholds the reaction of women and shows how Indian women physical, psychological suffering simply by virtue of their womanliness. The most conspicuous feature of his art is portrayal of character. He penetrates psychologically deep into the inner working of women and externalizes their passive reaction.

In view of their miseries, Bhattacharya fictionalizes women's cause with a view to ameliorating their miseries, Bhattacharya fictionalize women's cause with a view to ameliorating their position and releasing them from the state of traditional servitude. He portrays the evils and abuses of customs and traditions that had enslaved the married women and rendered them practically helpless and voiceless. He upholds the reaction of women and shows how women endure physical and psychological suffering simply by virtue of their womanliness.

In his *Music for Mohini*Bhattacharya depicts how Mohini - a city bred girl of Calcutta well to do and educated has to marry a young scholar, Jayadev of Behula and live in a tradition bound Big-House. She has to struggle much to crave out her own identity in the orthodox family. Bhattacharya focuses on the conflict between tradition and modernity.

Mohini loves music, by practice she becomes a professional singer in All - India Radio. She attends to Radio-station to record her songs. Her grandmother objects her to go to recording centre in view of that voice of a woman of a respected family should not be recorded in the commercial purpose. She says that unmarried girls should not be sent out side. She warns Mohini's father not to send Mohini to music centre.

"You let the girl's voice be caught in shiny black disks.

You let her songs be sold in the bazaar for a few rupees a piece".

"Girls of the most respectable houses and ladies of the highest

Social statuses have put their songs on gram phone records.

Why this fuss ?

Bhattacharya shows well how the unmarried women lose their independence at home and they fail to fulfill their desires for their career in his novels. In "Music for Mohini" Mohini has

been shown as a victimized woman who has been crushed by the rigid customs in the country of the age old traditions. This is really a miserable condition of typical young woman in India. After her thirteen a young girl faces many kinds of restrictions. She is questioned by every elder in the family and is suspected in every angle. The parents start to search a groom for her. They think to make marriage and send to in-laws' house as they feel it as major responsibility. In this process a young woman loses her own identity. She is forced to bend her neck to the conditions. She sacrifices her desires and dreams just for sake of age old traditions. She silently accepts the unknown man as husband and suffers lifelong.

Bhattacharya shows this phenomenon through Mohini's marriage in *Music for Mohini.* Mohini is a professional singer who is given freedom and encouraged in her profession of singing by her father, a professor who is broad minded with modern views. He sends her to English school. But the grandmother does not agree to send her English school and singing practice. She argues with the professor to search a groom for Mohini and reminds him that she has already crossed seventeen and now it is time to her to be married.

"Mohini, a child?Mohini, a woman for four whole year, a child ?"

She paused a moment, recalling that her Mohini, spare of build though not thin, had not too feminine a figure. Many a young maid locked riper than she for marriage."

"Seventeen!" "And no horoscope made for her yet"

As a result of old mother's prompting, several proposals for Mohini's marriage are considered and conventional inspection of the bride is carried out by a few parties. Interviews are arranged. The first one is an old-fashioned party, the elders who would not condescend to bring the groom to be with them. They arrive at dusk, the traditional bride-showing hour, when the soft sunset light paints a girl's face with new grace. One of the elders in the party says that the horoscopes of the bride and groom well suited and he starts to bargain dowry as:

> "The Horoscope is favorable.
>
> Your stars are at peace with the stars of our son.
>
> The dowry you offer, sir, isn't enough.
>
> We would take your offer if the maid were well versed in our ancient culture.
>
> She isn't
>
> In the present circumstances, dowry must be decisive factor.
>
> Think it over."

The second party comes a fortnight later, the groom himself, a young married sister, their old parents. They examine the girl from foot to head. They make her walk few steps and test her grace of movement. They test her hair by fumbling with her prettily arranged hair and unloose it down her back to know its length. They rub her

face with their thumbs to make sure the fair complexion is natural not of paint. A woman stoops to pull up her sari to the knees to inspect the shape of her ankles and legs. Mohini gulps down her tears of shame. The professor raises to his feet angrily shouts to go outside by pointing to the door. This incident makes professor feel shy and sad. Mohini consoles him as:

"Why must you bear insult on my account?

Why must I get married?

So many girls these days remain unwed;

They work and earn their living.

Why can't I do it?

"Why don't they set up a monthly fair where girls

Could be on view? Honest and inexpensive and much

More convenient than this hateful bride-showin.

The groom's party could go round the stalls and

See fifty girls in two hours, and the girls would be

Showing themselves to so many people at same moment."?7

Mohini filings back, close to rears says as:

"They don't have to give up their dignity, Dignity ?

In our Hindu society a maid is addressed as Lakshmi,

the gracious goddess. Married, she walks in to her new house hold proud as the Devi"

"Vulgar minds have cast pollution upon the old ways"

"If we must be old-fashioned, why don't we go all

the way back to ancient times ? Swayamvara!"

Sudha, a victimized woman who is crushed by the rigid customs of the Hindu Society shown in the novel *Music for Mohini.* She becomes a prey to the meaningless faiths of horoscopes and remains an unmarried. Sudha is an orphan, brought up by her great uncle who believes blindly in astrology. He speaks his thoughts to everyone, so people laugh at him and nick name him Saturn's Eye Sore. At her fifteen Sudha is about to be given to a young handsome groom who is a reputed jute business man. On the day of "ashirvad" the old man sits and counts the luck signs of Sudha in her horoscope and speaks to the groom's party as :

"Brothers, my Sudha is unfit to wed at present.

She is under the wrath of Saturn's evil eye.

Wait a while. Wait till Saturn goes his way."

Thus a good match is rejected due to blind belief of old man in astrology. Sudha weeps but the old man feels happy as he thinks that he has saved the girl from the danger of evil stars. As this consequence Sudha remains unmarried and comes to be nick named in the village as "Saturn's Eye sore". She becomes a

creature of the darkes ill omen. No one comes to marry her. She remains Saturn's Eye sore, doomed to herar break for no fault of her own. She sobs in the night for her fate.

Sudha, an alone and neglected girl, slips in to a chance of friendship with a youth, a black smith, from the neighboring village, Sonapur, She meets him in the cool shadows of mango groves or of bamboo-screened pools. Her secret friendship with a black smith comes into light in the village. Her love affair with a lower cast boy is considered serious by the elders in the village. They do not allow Sudha, a higher caste Brahmin girl to marry a blacksmith, a lower caste boy. They object to the unconventional act in the village. The similar occurrence happened in the village in case of a peasant girl who had been aborted. But now this is Sudha, a higher caste girl, curse lay on her head; she must smear society with its blackness. The elders declare that Sudha must not marry the blacksmith and she must not meet the man again. She has to be looked after by the mother of the Big-House. The mother will make the luckless girl strive after knowledge, and knowledge will be like a sponge: it will absorb the smothered feelings, the wakened unfulfilled passions of her woman hood.

One by one the maidens of Behula, snub-nosed and squint-eyed, pitch-dark and protruding teeth, and even limping Jamuna, everyone is married except Sudha who is has exquisite beauty with no stain on her face, body, spirit and character. Sudhaloses intimacy with the other girls of her age, for she holds herself aloof, encloses in a hard shell of her own making. Sudha becomes over sensitive because of her fate and she nurces a feeling that the village girls scorn and shun her as something abnormal. She, in return, fiercely scorns all of them. She grows lopsidedly, scornful of human values, antisocial, frigid yet darkly passionate, it is her growth in darkness, not in light, in cramping space of a cold cell, in emotional bondage.

Bhattacharya had given a clear picture of the mental agony of a typical Indian maid who is tortured by the meaningless customs in the traditional bound society besides the traditional Indian concept that emphasized the marriage of girls in which they are tested variously and victimized not only by the groom's party, sometimes they are victimized by their own people. Sudha suffers from the acts of her own uncle who is an orthodox man. His case is similar to that of Mohini who suffers from her old mother who blindly believes in astrology, decides her life. Mohini accepts the match from country side against her wish; she does, it just to satisfy her old mother and to avoid the quarrels at home as she respects the elders. Just as Mohini, Sudha also suffers from her old uncle who does everything according to luck signs.

Bhattacharya points out the evils in the society. He revolts against hypocrisy under age-traditions which suppress women for centuries. He brings light on problems of women who are

denied to express their wish and willing in selection of their groom. Whenever a maid wants to be married, the stars, luck sighs, horoscopes, dowry and other formalities, willingness of groom's party decide their marriage. She is restricted variously, she should not express her opinion on her would be partner and even she is restricted to lift her face to see groom's face in the marriage interview. Bhattacharya opposes boldly these kind of misappropriate restrictions on women through the stories of the two characters of Mohini and Sudha.

Bhattacharya further goes to say that women are not only suppressed by the blind beliefs and orthodoxy in the society, He shows their problems through Sudha and Paru. Sudha becomes a main victim in the communal quarrels. Her friendship with a yound man, a blacksmith leads to love and marriage. Her love is checked by the elders in the village. The village elders define her love as non-conventional, they further explain that a girl of higher caste must not love and marry a lower caste youth, already it has has been happened in the village and the peasant woman has been aborted which is somehow tolerable in case of peasant woman but it is completely unjust for a woman who comes from a higher caste. Without mistake of her own Sudha suffers a lot and thus she develops frustration and aggression against the society.

There is another reference of feminine aspect given by Bhattacharya through the story ofParu in the nove, *Music for Mohini.* Paru is the young daughter of a poor peasant in the village. She is going to be given to the money lender of seventy years old in the marriage as the poor man indebted to the money lender. The money lender's third wife dead barely two months, she was like goddess Lakshmi Devi. Without any feeling of shyness and sentiment, the old man sets his age-stiff heart on young and innocent Paru. It is because Paru's father is in neck-deep in debt at the money lender; his three fields are tied up in strong chains. The old man will release him for one price; it is young Paru's hand, her marriage flower.

Bhattacharya points out the systems of polygamy, the other deep rooted evil in the Indian society of age old traditions. It reflects domination and hypocrisy of male sex in tradition bound society. If a man fails to beget children with his wife, he becomes ready to get second marriage; his wife has to welcome her co-wife without any objection. A husband will get next marriage after marriage without any cause. But woman must never think about next marriage. If she becomes a widow, she has to live alone without marriage and she has to bear many restrictions in name of customs.

Bhattacharya opposes boldly these wild traditions. The crazy incident of marriage scene between the old man and the young Paru shows us Bhattacharya's identification of unjust in the tradition bound society. It also shows us Bhattacharya's recognition of hypocrisy in a male dominated society. We can the projection of hypocrisy of men

i.e., the money lender even at his age of seventy becomes ready to marry a young girl, without any love and gratitude towards his recently dead wife. Bhattacharya further points out women always become victims to the hypocrisy of men and to the wild justice in the society. He shows it through the story of young Paru who becomes a victim in the wild game without any mistake of her own.

Seeta is another female character who becomes a victim to the age-old traditions in the novel Music for Mohini of Bhattacharya. She belongs to Shibpur, loves her second cousin whom she has known since childhood. In a mood of desperation she reveals her heart to her mother. It is a better match, for the boy is well placed, both belong to same caste and social status, and no dowry has to be paid, but the stars come in the way. The horoscope says that if Seeta gets married with her cousin she will be widowed. So another groom is selected according to luck signs and marries her. But immediately after a month her husband is killed in a street accident.

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ROLE OF TECHNOLOGY IN SERVICES MANAGEMENT

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Abstract

An attempt is made this paper to explain the customer satisfaction towards self services the introduction of technology. Technology should make available to the users the desired services. Technology should be use of customer readiness to technology is most important. It provides sense of control and has facilitated customer participation and increased satisfaction with evolving technologies like self services and on stage technologies. Customer should have easy access to necessary equipment and infrastructure. Technologies must improve services efficiency and profitability. In the face of emerging changes in the nature of technology, skilled employees are needed synchronization and technology and human resources are considered significant to make the process of development proactive. Service centers need to be aware of service profile technologies that are used in the process.

Keywords: *customer, providers, technology, users*

Introduction

Technology as a fifth factor of production process plays an important role in increasing economic development of any nation. Technology facilitates the global reach of services. Technologies can take accompany from anywhere to some where overnight. As is often evident, the internet accelerates the process of economic growth by weeding up the diffusion of new technologies to emerging Economies. These are call centre Operations, Medical Transcriptions end Income Tax processing, etc. globalization and competition have given away innovative ways of doing business.

Availability

The principal product of Technology is information. There has been information explosion where the world is now a global village. Innovations are central to effective Marketing. Major Service innovations are relatively rare. Thus, there is always search for competitive advantage and value creating improvements.

Decades passed before many developing countries could benefit from Rail Roads, Electricity, and Telephones. Today, the pace of automation along with the supportive information technologies had made many developing countries to build a super highway for inventions and innovations. It is virtually unthinkable to

patronize a service without Technology. Advancements in Technology have an impact on the process of service design delivery.

Changes in technology

Technology is profoundly changing how 'services are delivered, enabling both customers and employees to get and provide better and more efficient customized services. In €merging Economies Technology must match to the needs and preferences of customers, while designing services. Technologies must be adaptable and affordable.

Technology and the users

Technology should make available to the users the desired service. If technologies are to be made use of, customer readiness to technology is most important. It provides sense of control and has fci1itated customer participation and increased satisfaction. With evolving technologies like self service 'end' on stage Technologies customers must view benefit and they must know what their destined roles are. Technology must riot threaten privacy, service encounters with Technology must provide satisfaction by rendering reliable service. Customers should have easy access to necessary equipment and infrastructure. Technologies must improve service efficiency and profitability.

In the face of Emerging changes in the nature of technology, killed employees are needed. Synchronization and technology and human Resources are considered significant to make the process of development proactive. Service centers need to be aware of service profile technologies that are used in the process.

Service Technology must make use of available resources in generating profit with low cost driven technologies are services and products can be offered. Customer Education about the co-creation in service need to be clearly specified especially customers need to show readiness to technologies. Customers must see benefit while patronizing service.

Conclusion

This paper makes an attempt to explain about Customer Satisfaction towards their own services with the introduction of Emerging Technologies.

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A STUDY OF TERMITES DESTROYING STRUCTURAL WOOD IN HYDERABAD URBAN SYSTEM

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Abstract:
The diversity of termite fauna attacking different structural - wood in different types of houses such as those made of Reinforced Cement Concrete (RCC) and those made of Tile-Roofed (TR), in different management of houses such as school buildings, banks, Government office buildings and Libraries in the Urban Systems, and the types of damage incurred to the indoor - wood works and to termites on structural wood in relation to various climatic factors such rainfall, temperature and relative humidity are also described.
Key words: *Rainfall. Relative humidity, Termites, Temperature Urban system*

Introduction:

Urban areas represent increasingly large and interconnected spaces in regional landscapes and are important for the spread of exotic species. Urban centers are the origin of commercial transport for a wide variety of material including forest and agricultural products. Urban areas are characterized by a wide spread destruction of a great deal of native vegetation thus affecting biotic components of the environment, which has led to the formation of many habitats through modifying the existing ones particularly with regard to insects.

Wood is one of the most valuable commodities in world commerce, and its natural beauty and physical characteristics are such that it has always been used as building material in different types of buildings almost everywhere in the world. Wood for building purpose is obtained from trees after felling, drying and sawing of the raw material to required shape. The wood inside buildings protected from rain and from the ground contact is known as 'Structural wood (Williams, 1977). Wood is probably the most versatile substance used by people and has only one major fault. It can be break down under biological attack. About one third of the timber produced worldwide is lost due to various biodegrading agents. In tropical and subtropical conditions termites are one of the major causes for the breakdown of wood and are responsible for heavy economic losses.

If the wood is untreated and has no natural resistance to termite attack, the insects will destroy the timber and cause serious damage to property and amenities. Many termite species are voracious consumers of wood and some of these are highly destructive pests of wooden buildings, furniture and plants.

At the outset a brief description of the study areas of Hyderabad Urban system and their environmental conditions are studied. The diversity of termite fauna

attacking different structural - wood in different types of houses such as those made of Reinforced Cement Concrete (RCC) and those made of Tile-Roofed (TR), in different management of houses such as school buildings, banks, Government office buildings and Libraries in the Urban Systems, and the types of damage incurred to the indoor - wood works and to termites on structural wood in relation to various climatic factors such rainfall, temperature and relative humidity are also described.

Material and methods:

Extensive surveys were conducted periodically during January 2009 to April 2011, which includes regular monthly surveys followed by the keen observation of termite damage to different types of structural wood in Reinforced Cement Concrete (RCC) houses and Tile-Roofed (TR) houses present in various localities of Hyderabad (urban system). A total of 120 houses such a Government School Buildings, Libraries, Banks and Government office Buildings were inspected on a monthly basis in the entire urban system, selecting few standard houses of each type in a given locality. The house owners/persons concerned were requested for their co-operation and required to provide information regarding the termite damage in their houses/offices. The indoor wood-works such as doors, frames, window panels, sashes, joists, rafters and well supporting, door and window supporting frames of Tile-Roofed houses were inspected for damage. Other cellulose materials such as books in libraries, wooden almirhas in government offices and banks including clothes used for wrapping the files in the offices and schools in all the two types of houses were also inspected for the signs of termite activity. The earthen-sheet covering, runways (shelter tubes) and small channeled holes on the wood works made by the termite's activity and damage were examined rending and exposing the interior portion using a sharp chisel. The presence of small mounds on the inner and outer walls and on the roof particularly on the top of the walls of these houses was also noted.

Methods

As the subterranean termites usually enter the houses through the cracks in foundations, floors and walls they spread runways up to the structural wood (Johnson, 1981), such types of cracks either in foundation or floor or walls of houses were also inspected. The termites particularly the soldiers and workers damaging the articles were collected in 80% ethanol for species identification. .

The intensities of the damage and deterioration were assessed by eye quantified on the basis of five damage classes (Williams, 1973) and recorded. It has been the usual evaluation method for field tests of wood samples. The five damage classes of structural wood were given numerical symbols as follows.

(i) 'O' no attack
(ii) + a very less attack exploratory nibbles (10% damage)
(iii) + + Slight attack with the wood remaining serviceable (10% to 25% damage)
(iv) + + + moderate attack with wood rendered unserviceable (25% to 50% damage)
(v) + + + + heavy attack with the wood rendered useless for any structural purposes (50 to 75% damage)



Soldier, worker, nymph, larva of *Odontotermes*

Table-1 Diversity of species of termites causing damage to structural wood work in Hyderabad Urban system. (Severe Damage,*Minor Damage)**

Family / Sub family	Species
FAMILY: TERMITIDAE **Sub-Family:** Macrotermitinae	***Odontotermes ceylonicus* (Holmgren) ***Odontotermes redemanni (*Wasmann) **Odontotermes wallonensis (*Wasmann) **Odontotermes brunneus* (Hagen) ***** *Microtermes obesi* (Holmgren)

Table-2: List of different indoor wood-work damaged by Termites in Hyderabad Urban System

Types of structural Wood	*O.C**	*O.R**	*O.W**	*O.B**	*M.O**
RCC House.					
Door Frame	+	+	+	+	
Door Panel	+	+	+		
Window sash	+	+			
Wall shelves	+	+			
TR House :					
Door Frame	+	+	+		
Door Panel	+	+	+		
Window Sash	+	+			
Wall shelves	+	+	+		
Wooden Rafter	+	+			
Joist	+	+			
Ceiling	+	+			+

*Note: O.C= *O.ceylonicus; O.R= O.redemanni;O.W= O.wallonensis;O.B= O.brunneus;M.O= M. obesi*
" + " Mark indicates the damage to wooden works.

Results and Discussion:

Various species of termites recorded within the limits of Hyderabad Urban system are presented in Table - 1 they belonged to one family Termitidae. In Termitidae, *Odontotermes ceylonicues* (Holmgren) *Odontotermes redemanni* (Wasmann),*Odontotermes wallonensis (*Wasmann) *Odontotermes brunneus (*Hagen), *Microtermes obesi (*Holmgren) were recorded. Of all these termites *Odontotermes ceylonicues,* and *Odontotermes redemanni* were recorded causing maximum damage and *Odontotermes wallonensis,Odontotermes brunneus* and *Microtermes obesi* causing minor damage to the structural wood of different types of houses.

The percentage of different types of houses damaged by various species of termites in the urban system is presented in Table 3. It showed that 31 % of the total houses selected at random for sampling, have been damaged by termites, of which maximum were Tile-Roofed houses and Minimum were RCC houses.

The houses damaged caused by *Odontotermes ceylonicues,* (32.4%) the structural - wood in maximum number of the Tile-Roofed houses followed by *Odontotermes redemanni* (18.9%) and *Odontotermes wallonensis* (8.1%) which damaged the structural - wood in of these houses, while *Microtermes obesi* (2.7%) caused damage in minimum number of houses.

The houses damaged caused by *Odontotermes ceylonicues* (18.9%) the structural - wood in maximum number of the RCC houses followed by *Odontotermes redemanni* (10.8%) and *Odontotermes wallonensis* (5.4%) which damaged the structural - wood in these houses, while *Odontotermes brunneus*(2.7%) caused damage in minimum number of houses

Different types of structural – wood damaged by various species of Termites in RCC and Tile-Roofed houses and were studies The studies revealed that in RCC *Odontotermes ceylonicues* damaged Door frames, Door panel Window sash Wall shelves. In Tile-Roofed Houses *Odontotermes ceylonicues* and *Odontotermes redemanni* damaged the Doorframes, Door panels, Window sash wall shelves, Rafter, ceiling Joist.

In RCC houses *Odontotermes ceylonicues* damaged electrical switch board fixed in the wall, *Odontotermes wallonensis* damaged Photo –frame, cloth paper. (Table-4).While in Tile-Roofed houses *Odontotermes ceylonicues* and *Odontotermes redemanni* damaged the Books & Files in the wooden shelves.

Table: 3. Percentage of houses damaged by different species of Termites in Hyderabad Urban System

Species	RCC	TR
Odontotermes ceylonicus	18.9	32.4
Odontotermes redemanni	10.8	18.9
Odontotermes wallonensis	5.4	8.1
Odontotermes brunneus	2.7	-
Microtermes obesi	-	2.7
Total	**37.8**	**62.1**

Percentage of houses damaged by different species of Termites

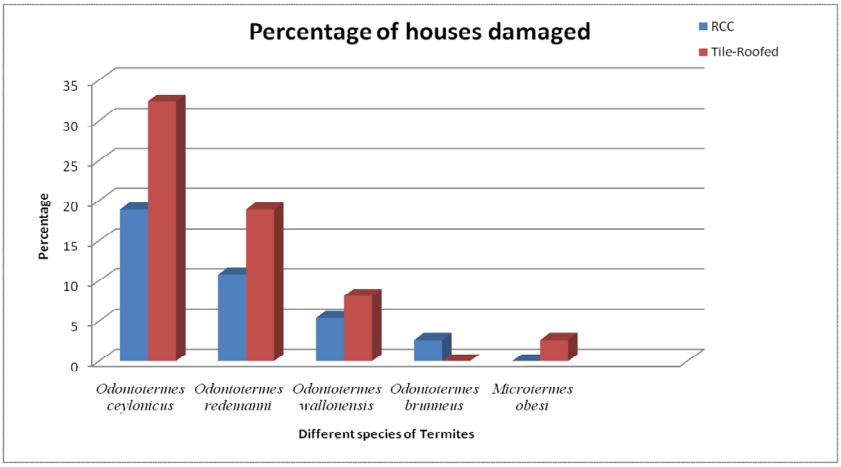


Table: 4. List of different indoor articles Wood damaged by different species of Termites.

Species	RCC	TR House
Odontotermes ceylonicus	Electrical switch board fixed on the wall	Books and Files
Odontotermes redemanni	--	Books
Odontotermes wallonensis	Photo – frame Cloth paper	
Odontotermes brunneus	--	--
Microtermes obesi	-	-

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AN INNOVATIVE GLOBAL STANDARD OF SERVICE THROUGH MERGER OF FAMOUS BANKING INSTITUTIONS IN 2014 - A STUDY

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Abstract *The combination creates a company that will deliver maximum value for their shareholders, enormous opportunities for employees and deliver the entire suite of financial products and services to their customers in both sides. This study finds that this is a momentous occasion that brings together two banking institutions with significant complementary strengths. The opportunities and synergies that this merger will create will place Kotak and its incoming stakeholders from ING Vysya on a new trajectory of excellence and leadership. We can firmly believe this merger will pave the way for a bigger and better financial services player with deep Indian roots and global standards of service. Upon merger ING will be the second largest shareholders and 17 Kotak subsidiaries will be subsidiaries of merged entity. Together, both companies will participate in the growth of one of India's strongest and most successful banking franchises.*

Key Words: Amalgamation, Banks, Institutions, Merger



Introduction

This is a momentous occasion that brings together two banking institutions with significant complementary strengths. The opportunities and synergies that this merger will create will place Kotak and its incoming stakeholders from ING Vysya on a new trajectory of excellence and leadership. We can firmly believe this merger will pave the way for a bigger and better financial services player with deep Indian roots and global standards of service.

Kotak Mahindra Group

Established in 1985, the Kotak Mahindra Group is one of India's leading financial services conglomerates. In February 2003, Kotak Mahindra Finance Ltd. (KMFL), the Group's flagship company, received a banking licence from the Reserve Bank of India (RBI). With this, KMFL became the first non-banking finance company in India to become a bank – Kotak Mahindra Bank Limited.

The consolidated balance sheet of Kotak Mahindra Group is over Rs. 1.34 lakh crore and the consolidated net worth of the Group stands at Rs. 20,554 crore (approx US$ 3.3 billion) as on September 30, 2014. The Group offers a wide range of financial services that encompass every sphere of life. From commercial banking, to stock broking, mutual funds, life insurance and investment banking, the Group caters to the diverse financial needs of individuals and the corporate sector. The Group has a wide distribution network through branches and franchisees across India, and international offices in London, New York, Dubai, Abu Dhabi, Mauritius and Singapore.

Kotak Mahindra Bank

Kotak Mahindra Bank (KMB) offers complete retail financial solutions for varied customer requirements. The Savings Bank Account goes beyond the traditional role of savings, and provides a wide range of services through a comprehensive suite of investment services and other transactional conveniences like Online Shopping, Bill Payments, ASBA, Netc@rd, ActivMoney (Automatic TD sweep-in and Sweep-out) etc. Kotak's Jifi, a first-of-its-kind fully integrated Social Bank Account, redefines digital banking by seamlessly incorporating social networking platforms like Twitter and Facebook with mainstream banking. KayPay, the world's first bank agnostic payment product for Facebook users enables millions of bank account holders transfer money to each other at any hour of the day or night, without the need of net banking, or knowing various bank account related details of the payee. KMBL also offers an Investment Account where Mutual Fund investments are recorded and can be viewed in a consolidated fashion across fund houses & schemes. Further, the Bank offers loan products such as Home Loans, Personal Loans, Commercial Vehicle Loans, etc. Keeping in mind the diverse needs of the business community, KMBL offers comprehensive business solutions that include Current Account, Trade Services, Cash Management Services and Credit facilities.

ING Vysya Bank

ING Vysya Bank Ltd is a premier private sector bank with retail, private and wholesale banking platforms that serve over two million customers. With over 80 years of history in India and leveraging ING's global financial expertise, the bank offers a broad range of innovative and established products and services, across its 573 branches. The Bank, which has close to 10,000 employees, is also listed in Bombay Stock Exchange Limited and

National Stock Exchange of India Limited. ING Vysya Bank was ranked among top 5 Most Trusted Brands among private sector banks in India in the Economic Times Brand Equity – Nielsen survey 2011.

ING is a global financial institution of Dutch origin offering banking services through its operating company ING Bank and holds significant stakes in listed insurers NN Group NV and Voya Financial, Inc. ING Bank's 53,000 employees offer retail and commercial banking services to customers in over 40 countries.

The Board of Directors of Kotak Mahindra Bank Ltd ("Kotak") and the Board of Directors of ING Vysya Bank Ltd ("ING Vysya") at their respective meetings held on **November 20, 2014** have approved an all-stock amalgamation of ING Vysya with Kotak.

Both organizations have strong cultures and employee best practices and the combined entity will work towards imbibing these and building a world-class organization.

The amalgamation is subject to the approval of the shareholders of Kotak and ING Vysya respectively, Reserve Bank of India under the Banking Regulation Act, the Competition Commission of India and such other regulatory approvals as may be required.

Upon obtaining all approvals, when the merger becomes effective, ING Vysya will merge with Kotak. Shareholders of ING Vysya will receive shares of Kotak in exchange of shares in ING Vysya at the approved share exchange ("swap") ratio. All shareholders of Kotak and ING Vysya will participate thereafter in the (merged) Kotak business. All ING Vysya branches and employees will become Kotak branches and employees. ING Vysya's CEO designate, Mr Uday Sareen, will be inducted into the top management of Kotak reporting directly to Mr Uday Kotak, Executive Vice Chairman and Managing Director of Kotak.

Merger Terms

The Boards of Kotak and ING Vysya respectively considered the results of a due diligence review covering areas such as advances, investments, deposits, properties & branches, liabilities, material contracts etc. S.R.Batliboi & Co., LLP, Chartered Accountants, and Price Waterhouse & Co LLP, the independent valuers appointed by Kotak and ING Vysya respectively, have recommended a share exchange ratio, which has been accepted by the respective Boards. Avendus Capital Private Ltd. provided a Fairness Opinion to Kotak on the share exchange ratio and Edelweiss Financial Services Ltd. provided a Fairness Opinion to ING Vysya.

Accordingly ING Vysya shareholders will receive 725 shares in Kotak for 1,000 shares of ING Vysya. The share exchange ratio is considered fair and reasonable given the underlying value of ING Vysya, as also giving shareholders the ability to benefit from the potential that can be realised upon merging into Kotak.

This exchange ratio indicates an implied price of Rs.790 for each ING Vysya share based on the average closing price of Kotak shares during one month to November 19, 2014, which is a 16% premium to a like measure of ING Vysya market price.

The proposed merger would result in issuance of approximately 15.2% of the equity share capital of the merged Kotak.

Strategic Rationale and Benefits

Kotak, with 641 branches and relatively deeper presence in the West and North, has a differentiated proposition for various customer segments including HNIs, deep corporate relationships including emerging corporates, a wide product portfolio, including agricultural finance and consumer loans, and a robust capital position.

ING Vysya has a strong customer franchise for over 8 decades, with a national branch network of 573 branches and deep presence in South India, particularly in Andhra Pradesh, Telengana and Karnataka. ING Vysya has a large customer base across all segments. It is particularly noted for a best-in-class SME Business, as also for serving large international corporates in India by access to the international relationships of ING Group.

The combined Kotak will have 1,214 branches, with a wide-spread pan-India network, getting both breadth and depth given the strong geographic complementarity between Kotak and ING Vysya.

Substantial efficiencies will arise out of the proposed merger, which is likely to result in significant benefits for all stakeholders, be it shareholders, employees or customers, and ultimately the banking industry:

Customers and employees will benefit from the combined Kotak having a wider geographical spread, expertise across customer segments, such as SME, HNI, Corporates, and on products such as private banking, asset management, insurance, investment banking, NRI offerings etc.

Kotak's strong capital position potentially avoids capital raising and attendant dilution in the near to medium term for ING Vysya shareholders.

Additionally, with ING Vysya nearing the cap for foreign shareholding, the merger would yield more liquidity with significant foreign headroom in Kotak even after merger, with foreign shareholding at ~47%.

That the biggest challenge for Kotak Mahindra Bank will be to merge the cultures of the two banks. Strategically this is one the best acquisition Kotak could have done. However, if the valuations of the deal are a bit stretched then it may have some impact in the near-term, in experts point of view that this deal could trigger a consolidation within the private sector banks.

After merging that the Kotak Mahindra bank will leverage digital banking strength of ING Vysya Bank and will have 1,214 branches. "The branch density

is complementary in Mumbai and Delhi at 124 each," he added.

Conclusion

This is a momentous occasion that brings together two banking institutions with significant complementary strengths. The opportunities and synergies that this merger will create will place Kotak and its incoming stakeholders from ING Vysya on a new trajectory of excellence and leadership. We can firmly believe this merger will pave the way for a bigger and better financial services player with deep Indian roots and global standards of service.

Upon merger ING will be the second largest shareholders and 17 Kotak subsidiaries will be subsidiaries of merged entity.

Kotak values the diversity of ING Vysya, welcomes them as its family, and will work towards integrating them smoothly on this exciting journey that is ahead of it."

The two companies are a perfect match at a perfect time. Their customers will see tremendous value from the combined entity as we fill the gaps, in terms of a much larger footprint and a complete product suite, both national and international. Together, both companies will participate in the growth of one of India's strongest and most successful banking franchises.

This is a historic day in ING VYSYAs 84 year of heritage. We can truly believe that the merger is a game-changer for them, laying the foundation to help them leap-frog by several years and be part of, and further scale a truly national franchise. The combination creates a company that will deliver maximum value for their shareholders, enormous opportunities for employees and deliver the entire suite of financial products and services to their customers in both sides.

Kotak has been rated among the best employers in the country and is renowned for its employee orientation and retention of talent. ING Vysya has a diverse set of employees, who have expertise in dealing with different customer segments. The combined entity will generate ample career opportunities for staff as well as a wider array of products to serve their customers, aided by management development opportunities across different businesses of Kotak Group.

Both organizations have strong cultures and employee best practices and the combined entity will work towards imbibing these and building a world-class organization.

ING Group, which owns ~43% in ING Vysya, has indicated that it supports the proposed transaction. ING Group will become the largest non-promoter shareholder in combined Kotak.

ING Group and Kotak intend to explore areas of cooperation in cross border business, on the basis of a Framework for Future Cooperation that has been entered into, subject to mutual agreement on specific terms and all laws and regulations.

The merger took place under the experts who undertook valuation and issued fairness opinions, Ernst & Young LLP undertook due diligence review of ING Vysya for Kotak, and Amarchand & Mangaldas were legal advisors to Kotak. PricewaterhouseCoopers Private Limited carried out due diligence for ING Vysya and AZB & Partners were ING Vysya's legal advisors.

After merging that the Kotak Mahindra bank will leverage digital banking strength of ING Vysya Bank. Upon Merger, Kotak Mahindra Bank will have 1,214 branches. "The branch density is complementary in Mumbai and Delhi at 124 each," he added.

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REGULATION AND SUPERVISION OF BANKS IN INDIA: THE IMPERATIVE OF REORIENTATION

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Abstract:

The Commercial Banks in India, predominated with public sector's presence, have witnessed phenomenal growth. However, the explosion of transactions along with massive and fast growth has posed a serious operational problem and in terms of adhering to the systems and procedures. In this context, Banking regulation and supervision, audit and inspection assume topical significance. Procedures, rules, manuals, circulars by themselves do not and cannot establish control unless somebody in an organization watches and reports on the extent of compliance of prescribed norms, rules and regulations. There lies the role of the internal inspector or auditor. Ultimate objective of internal inspection is to forewarn the deficiencies in the organization and detect the irregularities of initiating timely and appropriate corrective action rather than pinpointing loopholes and lacunae.

Keywords: *CAMELS, CALCS, Commercial Banks*

Introduction

Regulation is defined in the American Heritage Dictionary as a principle, rule of Law designed to control or govern conduct whereas supervision means to have direction and oversight of the performance of other. Under regulation, banks were effectively subject to rules that governed their decision making virtually making the regulators bank managers. Since deregulation in the reform era, the Central Banks (RBI in India) are expected to provide the regulatory and supervisory guidelines necessary for sound management.

The Commercial Banks in India, predominated with public sector's presence, have witnessed phenomenal growth. However, the explosion of transactions along with massive and fast growth has posed a serious operational problem and in terms of adhering to the systems and procedures. In this context, Banking regulation and supervision, audit and inspection assume topical significance. Procedures, rules, manuals, circulars by themselves do not and cannot establish control unless somebody in an organization watches and reports on the extent of compliance of prescribed norms, rules and regulations. There lies

the role of the internal inspector or auditor. Ultimate objective of internal inspection is to forewarn the deficiencies in the organization and detect the irregularities of initiating timely and appropriate corrective action rather than pinpointing loopholes and lacunae. The objective of RBI regulation and supervision is mainly to ensure solvency of the banking system, quality of assets, adequate liquidity and reasonable profitability. It is also to check from time to time whether statutory, regulatory and prudential requirements are being complied with. The basic objective of the present unit is to explain you the need for Regulation and Supervision of Banks in India.

Regulation and Supervision of Banks – The Rationale

The efficiency of the banking system reflects on the performance of the economy. The efficiency of banks in attracting savings and transforming them into investment influences the economy. The mismanagement of the risks and misallocation of the resources will lead to failure of the banking system and consequently the economy. Therefore regulation and supervision assumes significance.

The banks failures were the root cause. An absolutely uncontrolled and indiscriminate growth of new banks and branches after 1940 led to the crash of the banks. Due to large unsecured advances, advances against speculative shares, advances against immovable property which could not be recovered easily in an emergency resulted in the failure of 588 banks with a loss of Rs. 26 crores to the public savers between 1939 and 1949. Then commercial banks were governed by the companies act and the RBI had no adequate power of control and regulation. Analysing the causes of these failures the Central Banking Enquiry Committee in 1931 concluded that the provisions of the Indian Companies Act were quite inadequate to deal with banking malpractices and recommended for a comprehensive legislation to cover the organization, management, audit and liquidation of banks. The provisions relating to the banking companies introduced in the companies act 1913 were thereupon amended in 1936 and a separate chapter was added. These provisions, however, proved ineffective. Later the Banking Companies Act 1949 was passed based on the proposals of the central board of the RBI in 1939, and was renamed as Banking Regulation Act, 1949. The act empowers the RBI to control and supervise the activities of the commercial banks in India.

Regulatory role of the RBI is highly significant and essential to control the overall credit and the price levels in the economy. It ensures a sound and healthy banking system, effective coordination and control over the credit through appropriate monetary and credit policies. The powers of the RBI, in pursuing the maintenance of cash reserves by the cash reserves by the commercial banks, collecting and furnishing of credit information from the commercial banks, determining policy and issue directions, collect information

regarding deposits, prohibit acceptance of deposits, filing winding up petitions etc., are vested under the RBI Act, 1934. Apart from the RBI Act, 1934, The Banking Regulation Act, 1949 was also enacted to regulate The Indian Banking Sector. The rationale for such regulation of banks can be gauged through the facts that:-

(a) Banks hold a major portion of the public savings, (public interest).

(b) Banks effectively channelize funds to investment avenues and thus ensure efficient and productive use of funds for economic development. (A macro-economic development interest).

(c) Banks influence the monetary position of the economy and play a significant role in implementing monetary policy. (monetary policy interest).

(d) Banks administer the national payments and settlement system.

As stated the RBI Act, 1934 and the Banking Regulation Act, 1949 provide the legal framework for the regulation and supervision of banks. A number of development took place in the sphere of regulation and supervision of banks consequent upon the Bank Scams, liberalization, banking sector reforms etc. In the past reform scenario supervision of banks has assumed considerable importance in the context of maintaining the stability and the soundness of the Banking System. Major development in the supervisory functions of the RBI took place based on the recommendations of the Narasimham Committee. The committee recommended the setting up of a separate agency, which could be quasi-autonomous banking supervisory board under the aegis of the RBI.

Approaches of Regulation and Supervision of Banks – The Need For Reorientation

The regulatory and supervisory roles of the RBI began with the setting up of the department of supervision (DOS) by the RBI in 1993. This was followed by the setting up of a separate board for supervision in November 1994. The BSF aims at dedicated and integrated supervision of all credit institutions including banks, DFI's and other finance companies. The supervisory function of the BF's would include the verification of the capital adequacy and liquidity, the management practices, the presence of adequate systems and controls and compliance with laws and regulations The on-site verification involves examination of the book of accounts by the BF's officials or by external auditors. The off-site monitoring and surveillance, introduced in March 1996, is based on the prudential reporting system and banks are required to furnish various reports on quarterly basis to the Reserve Bank of India. The system provides an opportunity to the regulator to monitor banks performance based On CAMELS\CALCS. CAMELS are an acronym of capital adequacy, asset quality, management, earning, liquidity, systems and controls-applicable to all domestic banks. CALCS: Stands for capital adequacy, asset quality, liquidity, compliance and system-applicable to

Indian operations of banks incorporated outside India.

The RBI have decided to switch over to RBS for the reasons of Autonomy to banks, increased competition, growing complexities and diversities of banking business due to globalization averting or minimizing the contagion effects of crisis in system, need for disclosure and transparency and to comply with the second pillar (Supervisory Review Process) requirements under new Basel Accord which will be effective in due course. The Basel Committee, inter alia, identified the following four key concepts of supervisory review.

(a) Banks should have a process for assessing their overall capital in relation to their risk profile and a strategy for maintaining their capital.

(b) Supervisors should review and evaluate banks internal capital adequacy assessments and strategies as well as their ability to monitor and ensure their compliance with regulatory capital ratios. Supervisors should take appropriate supervisory action if they are not satisfied with the results of this process.

(c) Supervisors should expect banks to operate above the minimum regulatory capital ratios.

(d) Supervisors should seek to intervene at an early stage to prevent capital from falling below the minimum levels required to support the risk characteristics of a bank. It should also call for a rapid remedial action if capital is not maintained or restored.

The periodic reviewing of the techniques and methodologies of regulation and supervision became necessary to align them with the international standards and also to keep pace with the challenges of liberalization, competition, deregulation etc. India needs to shift from prescriptive rules based regulation to a principles based one to establish predictive supervision.

The Imperative of Regulation and Supervision of Banks

The Indian Banking Sector has witnessed a series of upheavals since 1991. The tasks before most banks are to tackle. Their urgent problems of priority installing Risk Management Systems and implementing them, conforming to new disclosure standards, keeping pace with the requirements of market related, credit related, competitive related challenges etc. The major policy thrust, as emphasized by the Narasimham Committee, is to improve the operational and allocate efficiency of the financial system as a whole by correcting many of the exogenous and structural factors affecting the performance of financial institutions and banks. Therefore, entry deregulation, deregulation of interest rates, introduction of capital adequacy and prudential norms, greater autonomy to public sector banks, curbing excessive regulation etc., which have been on the Agenda of reforms are implemented. This is with the primary objective of improving the operational and financial efficiency of banks. The banking sector entered the era of deregulation.

Regulatory reform took place in Indian Banking Sector expecting changes that improve regulatory quality. Deregulation refers to a subset of regulatory reform and refers to a complete or partial elimination of regulation. The need for Regulation and Supervision Banks in India can be articulated through the following points.

1. To maintain capital standards to overcome risks: A strong banking sector with a strong capital base is better able to supply credit to business, fund investment opportunities, create employment and contribute to a stronger economy. But banks are exposed to complex and diverse credit risks which may have grave socio-economic impact. Therefore, regulation and supervision help to develop and maintain capital standard.

2. To assure transparency in banking operations: Transparency in banking operations is very essential. Information about financial performance, risk management strategies and practices, risk exposures, accounting policies and basic business management together with corporate governance is crucial to assure transparency. Banks have to ensure comprehensive, accurate, relevant, timely and comparable information. This is possible through systematic regulation and supervision.

3. To sustain the health of the banking system: For sustaining the health of the banking system and to maintain asset quality, accounting standards and regulatory provisions need to be implemented.

4. To guard against moral Hazards: Proper regulation and supervision of banks is essential to save the banks from 'moral hazards'. Generally moral hazard is likely to be encountered by banks in a liberalized and deregulated environment. The deposits collected from the public may be invested by banks in risk or business due to pressure on profits. This may lead to moral hazard and loss of public confidence if the banks fail to achieve the expected from its investments. Banks can be guarded against such hazards and failures only if the regulatory and supervisory framework exists.

5. To maintain stability and soundness of Banking system: Traditionally, the RBI has employed periodic inspections as the prime and exclusive instrument of prudential supervision over banks. These inspections, however, may not be sufficient to ensure continuously a stable banking system. Ever since the financial sector reforms have commenced, bank supervision has assumed considerable importance in the context of maintaining the stability and soundness of the Indian Banking System.

6. To Guard Against Speculative Activities and market destabilization: The financial and banks markets are different from product markets and therefore, greater liberalization needs to go along with depot supervision and higher degree of regulation. This is because the banks are more leveraged

and there is more scope for speculative activities in assets with inherent volatility. Moreover, there are negative externalities that can destabilize financial markets and it can adversely affect the real economy.

7. To ensure price stability: The operations and operational environment of the ban king sector need to be regulated and supervised to exercise control over the volume of credit created by the commercial banks to ensure price stability.

8. To lead economic growth: Various factors influence economic growth of a nation. The main factors are money supply, interest rates and exchange rates. Monetary expansion stimulates economic activity thereby leading to economic growth. Sometimes rapid expansion may become the cause for rise in inflation which may restrain economic expansion and cause slowdown in the economic growth. Hence regulation and supervision of banks through monetary policy is highly need to lead the economy towards growth.

9. To pave way for market discipline: Regulatory\supervisory intervention is very pertinent to pave way for market discipline and to arrest cascading sequence of defaults that can culminate in financial implosion.

10. To ensure safety of Depositors Funds: The regulatory and supervisory framework consists of various key regulatory tools, rigorous bank examination and regulation of various operating and balance sheet ratios. The overriding concern of all the mechanism is for the safely of the depositors funds.

Conclusion

The commercial banks in India posed a serious operational problem in terms of adhering to the systems and procedures. In this context banking regulation and supervision assures significance. Even in the deregulated environment in the reform era. The RBI is expected to provide the regulatory and supervisory guidelines necessary for sound and stable banking system. The need for regulation and supervision of banks in India is to maintain capital standards to overcome risks, to assure transparency in banking operations, to sustain. The health of the banking system, to guard against moral hazards, to maintain stability and soundness of banking system, to guard against speculative activities and market destabilization, to ensure price stability, to lead economic growth, to pave way for market discipline and to ensure safety of depositors funds.

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MAN -WOMAN RELATIONSHIP IN THE PLAYS OF VIJAY TENDULKAR

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Abstract

This article exposes the man woman relationship in the plays of Vijay Tendulkar based on Silence! The Court is in Session and Sakharam Binder. The play Silence! The Court is in Session highlights the complexity of human relationships and it contains a latent critique of modern Indian society, mainly middle class and lower middle class. In this play the men who have accused Benare , the protagonist of the play, are themselves the frustrated flops of the society who are lashing out their failure in an assault on a young woman. In SakharamBinder Tendulkar exposes the women of lower middle class society. Sakharam is a binder who indulges in sexual affairs with different women, who came to him for shelter and help. The two women in the play Laxmi and Champa are two different from each other but each is dominant in her own way and Sakharam swings from one to the other. In the characters Laxmi and Champa Tendulkar has deviated from the traditional idea of an ideal woman and portrayed them as realistic characters of the contemporary society.

Key Words: *Isolation, Morality, Hypocrisy, Individuality,FeminineExploitation*

Narration

The image of women in contemporary Indian literature has changed drastically. No more is woman considered or portrayed as a weak person, or falling at the feet of her husband or trying to please his always. Traditionally, a good woman is synonymous with a good wife. This is reflected in the most popular and well-known myths about women, for example in the stories of Savitri and Stayavan, Nala and Damayanti and above all in Sita-Rama legend. Others like Draupadi, Gandhari, Arundhati and Ahalaya are all seen in the contexts of their husbands. So overwhelming is this pattern that one is struck by the fact that the mother-child relationship features in the classical mythology, in spite of motherhood being considered a crucial factor in the shaping of feminine identity.

Modern writers have tried to transform this image of woman as seen in the myths by portraying them in a more realistic manner. One such writer is Vijay Tendulkar- the avant-garde Marathi playwright. In his plays Vultures, Silence! The Court is in Session!Sakharam Binder and Kamala, he has given women different roles to play- very different from the roles played by women in traditional literature.

Vijay Tendulkar, the prolific Marathi playwright, has become a name to be reckoned with not only as far as Marathi stage is concerned but also in Indian theatre. A journalist by profession,

Tendulkar has tried his hand at various genres during the last forty years as a creative writer. These include articles, short stories, one-act plays, dramas, screen-plays and dialogues, literary criticism and translations. Though he has been successful in whatever he has tried but his forte remains drams. An excellent wielder of the pen, he has won the SangeetNatakAkademi Award, the Kamala Devi Chattopadhyay Award and the Padma Bhushan.

For Tendulkar, the inspiration comes from the society around him. He is a keen observer of human relationships especially in lower and middle class society. He has written twenty-eight full-length plays and in almost all of them, women play crucial roles in the plot. Whether it is Sakharam Binder, Shantata! Court ChaluAahe ,Kmala, Gidhade, Baby, GhasiramKotwal, MitraciGosta, Kanyadaan or EkHatti of sympathy towards the women characters created by him. In Shantata Court ChaluAahe, although Tendulkar is looking closely at the tangled web of human relationships, yet in the end it is the heroine who comes out to be stronger than the male characters.

In Shantata! Court ChaluAahe and Sakharam Binder, Tendulkar raises several questions about love, sex, marriage and moral values prevalent in the society. It is society which asks everyone to confirm to its own yardsticks of decorum and propriety. The writer makes ample sue of irony, satire, pathos and even mock-element as in Shantata! Court ChaluAahe to highlight the hollowness of middle class moralities. These moralities might be having slight variations but at all times and all ages they remain the same. An Individual is not supposed to take the “Primrose path of dalliance” as Shakespeare put it. Confirm or else---all hell can break loose. Irregular of abnormal behaviour is not to be tolerated. No reasons are good enough to justify and find alibis for a person’s erratic behaviour.

Tendulkar’s plays show his concern for modern man’s anguish. His plays, so different in form and content, are pointed towards this important human predicament which is in itself a tribute to the questioning, probing spirit of Tendulkar. His plays share two tendencies of Modern Indian Drama: they make use of what are considered the modern trends in theatre, and they go back to myths for their themes and techniques. Tendulkar’s plays vary from purely naturalistic plays and stark tragedies to farces, from full-length plays to one-acts. Thematically, in his plays there is the exploration of man-woman relationships and he depicts in them the social individual tensions and the complexities of human character.

His drama Silence! The Court is in Session shows brilliantly how men like kashikar ,Sukhatme, and others gang up against the protagonist of the play ,LeelaBenare and torture her through a mock trail. This exposes the hypocrisy of the male dominated tradition and society and its hostility against women .Through the depiction of violent response of the male dominated world, pre marital

relationship and motherhood , the dramatist holds a mirror to our social response to such things . It is pre-eminently male biased. The play brings out the hypocrisy of the society the excuses men and prosecutes women for the same offence. Benare's maternal uncle nowhere appears as an accused for committing incest with her. Similarly, prof. Damle makes love with Benare leaves her pregnant and withdraws easily from all responsibilities. But he is merely a witness in the trial of the case, where asBenare is an accused of the society and of law too. If Benare has committed a crime ,Prof. Damle has hascommited dual crimes- one against Benare, another against his wife from the same social standard that the men apply for Benare and withdraws for Damle.

Silence! The Court is in Session portrays the rehearsal of a play in an untidy old room of a small village by a theatre group. The play, thus rehearsal , is an illusion of a grave social problem of unmarried motherhood and men's attitude to her. The illusion turns out to be the real care with msLeelaBenare the protagonist is the play. Benare, a school teacher, is self-reliant, bold, successful working lady, having her individuality, leads her life in her own free way. But she fallsvictims of male's ego of superiority, lust for flesh or body. She is deflowered by her own maternal uncle when she is barely 14 years old . She was later duped by Prof. Damle , a married man with family. He leaves her pregnant and disowns responsibility. She wants to give birth to this illegal child and the name of his father. No one is ready toaccept her. She stands isolated and alienated by the society and is hailed as a slur on the face of the society. Benare's long monologue at the end , explains what she feels about the people around her .She begins " yes, i have let to say ... she admits that ' my life was burden to me .' she thinks that the trouble , the difficulties, etc are because of this body only.

> She says: 'my private life is my own business. I' ll decide what to do with myself? Her ideas are very clear'. She is not a hypocrite. " My life is my own . I have not sold it to anyone for a job. My willis my own. My wishes are my own. No one can kill those--- no one. I'll do what I like with myself and my life. I'll decide" But this individuality of hers is destroyed by a male.

Kashikar , the judge declares his judgement with some remarks on morality. " Marriage is the very foundation of our society's stability. Motherhood must be sacred and pure. This court takes a serious view of your attempt to dynamite all this . " The last sentence of the judgement hurts Benare very much. Therefore , he says " this court hereby sentences that you shall live . but the child in your womb shall be destroyed. " She is motionless, silent and serious . She says, NO, NO! NO! I won't let it happen--- I won't let it happen".

The world around her is full with hypocrites and the persons who are waiting to take disadvantage of her. She knows the consequences of her yo face

the world. The man- woman relationship is tendulkar's favourite theme .the urban middle class cannot tolerate benare'sway of living . Benare 's views on men can be seen in her last monologue. She says about men their lips are full of lovely worn out phrases! And their bellies are full of unsatisfied desires. This strongly worded last monologue throws light on the true nature of prof. Damle.

Tendulkar's SakharamBinder is an expose of the hypocrisy, jealousy,and lust of the middle class male. Sakharam binder was staged on 10th march 1972. For the first time , perhaps, the bold portrayal of characters like Sakharam and Champa stormed the stage. The play shocked the conservative society. It is the most famous and influential drama by Tendulkar. The play is about Sakharam , a womanizer who uses women and then discarded them. He is a disbeliever in the institution of marriage .He picks up other men's discarded women , cast off wives who would otherwise be homeless, destitute and takes them as domestic servants and sex partners. He rules his home like a tyrant, yet each woman is told that she is free to leave , where she likes. He will even give her a sari , fifty rupees and a ticket to wherever she wants to go.

The play centres around three main characters – Sakharam, Laxmi and Champa at the very outset of the play sakharam , a course yet forceful person , enters , accompanied by laxmi clutching a bundle of clothes to he bosom. Sakharam sternly tells her what to expect. He is poor, but she will get two square meals , clothes and a roof over her head. She will have to be a wife to him and he will brook no nonsense.

> Sakharam:"This is not a royal palace. It's Sakharam Binder's house. No free and easy ways here see? I am hot headed. When I lose my temper , I beat the life out of people . I have a foul mouth...I will get you two square meals , two saris to start with and then one every year. I won't hear any complaints later. If you are careless I will show the door. May be I am a rascal, a womaniser, a pauper. I am the master here .And one last thing.. you will have to be a wife to me."

He is frank and outspoken his rough idiom seems the right vehicle for the values he has evolved for himself. He tries to work out an independent philosophy of life , with no sense of false obligations. Laxmi is a helpless woman, steeped in traditional morality but compelled to submit to Sakharam . She does the house hold things under the exacting eyes of Sakharam .At the time of Ganapati festival Laxmi objects to Sakharam 'smuslim friend Dawood participating in the aarti. Infuriated by her attitude, Sakharam beats her up. The scenes which follow show a deterioration of their relationship. Inspite of her reluctance to leave, Sakharam drives her away from the house. In the second act of the play ,Sakharam enters the house with Champa. He repeats the same formula which he had applied to

Laxmi. But Champa is a vibrant , earthy being his words have a hallow ring. Sakharam is not able to gain ascendency over her. When Champa's husband enters the house ,Champa cannot control her fury. She attacks him. When Sakharam asked her for an explanation of her action , she tells him that her husband had ruined her life .He wanted to make a whore out of her. But unlike with Laxmi, Sakharam is infatuated by Champa. When Champa is asleep in the kitchen , he approaches her but she resists him. However when he threatens to throw her out of the house, she comes to him only under the influence of the drink. After this there is always a note of savage despaire in Sakharam 's manner of making demands on her. And she can submit to him only by numbing her sense with liquor.

In the words of Veena Noble Dass the character of Laxmi is portrayed in a realistic manner whencompared to the ideal mythic character of Savitri in the savitri-satyavan story in Mahabhrata it might seem strange that Laxmi , deserted by her husband and living as a kept woman with another man , is suggested to be the realistic type of Savitri, but a careful examination of Laxmi 's attitude towards Sakharam roves the validity of this suggestion. For, LaxmiSakharam is husband who gives her shelter . But when Sakharam kicks her out of the house and brings Champa , from Laxmi's point of you champa is immoral , bcauseshe has deserted her husband. This simplistic yet clear-cut distinction makes Laxmi feel very righteous and lets her consider herself as chaste and champa a tramp. Tendulkar in the character of Laxmi has portrayed a woman belonging to lower middle class and living morals and is capable of protecting herself as well as her lover. At the end of the play we find Sakharam a different kind of man- an impotent and a murderer of champa.

Conclusion

Silence! The court is in session and Sakharam Binder are ample testimony to Tendulkar's wonderful insight into the relationship between man and women and the interrelationship between the human mind, psyche and body which are the tripods making up a personality.

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PONDICHERRY TOURISM-A SCENARIO

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Abstract
Tourism is a major engine of economic growth in most parts of the world, and the World's largest industry in creation of jobs across national and regional economies.
Increased tourism pushes governments to accommodate visitors as aptly as possible. This paper is pertains to the Union Territory of Pondicherry. Tourism as a means of economic growth and social integration, the ultimate aim of the Union Territory of Pondicherry is to develop Pondicherry as a major source of employment and income generation sector. . There are many investment opportunities exists in Pondicherry to develop Star and Heritage hotels, Amusement parks, Multiplexes, Food courts, Beach resorts, Eco-tourism, Health spas, Art and Craft village and other tourism related products.
Key Words: Heritage Hotels, Multiplexes, Food courts, Health spas, Eco-tourism

Introduction

"The one land that all men desire to see and having seen once, by even a glimpse, would not give the glimpse for all the shows of all the rest of the globe combined."

------ Mark Twain on India

On the 30th October, 2001, in the Chief Ministers' Conference, then the Prime Minister of India, Shri Atal Bihari Vajpayee had stated "Tourism is a major engine of economic growth in most parts of the world. Several countries have transformed their economies using the tourism potential the fullest--Tourism has great capacity to create large scale employment of diverse kind—from the most specialized to the unskilled and all of us know that generation of massive productive employment opportunities is what India needs the most".

Tourism is the World's largest industry and creator of jobs across national and regional economies. According to the recent statistics from the W T O, tourism provides almost 10% of the world income and employs almost one tenth of the world's work force.W T T C, s forecast reveals that in 2010 tourism will generate indirectly and directly, 11.7%of G D P and nearly 255 million jobs in the world wide economy. This paper is pertains to the Union Territory of Pondicherry.

The union Territory of Pondicherry consists of four isolated regions namely Pondicherry, Karikal, Yanam and Mahe. Pondicherry region.is geographically located in the state of TAMILNADU and administratively comes under the Union Territory of Pondicherry In the beginning

"TOURISM" was functioning in the department of Information, Publicity and Tourism. In the year 1986, a separate Directorate for Tourism wad created, and in the same year Pondicherry Tourism Development Corporation was also established. While preserving and protecting the environment and heritage, and with the active participation of the private sector and the local host communities, and with a view to promote sustainable TOURISM as a means of economic growth and social integration, the ultimate aim of the Union Territory of Pondicherry is to develop Pondicherry as a major source of employment and income generation sector.

Review of Literature

Lanfant and Allock (1995)The positive aspect of tourism is emphases mainly as a source of foreign exchange a way to balance foreign trade.Besids the economic benefits, tourism can provides social benefits for local communities. Increased tourism pushes governments to accommodate visitors as aptly as possible. However tourism development can cost the local government and local tax payers a great deal of money.

According to Hall (2000) Government has realized that the long-term potential tourism is not only for generating revenue but also as a promoter of International peace and goodwill. Consequently many countries are busy capitalizing on the comparative advantage that they may have in the tourism area. The comparative advantage for tourism can often aid developing nations in earning foreign exchange more rapidly and with less difficulty than would be true for other products.

Tei vin Singh (2001) Says that despite the negative impact, tourism provides a powerful stimulus to development. Hence developed and developing countries are desperately trying to promote tourism. But mass tourism has been linked to negative environmental impacts. He supports community based and human centered tourism might protect local culture and ensure sustainability by ensuring environmentally- friendly activities.

According to World Tourism Organization (WTO) (2001) the number of international tourists increased from a mere 25millions international arrivals in 1950 to 699million in 2000.correspondingly to an average annual growth rate of 7 percent. In the same period, international tourists' receipts at current prices and excluding international transport costs had an average growth rate of 11percent.

Objective:

The main objective of this research is to highlight the place of the Union Territory of Pondicherry in tourism both at National and at International level by identifying the Tourism locations that promote good market opportunities and to know the factors those results on Tour to be more delighted of tourists.

Database and methodology:

The study is purely based on secondary data the sample observations

are 14 years. The reference period of the study is from 2001 to August, 2014.The required information was obtained from records of Tourism Department, Pondicherry.

In order to know the trend and pattern of the rate of growth of Tourism (of both Domestic and Foreign tourists), growth rates were calculated.

Findings:

Having a place of history and preserved colonial charm, Pondicherry is well established tourist circuit. It has many things like, 1.Attractive Government incentives 2. Reliable Power and good roads. 3. Projected requirement of 9.840 hotel rooms by the year 2011.

4. Growing yearly tourist inflows – Domestic 11, 00, 000, Overseas 75,000. There are many investment opportunities exists in Pondicherry to develop Star and Heritage hotels, Amusement parks, Multiplexes, Food courts, Beach resorts, Eco-tourism, Health spas, Art and Craft village and other tourism related products.

Growth of Tourism in Pondicherry

Year	Domestic Tourist	Foreign Tourist	Total Tourists	Growth rate in %
2001	476804	22115	498919	----
2002	480519	20094	500613	0.33
2003	500139	25559	525698	5.01
2004	558445	32053	590498	12.32
2005	574011	36009	610020	3.33
2006	652245	46273	698518	14.50
2007	798528	57682	856210	22.57
2008	827799	60306	888108	3.72
2009	551192	54038	905230	1.93
2010	835872	50964	886836	2.03 ***(-)NG
2011	897986	52298	950284	7.15
2012	981714	52931	1034645	8.88
2013	1068184	61516	1129700	9.18
2014upto August.	724792	49953	774745	7.50

(Source: Information gathered from the records of Department of Tourism, Govt.of Pondicherry) Note: *** (-) NG = Negative Growth

From the table above it is very clear that the rate of growth of tourism in the Union Territory of Pondicherry was positively increasing, and it was much higher of 13% during 2005-2006. And it started declining from the year 2007 because the adverse effect of the TSUNAMI that directly hitted the Pondicherry on the 26th December, 2006, and. because of the natural calamite that took place in the Union Territory of Pondicherry in the year 2010, the rate of growth of tourism in Pondicherry has gradually come down and it becomes even negative growth of 2.03% in the year 2010.

Other Services Provided:

Pondicherry has become one of the most popular tourist places in India, offers many incentives to the investors in tourism. Similarly incentives including investment subsidies and exemption of luxury tax and special incentives are also offered for heritage hotels. The tourist department has setup tourist information centers in Pondicherry, Chennai, and Karaikal for furnish information to the visiting tourists. Publicity materials like city maps traveler handbook accommodation particulars CDs are available in information centers.

Pondicherry Tourism Development Corporation (P.T.D.C.) is arranging different package tours including daily local site seeing tours to the tourists and local people. The corporation is also running Boat Houses, Restaurents in various tourist places to cater the needs of the tourists. Pondicherry Road Transport Corporation (P.R.T.C.) is providing transport facilities connecting various cities of neighboring states. The department is also providing accommodation to the budget class tourists in Yatri Nivas, Govt.Tourist homes in Pondicherry and Karaikal. Many people prefer Pondicherry not only for the sake of tour but for also the other purposes like 1.Atr and Culture Crafts, 2.Shopping, 3.Health and Wellness, 4.Gourmet, 5.Faith based 6.M.I.C.E, 7.Sports-Adventure and Recreational, 8.Filming, 9. Heritage walks. 10. Education, 11. Nature and Wild life, 12.Rural tourism, and 13.Eco-tourism.

Conclusion

Having a place of history and preserved colonial charm, Pondicherry is well established tourist circuit. It has many things like, Attractive Government incentives Reliable Power and good roads. Projected requirement of 9.840 hotel rooms by the year 2011. Growing yearly tourist inflows –Domestic 11, 00, 000, Overseas 75,000. There are many investment opportunities exists in Pondicherry to develop Star and Heritage hotels, Amusement parks, Multiplexes, Food courts, Beach resorts, Eco-tourism, Health spas, Art and Craft village and other tourism related products. It is concluded that the Pondicherry can develop as a tourist place if sufficient facilities provided to the visitors.

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A STUDY ON SCIENTIFIC ATTITUDE OF ADOLESCENT STUDENTS IN VISAKHAPATNAM DISTRICT

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Abstract

The present study was aimed at investigating the scientific attitude of adolescent students in Visakhapatnam District and observing the influence of gender, locality medium of instruction and type of management. A sample of 300 adolescent students was selected using random sampling technique. A standardized tool using a scientific attitude questionnaire was constructed and standardized by Dr. D.N. Dani. Data so collected was analyzed using mean, S.D. and t-test. Findings of the study revealed significant differ in their scientific attitude of gender, locality, medium of instruction and type of management. Result also indicates that the means score the self-finance school students are better than government and aided school students in their scientific attitude.

Key Words: *Scientific Attitude, Adolescent and Secondary*

Introduction

The development of scientific attitude and interest should not be left to chance. To succeed in their efforts relevant activities in day to day teaching must be from significant areas of living which correct their erroneous ideas and misconceptions. Science educators are interested in the development of scientific attitude among students. Fragment changes in the science curriculum consistently aim at the development of scientific attitude among students. Though attitudes were studied and defined, they were not distinctly differentiated from scientific thinking and problem solving skills. Actually scientific attitude remained peripheral and observe in teaching plans. Recently the development of attitude has received a considerable surge of interest as it is evidenced by the increasing number scientific and research studies dealing with their description, measurement, learning and influence on cognitive learning and science.

Objectives of the Study

1) To assess the scientific attitude of adolescent students.

2) To study the influence of gender, locality of school, medium of school, and type of school on scientific attitude of adolescent students.

Hypotheses of the Study

The following Null hypotheses have been set in the present study.

1. There is no significant difference between Boys and Girls in their scientific attitude.

2. There is no significant difference between Rural and Urban School students in their scientific attitude.
3. There is no significant difference between Telugu and English Medium School students in their scientific attitude.
4. There is no significant difference between Government, Aided and self-finance school students in their scientific attitude.

Methodology

The investigator adopted survey method for the present study.

Sample

The sample of the present study comprised of IX standard students studying in Visakhapatnam District. In the present study stratified random sampling technique was used to select the samples. A sample to 300 students were selected from ten schools and divided into three types, namely government, aided and self-finance schools. 122 students were from Government Schools, 116 students from aided schools, and 62 students from self-finance schools.

Tool used

The data for the present study were collected using a scientific attitude questionnaire, which was constructed and standardized by Dr. D.N. Dani. This tool consists of 60 statements on scientific attitude of adolescence. The reliability of the tool was 0.768 as by split-half method. The researcher also ensured the validity of the tool by using content validity. It means to get opinion from the area experts in Educational Research. The author of the tool also found the construct validity.

Analysis of the data

To find the meaningful interpretation of the raw scores, data is analyzed using mean, S.D., t-test and F-Ratio.

Null Hypothesis: 1

There is no significant difference between boys and girl students in their scientific attitude.

Table-1: t-value of boys and girl students in their scientific attitude

Variable	Gender	N	Mean	SD	't' Values	5% Level of significance
Scientific Attitude	Boys	156	139.47	9.650	2.222	Significant
	Girls	144	141.67	7.421		

df=298

From the above table the calculated t-value (2.222) is higher than the table value (1.96) at 0.05 level of significant. Therefore the null hypothesis is rejected. It is concluded that there is significant difference between boys and girl students in their scientific attitude. Compare the mean scores of the boys and girls, it is found that the mean score of the girls are better than the boys in their scientific attitude.

Null Hypothesis: 2

There is no significant difference between Rural and Urban school students in their scientific attitude.

Table-2: t-value of rural and urban students in their scientific attitude

Variable	Locality	N	Mean	SD	't' Values	5% Level of significance
Scientific Attitude	Rural	127	142.52	6.756	3.639	Significant
	Urban	173	139.07	9.660		

df=298

From the above table the calculated t-value (3.64) is higher than the table value (1.96) at 0.05 level of significant. Therefore the null hypothesis is rejected. It is concluded that there is significant difference between rural and urban school students in their scientific attitude. Compare the mean scores of the rural and urban school students, it is found that the mean scores of the rural school students are better than the urban school students in their scientific attitude.

Null Hypothesis: 3

There is no significant difference between Telugu and English medium school students in their scientific attitude.

Table-3: t-value of Telugu and English medium students in their scientific attitude

Variable	Medium	N	Mean	SD	't' Values	5% Level of significance
Scientific Attitude	Telugu	238	139.77	8.941	3.420	Significant
	English	62	143.44	7.091		

df=298

From the above table the calculated t-value (3.42) is higher than the table value (1.96) at 0.05 level of significant. Therefore the null hypothesis is rejected. It is concluded that there is significant difference between Telugu and English Medium school students in their scientific attitude. Compare the mean scores of the Telugu and English Medium school students, it is found that the mean score of the English Medium school students are better than the Telugu Medium school students in their scientific attitude.

Null Hypothesis: 4

There is no significant difference between Government, Aided and Self-Finance school students in their scientific attitude.

Table-4: t-value of Government, Aided and Self-Finance school students in their scientific attitude

Variable	Source of Variation	Sum of squares	df	Mean sum of squares	f - ratio	5% Level of significance
Scientific Attitude	Between groups	1077.87	2	538.93	7.414	Significant
	Within groups	21594.85	297	72.71		

df=2,297

From the above table the calculated F-value (7.414) is higher than the table value (2.99) at 0.05 level of significant. Therefore the null hypothesis is rejected. It is concluded that there is significant difference between Government, Aided and Self-Finance school students in their scientific attitude. Compare the mean scores of the Government, Aided and Self-Finance school students, it is found that the mean scores of the self-finance school students are better than the government and aided school students in their scientific attitude.

Findings

The findings of this study were as follows:

- Boys and girls differ significantly in their scientific attitude. Boys have high level of scientific attitude than girls.
- There is significant difference in the scientific attitude of students according to the locality of the school. Urban students have high level of scientific attitude than rural students.

- There is significant difference in the scientific attitude of students according to the according to the medium of instruction. English medium students have high level of scientific attitude than Telugu medium students.
- There is significant difference in the scientific attitude of students according to the type of management. Self-finance school students are better than government and aided school students in their scientific attitude.

Conclusion

This study may be useful in developing content, curriculum for enhancing the scientific attitude among students. By evolving innovative teaching techniques and their application in real classroom, scientific attitude can be developed.

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PLACEMENT OF MEN IN THE NOVELS OF ANITA DESAI AND BHARATI MUKHERJEE

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Abstract:

The present paper analyses the ***Placement of Men in the Novels of Anita Desai and Bharati Mukherjee.****Human existence has been multi-dimensional for both men and women. Beginning with man's creation, to that of his physical structure, extended to his career, man dominates the other (Woman). Man has been associated with everything that was specific to mankind, while woman was only concerned with things in general. In short as P.M. Nayak suggests, human experience has only been a masculine experience, in other words a 'Malist experience. Man has been glorified from all angles. Education expanded their consciousness of the world and ensured them a place in the society. Fighting out all odds has not solved the problems. Instead it gave way to the complicated and confused issue of gender difference. In spite of concentrating on the modern concepts of feminism and viewing each piece of fact, novelists tend to remain within the patriarchal norms. Thus an attempt is made in this paper to analyse the placement of men in the novels of Anita Desai and Bharati Mukherjee.*

Key words: *feminism,* ***Placement,*** *Second Sex, Tiger's Daughter*

Narration

Human existence has been multi-dimensional for both men and women. Beginning with man's creation, to that of his physical structure, extended to his career, man dominates the other (Woman). Man has been associated with everything that was specific to mankind, while woman was only concerned with things in general. In short as P.M. Nayak suggests, human experience has only been a masculine experience, in other words a 'Malist experience. (1)

Man has been glorified from all angles. He distorted the female voice, denying her an equal force. Philosophers with no exception have contributed to the glorification of man's Image. Dale Spender looked at woman as incomplete without man (Nayak 6) Anatomy is destiny said Freud, reducing the woman to the status of 'Second Sex'. Manu the Indian Philosopher on the other hand, glorified the image of man assigning the status of woman to that of a mere shadow. All these themes were universally accepted by both men and women till recently.

With the advent of feminism and feminist consciousness, the male oriented world has been questioned leading to several conflicts of placement of women. According to Adrienne Rich, a woman-centredfocus has given way to some new

ideas about maleness and masculinity. (Eisenstein xix)

Feminist theorists like, Simone de Beauvior, Eva Figes, and others gave great importance to the issue of women experience. Education expanded their consciousness of the world and ensured them a place in the society. The suppressed female voice has been articulated. Today women take up challenging careers and prove their ability. They feel greater responsibility towards society and even accomplish their responsibilities.

Fighting out all odds has not solved the problems. Instead it gave way to the complicated and confused issue of gender difference. And this gender difference has only been understood through a set of binary opposition, which leaves no room for an authentic difference set outside the established system. An analysis of a few novels shows that things have changed but not completely. In spite of concentrating on the modern concepts of feminism and viewing each piece of fact, novelists tend to remain within the patriarchal norms. Thus an attempt is made in this paper to analyse the placement of men in the novels of Anita Desai and Bharati Mukherjee.

Novelists like Anita Desai of 1960's and Mukherjee of the 90's both having their education in English seem to concentrate on the problems of women alone. In their novels women characters are given importance right from the title, to that of central characters. But as the story progress the various forces in the society that affect them invariably turn out to be men.

A careful study of Desai's novels beginning with, Cry, The Peacock to Where Shall We Go This Sumer? Show that women characters and their actions revolve round the men in their lives. Maya motherless child in Cry, The Peacock, is influenced by her father. Maya's father in his eagerness to protect her and fulfil the gap of her mother's absence indirectly imposes his thoughts, learning and set pattern of livelihood on her. The father figure further stands responsible for her failure in establishing a mature and emotionally satisfying relationship with Gautama in her married life.

Though Maya lives in a nuclear family and is given the utmost freedom, she craves for male company as she cries before Gautama: "is there nothing in you that would be touched ever so lightly, if I told you I live my life for you. (CP, 114) While Gautama influenced by modern concepts instead of understanding her confuses her with his theory of detachment saying: "He who, controlling the sense of the mind follows without attachment the path of action with his organs of action he is esteemed." (CP 116)

Thus Gautama's theory of detachment and his father's excess attachment result in disharmony between Maya and Gautama. As a result Maya crushed between two male powers turns neurotic. Added to this her feeling of inadequacy disturbs her already perturbed state and

leads to Gautama's murder and her suicide.

While Patriarchal attitudes end in a murder in Cry,The Peacock, Voices in the City, take a different turn . The two female characters Monisha and Amala fall prey to two different visages of patriarchal attitudes. Monisha when married to jiban, a conservative man against her taste by her father, fails to adjust herself in the new environment, she remains aloof like her brother who seems to be a part of her as she claims: "I suffer his fever so deeply because it is mine also" (VC 130) While her brother controls her with his theory of detachment Jiban with his conventional ideas intensifies her mental agony and is responsible for further disharmony in Monisha's life. AmalaMonisha's Sister is also a victim of patriarchal system to some extent as she fall a prey to the whims of Dharma.

In Desai's third novel Where Shall We Go this Summer?we observe the father shaping and reshaping the patterns of life for Sita. Sita like Maya a motherless child looks forward for love and affection of her father, but his negligence and uncommunicative behaviour creates an insurmountable block in her life. Despite being uncommunicative and an enigma to her, he tends to dominate her mind.

Further the disturbing scenes and impossibility of talk between her father and her sister develops a fear of psychosis in her towards men, as such it adversely affectsher relationship with Raman her husband. In order to discover herself she ventures alone in her own world. However in the end she realises her dependence on Raman and returns to his world, unable to fight life alone. Hence patriarchal needs win over the conflict of self in her.

In the end we notice that in all the three novels, women are forced to depend on male companionship. If not economically, they are psychologically trapped by men, the following statement proves the same:

> Men are either marginally present or entirely absent, but the physical absence does not entail an absence from the minds and lives of their women relations (Jain, 56)

In Mukherjee's novels men and women tend to be the later products of modern world. An analysis of Mukherjee's three novels The Tiger's Daughter, Wife, and Jasmine undoubtedly show that women's actions run parallel to the dictates of men. Mukherjee's first novel, The Tiger's Daughter begins with Tara's father 'The Bengal Tiger' and his fore fathers who haunt Tara in the free hours of Vassar: "Years later young women who had never been to Pachapara would grieve for the Banerjee family and try to analyse the reasons for its change." (TD,9) it intensifies her nostalgia for India. Later her marriage to David deepens her wounds as she struggles between the patriarchal norms of her father and the modern threats of her husband.

David, Tara's prime mover in letting her go to redefine herself really never frees her as he remains in her thoughts throughout. His influence is to such an

extent that Tara now begins to view only David's India: "There were so many sick and deformed men sitting listlessly on bundles and trunks." (TD, 19)

David's influence does not end with her mind, but is intensified still more through his letters. His authoritativeness, care and domination puzzle and worsen her mental state as Tara begins to fear his loss and regrets: "Perhaps I was stupid to come without him."(TD, 21) Thus David ultimately succeeds in turning Tara his way.

David unlike Gautama in Desai's Cry, The Peacock accuses Tara of her "stupid inanities and callousness". Hence each aerogramme causes passivity. Tara in the end caught between two forces one the strong patriarchal norms of her father and the other David's modernity fall a prey to Tuntnwalla's authority.

If Tara is conditioned by David mentally, Dimple in Mukherjee's second novel Wife is controlled by the oppressive domination by patriarchal attitudes. In Dimple we find glimpses of Maya's neurotic behaviour and Monisha's silent revolt.

The novel Wife begins with the need of man itself. Dimple desperately waits for marriage. Dimple a girl of modern aspirations looks forward to a man (Husband) through whom she hopes to reach her modern world: "marriage would bring her freedom, cocktail parties on carpeted lawns, fun raising dinners for noble charities, marriage would bring her love." (Wife, 1)

But AmitBasushatters her hopes, instead of giving her freedom; he confines her within the four walls. Amit's patriarchal attitude pushes Dimple into a neurotic state like Maya in Cry,The Peacock, as Amit a conventional man stands in direct contrast to the ideal man of her dreams. Amit like Jiban in Voices in the City never gets close to understand Dimple and her problems. Instead he checks and controls her. Thus, Dimple unwilling to restrict herself to the role of wife and mother, looks on immigration as a chance to refashion her dreams only for it to end in disillusionment. Amit once again shatters her dreams by isolating her from American culture except through the medium of television which all the more terrifies her.

Amits's strong indifference, domination, authority and failure to help Dimple accomplish her dreams bring in frustration, resulting in a disastrous affair with Milt. Milt not only distances her from Amit but even from her own self driving her to ultimately murder Amit, thus representing another aspect of patriarchy.

As we move into the third novel, Jasmine we notice that women despite being educated and career minded have to wait on their husbands. In Jasmine we observe that patriarchal attitudes are not only strong in Indian men, but are surprisingly found even in western countries known for a land for liberated women. Jasmine a victim of male dominated world experience this vey patriarchal oppression as every man turns her into a different woman for

himself, for instance Prakash/Jasmine, Half-faced man/Kali, Taylor/Jase and Budd/Jane.

Mukherjee explicitly tracks the patriarchal domination beginning externally from Hasnapur to the undercurrent at Iowa. At Hasnapur Jasmine's father represents male chauvinism, as he considers it below dignity to send girls to work. He becomes furious at masterjee's advice and shouts: "what do you mean precisely? A lady working for strange men?" (Jasmine 50)

PrakashVij her husband too is never free from patriarchy as he wipes out Jyoti's past by chagingJyoti into Jamine. He too finds it below dignity like Jiban and Amit to talk to wives about their problems as Prakashtells: "I don't share losses only winning." (Jasmine 90)Prakash transforms her from Jyothi to Jasmine and drives her to America to chase his dreams. In America Half-faced man's lustful rape transforms her into Kali, as she turns 'death incarnate' by slicing her tongue and murdering her rapist.

Later Taylor captivates her attention through his kindness and flattery and succeeds in transforming Jasmine into Jase. Though Jasmine succeeds in acquiring her identity in Taylor's company, America teaches her that:"In America nothing lasts." (Jasmine, 181) and is pushed into the arms of Budd Ripplemyer as his jane, due to the sudden appearance of SukhwinderPrakash's murderer.

At Budd's the dominating personality and Patriarchal nature of Budd as opposed to Jasmine's dreams of being a true liberated American, once again turns Jasmine voiceless. Thus men in her life concretize her emotional and cultural reality. She also begins to understand the undefined meridian between the preservation of the old world and the assimilation of the new one and learns to walk according to the whims of the male dominated world. Jasmine learns that she lives in a world made by men for men and not by women as the following statement aptly justifies this point:

The first thing that strikes one about the image in the mirror to which we dance is the fact that it was created by man, not by men and women jointly for common end, not by women for themselves, but by men. (Figes,14)

Conclusion

An analytical study of the novels of Anita Desai and Bharati Mukherjee brings in a realm of surprisingly similar themes and experience particularly women's dependency on Men, their inability to fight life on their own. Though men tend to remain on the fringe and are almost negligible in their novels, the beginning, the middle and the end remain incomplete without the role of men.

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A STUDY ON SOCIAL MATURITY OF VISUALLY IMPAIRED HIGH SCHOOL STUDENTS

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Abstract

The study has aimed to investigate the social maturity of visually impaired High School students. The sample consisted of 400 visually impaired high school students, 200 boys and 200 girls from two government and two private schools for visually impaired were selected purposively.The data was analysed by the computation of mean, SD and t-test. The study revealed that the visually impaired high school students stand on above average level of social maturity. Boys are more mature than girls and government school students are more mature than private school students in their social maturity.

Key words:*Emotional Maturity, social maturity, students*

Introduction:

In assessing the growth and development of an individual one approach has been very useful. His behaviour at a particular age is studied and then compared with the behaviour of other individuals of the same age group. If his behaviour is more or less similar to the behaviour typical of his age group, he is said to have achieved maturity. If high school boys have tantrums or show lack of co-operation in group games we call them immature, but the same behaviour in a child of three may be described as mature because children at that age usually show these characteristics.

Meaning of Maturity:

Maturity is described as the criterion of good adjustment which helps the individual to live effectively in his group or it indicates that degree of good adjustment. It is the final product of development.

Social Maturity:

Social Maturity means understanding the nature and causes of individual behaviour in social situations, understanding the wide range of conditions, that shape the social behaviour of individuals, their actions, feelings and thoughts with respect to other persons.

Social maturity means knowing what to do and striving for it by following role models to reach the desired level of acceptable social behaviour.

Social Maturity of the visually impaired Children
Helen Keller stated:

"Not blindness, but the attitude of seeing to the blind is the hardest burden to bear".

Children learn how to walk upstairs by observing others – visually impaired children cannot do that. For most of us strongest learning, mode is visual. Children who are visually impaired have unique needs that sighted children don't. The tasks of socialization may be somewhat different for the blind child. Blindness may be a handicap in forming such relationships at certain ages. The blind child is handicapped in knowing whether and when he is accepted and acceptable. They have difficulties to develop their interpersonal skills because they have fewer friends, fewer opportunities to socialize and fewer occasions than the sighted children. Tuttle & Tuttle (2004) found that children who are visually impaired are often more socially immature and more egocentric than sighted children.

Review of related literature:

1) A study conducted by P. Gomathi (2004) on Emotional Maturity and Social Maturity of Visually Impaired students found that there was no significant difference between boys and girls in their social maturity.

2) Savitha (2010) investigated on "A Study of the Self-concept and Social Adjustment of the Visually Impaired". The researcher tried to analyse the relation between self-concept of visually impaired adolescents and studied the effect of school, home and society on the self-concept and social adjustment of visually impaired adolescents were taken as sample. The researcher found that most of the visually impaired had positive self-concept and were socially well adjusted.

3) TainaMaaritHurre, ErkkiJuhani, Komulainen and HilleviMarita conducted an investigation on social support and self esteem among adolescents with visual impairments in the year 1999. The social support and self-esteem of 115 adolescents who attended main stream Finish School, a control group of 67 sighted classmates of 66 visually impaired adolescents were assessed using a self-report questionnaire. The study found that the relationship with friends significantly contributed to the enhancement of self-esteem of adolescents with visual impairments.

4) Anantha Lakshmi Kumar (2001) in her study on social maturity, intelligence and self-acceptance of visually impaired and normal children found that all the visually impaired possessed average level of social maturity. It is also found that boys and girls did not differ significantly in their social maturity.

Statement of the problem:

A Study on the Social Maturity of Visually Impaired High School Students.

Objectives:

1) To study the level of social maturity of visually impaired high school students.
2) To find out the difference in social maturity of male and female.
3) To find out the difference between government and private school students in their social maturity.

Hypotheses:

1) There is no significant difference between boys and girls in their social maturity.
2) There is no significant difference between government and private school students in their social maturity.

Sample:

The study was conducted on a representative sample of 400 students comprising of 200 boys and 200 girls of class VIII to class X of two government and two private schools of Andhra Pradesh state.

Methodology:

The descriptive survey method of research was followed in the present study. 400 students were selected purposively from different schools of visually impaired in Andhra Pradesh state. Principals of the schools were contacted to seek their cooperation for collecting data. Before the administration of the tool, they were acquainted with the purpose of investigation. They were told that the results of the tools would be kept strictly confidential. The investigator read out the questions and the respondents were asked to write down their responses in Braille script.

Research Tools:

Social maturity scale developed by Dr. NaliniRao was used to assess the social maturity. It has a total of 90 items.

Scoring:

The scale consisted of 90 items under 3 categories i.e. personal adequacy, interpersonal adequacy and social adequacy.Items in the scale are in question from demanding information for each in any of the four options i.e. strongly agree, agree, disagree and strongly disagree. Items are so stated that if answer is say strongly agree, a score of 4 is given, for agree 3, for disagree 2 and for strongly disagree a score of 1 is to be awarded for positively oriented items and the score is awarded in reverse order for the negatively oriented items. The higher the score on the scale, greater is the degree of social maturity.

Results and Discussion:

Descriptive analysis was done by computing Mean, Standard Derivation and t-test.

Table – 1 :Level of Social Maturity of Visually Impaired High School Students

N	Raw Score	Level of Social Maturity
400	235.43	Above average level maturity

From the table,it is found that the raw score of the sample is 235.43

which lies under the Z score of +0.52 indicating above average level of social maturity of the visually impaired high school students.

Table – 2 : Mean, SD and t-values of Social Maturity of male and female visually impaired high school students

Gender	N	Mean	SD	t-value
Boys	200	238.42	19.24	3.63 **
Girls	200	232.13	13.21	

**Significant at 0.01 level.

Table 2 shows that the mean value of boys is 238.42 and girls is 232.13. The calculated t-value is 3.63 which is greater than the table value. So it is significant at 0.01 level. Hence the null-hypothesis is rejected. Therefore it is conducted that there exists a significant difference between boys and girls in their social maturity. From the table it is noticed that the mean value of boys is higher than that of girls indicating the level of social maturity of boys is higher than the girls.

Table – 3: Mean, SD and 't' value of Social Maturity of visually impaired high school students with respect to management variable

Group	N	Mean	SD	t-value
Government	200	232.86	18.41	4.61**
Private	200	243.32	18.95	

** Significant at 0.01 level.

Table 3 shows that the calculated t-value is 4.61 which is greater than the table value. So it is significant at 0.01 level. Hence the null hypothesis is rejected. Therefore it is concluded that there is a significant difference between government and private school visually impaired students in their social maturity.

It is clear from the table that the mean value of government school students is 232.86 where as private school students is 234.32 indicating that the mean value of government school students is higher than that of private school students. Therefore the government school students have higher level of social maturity than the private high school students.

Conclusion:

On the basis of the above findings it can be concluded that there exists a significant difference between boys and girls and also between government and private school students in their social maturity. Much of the disability of visually impaired children is occasioned by restrictions, over protection, rejection, unrealistic expectations and the ignorance of the society. Thus the blind or visually impaired individual is further handicapped by being excused from the usual development, educational and vocational experiences. Parents and teachers play a great role in the development of social skills among the visually impaired students. This can lead to not only high levels of social competence and interaction but also high level of achievement.

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CUSTOMERS' OPINION ON CURRENT AND POTENTIAL USE OF INTERNET BANKING: A STUDY ON PUBLIC SECTOR BANKS WITH REFERENCE TO WEST GODAVARI DISTRICT

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Abstract:

The main objective of the paper is to know the views of customers on Internet Banking. The study concluded that there is no significant difference in the opinion on customer views on internet banking services, and the current and potential use of internet banking serviceswith respect to Gender, religion, marital status and occupation. Whereas, a significant difference can be found at 0.01 level with regard to caste, age, educational qualification and income.

Key words: *Internet Banking , Customer Satisfaction, brick and mortar*

Introduction

Internet Banking is a term used to describe banking transactions that are performed via a secured Internet application. Internet Banking transactions include such things as paying bills, transferring funds, viewing account statements and paying down loans and mortgages. Although Internet Banking has been popular among young Internet-savvy people for many years, its popularity is expected to grow rapidly as Internet usage grows internationally and people discover the many advantages that it provides.

Technology has completely transformed the way we do banking today. Centralised banking system implementations have computerised all the banking processes, ATMs dispense cash to customers 24X7 and internet banking has enabled customers to transact from the convenience of their homes. No long queues at the bank counters or multiple trips to the local branches and head offices. Transactions, bill payments, trading, investing, ordering cheque books, transferring funds, setting up FDs, etc., can now all be accomplished with a few mouse clicks in a matter of minutes.

The large, established "brick and mortar" banks introduced Internet Banking services in the mid-1990s. Most importantly, from the banks' perspective, internet banking offers the lowest cost per transaction by virtue of being the least expensive channel (as compared to the cost of serving a customer at physical branch). And it facilitates market penetration and growth in customer base without any geographical constraints or time based limitations.

Literature review

Pikkarainen, Karjaluoto, and Pahnila, (2004) defines internet banking as an "internet portal, through which customers can use different kinds of banking services ranging from bill payment to making investments". With the exception of cash withdrawals, internet banking gives customers access to almost any type of banking transaction at the click of a mouse (De Young, 2001). Indeed the use of the internet as a new alternative channel for the distribution of financial services has become a competitive necessity instead of just a way to achieve competitive advantage with the advent of globalization and fiercer competition (Flavian, Torres, &Guinalíu, 2004; Gan, Clemes, Limsombunchai, &Weng, 2006) . Banks use online banking as it is one of the cheapest delivery channels for banking products (Pikkarainen*et al*., 2004). Such service also saves the time and money of the bank with an added benefit of minimizing the likelihood of committing errors by bank tellers (Jayawardhena& Foley, 2000).

As Karjaluoto*et al.* (2002) argued that *'banking is no longer bound to time and geography. Customers over the world have relatively easy access to their accounts, 24 hours per day, and seven days a week'*. The author further argued that, with internet banking services, the customers who felt that branch banking took too much time and effort are now able to make transactions at the click of their fingers. Robinson (2000) believes that the supply of Internet banking services enables banks to establish and extend their relationship with the customers. There are other numerous advantages to banks offered by online banking such as mass customization to suit the likes of each user, innovation of new products and services, more effective marketing and communication at lower costs (Tuchilla, 2000), development of non-core products such as insurance and stock brokerage as an expansion strategy, improved market image, better and quicker response to market evolution (Jayawardhena& Foley, 2000).

Stewart (1999) claimed that the failure of the internet in retail banking is largely attributable due to the lack of trust consumers have in the electronic channels. Provision of infrastructural facilities is another factor that could lead to quicker diffusion of innovation. Hiltz, Johnson, &Turoff (1986), for instance, found that computer mediated communication is less personal and socio-emotional than face to face exchanges. Tomiuk and Pinsoneault (2001) concurred that the lesser degree of "richness" and "sound presence" of e-banking environment will affect banks' ability to create a trusting relationship between their customers and employees.

Objectives of the study

1) To know the views of customers on Internet Banking.
2) To know the opinion of the customers on current and potential use of Internet Banking

Hypotheses of the Study

Based on the above objectives the following hypotheses are formulated.

1) Socio-demographic variables don't have significant influence on views of customers about Internet Banking.
2) The opinion of the customers on current and potential use of Internet Banking services is not being significantly influenced by Socio-demographic variables.

Methodology of the study

The present study is an empirical one which is based on primary and secondary data. The questionnaire has been finalised after conducting pilot study among the customers and the bank officials of public sector banks. Five-point Likert scales were used to examine the opinions of bank managers as well as its customers.

The secondary data has been collected from various studies, journals and publications. The other information has been drained form district chief planning officer – West Godavari district, Bank Quest - the Journal of Indian institute of Banking & Finance, Magazines in the area of banking. The researcher has been collected RBI speeches, reports and occasional papers. The author also visited various university libraries to collect the secondary data.

Sample Design

Proportionate stratified sample method is used for the present study. Sample consists' total 132 bank managers and 660 customers from total 16 public sector banks in West Godavari district. The bank branches are selected based on the each bank branch proportion to the total bank branches. From the selected sample bank branches 5 customers taken from each branch for this study.

Method of analysis

The data has been analysed for the present study with paramount care to attain accurate results. The data has been collected from various respondents which entered in to the computer by using IBM-SPSS 17.0 software. The primary data was tabulated and frequencies were interpreted.

Customer opinions are ascertained on a five point scale. Each option is assigned weights at the rate of five to '*Strongly Agree*', four to '*Agree*', three to '*Neutral*', two to '*Disagree*' and one to '*Strongly Disagree*'. By following this procedure total score and mean score are calculated to analyse the opinions of customers on different statements of customer satisfaction.

Testing of Hypothesis:

To test the formulated hypothesis t-test is used. The calculated value is compared with the table value at five per cent & one per cent level of significance and the inferences were drawn.

The study shows that the numbers of respondents are using the internet banking facility. It may be due to the fact that the advancement in technology and the service is available at an affordable cost to the vast sections of

the customers from the urban and rural areas as well.

Table – 1: Respondents opinion on various statements

S.No.	Statement	SD	D	N	A	SA	Mean
Respondents views about Internet Banking							
1	Page setup/Menu flow	8 (8.08)	11 (11.11)	16 (16.16)	44 (44.44)	20 (20.20)	3.58
2	Ease of use/navigation	4 (4.04)	12 (12.12)	13 (13.13)	46 (46.46)	24 (24.24)	3.75
3	Speed of page loading	5 (5.05)	14 (14.14)	19 (19.19)	32 (32.32)	29 (29.29)	3.67
4	Content and sufficient	3 (3.03)	10 (10.10)	16 (16.16)	42 (42.42)	28 (28.28)	3.83
5	Variety of transactions	7 (7.07)	13 (13.13)	18 (18.18)	39 (39.39)	22 (22.22)	3.57
6	Visual design	9 (9.09)	15 (15.15)	17 (17.17)	37 (37.37)	21 (21.21)	3.46
7	General assessment about the service	6 (6.06)	17 (17.17)	9 (9.09)	40 (40.40)	27 (27.27)	3.66
Respondents opinion on Current and potential use of IB services							
1	Review accounts balances	8 (8.08)	16 (16.16)	19 (19.19)	38 (38.38)	18 (18.18)	3.81
2	Obtain detailed account transaction histories	9 (9.09)	14 (14.14)	20 (20.20)	33 (33.33)	23 (23.23)	3.81
3	Review credit cards transactions	7 (7.07)	13 (13.13)	11 (11.11)	37 (37.37)	31 (31.31)	4.10
4	Transfer funds between own accounts	6 (6.06)	12 (12.12)	15 (15.15)	45 (45.45)	21 (21.21)	4.09
5	Transfer funds to other person's accounts	5 (5.05)	14 (14.14)	17 (17.17)	43 (43.43)	20 (20.20)	4.03
6	Transfer funds to other accounts outside the country	11 (11.11)	8 (8.08)	16 (16.16)	40 (40.40)	24 (24.24)	3.99
7	Pay bills using credit cards	4 (4.04)	13 (13.13)	21 (21.21)	39 (39.39)	22 (22.22)	4.02
8	Apply / Stop credit cards	7 (7.07)	6 (6.06)	18 (18.18)	41 (41.41)	27 (27.27)	4.17
9	Order cheque books	5 (5.05)	9 (9.09)	13 (13.13)	48 (48.48)	24 (24.24)	4.26
10	Recharge mobile cards	6 (6.06)	12 (12.12)	10 (10.10)	41 (41.41)	30 (30.30)	4.19
11	Request SMS services	10 (10.10)	15 (15.15)	8 (8.08)	37 (37.37)	29 (29.29)	3.98
12	Order to buy IPO	13 (13.13)	14 (14.14)	19 (19.19)	32 (32.32)	21 (21.21)	3.67
13	Order to buy and sell shares	9 (9.09)	12 (12.12)	18 (18.18)	38 (38.38)	22 (22.22)	3.91
14	Issue standing instructions	11 (11.11)	7 (7.07)	20 (20.20)	35 (35.35)	26 (26.26)	3.94

Source: Survey

Note: Figures in the brackets indicate percentage to total

Table-1 depicts the options given by the respondents on different statements to ascertain the satisfaction on the internet banking services provided by the banks. It can be observed from the analysis that the mean score for all the statements lies between 3.5 and 4.3. The mean score is comparatively higher for Respondents opinion on Current and potential use of IB services followed by the Respondents views about Internet Banking. This indicates that the

respondents are more influenced with the Current and potential use of IB services.

Hypothesis: 1

Socio-demographic variables don't have significant influence on views of customers about Internet Banking.

Table–2: Mean scores of customers views on Internet Banking services, SDs obtained by the beneficiaries belonging to different groups and their respective t/F values

Sl. No.	Variable	Group	N	Mean	Standard Deviation	't / F'-Value
1	Gender	Male	68	25.44	8.01	0.118
		Female	31	25.65	7.94	
2	Religion	Hindu	65	25.23	8.85	0.396
		Muslim	18	26.78	4.60	
		Christian	7	27.00	5.86	
		Any other	9	23.78	8.24	
3	Caste	SC	18	31.22	6.28	8.472**
		ST	16	27.69	4.45	
		BC	25	19.28	9.12	
		OC	28	26.00	7.04	
		Any other	12	25.83	4.75	
4	Marital Status	Married	73	25.64	7.99	0.556
		Unmarried	9	27.78	9.36	
		Widow	7	24.29	1.50	
		Widower	10	23.30	9.31	
		Divorced	0	0.00	0.00	
5	Age	Below 20	4	24.75	6.95	3.759**
		21-30	33	28.52	5.47	
		31-40	52	24.15	9.11	
		41-50	4	15.25	0.50	
		50 Above	6	28.00	0.00	
6	Educational Qualification	Illiterate	1	7.00	0.00	11.29**
		Below 10^{th}	7	35.00	0.00	
		10^{th} / SSC	17	25.59	8.24	
		Intermediate	24	29.13	3.84	
		Graduation	15	29.27	1.67	
		P G	34	19.76	7.99	
		Other	1	28.00	0.00	
7	Occupation	Farmer	2	24.50	0.71	0.407
		Employee	21	24.52	7.48	
		Professional	15	24.93	2.46	
		Student	51	25.57	9.88	
		Other	10	28.30	0.67	
8.	Income	Below 5000	25	23.80	6.26	37.642**
		5001-10000	31	17.97	6.33	
		10001-15000	12	28.75	1.22	
		15001-20000	23	32.52	3.17	
		Above 20000	8	35.00	0.00	

Table-2 provides the information related to the opinion of the respondents on the internet banking services offered by the bank.The t-value for gender category is 0.118, which is not significant at 0.05 level. The F-value for religion category is 0.396, which is not significant at 0.05 level. It indicates that there is no significant difference of opinion on the internet banking services offered by the bank based on their religion.

The F-value for caste category is 8.472, which is significant at 0.01 level. This shows that there is a significant difference of opinion on the internet banking services offered by the bankwith respect to their caste. The F-value for marital status category is 0.556, which is not significant at 0.05 level. It indicates that there is no significant difference of opinion on the internet banking services offered by the bank with respect to their marital status.

The F-value for age group category is 3.759, which is significant at 0.01 level. This highlights that there is a significant difference of opinion on the internet banking services offered by the bank based on their age group. The F-value for educational category is 11.29, which is significant at 0.01 level. This shows that there is a significant difference of opinion on the internet banking services offered by the bank with respect to their educational qualification.

The F-value for occupation category is 0.407, which is not significant at 0.05 level. It shows that that there is no significant difference of opinion on the internet banking services offered by the bank with respect to their occupation. The F-value for income group category is 37.642, which is significant at 0.01 level. It shows that there is a significant difference of opinion on the internet banking services offered by the bank with respect to their income group.

From the above we can conclude that there is no significant difference in the opinion on customer views on internet banking services with respect to Gender, religion, marital status and occupation. Whereas, a significant difference can be found at 0.01 level with regard to caste, age, educational qualification and income.

The hypothesis, "Socio-demographic variables don't have significant influence on the view of customers on Internet Banking", may be accepted in case of gender, religion, marital status and occupation, whereas rejected in relation to caste, age, educational qualification and income.

Hypothesis: 2

The opinion of the customers on current and potential use of Internet Banking services is not being significantly influenced by Socio-demographic variables.

Table–3: Mean scores of Current and potential use of IB services, SDs obtained by the beneficiaries belonging to different groups and their respective t/F values

Sl. No.	Variable	Group	N	Mean	Standard Deviation	't / F'-Value
1	Gender	Male	68	50.25	16.63	0.174
		Female	31	50.87	16.09	
2	Religion	Hindu	65	49.86	18.28	0.36
		Muslim	18	53.00	9.35	
		Christian	7	53.43	11.91	
		Any other	9	47.22	16.95	
3	Caste	SC	18	62.39	12.65	9.133**
		ST	16	55.25	8.99	
		BC	25	37.20	18.71	
		OC	28	51.54	14.33	
		Any other	12	51.17	9.84	
4	Marital Status	Married	73	50.88	16.34	0.699
		Unmarried	9	55.22	19.21	
		Widow	7	47.43	3.21	
		Widower	10	45.10	19.73	
		Divorced	0	0.00	0.00	
5	Age	Below 20	4	48.00	14.17	3.695**
		21-30	33	56.61	11.12	
		31-40	52	47.67	18.87	
		41-50	4	29.75	0.50	
		50 Above	6	56.00	0.00	
6	Educational Qualification	Illiterate	1	14.00	0.00	10.99**
		Below 10^{th}	7	70.00	0.00	
		10^{th} / SSC	17	50.82	16.59	
		Intermediate	24	57.67	7.92	
		Graduation	15	58.13	2.92	
		P G	34	38.59	16.84	
		Other	1	58.00	0.00	
7	Occupation	Farmer	2	48.50	0.71	0.5
		Employee	21	48.38	14.84	
		Professional	15	48.93	4.15	
		Student	51	50.55	20.54	
		Other	10	56.90	1.29	
8.	Income	Below 5000	25	47.20	13.05	35.958**
		5001-10000	31	34.90	13.15	
		10001-15000	12	57.50	1.83	
		15001-20000	23	64.43	7.01	
		Above 20000	8	70.00	0.00	

Table-3 provides the information related to the customer perceived current and potential use of internet banking services.The t-value for gender category is 0.174, which is not significant at 0.05 level. This shows that there is no significant difference of opinion on the current and potential use of internet banking serviceswith respect to their Gender.

The F-value for religion category is 0.36, which is not significant at 0.05 level. It highlights that there is no significant difference of opinion on the current and potential use of internet banking services with respect to their religion. The F-value for caste category is 9.133, which is significant at 0.01 level. It indicates that there is a significant difference of opinion on the current and potential use of internet banking services with respect to theircaste.

The F-value for marital status category is 0.699, which is not significant at 0.05 level. It shows that there is no significant difference of opinion on the current and potential use of internet banking services with respect to their marital status.

The F-value for age group category is 3.695, which is significant at 0.01 level. It shows that there is a significant difference of opinion on the current and potential use of internet banking services with respect to their age group.

The F-value for educational qualification category is 10.99, which is significant at 0.01 level. This indicates that there is a significant differenceof opinion on the current and potential use of internet banking services with respect to their educational qualification.

The F-value for occupation is 0.5, which is not significant at 0.05 level. It indicates that there is no significant difference of opinion on the current and potential use of internet banking services with respect to their occupation.

The F-value for income group is 35.958, which is significant at 0.01 level. It shows that there is a significant difference of opinion on the current and potential use of internet banking services with respect to their income.

From the above we can conclude that there is no significant difference in the opinion of the respondents on the current and potential use of internet banking services with respect to Gender, religion, marital status and occupation. Whereas, a significant difference can be found at 0.01 level with regard to caste, age, educational qualification, and income.

The hypothesis, "The opinion of the customer on current and potential use of Internet Banking services is not being significantly influenced by Socio-demographic variables", may be accepted in case of gender, religion, marital status and occupation, whereas rejected in relation to caste, age, educational qualification and income.

Conclusion:

There should be an e-suggestion box in the bank website, which should be in interactive mode and acknowledge the valid suggestions as to involve customers' suggestions in continuous improvement of the service offered. Further a valid suggestion considered by bank should suitably reward the customer for providing suggestions. All customers whether actually utilising electronic banking facilities or not must be made aware of the utilisation of such facilities like banks should send circulars in the

house of all the customers about various electronic banking facilities provided by it. Customers from all categories of income group i.e. high, medium, low; age group; profession should be taken care of Familiarising the customer to new environment by demo version of software on bank's website. It will enable users to give suggestions for improvement which can be incorporated in later versions wherever feasible.

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SMARTPHONE IMPACT ON SOCIAL RELATIONSHIP MANAGEMENT

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Abstract

The intention of this paper is to investigate how Smartphones are impacting the society and also how the Smartphones are going to transform the culture, social life, technological landscape and other diverse aspects of modern society. The intention of this study is to understand all the positive aspects and negative aspects of Smartphone on the society. The study primarily focuses on impact of Smartphone on social interaction. The paper concludes with the future direction of the Smartphone.

Keywords: Behaviour, Culture, Effects, Facets, Social Relations

Introduction:

The convergence of communication and computing for mobile consumer devices is on the evolutionary course to bring interoperability and leverage the services and functions from each and every industry. In this process of convergence the Smartphones are the leading devices taking the front end was playing the role of universal mobile terminal. As a marketing strategy the Smartphone term was introduced into market, referring a new class of mobile phones that provides integrated services from communication, computing and mobile sectors including voice communication, messaging, personal information management applications and wireless communication capability. In real sense Smartphone is a mobile phone with advanced features and functionality beyond traditional functionalities like making phone calls and sending text messages. The Smartphone are equipped with the capabilities to display photos, play games, play videos, navigation, built-in-camera , audio/video playback and recording , send /receive e-mail, built-in-space for social web sites and surf the Web, wireless Internet and much more. Due to the same reasons the Smartphones now become a common choice for consumers along with the use in business as it was initially intended for business users only.

Methodology

This paper is organized as follows; the first session deals with concepts of Social Relationship Management, Smartphone, Smartphone Growth and its impact. Next session concentrates on Positive and negative aspects of Smartphone's towards

Society and its effects on social interaction. Moving to the next session which emphasis on topics like Smartphone and Personality Development, community and Humanity. Coming the final session, it mainly focus on the future of Smartphone.

Social relationship management:

Social Relationship Management is the activity of building, maintaining, strengthening and broadening personal business relationships with relevant people. Typical goals for Social Relationship Management is to improve the customer experience, strengthen the ties to a market and develop advocacy in the respective eco system.

Social Relationship Management is typically supported by a system to maximize the number of active relationships without losing the quality and depth of a relationship needed to maintain a mutually valuable business conversation, SRM changes the typical social media connection behavior from a network focus to a people focus.

Typical Social Relationship Management objectives may be faster access to relevant people Ability to overcome the physical limits of social connections improved way to collect feedback from relevant connections. Social Relationship Management software maintains a database of connections and their respective networks, keeps a record of conversation initiation, as well as notes and other profile information per connection. It supports and eases the process of connecting and conversing with a large number of network nodes across the diverse social web.

Smart Phone:

There is two decades of history to smart phone as it first entered the market on 6th August, 1994 and the first smart phone was branded as "Simon".

A smart phone is an advanced communication gadget with advanced phone capabilities i.e. it has magnificent computing abilities. In addition, the technology used in their designs is unique in that it affects individual engagements, firm productivity and interactions in working places. Smart phones are unique set of communication devices that have revolutionized the social world .It is apparent that most individual in the modern society own or aspire to own a smart phone. A smart phone is a good indicator of a social user class. A superior smart phone makes one smart in the social sphere. That is individuals are in the social world tends to associate with those considered to rule the social medial via their sophisticated phones. This brings in the issue of morality and the ethical aspect of smart phones in communications.

Currently, about 90% of handset sales worldwide are for devices driven by Google's Android and Apple's IOS mobile Operating Systems.

Early smartphones typically combined the features of a mobile phone with those of another popular consumer device, such as a personal digit assistant (PDA), a media player, a digital camera,

and/or a GPS navigation unit. Later smartphones include all of those plus the features of a Touch Screen Computer, including Web Browsing, WIFI, 3rd Party Apps, Motion sensor and Mobile payment.

I love smart phones. I've always loved cell phones to begin with, but I am still very much amazed at how much phones have progressed. From flip phones to these giant hunks of hardware that can do more than I could have ever imagined a phone doing, smart phones are certainly something to marvel. Smartphones can certainly make our lives easier for us as we use them for everyday tasks such as checking the calendar, as alarm clocks, as a calculator, as a phonebook and more.

Smartphone Growth/Usage:

The adoption of Smartphones has been tremendous in mainstream consumer markets all over the world. Survey shows that around 42% of mobile subscribers in US use Smartphones along with 44% of mobile users in 5 major countries of European Union (France, Germany, Italy, Spain and UK). Media usage on mobile – including browsing the mobile web, accessing application and downloading content saw a major increase and surpassed 50% in many markets; this introduced the high speed networks and increased public Wi-Fi availability in those areas. With the ability to connect on-the-go and use internet and mobile services, mobile users have not only adopted real-time social networking on their Smartphone at a growing rate but frequency of access has been also increasing day by day. A UK telecommunication regulator Ofcom released the following statistics as part of their study on a Smartphone usage in the United Kingdom only:

- 37% of adults and 60% of teens admit they are highly addicted to their Smartphone.
- 23% of adults and 34% of teens have used their Smartphone during mealtimes.
- 22% of adults and 47% of teens admitted using or answering their Smartphones while in the bathroom.

Impact of Smartphone:

Smartphone has impacted almost all walk of human life. The prominent areas, where impacts of Smartphone are obvious include business, education, health and social life. Mobile technology has drastically changed the cultural norms and behavior of individuals. The impacts are both at the positive side and also the negative side. At one end, smartphones are enabling people to create their own micro-cultures and engage into activities considered dangerous of society and on the other end Smartphone enabling people to remain connected all the time.

Smartphones & Society – The pros and Cons:

Society populated with the Smartphone's from many vendors providing a wide range of advanced functionalities and services on a piece of hardware. Today Smartphones enable consumers , advertisers and publishers

how to better engage , socialize using the ubiquitous experience this advanced platform by leveraging it's of the firm. The focus of how an income statement is on the operating revenues and expenses. User groups of financial reports for decision making require data related to all easy to use and availability characteristics. Due to its ubiquitous nature and social acceptance we can find Smartphone in educational institutions, hospitals, public places and shopping malls etc.

Smart phones are popular among people for the applications they offer to the users. People find it quite easier to communicate with people in a different way and also access different things with the features that smart phones support. People enjoy a lot of benefits in various forms of their daily work. They also get things done in quick time in an efficient manner. Smartphones offer:

- Better means of communication
- Learning options to users
- Great exposure to the latest things
- Ways to personality development
- Simple ways to access applications
- Ideas to succeed in business
- Platform to grow along with technology

The main thing people do with smart phones is to have entertainment and get connected to people all over the world through social media. Entering into social networking platforms gives them a better avenue to get exposed and also improve in all facets of life. Be it any industry vertical, you can see people using the smart phones for their comfort and convenience. Smartphones also help people in their professional life letting them handle things in an easier way.

The development in technology has given people better means to lead their life and enjoy being associated with different things. The applications one can access using their smartphones are unlimited. It is interesting to know more about the applications and use them for accomplishing different works in quick time.

People feel prestigious and do not feel inferior in the society when they are aware about technology and technological advancements.

Advancement in technology gives people great ease and also keeps them active. People are able to spend time with family and friends when they finish their works from home. It is important for people to take into account only the positive aspects of smart phones and improve their lifestyle. Too much usage of smart phones also minimizes manual interaction. It is therefore crucial for each and every individual to keep in mind to make efficient use of smart phones and technology. Choose the best Smartphone and celebrate using smart phones in great style. It is a boon to have smart phones for our use.

Effect of Smartphones on Social Interaction:

Technology in the 21St century is a vital component. In a number of

aspects, it is the big reason why individuals enjoy a lot of comfort in their lives. In addition, it has helped improve the living standards and working condition of folks. Many questions as to the effects of technology have been asked.

Giving the rapid expansion of the technology industry, does the society consume a lot of technology, has its influence and effects gone that far? Alternatively, is it only a mare tool of engagement in the social sphere of life? This hub seeks discuss the effects of smart phones in social interactions and how the ever changing technology has influenced the social development of the modern society.

Smart phones have been a source of satisfaction to all social platform i.e. Twitter, Facebook communication requirements. However, the negative effects of these social networks come with serious repercussions to the user. Smartphones are addictive phones. Individuals that have subscribed to social networks are unable to do away with them despite the intensity of their assignments i.e. at the work place or even homework from school.

Despite being unable to attend and concentrate in strategic meetings, employees have been unable to meet their datelines due to much engagement in the social networks through smart phones. On the other students are unable to concentrate in class and grasp the knowledge necessary to revolutionize technology sector further in the near future.

Smartphones & personality Development:

Smart phone effects are not only limited to relationships and oral exchanges, it also influences heavily on individual level of personal development. These modern phones are to blame for the deteriorating education levels. Bringing with it advanced learning engines i.e. in build educational information, smart phones is a threat to traditional learning. Traditional libraries are registering diminishing levels visits courtesy of smart phones. Moreover, a smart phones feature allows its users to access internet and other social networks during lecture sessions. This is a huge demeanor of learning sessions as individuals engage in unacceptable learning modes. The phones divert student concentration during learning sessions.

Communication and Humanity:

Communication is an integral part of humanity. Through communication, individuals are better placed to understand themselves better. According to technology experts, human evolution is directly correlated to technology evolution. This implies that technology is rapidly changing to match the needs of humanity. In the contemporary society, the evolution of technology has eased communication across all levels of life. In addition, the technology is influencing the mode of communication between individuals.

The aforementioned has been taken a notch higher by the introduction of smart phones. Undoubtedly smart phones are hardly instruments of communication and emerged as an inevitable friend to human beings.

It stands as a savior of personal life as it helps in diagnosis and treatment of illness. Moreover, in the field of education the smart phones could be used as microscopes in schools and colleges. But the smart phone is not without the other side of the coin.

If we consider the scenario in India, the smart phones are more than the population and it mainly affects the relations .India occupies 6th place in usage of internet and 3rd place in Facebook segment through Smartphones. It increases the gap between mother and daughter, father and son, brother and sister, two best friends, even husband and wife. Unfortunately, Cell signal becomes Oxygen for all of us. The school children compare themselves with others who have smart phones and they are misleading themselves in themselves their educations.The youth wrongly uses the smart phones and mainly they are taking smart phone as a device to blackmail others by recording their personal videos.

More importantly, it plays a vital role among family members. At present the divorce cases have increased, for that Smartphone is one of the main reason. According to a survey, 23% are taking the divorce for the reason such as their post is not liked by other member or even their request is not accepted.

The Road Ahead:

It is true that Smartphone has a sizeable impact on society and other aspects of life. Clearly the enormous usage of these devices by consumers demonstrates the volume of this impact. Consumers are in process traversing away from the use of conventional cell phone as the Smartphone's are beginning the norms of the society. Manufactures and marketing can be blamed for this hype, but there is no doubt that Smartphones are brining great features and capabilities to consumers. The key impacts like enable to be always-connected, addiction to phone, single device with all required features, business edge, convectional educational features , apps as new technology , entertainment , bets utilization of time, disrespectful behavior , privacy issues , impact on culture, distraction at work and at education Institutes and many more provide us both positive and negative sides of Smartphones.

There are several ways that we can control and minimize the negative impacts of Smartphones in society. "Education and Guidance". In order to understand the positive and negative impact of Smartphone it is very important to educate the users on how to use Smartphones smartly.

The education should emphasis to enhance this exciting technology. "Security and Access Control." There are several initiatives from different vendors to combat the misuse of Smartphone at workplace and at universities. SAP, Air watch, MacAfee and many other vendors

provide solutions to control the access of Smartphone within the workplace and universities. Such measures are very useful in environments, where security of information is the top priority.

These can also be useful in controlling the access of Smartphones in Universities to minimize the use of social websites, minimize the misuse of Smartphones for cyber bullying, cheating in examinations and tests. The mobile management devices will also enable the administration to remotely control the access of these devices check what services are running on a specific device

Conclusion:

Finally I conclude citing the demonic addiction of people to smartphones losing social sensitivity. Consider the case of a recent murder on a San Francisco train. On Sept. 23, 2013 in a crowded chair car of the train, a man pulls a pistol from his jacket. He raises the gun, pointing it across the aisle, before tucking it back against his side. He draws it out several more times, once using the hand holding the gun to wipe his nose. Dozens of passengers stand and sit just feet away — but none reacts. Their eyes, focused on their smart phones and tablets, don't lift their eyes until the gunman fires a bullet into the back of a San Francisco State student getting off the train.

The glory of Smartphone in Social Relationship, Management is not clouded by the negative aspects observed. It depends on the user in reaping the benefits and utility. 'Blame the user not the tool'

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PERFORMANCE AND BULK LINE CONCEPT OF WHEAT CROP IN SOUTH GUJARAT

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Abstract

An attempt is made in this paper t study the Performance and bulk line concept of wheat crop in south Gujarat. Gujarat is one of the fastest developing states of India in Agriculture state. In case of wheat crop in Gujarat the growth performance of area, production and productivity during period 2 (2002-03 to 2011-12) are increasing which was about 4.46 %, 5.93 % and 1.41 % respectively. Overall growth performance from 1992-93 to 2011-12 of wheat crop in Gujarat is 1.98 %, 2.74%, and 0.74% respectively. Studyalso revealed the south Gujarat's area, production and productivity of wheat crop growth performance is -4.29 %, -1.85 %, and 0.43 % respectively during the period 1, in period-2, it is 2.52 %, 4.72% and 1.46% respectively. While overall growth rate (1992-93 to 2011-12), it is 0.71 %, 2.40 %, and 0.94 % respectively. Also the easy availability of agriculture input, agriculture produce market yard, irrigation facility, electricity supply and mechanization.While in case of bulk line cost concept total 82 per cent farmer, 85% area and ` 1422` cost of production covered at 85 per cent of total 240 respondent of south Gujarat from district Bharuch, Surat, Narmada and Tapi.

Key words: Agriculture. Consumption, natural resource,

Introduction:

Wheat (Triticumaestivum L.) is the world most widely cultivated as a cash crop because it produces a good yield per unit area, grows well in a temperate climate even with a moderately short growing season. The center of origin for wheat was in the Mid-east, neat the cross point of national boundaries for USSR, Turkey, Iraq, and Iran. Wheat is a stable food and also one of the most important staple food grains of human race. India produces about 70 million tonnes of wheat per year or about 12 per cent of world production. It is now the second largest producer of wheat in the world. Being the second largest in population, it is also the second largest in wheat consumption after China, with a huge and growing wheat demand. The poor growth in agriculture has been a matter of grave concern for the policy makers in India (Planning Commission, 2008; Bhalla and Singh, 2009). The blame has been on poor natural resource conservation policies; poor design of subsidies; inadequate investments in irrigation; inefficient pricing of water, electricity and other inputs for crop production; poor agricultural pricing policies, and regulations such as ban on inter-state trading of crops, particularly

the cereals. But, least has been written about how poor management of water economy is causing long term effects on Indian agriculture, particularly in regions which are historically agriculturally prosperous. In this backdrop, Gujarat's agriculture sector has been in the focus for the 'high growth' it has recorded in the early years of the new millennium (see Gulati et al., 2009; Shah et al., 2009). The state has clocked an impressive growth rate of 9.6% in the sector. The key state interventions, which have potential implications for agriculture in the state, are as follows: improved quality of power supply in agriculture; large-scale water transfers from land scarce and water-abundant south Gujarat to land rich & water-scarce north Gujarat; decision to meter new agro wells; setting up of the Gujarat Green Revolution Company for promote micro irrigation adoption; and decentralized water harvesting. This paper attempts a reality check on the 'miracle growth' in Gujarat's agricultural production by looking at the gross value of the outputs from agriculture over a reasonably long period of time with the growth rate of south Gujarat.Subsequently, the key sub sectors which have contributed to this growth are identified; and the trends in cropped area, yield and total production are systematically examined.

Methodology

Estimation of Compound growth rate:

The compound growth rates of area, production and productivity of wheat crop, data will be collected for the last 20 years will be worked out by exponential function of the farm (Kuthe, 2012).

$Y = a.b^x$

by taking logarithm of both sides, the equation taken the linear form

$\log Y = \log A + x \log B$

on writing $\log A = a$ and $\log B = b$ and $\log Y = y$, the equation becomes

$Y = a + bx$

Where,

Y= Area/production/productivity of wheat

a = Intercept

b = Regression coefficient

x = Time variable

The compound growth rate (r) = (B-1)*100

The standard error of the CGR will be calculated using the formula.

$$S.E\,(r) = \frac{\log B}{\log 10^e}\sqrt{\frac{[\sum \log Y^2] - (\log Y)^2/N] - [\sum x^2 (\sum x^2)/N] (\log B)^2}{(N-2)[\sum x^2 (\sum x^2)/N]}}$$

Where,

$\log 10^e = 0.4343$

N = Number of observation

Student t test will be used for testing the significance of the compound growth rate $t = \frac{r}{S.E\,(r)}$

Where,

r = compound growth rate

S.E (r) = standard error of compound growth rate

Result and Discussion:

The era of 1990s can be marked as a decade of complete departure from the restriction and controlled economic system when the government of India introduced a number of new economic policies in the form of structural adjustment and macro stabilization programme to integrate the national economy. Though, the Indian economy had got its way of rapid economic growth right from the beginning of the eighties, however, acceleration in the growth rate in wheat crop have been realized only after 1991. This continuous and accelerated high growth of wheat crops as well as agricultural economy provides a large base for being the 4th largest economy of the world in terms of PPP (G.S. Bhulla, 2005). But the main problem is the growth performance of the Indian agriculture has decelerated significantly after the opening up of the economy. —Since agriculture continues to be the largest sector of the economy in terms of employment, the deceleration of growth of this sector has serious implications for the living standard of agricultural workers both farmers and agricultural laborers.

The growth rate of agriculture production is generally judged by the performance of food grains and non-food grains production. From these both items of agriculture production of food grain is more significant due to two reasons. Firstly, it provides the base for subsistence by supplying basic food items and secondly, it is the only group of agricultural produce where Green Revolution was introduced firstly and more successfully. After the introduction of Green Revolution, the scene has completely changed about the Indian agriculture has transformed from food shortage to self reliance. This has become possible because of technological changes as well as the Government initiatives in form of various programme. The new method of agricultural practice brought a drastic change in the productivity and production. More and more agricultural land are brought under cultivation with the help of improved irrigation facilities (with the help of assured means of irrigation) cheaply available chemical fertilizers and supply of high yield varieties of seeds in the market. Farm mechanization has also shortened the period of ploughing, sowing and harvesting process of agriculture.

The implementation of land reform has further added a new dimension in Gujarat agriculture. Therefore the successful implementation of Green Revolution and Land Reform not only increases the productivity but also increases the area under cultivation that paved the way for a higher growth of the agricultural sector. Consequently the items of food grains failed in attracting the appropriate prices in the market and therefore India was in a great need of new market for the food grains.

On the other handthe new economic policies has increased the cost of agricultural inputs due to rise in the prices of high yielding of varieties of seeds (HYVS) fertilizers, insecticides, pesticides and water and electricity while on the other hand, WTO regime has opened the world agricultural market for Indian food grains. Where Indian farmers may get a respectable price for their produce.The post independent era of Guajrat agriculture especially production of food grains may be divided into two phases. In the first phase (that starts from 1947 and last to 1990) the farmers were protected and supported by the Government of India. Government had supplied nearly all agricultural inputs at highly subsidized rate that resulted in form of a revolution in the Indian agriculture. The cheaper availability of factors of production supposed to increase the consumption of fertilizers and land under irrigation facilities so as to increase the total food grains production by increasing the yield and area under cultivation. In the next phase (that starts from 1992-93 and is continue) it has been assumed by the government that now the Indian agriculture is maintained enough to survive on her own feet. The opening up of the market no doubt increase the cost of agricultural inputs but the improved prices in the world market may cover the gap and the Indian agriculture will sustain herself.

Further climate change has emerged as an important determinant, particularly in the recent past. In Gujarat, before period 1 (1992-93) reforms government was providing a lot of subsidies over the inputs that made the purchase of inputs affordable for the farmer which helps in fighting against the climate change. But after the economic reforms high rise in the prices of inputs of agricultural production has made it difficult for the farmers to purchase the inputs in right amount and vulnerability of agriculture to climate change has increased and it is expected that agriculture sector in Gujarat will be negatively affected. (Narain, Ghosh, Sexena, Parikh, Soni, 2009).

Growth rates of production area and productivity of wheat crop in the Gujarat and South Gujarat has been presented in table 4.1.4. The estimates of growth rates revealed that wheat production increased significantly in the state at a compound rate of 2.39 per cent per annum. Among the periods, production of wheat crop increased significantly by 4.47 per cent per annum but in the first period it was declined by 1.85 per cent per annum .Similar trend was observed in South Gujarat region. Production of wheat in South Gujarat was increase by 2.73 per cent per annum during the year 1992-93 to 2011-12. The production growth was increased significantly in period second (5.92 per cent per annum) compared to period first.

Acreage under wheat crop in the state increased at a compound rate of 0.71 per cent per annum during the study period. It increased significantly in period second by 2.51 per cent per annum. In period first it was negative and non significant. Growth rates in area have

been positive and significant in south Gujarat region (1.97 per cent per annum). The increased was more pronounced in period second (4.45 per cent per annum) while period first it was declined.

Productivity of wheat crop increased by 0.93 per cent per annum in the state as a whole. In period first it was increased by only 0.43 per cent per annum in the state while it was increased significantly by 1.46 per cent per annum in second period. In South Gujarat region, Productivity of wheat crop increased by o.74 per cent per annum. Among periods it was significantly increased by 1.40 per cent per annum compared by first period

It is inferred from the analysis presented in this section that there has been increase in production of wheat in the state as well as in the South Gujarat region. This increase in production was contributed by the increase in productivity and area under the crop. Productivity of the crop has shown positive growth in the state as whole. This clearly brings that even the existing technology has been able to sustain the existing level of production of the crop.

It was happened because of development of technicality in agriculture knowledge of farmers through strengthening the different department of SAUs, KVKs and DOAs. Also the easy availability of agriculture input, agriculture produce market yard, irrigation facility, electricity supply and mechanization. (Mehta, 2009)

Table 4.1.5 also revealed the instability in production transmitted wide variation in arrival of the crop produce in the markets caused wide fluctuations in prices of the crop product. Apart from increasing the overall total production, stability in production of the crop over the years is equally important in planning for agricultural development of any area. A pre- requisite for stabilizing of wheat production is the necessity of examining and measurement of the extent of instability and also identification of the factors or sources causing the instability. As such an attempt has been made to examine the extent of the instability in wheat crop.

The coefficient of variation method was used to estimate the extent of instability in production, area an productivity of wheat crop. The coefficient of variation for production of wheat in the state of Gujarat was 56.11 per cent for the period 1992-9 to 2011-12. The instability in production was higher in period second compared to period 1. For the south Gujarat part same trend was observed. The coefficient of variation for wheat acreage was 41.21 per cent. The instability was high in period second compared to period first. The coefficient of variation for the acreage under wheat crop in south Gujarat was 27.02 per cent during the study period (1992-92 to 2011-12). The area instability for wheat crop was found to be higher for the period first compared to the second period.

The coefficient of variation for wheat productivity of the state revealed that this has been 14.20 per cent during

the study period. The extent of variability in productivity has been higher for the south Gujarat part compared to the stated during the study period. The foregoing discussion led to conclude that the magnitude of variability has been higher in the production compared to area and productivity. The area instability was also n higher side in south Gujarat region and state as a whole.

Bulkline cost concept:

The bulk line cost concept is giving the information regarding the exact cost of production of particular crop. In this concept total respondent's cost of production per hectare is arranging in acceding or descending order and formulate the categories of cost of production per hectare in which the respondent fall and same way the number of farmer and total area under wheat crop of this particular farmer of categories are added and converted it to percentage of total and cumulative percentage is found out. This cumulative percentage is further draw on graph paper with percentage. At the point of 85 per cent the horizontal and vertical line touch the production line or cost of production per hectare is called the bulk line cost.

In case of wheat crop of south Gujarat the bulk line cost concept total 82 per cent farmer, 85% area and ` 1422 cost of production covered at 85 per cent of total 240 respondent of south Gujarat from district Bharuch, Surat, Narmada and Tapi.

Table 1 : Compound growth rate and stability of wheat crop during year 1992-93 to 2011-12.

Particular	Area	Production	Productivity
(A) CGR (% per annum)			
South Gujarat			
Period 1	-2.04	-1.85	0.19
Period 2	4.46*	5.93*	1.41
Overall	1.98	2.74**	0.75
Gujarat			
Period 1	-4.29	-1.85	0.43
Period 2	2.52*	4.72**	1.46
Overall	0.71	2.40**	0.94
(B) Stability(%)			
South Gujarat			
Period 1	30.77	18.59	13.47
Period 2	19.22	34.02	13.61
Overall	27.02	45.65	17.22
Gujarat			
Period 1	21.66	27.33	7.88
Period 2	33.31	43.92	13.24
Overall	41.21	56.11	14.20

Note : Period 1-(1992-93 to 2001-02),
Period 2 -(2002-03 to 2011-12),
Over all -(1992-93 to 2011-12)

Source: Directorate of Agriculture, Gandhinagar, Gujarat.

* Significant at 5 % level of significance.

** Significant at 1 % level of significance

Table 2: Bulk line cost concept of wheat growers in south Gujarat.

(N = 240)

No	Quintal range	No. of farmer	Area covered	Production covered in quintal	Percent of farmer covered	Per cent of area covered	Percent of Production covered	Cumulative percentage		
								Farmer	Area	Production
1	800-1000	15	22.11	1220	6.25	4.00	5.88	6.25	4.00	5.88
2	1001-1201	89	190.71	7975.43	37.08	34.53	38.41	43.33	38.54	44.29
3	1202-1402	82	224.46	8164.5	34.17	40.65	39.32	77.50	79.18	83.61
4	1403-1603	30	72.32	2180.34	12.50	13.10	10.50	90.00	92.28	94.12
5	1604-1804	24	42.63	1221.8	10.00	7.72	5.88	100.00	100.00	100.00
6	Total	**240**	**552.23**	**20762.07**	**100.00**	**100.00**	**100.00**			

(Source : Field survey)

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ACCESSIBILITY AND UTILIZATION OF MATERNAL HEALTH CARE SERVICES BY FISHER FOLK: A STUDY IN CHEPALUPPADA VILLAGE OF VISAKHAPATNAM DISTRICT

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Abstract

To assess the accessibility, utilization and satisfaction of Maternal and Child Health services (MCH) provided by government health facility, community based study was conducted in a sub-centre area of the Chepala uppada village of Visakhapatnam District. About 181 Vadabalija women of age 15-45 years were selected for the study. The study focuses on most recent births to ever-married women that took place during the four years prior to the date of the survey. Chi-square test was used to study the association between categorical variables and utilization of Maernal and Child Health care services. Results of this study indicate that even though availability and accessibility of health care services in the village are relatively low when compared to urban areas, this higher likelihood for Vadabalija rural women receiving antenatal care could be due to the role of AHSA workers, Anganwadi workers and also ANM who visit and provide antenatal care at home.

Key words: Accessibility, healthcare, Maternal Utilization

Introduction

Improving maternal health is one of the eight Millennium Development Goals, the target for which is to reduce the maternal mortality ratio (MMR) by three quarters from 1990 to 2015. According to the World Health Organization, every minute, at least one woman dies from complications due to preventable causes related to pregnancy and childbirth – that means 529 000 women a year. In addition, for every woman dying in childbirth, around 20 more suffer injury, infection or disease – approximately 10 million women each year.

It is widely accepted that the use of maternal health services helps in reducing maternal morbidity and mortality and influenced by many factors. Various studies conducted worldwide have recognized socio-economic factors and service delivery environment as important determinants for the use of maternal health services. Among several many reasons, the lack of maternal health care utilization has been marked as an important cause for the large number of maternal deaths. In addition, medical causes like hemorrhage (both ante and post partum), sepsis, toxemia during pregnancy, abortions obstructed labor and non medical causes like illiteracy/low levels of education among females, early marriage, short birth intervals, women belonging to unprivileged sections and poor economic

status, short birth intervals, access to skilled birth attendants, emergency obstetric care, prenatal care, levels of anaemia, availability, distance, cost, and quality of services, and personal health beliefs. It is seen that, while 75 per cent of pregnant women use any type of ANC, the institutional delivery ended up in merely 47 per cent (IIPS,2010). The figures were even lower in rural areas in general and backward section in partucular reflecting non-acceptance or poor utilization/underutilization of maternal health care services

Vadabalija is one among marine fishing community in Visakhapatnam of Andhra Pradesh, and educationally economically and also socially backward and are different from general population with their own physical, socio economic and cultural environment. Due to high levels of poverty, ignorance, and life style they are highly vulnerable to various health problems. Poverty, consequent low purchasing power, poor environmental sanitation and hygiene lack of safe drinking water, lack of access to health facilities in resulting in high morbidity and mortality in fishing communities.

Though the utilization of maternal and child health services is mportant from medical and public health point of view, very limited regional/community studies were conducted on this problem in India specifically among caste populations of Andhra Pradesh. With this back drop the present study has been carried out with the objective of to document maternal health status and analyse the patterns in utilization of antenatal care and satisfaction, skilled birth assistance and health seeking behavior of women belonging to Vadabalija caste of Chepala Uppada village of Bheemili mandal. The study was conducted in 2010-11**.** This empirical study was carried out by me as research assistant in UGC sponsored Centre for study of social Exclusion and Inclusive Policy at Andhra University; I acknowledge the UGC, New Delhi for giving me an oppurtunity to conduct this study.

Materials and Methods

A village 'Chepalauppada*****', 22 Km away from Visakhapatnam city, has been selected for the present study. Fishermen (Vadabalija- listed backward classes) constitute an overwhelmingn majority of the population in the village. The study village has **one sub centre** and was administered by single nurse (ANM) and no other paramedical staff was available.

Nurse (ANM), who visits once/twice a month, who is assisted by the Anganwadi worker for family health delivery services. She gives vaccination and medicines. There are no private nursing homes or clinics in the village; the nearest town is Bheemunipatnam, where such facilities are available. The nearest district hospital is located at a distance of 20 km from Chepalauppada, in Visakhapatnam. If there was an obstetric emergency, they have to go to PHC or KGH or Registered Medical Practitioner (RMP who lived in Nerlavalasa) by bus, auto or 108 health services. Women have great faith on him

and the RMP have been able to cure almost all reported illness. Further, village has **2 AWCs** and **2 ASHA** workers to educate women health related issues.

The present study was conducted on Vadabalija women aged 15-45 years. A total of 181 ever-married women were selected at random from Chepala Uppada village of Bheemili mandal,25 km away from the city of Visakhapatnam, on the basis of purposive sampling. Along with their demographic profile details relating to utilization of ante natal care and post natal care facilities, delivery care, and health seeking behavior are collected through interview method. Data was coded, entered and analyzed by using SPSS (version 11.0) package. Data was presented in percentage and frequency. Chi-square test was used for evaluating association between antenatal care (ANC) and categorical variables. The study was mainly focused on the utilization of four maternal health care services during pregnancy and the birth of the reference child. They are:

1.ANC registration, at any time

2. Received required TT injections

3. Consumption of Iron Folic Acid tablets

4. Place of delivery

Results

The mean age of women was 25.32± 5.28 years. Majority of women and their husbands were illeterates. 81.8 per cent were housewives, in 70.2 per cent families husban was sole breadwinner , had fish catch as primary occupation (56.9 per cent)and coolie (worked as a daily wage laborer)as secondary occupation (44.8 per cent) and total monthly family income ranges from Rs.1000/- to 6000/- The mean family size is 4.63±1.47 members and 71.8 per cent these families are of nuclear type.

Table 1 shows utilization of Antenatal services by studied mothers. Out of the total 181 mothers studied 171 (94.5 per cent) had received any antenatal check-up while 5.5 per cent had not received any antenatal check-up. ANM was the service provider for antenatal care in only 2.3 per cent of cases while 97.1 per cent of the women preferred a doctor for antenatal check-ups. Overall, only 34.8 per cent of the pregnant women had received full ANC, i.e. two doses of TT, consumed required number of IFA tablets and at least 3 ANC visits during their pregnancy period. As regards the place of delivery, 40.9 per cent of the deliveries were conducted at home, while 38.1 per cent of deliveries were conducted at government health facility and 21.0 per cent in private hospitals. Out of total women 63.0 per cent had their delivery conducted by health professional while 37.0 per cent of the deleveries were conducted by non health professional.

Table 1: Percentage Distribution of pattern of maternal health care utilization of Vadabalija women

Antenatal care (N=181)	Frequency	Per cent
Approach for ANC		
Yes	171	94.5
No	10	4.5
ANC Provider		
Doctor	166	97.1
ANM	4	2.3
Lady health visitor	1	0.5
Place of ANC		
Govt. Hospital	111	64.9
PHC	2	1.2
Sub centre	2	1.2
Private hospital	54	31.6
At home by ANM	2	1.2
IFA tablets	171	94.5
Yes	10	5.5
No	170	93.9
TT vaccine	11	6.1
Yes	74	40.9
No	69	38.1
Place of delivery	38	21.0
Home		
GHF } (Institutional delivery)	114	63.0
PHF } (Institutional delivery)	67	37.0
Birth attendant		
Health professional(Doctor/Nurse etc)		
Non health professional(UTBA/elder person etc)		

Perceived barriers to maternal health-care utilization in hospitals/ health centers among the participants were they did not feel the necessity to go to a health care provider/ customary and did not allow the family/husband to receive antenatal care, also it cost too much, apprehensions regarding check up, lastly, unaware of these importance of check-ups. Traditional practices were the single most important reason for conducting the deliveries at home. Other main reasons were availability of elder women at home, , better care at their

homes, fear about hospital delivery i.e cost is too much, if they go for hospital delivery, they (health personnel) will conduct delivery by episiotomy (fear about hospital services). During Post partum period, 48.1 per cent of the mothers had received postnatal care, the routine checkups by Doctors, Nurses, ANMs and TBAs. Mostly they received advises on follow-up care of the new born and on breast feeding and also about aspects of birth control in certain instances.

The socioeconomic and demographic characteristics of the participant women in relation to utilization of antenatal care, IFA tablets and TT injection are shown in Table 2. The study results indicated that the utilization of ANC services for the most recent birth was significantly associated and higher among younger age group, among those who are house wives, and among educated fathers. But no significant association was found with education of women, type of family, birth order and family income.

Likewise, it was observed that the consumption of IFA tablets and used of TT injection was significantly higher among younger age mother, housewives, and also among mothers of higher order births(2 or more), but it was not associated with education of the mother, education of the father, type of family and family income. Type of family was not associated with ANC services utilization, consumption of IFA tablets, taken of TT injection, but it was found to be significantly associated with delivery practices. Nuclear families preferred to institutional deliveries. However, the proportion of births occurring in health facility is significantly higher for mothers under 30 years of age (Table: 3), among non-working women and lower order births. The proportion of births that were delivered in a health facility decreases as birth order increases. Further Illiterate women were significantly more likely to deliver a baby at home compared to literate mother. No significant association was observed between delivery care and education of husband and family income.

Table:2 Socioeconomic and demographic chracteristics of the participants

characteristics	Total no.	Antenatal care		'p' value	IFA tablets		'p' value	TT Injection		P.Value *Significant at 0.05level; **significant at 0.01 level
		Yes (n=171) No(%)	No(n=10)No (%)		Yes (n=154) No(%)	No(n=27)No(%)		Yes n=170) No(%)	No(n=11)No %)	
Age(years)							0.000**			0.000**
<=20	30	29(17.0)	1(10.0)	0.022*	29(18.8)	1(3.7)		29(17.1)	1(9.1)	
21-30	119	115(67.3)	4(40.0)		105(68.2)	14(51.9)		117(68.8)	2(18.2)	
>30	32	27(15.8)	5(50.0)		20(13.0)	12(44.4)		24(14.1)	8(72.7)	
Education of women							0.078			0.051
Illiterate	120	111(64.9)	9(90.0)	0.235	97(63.0)	23(85.2)		109(64.1)	11(100.0)	
Primary	35	34(19.9)	1(10.0)		33(21.4)	2(7.4)		35(20.6)		
Above primary	26	26(15.2)	-		24(15.6)	2(7.4)		26(15.3)		
Education of husband							0.856			0.076
Illiterate	77	68(39.8)	9(90.0)	0.007**	65(42.2)	12(44.4)		70(41.2)	7(63.6)	
Primary	49	48(28.1)	1(10.0)		41(26.6)	8(29.6)		45(26.5)	4(36.4)	
Above primary	55	55(32.2)	-		48(31.2)	7(25.9)		55(32.4)		
Occupation of women							0.006**			0.016*
Housewife	148	143(83.6)	5(50.0)	0.007**	131(85.1)	17(63.0)		142(83.5)	6(54.5)	
working	33	28(16.4)	5(50.0)		23(14.9)	10(37.0)		28(16.5)	5(45.5)	
Type of family							0.756			0.387
Nuclear	130	122(71.3)	8(80.0)	0.408	111(72.1)	19(70.4)		121(71.2)	9(81.8)	
Joint	25	25(14.6)	-		22(14.3)	3(11.1)		25(14.7)	-	
Extended	26	24(14.0)	2(20.0)		21(13.6)	5(18.5)		24(14.1)	2(18.2)	
Birth order							0.000**			0.001**
1	63	63(36.8)	-	0.055	59(38.3)	4(14.8)		63(37.1)	-	
2	68	63(36.8)	5(50.0)		62(40.3)	6(22.2)		65(38.2)	3(27.3)	
3	43	38(22.2)	5(50.0)		29(18.8)	14(51.9)		35(20.6)	8(72.7)	
4	7	7(4.1)	-		4(2.6)	3(11.1)		7(4.1)	-	
Family							0.065			0.445
income(monthly)	112	105(61.4)	7(70.0)	0.586	91(59.1)	21(77.8)		104(61.2)	8(72.7)	
<= Rs.1500/-	69	66 (38.6)	3(30.0)		63(40.9)	6(22.2)		66 (38.8)	3(27.3)	
>Rs.15001										

Table: 3 Socioeconomic and demographic characteristics of the participants in relation to Place delivery

characteristics	Total no.	Place of delivery			'p' value
		home	GHF	PHF	
Age(years)					
< =20	30	5(6.8)	19(27.5)	6(15.8)	0.000**
21-30	119	47(63.5)	47(68.1)	25(65.8)	
>30	32	22(29.7)	3(4.3)	7(18.4)	
Education of women					
Illiterate	120	59(79.7)	40(58.0)	21(55.3)	0.029*
Primary	35	10(13.5)	16(23.2)	9(23.7)	
Above primary	26	5(6.8)	13(18.8)	8(21.1)	
Education of husband					
Illiterate	77	37(50.0)	24(34.8)	16(42.1)	0.486
Primary	49	18(24.3)	21(30.4)	10(26.3)	
Above primary	55	19(25.7)	24(34.8)	12(31.6)	
Occupation of women					
Housewife	148	54(73.0)	63(91.3)	31(81.6)	0.018*
working	33	20(27.0)	6(8.7)	7(18,4)	
Type of family					
Nuclear	130	54(73.0)	43(62.3)	33(86.8)	0.039*
Joint	25	7(9.5)	14(20.3)	4(10.5)	
Extended	26	13(17.6)	12(17.4)	1(2.6)	
Birth order					
1	63	14(18.9)	38(55.1)	11(28.9)	0.000**
2	68	28(37.8)	25(36.2)	15(39.5)	
3	43	26(35.1)	6(8.7)	11(28.9)	
4	7	6(8.1)	-	1(2.6)	
Family income(monthly)					
< = Rs.1500/-	112	49(66.2)	40(58.0)	23(60.5)	0.587
>Rs.15001	69	25(33.8)	29(42.0)	15(39.5)	

*Significant at 0.05level; **significant at 0.01 level

As shown in table 4, the prevalence of medical problems like anemia, odema, frequent vomiting, high B.P, Jaundice, Malaria , weak/no moment of foetus found to be significantly higher among women without ANC(64.3 per cent) than those seeking ANC(20.0). Obstetric problems like prolonged labour, obstructed labour, excessive bleeding were observed to be more frequent among antenatal clinic attendees than non attendees. Institutional deliveries were found to be significantly more among women who had ANC (61.4 per cent) than who had not received ANC (20.0 per cent). However, significantly more number of deliveries was conducted by health professional among ANC receivers (58.5 per cent) than non receivers (10.0 per cent). Initiation of Breastfeeding within 24 hours of delivery was better in women who had ANC (50.3 per cent) than in women who had not had ANC (20.0 per cent). Discarding of colostrums was significantly low among women who had received ANC (35.7 per cent) than in women who have not received ANC (80.per cent).

Table: 4 some factors in relation to utilization of maternal health-care services by the women

characteristics	Total no.	Antenatal care		'p' value
		Yes (n=171) No(%)	No(n=10)No (%)	
Health problems during pregnancy				
No	112	110(64.3)	2(20.0)	0.005*
Yes	69	61(35.7)	8(80.0)	
Obstetric problems during delivery				
No	144	135 (78.9)	9 (90.0)	0.400
Yes	37	36(21.1)	1(10.0)	
Place of delivery				
Home	74	66(38.6)	8(80.0)	0.010*
Institutional	107	105(61.4)	2(20.0)	
Delivery conducted by				
Health professional	101	100(58.5)	1(10.0)	0.003*
Non health professional	80	71(41.5)	9(90.0)	
Mode of delivery				
Normal	146	136(79.5)	10(100.0)	0.281
Episiotomy	25	25(14.6)		
C-section	10	10 (5.8)		
Postnatal care visit				
Yes	87	81(47.4)	6(60.0)	0.437
No	94	90(52.6)	4(40.0)	
Breastfeeding within 24 hours				
Yes	88	86(50.3)	2(20.0)	0.062
no	93	85(49.7)	8(80.0)	
Squeezed colostrums				
Yes	69	61(35.7)	8(80.0)	0.005*
no	112	110(64.3)	2(20.0)	

*Significant at 0.05level; **significant at 0.01 level

Discussion:

Utilization of maternal health care services can have significant consequences for both the safe transition of mother through pregnancy and child birth, and the survival and health of the child during the early years of life. In the present study, maternal health care utilization has been analyzed under three categories namely the use of antenatal care, received of IFA tablets, taken of TT injection and place of delivery. The predictive factors studied were age of the women, education of the women and her husband, type family birth order and family income. In was observed from the present study, 94.5 % of the women had received at least one or any antenatal checkup during the last pregnancy. This is higher than the national rural average figures like 70.6% from DLHS-3(2007-08 India) and similar to sate level data. Utilization of individual ANC service like received TT injection(92.2%) during last pregnancy was more than the national rural average (68.7%) and district rural data (79.4%) and equal to state(92%) rural utilization rates as

found in DLHS-3. The proportion of women received full ANC (34.8%) was less than the national rural average (50.2%) and similar to state rual data (35.2%) reported in DLHS-3 for India and Andhra pradesh. It was observed from the stduy 59.1% of the study subjects had institutional deliveries and home delevries(40.9%) conducted by a trained persons was 9.5% was more than the corresponding figures of 37.9 % and 5.7% for India rural data(DLHS-3) , 46.6% and 1.3% for Visakhpatnam rural data reported in DLHS-3.(2007-08)

The results of the study showed, various socioeconomic factors such as age of the women, education of the mother and father, occupation of the women, and birth order showed a significant association with respect of utilization of antenal care services and delivery care. Maternal age may play an important role in maternal health care utilization, though the direction of the effect is often contradictory. The age group of 21-30 years had highest proportion of institutional delivery.

Education of mother and husband also plays a significant role in utilization of antinatal care. Educated mothers are considered to have a greater awareness of the existence of maternal healthcare services and benefited in using such services. In the present study there was no assoction between mother education and antenatal care utilization and delivery care. Working women were less likely to use maternal health care services, consume IFA tablets and received TT injection compared to non working women in Vadabalija caste and found that significant association between occupation of women and antenatal care utilization, consume IFA tablets, TT injection and place of delivery. This shows that women's work does not necessarily influence the utilization of some maternal health care services. One of the interesting findings in the present study was the significant association of the type of the family and delivery parctices, though the type of family was not associated ANC service utilization. It was found that the home deliveries, either by trained or untrained person, were significantly more in joint families as compared with the nuclear families. This explains the impact of the traditional practices in this community.

Caste can have an important effect on antenatal care utilization It is generally believed that the demographic behaviour of members of 'socially excluded' communities such as scheduled caste and scheduled tribes and other backward castes are different from that of other communities. Poverty, illiteracy and ignorance are the major causes for not availing health services fully by the fishing community, apart from the poor health care delivery system of government at the door steps of stakeholders. It is a felt need to strengthen public health system and its delivery mechanism at door steps especially in rural areas by assessing the health needs of people.

Conclusion

Our study concludes that, utilization of any antennal care and its

components (IFA tablets and TT injection) was good (around 95 %) but, delivery care and recevied full ANC was poor among the study population. It was also revealed by the study that the poor vadabalija pregnant women what they got was only due to the efforts of ASHA and Anganwadi worker who gather pregnant women at the centre on immunization day. It also highlights the ignorance, poverty, and lack of knowledge and socio-cultural barriers impeding women's utilization of maternal health services in this community. Despite recent efforts to augment the health infrastructure, manpower and providing logistic support to the health sector under different national programs, sub centre in study village (the first health contact for delivering the health care in a community) is still lacking some basic facilities, fall short of logistic support, have lopsided staff with lack of supervision. The findings can assist health managers to identify bottlenecks in the provision of services and can provide new insight for policy makers to devote resources for achieving the best possible quality of maternal and child health services as per the felt need of community.

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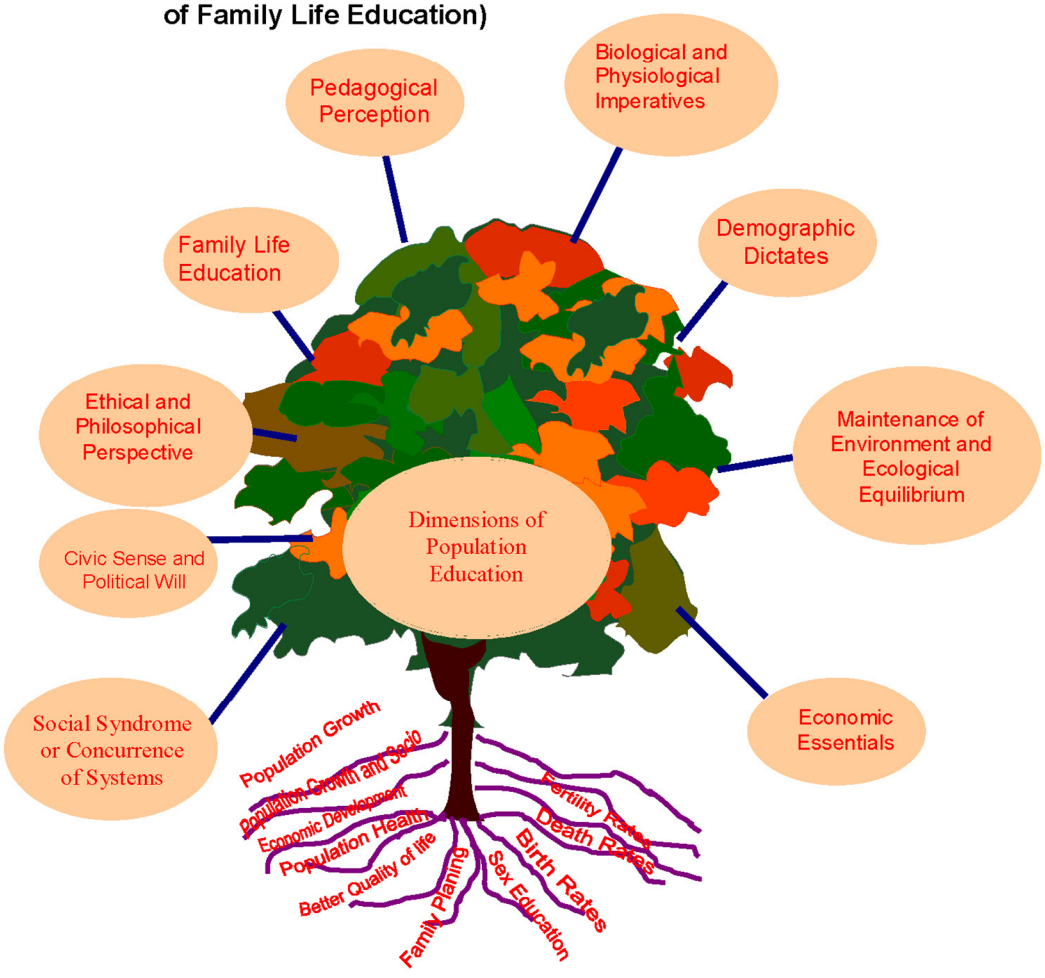
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पारिवारिक जीवन एवं जनसंख्या शिक्षा के उद्धेश्य

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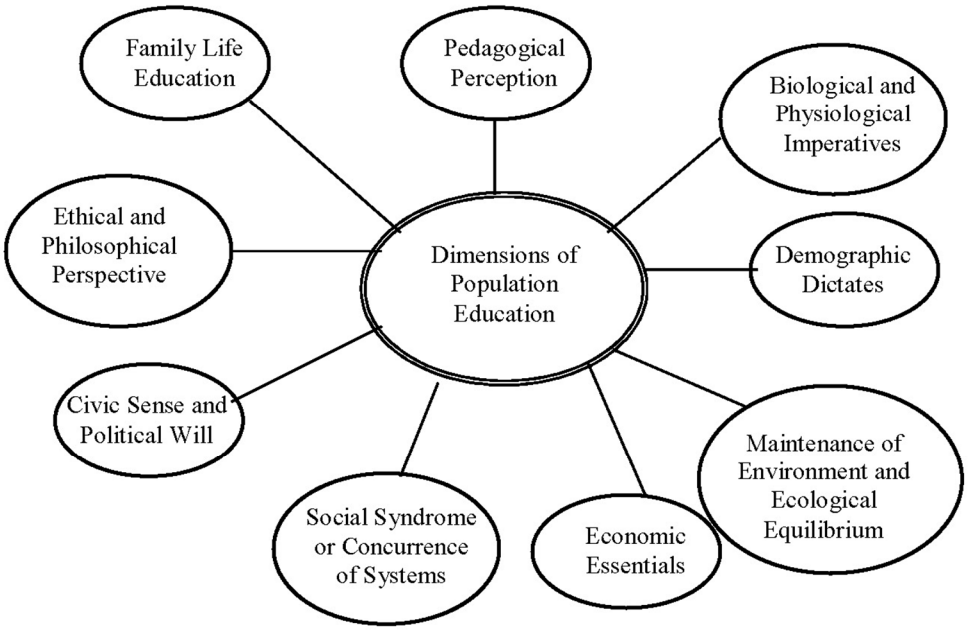
पारिवारिक जीवन की शिक्षा का अर्थ,महत्त्व एवं अवधारणाएँ (Concept of Family Life Education)



चित्र क्र. 1

पारिवारिक जीवन की शिक्षा जनसंख्या शिक्षा की एक शाखा है। सामान्य अर्थों में जनसंख्या शिक्षा जनसंख्या के सम्पूर्ण ज्ञान को शिक्षा के साथ मजबूती से जोड़ने का एक सफल प्रयास है। पारिवारिक जीवन की शिक्षा जनसंख्या शिक्षा की एक शाखा है। जो निम्न वर्गीकरण से स्पष्ट है :–

Dimensions of Population Education[1]



चित्र क्र. 2

प्रस्तुत वर्गीकरण से स्पष्ट है कि पारिवारिक जीवन की शिक्षा जनसंख्या शिक्षा का एक महत्त्वपूर्ण हिस्सा है। यह मानव समाज एक–एक व्यक्ति से मिलकर बना है। जैसे – व्यक्ति परिवार, समाज, राष्ट्र और अंत में सम्पूर्ण मानव समाज है।

जब जनसंख्या की बात आती है तो व्यक्ति एक महत्वपूर्ण इकाई होता है और व्यक्ति से परिवार और परिवार से समाज और समाज से सम्पूर्ण जनसंख्या का आँकलन किया जाता है। आज बढ़ती मंहगाई में प्रत्येक व्यक्ति अपने परिवार और उसकी समस्याओं को लेकर चिंतनशील है। हर समझदार दम्पति का रूझान परिवार नियोजन की ओर बढ़ रहा है। यहां तक कि पढ़े–लिखे समाज में ''हम दो हमारे दो'' की जगह पर ''हम दो हमारा एक '' वाला विचार बनाने का प्रयास चल रहा है।

"11 जुलाई विश्व जनसंख्या दिवस पर एक विशेष रिपोर्ट ''शीर्षक'' "एक ही संतान सर्वोत्तम" में डॉ तिवारी का अभिमत है कि ''अब दो बच्चों की जगह एक ही बच्चा हो तो

बेहतर है। एक बच्चे को ही बेहतर शिक्षा दे सकना अब संभव है। इसी संदर्भ में डॉ यादव का कहना है। कि ''बच्चों की पढ़ाई और केरियर हर माता–पिता का सपना होता है। लेकिन मंहगाई तेजी से बढ़ रही है, इसलिए एक बच्चे की नीति अपनाना ही बेहतर है।

बढ़ती आबादी आज देश के लिए प्रमुख समस्या है। इसका सीधा असर देश की अर्थ व्यवस्था पर पढ़ रहा है। इसलिए कम आबादी ही ज्यादा खुशहाली ला सकती है। पारिवारिक जीवन की शिक्षा जनसंख्या शिक्षा का अगला कदम है। जिसका उद्देश्य परिवार को सीमित करना तो है ही साथ ही एक स्वस्थ, सुन्दर, खुशहाल आदर्श परिवार को जन्म देना है एवं यह भी सोचना है कि कैसे सीमित साधनों के साथ अधिक से अधिक खुशहाल रह सकते हैं। अतः पारिवारिक जीवन की शिक्षा को समझने के लिए इस तरह से शब्दों में परिभाषित कर सकते है :–

पारिवारिक जीवन की शिक्षा क्या है ?[2]

[What is Family Life Education]

परिवार एक घास की जड़ है। जिसका उपरी हिस्सा मानव समाज है। प्रत्येक व्यक्ति एक उच्च स्तर का जीवन अपने परिवार के साथ जीना चाहता है। वह परिवार खुश है जो छोटा है, और स्वस्थ है। सभी यही चाहते है। जनसंख्या शिक्षा पारिवारिक जीवन की शिक्षा पर जोर डालती है। पारिवारिक जीवन की शिक्षा एक व्यक्ति से दूसरे व्यक्ति को दी जाय यह जिम्मेदारी परिवार के सदस्यों की भी होनी चाहिए। पारिवारिक जीवन की शिक्षा का परिचय देते हुए रेड्डी ने 1944 में कहा है :–

''परिवार समाज का आधार है। एक अकेला व्यक्ति समाज और परिवार दोनों का मिला जुला हिस्सा होता है। किसी भी व्यक्ति के शारीरिक, मानसिक, सामाजिक, आध्यात्मिक विकास में परिवार की बहुत अहं भूमिका होती है। परिवार एक सामाजिक संस्थान की तरह होता है, जिसमें मानव जाति की उत्पत्ति होती है। तथा सांस्कृतिक धरोहर, शारीरिक सुरक्षा, सुख के साधनों एवं विकास के लिए परिवार के हर सदस्य की अहं भूमिका होती है। परिवार के अन्दर और परिवार के बाहर पारिवारिक जीवन एक ऐसी संरचना है, जहां अकेला व्यक्ति सबके साथ रहता है। यदि परिवार के सभी लोग अपनी–अपनी जिम्मेदारी को बखूबी निभाएं तो परिवार का वातावरण सुखद हो सकता है।

इसलिए हमें जरूरत है कि लोगों को शिक्षित करें, जिससे वे परिवार के अन्दर एवं बाहर अपनी भूमिका अच्छे तरीके से निभाएं। पारिवारिक जीवन की शिक्षा को अच्छी तरह समझने के बाद पारिवारिक जीवन की शिक्षा की विभिन्न विद्वानों द्वारा दी गई परिभाषा जानना परम् आवश्यक है।

पारिवारिक जीवन की शिक्षा की परिभाषा–

वास्ता के अनुसार (1991)– ''पारिवारिक जीवन की शिक्षा अपने परिवार के साथ रिश्ते रखना, निभाना सिखाती है। पारिवारिक जीवन की शिक्षा का मतलब यह नही है कि संबंधित खबरें एक जगह से दूसरी जगह भेजें, बल्कि अपनी एक अलग सोच निर्मित करें। अपने अलग सिद्धांत बनाएं जो अपनी पारिवारिक स्थिति पर निर्भर हो, अतः निर्णय भी स्वंय लें।

पारिवारिक जीवन की शिक्षा को कुछ इस तरह से परिभाषित किया है कि ''लोगों को ऐसा शिक्षित करें कि जब वे विकसित हो जाएं, तब वे अपने वातावरण के साथ सामन्जस्य स्थापित कर सकें और अपने हुनर का उपयोग कर सके। समाज और परिवार से निपटने के

लिए अन्तर्राष्ट्रीय योजनाएँ, सेमीनार शिक्षकों और राष्ट्रीय विकास के विशेष संदर्भ में आयोजन किये जावें। World Conference of Teachers and Practitioners (WCOTP), वर्ष 1978 इन सबको पारिवारिक जीवन की शिक्षा के संदर्भ में लागू किया जाय। जैसे कि ''पारिवारिक जीवन की शिक्षा ऐसी शिक्षा हो कि दूसरों को समझें, अपने आप को समझें और अपने हुनर से योगदान देकर खुद की समस्या, समाज और चेतावनी से सामना करने के लिए खुद को सचेत करें।

पारिवारिक जीवन की शिक्षा के उद्देश्य

पारिवारिक जीवन की शिक्षा के मुख्य उद्देश्य निम्नलिखित हैं :–

(1) यह विचारधारा विकसित करें कि ''खुद को एक व्यक्ति की तरह समझ पाऐं।''
(2) व्यक्तिगत जिम्मेदारी को समझ पाएं।
(3) परिवार में अन्य सदस्यों के क्या अधिकार हैं, उसे समझें।
(4) अपने अन्दर ऐसी क्षमता पैदा करें कि दूसरों के साथ आंतरिक एवं बाह्य रिश्ता कायम कर सकें।
(5) दूसरे लोग जो अपनी भूमिका निभा रहे हैं, उन्हें प्रोत्साहित करें।
(6) अपने जीवन की योजनाएं खुद तय कर सकें।
(7) बाल विकास, मानव विकास, स्वास्थ्य, स्वच्छता, सफाई, परिवार नियोजन विधि के बारे में जानकारी लेना सामाजिक, आध्यात्मिक विकास को प्रोत्साहित करना, पैसों का जीवन में महत्त्व समझना आदि।

इस तरह पारिवारिक जीवन की शिक्षा परिवार की उन्नति और विकास की ओर हमारा ध्यान केन्द्रित करती है। इसी संदर्भ में ''भारत के मनीषियों द्वारा कहा गया है, कि जिन नियमों या नीतियों से समाज सुस्थिर व उन्नत हो सकता है, उसमें सत्य, क्षमा, दया, ईर्ष्या, विग्रह, शांति, अहिंसा आदि हैं अर्थात् संयमित और मर्यादित जीवन ही सुखी जीवन की कसौटी है। यह कसौटी बदलते युगों के सामाजिक, आर्थिक, धार्मिक, नैतिक परिवारिक एवं वैवाहिक नियमों का निर्धारण करती है।

भारतीय परम्परा में विवाह को एक पवित्र बन्धन माना गया है, जिसका संबंध जन्म जन्मांतरों से जोड़ा गया है। इसके पीछे कारण है कि एक पत्नीव्रत की धारणा को जन्म देकर सीमित सन्तान उत्पन्न करना है। ऋग्वेद में कहा गया है कि अधिक सन्तान वाला व्यक्ति घोर कष्टों का अनुभव करता है। महाभारत में भी कहा है कि अधिक सन्तान दरिद्रता का चिन्ह है।

इसी तरह सीमित परिवार की ओर इशारा करते हुए विनोबा भावे ने कहा है ''कलियुग में रहना है'' या सतयुग में यह तो स्वयं चुनो, तुम्हारा युग तुम्हारे पास है।'' इस उक्ति में भी आबादी के आधार पर युगों को विभाजित किया गया है। अतः हमारा धर्म, संस्कृति भी हमें परिवार को बढ़ाने की अनुमति प्रदान नहीं करती है। इसी तरह मैकाईवर एवं पेज के अनुसार –''परिवार पर्याप्त निश्चित यौन संबंध द्वारा परिभाषित तक ऐसा समूह है जो बच्चो के जनन एवं लालन–पालन की व्यवस्था करता है।''[3]

इसी संदर्भ में रवीन्द्र नाथ टैगोर ने लिखा है– ''भारत जैसे भूख पीड़ित देश में विवेक शून्य इतने बच्चों को जन्म देना जिनका समुचित पालन पोषण नहीं किया जा सकता एक

निर्दयता पूर्ण अपराध है।''[4] इस तरह परिवारिक जीवन की शिक्षा हमें परिवार को सीमित करके उसको एक सुन्दर व्यवस्था के साथ जीवन यापन करना सिखाती है।

पारिवारिक जीवन की शिक्षा एक शैक्षिक प्रयत्न है, जो किसी भी व्यक्ति को एक सुरक्षा और पारिवारिक जीवन प्रदान करता है। पारिवारिक कार्यकर्त्ताओं के द्वारा मानव विकास के क्षेत्र में कार्यों के कुछ उदाहरण हैं, जैसे– विवाह पूर्व शिक्षा, परिवार आर्थिक कार्यक्रम, पारिवारिक जीवन की शिक्षा, शिक्षा के इतिहास में अनौपचारिक रूप से दी जाती है, जो विवाह के साथ ही एक पीढ़ी से दूसरी को पास की जाती है, जिसके माध्यम निम्न हैं :–

(1) लिखित सूचनाओं द्वारा।
(2) धार्मिक ग्रन्थों द्वारा।
(3) क्षेत्रीय कार्यों द्वारा प्रसार, प्रचार, किया जाए।
(4) सेमीनार द्वारा।
(5) विज्ञापनों द्वारा।

"Family Life Education (F.L.E.) is the effort made by several American professional organizations and Universities to strengthen families through social science Education." अंत में निष्कर्ष स्वरूप कहना जरूरी है कि परिवार इस सम्पूर्ण मानव समाज की ईकाई है और व्यक्ति परिवार की एक इकाई है। अतः व्यक्ति महत्वपूर्ण इकाई है। व्यक्ति का शारीरिक, मानसिक, आध्यात्मिक, नैतिक, धार्मिक, संस्कारिक और सामाजिक विकास बड़े ही तकनीकि तरीके से होना चाहिए।

शोधकर्त्रा ने पारिवारिक जीवन की शिक्षा में सीमित परिवार की शिक्षा, यौन शिक्षा के साथ–साथ धार्मिक आध्यात्मिक और नैतिक संस्कारिक शिक्षा पर भी बल दिया है। यह सब मिलकर व्यक्ति का चारित्रिक विकास करते है तथा चरित्र सर्वोपरि होता है जो निम्न संदर्भ से स्पष्ट है :–

''सितम्बर 2007 शिकागो विश्व विजय समारोह''[5] में वर्तमान चुनौतियाँ विषय पर (पी. रामेश्वरन्) ने सार गर्भित व्याख्यान में कहा– ''स्वामी विवेकानंद के पास भविष्य में भारत को देखने के लिए एक अदभुत स्वप्न था। उन्होंने कहा था कि ''भारत का उदय शारीरिक नहीं बल्कि चारित्रिक शक्ति से होगा।'' यह विचार विवेकानंद केन्द्र कन्याकुमारी के राष्ट्रीय अध्यक्ष पद्मश्री पी. परमेश्वरन् ने व्यक्त किए। उनका कहना था कि ''भारत सिर्फ मातृभूमि नहीं, बल्कि हमारी पुण्य भूमि और कर्मभूमि भी है।"

पारिवारिक जीवन की शिक्षा जनसंख्या शिक्षा की एक शाखा है। सामान्य अर्थों में जनसंख्या शिक्षा, जनसंख्या के सम्पूर्ण ज्ञान को शिक्षा के साथ मजबूती से जोड़ने का एक सफल प्रयास है। पारिवारिक जीवन की शिक्षा जनसंख्या शिक्षा की एक शाखा है। जो चित्र क्र. 2 वर्गीकरण से स्पष्ट है।

वर्तमान समय में पारिवारिक जीवन की शिक्षा की आवश्यकता महसूस की जा रही है। शोधकर्त्ता द्वारा अपने शोध विषय **''पारिवारिक जीवन की शिक्षा के प्रति अभिभावकों की रूचि, अभिवृत्ति एवं प्रेरणा"** को जानने का विनम्र प्रयास किया जा रहा है, जो पूर्णतः उचित साबित होता है।

पारिवारिक जीवन की शिक्षा की पुष्टि करते हुए रेड्डी ने सन् 1944 में कहा है कि व्यक्ति के शारीरिक, मानसिक, सामाजिक एवं आध्यात्मिक विकास में परिवार की बहुत अहं भूमिका होती है। पारिवारिक जीवन की शिक्षा के संदर्भ में वास्ता ने भी 1991 में पक्ष में अपना मत प्रस्तुत करते हुए कहा है कि ''पारिवारिक जीवन की शिक्षा अपने परिवार के साथ रिश्ते रखना, निभाना सिखाती है। उनका मत है कि लोगों को ऐसा शिक्षित करें कि जब वे विकसित हो जायं तब वे अपने वातावरण के साथ सामन्जस्य स्थापित कर सकें।

''इसी प्रकार ''इनसाईक्लोपीडिया'' में पारिवारिक जीवन की शिक्षा के संदर्भ में प्रस्तुत किया गया है कि ''पारिवारिक जीवन की शिक्षा एक शैक्षिक प्रयत्न है जो किसी व्यक्ति को एक सुरक्षा प्रदान करती है। इसके अन्तर्गत कुछ मानव विकास के क्षेत्र में प्रयत्न किए गये जैसे– विवाह पूर्व शिक्षा, पारिवारिक आर्थिक कार्यक्रम, पारिवारिक जीवन की शिक्षा, शिक्षा के इतिहास में अनौपचारिक रूप से दी जानी चाहिए, जो विवाह के साथ ही एक पीढ़ी से दूसरी पीढ़ी को हस्तान्तरित की जाय।''[6]

अतः शोधकर्त्ता द्वारा चयन किया गया विषय सार्थक सिद्ध होगा क्योंकि कई शिक्षाविद् भी इसके पक्ष में है। शोधकर्त्ता ने अपने शोध अध्ययन के बिन्दुओं में परिवार को सीमित करने के अलावा यौन शिक्षा, नैतिक शिक्षा, धार्मिक शिक्षा, आध्यात्मिक शिक्षा एवं बालक के पूर्ण व्यक्तित्व विकास में परिवार द्वारा दिए गये अच्छे संस्कारों पर प्रकाश डाला है। परिवार बच्चे की प्रथम पाठशाला होती है। यह पूर्ण सत्य है।

शोधकर्त्ता का मत है कि जनसंख्या शिक्षा, परिवार को सीमित करने में सहायक है। लेकिन पारिवारिक जीवन की शिक्षा एक आदर्श, सुदृढ़ और सुखी परिवार को जन्म देती है। सुखी परिवार रूपी वृक्ष की जड़े परिवार में ही पनपती है। अतः पारिवारिक जीवन की शिक्षा से हम एक स्वस्थ एवं खुशहाल परिवार की कल्पना को साकार कर सकते हैं।

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