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Sr. No.	Topic	Page No.
1.	Errors Influenced by Spellings and Pronunciation in English	1-6
	Suman Kothakonda, K. Vindhya Pratyusha	*
2.	Man-Woman Relationship: An Analysis of Anita Desai's 'In Custody'	7-11
	Dr. Archana Dubey	
3.	A Study of Approval Seeking Behaviour among Orphans and Children Living with their Parents	12 – 15
	Dr. Mohammad Mustaqeem	
4.	Gender Sensitization: Role of Education	16 – 21
	Dr. Urmila Malik, Sunita and Sunil Koak	
5.	A Comparative Study of Aggression among Government Primary School Teachers, Anganwadi Teachers and Private School Teachers in Meerut	22 – 35
	Prabha Rani and Dr. Meenu Narang	
6.	Impact of Irrigation on Agricultural Development in Mandya District of Karnataka	26 – 31
	Surendra.P	
7.	Synthesis, Characterization and Antimicrobial Activity of Novel Formazans	32 – 36
	Suresh B. Ahir, Parashar H. Modh	
8.	Globalization and India	37 – 42
	Rupal G. Brahmbhatt	
9.	An Effect of Thalassemia Major among Gender and Religion in Ahmedabad	43 – 45
	Dr. Pratibha Nayak	
10.	Corporate Social Responsibility and Augmentation of Customer Loyalty: With Reference to Indian Mobile Service Providers	46 – 50
	Mr Prasanna Kumar, M.G and Dr. Y. M. Raju	

Acme International Journal of Multidisciplinary Research Volume – III, Issue – XI December, 2015

Sr. No.	Topic	Page No.
11.	Work - Family Conflict of Women Police - With Special Reference to Dakshina Kannada District	51 – 60
	Bhagyalaxmi. M, Dr. Ishwara. P	
12.	Economic Value Added (EVA) and Shareholders Wealth (Value) Creation - An Empirical Analysis	61 – 66
	Dr. M. Raja	
13.	A Study on Role and Development of Small Entrepreneurs at Rural Areas in Coimbatore District	67 – 72
	P.Kuppuraj	
14.	Influencing Factors on Preference of Public Sector Banks – An Entrepreneurial Perspective	73 – 83
	Dr. I.Siddiq	
15.	CRM - A Tool of Governance	84 - 88
	Devika Ahuja	
16.	Women Empowerment by Encouraging Women Entrepreneurship in India	89 – 107
	Anil Yadavrao Gaikwad and Dr. Prakash Hemraj Karmadkar	
17.	ડૉ.સિંગ્મંડ ફ્રોઈડનું મનોવિજ્ઞાનમાં પ્રદાન	108 – 112
	પટેલ મેહુલકુમાર કાંતિલાલ	
18.	देश में बढती असिहष्णुता पर कबीर विचारधारा का महत्व	113 – 115
	Savita Adhana	
19.	प्राचीन भारत में चिकित्सा विज्ञान : एक अवलोकन	116 – 119
	प्रदीप कुमार	i W
20.	संस्कृत वाङ्मय में संगीततत्त्व	120 – 124
	डॉ. समन कमारी	



ORIGINAL PAPER

ERRORS INFLUENCED BY SPELLINGS AND PRONUNCIATION IN ENGLISH

Suman Kothakonda¹, K. Vindhya Pratyusha²

¹Assistant Professor, Department of English, KL University, Andhra Pradesh (India)

²Assistant Professor of English

ABSTRACT

This paper deals with the relationship between spelling and pronunciation in English and focuses on errors made in those areas by the undergraduate students in Andhra Pradesh. It clearly explains the reasons behind the errors. It also explores how the pronunciation leads to misspellings and how spelling leads to mispronunciation. It finally suggests on how to improve their abilities in respective areas which help the students to strengthen their confidence in spoken and written forms.

INTRODUCTION

It is well-known that world languages can be phonetically classified into two categories namely, phonetic and non-phonetic languages. Since English is a non-phonetic language it requires a lot of effort to learn by the ESL/EFL students. It is observed that there is no one to one correspondence between spelling and pronunciation in this language. Sometimes, there is no mutual intelligibility between the native and non-native speakers also. In English, suprasegmental features such as accent, stress, rhythm and intonation play a significant role in understanding the words and conversations. For this strong reason, there is a need to emphasize on spellings and the way how the words can be articulated.

The students are learning English as a second/foreign language. So, there is influence of L1. It is observed that learners' concentration on spellings is totally getting diverted and is creating confusion in English due to pronunciation. The main reason for misspelling is most of the English words are borrowed/derived from different languages such as Latin, French, Greek, Hebrew, Italian, Sanskrit and so many other languages and some words are derived from proper names also. These might be the strong reasons which brought a wide variety/diversion in the spelling system as well as in the speech sounds. It is well-known that there are so many varieties of English language with different spellings and pronunciation, namely: American, Britain, Australian, Canadian etc.

SPOKEN AND WRITTEN FORMS

The ornament of the spoken language is pronunciation. It consists of segmental and suprasegmental features such as vowels, consonants, stress, pitch, tone, rhythm, intonation etc. In the same way, vocabulary and their spelling play a significant role in written form. Of course, for spoken and written there must be grammatical sentences which have to be accepted in socialized context. This paper identifies the problems faced by EFL/ESL undergraduate students in spelling and pronunciation and it also tries to give some incisive suggestions or comments on the given phenomenon. What we assume is, the more we practice the pronunciation, the more we will be

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familiar with pronunciation but there is a chance of misspelling the words while writing. This type of problem is found in most of the EFL/ESL learners.

METHODOLOGY

As part of the survey, we collected various samples from different colleges and universities and explored how the language is being used by the under graduate students. Data was collected through questionnaire and face to face interviews. We prepared different types of closed and open ended questions for questionnaire. We used random sampling technique in selection of samples. The data was collected from 80 respondents from various colleges and universities and the ration of gender is equal. The background of respondents was mixture of both rural and semi urban areas.

DATA AND ITS ANALYSIS

To begin with, we will examine some of the samples which are taken from different colleges and universities. More than 60 % students mispronounced the given words, the remaining 30% production was invariant and the last 10% were near to actual pronunciation.

Initially, we look at how the subjects mispronounced the following words. The standard phonemic transcription and phonemic transcription from collected data are given in the table below.

Table No: 1

S.no Word		Word Standard phonemic transcription	Phonemic transcription of collected data	
1	Van	/væn/	/wæn/	
2	Food	/fu:d/	/fud/	
3	Banana	/bəˈnɑːnə//bəˈnænə/	/ba:'nænə/	
4	Monkey	/mʌŋki/	/mənki/	
5	Bury	/'beri/	/buri/	
6	People	/'pi:pl/	/pjupl/	
7	Debt	/det/	/debit/ or /debtu/	
8	Tour	/tuə (r)/	/tu:r/ or /tur/	
9	Breathe	/bri:ð/	/bri:ø/ or /breøe/	
10	Genre	/'ʒñrə/, /'(d)ʒpnrə/	/zenre/	

The given data above (table no: 1) reveals the mispronunciation of the undergraduate students. Most of the students were not able to identify the place of articulation for some of the speech sounds in English.

Now, let us take first two samples from the above table for analysis.

In fact, /v/ sound in English word wan represents a voiced labiodental fricative but the respondents are articulating /w/ sound which represents a voiced labio-velar approximant.

To produce the /v/ sound correctly, the respondents should know how it can be articulated by using articulators.

- a. Active articulator : lower lip
- b. Passive articulator: upper front teeth

During the articulation of the /v/, the lower lip is brought very near to the upper front teeth so that there is a narrow gap between them. The lung air escapes through this narrow gap with audible friction. Then the /v/ sound is produced correctly.

2 Food

The pronunciation of the respondents was not correct. They articulated short vowel /u/ instead of long vowel /u:/.

In this way, the students were not able to pronounce the words correctly; this kind of problem influences their entire speaking skills. If we train them well in phoneme level they can improve the pronunciation so that we can strengthen their confidence in their speaking.

Majority of the learners were facing the problems with the /a/, / o:/, / a:/, /a:/, and /æ/sounds. A vast majority of confusion can be found in the collected examples. In addition to that mother tongue influence was found in their voice when they pronounced the words. This is explained in the table below.

Table No: 2

S.no	Word	Standard phonemic transcription	Phonemic transcription of collected data	
1	Father	/faːðə(r)/	/fəðər/	
2	Bank	/bæŋk/	/bjəŋk/	
3	Board	/bɔ:d/	/bəurd/ or /bəurddu/	
4	Bird	/b3:d/	/bərd/ or /bərddu/	
5	Apple	/æpl/	/əpil/	
6	Aunt	/a:nt/	/əntti/	
7	About	/ə'baut/	/ebavutt/	
8	But	/bnt/	/bət/	

The above table traces out the inability of the learners in pronouncing certain sounds. Hence, the data in the above two tables help the syllabus designers to know what kind of exercises to be designed for the undergraduate students. Unless they don't consistently practice the exercises they never get good command over the speech sounds.

Similarly, the selected learners were confused among the sounds /z/, /ʒ/ and /dʒ/ leading them to non-standard pronunciation.

Table No: 3

S.no	Word	Standard phonemic transcription	Phonemic transcription of collected data	
1	Zip	/zɪp/	/3ip/	
2	Zigzag	/zɪgzæg/	/ʒigza:g/	
3	Pleasure	/pleʒə (r)/	/plezær/	
4	Measure	/megə(r)/	/medzæ(r)/	
5	Job	/dgpb/	/zəb/	
6	Joke	/dʒəuk/	/30:k/	

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It is noticed that the speech sounds, mentioned in table no: 3, have some similar features in terms of their pronunciation. So, the teacher has to emphasize the difference among those sounds by articulating the sounds repeatedly by using various examples. The learners must focus on understanding the slight variations of these speech sounds by practicing in oral as well as written forms. In English, there is a well-known proverb 'practice makes a man perfect'. The learners should have proper planning and practice which promote them towards perfect performance. We all know that practice depends on training and it means repeating an activity. In this stage, the learners need to be trained and practiced with the help of digital equipments in the language lab and at the same time they can record their own voice and check their quality in their voice, tone, rate of delivery, pitch, accent, stress, intonation and so on. Therefore, the learners need to do constant practice until they get perfection in the vocal quality for an effective communication.

So far, the data estimates the level of the learners' ability in relation to their pronunciation.

Now, we turn our attention towards their performance in spelling.

(MIS)SPELLINGS INFLUENCED BY STANDARD PRONUNCIATION

Now, let us examine how the pronunciation influences the spellings in a given context. Before collecting the samples the learners were widely taught the speech sounds and their pronunciation for two months and made them practice. The samples were randomly collected .We got the same result in these samples also. If we observe the data below, it explores how the learners' spellings were influenced by standard pronunciation.

Table No: 4

S.no Word		Standard phonemic transcription	Collected data spellings	
1	Gate	/gert/	Geit	
2	Grate	/greɪt/	Great	
3	Discipline	/drsəplrn/	Displin	
4	Airplane	/eəpleɪn/	Airoplane	

We all know that none can remember spellings and pronunciation of all the words but we can remember some selected or most frequently used words. Some scholars/linguists prepared selected word lists to strengthen the learners' word power to use in their daily conversations. However, the learners should try to learn vocabulary as much as they can.

The evidence, given in the table nos: 4 &5 explains the relationship between the pronunciation of the words and their misspellings. Interestingly, what we have found is strange type of spellings which are influenced by their pronunciation.

Table No: 5

S.no	Word	Standard phonemic transcription	Collected data spellings
1	Rough	/raf/	Raff
2	Psychology	/sarˈkɒlədʒi/	Syichology
3	knife	/narf/	Nife
4	skirt	/sk3:t/	Skart
5	ability	/əˈbɪləti/	Abiliti
6	success	/sak'ses/	Suckses

Interestingly enough, when the selected candidates were trained for effective pronunciation there is a chance to commit the errors in spelling. In this way, the pronunciation influences the spelling and vice versa. Of course, when we collected the samples some of the students used the sms language also, viz. hw for how, u for you, cum for come, ven for when etc.

So far, we have seen the various errors which were made by the selected subjects in relation to pronunciation and spelling. Now, we will turn our attention towards the influence of spellings on pronunciation in English.

(NON STANDARD) PRONUNCIATION INFLUENCED BY SPELLINGS

The below words were given to the students to pronounce and it was observed that they faced difficulty in pronouncing. We gave the words in print and the learners were asked to pronounce and write phonemic transcription. More than 75 % respondents pronounced wrongly.

Here, the respondents must be focused to understand the slight differences in these words. Since the words are similar in some aspects the students are totally in dilemma to write the standard phonemic transcription.

Table No: 6

S.no	Word	Standard phonemic transcription	Phonemic transcription of collected data	
1	Sweet	/swi:t/	/swit/	
2	Suite	/swi:t/	/su:t/	
3	Suit	/su:t/	/sut/	
4	Sight	/sart/	/saittu/	
5	Cite	/sart/	/sait/	
6	woman	/wʊmən/	/viman/	
7	women	/wimin/	/vimen/	
8	Later	/leɪtə(r)/	/leta:r/	
9	Letter	/letə(r)/	/leta:r/	

The given data, in table no: 6, examines the ability of the respondents towards their pronunciation and concentration. It is personally observed that mother tongue influence is also there in spoken as well as written forms.

What we suggest in this case is, to master in English, the learners must do a lot of practice in relation to spelling and pronunciation. The difference can be found between the British English and American English in both oral and written. We all know that American variety is rhotic because r is pronounced in this variety and there are no silent letters/sounds. Whereas British English is non-rhotic (r) and it has silent letter with some constraints. The learners must focus on varieties of English, set of rules and their nature in practical usage.

CONCLUSION

In this generation, most of the learners are passive towards spelling and pronunciation in English. In regard to spelling, the technology might be the main reason because it has the spell-check options on hand to rectify the words. Of course! There are some controversial arguments about this issue; spelling doesn't matter as long as the technology is available. No one knows all the words of spellings and pronunciation from the dictionaries since the vocabulary is unlimited and it is being

increased day by day from different fields such as science and technology, culture and community. Some new words are recently added to the dictionary such as Avatar, Bangle, Bungalow, Chutney, Guru etc, But what we strongly believe that the learners should at least remember spellings and pronunciation of 2000 to 4000 words. The collected samples are not understandable even in the context because of their misspelling. These samples reveal that 70 % learners were not confident about their oral and written communication. The oral samples explores that the learners need a lot of practice to articulate the words properly.

There is a necessity of conducting the diagnostic test every month on the frequently occurred words in oral as well as written. Unless there is no practice they won't learn or remember them. The students need to know the different varieties of English. Besides, they must know which variety is required to them in their daily lives. Then only they will be able to master in that particular variety of English. However, the data examines the errors made by the students which serves as an empirical evidence for the syllabus/material designers to think in that perspective. Therefore, the subject experts/material designers should concentrate on the exercises after the lesson by taking these samples into consideration and the learners should record their voice and they need to check and rectify their mistakes in terms of segmental and suprasegmental features. The spellings and pronunciation of the words may strongly be inculcated in the learners' mind through the context by practicing consistently. The learners should maintain and refer to IPA and some standard recommended dictionaries in order to get perfection in their ability to write or speak well. Then, there is a chance to improve their knowledge in certain domains without confusion and they can be excellent in pronunciation and spelling.

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ORIGINAL PAPER

MAN-WOMAN RELATIONSHIP: AN ANALYSIS OF ANITA DESAI'S 'IN CUSTODY'

Dr. Archana Dubey

Faculty in English Smt. K.S.N. KansagaraMahila Arts College Kalawad Road, Rajkot-360007 GUJARAT-INDIA

ABSTRACT

The purpose of this research is to identify the hazards and predicaments of man-woman relationship, in this modern era of male dominated society as, depicted in the novel of Anita Desai's "In Custody'.(1984) The research paper critically analyses the work from the point of view of estranged and embittered marital relationship. The research involves discussing, how Anita Desai showsthrough the character of 'Deven' and 'Sarla'. , what happens when a timid and non demanding emotional woman is yoked together with an irrational, insensitive and unromantic man. Upon deep scrutiny of the novel, it becomes clear that disharmony in married life is bound to result in disruption of the family. After analyzing the novel I come to the conclusion that undoubtedly lack of communication plays a major role in the collapse of the marital bond but if timely amendments are made then this most blessed relationship can be saved. The research draws upon mostly primary sources including journals, reviews, published interviews and a complete collection of Anita Desai.

Anita Desai, as a novelist, is seriously interested in the analysis and portrayal of man-woman relationship and presents its microcosmic study in the changed atmosphere of modern time. A noted critic RajiNarsimhan has observed that "the most recurrent theme in her novels are the hazards and complexities of man-woman relationship, the founding and nurturing of individuality and the establishing of individualism of the character." She primarily concentrates on the predicament of modern woman in the male dominated society and her destruction at the altar of marriage. According to her, most of the marriages prove to be the union of incompatibility. Men are apt to be rational and matter of fact whereas women are sentimental and emotional. Their attitude and interests are different. The result is that there is a gradual erosion of marital relationship and marriage comes to symbolize for a woman nullification of everything she has come to cherish.

Once again in her novel *InCustody* (1984) she reveals the complicated world of human relationship and presents an ill-matched marriage. The story of the novel is mainly woven around Deven, who is a lecturer of Hindi on temporary basis in a private college, Lala Ram Lal College at Mirpore near New Delhi. Deven thinks himself more as an Urdu poet than as a lecturer of Hindi. For the promotion of Urdu poetry, he does all possible things and ignores the stark realities of life. Deven considers that marriage, family and job have placed him in a trap, which are mere obstacles to his literary pursuits. He is married to Sarla but "suffers from the problems of marital dissonance." Sarla is not his choice and of the same she is too prosaic for him.

ISSN: 2320 - 236X

As the novelist elaborates:

Deven had been more a poet than a professor when he married Sarla—he had only been taken as a temporary lecturer and still had confidence in his verse—and for the wife of a poet she seemed too prosaic. Of course she had not been his choice but that of his mother and aunt's, crafty and cautious woman; she was the daughter of a friend of an aunt's she lived on the same street as that family, they had observed her for years and found her suitable in everyway: plain, pennypinching and congenitally pessimistic.³

Whenever he sees Sarla, he is reminded of a victim figure. He realizes that like him she too has aspirations, though they have little to do with Urdu poetry and seem more modern than his. Anita Desai gives the reasons of Sarla's frustration as she writes, "But by marrying into the academic profession and moving to a small town outside the capital, none of these dreams had materialized, and she was naturally embittered." (68). As a young girl and as a bride, Sarla had the usual aspirations of her girl friends to own the three f's-"fan, phone and frigidire". It is true that Sarla's high expectations about marriage are dashed after getting married to Devan as:

[Sarla] dreamt the magazine dream of marriage: herself, stepping out of a car with a plastic shopping bag full of groceries and filling them into the gleaming refrigerator, then rushing to the telephone placed on a lace doily upon three legged table and excitedly ringing up her friends to invite them to see a picture show with her and her husband, who was beaming at her from behind a flowered curtain. (68).

As a husband, Deven had provided basic things to her but not the desired ones. In the eyes of Sarla, Deven does not pay due attention to his family. So she would always sulk. The novelist describes the situation as follows:

The thwarting of her aspirations had cut dark furrows from the corners of her nostrils to the corners of her mouth, as deep and permanent as surgical scars. The droop of her thin, straight hair on either side of head repeated these twin lines of disappointment. They made her look forbidding and perhaps that was why her husband looked so perpetually forbidden, even if he understood their cause. (68)

As Desai relates, both Sarla and Deven once dreamed of grander lives and more fulfilling existences. The failure of either to enact the futures they once imagined leaves the two embittered and unwillingly to support and nurture whatever life they have to lead. M.A. Waheed rightly observes when he says, "Disappointment, however, had not brought them any closer. To live on a lecturer's salary can be an oppressive experience and having no choice, Deven and Sarla feels desperate" Deven is intelligent enough to realize this:

He understood because, like her, he had been defeated too; like her, he was a victim. Although each understood the secret truth about the other, it didn't bring about any closeness of spirit, any comradeship, because they also sensed that two victims ought to avoid each other, not yoke together their joint disappointment. A victim does not look to help from another victim. (68)

Sarla is a victim of her husband's weakness and helplessness. Their marital life is disturbed and marred by indifference and impassivity due to Deven's stupidity. The first and foremost is that Deven is not financially sound and he fails to provide basic requirements to the family and things needed by his wife and son. Secondly, as he is brought up in a systematic environment, he wants to adhere to principles and morals. His love for Urdu poetry and his obsession with name and fame make him neglect his wife. Commenting on this aspect of the problem Anita Desai observes, "At least Deven had his poetry, she had nothing and so there was an added accusation and bitterness in her looks". (68) Noted critic J.P. Tripathi feels that "Sarla is a typical Hindu wife, simple, timid, obscure, domineered, undemanding and co-operative" Deven finds himself a stranger in the company of his wife. Thus he lives in his dream world of fantasy. As a wife of Deven, Sarla is least concerned with his comfort and work. Of course, she is good on social front but the mutual understanding which links

two souls is missing completely in her. She is drawn as a very insensitive woman who concludes her husband's frequent visit to Delhi to interview the poet as a trick for meeting his girl friend. As a traditional and suspicious woman she is enough to create scenes as the writer paints:

As he pushed opened the gate with its familiar rusty sound of protest, both women raised their drooping heads and stared at him as if he were a stranger, an interloper. Then Sarla twitched a fold of her sari over her head. She didn't normally cover her head when he appeared; he was evident that she was preparing for a scene. (66)

The lack of togetherness combined with his idea of being a victim alienates Deven both from his wife and his only child Manu. B Ramachandra Rao analyses that "Human relationships have been portrayed by the novelist in a dismal manner and what she intends to show is disharmony in married life which is bound to result in the disruption of family." His relationship with his family is strained at best. When Sarla is planning to visit her family, she is upset that Deven is not accompanying her and Manu on the trip. Yet her dissatisfaction with the situation stems not from her love of Deven or her desire to be with him, but from the need to keep up a good appearance for her family. In response to his announcement, Sarla replies after a moment of shock, "And, and what am I to tell my parents? How am I to explain all this? (146) Deven represents only a token to Sarla. Their relationship has degenerated to such an extent that her only concern at this juncture is how to explain his absence to her parents. She personally does not care whether Deven will accompany them or not. His insignificance is further illustrated by the return of Sarla and Manu from her parents' home. By the end of the novel, even Deven's role as a provider has been usurped from him. When Sarla informs him that her parents have given Manu new clothes and shoes, his response is typical:

(Deven) nodded, entirely accepting this slap to his pride and dignity as the breadwinner. He deserved their insults. They were perfectly right to insult him. When had he last brought his son anything?..(194)

Desai depicts the empty, meaningless shadow in which Deven lives, having little bearing on his own family. His existence in their household lacks significance beyond his earning money or occupying a role of Sarla's parents, both roles at which he proves himself inadequate. Their strained rapport creates a tense household where little love or comradeship is accomplished. There is a lack of communication between them. The ties between them have been served by an inability to properly and successfully communicate their wishes, goals and feelings to one another. Upon examining the relationship of Deven and Sarla we observe that the lack of communication plays a major role in the collapse of their marital or amicable bond.

Deven does not share his emotions and experiences with her and does not tell her anything about the sad experiences at Nur's house. They combat each other daily, rarely expressing their actual feelings or concerns in more of a warlike atmosphere than a familial one. The unsaid exists between them has forged gap and produced further forms of failed communication. Deven speaks to Sarla mainly in the form of angry outbursts or contained condescension. His irritability with Sarla appears to be the outcome of his hurt male ego. Unable to explicitly communicate the feelings, he wishes to relate, Deven resorts to immature behavioral episodes to garner attention and exact revenge. Sarla's unsaid disillusionment tortures Deven to the extent that, since he is unable to speak with her on the subject, he feels the need to punish her. As the text recounts, he

brawls uncontrollably if meals were not ready when he wanted them or the laundry not done or a button missing or their small son noisy or unwashed; it was to lay blame upon her....tearing up a shirt she had not washed or turning the boy out of room because he was crying, he was really protesting against her disappointment. He was out to wreck it, take his revenge upon her for harbouring it. (68).

Desai portrays Sarla as an example of the failed communication, "Sarla never lifted her voice in his presence – countless generations of Hindu womanhood behind her stood in her way, preventing her from displaying open rebellion. Deven knew she would scream and abuse only when she was

safely out of the way, preferably in the kitchen, her own domain. Her other method of defence was to go into the bedroom and snivel, refusing to speak at all..." (145-146). Noted Critic MrinaliniSolanki observes about the female characters in Desai's fiction: "....[One] finds a reflection of the situation of women in the male dominated world wherein their growth of persons is situated and obstructed....the wholeness which they desire to achieve, at any cost, still eludes them."

Similarly, Sarla is stunted and obstructed as a character. Her wholeness, most easily represented in the union of her marriage is fragmented, symbolizing the pervading disunity in her life. And yet in this Desai novel, we are shown very little of Sarla's struggle instead through her contained submissiveness and the words of her husbad. The reader is often denied much of what she has to say beyond Deven's description of her embitterment or her methods of dealing with anger. She is snapped at like a child because Deven is incapable of relating to her on a more humane level. Seema Jena feels, "In Sarala we see the annihilation of self that marriage involves, for a female." As Deven returns from his final trip to Delhi, he is less offended than usual by the mere sight of Sarla and the dissatisfaction she has come to symbolize for him. Desai narrates:

(Deven) considered touching her, putting an arm around her stooped shoulders and drawing her to him. How else could he tell her he shared all her disappointment and woe? But he could not make that move: it would have permanently undermined his position of power over her, a position that was as important to her as to him...(193-194)

Even at this conciliatory point in Devan's thinking he is incapable of producing a gesture of communication. Desai depicts the empty, meaningless shadow in which Deven lives his life, having little bearing on his own family. His existence in their household lacks signifiance beyond his earning money or occupying a role for Sarla's parents, both roles at which he proves himself inadequate. Although the two are joined in marriage and have consummated a bond, a bond through the act of having a child, but Deven and Sarla hold disdain and bitterness towards each other that prevents any successful understanding between them. Estranged and failed man-woman relationships are common in the works of Desai, as Shashi Khanna testifies in her critical analysis, "...in [Desai] we hardly get a glimpse of the delights and exultations of mutual reciprocated love; instead we meet with the agonies, the heart aches and the shocks of embittered man-woman relationships." Her terms 'mutual' and 'reciprocated' suggest the functioning of good communicated paths in order to have a successful relationship. Truly, Manu is the only entity that remains to connect them in this marital relationship.

In a desperate attempt to escape from his terrible sense of isolation and marital dissonance, he seeks refuge in the fantasy world of Urdu poetry for fulfillment. The real; cries, however, are due to his inadequacy to make a distinction in his life and in his career. Deven is "dangling on the periphery of action, incapable of forcing his way to the centre of things." He himself is aware that he lacks the passion and assertiveness that is needed for a successful life. He himself ruminates;

Had he had more spirit, more nerve, more desire and ambition, then perhaps he would have instead hunted for success, distinction and magic. Perhaps he would have followed in pursuit of an art, published a book of poetry, earned a name for himself, a little fame, even gold bangles for Sarla...(128)

He feels frustrated and humiliated in his own eyes and reproaches himself for his inadequacy to make his distinction in life, "all he could measure himself up to was this- this shabby house, its dirty corners, its wretchedness and lovelessness." (67) The hearts of Deven and Sarla are filled with agony and unfulfilled desires but nobility lies in them as they never complain seriously or grumble despite serious hurdles. There is a marital dissonance between them and also a sense of feeling for coexistence to avoid the leakage of sacred marital ties. Their thinking and their background kept them on the track of married life. Both the epigraph and conclusion of the novel suggest the need to recognize that every true kinship is essentially a two way commitment, an act of continued responsibility for the other. The way is between two friends, between husband and wife.

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ORIGINAL PAPER

A STUDY OF APPROVAL SEEKING BEHAVIOUR AMONG ORPHANS AND CHILDREN LIVING WITH THEIR PARENTS

Dr. Mohammad Mustageem

Assistant Professor

Department of Teacher Education

Halim Muslim P.G. College, Kanpur, Uttar Pradesh (India)

INTRODUCTION

Home is the first institution of the child which has an important and everlasting influence on him. In the family, the child first experiences the feeling of love and forms a style of life, which is greatly influenced by the members of the family. It is mainly the parents who greatly influence the child's behaviour.

Approval seeking behaviour is a trait which must be possessed by each and every individual. Approved behaviour is one acquired characteristic. It is a very important social quality which is present in every individual.

The need for approval is a stable dimension of individuals personality. It is related with cognitive process. The concept of approval motive was developed by Crown and Morlaowe (1964). The need for approval is an important motive for under standing much of our social to variety of cognitive and behavioural attitude, Tripathi (1978).

Need for approval is a social need which is universal to all children's need and adjustment and is co-related. They are the two sides of the same coin. Adjustment is proper and adequate only when need is fully satisfied. It is essential that approval motive is developed in the proper direction. For this purpose it is the responsibility of all involved to provide close affection and sympathetic environment to the children living with parents and orphans.

The derivation of approval seeking motivation from early infantile dependence is an extended process in human socialization. In some cases it has appeared that sex difference is more pronounced for boys than for girls, perhaps because certain factors observe the cross sex relationship in girls. The role of mother is especially characterized by nurturance warmly enhancing the effectiveness of her approval as a reward for children of either sex, further more, in our educational system, most of the teacher's acting as agents of the society during early childhood are women. These acting as agents of the society during early childhood are would enhance the cross sex effect in boys but would observe it in girls too. More specific traits of individuals whose approval is particularly effective in manipulating the behaviour of others have been identified by Stevenson.

STATEMENT OF THE PROBLEM

"A study of The Approval Seeking Behaviour Among Orphans And Children Living With Their Parents".

OBJECTIVE OF THE STUDY

- To find out the difference of approval motive among girls of orphanage and boys of orphanage.
- To find out the difference of approval motive among girls living with their parents and boys living with their parents.
- To find out the difference of approval motive among children living with their parents and children of orphanage.

HYPOTHESES OF THE STUDY

- There is no significance difference of approval motive among girls of orphanage and boys of orphanage.
- There is no significance difference of approval motive among living with their parents and boys living with parents.
- There is no significance difference of approval motive among children living with their parents and children of orphanage.

DELIMITATION OF THE STUDY

The present study is delimited to two hundred boys and girls upto fourteen years, orphans and these living with their parents in Kanpur City.

METHODOLOGY

Methodology selected for this study is Normative survey method.

SAMPLE AND SAMPLING TECHNIQUE

The techniques to be used "Non Probability Purposive Sampling". The sampling is comprised 200 children (100 male, 100 female) of different institution of Kanpur city. In which the students are taken up to 14 years age. Design of Sample has been shown below".

Agencies	Without parent (Orphans)	With Parents	Total
Girls	50	50	100
Boys	50	50	100
Total	100	100	200

TOOL

The tool is selected for the study "Children Approved Seeking Behaviour" (CAST). This senderdized test is prepared by Dr. N.K.M. Tripathi and Ravi Ambast.

STATISTICAL TECHNIQUES

Mean, Standard Deviation and t-test are used to analyze the measured data.

ISSN: 2320 - 236X

DATA ANALYSIS AND INTERPRETATION

Table-I showing difference of approval seeking behaviour among orphans girls and boys.

Group	M	S.D.	D.	O _D	t-value	Significant Level	
Girls	37.0	6.16	4.7	1.36	3.45	Significant of .01 level	
Boys	32.3	7.41				of confidence (>2.58)	

The obtained mean value for the group consisting of girls orphanage is found to be 37.0 and that of the boys of orphanage was found to be 32.3.

The t-test is found to be 4.87 which is highly significant at .01 level (>2.58) of confidence. Thus Hypotheses (H_0 : 1) is not accepted. This shows that the girls have higher approval motive than the boys. Masterson (1971) Mc. Curk and Leuris (1972) was found that the girls are highly approval seeker than the boys.

Table-II Showing the difference of approval seeking behaviour among girls living with their parents and boys living with their parents.

Group	M	S.D.	D.	Op	t-value	Significant Level	
Girls	39.1	4.13	1.2	0.93	1.39	Significant of .01 level of confidence (<2.58)	
Boys	37.8	5.13	1.3	0.93			

The mean value for the group consisting of girls living with their parents was found to be 39.1 and that the boys group was 37.8, these value shows that the girls group have higher approval motive score than the boys.

The t-test value is found to be 1.39 which is insignificant at .01 level (<2.58) of confidence. Hence Hypothesis (H_0 : 2) is accepted. There is a no significant difference of approval seeking behaviour among both the groups Girls and Boys differ from each other on approval seeking behaviour but the differences is not high level.

Table-III Showing the difference of approval seeking behaviour among children living with their parent and children of orphanage.

Group	M	S.D.	D.	OD	t-value	Significant Level
Girls	38.45	4.70	3.8	.83	4.57	Significant of .01 level of confidence (>2.58)
Boys	34.65	6.81				

The mean value for the group consisting of childrens living with their parents was found to be 38.45 and the mean value of children of orphanage group was found to be 34.65.

The t-test ratio was found to be 4.57 which is significant .01 level (>2.58) of confidence Hypothesis (H₀: 3) is not accepted. It tends to show that both the group are difference in their approval motive pursuits.

The present study the children living with parents are found to have higher need for approval scores as compared to the children of orphanage. The children living with their parents get love affection and good environment of our parents. The get encouragement and acceptance from their parents. This lead to raising their need for approval.

In the absence of the protection the parents orphans themselves inferior, the develop frustrations and unable to evaluate their own abilities and capabilities properly. This is the reason that approval seeking behaviour in these orphans was found to be less than the children living with parents.

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ORIGINAL PAPER

GENDER SENSITIZATION: ROLE OF EDUCATION

Dr. Urmila Malik*, Sunita ** and Sunil Koak***

*Associate Professor, C. R. College of Education, Hisar, Haryana (India)

**Research Scholar, Banasthali Vidyapith, Rajasthan (India)

*** Associate Professor, College of vocational studies, University of Delhi, Delhi.

INTRODUCTION

Gender is a social construct, referring to the ways in which societies distinguish men and women and assign them social roles. It is often mistakenly equated with the biological category of male and female. Gender is a conceptual category referring to masculine and feminine qualities, behavior patterns, roles and responsibilities etc. Gender equality in education can be defined in several ways. Taking a cue from the capability approach, gender equality in education can be defined as ensuring equality of entitlement, equality in the opportunities and equality in the capacity to exercise the entitlements and use the opportunities for both boys and girls belonging to diverse social, ethnic, linguistic or economic groups. The notion of equality also refers to relational aspects and is linked to the issue of justice and freedom.

The dynamics of education and its role in national development and social transformation make it essential that educational programs keep continuously renewing in order to maintain its relevance to the changing societal needs, personal needs of learner and to the emerging national development priorities. Education can be and often is perceived as a process of expanding human capacities to contribute to the making of a just, equal and compassionate society. Education is always a process of empowerment and transformation. But, education of women is often justified in the interests of supplementary income generation, lower fertility rates and population control, better mothering skills and improving familial and social cohesion. These are important but most of these interests locate women and girls within the family as mere functional units. Their rights and identity as individual human beings are not recognized by these arguments. The role of education in the cultivation of knowledge and empowerment of self is not given much importance. Monitoring progress towards gender equality in education therefore requires monitoring of the facts. For example, (i) whether the education system clearly defines the entitlements and rights; (ii) whether adequate and appropriate opportunities have been created to ensure that the entitlements and rights can be translated into real opportunities; (iii) whether interventions are designed in a manner that all, especially those who are vulnerable for any reason, are capacitated to access the opportunities; (iv) whether education processes are empowering and provide space for reexamining existing norms and relations; and (v)

apply their choices and transform the society into a more equal and compassionate one.

Gender equality refers to females being represented in equal numbers as males in education and is a measure of progress towards gender equality in education in terms of access to and participation in education. It also refers to the quality of experience of education, in terms of entering education, participating in it and benefiting from it. For gender equality to be meaningful, mechanisms for ensuring equality of treatment as well as equality of opportunity for men and women are important. Gender equality is a broad concept that is best understood within the wider context of

whether the larger environment is enabling enough for both boys and girls and men and women, to

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social exclusion—the systematic discrimination of individuals based on characteristics such as ethnicity, race, sex, economic status, place of residence, language, or health status .Gender inequalities arise from the unequal power relations between women and men, and hence assessments of gender equality need to capture the relational dimensions of gender inequality. Gender equality implies that males and females have equal opportunities to realize their full human rights and contribute to and benefit from economic, social, cultural, and political development. Parity and equity are the building blocks to achieving gender equality in education. Parity is attained when the same proportion of boys and girls relative to their respective age groups enter the education system, achieve educational goals, and advance through the different cycles (UNESCO 2003). Reaching parity in enrolment and increasing access to education is necessary but not sufficient for achieving equality and ought to be considered a "first stage" measure of progress towards gender equality in education. Equity is the process of being fair to girls and boys. To ensure fairness, measures are needed to compensate for historical and social disadvantages that prevent girls and boys from being equal. Equity does not imply treating all learners the same, as there are many factors that might disadvantage some learners in achieving equitable outcomes. Equity strategies may include "equal treatment or treatment that is different but which is considered equivalent in terms of rights, benefits, obligations and opportunities". Equity mechanisms such as scholarships have been used to achieve gender parity in enrolment rates. Additional equity tools such as math and science camps for girls have been implemented to increase achievement. Over the long term, equity strategies to attain gender equality need to be reflected in policies and practices directed toward learners, teachers, and the community. An effective strategy for educating girls needs to include attention to parity and education quality at the same time. The achievement of gender equality in education requires attention to access and quality, as access alone will not guarantee the realization of equality. The dimensions of gender equality in education are multiple and inter-related.

Gender equality ensures educational equality between boys and girls. Gender equality in education therefore needs to be understood as the right to education i.e. access and participation, as well as rights within education i.e. gender-aware educational environments, processes, and outcomes, and rights through education i.e. meaningful education outcomes that link education equality with wider processes of gender justice.

Duncan Wilson's (2003) three-fold characterisation of rights in education are:

- ▶ RIGHTS TO EDUCATION— It refers to equal access to enrolment. It also includes equality of educational outcomes and equality in learning process.
- ▶ RIGHTS WITHIN EDUCATION----'Rights within education' refers to equality of treatment and opportunity within education, which should be an important area of concern for educators and education systems. Gender equality or rights within education thus refers to the right of men and women to non-discrimination in educational opportunities in each of the aspects outlined below.
 - learning content
 - teaching method and process
 - subject choice
 - assessment modes
 - management of peer relationships
 - · learning outcomes
- RIGHTS THROUGH EDUCATION -Rights to education do not guarantee rights within education, and neither do rights within education secure rights through education. Equality through education refers to the employment of male/female across different levels of education by gender

DIMENSIONS OF GENDER EQUALITY IN EDUCATION - It includes four dimensions:

- equality of access
- · equality in the learning process,
- equality of educational outcomes
- equality of external results

EQUALITY OF ACCESS: It means that girls and boys are offered equitable opportunities to access formal, non formal or alternative approaches to basic education. Access is defined broadly and encompasses initial enrollment, persistence, attendance, and retention in an education system. Parity strategies can be designed with a broader understanding of how these contribute to achieving gender equality since "equal access alone may not translate into meaningful processes and outcomes in education". Equality of access in education can be promoted by:

- 1. Establishing safe schools or learning centers that is near students' homes.
- 2. Providing clean water and private and secure latrines at schools and in learning centers.
- 3. Framing advisory committees in which teachers monitor girls' and boys' participation in school.
- Providing non formal education activities that emphasize self-discovery, healing, health, wellbeing, democracy, good governance, and conflict management in addition to basic literacy and numeracy skills.
- 5. Providing scholarships for children at risk to encourage better attendance while simultaneously raising the issue of the importance of education with parents.
- 6. Giving opportunities of accelerated learning programs to help students whose education was interrupted.

EQUALITY IN THE LEARNING PROCESS: It refers to pedagogic processes and the school environment, both of which have a significant impact on how and what students learn. Girls and boys should receive equitable treatment and attention and have equal opportunities to learn. This means that all students ought to be exposed to the same curricula, although the coursework may be taught differently to accommodate the different learning styles of boys and girls. In addition, all learners should experience teaching methods and materials free of stereotypes and gender bias and have the same freedom to learn, explore and develop skills in all academic and extracurricular settings. Students need to be safe from psychological, physical, and sexual abuse. A safe, supportive environment is a prerequisite to effective teaching and learning. Unfortunately, in many cases schools have risky environments for girls and boys. This can lead to poor academic performance, absenteeism, and high dropout rates. Teachers can contribute to eliminate gender bias and expanding the choices and aspirations of both boys and girls. In the latter case, schools can be effective in helping young people to learn positive and healthy models of behavior by challenging the harmful gender norms that limit academic achievement and influence students' life choices. Equality in the learning process can be attained by:

- Avoiding academic streaming based on gender stereotypes, e.g., girls streamed into the humanities and boys into science and technology.
- 2. Giving training to curriculum developers, textbook writers, administrators, managers, and teachers in classroom gender dynamics.
- 3. Training teachers in inclusive teaching practices to help them integrate students who have been marginalized due to poverty, ethnicity, language, or discrimination based on their sex.
- 4. Conducting annual classroom studies to monitor teachers' interactions with boys and girls.
- Encouraging teachers to promote an open-classroom system and act as facilitators who foster democratic classroom atmosphere of student participation, ensuring that girls and boys assume active leadership roles.
- Organizing life skills programs for boys and girls that allow them to talk about gender roles
 and that provide them with positive images of masculinity and femininity.

EQUALITY OF EDUCATIONAL OUTCOMES: It means that girls and boys enjoy equal opportunities to achieve outcomes that are based on their individual talents and efforts. To ensure fair chances for achievement, the length of school careers, academic qualifications, and diplomas should not differ based on a person's sex. Mechanisms for evaluating individual achievement should also be free of any gender bias. These

mechanisms reflect gender biases as they transmit messages to students that can discourage their interest in school or in particular subjects. Results from classroom tests, national examinations, and international assessments can influence boys' and girls' confidence levels and their perceptions of their abilities and what is expected of them. They can also impact what is taught in the classroom and how content is delivered.

The importance of understanding the dynamics in the classroom and what knowledge, skills, and attitudes are being transferred to students and how this can limit children's future possibilities in career choice and future earnings needs to be reinforced. Equality of educational outcomes can be enhanced by:

- 1. Training teachers to understand how their perceptions or expectations of male and female students may influence students' progress.
- 2. Including many types of questions when developing test, examination, or assessment questions to respond to the diversity in students' learning styles.
- 3. Using various question types and weigh the test items to ensure that students with different learning styles have equal opportunities to succeed.
- 4. Having a balance in classroom assessment methods to evaluate group and individual work using verbal and written evaluation tools.
- 5. Reviewing existing tests, examinations, and assessments to determine whether the examples and language used are free of gender bias and stereotypes. Remove any gender-specific content and ensure that examples reflect a balance in girls' and boys' experiences.

EQUALITY OF EXTERNAL RESULTS: It is achieved when the status of men and women, their access to goods and resources, and their ability to contribute to, participate in, and benefit from economic, social, cultural, and political activities are equal. This implies that career opportunities, the time needed to secure employment after leaving full-time education, and the earnings of men and women with similar qualifications and experience are equal. While there is no guarantee that outcomes will be the same for those with the same level of education, ideally, equality in the educational process "unlocks equal opportunities for men and women post-schooling". Although this dimension of equality falls outside the education system, it is nevertheless an important element of the framework. The achievement of equality in the broader society will influence which children are able to access school and how gender norms are manifested in the classroom. Likewise, the achievement of equality in education acts as a catalyst and contributes to the realization of equality for men and women in other spheres of life, including the labor market and the home. The four dimensions of gender equality are related, but that relationship is complex and not necessarily linear. Parity in enrollment and greater gender equality in schooling can, and often do, coexist with inequalities outside of education. Equality of external results can be achieved by:

- 1. Providing leadership training for women.
- 2. Enacting and enforcing laws that ensure equal opportunity.
- 3. Conducting social mobilization campaigns aimed at increasing women's and girls' status and value in society.

THE ROLE OF EDUCATION IN REMOVING GENDER INEQUALITY

Educators should foster equality in student, promote and strengthen the constitutional culture and stability. To promote equality, it is necessary to provide for equal opportunity to all not only in access to education, but also in the conditions for success. Everyone has to be reminded of the inherent equality of all through the education. It is important to ensure in the context of the Indian reality that all the educational programmes are carried out in strict conformity with the secular values. The education system must play a positive role in the empowerment of people and removal of all kinds of biases which are basically man made. Consciousness of the rights and duties among citizen needs to be created. Commitment of people to the principles embodied in the constitution is a pre requisite to social advancement, economic our development and political progress of our country. The constitution of India visualizes development of a pluralistic, open society, based on the principles

of equality and social justice. Discrimination may be latent, patent, open or subtle. It is a mindset that operates within a given situation. All the efforts should be directed towards influencing this mend set with the awareness of principles of equality and justice enumerated under various international conventions and other statutory provisions.

GENDER EQUALITY THROUGH CURRICULUM

It is important to deal with the concern that even though India has a clear policy on undifferentiated curricula for both sexes, biases and stereotypes creep through the learning materials as well as through those who handle them. One should spell out the concerns that are to be addressed by the teachers and administrators for eliminating sex biases in an endeavor to promote gender equality and positive self-concept through curriculum and life skills approach. The selection of themes, content, visuals and exercises should attempt to undo gender bias, stereotypes and myths.

NATIONAL POLICY ON EDUCATION (NPE)

The NPE emphasizes the core values such as equality between sexes, ending social evils and practices derogatory to women, small family norm, etc. The NPE and Programme of Action (PoA) highlight the need to improve the social, nutritional, and health status of the girls and also to strengthen support services such as drinking water, fodder, fuel, and Early Childhood Care and Education (ECCE) as an integral component of the Universal Elementary Education (UEE). The Programme of action emphasizes the need to revise textbooks to remove gender bias and gender sensitize all educational personnel so that equality between sexes could be internalized through gender sensitive, gender inclusive curriculum and its transaction. The textbooks are to be made free of gender bias and sex stereotypes. A gender sensitive life skills approach to curriculum transaction includes all the skills necessary for day today functioning and covers areas such as family life education, legal literacy and life saving skills, etc. This approach could be a bid to alter the unequal gender relations and empower both boys and girls for a shared future by breaking down gender stereotyping and gender barriers in skill development.

ROLE OF CONSTITUTION AND LEGAL SYSTEM

The role of constitution in ensuring gender justice is being recognized in modern times. Law cannot change a society overnight, but it can certainly ensure that the disadvantaged are not given a raw deal Indian judiciary has been very sensitive to women and women related issues. The Apex Court of India took special interest in discharging its legal and constitutional obligations and safeguarding the interests of women in changing situation and societal demands. Article 14 of the Constitution of India ensures to Women the right to equality and Article 15(1) specifically prohibit discrimination on the basis of sex, and article 15(3) provides for affirmative and positive action in favor of women by empowering the state to make special provisions for them. Article 16 of the Constitution provides for equality of opportunity to all, in matters relating to public employment or appointment to any office and specifically forbids discrimination inter-alia on the ground of sex. These articles are all justifiable and form the basis of our legal-constitutional edifice.

CONCLUSION

Achieving gender equality is not a 'women's concern' but the responsibility of all in society .Gender equality needs to be addressed in all development programmes. It is beyond doubt that the gender discrimination existed since long. The education sector can certainly play a pivotal role in eliminating this gender inequality. It is very much essential to bring awareness among people about the benefit of gender equality. It is important to know that the inclusion of the concept of gender equality in the curriculum and making of laws to remove gender inequality can have significant impact on the need to achieve constitutional goal of establishing egalitarian society. Ultimately, it is the change in social mindset and involvement of all sections of society is required to achieve the ends.

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ORIGINAL PAPER

A COMPARATIVE STUDY OF AGGRESSION AMONG GOVERNMENT PRIMARY SCHOOL TEACHERS, ANGANWADI TEACHERS AND PRIVATE SCHOOL TEACHERS IN MEERUT

Prabha Rani* and Dr. Meenu Narang**

*Research Scholar, Department of Education, Sri Venkateshwara University, Gajraula, Amroha (Uttar Pradesh)

**Assistant Professor, Department Education, Sri Venkateshwara University, Gajraula, Amroha (Uttar Pradesh)

ABSTRACT

The objective of this study was to investigate the aggression among government primary school teachers, anganwadi teachers and private school teachers in Meerut. Another purpose of the study was to evaluate the aggression among government primary school teachers, anganwadi teachers and private school teachers. The subjects of the study were fifteen teachers from government primary school teachers, fifteen teachers from anganwadi teachers and fifteen teachers from private school teachers from different schools affiliated to the government body at center or in the state, to public or private sector who are engaged in teaching in schools for Meerut. Stand and progressive matrices organizational aggression test was administered for the assessment of Aggression Inventory developed by M. K. Sultania. To find out significant deference among the means of Government primary school teachers, Anganwadi teachers and Private school teachers have significant difference. The post hock test revealed that physical education teacher of the central government and state government, central government and autonomous institute's has clearly significant difference.

KEYWORD: Aggression, Government primary school teachers, Anganwadi teachers and Private school teachers

INTRODUCTION

According to God Frey H. Thomson, "Education is the effect of the environment upon the individual producing changes in his habits of thought and behavior". It is a lifelong process through which an effective adaptation of the individual to the physical and social environment takes place. Education is the process by which the individual is shaped to fit into the society and which maintains and advances the social order. It is a systematic process designed to make man more rational, mature and knowledgeable. The major purpose of education is to render each individual to become free, to realize limitations, to find out the means of solution, and contribute to improve the quality of life for him and others. (Adrian 1995)

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Education is an effective instrument of Social change, social control and social mobility. It must be designed to promote enlightenment and progress for all in a democratic and socialistic country like India. True education fulfills the national as well as individual needs and aspirations. Education decides an individual's adjustment to his environment and raises the aspirations of the people in all directions. An individual undergoing an educational process, should be in a position to take decision about his future careers with confidence and then at this education and training will be properly utilized for the sake of his own good and the development of the society. (National Sample Survey Organization, 2007).

Education in India is provided by the public sector as well as the private sector, with control and funding coming from three levels: central, state, and local. Takshasila was the earliest recorded centre of higher learning in India from at least 5th century BCE and it is debatable whether it could be regarded a university or not. The Nalanda University was the oldest university-system of education in the world in the modern sense of university. Western education became ingrained into Indian society with the establishment of the British Raj.

Education in India falls under the control of both the Union Government and the State Governments, with some responsibilities lying with the Union and the states having autonomy for others. The various articles of the Indian Constitution provide for education as a fundamental right. Most of the universities in India are controlled by the Union or the State Governments. (Garten, Jeffrey E. 2006)

India has made progress in terms of increasing the primary education attendance rate and expanding literacy to approximately three-quarters of the population. India's improved education system is often cited as one of the main contributors to the economic rise of India. (Education in India).

Aggression is overt, often harmful, social interaction with the intention of inflicting damage or other unpleasantness upon another individual. It is a virtually universal behavior among animals. It may occur either in retaliation or without provocation. In humans, frustration due to blocked goals can cause aggression. Submissiveness may be viewed as the opposite of aggressiveness.

Aggression can take a variety of forms which may be expressed physically or communicated verbally or non-verbally: including anti-predator aggression, defensive aggression (fear-induced), predatory aggression, dominance aggression, inter-male aggression, resident-intruder aggression, maternal aggression, species-specific aggression, sex-related aggression, territorial aggression, isolation-induced aggression, irritable aggression, and brain-stimulation-induced aggression (hypothalamus). There are two subtypes of human aggression: (1) controlled-instrumental subtype (purposeful or goal-oriented); and (2) reactive-impulsive subtype (often elicits uncontrollable actions that are inappropriate or undesirable). Aggression differs from what is commonly called assertiveness, although the terms are often used interchangeably among laypeople (as in phrases such as "an aggressive salesperson"). (Akert, 2010)

METHODOLOGY

The forty five subjects for the study were randomly selected that is fifteen teachers from government primary school teachers, fifteen teachers from anganwadi teachers and fifteen teachers from private school teachers from different schools affiliated to the government body at center or in the state, to public or private sector who are engaged in teaching in schools for Meerut. Necessary data were collected for aggression with the help of Aggression Inventory developed by M. K. Sultania. Comparison of aggression among government primary school teachers, anganwadi teachers and private school teachers, analysis of variance were computed. To find out the significant difference among government primary school teachers, anganwadi teachers and private school teachers, the level of significant was set at .05 levels.

RESULTS OF THE STUDY

TABLE-1

Analysis of variance in aggression among the means of Government primary school teachers,

Anganwadi teachers and Private school teachers

Source of Variance	d.f	SS	MSS	F-ratio
Between Group	2	1919.244	959.622	35.752*
Within Group	42	1127.333	26.841	

*Significant at .05 level

F-Value required to be significant at .05(2, 42) = 3.20

The value shown in table-1 clearly indicates that the F-Value calculated is much higher than the required value to be significant. Hence it is stated that, significant relationship exists among the means of Government primary school teachers, Anganwadi teachers and Private school teachers level in relation to their aggression level.

TABLE-2

Comparison of aggression among the means of Government primary school teachers,

Anganwadi teachers and Private school teachers

G.P.S.T.	A.T.	P.S.T.	M.D.	C.D.
56.73	50	1.5.2.	5.73	
56.73		40.80	15.93	3.78*
201.10	50	40.80	9.2	

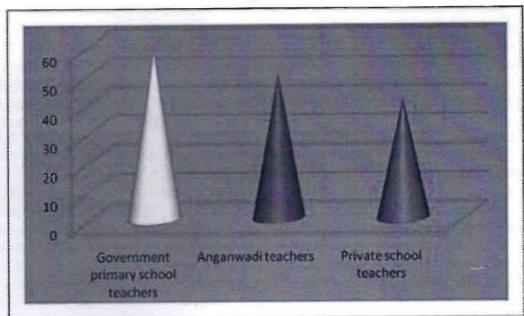
*Significant at .05 level

F-Value required to be significant at .05(2, 42) = 3.20

The post hock test to compare the aggression among Government primary school teachers, Anganwadi teachers and Private school teachers has clearly revealed the in significant difference between the Government primary school teachers, Anganwadi teachers, Government primary school teachers and Private school teachers and Anganwadi teachers and Private school teachers where the calculated mean difference found was higher than the required value 1.305.

The scores are also illustrated in the figure-1

Figure-1



DISCUSSION OF THE RESULT

The result of the study revealed significant difference among the mean scores of Primary government teachers, Anganwadi teachers and Private school teachers in relation to aggression. Though these exist significant difference among the Primary government teachers, Anganwadi teachers and Private school teachers in relation to aggression. The result of present study is also on the line of the studies conducted by Levandoski and Cardoso (2011), It was found that 87.3% of the teachers had witnessed or experienced an episode involving acts of aggression in the school environment and 73.5% frequently received verbal insults. Teachers in the northwest region of the state are more exposed to situations of aggression from students compared to teachers from the central region. This relationship was the same among teachers who were single and those who were married. It was notable that teachers who gave classes in only one educational establishment felt safer in their workplace and those female teachers were more likely to seek help to resolve conflicts in the workplace. Aggression towards teaching staff in the teacher-student relationship is concluded to be at a worrying level.

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ORIGINAL PAPER

IMPACT OF IRRIGATION ON AGRICULTURAL DEVELOPMENT IN MANDYA DISTRICT OF KARNATAKA

Surendra.P

Research Scholar
Department of studies in Geography
University of Mysore
Manasagangotri, Mysore, Karnataka (India)

ABSTRACT

Though the positive impact of irrigation on agricultural intensification and increased crop yield has been very well documented, the marginal returns of irrigation compared to other factor inputs such as farm technology and other rural infrastructure development are still a controversial issue. This is particularly more relevant in setting irrigation and agricultural investment and financing policies. Besides, irrigation helps greatly in raising the yield of land. In the foregoing analysis an evaluation of the aspects of irrigation in Mandya district, has been made in detail in order to understand the role and impact of irrigation in the development of agriculture and its efficiency.

KEYWORDS: Irrigation, Agriculture, Development.

INTRODUCTION

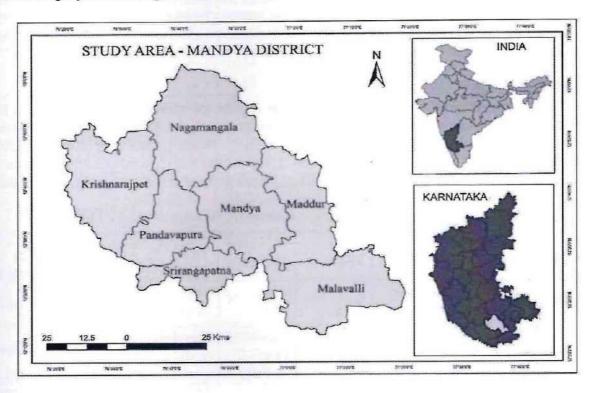
Agriculture without irrigation in areas having less than fifteen centimeters rainfall, is a suicidal uneconomic venture. The increasing demand of water for agriculture may be met by intensive and extensive use of the available water resources. Thus, one of the major purposes of enquiry of the available water resources is to define the regional pattern of their quality, quantity and utilization. In fact, there are three sources of water available i.e. surface water, ground water and ocean water. Thus, the surface water in the form of rivers, streams, and lakes are the most important sources to be used for irrigation purpose. The uses of irrigation are conditioned by several variables. The problem of low agricultural productivity can be tackled by improving farm facilities and irrigation facilities. Irrigation disparity accounts for a substantial amount of variation in agricultural output between regions. If constant supply of water is ensured, transformation and expansion of agriculture can take place. Without irrigation very little can be expected from extensive cultivation. Besides, irrigation helps greatly in raising the yield of land.

STUDY AREA

Mandya District has become one of the agriculturally predominant districts in Karnataka state after introduction of the irrigation system from the Krishna Raja Sagar (K.R.Sagar) reservoir. With the timely adoption of improved farm mechanization, there was substantially marked transformation in cropping pattern, composition of crops, better grown yield level, ultimately leading to better economic conditions of the people.

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Mandya district lies between 76° 19' and 77° 20' East Longitude and 12° 13' and 13° 04' North Latitude. The district receives an average annual rainfall of 700 mm. The climate of the district comprises of moderate summers (Max 35°C) and moderate winters (Min 20°C). Mandya district comprises of 7 taluks. The total geographical area of the district is 4,98,244 Ha, out of which 2,53,067 (50.79%) Ha forms the sown area. More than half of the total land area in the district is put to agricultural use. Total irrigated area is 1,16,901 Ha out of which around 88,000 (75.27%) ha is being irrigated by K.R.Sagar and around 16,000 Ha by Hemavathi reservoir. The rest of the land is irrigated by other sources like tanks, wells and bore wells. With a total population of 19.25 lakhs, around 5 lakh people are employed in the Agriculture Sector.



OBJECTIVES

The main objective of the present study is to assess the spatial and temporal distribution of irrigation and its impact on development of agriculture in different taluks in the study area.

DATA BASE AND METHODOLOGY

The present study is mainly based on secondary data, collected from Mandya District at Glance for the year 2009-10 and 2013-14. Simple techniques have been used to analyzed secondary data and based on the results, maps and diagrams are prepared.

The intensity of irrigation is controlled by various factors such as source of irrigation, types of crops grown, cropping season, quantity and quality of water supply and density of network of water channels etc. The benefits of intensity of irrigation are reflected in the cropping pattern, productivity of land, land use efficiency and method of cultivation. The intensity of irrigation is worked out by using the following formula.

RESULTS AND DISCUSSION

In Mandya district, the irrigation varies from one taluk to another. The net sown area of the district during the year 2009-10 is 2,50,207 Ha and net irrigated area is 1,40,916 Ha. During the year 2013-14, the net sown area was 1,89,090 Ha and 1,26,121 Ha of land under irrigation. The net irrigated area has decreased by 14,795 (-11.73%) Ha during study period (2009-10 and 2013-14). However, the decrease in the net irrigated area in the district is a negative feature for the agricultural development.

CANAL IRRIGATION:

Canal irrigation is a way to water crops by digging channels, which draw their water supplies from rivers. These artificial waterways divert the river water into multiple ditches that provide irrigation to the crops. Canal is the major irrigation system in the district (Table 1&2). During the year 2009-10, the area under canal irrigation was 1,02,806 Ha which rose to 96,731 Ha in the year 2013-14. The net decreased area under canal irrigation is 6,075 Ha.

TANK IRRIGATION:

Tank irrigation is defined as an artificial means applied for improving the cultivation in India. Tank is a reservoir of any specific size. Tanks are an integral part of the ancient tradition of yielding and storing the water from rainfall and from streams or rivers. Water is stored for later use mainly in agriculture. In the year 2009-10, tank irrigation was 21,799 Ha and this reduced to 5,855 Ha by the year 2013-14, due to the silting up of tank development of irrigation by well and tube wells (Table 1&2).

Table: 1 Area irrigated by different sources in Mandya district - 2009-10

SI.NO	Taluk	Canal	Tank	Wells	Tube Wells	Other Sources	Net Area Irrigated
1	K.R. Pet	11950 (58.3)	5500 (26.8)	1400 (6.8)	1337 (6.5)	314 (1.5)	20501
2	Maddur	17600 (79.4)	3000 (13.5)	850 (3.8)	200 (0.9)	513 (2.3)	22163
3	Malavalli	15850 (73.0)	2559 (11.8)	2200 (10.1)	710 (3.3)	404 (1.9)	21723
4	Mandya	24020 (83.0)	2880 (9.9)	1200 (4.1)	460 (1.6)	390 (1.3)	28950
5	Nagamangala	7085 (51.9)	3600 (26,4)	960 (7.0)	1000 (7.3)	1000 (7.3)	13645
6	Pandavapura	14100 (71.8)	3830 (19.5)	1010 (5.1)	260 (1.3)	430 (2.2)	19630
7	Srirangapatna	12201 (85.3)	430 (3.0)	537 (3.8)	1035 (7.2)	101 (0.7)	14304
District Total		102806 (73.0)	21799 (15.5)	8157 (5.8)	5002 (3.5)	3152 (2.2)	140916

Source: Mandya District at a Glance - 2009-10

WELL IRRIGATION:

Well Irrigation is a principal method of irrigation used in India. Underground water is tapped for drinking purposes and at the same time it is also tapped for irrigating the cultivated land. Well Irrigation is the negligible source of irrigation in the district, in 2009-10 the area under well irrigation was 8,157 Ha, but in the year 2013-14, the well irrigation is 6,851 Ha (Table 1&2). This reduced to 1,306 Ha, because insufficient of rain fall, the ground water table is goes on decreasing.

TUBE WELL IRRIGATION:

A tube well is a water well consisting of a long tube bored into the ground and sunk to the depth of the water table. During the year 2009-10, the area under tube well irrigation was 5,002 Ha. This reduced to 4,985 Ha in the year 2013-14. The net decrease of area under tube well irrigation is -17 hectares (Table 1&2).

Table: 2 Area irrigated by different sources in Mandya district - 2013-14

Area in hectares (bracket indicates percentage)

SI.NO	Taluk	Canal	Tank	Wells	Tube Wells	Other Sources	Net Area Irrigated
1	K.R. Pet	15034 (67.9)	4380 (19.8)	984 (4.4)	1234 (5.6)	508 (2.3)	22140
2	Maddur	18670 (87.7)	1034 (4.9)	1121 (5.3)	380 (1.8)	84 (0.4)	21289
3	Malavalli	16970 (81.0)	2351 (11.2)	854 (4.1)	720 (3.4)	53 (0.3)	20948
4	Mandya	19841 (81.6)	2620 (10.8)	1357 (5.6)	501 (2.1)	0	24319
5	Nagamangala	4314 (50.3)	2341 (27.3)	594 (6.9)	1120 (13.1)	201 (2.3)	8570 -
6	Pandavapura	13341 (70.6)	2987 (15.8)	1534 (8.1)	270 (1.4)	764 (4.0)	18896
7	Srirangapatna	8561 (86.0)	231 (2.3)	407 (4.1)	760 (7.6)	0	9959
District	Total	96731 (76.7)	15944 (12.6)	6851 (5.4)	4985 (4.0)	1610 (1.3)	126121

Source: Mandya District at a Glance - 2013-14

IRRIGATION BY OTHER SOURCES:

During the year 2009-10, Mandya district had 3,152 Ha of land under irrigation by other sources like lift irrigation, flood water and ground water and in 2013-14 it decreased to 1,542 Ha. The farmers are not using these kind of irrigation systems (Table 1&2).

INTENSITY OF IRRIGATION:

The intensity of irrigation refers to more and more use of water for the same piece of land to cultivate different types of crops or more number of crops in a year or an agricultural season. Therefore, the high index of intensity of irrigation in a region can definitely show the agriculture development in an Indian context. Intensity of irrigation is defined as the percentage of net irrigated area to the net sown area. Map 1 & 2 shows that the regional variations in the intensity of irrigation are great and at once impressive.

Table: 3 Intensity of Irrigation during 2009 10 and 2013 14

SI.NO	Taluk	2009-10	2013-14
1	K.R. Pet	52.8	60.6
2	Maddur	58.2	74.6
3	Malavalli	59.2	80.3
4	Mandya	67.0	87.6
5	Nagamangala	29.5	38.0
6	Pandavapura	70.7	59.3
7	Srirangapatna	73.9	63.2

ISSN: 2320 - 236X

> LOW INTENSITY OF IRRIGATION (< 60)

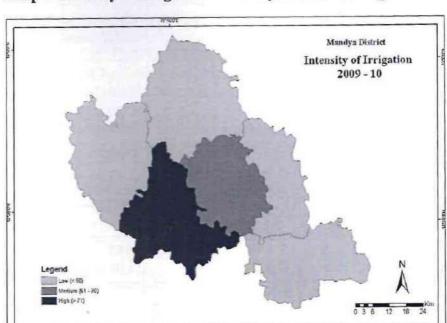
Nagamangala taluk was categorized in low intensity of irrigation in two periods (2009-10 and 2013-14) (Map-1&2). Pandavapura taluk was high in the year 2009-10 and it came down to low in the year 2013-14. K R Pet, Maddur and Malavalli was low intensity of irrigation during 2009-10.

➤ MEDIUM INTENSITY OF IRRIGATION (60-70)

Mandya taluk are categorized in medium intensity of irrigation during 2009-10 (Map-1). Two out of seven taluks (K R Pet and Srirangapatna) are categorized in medium intensity of irrigation in the year 2013-14 (Map-2).

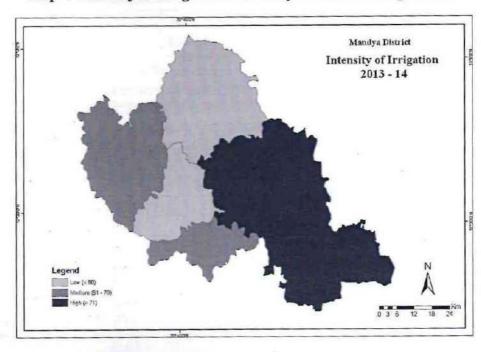
> HIGH INTENSITY OF IRRIGATION (> 71)

Pandavapura and Srirangapatna taluks are categorized in high intensity of irrigation during 2009-10 (Map-1). Mandya, Maddur and Malavalli taluks was high intensity of irrigation in the year of 2013-14.



Map-1 Intensity of Irrigation in Mandya district during 2009-10





CONCLUSION

Rainfall was the only source of water for cultivating Ragi, Paddy and Horse gram in Mandya District before the introduction of irrigation. The district started glowing with greenery only after Krishna Raja Sagar water was made available to farmers for irrigation purpose. The cropping pattern changed with the introduction of mechanization and high yielding varieties with significant increase in yield levels. But due to erratic rainfall in few of the crop years, there was less water storage in the K.R.S. reservoir eventually resulting in less water for irrigation to grow crops. Hence, over the years, the cultivated area and irrigated area drastically decreased during the study period also.

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ORIGINAL PAPER

SYNTHESIS, CHARACTERIZATION AND ANTIMICROBIAL ACTIVITY OF NOVEL FORMAZANS

Suresh B. Ahir¹, Parashar H. Modh¹

¹ Chemistry Department, Arts and Science College, Dabhoi, Gujarat (India)

ABSTRACT

A new series of formazans were synthesised, containing Thiazole moiety. Thiazole derivative condensed with aldehyde, yields the Schiff bases. It gives on condensation with different diazonium salts will give formazans. The structures of the newly synthesised formazans have been confirmed by elemental analysis and spectral analysis. The compounds were tested for their anti-microbial activity.

KEYWORDS: Schiff base, Thiazol derivatives, Formazans.

INTRODUCTION

Schiff bases possess good antimicrobial activity and pharmacologocal activity. These are one of the important intermediates for the synthesis of a different heterocyclic compounds. Furthermore, formazans are known for pharmacophoric in nature. Formazans are those compound which contain the characteristic chain of atoms -N=N-C=N-NH-. Formazans are coulored compounds ranging from red to orange or blue depending upon their structures.

Such compounds gave distinct class with characteristic properties; structure was first elucidated by Bam Berger¹ and by Von Pechmann², who agreed to call them as "formazyl compounds" Formazans have been found to possess antiviral³⁻⁵, antimicrobial⁶⁻⁸ and anti-inflammatory activities. Number of formazans have been claimed to possess promising antifertility and antiviral activities particularly against Ranikhet disease virus and Plant virus.

EXPERIMENTAL

All reagents were obtained from commercial sources. Solvents were dried and purified with known conventional methods.

ANALYTICAL METHODS

All melting points were taken in open capillary tube and were uncorrected. Thin layer chromatography was performed on precoated TLC plates with silica gel (Merk GF254) and detection was done by ultra-violet lamp. The IR spectra were recorded on Shimadzu 8201 PC FT-IR spectrophotometer using KBr pelletets in cm⁻¹.The 1 H NMR spectra were recorded using 300MHz, CDCl₃ as a solvent, chemical shift in δ ppm and TMS as an internal standard.

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REACTION SCHEME

- (I) 2-amino-4-(3-nitro phenyl)-5-(substituted phenylazo)-1,3-Thiazoles: (2):
- (II) N-benzylidene-4-(3-nitrophenyl)-5(substituted phenyldiazenyl)thiazole-2-amine:
 (3):
 Title compound was synthesized using earlier method. 10
- (III) Synthesis of (NE)-4-(3-nitrophenyl)-N-(substituted phenyl)-(substituted phenyl diazenyl) methylene)-5-(substituted phenyl diazenyl)-thiazole-2-amine:4(a-j):

Formazans:

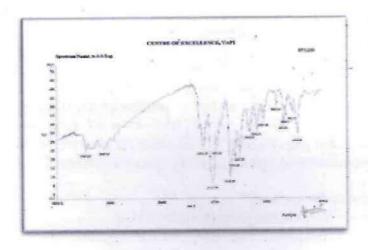
i) are given in Table-1.

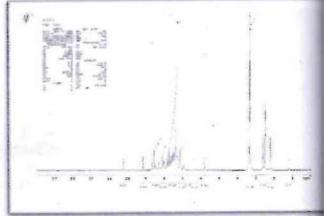
The diazonium salt solution of amine was prepared by the earlier method. The resulting diazo solution was used for the subsequent reaction. The diazonium salt solution of amine was added drop wise into a cooled suspension of Schiff base prepared in step-II (0.005 M) and sodium acetate (5 gm) in ethanol (20ml). Keep stir the reaction mass at 0-5°C till completion of reaction. Progress of the reaction was measured by TLC. (Eluent: Hexane-7 ml + Ethyl acetate-3 ml), After reaction completion, Add 60 ml cold water and solid material obtained was filtered and wash with water. Crystallized it from solvent mixture of dimethyl formamide and methanol in the ratio of 1:1. Similarly rest of substituted Formazan derivatives were prepared. Physical and analytical data of 4(a-

Table-1: Physical and Analytical data of Formazans Derivatives: 4 (a-j)

Compd	Molecular Formula (Molecular weight-gm/mole)	R	R"	% yield	M.P. °C	%N Reqd. (Found)	%S Reqd. (Found)
4-a	C ₂₉ H ₂₁ N ₇ O ₃ S (547)	-H	-o-OCH3	72.5	79	17.92 (17.88)	5.85 (5.84)
4-b	C ₃₀ H ₂₃ N ₇ O ₃ S (561)	-p-CH₃	-0-OCH3	70.2	85	17.47 (17.45)	5.70 (5.66)
4-c	C ₃₀ H ₂₃ N ₇ O ₄ S (561)	-m-CH ₃	-0-OCH ₃	80.1	70	17.47 (17.46)	5.70 (5.65)
4-d	C ₃₀ H ₂₃ N ₇ O ₄ S (577)	-p-OCH ₃	-0-OCH ₃	79.6	74	16.98 (16.95)	5.55 (5.51)
4-e	C ₂₉ H ₂₀ CIN ₇ O ₄ S (581.5)	-p-Cl	-0-OCH ₃	65.5	80	16.85 (16.83)	5.50 (5.43)
4-f	C ₂₈ H ₁₈ CIN ₇ O ₂ S (551.5)	-H	-p-Cl	74.1	75	17.77 (17.74)	5.80 (5.76)
4-g	C ₂₉ H ₂₀ ClN ₇ O ₂ S (565.5)	-р-СН3	-p-Cl	77.3	71	17.33 (17.30)	5.66 (5.60)
4-h	C ₂₉ H ₂₀ ClN ₇ O ₂ S (565.5)	-m-CH ₃	-p-Cl	66.4	80	17.33 (17.31)	5.66 (5.64)
4-i	C ₂₉ H ₂₀ ClN ₇ O ₃ S (581.5)	-р-ОСН3	-p-Cl	68.0	91	16.85 (16.82)	5.50 (5.46)
4-j	C ₂₈ H ₁₇ Cl ₂ N ₇ O ₂ S (586)	-p-Cl	-p-Cl	74.2	- 74	16.72 (16.67)	5.46 (5.42)

IR and NMR spectra:





Spectral data of some selected compounds:

Compd.(4-b): IR(v max in cm⁻¹): 3044(aromatic C-H Str.),

1626(aromatic c=c Str.), 1683(C-N str.), 877(C-H bending), 692(C-S-C Str.), 1538(C-NO₂), 1598(-

N=N-). ¹HMR δ ppm: 2.28(s, 3H, CH₃), 7.26-8.82(m, 8H, Ar-H)

Compd.(4-c): IR(v_{max} in cm⁻¹): 3100(aromatic C-H Str.), 1601(aromatic c=c Str.), 1680(C-N str.), 904(C-H bending), 692(C-S-C Str.), 1514(C-NO₂), 1605(-N=N-). ¹HMR δ ppm: 3.84(s, 3H,Ar-OCH₃), 7.02-8.67(m, 8H, Ar-H).

Compd.(4-d): IR(v _{max} in cm⁻¹): 3083(aromatic C-H Str.), 1614(aromatic c=c Str.), 3450(C- N str.), 832(C-H bending), 692(C-S-C Str.), 1530(C- NO₂), 1611(-N=N-). ¹HMR δ ppm: 7.25-8.70(m, 8H, Ar-H).

Compd.(4-i): IR(v $_{max}$ in cm⁻¹): 3100(aromatic C-H Str.), 1661(aromatic c=c Str.),1679(-N=C-), 761(C-H bending), 694(C-S-C Str.), 1516(C- NO₂), 1611(-N=N-), 1322 (Ar- CH₃),1254(-C-O-C-). 1 HMR δ ppm:2.21(s, 3H, - CH₃), 3.84(s, 3H,Ar-OCH₃), 2.38(s, 1H, =CH-Ar), 6.94-8.70(m, 8H, Ar-H), 9.37(s, 1H, Ar-OH).

Compd.(4-g): IR(v $_{max}$ in cm⁻¹): 3114(aromatic C-H Str.), 1633(aromatic c=c Str.),1667(-N=C-), 761(C-H bending), 694(C-S-C Str.), 1514(C- NO₂), 1606(-N=N-), 1322 (Ar- CH₃),1254(-C-O-C-). 1 HMR δ ppm:2.213(s, 6H, - CH₃), 3.860(s, 3H,Ar-OCH₃),6.969-8.696(m, 16H, Ar-H).

RESULT AND DISCUSSION

Schiff base was prepared by condensation of thiazole derivative and 4-methoxy benzaldehyde. Formation of Schiff base was confirmed by appearance of IR band in the region 1660 cm⁻¹ due to -N=CH- gr. and disappearance of IR band in the region 3350 cm⁻¹ and 1710 cm⁻¹ corresponding to -NH₂ and -CHO group of thiazole and aldehyde respectively. ¹H NMR spectra shows a signal at δ 2.5 ppm due to -N=CH- (1H) of Schiff base. Further reaction of Schiff base and diazonium salt of amine at 0-5°C afforded formazans. These compound shows IR band at 1600-1615 cm⁻¹ due to -N=N- stretching vibration. ¹H NMR shows singlet peak at δ 8-9 ppm due to -N=CH- (azomethine) proton in precursor, did not appeared in formazans.

Antimicrobial activity:

The antimicrobial activity of newly synthesized compounds was tested by cylinder cup (also called agar diffusion method¹¹. The compounds were evaluated for antibacterial activity against E. Coli, P. Aeurginosa, S. Aureus and Bacillus S P. All the compound were dissolved in DMF and the concentration of each compound tested was 100µgm/ml. The area of inhibition of zone measured in mm. An examination of the data reveals that most of all compounds showed antibacterial activity. Results are presented in Table-2.

Table-2: Antimicrobial activities of Formazans Derivatives

Compd.		Zone of I	nhibition (mm)	. 2
Nos.	E. Coli	P. Aeurginosa	S. Aureus	Bacillus SP.
4-a	NA	10.0	11.0	8.0
4-b	9.0	9.5	NA	10.0
4-c	NA	NA	8.5	9.5
4-d	10.5	11.0	11.5	NA
4-e	13.5	13.0	12.0	12.0
4-f	9.5	9.0	10.0	NA
4-g	NA	NA	9.0	9.0
4-h	NA	10.5	10.0	9.5
4-i	11.5	10.5	10.0	11.0
4-j	14.0	13.0	11.5	11.0

#NA: Not Active #7-11 Relatively Active #>11 Most active.

From the experimental data shown in table, it clearly indicates that some compounds relatively ineffective, relatively effective and most effective anti bacterial agents. From data presented

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in table it is found compd.7-e, and 7-j shows most effective, while 7-i found relatively effective.

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GLOBALIZATION AND INDIA

Rupal G. Brahmbhatt

Associate Professsor (Economics), MP Arts and MH Commerce College for Women, Ahmedabad, Gujarat (India)

ABSTRACT

Globalization is a process of exploring the inherent strengths of each nation in terms of its labour, capital and entrepreneurship and capitalizing on each strength to trade for a less competitive product or service. Globalization became an inevitable tool for growth of developing and emerging economies due to saturation of demand at the domestic level and the need for better standard of living. Developed, developing and emerging economies are striving continuously for making an effort to increase their growth by way of increased international trading. We are seeing economies getting liberalized for accommodating the needs of a foreign capital and workforce across the globe. India too has not remained averse from the above stated liberalization. Historically India had a strong global business connect but with the emergence of super powers like US it started to diminish considerably. But after the liberalization of 1991 and the fruits enjoyed by India we continue to further make the norms liberal for foreign capital flows. India currently accounts for 2.7% of World Trade (as of 2015), up from 1.2% in 2006 according to the World Trade Organization (WTO). We have taken lot of proactive steps to make India a preferred destination for doing business. As part of efforts to improve its ranking on 'Ease of Doing Business', India today reduced the number of mandatory documents required for import and export of goods to three in each case. The move will also lead to reduction in transaction cost and time. India ranked 126th in Trading Across Borders component of "Ease of Doing Business", out of 189 countries ranked by the World Bank in its 2015 Report. It is expected that this step would improve India's ranking. As we realized that the fruits of globalization are sweet, we continue to enhance and upgrade our legal, capital and governmental infrastructure so as to improve our share of global world trade.

Globalization is a process of interaction and integration among the people, companies, and governments of different nations, a process driven by international trade and investment and aided by information technology.

Globalization was possible with the advent of human innovation and technological progress. The economies became increasingly integrated with liberal movement of goods, services and capital across borders. It would also refer to the movement of people and knowledge across the international borders.

The term "globalization" began to be used more commonly in the 1980s, reflecting technological advances that made it easier and quicker to complete international transactions—both trade and financial flows. It refers to an extension beyond national borders of the same market forces that have operated for centuries at all levels of human economic activity—village markets, urban industries, or financial centers. Thereby it explored the global efficiency available in different markets. The exploration of efficiency across different markets also led to the increase in the efficiency of the global value chain at all levels.

Historically, India had the distinction of being the world's largest economy in the beginning of the Christian era, as it accounted for about 32.9% share of world GDP and about 17% of the world population and that's why it was referred as "Sone ki Chidiya". The goods produced in India had long been exported to far off destinations across the world. Therefore, the concept of globalization is hardly new to India while the current times only re invent the same.

India currently accounts for 2.7% of World Trade (as of 2015), up from 1.2% in 2006 according to the World Trade Organisation (WTO). Until the liberalisation of 1991, India was largely and intentionally isolated from the world markets to protect its domestic industries and trying to achieve self reliance. Foreign trade was subject to import tariffs, export taxes and quantitative restrictions, while foreign direct investment was restricted by upper-limit equity participation, restrictions on technology transfer, export obligations and government approvals; these approvals were needed for nearly 60% of new FDI(Foreign Direct Investment) in the industrial sector. The restrictions ensured that FDI averaged only around \$200M annually between 1985 and 1991; a large percentage of the capital flows consisted of foreign aid, commercial borrowing and deposits of nonresident Indians. We were not focused about the growth of the economy until the liberalization period. India's exports were stagnant for the first 15 years after independence, due to the predominance of tea, jute and cotton manufactures, demand for which was generally inelastic. Imports in the same period consisted predominantly of machinery, equipment and raw materials, due to nascent industrialization. India's exports have increased over the last two decades, from US \$17.9 billion in 1991-92 to US \$83.5 billion in 2004-05 and further to US \$312.6 billion in 2013-14. Similarly, the share of India's merchandise exports in the world exports has increased from 0.5 per cent in 1991 to 0.8 per cent in 2004 and 1.7 per cent in 2013. Import growth decelerated sharply from 32.3 per cent in 2011-12 to 0.3 per cent in 2012-13 and fell to a negative -8.3 per cent in 2013-14, owing to fall in non-oil imports by 12.8 per cent. In 2014-15 (April-July), import growth has been negative at (-) 3.8 per cent. After registering negative import growth continuously for 12 months, import growth was positive in June and July 2014 at 8.3 per cent and 4.3 per cent respectively.

Exports during August, 2015 were valued at US \$21266.31 million (Rs.138384.74 crore) which was 20.66 per cent lower in Dollar terms (15.22 per cent lower in Rupee terms) than the level of US \$26803.48 million (Rs.163220.33 crore) during August, 2014. Imports during August, 2015 were valued at US \$33744.28 million (Rs. 219581.77 crore) which was 9.95 per cent lower in Dollar terms and 3.77 per cent lower in Rupee terms over the level of imports valued at US \$37472.78 million (Rs. 228191.26 crore) in August, 2014.

India is a founding-member of General Agreement on Tariffs and Trade (GATT) since 1947 and its successor, the World Trade Organisation. While participating actively in its general council meetings, India has been crucial in voicing the concerns of the developing world.

Despite reducing import restrictions several times in the 2000s, India was evaluated by the World Trade Organisation in 2008 as more restrictive than similar developing economies, such as Brazil, China, and Russia. The WTO also identified electricity shortages and inadequate transportation infrastructure as significant constraints on trade. India's non coupling with the world became a positive factor as it remained isolated from the global financial crisis of 2008-2009.

INTERNATIONAL TRADE

A core element of globalization is the expansion of world trade through the elimination or reduction of trade barriers, such as import tariffs. Greater imports offer consumers a wider variety of goods at lower prices, while providing strong incentives for domestic industries to remain competitive. Exports, often a source of economic growth for developing nations, stimulate job creation as industries sell beyond their borders. It also increases the foreign exchange reserves of the developing countries. More generally, trade enhances national competitiveness by driving workers to focus on those vocations where they, and their country, have a competitive advantage thereby exploring the efficiency arbitrage present across the countries. Greater openness can also stimulate foreign investment, which would be a source of employment for the local workforce and could bring along new technologies—thus promoting higher productivity.

Restricting the international trade would mean engaging in protectionism which is adverse for a country as a policy. For example, raised tariffs would increase the price of imported goods thereby harming the consumer financially. Protectionism would only reward a group of people who are well organized and politically well connected at the expense of the consumers. In the long run, it reduces the competitive forces into the sector and thereby restricts any innovations.

Developing countries can benefit from an expansion in international trade. Ernesto Zedillo, the former president of Mexico, has observed that, "In every case where a poor nation has to significantly overcome its poverty, this has been achieved while engaging in production for export markets and opening itself to the influx of foreign goods, investment, and technology." And the trend is clear. In the late 1980s, many developing countries began to dismantle their barriers to international trade, as a result of poor economic performance under protectionist policies and various economic crises. Overall, while the average tariff rate applied by developing countries is higher than that applied by advanced countries, it has declined significantly over the last several decades.

EFFECTS OF GLOBALIZATION ON INDIAN SOCIETY

Globalization is a significant factor in competitive world that integrate and mobilize cultural values of people at global level. In the age of rapid technical progression, many countries are unified and transformed due to the process of globalization. Cross country incorporation has several aspects and can be political, cultural, social and/or economic, all which equal globalization.

Globalization increases competitiveness at company level and national level, which leads company management and governments to embrace strategies designed to increase labour effectiveness with reference to productivity, quality and innovation. There a lot of organizations in India like HDFC bank, ITC Ltd, etc who have got institutional ownership where internal control mechanism and human resource management is done in an international way.

Generally, globalization involves economies that are opening up to international competition and that do not distinguish against international capital with certain restrictions as in India that we have for Foreign Direct Investments. Consequently, globalization is often accompanied by a liberalization of the markets and the privatization of productive assets. But globalization also leads to unemployment, increasing casual employment and weakening labour movements. Theoretical literature denotes that Globalization has made countries to realize that they can share their cultural values and economic exchanges to promote business and gain competitive advantage. A lot of working professionals from China and Honk Kong stay in Metro cities in India and have embraced the local cuisine as well as they have got their own Indian name to be recognized with.

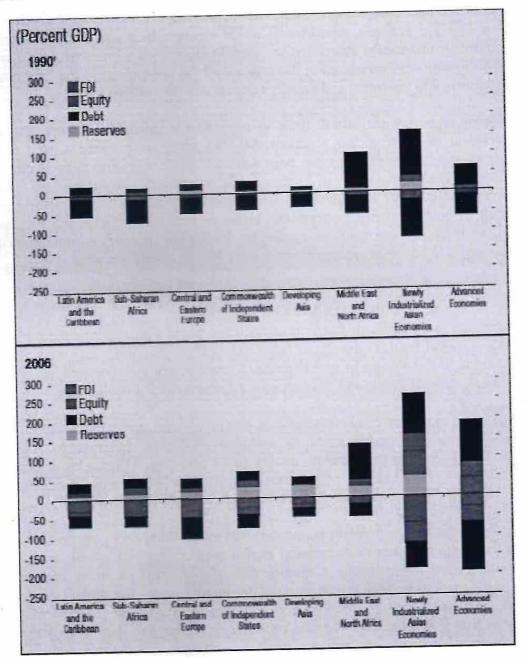
THE IMPLICATIONS OF GLOBALIZED FINANCIAL MARKETS

The world's financial markets have experienced a dramatic increase in globalization in recent years. Global capital flows fluctuated between 2 and 6 percent of world GDP during the period 1980-95, but since then they have risen to 14.8 percent of GDP, and in 2006 they totaled \$7.2 trillion, more than tripling since 1995. Rapid increase was observed in advanced economies but developing economies are also getting financially integrated.

Countries have strengthened their capital markets in a way that has attracted more investment capital which has resulted to facilitate a more efficient allocation of capital thereby leading to sustained economic growth. As countries have strengthened their capital markets they have attracted more investment

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CROSS-BORDER ASSETS AND LIABILITIES (PERCENT GDP)



Data series in 1995 for central and eastern Europe and the Commonwealth of Independent States.

Data of both the years (1990 and 2006) under consideration helps us understand that countries have got a more diversified pool of capital as compared to plain vanilla debt. This substantiates the fact that increasing the FDI and equity components in the countries capital structure lead to better reserves scenario.

A recent paper by the IMF's Research Department takes stock of what is known about the effects of financial globalization. The analysis of the past 30 years of data reveals two main lessons for countries to consider.

Firstly, the findings support the view that countries should understand the risk and returns of foreign capital flows. Though advanced economies had largely unambiguous gains from financial integrations. But for emerging and developing countries, certain factors influence more and give strong impetus which are well developed financial sectors, strong institutions, sound macroeconomic policies and sustained trade openness. For example, a strong financial market would help moderate the effect or boom bust cycles with the help of domestic institutions and sound macroeconomic policies which will ultimately help attract good capital flows like portfolio and FDI.

The second lesson to be drawn from the study is that there are also costs associated with being overly cautious about opening to capital flows. These costs include lower international trade, higher investment costs for firms, poorer economic incentives, and additional administrative/monitoring costs. Opening up to foreign investment may encourage changes in the domestic economy that eliminate these distortions and help foster growth.

JIMIC	of top five investing cou		
Rank	Country	Inflows (Million USD)	Inflows (%)
1	<u>Mauritius</u>	85,178	44.24%[15]
2	United States	18,040	9.37%
3	United Kingdom	15,363	7.98%
4	Netherlands	11,177	5.81%
5	Singapore	9,742	5.06%

Foreign direct investment in India has reached 2% of GDP, compared with 0.1% in 1990, and Indian investment in other countries rose sharply in 2006.

As the third-largest economy in the world in PPP (Purchasing Power Parity) terms, India is a preferred destination for foreign direct investments (FDI). India has strengths in information technology and other significant areas such as auto components, chemicals, apparels, pharmaceuticals, and jewelry. Despite a surge in foreign investments, rigid FDI policies resulted in a significant hindrance.

India has positioned itself as one of the front-runners of the rapidly growing Asia Pacific Region. India has a large pool of skilled managerial and technical expertise. The size of the middle-class population stands at 300 million (Deutsche Research) and represents a growing consumer market.

Indian Companies going global

Buyer	Acquisitions	Country
Mittal Steel	Arcelor	Luxembourg
Reliance Industries	Flag Telecom	Bermuda
Tata Motors	Daewoo	Korea
Infosys Technologies	Expert Information Services	Australia
Bharat Forge	Carl Dan Peddinghuas	Germany
Ranbaxy	RPG Aventice Laboratories	France
Wockhardt	CP Pharmaceuticals	UK
Cadila Health	Alpharma SAS	France
Hindalco	Straits Ply	Australia
Wipro	Nervewire Inc	USA
Aditya Birla	Dashiqiao Chem	China
United Phosphorus	Oryzalin Herbicide	USA

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ORIGINAL PAPER

AN EFFECT OF THALASSEMIA MAJOR AMONG GENDER AND RELIGION IN AHMEDABAD

Dr. Pratibha Nayak

Associate Professor

Department of Home Science

D.C.M. Arts and Commerce College,

Mandal Rod, Viramgam, Gujarat (India)

ABSTRACT

The Present investigation is to find out the effect of Thalassemia Major among gender and religion in Ahmedabad. The sample consists of 700 family members of Thalassemia Major Patients, out of which 344 are Females and 356 are Males. For this purpose of investigation Self developed Thalassemia Major Effect measurement test was used. The obtained data were analyzed through 'percentage' to know the effect of Thalassemia Major among gender and religion in Ahmedabad. The results show that 49.1% female family members and 50.9% male family members are having less negative effect of Thalassemia Major Patients and 69.2% Hindu family members and 30.8 Muslim family members are having Positive effect regarding treatment of Thalassemia Major Patients.

INTRODUCTION

Thalassemia (from Greek, thalassahaima, blood; British spelling, "thalassemia") is an inherited autosomal recessive blood disease. In thalassemia, the genetic defect results in reduced rate of synthesis of one of the globin chains that make up hemoglobin. There are an estimated 60-80 million people in the world who carry the beta thalassemia trait alone. Thalassemia syndromes are a heterogeneous group of single gene disorders, inherited in an autosomal recessive manner, prevalent in certain parts of the world. BETA- thalassemia is the most common single gene disorder in our country. In fact beta- thalassemia has emerged as a huge public health problem worldwide. Increase in survival of patients with this disorder has led to more prevalence of this disease. Reportedly, there are about 240 million carriers of bthalassemia worldwide, and in India alone, the number is approximately 30 million with a mean prevalence of 3.3%. But among certain communities and religions like Punjabis, Sindhis, Bengalis, Jams and Muslims, the incidence of beta-thalassemic trait ranges between 8-15 %. It is estimated that there are about 65,000-67,000 b- thalassemia patients in our around 9,000-10,000 cases being added every year. The carrier rate for b-thalassemia gene varies from 1 to 3% in Southern India to 3% to 15% in Northern India. Certain communities in India, such as Sindhis and Punjabis from Northern India, Bhanushali's, Kutchis, Lohana's from Gujarat, Mahar's, Neobuddhist's, Koli's and Agri's from Maharashtra, & Gowda's and Lingayat's from Karnataka etc. have a higher carrier rate. The purpose of this study was to measure an effect of Thalassemia Major among gender and religion in Ahmedabad.

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RESEARCH PROBLEM

The research problem of this study is An effect of Thalassemia Major among gender and religion in Ahmedabad.

OBJECTIVE

- The purpose of the present investigation was an effect of Thalassemia Major among gender in (1)Ahmedabad.
- The purpose of the present investigation was an effect of Thalassemia Major among religion (2)in Ahmedabad.

HYPOTHESIS

- There is no significant difference related to an effect of Thalassemia Major among gender in (1) Ahmedabad.
- There is no significant difference related to an effect of Thalassemia Major among religion in (2)Ahmedabad.

METHOD

- SAMPLE:- The sample of the present study consists of 700 family members of Thalassemia (A) Major Patients, out of which 344 are Females and 356 are Males both living in Ahmadabad District of Gujarat State.
- TOOL:-In the present study to measure the Thalassemia effect self-developed 'Thalassemia (B) Major Effect measurement test' was used.

STATISTICAL STRATEGY

In relation to An effect of Thalassemia Major among gender and religion in Ahmedabad results was given by percentage.

RESULT AND DISCUSSION

Table-1: Details of Positive and Negative effect on family members of Thalassemia Major

Patients in relation to gender

Group	N	Percentage
Males	356	50.9%
Females	344	49.1%

Table no.I shows Details of Positive and Negative effect on family members of Thalassemia Major Patients in relation to gender, for Male Members the Percentage is 50.9%, for Female Members the Percentage is 49.1%. So the results show that 49.1% female family members and 50.9% male family members are having less negative effect of Thalassemia Major Patients.

Table-2: Details of Positive and Negative effect on family members regarding treatment of Thalassemia Major Patients in relation to religion

Group	N	Percentage
Hindu	485	69.2%
Muslim	215	30.8%

Table no. II shows Details of Positive and Negative effect on family members regarding treatment of Thalassemia Major Patients in relation to religion, for Hindu family Members the Percentage is 69.2%, for Muslim family Members the Percentage is 30.8%. So the results show that 69.2% Hindu family members and 30.8 Muslim family members are having Positive effect regarding treatment of Thalassemia Major Patients.

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CONCLUSION

- (1) 49.1% female family members and 50.9% male family members are having less negative effect of Thalassemia Major Patients.
- (2) 69.2% Hindu family members and 30.8 Muslim family members are having Positive effect regarding treatment of Thalassemia Major Patients.

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ORIGINAL PAPER

CORPORATE SOCIAL RESPONSIBILITY AND AUGMENTATION OF CUSTOMER LOYALTY: WITH REFERENCE TO INDIAN MOBILE SERVICE PROVIDERS

Mr. Prasanna Kumar. M.G1 and Dr. Y. M. Raju2

¹ Research Scholar (UGC-Senior Research Fellow), ² Professor & Dean Department of Post-Graduate studies and Research in Commerce, Mangalore University, Mangalagangothri, Karnataka (India

ABSTRACT

Corporate Social Responsibility (CSR) is the new buzzword and seems to benefit a firm in many ways. This is the reason why both academics and practitioners have shown an intense interest in CSR and the body of research has been growing steadily. Despite the large body of the literature, highlighted the need for further examination of the effects CSR initiatives have on consumer behavior. This need is even more apparent in India where most of the big companies have engaged with the concept of CSR, without however knowing the impact on consumer behavior. Indeed, over the past decade, in India we have witnessed the gradual increase of CSR initiatives by companies in different sectors. The banking sector is one of the leading in CSR initiatives followed by other leader companies in various industries, such as alimentation, insurance and cement producers. In today's world, CSR can be defined as regards to all aspects of business behavior so that the impacts of these activities are incorporated in every corporate agenda. So, with the literatures definition of CSR, it can be concluded that CSR is the continuing commitment taken by business organizations to strengthen their ethical concepts and social involvement in society, contribute to economic development, sponsor charitable programs, and improve the quality of the workforce and also the increment of services provided. However on the other hand argue that CSR can promote incompetence by leading the managers to get themselves involved in areas beyond their expertise, that is, trying to repair society's ill.

KEYWORDS: Corporate Social Responsibility, Banking Sector, Economic Development, Quality of the Workforce

"The mobile phone has moved beyond being a mere device to become a Key "social object" present in every aspect of our daily lives"

- International Telecommunications Union. ITU

INTRODUCTION

Generally, involvements in CSR activities are inspired by several construct motivational factors and follow the agency theory assumption. One of the primary motivating factors is the belief that CSR can increase long term profitability and sustainability of the company as well as enhance the reputation of the organization (*Swaen and Chumptaz*, ,2008). In a very competitive global market, mobile telecommunication companies must strive to portray a picture of themselves as highly socially responsible companies. Active involvement in socially beneficial programs provides extra advantages to the company.

The impact of business activities on people's quality of life leads to increase concerns about corporate social responsibility (CSR). The number of CSR researches has been debated regarding theories of academic researches, practitioners, and text books. Nowadays, CSR is considered by individuals as an absolute necessary and has resulted in businesses which have been expected to define their roles in society in applying social, ethical, and legal responsibilities to their businesses. However, many organizations presently emphasize on profitability, products, services, and marketing. Meanwhile, they have neglected the effect of running the business on society.

Corporate Social Responsibility (CSR) is the new buzzword and seems to benefit a firm in many ways. This is the reason why both academics and practitioners have shown an intense interest in CSR and the body of research has been growing steadily. Despite the large body of the literature, (Sen and Bhattacharya, 2001) highlighted the need for further examination of the effects CSR initiatives have on consumer behavior. This need is even more apparent in India where most of the big companies have engaged with the concept of CSR, without however knowing the impact on consumer behavior. Indeed, over the past decade, in India we have witnessed the gradual increase of CSR initiatives by companies in different sectors. The banking sector is one of the leading in CSR initiatives followed by other leader companies in various industries, such as alimentation, insurance and cement producers.

THE CONCEPT OF CORPORATE SOCIAL RESPONSIBILITY

The concept of corporate social responsibility (CSR), calls for a lengthy discussion due to its varied history. In the past, there have been traces of evidence in the business community that showed their concerns for society in general. Although there are many definitions of CSR available, we center our attention on more recent concepts of CSR. According to (Richardson, Welker and Hutchinson,1999), CSR behaviors can be defined as discretionary actions undertaken by companies that are intended to advance their social issues. (Joyner, Payne & Raiborn,2002) noted that CSR are categories of economic, legal, ethical and discretionary activities of a business entity as adapted to the values and expectations from society. They also added that, CSR are the basic expectations of the company regarding initiatives that take the form of protection to public health, public safety, and the environment. In this concept, they explained that values and ethics influence the extent of a corporation's perceived social responsibility that is influenced by societal activities, norms or standard.

In today's world, CSR can be defined as regards to all aspects of business behavior so that the impacts of these activities are incorporated in every corporate agenda (Orgrizek, 2001; Coldwell, 2001). So, with the literatures definition of CSR, it can be concluded that CSR is the continuing commitment taken by business organizations to strengthen their ethical concepts and social involvement in society, contribute to economic development, sponsor charitable programs, and improve the quality of the workforce and also the increment of services provided. However on the other hand (Freeman & Liedtka ,1991) argue that CSR can promote incompetence by leading the managers to get themselves involved in areas beyond their expertise, that is, trying to repair society's ill.

OBJECTIVES OF THE STUDY:

The study is conducted with the following objectives:

- 1. To know the Corporate Social responsibility initiated by mobile service providers.
- 2. To determine the factors influence on augmentation of customer loyalty.
- To analyze consumers perspective on CSR and how CSR perception affects the degree of customer loyalty particularly in mobile service companies.
- 4. To know the consumers perceived utility of mobile service providers.

CONCEPTUAL FRAMEWORK

PRICE FAIRNESS:

Marketing researches have suggested that price is a critical factor which enhances the customer satisfaction because whenever customer evaluates the value of goods or services they often think of price. The price is what the customer sacrificed to obtain goods or services (Herrmann and Huber, 2007). However, unreasonable changes in price caused customers to perceive unfairness and unsatisfactory. Fairness can be defined as a belief of judgment of whether an outcome reaches to be reasonable, acceptable and just. Moreover, customers will not always know or remember the actual price of a good or service but they consider in a way of appropriateness for them (Landrum and Prybuto, 2004). That means price fairness can be included the comparison of standard price, price perception and reference price. Prior works showed that customers with perceived price fairness have significant influence on customer satisfaction, behavior intention, and customer loyalty.

SERVICE QUALITY:

Considerably, the issue of service quality has been studied by researchers and practitioners. Quality is intangible and often the cause of misunderstanding because service has unique characteristics such as, intangibility, heterogeneity, inseparability, and cannot be kept for future consumption. Broadly defined, service quality is disconfirmation between customers' expectation and perceived service performances. SERVQUAL is a popular multiple-item instrument for service quality assessment. In order to measure service quality, Parasuraman et al, 2005 proposed five dimensions: tangibility, reliability, responsiveness, assurance, and empathy. In the context of mobile telecommunication sector, network quality is one major factor of creating service quality. Prior studies found that service quality positively influences on customer satisfaction and organization's image.

PRIVACY CONCERNS:

The greater advanced capabilities for customer services with technology the more privacy concerns arise caused customers adversely response to organization. Privacy concerns have been recognized as international fundamental right, the customer expects the civil right need to be protected (Osemene, 2012). Prior studies have been giving more attention regarding customers' attitudes on individual information especially tradeoff between benefits and unveiled information. Many empirical studies revealed that organization with efficient privacy policy influencing on customers' trust. In addition, trust has been antecedent of customer satisfaction. It can be implied that privacy concerns have positively influenced on customer satisfaction.

CUSTOMER SATISFACTION:

Many organizations have been struggling to acquire customer satisfaction in order to protect their customers turn to rivalries, reduce cost, and build image. Customer satisfaction has been characterized as overall judgment of their expectations and perception of the value received (Gerpott et al., 2001). The perception is based on individual assumption experience with a good or service over the time. Based on empirical studies suggest that customer satisfaction is an antecedent of customer loyalty. Furthermore, the more obvious satisfaction occurs, the stronger relationship of satisfaction and loyalty.

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CUSTOMER LOYALTY

Marketing researches acknowledge that acquiring new customer cost is more expensive than existing customer retention cost which customer loyalty may in turn become a crucial business asset for long-term survival, competitive advantages (Carroll, 1991). Customer loyalty is defined as the relationship of relative attitudes on object (brand, service, and dealer) and repeat patronage. Moreover, it can be determined into three categories: (a) Cognitive- associated with informational determinants, (b) Affective-associated with emotion involving on brand, (c) Conative- associated with behavioral intention towards brand. The concept of customer loyalty is understood as the combination of favorable (Lantos, G. P., 2002), attitudes leads to repurchase intentions and recommend good or service to others, including willing to pay more. It is widely accepted that customer satisfaction is an antecedent of customer loyalty which in turn influence on profitability.

FINDINGS

On the basis of study the findings have framed as follows:

> The customer loyalty is the combination of favourable attitudes leads to repurchase intentions and recommend good or service to others including willing to pay more.

> The customer loyalty has been positively affected by price fairness, legal component, ethical

component, philanthropic component.

> CSR initiatives affect customer satisfaction and loyalty- customer perception about price fairness, service quality, network quality, and privacy concern will have an impact on customer satisfaction which in turn leads to customer loyalty.

The price fairness, service quality, quality of Mobile service, legal, ethical, philanthropic components have positive influence on customer satisfaction but do not have profitability to

shareholders.

The legal requirement beyond customer laws to fulfill legal dimension in order to enhance CSR awareness of organization which in turn retain customer loyalty (Salmones et al., 2005). In general, involvement in CSR activities had several construct motives and was in line with the agency theory assumptions. All mobile companies showed satisfactory involvement in five main categories of CSR, namely environmental concerns, welfare or charity, community involvement, products or services improvement and also natural disasters awareness.

CONCLUSION

With respect to theoretical perspectives, this study applying Carroll's multidimensional CSR through integrating price fairness, service quality, quality of mobile service, profitability to shareholders constructs into economic dimension and combining between privacy concern and Consumer protecting laws with legal dimension (Carroll, 1979). This study based on gathering data from mobile telephone service users in India setting in order to measure their perceptions regarding the mobile service providers' CSR performances. According to study that all CSR dimensions have positive influence on customer satisfaction and loyalty (economic measured by mean of price fairness), except making profit to shareholders. This means organization concentrating on making profit for shareholders cannot drive customer satisfaction.

Organization, indeed, should realize and invest in corporate social responsibility scheme in order to enhance their relationships with customers by initiating robust corporate strategy particularly in social concerns such as setting reasonable price, improving their services, developing innovation, and implementing privacy policy. Moreover, organization should communicate CSR ways to the general

public.

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ORIGINAL PAPER

WORK - FAMILY CONFLICT OF WOMEN POLICE – WITH SPECIAL REFERENCE TO DAKSHINA KANNADA DISTRICT

Bhagyalaxmi. M1, Dr. Ishwara. P2

¹Research Scholar (UGC-SRF), Department of Studies and Research in Commerce Mangalore University, Mangalagangotri, Karnataka (India) ²Associate Professor, Department of Studies and Research in Commerce, Mangalore University, Mangalagangotri, Karnataka (India)

ABSTRACT

Work-family conflict problem is vast and manifested differently from the west due to the rapidly changing socio-economic fabric in the Indian context. Balancing work, house work and child care responsibilities can become strenuous which can result in work-family conflict. Police work is one of the most stressful occupations in the world due to their job-related stresses, disturbance in family life, uncertainty at work, lack of support from the superior, etc. Women playing 'dual roles' of managing home and career, they face greater challenges in striving for balance between their duties at home and the responsibilities at work. The present study makes an attempt to study the level of work - family conflict of women police. The women police were overburdened with the dual responsibilities of personal and professional work. It is difficult them to manage both the roles at workplace and the home. Working conditions and satisfaction at work as well as support from the family members help them to deal with the dual roles and responsibilities. The issues and problems need to be resolved, which they face both in the workplace and at home. The government and department should provide all the necessary facilities and provisions to the women police to work effectively in the department and manage their role in the family. Everyone one who knows about women police should help them to overcome their work and family conflicts.

KEYWORDS: Women Police, Work-Family Conflict, Working hour, Work and Family Responsibilities, Night Shift Duty.

INTRODUCTION

The patriarchal attitudes to women in the institution of family are carried over to other institutions of society, including higher education and higher professionals. Women professionals in public sphere being a professional and beings a home maker. Although their minds work as a professional their heart works as a traditional home maker. Working women are suffering job stress than men. Nielsen reveals that 87% of Indian women are the most stressed in the world today and 82% of Indian women had no time to relax. Career opportunities for women in India are rapidly expanding, but family expectations and social customs remain rooted in tradition. Home and work are two different worlds for working women and are often in conflict. Stress is closely related to conflict because conflict is a major contributor to stress. Work-family conflict problem is vast and manifested

differently from the west due to the rapidly changing socio-economic fabric in the Indian context. Balancing work, house work and child care responsibilities can become strenuous which can result in work-family conflict. Police work is one of the most stressful occupations in the world due to their job-related stresses, disturbance in family life, uncertainty in work, lack of support from the superior, etc. Women police now form a part of the police force of all the States and Union Territories in India. Some of the states and cities in India had come up with the stations managed and run exclusively by the women police personnel. The twin demands of career and family affect both men and women, but it is the women who most often carry the major responsibilities within the home and also in the workplace. Women playing 'dual roles' of managing home and career, they face greater challenges in striving for balance between their duties at home and the responsibilities at work.

REVIEW OF LITERATURE

Ni He, Jihong Zhao and Carol A. Archbold (2002), explored the impact of work environment, work-family conflict and coping mechanisms on physical and psychological stresses of police officers. Their research indicates that for both gender groups, work-family conflict (spillover) and destructive coping mechanisms are among the strongest and most consistent stressors, regardless of the measures of dependent variable employed (i.e., somatisation, anxiety and depression). They also found divergent impact of exposures to negative work environment, camaraderie and constructive coping mechanisms on different measures of work related stresses across the two gender groups.

Leslie B. Hammer et al. (2003) explored the effects of work-to-family conflict and family-to-work conflict on withdrawal behaviours at work (family interruptions at work, lateness to work, and absenteeism). The study revealed significant individual-level and crossover effects for both types of work-family conflict on withdrawal behaviours. It showed the relationships with withdrawal behaviours extend to spouse work-family conflict (i.e., crossover effects), and that these findings were significant over and above individual level effects. The results of this study provide support for the examination of the crossover effects of work-family conflict as a stressor in dual-earner couples. Thus, this study provides evidence for a systems perspective in studying work-family conflict, and suggests new relationships between work-family conflict and workplace withdrawal behaviours. Kathleen Frye N. and James A. Breaugh (2004), tests a model of antecedents (i.e., the use of family-

Kathleen Frye N. and James A. Breaugh (2004), tests a model of antecedents (i.e., the use of family-friendly policies, supervisor support, number of hours worked, having childcare responsibility) and consequences (i.e., job and family satisfaction) of work-family conflict and family-work conflict. They found that the use of family-friendly policies, hours worked per week, and supervisor support was predictive of work-family conflict. In addition, childcare responsibility and supervisor support were found to be related to family-work conflict. Work-family conflict was found to be related to both job and family satisfaction.

W. Gary Howard, Heather Howard Donofrio and James S. Boles (2004), examined work-family or family-work conflict as possible predictors of police job satisfaction i.e., satisfaction of sworn officers with work, promotion, pay, supervision, co-workers, and job in general. Findings revealed that work-family conflict and family-work conflict were related to the job satisfaction law enforcement officers' experienced. Increased levels of work-family conflict are negatively related to several different aspects of employee job-related satisfaction, and responsibilities in the workplace

and responsibilities at home.

Mahlia A. Matsch et al. (2009) examined the extent to which military law enforcement agents and their spouses shared similar perceptions of work-life conflict and organizational support. Survey results revealed that agents and spouses shared very similar views regarding the agent's work-life conflict and organizational support. Agents had slightly more positive views of supervisory support than their spouses and also perceived more work-to-family conflict, and considerably more family-to-work conflict than their spouses. Both Agents and their spouses perceived greater support for work-life balance from immediate supervisors than from the organization as a whole.

Eric G. Lambert, Nancy L. Hogan and Kelly Cheeseman (2013), focused on strain-based work-family conflict and its relationship with perceptions of distributive and procedural justice of correctional staff including both public prison staff and private prison staff. Strain-based work-family conflict occurs when conflict at work spills over and has a detrimental effect on home life.

Hierarchical regression analysis of two different surveys of correctional staff indicated that both distributive justice and procedural justice were negatively linked with strain-based work-family conflict at two different prison staff.

OBJECTIVES OF THE STUDY

The specific objectives of the proposed study are:

1. To know the personal, socio-economic, and organisational profile of the women police personnel in Dakshina Kannada DIstrict.

2. To measure and assess the level of work - family conflict experienced by the women police personnel.

SCOPE AND SIGNIFICANCE OF THE STUDY

The research study is aimed at to understand the level of quality work - family conflict experienced by the women police. The present study limited only to women police from the Dakshina Kannada District. As police personnel, women have several duties and responsibilities towards the society and they need to provide societal service especially for women and children. Hard working conditions, lack of basic amenities, long working hours, tight controls over the work, rigid behaviour of the superiors, etc. are the matters of stress on the job. Apart from being police personnel, women police are home-makers, mother, daughter, wife, daughter-in law etc. in their personal role they may have certain social obligations to their families, relatives, friends and society. All the above issues results in work and family conflicts. In this context, the present study makes an attempt to study the level of work – family conflict of women police.

METHODOLOGY OF THE STUDY

The present research study is partly descriptive and analytical in nature. In order to carry out this study sample of 80 women police personnel from different police stations in Dakshina Kannada District were chosen. Primary data collected through the structured questionnaire. And other necessary details are from the police department, books and journals.

WORK-FAMILY CONFLICT: CONCEPTUAL FRAMEWORK

Conflict between work and family life was a stressor for many people prior to 1970s. Work-family conflict is a form of inter-role conflict in which engaging in one role interferes with engaging in another role. Work-family conflict is a stressor for individuals. It is the push and pull factor between work and family responsibilities. Work-family conflicts negatively affect an individual's overall quality of life.

Jeffrey H. Greenhaus and Nicholas J. Beutell (1985) defined work-family conflict as "a form of inter-role conflict in which the role pressures from the work and family domains are mutually incompatible in some respect. That is, participation in the work (family) role is made more difficult by virtue of participation in the family (work) role". This definition implies a bidirectional relation i.e., work can interfere with family (work-to-family conflict) or family can interfere with work (family-to-work conflict).

Work-to-family conflict occurs when work demands prevents one to satisfy their family needs, like irregular working hours, work overload and other forms of job stress, interpersonal conflict at work, long travelling, lack of support from superiors and so on. Family-to-work conflict occurs when family responsibilities interfere with work performance because of responsibility of young children, responsibilities of elder care, interpersonal conflict within the family and so on.

WOMEN AT POLICE WORK FORCE: AN OVERVIEW

The role of the police in the society can neither be overlooked nor belittled. Without the police force it is not possible to enforce the law, which facilitates reduction of crime and disorders and to protect individuals as well as national property. The police forces are divided into various arms according to the issues in the society and the structuring varies from one state to another as stipulated in those nations' constitutions. Prior to the 19th century, the police force was almost purely for men as it was argued that the job descriptions were not suitable for women. And, today the presence women in the police force are the outcome of countless legal battles.

According to the Bureau of Police Research and Development report (1975), the principal duties to be performed by Women Police personnel in India are:

- > Helping in investigation of offences involving women and children.
- Assistance to local police in tracing missing women and children, keeping watch over places of ill fame, recovering minor girls from brothels and escorting them to rescue homes, courts and hospitals.
- > Arrest, search and escort of women offenders.
- > Work relating women passengers at airports and search of their persons and belongings.
- > Collection of intelligence.
- > Interrogation of juveniles, women offenders, under trials and witnesses; interrogation of juvenile victims of sexual offences.
- > Dealing with women agitators, Satyagrahis and labour trouble in which women are involved.
- > Guiding women passengers at big railway stations and important bus stands.
- > VIP and other security duties.
- > Duties in maintaining order in women's meetings and processions.

The foundation of present police set up in Karnataka state was laid after the appointment of State's first Inspector General of Police. Today the Karnataka State Police has grown into a big and complex organization running on modern management principles.

With the aim of social reforms, the department started recruiting Woman Police. During State reorganisation nine women police came into the fold of State Police from Mumbai Karnataka region, presently Women Police personnel are working in all Police Stations across the State. Smt. Jija Hira Singh was first Woman IPS Officer in the State of Karnataka. Women police form only 5.11% of the total police in Karnataka i.e., 3,919.

At present in Karnataka there are 30 districts. All these districts are divided into six Ranges i.e., Central Range – Bangalore, Southern Range – Mysore, Western Range – Mangalore, Eastern Range – Davangere, Northern Range – Belgaum, North Eastern Range – Gulbarga, and four Commissionrates i.e., Bangalore city, Hubli-Dharwad city, Mysore city and Mangalore city in the Karnataka Police Department. There are 900 police stations (including 10 women police stations) in Karnataka.

Arnnachal Pradesh, 5.17 Puducherry, 5.25 Assam, 0.93 Lakshadweep, 6.06 Bihar, 3.4 Chhattisgarh, 4.29 Delhi, Gujarat, 3.64 Dames Harvana, 6.65 Bayell, 9.96 Jammu Kashmir, 3.12 Chandigark, 14.16 A&N Islands, 11.27 Utturakhand, Uttar Pradesh, Madhya Pradesh, 4.82 Tripura , 3.29 Meghalaya, 2.87 Rajasthan, 7.11 Nagaland, 1.05

Figure 1: Percentage of Women Police in India (States/UTs.) as on 1.1.2014

Source: BPRD, Data of Police Organisations as on 1.1.2014, pp.135.

DATA ANALYSIS AND INTERPRETATION

The qualitative and quantitative data analysis of the level of work-family conflict experienced by the women police personnel was done. Interpretation derived from the questionnaire is depicted below:

Table 1 shows the sample of the study area which depicts the rank-wise strength of women police personnel in Dakshina Kannada district.

TABLE1: RANK-WISE STRENGTH OF WOMEN POLICE PERSONNEL IN DAKSHINA KANNADA DISTRICT AS ON JANUARY 2015.

Unit	IGP	SP	Dy.Com	Dy. SP	PI	PSI	ASI	нс	PC	Total
Mangalore City Commissionarate		4	-	(IE)	01	5	15	15	62	98
Dakshina Kannada	14.	-	-	-	-	2	3	1	43	49
Total	-	-	-	-	01	07	18	16	105	147

Source: Data compiled

ISSN: 2320 - 236X

Table 1 shows the strength of women police in Dakshina Kannada district, which includes both the Mangalore City Commissionarate Police and Dakshina Kannada District Police. Women Police Constables are more in this district than other ranks in the police department.

TABLE 2: PERSONAL, ORGANISATIONAL AND CAREER ASPECTS OF THE RESPONDENTS

Personal and Job Profile	Response from the Women Police Personnel
Workplace Location:	
• Urban	56% (45)
Semi-Urban	28% (22)
Rural	16% (13)
Age:	
• 20-30	07% (06)
• 30-40	79% (63)
• 40-50	14% (14)
• 50-60	
Marital status:	
• Single	12% (10)
Married	88% (70)
Divorcee	-
• Widow	-
Literacy Level:	
Secondary Education	4
Pre-University	06% (05)
Graduation	69% (55)
Post-Graduation	25% (20)
Present Designation:	and the second s
Women Police Constable (WPC)	71% (57)
Women Head Constable (WHC)	18% (14)
Women Asst. Sub Inspector (WASI)	
Women Police Sub Inspector	11% (09)
(WPSI)	
Women Police Inspector (WPI)	
women ronce inspector (111)	144
Type of Family Structure:	
• Nuclear	
 Extended 	65% (52)
• Joint	35% (28)
Family Size (in no's)	
• Up to 2	att V
• 3-5	65% (52)
• 6-8	35% (28)
 9 and above 	
Household Earner Status:	
 Single-Earner 	THE COLUMN TO SERVICE SERVICES
 Dual-Earner 	69% (55)
Multi-Earner	31% (25)
, w v	
	V

Total Monthly Family Income:	710/ (57)
• 20,000-60,000	71% (57)
• 60,000-1,00,000	29% (23)
• Above 1,00,000	
Presence of Children in different Age:	100/ /07)
Groups: No. of Child- 1Child	10% (07)
2 Children	86% (60)
No child	04% (03)
Age Group: <1	020/ (02)
1-3	03% (02)
3-5	10% (07)
5-16	81% (57)
>16	06% (04)
Personal Health Status:	
 Sound 	45% (36)
Chronically Sick	55% (44)
Physically Challenged	19 9 3
Distance between the Workplace and the	
Residence:	
Very Near	(*)
Near	60% (48)
• Far	33% (26)
Very Far	07% (06)
Mode of reaching the workplace:	
Govt./Dept. provided vehicle	-
Self-driven vehicle	58% (46)
Walk	-
Bus/Auto	42% (34)
Total working hours per day:	
Less than 4 hours	
• 4-8	56% (45)
• 8 – 12	44% (35)
More than 12 hours	4470 (33)
Working longer than desired period:	1000/ (00)
• Yes	100% (80)
• No	
Responsible for the care of elders:	1000/ (00)
• Yes	100% (80)
• No	a
Average time spending per day for family	
responsibilities:	
Less than 2 hours	
• 2 – 4 hours	45% (36)
More than 4 hours	55% (44)
Domestic help at home with household	nj * ;
chores:	
Not at all	40% (32)
Some of the time	60% (48)
Most of the time	-

Source: Field Survey

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Table 2 depicts the personal and the job profile of the women police personnel. Marital status, type of family structure, household earner status, presence of children, personal health, and other personal and professional aspects are important factors to understand the level of work-family conflict of the respondents. 56% of the women police are in the urban area of Mangalore City Commissionarate and Dakshina Kannada District and only 16% are working at police stations in the rural area. The majority of the women police personnel is married and living in the extended and joint family structure. All the respondents have the responsibility of their parents and in that majority are having children too. Only 45% of the women police are good in health and others are chronically sick personnel.

TABLE 3: LEVEL OF WORK-FAMILY CONFLICT EXPERIENCED BY THE WOMEN POLICE PERSONNEL

CL Assessment	SD	D	N	A	SA
Statements		(in p	ercent	tage)	
My work keeps me from my family/life activities more than I would like.	-	-	06	19	75
The time I must devote to my job keeps me from participating equally in household responsibilities and activities.	-	-	04	14	82
I have to miss family/life activities due to the amount of time I must spend on work responsibilities.	-	-	06	13	81
The time I spend on family/life responsibilities often interferes with my work responsibilities.	-	03	06	15	76
The time I spend with my family/life often causes me to not spend time in activities at work that could be helpful to my career.	-	-	11	19	70
I have to miss work activities due to the amount of time I must spend on family/life responsibilities.	54	31	12	03	-
When I get home from work I am often too frazzled to participate in family/life activities/responsibilities.	п	-	-	25	75
I am often so emotionally drained when I get home from work that it prevents me from contributing to my family/life.	н	-	06	13	81
Due to all the pressures at work, sometimes when I come home I am too stressed to do the things I enjoy.	-	-	-	19	81
Due to stress at home, I am often preoccupied with family/life matters at work.	63	25	06	04	02
Because I am often stressed from family/life responsibilities, I have a hard time concentrating on my work.	56	31	-	13	-
Tension and anxiety from my family life often weakens my ability to do my job.	63	19	12	06	-
The problem-solving behaviours I use in my job are not effective in resolving problems at home.	1 -	-	04	21	75
Behaviour that is effective and necessary for me at work would be counter-productive at home.	-	-	- ,	18	82
The behaviour I perform that makes me effective at work does not help me to be a better family member.	04	02	06	13	75
The behaviour that works for me at home do not seem to be effective at work.	1 4 /	-	-	13	87
Behaviour that is effective and necessary for me at home would be counter-productive at work.	-	-		25	75
The problem solving behaviour that works for me at home does not seem to be as useful at work.	5 <u>-</u> 2	-	04	21	75

Source: Field Survey

(Note: SD-Strongly Disagree; D-Disagree; N-Neutral; A-Agree; SA-Strongly Agree)

It is observed from the above table 3 that, the majority of the women police personnel struggling to manage and balance their professional and personal life. Because of their longer working hour they are not able to spend more time with their family and children, which creates conflict in their family life and also at work.

FINDINGS

- > The majority of the women police personnel said that, managing personal and family issues with work load is very difficult because of the working more than the desired period of time.
- > They never work from home even after the work at workplace because they must be physically present in the office during the work hours.
- Women police frequently respond to calls from the department/office regarding work when they are at home. And there is no much night shift duty schedules for women police, but they work for more than 12 hours per day due to heavy work load and duties like bandobust, investigation of women prisoners, shift duties, political rally, religious functions, etc.
- > 75% to 82% of the women police personnel are away from the family/life activities because of their work schedule. They are not getting proper time for their household responsibilities and activities like the responsibility of the children and elders, family functions, personal hobbies, and so on.
- > 76% of the women police personnel opined that, family/life responsibilities often interfere with their work responsibilities.
- > 31% to 54% said that, they are not missing the work activities due to the time they spend on family/life responsibilities and only 3% of the respondents are agreeing with this.
- ➤ Because of the pressures at work and stress, 75% to 81% women police are too frazzled to participate in family/life activities and it prevents them to contribute to it.
- For 75% of the women police personnel, the behaviour which they perform at work makes them effective at work, but it does not help them to be a better family member.
- > 75% to 82% of the women police personnel opined that, the behaviour which is effective and necessary for them at family would be counter-productive at work and vice-versa.
- The majority of the women police said that, the measures they use to solve the problems at work are not effective to resolve the problems at home, and also problem solving behaviour at home are not useful at work.
- ➤ Because of all these issues women police personnel are not able to complete their service in the particular department and having the intention to leave the police job in future.

SUGGESTIONS

- Working hours for women police personnel should be restricted to 8 hours per day.
- > If there is a night shift work, then the arrangement of vehicles should be made, to drop women police personnel at their residence after finishing the work.
- Women police staff should be increased at every police station to reduce the work burden on the women police personnel.
- > Other subordinates and superiors in the police department should understand the problems of the women police personnel and help them in managing the responsibilities with workplace and also family members should support them in this situation.
- ➤ The Police department should make all the provisions of the women police to manage their work and family responsibilities.

CONCLUSION

The present study is an attempt to analyse the level of work-family conflict of women police personnel in the Dakshina Kannada district. When the individuals struggle to maintain and satisfy demands placed on them by the work as well as by the family, conflict may arise both at work and family. The women police were overburdened with the dual responsibilities of personal and professional work. It is difficult them to manage dual roles and responsibilities in the workplace and at home. Working conditions and satisfaction at work as well as support from the family members

help them to deal with the dual roles and responsibilities. On the whole police work is not at all satisfactory, especially for women. The issues and problems need to be resolved, which they face both in the workplace and at home. The government and department should provide all the necessary facilities and provisions to the women police to work effectively in the department and manage their role in the family. By better working conditions and work environment, women police get satisfaction in their work and it will increase the efficiency and effectiveness of work of them both at the workplace and at family. Everyone one who knows about women police should help them to overcome their work and family conflicts.

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ORIGINAL PAPER

ECONOMIC VALUE ADDED (EVA) AND SHAREHOLDERS WEALTH (VALUE) CREATION - AN EMPIRICAL ANALYSIS

Dr. M. Raja

Assistant Professor & Head
Department of Commerce
BharathidasanUniversity Constituent College, Lalgudi-621 601,
Tiruchirappalli, Tamil Nadu

ABSTRACT

The Indian corporates have matured, leaving behind those days where investors were just a source of funds. The institutional investors including the Indians and Foreigners have established a strong relationship with the company. Indian corporates have started accepting the global challenges and increased the interactions between the investors and company. The investors expect higher value for their investment. Hence, there are some existing models accepted and employed all over the world. One of such model is EVA. It is the popular idea for measuring shareholder's value. Now a day the demand for shareholders value is rising more strongly than ever. However, the measuring parameters like Return on Investment (ROI) and Earnings per Share (EPS) have failed to consider the most important aspect (i.e.) called shareholders wealth creation (value creation). Hence, the century old concept "EVA" is popularly used for this purpose. In this paper, an attempt is made to empirically analyse how the EVA helps to measure the shareholders wealth (value) creation.

KEYWORDS: Economic Value added, Shsare holders' wealth creation, Return on Investment, Earning per shares, value creation

INTRODUCTION

The excess returns generated by a company are higher than the cost of capital is called as value. Creating value for shareholders is the widely accepted concept. Gone are those days where the investors are considered only as a source of investment. There are various models used to measure the shareholders value creation both in India and in other countries. These include Cash Flow Returns on Investment (CFROI) by the Boston consultancy group, Cash Value Added (CVA) and Shareholders Value Added (SVA). Besides all these, there is the concept of Economic Value Added (EVA), which is most popular.

MEASUREMENT OF SHAREHOLDER'S WEALTH

ROCE: Return on Capital Employed is the post tax version of earning power. It is a ratio that indicates the efficiency and profitability of a company's capital investments.

MARKET CAPITALISATION: Market Capitalisation is a measure of a company's total value. It is estimated by determining the cost of buying an entire business in its current state and often referred to as "market cap".

MVA: Market Value added shows the difference between the market value of a company and the capital contributed by investors (both bondholders and shareholders). In other words, it is the sum of all capital claims held against the company plus the market value of debt and equity.

EVA: EVA means excess of profit, which remains after deducting the company's cost of capital (viz debt and equity). It is nothing but a measure of the values a commercial enterprise has created for its shareholders.

REVIEW OF LITERATURE

Economic Value Added (EVA) and Shareholders Wealth Creation: A Factor Analytic Approach BY A.Vijayakumar (2011) examine whether EVA has got a better predictive power of selected automobile companies in India or not. Finally the author found that that out of the eight variables, three factors have been extracted and these three factors put together explain 69.902 per cent of the total variance. Further, sales and profit after tax are found to have a stronger relationship with EVA.

Perways Alam and shaik Mohammed Nixzamuddin (2012) in their study entitled "Performance Measures of Shareholders Wealth: An Application of Economic Value Added (EVA)" emphasied that Economic Value Added (EVA) is a value based performance measure that gives importance on value creation by the management for the owners. Profit maximization as a concept is age-old, wealth maximization is matured and value maximization is today's wisdom. Stern Stewart's EVA raises storm in corporate world and gives a new way to think about rewarding management.

Avijit Sikdar (2013) in his paper entitled "Value baed performance indicators versus accounting earnings based performance indicators- A case study with reference to ONGC" attempted to examine the relationship between share price and market value added, economic value added and cash value added vis-à-vis accounting earning based measures like Return on Investment, Return of Net Worth and Earnings per share. Finsally the author concluded that all the traditional earning based measure except EPS fails to capture the share price variation strongly and value-based measures like EVA, CVA and MVA have emerged as the effective performance measures along with the traditional measure, viz. EPS, ROCE, and EBITDA Margin.

A study by Madan Lal Bhasin (2013) entitled "Economic Value Added and Shareholders' Wealth Creation: Evidence from a Developing Country" state that Economic Value Added (EVA) framework is gradually replacing the traditional measures of financial performance on account of its robustness. Futher the researcher examines the value-creation strategies of selected Indian companies by analysing whether EVA better represents the market-value of companies. In this regards, EVA and the conventional measures of corporate performance are analysed. Finally he concluded that "there is no strong evidence to support Stern Stewart's claim that EVA is superior to the traditional performance measures in its association with MVA."

Economic value added and shareholders' wealth creation: the portrait of a developing Asian country by Junaid M. Shaikh (2013) examines the value-creation strategies of selected Indian companies by analysing whether EVA better represents the market-value of these companies in comparison to conventional performance measures. The study indicates that "there is no strong evidence to support Stern Stewart's claim that EVA is superior to the traditional performance measures in its association with MVA". During 2010-11, just 17 Indian companies, from a sample of 500, were providing EVA disclosures in their annual reports.

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STATEMENT OF THE PROBLEM

Most of the foreign countries have succeeded in implementing EVA at top level management. It improves their capital efficiency and overall performance. But in India there are many problems faced by industries regarding the structural weakness not only in the field of finance but also in other areas like, marketing, personnel, wealth of shareholders, employees and owners. In order to solve these problems many studies have undertaken with the help of various financial tools. But all these financial tools are not effectivly evaluate the shareholders wealth using financial statement. EVA gives ways to over come the structural weakness of the industry/company. Hence, an attempt is made in this paper to apply the economic value added concept in the field of Automobiles, Food Industry, ITES Industry and Steel Industry.

SCOPE OF THE STUDY

This study covers the four different companies from four difference industries. In this study an attempt is made to measure the value of shareholder by measuring 2 basic performances of the Company viz-internal (ie) cash divisions and external (ie) value by financial results.

OBJECTIVES OF THE STUDY

The study is carried out with the following objectives.

- To identify the various methods used to measure shareholders wealth creation.
- To compare EVA with MVA, ROCE and Market capitalization.

METHODOLOGY OF STUDY

This study tries to examine the relationship between EVA, MVA, ROCE and Market capital.

SAMPLE SELECTION

The sample for the study includes Bajaj, ITC, TISCO and TCS companies and the sample is selected at randomly based on the availability of data.

SOURCES OF DATA

The data used in this paper were collected from books and records of sample vis, company websites and from news papers.

PERIOD OF THE STUDY

The present study covers only one financial year (2014 – 2015)

TOOLS FOR ANALYSIS:

1. EVA

Eva is the function of net operating profit after tax, cost of capital and capital employed in the business.

EVA = (NOPAT - (WACC * Net Cap))

Where

NOPAT = Net Operating Profit After Tax

WACC = Weighted Average Cost of Capital

Net Cap = Net Economic Capital Employed

2. MVA

MVA is essentially the difference between a company's current market value as determined by its stock price and its economic book value.

MVA = No. of equity shares outstanding * Market Price per Share.

3. Return on capital employed:

The return on capital employed means the rate of return produced by the firm against investment made by it.

ROCE = Profit Before Interest and Tax (1-Taxrate)

Average Total Asset

4. Market Capitalisation

Total market value of the company shares is called as market Capitalisation.

Market Capitalisation = No Shares issued * Market Price per Share

LIMITATIONS OF THE STUDY

- The EVA is calculated by using the secondary data.
- The study covers of only 4 sample companies in to account
- The study is basically only for a period of 1-year data.

ANALYSIS OF STUDY

The higher the Economic Value Added (EVA), the better. A high EVA indicates the company has created substantial wealth for the shareholders. MVA is equivalent to the present value of all future expected EVAs. Negative EVA means that the value of the actions and investments of management is less than the value of the capital contributed to the company by the capital markets. This means that wealth or value has been destroyed. From this study, it comes to know that all the sample companies obtained higher EVA, which indicates that all the companies have created value for the shareholders.

Table 1 shows the EVA, MVA, ROCE and Market Capitalisation of four sample companies. From this analysis it comes to know that

- The EVA, MVA, ROCE and Market capitalization of the Bajaj were 3975.65 Millions, 27867.49 Millions, 23.19 Millions and 28344.57 Millions respectively.
- The position of EVA and MVA for ITC is 1166.223 Millions and 62588.5
 Millions and the value of ROCE and Market capitalization is 18.36 Millions and 63835.0
 Millions respectively.
- The ROCE and Market capitalization for TCS is 40.96 Millions and 55630.96 Millions and the value of EVA and MVA is 660.56 Millions and 49632.15 Millions respectively.
- For the TISCO the EVA is 3174.537 Millions, the MVA is 24746.95 Millions, the ROCE is 314.69 Millions and the market capitalization is 25930.62 Millions respectively.

From the study it can be clearly understood that EVA gives the better share holder's value rather than the ROCE and Market Capitalisation. The EVA is not over estimated or not under estimated like the Market Capitalisation and ROCE. It is general argument that at the time of selling the shares, Market Capitalisation is considered as the realization value. But in reality market price involves high volatility with high risk. Hence there is no guarantee for shareholders to realize the value mentioned in the balance sheet. But at the time using EVA it gives considerable value as well as reduces the risk.

From the study it can be found that, on the basis of EVA alone, Bajaj Company has created more wealth to the shareholders.

But on the basis of MVA, ITC shareholders enjoy the maximum wealth creation. Further when consider the ROCE the TISCO shareholders gained more wealth creation. While considering the market Capitalisation alone, ITC performed well then the other sample companies.

In overall performance TISCO is considered as best company in creating the share wealth and capital contribution. However, other than the sample companies can increase their EVA by increase their profit or by optimizing the cost of capital.

SUGGESTIONS

In Indian scenario, EVA is not popularly accepted in measuring corporate performance because the corporate cannot believe that shareholder's wealth can be through subtracting Cost of Capital from income.

If EVA is to be accepted as an effective metric of corporate performance, there are more to be done and one such area is better disclosure norms for the performance Indian companies.

CONCLUSION

EVA and MVA do not correlate perfectly because expected EVA measures the current performance of expected share prices reflection. Hence the companies which are adopting the EVA must keep the current share price without any down trend. MVA cannot be calculated for all companies especially closely held companies and non profit organization because they are not holding the publicly traded shares. Creating the shareholders value is the fundamental goal of every corporate. EVA as a new metric of measuring economic value created by the corporate houses in another mile stone in the field of finance.

TABLE – 1

VALUES OF EVA, MVA, ROCE AND MARKET CAPITALISATION.

(Rs in Millions)

Particulars	EVA	MVA	ROCE	Market Capitalisation
Bajaj	3975.65	27867.49	23.19	28344.57
ITC	1166.223	62588.5	18.36	63835.0
TCS	660.56	49632.15	40.96	55630.96
TISCO	3174.537	24746.95	314.69	25930.62

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ORIGINAL PAPER

A STUDY ON ROLE AND DEVELOPMENT OF SMALL ENTREPRENEURS AT RURAL AREAS IN COIMBATORE DISTRICT

P.Kuppuraj

Assistant Professor in Commerce with Computer Applications Sri Ramakrishna Mission Vidyalaya College of Arts and Science, CBE, Tamilnadu

ABSTRACT

The present study is carried out in Coimbatore district at rural areas to know about the Entrepreneurial activities ofpeople. What are the factors influenced them to become an entrepreneur? Whether they recommend other to become a new entrepreneur? Hence, to find the results 50 respondents were selected by convenient sampling method and simple percentage is used to analyse the collected data.

INTRODUCTION

Entrepreneur is a person who is able to identify business opportunities and implement actions to maximize on the opportunities. Entrepreneurship has placed an emphasis on innovation, such as new products, new production methods, new markets and new forms of organization. Entrepreneurs are key players in any developing country; particularly in terms of their contribution to economic development. The Economic property of India mainly depends upon the success of industrial as well as agricultural sectors. Owing to the limitations of the agricultural sectors in contributing adequately to the economy, the industrial sector has assumed greater importance in this regard in our country, which is affluent with resources. The developed as well as under developed countries today rely upon speeding up industrialization on which their economic development depends. The development of small-scale industries contributes to the increase in per capita income, (i.e.) economic development in various ways.

ORIGIN OF THE TERM ENTREPRENEUR

The term 'entrepreneur' is derived from the French word known as 'entreprendre', which means to 'undertake'. It appeared in French language also only in the beginning of the 16th century. The word was originally used to mean an organizer of musical and other entertainments. Later, in the early 16th century itself it was used for the leaders of military expedition also. In 17th century it was extended to cover civil engineering work also. The term was first used for the economic activities only in 18th century by Richard Cantilon who is originally an Irish man but living in France. [1]

REVIEW

* Alok Chakrabarti (2001) in his study he made an analysis on changing roles of universities in developing entrepreneurial regions: the case of Finland and US. In his study he found that universities are now increasingly recognized to have a broader role in the economic development and entrepreneurship. Finland has been successful in building a collaborative relationship among universities, corporations and the public agencies, but in US some regions are limited success in entrepreneurs. [2]

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- * R.Sindhu &etal. (2013) had conducted a study on entrepreneurship and small business with reference to woman self help groups in Coimbatore districts. They find that womens entrepreneurship has been recognized as an important source of economic growth as they create new jobs for themselves and others. Moreover it provides society with different solutions to management, organization and business. Further they are contributes to the economic well being of the family and communities and also reduces poverty. The analysis clearly shows that the role of women entrepreneurs contribution to the society is commendable. [3]
- * Muthuchitra (2013) made a study on marketing problems of entrepreneurs. For her study she selected used convenience sampling method to collect the data from the Madurai city with the sample size of 70 entrepreneurs. The study reveals that small scale entrepreneurs are mainly facing problems with supply of raw materials, transportation, distribution and promotion. Making use of the assistance provided by the government the entrepreneurs are very low. The need for awareness about various incentives, subsidies and marketing assistance provided by the central and the state government organizations have a bigger role to play. For this purpose both government and the entrepreneurs have to take initiatives to solve the problems. [4]
- * Ananda Shankar Mohapatra and etal, (2012) made a study on Socio Economic and Entrepreneurial Characteristics of Tribals of Mayurbhanj District in Sabai Grass Enterprise. They used random sampling to select the area and respondents and their sample size was 80 respondents. It is observed that majority of the respondents had medium entrepreneurial characteristic, innovativeness characteristics is at lower level, so there is an urgent requirement of external exposure to recent developments in agricultural technologies. It is essential to conduct intensive training programmes, to create awareness about entrepreneurial opportunities, decisions, time and financial management, which would enable the tribal entrepreneurs for efficient utilization of their potential [5]
- * Ann Ogbo and etal, (2012) they made an analysis on the role of entrepreneurship in economic development: the Nigerian perspective. Total sizes of 100 respondents were selected by simple random sampling around the state of Nigeria through questionnaires and were analyzed through spss package. Their major findings were, small medium entrepreneurs have played and continued to play significant roles in the growth, development and industrialization of many economics the world over. In the case of Nigeria, SME have performed expectation due to a combination of problems which ranges from attitude and habits of SME should ensure the availability or possession of managerial capacity and acumen before pursuing financial resources for the development of the respective enterprise.[6]
- * PattuMeenakshi and etal, (2013) they made an analysis on entrepreneurship as a tool for the empowerment of rural women in India. In their study they conclude that rural entrepreneurship cannot be developed without significant training and it will remove the rural poverty in India. Therefore, the rural youth need to be motivated to take up entrepreneurship as a career, with training and sustainable support systems providing all necessary assistance.[7]

OBJECTIVES OF THE STUDY

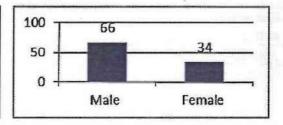
- 1. To study the demographic profile of the entrepreneurs.
- 2. To analyse the factors influenced them to become an entrepreneur.

METHODOLOGY

For the research purpose, both primary and secondary data are used. Coimbatore district has been selected to collect the data, by adopting convenient sampling method with the sample size of 50 respondents through interviews chedules. Collected data were analyzed with simple percentage analysis.

Table -1 Gender of the respondents

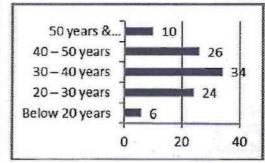
Gender	Respondents	Percentage	
Male	33	66	
Female	17	34	
Total	50	100	



The above table indicates that gender of the respondents. Out of 50 respondents, Majority (66%) of the respondents were male entrepreneurs and (34%) were female entrepreneurs.

Table -2
Age of the respondents

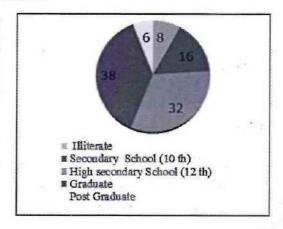
Age	Respondents	Percentage
Below 20 years	3	6
20 - 30 years	12	24
30 - 40 years	17	34
40 - 50 years	13	26
50 years & above	5	10
Total	50	100



The above table reveals that age of the respondents. (6%) of the respondents were under the age group of below 20 years, followed by (24%) were under the age group of 20 - 30 years, Majority (34%) were under the age group of 30 - 40 years, (26%) were under the age group of 40 - 50 years and (10%) of the respondents were under the age group of 50 years & above.

Table – 3
Education of the respondents

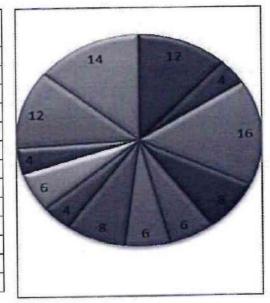
Education	Respondents	Percentage
Illiterate	4	8
Secondary School (10 th)	8	16
High secondary School (12 th)	16	32
Graduate	19	38
Post Graduate	. 3	6
Total	50	100



The above given table indicates that education of the respondents. From that Majority (38%) of the respondents were graduates, followed by (32%) of the respondents were higher secondary school (12 th), secondary school (10th) level educated respondents were at (16%), illiterate respondents were at (8%) and post graduate respondents were at (6%) only.

Table – 4
Entrepreneurial activity of the respondents

Entrepreneurial activity	Respondents	Percentage
Textiles	6	12
Electrical & Electronics	2	4
Engineering	8	16
Print media	4	8
Auto components	3	6
Agro based	3	6
Food products	4	8
Steel pipes/ sheets/rods	2	4
Packing boxes	3	6
Casting products	2	4
Bricks	6	12
Handloom products	7	14
Total	50	100



The above table represents that entrepreneurial activity of the respondents. Out of 50 respondents, Majority (16%) of the respondents were engineering, followed by handloom products with 14 percent, textiles and bricks activities were done by 12 percent of the respondents, print media and food products entrepreneurs were at 8 percent, auto components, agro - based and packing boxes entrepreneurs were at 6 percent, steel pipes/sheets/rods, electrical & electronics and casting products entrepreneurs were at 4 percent.

Table – 5
Factors influenced of the respondents

Factors influenced	Respondents	Percentage
To support family earning	24	48
To gain social recognition	2	4
No job	10	20
To pursue interest	2	4
Self confidence	12	24
Total	50	100

From the table, it is found that Majority (48%) of the respondents were influenced by the factor is to support family earning, followed by 24 percent were influenced by self confidence factor, 20 percent were influenced by no job, 4 percent were influenced by to gain social recognition and to pursue interest factor.

Factors influenced of the respondents

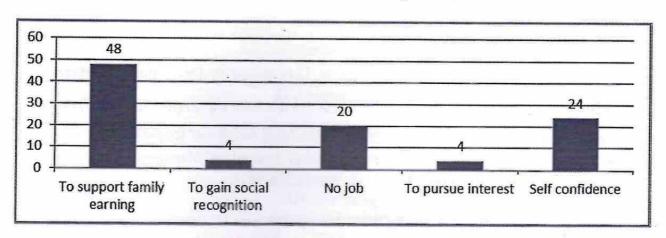
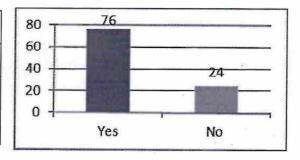


Table – 6
Recommend others to become an entrepreneur of the respondents

Recommend	Respondents	Percentage	
Yes	38	76	
No	12	24	
Total	50	100	



The above table implies that recommend others to become an entrepreneur of the respondents. Majority (76%) of the respondents were recommended and only 24 percent of the respondents did not recommend other to become an entrepreneur.

FINDINGS OF THE STUDY

- ✓ Majority (66%) of the respondents were male entrepreneurs.
- ✓ Majority (34%) were under the age group of 30 40 years.
- ✓ Majority (38%) of the respondents were graduates.
- ✓ Majority (16%) of the respondents were engineering.
- ✓ Majority (48%) of the respondents were influenced by the factor is to support family earning.
- ✓ Majority (76%) of the respondents were recommended.

SUGGESTIONS

Based on the results of this study, the following suggestions are made, women entrepreneurs should be motivated by other successful entrepreneurs toprovide required ideas about further development in their business. Young and educated people are recommended to become an entrepreneur, because it will only develop their economy and national economy by providing more employment opportunities.

CONCLUSION

All the entrepreneurs are highly influenced by the factors is to support their family earnings. The successful entrepreneurs should motivate the new entrepreneurs by providing the required ideas to develop their business, which will result in solving the unemployment problems. Finally the standard of living will also increased to others by way of employment opportunities.

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ORIGINAL PAPER

INFLUENCING FACTORS ON PREFERENCE OF PUBLIC SECTOR BANKS – AN ENTREPRENEURIAL PERSPECTIVE

Dr. I.Siddiq

Assistant Professor

Dept. of PG Commerce

Sree Saraswathi Thyagaraja College, Pollachi, Tamilnadu (India)

ABSTRACT

An exploration and understanding is always critical to ensure that an organization or the banking sector can remain competitive and successful in the industry. The researcher attempts to explore how the customers establish the knowledge of the products or services and to what extent they are deficit in acquiring the financial support services offered by the banking sector. In terms of preference, all banks are surging ahead to project themselves as the most preferred bank by entrepreneurs those who are becoming more demanding in their needs and are increasingly on higher standard of service. To them, service means satisfaction, delight, excellent service delivery and relationship etc. The survival and growth of a bank not only depends on its ability to provide qualitative service to its customers but in building a long term mutually beneficial and trust worthy relationship. The multi stage sampling technique was tested with 254 entrepreneurs in order to diagnose the influencing factors on preference of Public Sector Banks. The study was conducted in Coimbatore district, which bears a mix of Micro, Small and Medium entrepreneurs.

KEYWORDS: MSME (Micro, Small and Medium Enterprises), GDP (Gross Domestic Product), PSBs(Public Sector Banks)

INTRODUCTION

The Indian Banking Industry which was operating in a bureaucratic style prior to 1991 had to undergo large scale transformation with the opening of the economy. With the phenomenal increase in the country's population and the increased demand for banking services; speed, service quality and customer satisfaction are going to be key differentiators for each bank's future success. In today's changing world, retail trading, SME financing, rural credit and overseas operations are the major growth drivers for Indian banking industry (Popli and Rao, 2009).

Public sector banks fix targets for funding MSMEs in order to achieve a minimum 20 per cent of annual growth. Banks' lending to small firms, as bankers and business entrepreneurs usually takes exceptions to each other. Therefore, banks need to change from being a mere lender to that of business partner. They should start providing advisory and planning services actively and staff should be specially trained to help MSMEs in diverse areas, including marketing, technology, and market access. Such an approach will help not only the small firms seeking loans but also the bankers in appropriate risk management.

REVIEW OF LITERATURE

A brief insights of some of the studies conducted and articles published in relevant to this

concept are highlighted below;

Sahney (2005) in his article entitled "Banks asked to stem Industrial Sickness", expressed the need for bank's intervention in the promotion of the SMEs. The bank officials in India are belong to middle class families and unaware of the industrial promotion and its need. Mere advice to the bankers is not helpful. This prompted the then Prime Minister Shrimathi Indira Gandhi to nationalize about 14 commercial and private banks for the development of agricultural sector in 1971.

The MSME Act 2006 instigates the banks to provide the credit facilities without any

hesitation to the SMEs.

Pathrose (2006) in his article entitled "SME Financing: Strategic Perspectives for Banks", points out that the systems and procedures adopted by the banks particularly with reference to documentation and accounting are to be simplified. He concludes that bank should innovate internet banking, mobile banking and ATM facilities for providing adequate financial benefits to SMEs and banks personnel should act as a guide, philosopher and promoter of industries.

Viswanatha Reddy and Himachalam (2006) in their article entitled "Entrepreneurs Perception of Financial Services", suggests that the financial institutions should take efforts to reduce the time gap between the submission of loan applications and disbursement of loans for the purpose of extending credit to improve the SME sector. He also emphasised that Small Scale Industries also lack

adequate funds from the banks and consequently leads to shortage of working capital.

Fatima Veghlom (2009) in his article entitled "Understanding Bank-SME Relationships: The Influence of Adaptation and Fairness on Customer Satisfaction", where a sample of 45 interviews were conducted with SME owners and five with bank representatives from the three banks. The study highlighted that banks are employing fairness in their strategy and encouraged employees to engage in relational interaction with their SME customers and as a result it generated higher customer satisfaction. He also pointed out that the importance for banks to treat their SME customers in an adaptable and fair manner.

SIGNIFICANCE OF THE STUDY

Firstly, the findings of the study may pave the way for increased financial assistance by extending services to the MSME entrepreneurs by the Public Sector Banks (PSBs) and the study may throw light on the improvements needed for the entrepreneurs in terms of quality of service.

Secondly, the prospective entrepreneurs may also be benefited since they know the right source of finance. Further, the study may enable the PSBs would take steps to increase the credit flow to Micro, Small and medium enterprise (MSMEs).

Finally, the study tries to provide useful insights to assess the changes in efficiency of banks in the right direction. The study will also likely to open up new avenues for further growth in respect of banking industry, policy makers, governments and the individuals.

STATEMENT OF THE PROBLEM

Firstly, the biggest problem encountered by the MSME sector is the unavailability of adequate financing facilities. It is not a easy task for the Micro, Small, and Medium (MSMEs) entrepreneurs to raise or to get the required capital in times of need. Today, all public sector banks offer both collateral as well as collateral-free loan at competitive rates to MSMEs. These loans are offered either against a working capital or the machinery of the new or existing facilities. Secondly, banks sometimes do not disclose the schemes available with them in order to escape from the hassles involved in the process. There were MSMEs, whom are unaware of these services and the potential benefits due to them. (Norudin Mansor et. al). Finally, this study tries to investigate the appropriateness of identified variables to analyse the preference of the PSBs as a financial source for the units by the entrepreneurs.

OBJECTIVES OF THE STUDY

This study has two main objectives as cited below:

- (i) To study the socio-economic profile of the entrepreneurs of MSME sector.
- (ii) To identify the reasons for preferring the public sector banks by the entrepreneurs of MSME Sector.

METHODOLOGY

For the study, both primary and secondary data have been used. Primary data were collected from 254 Micro, Small, and Medium (MSME) units by using interview schedule with the help of questionnaires and the secondary data required for the study have been collected from various published and unpublished research papers.

To identify the reasons for preferring the public sector banks by the entrepreneurs of MSME Sector, descriptive method of research has been used. This study is based on the multi-stage sampling. PSBs of Coimbatore District have been taken for this research study.

The study area of Coimbatore Districts includes Annur, Coimbatore North, Coimbatore South, Kinathukadavu, Mettupalayam, Pollachi, Paladam, Tirupur, Valparai and Udumalpet Taluks. These administrative Taluks are clustered into ten blocks by the District Industrial Centre (DIC) namely Annamalai, Kinathukadavu, Madukkarai, Periyanaickumpalayam, Paladam, Sulur, Pollachi North, and South, Udumalpet and Coimbatore Corporation. The small-scale industries owned by the entrepreneurs in these blocks have been selected by random sampling technique.

DATA COLLECTION

Having relied on Primary data, required insights for the study are gathered through interview schedule. The interview schedule was conceived after consulting the officials of public sector banks. A pilot study was carried out and the outcome was taken into account for the next level of data collection. The interview schedule consists of unit profile and reason for preference of PSBs by the entrepreneurs. The secondary data required for the study have been collected from various authentic publications and reports.

FRAMEWORK OF ANALYSIS

WEIGHTED AVERAGE ANALYSIS

Weighted Average Analysis has been administered to estimate and compare the mean satisfaction scores on preference of banks on loans using three rating score by assigning 1- 'Strongly Disagree', 2- 'Agree' and 3-' Highly agree' and the results are presented.

(iii) One-way Analysis of Variance (ANOVA)

The one way ANOVA has been administered to examine the significant difference among three or more groups when the data are in interval scale. The one-way ANOVA has been applied to exhibit the significant difference among the MSMEs entrepreneurs regarding the aspects of factors influencing preference of PSBs and relationship with PSBs.

RESULTS AND DISCUSSIONS

TABLE - 1 ENTREPRENEUR'S PROFILE

	-40		ENTREPR	ENEURS
S.No	U	nit's Profile	(n)	(%)
		Micro	190	75
(i)	Type of unit	Small	58	23
(-)		Medium	6	2
		Inherited	72	28.3
(ii)	Origin of unit	First venture	182	71.7
		Manufacturing	238	93.7
(iii)	Business activity	Service	16	6.3
		Food	42	17.64
	+	Garments	28	11.76
		Wooden saw	16	6.72
	a)Manufacturing units	Country bricks	4	1.68
		Fibre/coir	60	25.21
		Plastic	18	7.57
		Rubber	8	3.37
(iv)		Chemicals	12	5.04
(11)		Engineering and Electrical	38	15.97
14		Pharmaceuticals	8	3.36
× 5		Others	4	1.68
		Industrial Consultancy	2	12.5
		Financial Consultancy Services	5	31.25
	b) Servicing Units	Security Services	3	18.75
		Courier services	2	12.5
		Inherited (Family Business)	44	17.3
		Personal interest (Profession by	130	51.2
(v)	Business Knowledge	Training (Skill Acquired)	26	10.2
()		Friend's influence (Profession by	21	8.3
	-0-1	Bankers influence (Profession by	12	4.7

Type of Units (i)

The unit wise classification of entrepreneurs are given in Table 1, which reveals that micro units bear majority of the share as 190 (75%), followed by small business units 58 (23%), and the least share 6 (2%) are the medium type of business units.

To conclude, that a majority of the units - 190 (75%) are the micro type of business units.

(ii) Origin of the Unit

Of the units 254, 182 (71.7%) units are established by first generation of entrepreneurs and 72 (28.3%) units are inherited.

It is observed that most of the units 182 (71.7%) are established by first generation entrepreneurs.

(iii) Business Activity

Of the 254 units, 238 (93.7%) are manufacturing units and only 16 (6.3%) units are service units.

It is clear that a majority of the units are manufacturing units.

(iv) Nature of Product

It is inferred from the Table 1 that the manufacturing units scattered across varied industries.

Out of the 238 manufacturing units, 60 (25.2%) are engaged manufacturing of coir/fibres followed by 42 (17.6%) food processing units.

Thirty-eight (15.97%) entrepreneurs are attached to general engineering and electrical units, 28 (11.77%) are garment manufacturers, 18 (7.57%) are manufacturers of plastics products, and 16 (6.72%) are wooden products.

Twelve (5.04%) engage in the production of chemical products, eight (3.36%) produce rubber products, 8 (3.36%) are pharmaceuticals products, 4 (1.68%) produce country bricks, 4 (1.68%) manufacture other products such as paperboards, spinning of cotton yarns.

Out of 16 servicing units, 5 (31.25%) are engaged in financial consultation services, followed by security services 3 (18.75%). Two (12.5%) engage in industrial consultation and 2 (12.50%) engage in courier services.

To conclude, almost all of the entrepreneurs are associated with semi-conventional industries i.e. with limited automation and depending more on manual workforce and in particular, technological adaptation is confined to very minimum, which hugely affects the revenue generation and act as big barrier in expansion.

(v) Business Knowledge

In associating any business, the entrepreneur should possess business knowledge concerned. She or he may get that the knowledge from his parents, friends, relatives, by personal interest, or from training given by some entrepreneurial institute.

From Table 1 it is understood that out of the 254 entrepreneurs, 130 (51.2%) have started the business on personal interest, 44 (17.3%) get the business knowledge through their parents (Inherited), 26 (10.2%) have started business after having necessary training, 21(8.3%) have started the business as friend's influence and 12 (4.7%) have started business because of banker's influence.

To conclude, the entrepreneur's personal interest 130 (51.2%) drives them to have a unit. Secondly, family plays minimum role 44 (17.3%) in acquiring business knowledge.

It is significant that bankers influence very little 12 (4.7%) in providing assistance to start a unit.

TABLE - 2
BANK OF THE SAMPLE MSMEs

NAME OF THE BANK	MICRO	SMALL	MEDIUM	TOTAL	%
State Bank of India and its Subsidiaries	70	16	4	90	35.43
Other Public Sector Banks:					
Canara Bank	30	17	-	47	18.50
Indian Bank	20	1	2	23	9.05
Punjab National Bank	16	2		18	7.09
Industrial Development Bank of India	10	6	8 - 1	16	6.30
UCO Bank	6	2	-	8	6.30
Vijaya Bank	6	2		8	3.15
Corporation Bank	14	2	-	16	3.15
Andhra Bank	10	2	-	12	4.72
Indian Overseas Bank	6	4	-	10	3.94
Bank of Baroda	4	2	-	6	2.36
Total	190	58	6	254	100

Source: Primary Data.

The Table 2 show that the selection of bank by the MSMEs entrepreneurs.

It is inferred that out of the 254 MSME entrepreneurs, 88 (34.65%) have availed loan from SBI and its subsidiaries, followed by 47 (18.50%) from the Canara Bank, 23 (9.05%) from Indian Bank, 8 (3.14%) from UCO Bank,8 (3.14) from Vijaya bank, 16 (6.30%) from Industrial Development Bank of India, 16 (6.30%) from Corporation Bank, 12 (4.72%) from Andhra Bank, 10 (3.94%) from Indian Overseas Bank(IOB), and 6 (2.36) from the Bank of Baroda.

It is evident that most 90 (35.43%) of the entrepreneurs have availed loan from the State Bank of India (SBI) and its' subsidiaries.

TABLE - 3
PREFERRING PUBLIC SECTOR BANKS AS SOURCE OF FUND FOR OPERATION

S.No	REASONS	Highly Agreed	Agreed	Disagree	Total Scores
1	Low rate of interest	166 (65.36)	88 (34.64)	-	674
2	Simple procedure	126 (49.61)	104 (40.94)	24 (9.45)	610
3	Quick disbursal of loan	114 (44.88)	96 (37.80)	44 (17.32)	578
4	Timely finance	58 (22.83)	172 (67.72)	24 (9.45)	542
5	Proximity	38 (14.96)	198 (77.95)	18 (7.09)	528
6	Loan convertibility	88 (34.63)	138 (54.33)	88 (34.64)	628
7	Flexibility in repayment schedule	22 (8.66)	150 (59.06)	82 (32.28)	448
8	Possibility of loan waiver	96 (37.80)	84 (33.07)	74 (29.13)	530
9	Wide variety of loan schemes	92 (36.22)	124 (48,82)	38 (14.96)	562
10	Less insistence of security	72 (28.35)	130 (51.18)	52 (20.47)	528
11	Wide network	66 (25.99)	174(68.50)	14(5.51)	560
12	Good customer Relationship	62 (24.41)	182 (71.65)	10 (3.94)	560
13	Psychological Satisfaction	40 (15.75)	198(77.95)	16 (6.30)	532
14	Friends- Relatives working	24 (9.45)	166 (65.35)	64 (25.20)	468
15	Additional loan facility	36 (14.18)	158 (62.20)	60 (23.62)	488
16	Need based loan	32 (12.60)	158 (62.20)	64 (25.20)	476
17	No other source	24 (9.45)	158 (62.20)	72 (28.35)	460

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Variables for preferring the PSBs by the MSME entrepreneurs have been measured by giving scores on preference related questions. Seventeen variables in relation to entrepreneur's reasons for preferring the PSBs have been included in the interview schedule. The reasons for the preferring of PSBs by the entrepreneurs are presented in Table 3.

Out of 254 entrepreneurs, 166 (65.36%) entrepreneurs highly agreed the rate of interest is the main reason for preference of PSBs and the rest agreed the rate of interest is the reasons for preference of public sector banks. Simple procedure 126 (49.61%) have been rated as strongly agreed, 104 (40.94%) entrepreneurs have been agree and the rest 24 (9.45%) entrepreneurs have been rated as strongly disagreed and finally 158 (62.20) entrepreneurs have been agreed "no other source" as the main reason for preferring public sector banks.

The analysis shows that the difference among the means of the ratings given by the entrepreneurs is statistically significant at 5% level.

In conclusion, the primary reason (variable) for preferring the PSBs is 'low rate of interest' which is explained by the total score as 674 by the MSME entrepreneurs. Secondly, 'loan convertibility' as the score 628 and thirdly, 'simple procedure' as 610.

TABLE – 4
MEAN SCORE - RESONS FOR PREFERENCE

SOURCE	DF	SS	MS	F
Between groups	17	358.926	15.231	41.523**
Within groups	4554	1670.426	.367	

^{**} Significant at 1% level

NULL HYPOTHESIS

There is no significant difference in the mean scores on the reasons for preferring public sector banks among the entrepreneurs.

Table 4 shows that the relationship between the type of business units and reasons for preferring of public sector banks.

The ANOVA result shows that the calculated F- ratio value is 41.523 which is higher than the table value of 2.04 at 1% level of significance. Since the calculated value is higher than the table value, it is inferred that there is a significant difference in the mean scores on preference of public sector banks among the entrepreneurs. Hence the Hypothesis is rejected.

The mean score among entrepreneurs is given in Table 5.

TABLE 5
RANK ON PREFERENCE OF PSBs

s.NO	REASONS (Variables) FOR PREFERRING PUBLIC SECTOR BANKS	WEIGHTED AVERAGE SCORE	RANK
1	Low rate of interest	2.653	1
2	Simple procedure	2.401	2
3	Quick disbursal of loan	2.275	3
4	Timely finance	2.133	7

5	Proximity	2.078	11
6	Loan convertibility	1.763	16
7	Flexibility in repayment schedule	1.763	17
8	Possibility of loan waiver	2.086	9
9	Wide variety of loan schemes	2.212	4
10	Less insistence of security	2.078	10
11	Wide network	2.204	5
12	Good customer Relationship	2.204	6
13	Psychological Satisfaction	2.094	8
14	Friends- Relatives working	1.842	14
15	Additional loan facility	1.905	12
16	Need based loan	1.874	13
17	No other source	1.811	15

It can be seen from Table 5 that the mean score on the reasons for preferring public sector banks ranges between 1.763 to 2.653.

'Low rate of interest' has secured the highest mean score 2.63, followed by 'Simple procedure' 2.401 in second, 'Quick disbursal of loan' 2.275 in third, 'wide variety of loan schemes '2.212 in fourth, 'wide network' in fifth 2.204, 'good customer relationship' in sixth 2.204, 'timely finance' in seventh 2.133, 'psychological satisfaction' eighth place 2.094, 'possibility of loan wavier' 2.086 as ninth, 'less insistence of security' as tenth and the least 1.763 is 'Flexibility in repayment schedule'

It can be concluded that among the seventeen variables, 'low rate of interest', 'simple procedure' and 'quick disbursal of loan' are the major reasons for preferring the PSBs by the MSME entrepreneurs.

SUGGESTIONS

The suggestions of the study are

- Loan Application forms/procedures is be simplified.
- 2. The banks should ensure for the quick disbursal of loans and reduce the time gap after processing the loan application forms.
- 3. Public Sector Banks highly focuses on the repayment of loan than that of servicing the budding entrepreneurs.
- 4. The bankers should influence and inculcate the business knowledge to the entrepreneurs by conducting more number of awareness programmes on loan schemes.

CONCLUSION

MSMEs possess little awareness about the various loan schemes for entrepreneurial activities formulated by the Ministry of Micro, Small and Medium Enterprises (MSMEs). The Public Sector Banks need to realize that Micro, Small and Medium enterprises (MSMEs) suffer on account of levying exorbitant rates of interest on loans based on by mortgaging their immovable properties. Hence, PSBs need to organize awareness programs to educate and pursue the budding entrepreneurs to avail loans at competitive rates of interest.

Emphasis on the development of SME in India has emanated from the belief that the small units serve a multiplicity of objectives such as decentralization of industry, generation of employment, mobilization of resources, distribution of economic power and rural development etc., It has been realized in all the developed and developing countries that the SMEs directly helps the needy and poor to develop their economic back ground. SMEs undertake risk and they are engrossed to do things in different ways by adapting newest techniques and use strategies to minimize their expenditure. SMEs react positively to all issues and challenges and virtually struggle hard to reach accomplish goals. Decision makers have realized that innovation and analyzing the threats and opportunities available in the market is the essential factor for the success any organization. Small Scale Industrial sector has stimulated economic activity of a far reaching magnitude and created a sense of confidence among large number of entrepreneurs about their vitality and viability. To emerge as a self reliant sector, it depends on subsidies for its existence. The small scale industrial sector has been recognized as an effective instrument in the development of backward and rural areas. Apart from economic aspects, the social value of small industries sector justified its being given the most significant role in attaining the main objectives such as removal of poverty, attainment of self-reliance, a reduction in disparities in income, wealth, and consumption standards employment generation, and regional imbalances etc. Financial institutions should come forward for its rescue for mutual interest, benefit and growth.

LIMITATIONS OF THE STUDY

The research was conducted in Coimbatore District. A more diverse sample across different District might show that there is a difference in MSME entrepreneur's attitude towards PSBs service on level of awareness.

The study covers only the MSME sector of Coimbatore district. Hence, the findings of the study may not be completely applicable to large-scale industries in the district. The findings cannot hold good for MSMEs of other districts as well.

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ORIGINAL PAPER

CRM - A TOOL OF GOVERNANCE

Devika Ahuja

Student
Symbiosis Institute of Business Management
Bengaluru (Karnakatka) India

ABSTRACT

The biggest management challenge in the new era of easing and globalization for a business is to serve and maintain sensible relationship with the king of the market - the customer. In the past producers took their customers for granted, as a result of that the customers weren't demanding nor had alternative source of supply or suppliers. Effective CRM need two things: reliable and effective handling of what are often complicated, multi-channel customer interactions, and an understanding of customers' desires, preferences and needs. The dynamic business surrounding is characterized by economic liberalization, increasing competition, high consumer choice, demanding customer, more emphasis on quality and value of purchase etc. All these changes have created today's producer shift from ancient marketing to modern marketing. Trendy selling needs over developing a product, pricing it, promoting it and making it accessible to focus customer. It demands building trust, a binding force and value added relationship with the customers. This paper highlight the concept of CRM & its governance governance method that result in several edges to the company. Every day, innovative companies are implementing robust CRM systems to beat variety of business challenges and improve the interaction experience for the customer and therefore increase revenues. Whereas varied firms will have similar issues, all is exclusive and should realize and implement a system and its parts that may change the corporate to drive productivity and increase sales.

KEYWORDS: CRM, King of the market, liberalization, globalization, ancient marketing, trendy marketing, competition.

INTRODUCTION

CRM is a combination of policies, processes, and methods enforced by a company to unify its customer interactions and provide a means to trace customer information. It involves the utilization of technology in attracting new and profitable customers, while forming tighter bonds with existing ones. CRM principles give a strategic and tactical focus for identifying and realizing sources of value for the customer and the firm and may guide five key structure processes: making strategic decisions that foster organizational learning, creating value for customers and the firm, managing sources of value, investing resources across functions, organizational units, and channels, and globally optimizing product and customer portfolios. For every organizational process, we identify some of the challenges facing marketing scientists and practitioners, and develop an extensive research agenda. Companies are increasingly focused on managing customer relationships, the customer asset, or customer equity. In recent years, management thinking has shifted from a focus on acquiring new

customers to an understanding of the importance of retaining customers and the need to build up loyalty among these customers (Fitzgibbon & White, 2005). It has been recognized that a company's relationship with its customers is one of its most important assets, and this is all the more important in today's climate of high customer turnover, decreasing brand loyalty, and lower profitability. As a result, many organizations are moving away from product-centric and brand-centric marketing, toward a customer-centric approach.

CRM - EVOLUTION PROCESS

The origin for the development of CRM is mostly thought of to be relationship marketing, outlined as marketing activities that attract, maintain, and enhance customer relationships (Berry 1983). Gronroos (1990, p.138) argues for the importance of relationships in the marketing context. He proposes a definition for marketing, namely, that marketing is "to establish, maintain and enhance relationships with consumers and other partners, so that the objectives of the parties involved are met. This is achieved by a mutual exchange and fulfillment of promises." However, although the terms "CRM" and "relationship marketing" are relatively new, the phenomenon is not (Gummesson, 1994, p. 5, 2002, p. 295). Marketers have always been preoccupied with defensive strategies aimed at increasing customer retention, thereby increasing revenues and profitability (Fornell and Wernerfelt, 1987). For example, writing in the Harvard Business Review, Grant and Schlesinger (1995 p. 61) argue that the gap between organization's current and full-potential profitability is enormous, and suggest that managers ask themselves: "How long on average do your customers remain with the company? [and] What if they remained customers for life?" During the same time period, a growing literature has focused on the "service profit chain" linking employee satisfaction, customer satisfaction, loyalty, and profitability (Heskett, Sasser, and Schlesinger, 1997; Reichheld, 1993; Liljander, 2000).

CRM - REASONS FOR IMPLEMNTATION

- Enlargement of customer base. A satisfied customer in ten years will bring one hundred additional customers to the corporate.
- Serving an old customers is much less than the cost of attracting a new customer.
- Implementation of Pareto's principle i.e. 20% of the company's loyal customer's account for 80% of its revenues.
- The possibilities of commercialism to an existing customer (1:2) is incredibly less as compare to the possibilities of selling to a new customer (1:16).

BENEFITS OF CRM

CRM is concerning creating every and each customer feel like they have a matched relationship with company concern. Effective CRM offers business the opportunity to show customers that:

- Company is aware of and acknowledges them.
- Company understands their customers.
- Company today's care concerning their desires, queries and considerations.
- Company wants to deliver services and product they need the most.

CUSTOMER RELATIONSHIP MANAGEMENT PROCESSES

There are four key steps involved in customer relationship management



RESEARCH METHODOLOGY

Research methodology is a systematic way to solve a research problem. The methodology should combine economy with efficiency.

RESEARCH DESIGN

A research design is is just an inspiration for study in assembling and analyzing the data. It helps the researcher to conduct the study in an economical method and relevant to the problem. The study conducted here is exploratory cum descriptive.

OBJECTIVE OF THE STUDY

- To understand the concept of CRM.
- To understand the CRM as Governance process.

COLLECTION OF THE DATA

Secondary data are those data which are primarily collected by the other person for his own purpose and now we use these for our purpose secondly.

CRM - GOVERNANCE PROCESS

Once a CRM program is developed and extended, the program as well as the individual relationships must be managed and ruled. For mass market customers, the degree to which there is symmetry or asymmetry in the primary responsibility for whether the customer or the program sponsoring company will be managing the relationship varies with the size of the market. However, for programs directed at distributors and business customers the management of the link would need the involvement of each parties. The degree to which these governance responsibilities are shared or managed independently will depend on the perception

of the norms of the governance processes among the relative partners given the nature of their CRM program and the purpose of participating in the relationship. Not all relationships are or should be managed alike. In fact, several studies suggest appropriate governance norms for different hybrid relationships (Borys & Jemison, 1989; Heide, 1994; Sheth & Parvatiyar, 1992). Whether management and governance responsibilities are independently or jointly undertaken by relational partners, several issues must be addressed. These include decisions regarding role specification, communication, common bonds, the planning process, process alignment, employee motivation, and monitoring procedures. Role specification relates to deciding the role of the partners in fulfilling the CRM tasks as well as the role of specific individuals or teams in managing the relationships and related activities (Heide, 1994). The greater the scope of the CRM program and the associated tasks and the more complex the composition of the relationship management team, the more critical is the role specification decision for the partnering firms. Role specification additionally helps in clarifying the nature of the resources and empowerment needed by the individuals or teams charged with the responsibility of managing the relationship with the customers.

Communication with customer partners is a necessary process of relationship marketing. It helps in relationship development, fosters trust, and provides the information and knowledge needed to undertake the cooperative and collaborative activities of relationship marketing. In many ways it's the lifeblood of relationship marketing. By establishing correct communication channels for sharing data with customers a company can enhance their relationship with them. Additionally to communicating with customers, it is also essential to establish intra-company communication, particularly among all concerned individuals and corporate functions that directly play a role in managing the relationship with a particular customer or cluster.

Although communication with customer partners helps to foster relationship bonds, conscious efforts to form common bonds will have additional sustaining impact on the relationship. In business-to-business relationships, social bonds are created through interactions; however, with mass-market customers frequent face-to-face interactions are going to be uneconomical. So, marketers should

create common bonds through symbolic relationships, endorsements, affinity groups, and membership benefits or by creating on-line communities. Whatever the chosen mode, institutionalizing relationships with customers is accomplished by creating value bonding, reputation bonding, and structural bonding (Sheth, 1994).

Another necessary facet of relationship governance is the process of planning and determining the degree to which customers need to be involved in the planning process. Involving customers in the planning process would ensure their support in plan implementation and in the achievement of planned goals. However, not all customers are willing to participate in the planning process nor is it possible to involve all of them in relationship marketing programs for the mass market. Yet, the involvement of major customers in the planning process is desirable and sometimes necessary for managing a cooperative and collaborative relationship. Executives are sometimes unaware, or they choose to initially ignore the nature of misalignment in operating processes between their company and customer partners leading to problems in relationship marketing implementation. Several aspects of the operating processes need to be aligned depending on the nature and scope of the relationship. For example, operating alignment will be needed in order processing, accounting and budgeting processes, information systems, merchandising processes, and so forth. Several human resources decisions are also important in creating the right organization and climate for managing relationship marketing. Training employees to interact with customers, to work in teams, and manage relationship expectations is important. So is the issue of creating the right motivation through incentives, rewards, and compensation systems towards building stronger relationship bonds and customer commitment. Although institutionalizing the relationship is desirable for the long-term benefit of the company, personal relationships are nevertheless formed and have an impact on the institutional relationship. Thus needed is proper training and motivation of employees to professionally handle customer relationships. Finally, proper monitoring processes are needed to safeguard against failure and manage conflicts in relationships. Monitoring processes include periodic evaluation of goals and results, initiating changes in the relationship structure, design, or the governance process if needed, and creating a system for discussing problems and resolving conflicts. Good monitoring procedures help avoid relationship destabilization and the creation of power asymmetries. They also help keep CRM programs on track given proper alignment of goals, results, and resources. Overall, the governance process helps in the maintenance, development, and execution aspects of CRM. It also helps in strengthening the relationship among relational partners, and if the process is satisfactorily implemented, it ensures the continuation and enhancement of the relationship. Relationship satisfaction for involved parties would include governance process satisfaction in addition to satisfaction from the results achieved in the relationship (Parvatiyar, Biong, & Wathne, 1998)

CONCLUSIONS

Customer Relationship Management (CRM) evolved out of the field of relationship marketing, which is based on the premise that lifetime connections with customers are more rewarding and advantageous than a short-term transaction-based relationship. CRM is based on the belief that developing a relationship with customers is the best way to make them loyal, and that loyal customers are more profitable than non-loyal customers. By integrating customer management activities across a firm, CRM systems should store detailed information about anticipated and existent customers, in admiration of their buying patterns, shopping behavior and usage tendencies of the firm's products and services.

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ORIGINAL PAPER

WOMEN EMPOWERMENT BY ENCOURAGING WOMEN ENTREPRENEURSHIP IN INDIA

Anil Yadavrao Gaikwad1 and Dr. Prakash Hemraj Karmadkar2

¹Research Scholar, Savitribai Phule Pune University, Pune, Maharashtra (India) ²Professor and Research Guide (Management and Commerce), P.E. Society's Institute of Management and Career Development, Nigdi, Pune, Maharashtra (India)

ABSTRACT

Women Entrepreneurship has a very close relation with Women Empowerment in the country. Prior to 19th century, Indian Woman was in oppression due to evil practices of Hindu Society originating from Manusmriti. Therefore, Indian Women have always faced gender discrimination and never had social and economical freedom. It was only in 19th Century during British Raj, many social reformers began opposing the evil practices and they advocated the women's liberation from such oppression. Many laws were framed during British Raj and post independence, which stopped Child Marriages, Sati Practice, Devdasi System and gave rights to women for education, property, encouragement for widow marriage etc. Post independence, in 1950, Indian constitution granted legal and political equality irrespective of caste, creed, religion and gender to every citizen of India. This equality helped women to gain social and economical liberation. The Indian Women, empowered by the constitution, began venturing into business and self-employment activities. The efforts by the Government of India for empowering women by launching many schemes for welfare as well as economical advancement has resulted in emergence of many women entrepreneurs in the country. This article discusses the milestone in the process of women empowerment and how it resulted in encouraging women to enter into entrepreneurship in India.

KEYWORDS: Banks, Business, Empowerment, Entrepreneurship, Finance, Government Schemes, Opportunities, Small Scale Industries, Women

A WOMEN EMPOWERMENT

Historically, Indian women have been involved in managing and taking care of household activities over the centuries and even the ancient Hindu rigid legal rule book "Manusmriti" insist on women's role to be inferior in the society and treat women as slave of the men. Manusmrit is the ancient legal text among the many Dharmasastras of Hinduism. Manusmriti considers women as lowest in the social hierarchy. Woman was treated like an animal and slave or objects of pleasure who meant to serve the man. Indian women have faced many difficulties. However, during the period prior to introduction of Manusmriti as a Hindu legal codebook the Indian women were enjoying equal status with men in every respect of the life.

Some of the issues which were faced by the women were child marriage, in-human restrictions on widows, polygamy, polyandry, sale of women as commodity for marriage purpose,

restrictions on education, confinement for domestic work and compulsion for child births etc. In a recent incident that happened on 29th November 2015 a Woman broke 400-year-old ritual and climbed to worship Lord Shani at Shani Shingnapur temple in Maharashtra. After the incident, the shrine was cleansed, as females are not allowed to climb to the shrine⁵. This is an example of oppression and unequal treatment to the women by religious authorities and social forces in India.

Even Hindu mythological epics like Mahabharata and Ramayana, which are treated as dharma or religious text, promotes polygamy (King Dasaratha in Ramayana) and polyandry (Draupadi in Mahabharata). History is a witness that women were made to dance, both in private and public places, to please the Kings and Sardars. Secondly, in Indian Society, a female was always dependent on male members of the family till few decades ago. Thirdly, a female was not allowed to speak with loud voice in the presence of elder members of her in-laws. In the family, every faults had gone to her and she was considered as responsible for any bad incident in the family. Fourth, as a widow, her dependence on male members of the family increases. In many social activities, she was not permitted to mix with the other members of the family. She had very little share in political, social and economical life of the society. ⁴ Woman, a victim of domestic violence, is an issue that jeopardise the existence of women, her freedom, her chastity, her dignity and her survival and most prominently the empowerment. ⁸

In such a backdrop, emergence of women entrepreneurship as women empowerment in India is a commendable achievement. Women's empowerment is a process in which women gain greater share of control over resources; material, human and intellectual like knowledge, information, ideas and financial resources like money – and access to money and control over decision making in home, community & society ⁶. Dr. Babasaheb Ambedkar once said that "I measure the progress of a community by the degree of progress which women have achieved". In true sense, women empowerment was achieved in India in 1950 with adopting of the constitution, which is based on the principles of Justice, Liberty, Equality, and Fraternity, which are the foundation of any successful

democracy.

UNITED NATION'S EFFORTS FOR EMPOWERMENT OF WOMEN

In September 2000, 189 countries signed the United Nations Millennium Declaration, committing themselves to eradicating extreme poverty in all its forms by 2015.³⁵ To help track progress toward these commitments, a set of time-bound and quantified goals and targets, called the Millennium Development Goals (MDGs), were developed for combating poverty in its many dimensions - including reducing income poverty, hunger, disease, environmental degradation and gender discrimination ². These Eight Millennium Development Goals are ¹:

(i)To eradicate extreme poverty and hunger;

(ii)To achieve universal primary education;

(iii)To promote gender equality and empower women;

(iv)To reduce child mortality;

(v)To improve maternal health;

(vi)To combat HIV/AIDS, malaria, and other diseases;

(vii)To ensure environmental sustainability and

(viii)To develop a global partnership for development.

The MDGs are inter-dependent; all the MDG influence health, and health influences all the MDGs. For example, better health enables children to learn and adults to earn. Gender equality is essential for the achievement of better health, reduction in poverty, hunger and environmental protection.

The Goal No. (iii) is dedicated for the gender equality and empowerment of the women. This goal targets to eliminate gender disparity in primary and secondary education. The indicators for the achievement of Goal No. (iii) are ratio of girls to Boys in education, ratio of literate women to men, share of women in wage employment in the non-agricultural sector and proportion of seats held by

women in national parliament. As per the Millennium Development Goals Report 2015² published by United Nations recently it has been observed that: -

i. Many more girls are now in school compared to 15 years ago.

ii. The developing regions as a whole have achieved the target to eliminate gender disparity in primary, secondary and tertiary education.

iii. In Southern Asia only 74 girls were enrolled in primary school for every 100 boys in 1990.

Today 103 girls are enrolled for every 100 boys.

iv. Women now make up 41 per cent of paid workers outside the agricultural sector, an increase

from 35 per cent as compared to year 1990.

v. Between 1991 and 2015, the proportion of women in vulnerable employment as a share of total female employment has declined 13 percentage points. In contrast, vulnerable employment among men fell by 9 percentage points.

vi. Women have gained ground in parliamentary representation in nearly 90 per cent of the 174 countries over the past 20 years. The average proportion of women in parliament has nearly

doubled during the same period. Yet still only one in five members are women.

WOMEN EMPOWERMENT IN INDIA

Browsing through the history one can observe that during early Vedic period, the society was observing equality and women were occupying the same status as men in India. However, over the period, the situation in India changed and slowly women lost their equality and their position become unequal to men. Women even lost their basic rights and they became a kind of slaves to men. This phenomenon has been observed in most of the countries in the world. Even the voting powers to women were not granted in the western countries till 1881. Only after 1901, many British Colonies granted voting rights to women. The Blacks (both men and women) in America got voting power only in 1962. In Saudi Arabia, women were allowed, for the first time, to cast ballots in December 2015. It may be worth noting here that along with adoption of Constitution, India granted universal franchise for every Indian citizen, irrespective of gender, caste, creed, religion and economical status by including political and legal equality in the country in 1950. The Indian Constitution grants One Person One Vote to every Indian citizen.

PRE-INDEPENDENCE EFFORTS FOR EMPOWERMENT OF WOMEN

Thousands of years prior to 1947 (pre-independence period) has been the most oppressing period for Indian women. Indian Women were facing in-human conditions due to traditional social practices originating from Manusmriti and adopted by Hindu Society. Some of the issues were:-

- i. Female Infanticide (killed in womb or killed right after birth)
- ii. Dowry System
- iii. Child Marriage
- iv. Sati Practice
- v. Tonsure (Customs of shaving the head of a widow)
- vi. Devdasi Practice
- vii. Purdah System (i.e. Pardha System)
- viii. No Right to Education
- ix. Absence of Women's Rights to own Property

Pre-independence many social reformers fought against the social evil practices, which were affecting women in India. Some of the notable reformists are:-

		Reformer	Period	Area of Work ³⁶	
1	[Raja Ram Mohan Roy	1772-1833	Worked for eradication of Sati System, Polygamy, Child Marriage & Caste System. He also worked for Widow Remarriages.	

	Reformer	Period	Area of Work ³⁶
2	Swami Dayanada Saraswati	1824-1883	Worked in the area of Animal Sacrifice, abolition of Caste System, Child Marriages and Discrimination against women.
3	Mahatma Jyotirao Phule	1827-1890	Thinker, Activist, Social Reformer, Writer, Philosopher, Theologist, Scholar and Editor. A pioneer in the area of Women Education. He worked on eradication of Untouchability, Widow Remarriages and up-liftment. He is the first Hindu to start an orphanage for the unfortunate children.
4	Iswar Chandra Vidyasagar	1820-1891	He opened schools for girls. He worked endlessly to provide equal education to all men and women irrespective of their caste, religion and gender. He allowed people from lower castes in his Sanskrit college that was meant only for upper caste men.
5	Savitribai Phule	1831-1897	She was a Poet and Social reformist. She educated herself and then continued to teach girls. She played an important role in improving women's rights in India during British rule. She also worked to abolish discrimination and unfair treatment of people based on caste and gender.
6	Justice Mahadev Govind Ranade	1842-1901	He set up the Social Conference Movement, which worked against infant marriages, for widow's remarriage, spending heavily in marriages and other social functions. Ranade advocated for widow remarriage and female education.
7	Swami Vivekananda	1863-1902	He was Social Reformer who brought spiritual reawakening among the Indians in the 19th Century.
8	Behoamji Merwanji Malbari	1853-1912	He was an Indian poet, publicist, author, and social reformer best known for his ardent advocacy for the protection of the rights of women.
9	Pandita Rambai	1858-1922	She worked against the practice of child marriage. She married a lower caste person despite opposition from social forces. She founded Arya Mahila Samaj, the purpose of the society was to promote the cause of women's education and deliverance from the oppression of child marriage. Ramabai also established the Mukti Mission in Pune, as a refuge and a Gospel witness for young widows deserted and abused by their families; she also established Krupa Sadan, a home for "fallen" women, who had been cast out of society. Ramabai also started 'Sharda Sadan', which also provided housing, education, vocational training and medical services for many needy groups including widows, orphans and the blind.
10	Gopabandhu Dash	1877-1928	A social worker who excelled in the field of politics as well as literature. Gopabandhu was a legend in the Indian culture. He served people even at the cost of his family
11	Swarnakumari Devi	1855-1932	Swarnakumari Devi was a poet, novelist, musician and social worker. She was the first among the women writers

	Reformer	Period	Area of Work ³⁶
			in Bengali to gain prominence.
12	Annie Besant	1847-1933	Annie Besant was of Irish origin and made India her second home. She fought for the rights of Indians and was the first woman president of Indian National Congress. In 1893, she came to India having been influenced by the Indian culture and civilization. She was famous as a social worker, educationalist, journalist, prominent Theosophist social reformer, political leader, women's rights activist writer and orator. She fought for the Human Rights of Indian women.
13	Mahatma Gandhi	1869-1948	He led the Indian Freedom movement and worked against Untouchability practices in India.
14	Dr. B R Ambedkar	1893-1956	Dr. Babasaheb Ambedkar was an Indian jurist economist, politician and social reformer who inspired the Modern Buddhist Movement and campaigned agains social discrimination against Untouchables (<i>Dalits</i>), while also supporting the rights of women and labour. He was Independent India's first Law Minister and the principal architect of the Constitution of India.
15	Karmaveer Bhaurao Patil	1887-1959	He was a social activist and an educator in Maharashtra He founded the Rayat Education Society for mass education. Bhaurao played an important role in educating backward castes and low income people by coining the philosophy earn and learn. He was a prominent member of Satyashodhak Samaj (Truth seeker's society), founded by Mahatma Jotirao Phule. The people of Maharashtra honoured him with the sobriquet Karmaveer (King of actions) and the Government of India awarded him with Padma Bhushan in 1959.
16	Dhondo Keshav Karve	1858-1962	Dr. Dhondo Keshav Karve, popularly known as Maharish Karve, was a social reformer in the field of women's welfare. Karve continued the pioneering work of Mahatma Phule &Savitribai Phule in promoting women's education He was awarded highest civilian award, the Bharat Ratna in 1958, the year of his 100th birthday.

These social reformers were instrumental in forcing the British Government in India (prior to independence) to frame the following laws 37 :-

Act	Year
Act Prohibiting the Practice of Sati	1850
Caste Disabilities Removal Act	1850
The Hindu Widow Remarriages Act	1856
The Special Marriage Act	III of 1872
The Married Women's Property Act	1874
The Child Marriage Act	1929
The Hindu Gains of Earning Act	1930
The Hindu Women's Right To Property	1937

The objectives of these acts were to put a break to the evil practices of Indian society. There was big revolt by Hardliner Hindu Priests and Dominant Caste People against these acts and it was propagated that it is an intervention in religious practices of the Hindu Society by the British Government. The British, although framed theses laws could not form the matching enforcement structure and therefore these laws were mainly on paper and evil practices continued during British Raj. Although these laws remained mostly on paper but they became the foundation for framing and adopting suitable laws once India achieved independence in 1947.

BHARAT RATNA DR. BABASAHEB AMBEDKAR'S CONTRIBUTION TOWARDS WOMEN EMPOWERMENT

Dr. Ambedkar played a very crucial role in empowering women in India. Most of the social reformers were trying to reform the Hindu religion and its customs / practices. However, Dr Ambedkar had a different approach. Dr. Ambedkar with his experience in dealing with Hindu Society had known that changing anything in the religious and social practices in India is impossible task due to adamant approach for maintaining dominance by the dominant caste people in India. Instead of reforming the religion he decided to modify the legal structure in the country to eradicate many of the evil practices of Hindu society and also to empower women by providing additional benefits so their life becomes comfortable. In 1937, British Government conducted the provincial elections. Dr. Ambedkar contested this election under his political party viz. Independent Labor Party in the Bombay Province. Dr Ambedkar and many of his party leaders were elected to the Bombay Legislative Assembly. After becoming the part of the Legislative Assembly, he brought down the number of working hours for men and women from 14 hours to 8 hours. It was a considerable relief for everyone.

All India Depressed Classes Women's Conference was held on 20th July, 1940 at Nagpur. At this conference Dr. Ambedkar categorically stated that there cannot be any progress without empowering women. He said at the conference, "I am a great believer in women's organizations. I know what they can do to improve the condition of the society if they are convinced. They should educate their children and build high ambition in them. ⁶

In 1942, Dr Ambedkar became the Labour Minister of Executive Council of Governor General. Being a Law Minister, Dr Ambedkar was instrumental in framing the laws for women labour welfare in India. Some of the laws / schemes initiated by Dr Ambedkar (which subsequently became laws of independent India) resulted in substantial benefits to the Indian Women Labour are listed below:-

- 1. Mines Maternity Benefit Act
- 2. Women Labour Welfare Fund
- 3. Women and Child, Labour Protection Act
- 4. Mica Mines Labour Welfare Fund etc.

Dr. Ambedkar also initiated the legal framework for National Employment Agency (now known as Employment Exchange) wherein women can enroll to get employment opportunities. Employees State Insurance (ESI) which helps workers with medical needs was also initiated by Dr Ambedkar. He also pushed the family planning for women in the Bombay Legislative Assembly.

POST INDEPENDENCE EFFORTS FOR EMPOWERMENT OF WOMEN

Government's efforts of empowering women in India began by granting fundamentally equal status, politically and legally, at the time of adopting constitution of Independent India. After becoming the Chairman of the Constitution Drafting Committee, Dr Ambedkar continued his efforts to empower women, which he started as Labour Minister of Executive Council of Governor General.

Dr Babasaheb Ambedkar after becoming the first Law Minister of Independent India, he introduced "The Hindu Code Bill" in 1951 which, inter alia, was focusing on elevation of social status of Hindu Women and secondly to remove social disharmonies and inequalities created by the

Caste Systems. The Hindu Code Bill consisting of many laws for correcting the then prevailing evil practices by Hindu society, faced strong opposition in the parliament from staunch Hindutva supporters, Rashtriya Swayamsevak Sangh (RSS) and Hindu Mahasabha. Most of these hardliners believed that the laws, which will empower women, are against the Hindu social practices, which are originating from Manusmriti, the Law Book of Hindu Society. Dr Babasaheb Ambedkar had resigned over rejection of Hindu Code Bill in Parliament. At the time of resignation he had said that it was his last attempt to eradicate evil practices of Hindu Society. Dr Ambedkar was of the view that in order to transform the Hindu society into a modern and democratic society, social changes are unavoidable if India wants to become an economically powerful nation. Despite strong opposition from RSS and other Hindu hardliners, the majority of the laws, which were part of Hindu Code Bill, were passed by Parliament between 1955 to 1956 sessions. This was the real commencement of the Women Empowerment process by Government of India.

Following are the articles of the Constitution, which specifically help women to gain

economical, social justice and legal protection:-

Article No.	Provisions		
Article 14	Equal rights and opportunities' in political, economical and social fields i.e. "Equality before law. "14. The State shall not deny to any person equality before the law or the equal		
Article 15	protection of the laws within the territory of India". Ensures Gender equality - Prohibition of discrimination on grounds of religion, race, caste, sex or place of birth. "15. (1) The State shall not discriminate against any citizen on grounds only of religion, race, caste, sex, place of birth or any of them".		
Article 15(3)	Enables affirmative discrimination in favour of Women "15.(3) Nothing in this article shall prevent the State from making any special provision for women and children".		
Article 16	Equality of opportunity for all citizens in matters relating to employment or appointment to any office under the State "16. (1) There shall be equality of opportunity for all citizens in matters relating to employment or appointment to any office under the State. 16. (2) No citizen shall, on grounds only of religion, race, caste, sex, descent, place of birth, residence or any of them, be ineligible for, or discriminated against in respect of, any employment or office under the State."		
Article 39	Equal Means for livelihood and equal pay for equal work "39. The State shall, in particular, direct its policy towards securing - (a) that the citizens, men and women equally, have the right to an adequate means of livelihood; (b) that the ownership and control of the material resources of the community are so distributed as best to subserve the common good; (c) that the operation of the economic system does not result in the concentration of wealth and means of production to the common detriment; (d) that there is equal pay for equal work for both men and women";		
Article 42	Human conditions of work and maternity reliefs "42. The State shall make provision for securing just and humane conditions of work		

Acme Internation	nal Journal of Multidisciplinary Research	ISSN: 2320 - 236X			
Article No.	Provisions				
	and for maternity relief."				
Article 46	"46. The State shall promote with special care the educational and economic interests of the weaker sections of the people, and, in particular, of the Scheduled Castes and the Scheduled Tribes, and shall protect them from social injustice and all forms of exploitation".				
	The State to raise the level of nutrition and the stan	dard of living of its people			
Article 47	47. The State shall regard the raising of the level living of its people and the improvement of public and, in particular, the State shall endeavour to consumption except for medicinal purposes of into are injurious to health.	health as among its primary duties to bring about prohibition of the exicating drinks and of drugs which			
(Article 51(A) (e))	51A. (e) to promote harmony and the spirit of compeople of India transcending religious, linguistic a to renounce practices derogatory to the dignity of v	nd regional or sectional diversities;			
	Not less than one-third (including the number of sto the Scheduled Castes and the Scheduled Tribes filled by direct election in every Panchayat to be rebe allotted by rotation to different constituencies in	s) of the total number of seats to be eserved for women and such seats to			
Article 243 D (3)	Not less than one- third of the total number the Panchayats at each level to be reserved for won				
Article 243 T (3)	Not less than one-third (including the number of s to the Scheduled Castes and the Scheduled Tribes				
Article 243 R (4)	filled by direct election in every Municipality to be to be allotted by rotation to different constituenci (3))	e reserved for women and such seats			
	Reservation of offices of Chairpersons in Municipal	alities for the Scheduled Castes, the			

LEGAL PROVISIONS

To make provisions of Constitution effective, Indian Government has enacted many laws to ensure equal rights, to counter social discrimination and various forms of violence and atrocities and to provide support services especially to working women. Some of the important laws are listed below:-

Scheduled Tribes and women in such manner as the legislature of a State may by law

1. The Crimes Identified Under the Indian Penal Code (IPC)

provide (Article 243 T (4))

- i. Rape (Sec. 376 IPC)
- Kidnapping & Abduction for different purposes (Sec. 363-373) ii.
- Homicide for Dowry, Dowry Deaths or their attempts (Sec. 302/304-B IPC) iii.
- Torture, both mental and physical (Sec. 498-A IPC) iv.
- Molestation (Sec. 354 IPC) v.
- Sexual Harassment (Sec. 509 IPC) vi.
- Importation of girls (up to 21 years of age) vii.

2. The Crimes identified under the Special Laws in Independent India (Post 1947)

Some acts which have special provisions to safeguard women and their interests are:

- The Employees State Insurance Act, 1948
- ii. The Plantation Labour Act, 1951
- iii. The Family Courts Act, 1954
- iv. The Special Marriage Act, 1954
- v. The Hindu Marriage Act, 1955
- vi. The Hindu Succession Act, 1956 with amendment in 2005
- vii. Immoral Traffic (Prevention) Act, 1956
- viii. The Hindu Minority and Guardianship Act, 1956
- ix. The Adoption and Maintenance Act 1956
- x. The Maternity Benefit Act, 1961 (Amended in 1995)
- xi. Dowry Prohibition Act, 1961
- xii. The Medical Termination of Pregnancy Act, 1971
- xiii. The Contract Labour (Regulation and Abolition) Act, 1976
- xiv. The Equal Remuneration Act, 1976
- xv. The Criminal Law (Amendment) Act, 1983
- xvi. The Factories (Amendment) Act, 1986
- xvii. Indecent Representation of Women (Prohibition) Act, 1986
- xviii. Commission of Sati (Prevention) Act (Amended in 1987)
 - xix. Pre-natal Diagnostic Technique (Regulation & Prevention of Misuse) Act, 1994
 - xx. The Protection of Women from Domestic Violence Act, 2005
- xxi. The Prohibition of Child Marriage Act, 2006.

Besides various provisions in the constitution of India and Legal frame work, following initiatives, inter alia, have been taken by the Government of India 6:-

i. Education of Women

In order to encourage education of women at all levels and to dilute gender bias in the provision and acquaintance of education, schools, colleges and even universities were established exclusively for women in the country. To bring more girl children, especially from marginalised Below Poverty Line (BPL) families, into the mainstream of education, Government has been providing a package of concessions in the form of free supply of books, uniform, boarding and lodging, clothing for hostilities, mid-day meals, scholarships, free bicycles and so on. Many universities such as Mother Teresa Women University have been established for the development of Women Studies and to encourage higher education among women and their social mobility.

ii. Self Help Groups / Mission Shakti

Self Help Groups (SHG) are small homogenous groups consisting of 12-20 women from BPL families voluntarily organised to promote savings. They are self-managed groups of poor women, which primarily came into existence to mobilise financial resources through their own savings and lend the same amongst themselves to meet the credit needs of their members.

iii. Capacity Building and Skill Formation

In order to improve the entrepreneurial ability and skill of the women, Government has been imparting various types of training designed to promote self and wage employment.

iv. Skill Up-gradation Training Programme

Provision of skill training to women in SHG has been given recognition so as to enable them to start their own income-generating activities. The duration of the training and the cost depends on the nature of the trade selected by the members.

v. Women & Child Development

Women's empowerment is an important agenda in the development efforts. There has been significant shift in approach of the district administration towards the development of women, especially the poor & the illiterate.

vi. Working Women's Hostel

To provide secured accommodation to the working women, Working Women's Hostel has been established by Government at various places since 1996 onwards.

vii. State Old Age Pension (SOAP) / National Old Age Pension (NOAP) 30

Pension is provided under State Old Age Pension Scheme (SOAP) / National Old Age Pension (NOAP) @ Rs. 100/- per beneficiary per month to the old and destitute persons of 60 years of age and above, leprosy patients and destitute widows irrespective of age whose annual income does not exceed Rs. 3200/-.

viii. National Maternity Benefit Scheme 30

It is a central scheme & targeted for pregnant women belonging to BPL families. It aims at bringing improvement in their health and nutrition status during the pregnancy period. Assistance under the scheme is restricted to first two live births only. Assistance is provided to the pregnant woman 8 to 12 weeks prior to delivery.

ix. Infant Mortality Reduction (IMR) Mission 30

High infant mortality is the greatest concern of our civil society. It is a composite indicator of human development. Many States have high infant mortality rate. The Government has launched a mission called infant mortality reduction mission to bring down IMR from 97 to 60. Institutional delivery, malaria, chemoprophylaxis, reproductive and child health programmes are being undertaken to bring down IMR.

x. Employment And Work Participation Rate 6

The work participation rate indicates to a great extent the economic empowerment of women in the society. The status of women is intimately connected with their economic position, which in turn depends on opportunities for participation in economic activities. Education along with participation of women in workforce has been universally recognised as an important element in the adoption of small family norms, which is essential for family planning. There has been a considerable improvement in the entry of women in all sectors of employment in the country.

xi. Women And Political Participation 6

Political equality to all children regardless of birth, sex, colour, etc. is one of the basic premises of democracy. Political equality includes not only equal right to franchise but also more importantly, the right to access to the institutionalised centres of power. Thus, political participation of women means not only using the right to vote but also power sharing, codecision making and co-policy making at all levels. The active participation of women in political sphere is integral to empowerment of women and helps to build a gender-equal society as well as to speed up the process of national development.

xii. National Commission For Women 6

In January 1992, the National Commission for Women was set up by an Act of Parliament with the specific mandate to study and monitor all matters relating to the constitutional and legal safeguards provided for women, review the existing legislation, to suggest amendments wherever necessary, and safeguard the rights and entitlements of women. The Commission extends financial support to NGOs and educational institutions to conduct legal awareness programme to enable women to become aware of their rights.

xiii. Reservation for Women in Local Self –Government 7

The 73rd Constitutional Amendment Acts passed in 1992 by Parliament ensure one-third of the total seats for women in all elected offices in local bodies whether in rural areas or urban areas.

xiv. The National Plan of Action for the Girl Child 7

The Plan of Action is to ensure survival, protection and development of the girl child with the ultimate objective of building up a better future for the girl child.

xv. National Policy for the Empowerment of Women, 2001 7

The Department of Women & Child Development in the Ministry of Human Resource Development had prepared a "National Policy for the Empowerment of Women" in the year 2001. The goal of this policy is to bring about the advancement, development and empowerment of women.

GOVERNMENT INITIATIVE FOR WOMEN EMPOWERMENT IMBEDDED IN FIVE YEAR PLANS 22:

The all round development of women has been one of the focal points of the planning process in India.

- The First Five-Year Plan (1951-56) envisaged a number of welfare measures for women. Establishment of the Central Social Welfare Board, organization of Mahila Mandals and the Community Development Programmes were a few steps in this direction.
- In the Second Five-Year Plan (1956-61), the empowerment of women was closely linked with the overall approach of intensive agricultural development programmes.
- The Third and Fourth Five-Year Plans (1961-66 and 1969-74) supported female education as a major welfare measure.
- The Fifth Five-Year Plan (1974-79) emphasized training of women, who were in need of income and protection. This plan coincided with International Women's Decade and the submission of Report of the Committee on the Status of Women in India. In 1976, Women's welfare and Development Bureau was set up under the Ministry of Social Welfare.
- The Sixth Five-Year Plan (1980-85) saw a definite shift from welfare to development. It recognized women's lack of access to resources as a critical factor impacting their growth.
- The Seventh Five-Year Plan (1985-90) emphasized the need for gender equality and empowerment. For the first time, emphasis was placed upon qualitative aspects such as inculcation of confidence, generation of awareness with regard to rights and training in skills for better employment.
- The Eighth Five-Year Plan (1992-97) focused on empowering women, especially at the grass root level, through Panchayat Raj Institutions.
- The Ninth Five-Year Plan (1997-2002) adopted a strategy of women's component plan, under which not less than 30 percent of funds/benefits were earmarked for women-specific programs.
- The Tenth Five-Year Plan (2002-07) aimed at empowering women through translating the National Policy for Empowerment of Women (2001) into action and ensuring Survival, Protection and Development of women and children through rights based approach.

- The Eleventh Five Year Plan (2007-2012) had thrust areas for women such as nutrition, gender balance, health and role of women in globalization. This plan had focus on incorporating gender budgeting not only in traditional areas like health, education etc. but also so-called gender-neutral sectors like transport, power, telecommunications, defence etc. The Eleventh Five-year plan has acknowledged that women are not just equal citizens but they play a very important role in economic and social growth of the country. ²⁸
- The Twelfth Five Year Plan (2012-2017) has focus on protection of women and child. However, 12th Five year plan may not be implemented as per the original plan since NDA Government elected in 2014 has dismantled the Planning Commission and replaced it with new body viz. Niti Ayog.

BEMPOWERMENT OF WOMEN BY ENCOURAGING ENTREPRENEURSHIP

VARIOUS DEFINITION OF WOMAN ENTREPRENEUR

- Woman entrepreneur may be defined as a woman or group of women who initiate, organize, and run a business enterprise. In terms of Schumpeterian concept of innovative entrepreneurs, women who innovate, imitate or adopt a business activity are called "women entrepreneurs".
- Women entrepreneurship is the process where women organise all the factors of production, undertake risks, and provide employment to others. The definition of entrepreneurship has never been differentiated based on sex and hence could be extended to women entrepreneurs without any restrictions. 31
- Ms. Kamal Singh who is a woman entrepreneur from Rajasthan, has defined woman entrepreneur as "a confident, innovative and creative woman capable of achieving self-economic independence individually or in collaboration, generates employment opportunities for others through initiating, establishing and running the enterprise by keeping pace with her personal, family and social life."
- Women Entrepreneurs may be defined as the woman or a group of women who initiate, organize and operate a business enterprise. Government of India (GOI) has defined women entrepreneurs as an enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprise to women.

A large number of women around the world have set up and managed their own businesses. It was not easy for these women to succeed in business. They had to face a lot of difficulties and overcome a number of barriers to become successful in their ventures. They had to deal with discrimination and withstand the scepticism of society, and put in more effort than men to prove their credibility to others ²². In majority of cases, the women always face resistance and discouragement from close family members.

Worldwide, many women are entrepreneurs. Entrepreneurship emerges from an individual's creative spirit into long-term business ownership, job creation, and economic security. Women bring commitment and integrity because they care about economic empowerment, entrepreneurial development and innovation. Female entrepreneurs seek the professional and personal support that is found in business associations. Economic globalization has encouraged the expansion of female business ownership ²². Women in advanced market economies own more than 25% of all businesses and in Swaziland, women account for about 70% of micro, small, and medium Enterprises ²².

CHARACTERISTICS OF WOMEN ENTREPRENEURS

Woman entrepreneurs tend to be highly motivated and self-directed. They also exhibit a high internal locus of control and achievement. Researchers have found that women business owners possess following specific characteristics that promote their creativity and generate new ideas and ways of doing things ²²:

- Risk-taking propensity,
- · High energy level,
- Personal motivations,
- Interpersonal skills,
- Competence in finance, and in managing relationships,
- Sharp Communication Skills,
- Intuitive People Skills,
- Consensus Building Competencies and
- Nurturing, Integrating Abilities.

Women need to use all these skills as they strive to make appropriate decisions for their families and for themselves.

REASONS WOMEN BECOME ENTREPRENEURS 22

Many studies indicate that women start businesses for fundamentally different reasons than their male counterparts. While men start businesses primarily for growth opportunities and profit potential, women most often found businesses in order to meet personal goals, such as gaining feelings of achievement and accomplishment. In many instances, women consider financial success as an external confirmation of their ability rather than as a primary goal or motivation to start a business, although millions of women entrepreneurs will agree that financial profitability is important in its own right.

THE IMPORTANCE OF WOMEN ENTREPRENEURS 22

Women entrepreneurs form less than one third of all entrepreneurs. And as half the population on this planet is women there is an unnatural gap between genders. There is thus potential to enhance the level of women entrepreneurs. Women entrepreneurs have a massive potential which is yet to be unleashed. Not only due to the gender gap, but also because women bring in diversity to the innovation process, more women will provide per se entrepreneurs with a more diverse perspective.

WOMEN ENTREPRENEURS IN INDIA 22

Women owned businesses are encouraged by Government in almost all countries. The hidden entrepreneurial potentials of women have gradually been increasing with the growing sensitivity to their role and economic status in the society.

Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures. 'Woman Entrepreneur' is a person who accepts challenging roles to meet her personal needs and become economically independent. A strong desire to do something positive is an inbuilt quality of entrepreneurial women, who are capable of contributing values in both family and social life. With the advent of media, women are aware of their own traits, rights and the work situations. Women in advanced nations are recognized and are more prominent in the business world. However, the Indian women entrepreneurs are facing major constraints like:-

a) Lack of confidence

In general, women lack confidence in their strength and competence due to social barriers and lack of exposures to outside world since childhood. The family members and the society are reluctant to stand beside their entrepreneurial growth.

b) Socio-cultural barriers

Women's family and personal obligations are sometimes a great barrier for succeeding in business career. Only few women are able to manage both home and business efficiently, devoting enough time to perform all their responsibilities and priorities.

c) Market-oriented risks

Stiff competition in the market and lack of mobility of women due to household responsibilities make the dependence of women entrepreneurs on middleman indispensable. Many businesswomen find it difficult to capture the market and make their products popular. Sometimes they are not fully aware of the changing market conditions and hence cannot effectively utilize the services of media and internet.

d) Motivational factors

Self-motivation can be realized through a mind set for a successful business, attitude to take up risk and behaviour towards the business society by shouldering the social responsibilities. Other factors are family support, Government policies, financial assistance from public and private institutions and the environment suitable for women to establish business units.

e) Knowledge in Business Administration

Due to social barriers and lack of exposure to outside world, women are likely to have less exposure to the realities of the business world and they may lack the business knowledge. Women must be educated and trained constantly to acquire the skills and knowledge in all the functional areas of business management. This can facilitate women to excel in decision-making process and develop a good business network.

f) Awareness about the financial assistance

Various institutions in the financial sector extend their maximum support in the form of incentives, loans, schemes etc. Even then, majority of women entrepreneurs are not aware of all the assistance provided by the Financial Institutions and Banks. However, over the period due to easy access to internet, many educated women are exposed to most of the schemes especially available for women entrepreneurs in India.

g) Exposed to the training programs

Training programs and workshops for every type of entrepreneur are available through the social and welfare associations, based on duration, skill and the purpose of the training program. Such programs are useful to new, rural and young entrepreneurs who want to set up a small and medium scale unit on their own. Women are not generally exposed to any such training programs in the early age due to lack of freedom to move freely imposed by family and unfriendly social environment in smaller towns and rural areas.

h) Identifying the available resources

Women are hesitant to find out the access to cater their needs in the financial and marketing areas. In spite of the mushrooming growth of associations, institutions, and the schemes from the government side, women are not enterprising and dynamic to optimize the resources in the form of reserves, assets, man-power or business volunteers.

It is interesting to note that according to survey carried out by The Indus Entrepreneurs(TIE)²⁵:

- 78% women from poorer families in India are keen to become entrepreneurs
- A mere 15 per cent of women hold senior management positions in privately held businesses in India; the global average is 25 per cent.
- Some of the key areas where women want to start a business include garment shops, catering and beauty salons.

SCHEMES FOR WOMEN ENTREPRENEURS

There are many schemes have been launched over years by Financial Institutions, Banks, Government of India and various State Governments for encouraging and helping women entrepreneurs to set-up, manage and grow their businesses in India. Some of the prominent schemes are listed below:-

- Stree Shakthi Package for Women Entrepreneurs
- Annapurna Scheme
- Cent Kalyani Scheme (Central Bank of India Loan Scheme for Woman Entrepreneurs)
- Dena Shakti Scheme (Dena Bank of India Loan Scheme for Woman Entrepreneurs)
- Mahila Udyam Nidhi Scheme (Offered by SIDBI)
- Udyogini Scheme
- Loan For Beauty Parlour (Offered by Bharatiya Mahila Bank)
- Loan for Food Catering and Restaurants
- Parvarish Loan for Day Care Centre
- SME Easy Loan
- Loan Against Property
- TREAD Subsidy Scheme for Women
- Mahila Coir Yojana
- Mahila Udayam Nidhi
- Support to Training and Employment Programme for Women (STEP) (Schemes of Ministry of Women and Child Development)
- Swayam Siddha (Schemes of Ministry of Women and Child Development)
- Mahila Samridhi Yojna
- Mahila Sashaktikaran Abhiyan
- Seed Capital Scheme
- National equity Fund
- Finance Corporation Scheme
- Women Industries Fund Scheme
- Single Window Scheme (SIDBI)
- Joint Loan Scheme
- District Industries Center Scheme
- Scheme of Khadi and Village Industries Commission (KVIC)
- Financing Schemes through Women Financial Corporation
- Training For Women Entrepreneurs Scheme
- Subsidy on Interest Scheme
- Credit Guarantee Fund Scheme For Micro And Small Enterprises (For Women the Credit Limit is Rs. 200 Lakhs as against the normal credit limit of Rs. 100 Lakhs)
- Exhibitions For Women Under Promotional Package For Micro & Small Enterprises
 Approved By CCEA Under Marketing Support for women
- Credit Linked Capital Subsidy Scheme (CLCSS) for Technology Upgradation of Small Scale Industries (SSI) (NABARD)
- Automatic Refinance Scheme (ARF) (Operated by NABARD)
 - Composite Loan Scheme (CLS)
 - o Integrated Loan Scheme (ILS)
 - o Self Employment Scheme for Ex-service men and women (SEMFEX)
 - o Soft Loan Assistance for Margin Money (SLAMM)
 - o Small Road and Water Transport Operators (SRWTO)
- MUDRA Bank schemes specially designed for Women Entrepreneurs

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The detailed discussion on these schemes is beyond the scope of this paper.

In addition to various schemes there are following national organizations who are working for empowering women entrepreneurs:-

- The Federation of Indian Women Entrepreneurs (FIWE)
- Trade Related Entrepreneurship Assistance and Development (TREAD)
- Consortium of Women Entrepreneurs of India (CWEI)
- Stree Shakti by TIE
- Best Price Members Women's Council

INTERNET / ON-LINE BUSINESS OPPORTUNITIES

With advent of on-line selling of products and services, it has been a big boon for women entrepreneurs. Many women, especially from urban areas, are entering into on-line business activities. On-line business possibilities help women to overcome many constraints listed above which are faced in traditional business in India.

PROPOSED SCHEME ON ENTREPRENEURSHIP DEVELOPMENT 33

An entrepreneurship development scheme is currently being developed by Ministry of Skill Development and Entrepreneurship. The scheme will be designed around the following major elements:

- Educate and equip potential and early stage entrepreneurs across India
- Connect entrepreneurs to peers, mentors, incubators
- Support entrepreneurs through Entrepreneurship Hubs (E-Hubs)
- · Catalyse a culture shift to encourage entrepreneurship
- Encourage entrepreneurship among underrepresented groups
- Promote Entrepreneurship amongst Women
- Foster social entrepreneurship and grassroots innovations

CONCLUSION

Women's entrance to business sphere is not a very old story. Majority of the women in India are involved in self-employment type of business and in MSME sectors. Many of them are engaged in small and tiny cottage industries. Individual women who are ambitious and want to have economical freedom are getting attracted towards business in India. Achieving economical independence and an urge to have freedom are the main motivational factors for women to enter into business ventures.

The process of empowerment of Indian women began in 19th Century when most of the social reformers started opposing various evil practices of women oppression observed by dominating Hindu Society in India. With achieving independence in 1947, Indian Legal Structure was established granting political and legal equality in India to every citizen of India irrespective of caste, creed and gender. With equality and legal protection by law, Indian women were empowered to exploring various careers opportunities and also ventured into entrepreneurship. Government of India also launched various schemes opening tremendous opportunities for women to gain social and economical success in all spheres of life. Some of the women like Ms. Kalpana Saroj who came from poor and oppressed family background have succeeded. Some of the other successful women entrepreneurs are Ekta Kapoor, Creative Director, Balaji Telefilms, Kiran Mazumdar Shaw, CEO, Biocon, Shahnaz Husain and Vimalben M Pawale, Ex President, Sri Mahila Griha Udyog Lijjat Papad (SMGULP) etc. These women entrepreneurs achieved success mainly because of the efforts for women empowerment began way back in 1950s by granting political and legal equality to women in our constitution.

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ORIGINAL PAPER

ડૉ.સિગ્મંડ ફ્રોઈડનું મનોવિજ્ઞાનમાં પ્રદાન

પટેલ મેહુલકુમાર કાંતિલાલ

M.A., M.Ed., Ph.D., UGC - NET શિક્ષણ સહાયક સરકારી હાઈરકુલ (ઉ.મા.) બોટાદ.

अस्तापना

ડૉ.સિગ્મંડ ફોઈડનો જન્મ વિચેનામાં થયો હતો. તેઓ વ્યવસાયે તબીબ અને મોનેચિકિત્સિક હતા. તેમણે માત્ર ચેતનાના અભ્યાસોને સંકુચિત ગણાવ્યા અને અચેતન મનનો ખ્યાલ આપ્યો. ડૉ.સિગ્મંડ ફોઈડે માનવ મન વિશે જે વ્યાપક વિચારસરણી રજૂ કરી તેણે અનેક ક્ષેત્રના વિચારકોનું ધ્યાન ખેર્ચ્યું છે. માનસિક રોગીઓના મનનું વિશ્લેષણ કરવામાંથી માનવમનનાં વિવિધ ઘટકો પર જે પ્રકાશ પાડ્યો તેમાંથી આ સંપ્રાદયનો જન્મ થયો છે તેમ કહી શકાય. તેથી તેને મનોવિશ્લેષણવાદ કહેવામાં આવે છે. તેમણે મનોચિકિત્સક તરીકેના વ્યવસાયમાં કાર્ચ કરતાં થયેલા અનુભવોને ચિકિત્સાત્મક પુરાવા સાથે રજુ કરી મનોવિશ્લેષણવાદની ભેટ આપી. તેઓએ માનસિક સમસ્યા ધરાવતા દર્દીઓની સારવાર કરવા માટે સ્વપ્ન વિશ્લેષણ અને મુક્ત સાહચર્ચ પદ્ધતિનો ઉપયોગ કર્યો. તેમણે 'વ્યક્તિત્વનો સિધ્ધાંત' રચી, સામાન્ય માનવીના વ્યક્તિત્વનાં ઘટકોની ઊંડાણથી સમજૂતી આપીને મનોવિજ્ઞાનમાં મહત્વનું પ્રદાન કર્યું છે.

ડૉ.સિગ્મંડ ફોઈડનું મનોવિજ્ઞાનમાં પ્રદાન :-

મનોવિશ્લેષણવાદના પિતા તરીકે ડૉ.સિગ્મંડ ફ્રોઈડને ઓળખવામાં આવે છે. મનોવિશ્લેષણ શબ્દ અનેક અર્થમાં વપરાય છે. મનોવિશ્લેષણ અર્થાત મનનું વિશ્લેષણ. મનની અંદર શું રહેલુ છે, કેવા વિચારો, ભાવનાઓ રહેલા છે તે અંગેનું વિશ્લેષણ માનસિક રોગીના વિકૃત વર્તનના મૂળ તેના અચેતન મનમાં પડેલા હોય છે. માનસિક રોગીના અચેતન મનમાં પડેલા વિચારો, ભાવનાઓને બહાર કાઢી તેનું નિદાન ઉપચાર કરવાની મનોવિશ્લેષણ પદ્ધતિનો ઉપયોગ કરવામાં આવે છે.

મનોવિજ્ઞાનના અભ્યાસમાં ડૉ.સિગ્મંડ ફ્રોઈડનું પ્રદાન નીચે દર્શાવેલા મુદ્દાઓ પરથી સમજ શકાય.

- ૧. અરોતન મનનો સિધ્ધાંત
- ર. <u>મુક્ત</u> સાહચર્ચ પધ્ધતિ
- 3. સ્વપ્ન વિશ્લેષણ
- ૪. મૂળવૃત્તિનો સિધ્ધાંત
- ૫. મનોજાતીય વિકાસનો સિધ્ધાંત
- લ્યક્તિત્વના વિભાગો
- 9. બચાવ પ્રયક્તિઓ

૧. અચેતન મનનો સિદ્ધાંતઃ-

ફ્રોઈડે મનના ત્રણ પ્રકારો દર્શાવ્યા છે. (૧) ચેતન મન, (૨) અર્ધ ચેતન મન, (૩) અચેતન મન

(૧) ચેતન મન :-

ભગૃત અવસ્થામાં વ્યક્તિ જે કંઈ વિચારે છે, અનુભવે છે તે બધુ જ ચેતન મન કહેવાય. ફ્રોઈડના મતાનુસાર આપણા વ્યક્તિત્વમાં ચેતન મનની ૧૦ ટકા જેટલી શક્તિ કામ કરે છે.

(૨) અર્ઘ ચેતન મન :-

અર્ધચેતન મન એવુ છે કે તેમાં ચાદદાસ્તનું સહેલાઈથી ચેતન સ્તરે પુનરાવર્તન થઈ શકે છે. અર્થાત જે બાબતો આપણે શીખી ગયા છીએ તે બધી બાબતો મનના ઊંડાણ પ્રદેશમાં સંગ્રહિત થયેલી હોય છે. જ્યારે વ્યક્તિને જે તે માહિતીની જરૂર પડે ત્યારે અર્ધચેતન મન દ્વારા આ માહિતીને ચેતન મનમાં રજૂ કરવામાં આવે છે.

(૩) અચેતન મન :-

मननो એક એવો ભાગ કે જેનाથી व्यक्ति तह्न અला છે. तेने अयेतन मन કहेवामां आवे छे. अयेतन मनने सामान्य रीते आपणे लाणी शक्ता नथी. अयेतन मननी थियरीथी क्षेष्ठंड वधु प्रण्यात जन्या छे. क्षेष्ठंडे वियेनामां चिक्तित्साहार्य हरम्यान हिण्टोनिप्रम पध्धितना ઉपयोग हरम्यान लेयु हे ले मनोरोगीओने संमोहित करता ते संमोहन अवस्था हरम्यान तेमनी पोतानी वास्तविक परिस्थितिने लूबी लता हता. जीलु संमोहन अवस्थामांथी जहार आव्या जाह संमोहन हरम्यान शुं जन्युं तेनो रोगीने ज्याव होतो नथी. आ परथी क्षेष्ठंडे अनुमान कर्युं हे व्यक्तित्वमां हेरवीक अवी प्रक्रियाओ होवी लोईओ लेनाथी व्यक्ति येतनाअवस्थामां सलान होतो नथी अने आ प्रक्रियाओ अलाखपणे व्यक्तिना वर्तन पर असर करे छे. आ प्रक्रियाने क्षेष्ठंड अयेत मन अवु नाम आपे छे.

અચેતન મનમાં કેવા વિચારો, ભાવનાઓ પડેલી છે તે સ્વપ્ન તથા મુક્ત સાહચર્ચ પધ્ધતિ દ્વારા જાણી શકાય છે.

(૧) મુક્ત સાહચર્ચ પધ્ધતિ :-

ફોઈડે માનસિક રોગના નિદાન ઉપચાર માટે સંમોહન પદ્ધતિનો ઉપયોગ કરતા હતા. સંમોહન દ્વારા વ્યક્તિના અચેતન મનમાં દમિત ઇચ્છાઓ, લાગણીઓ, ભાવનાઓ અને વિચારોને બહાર કાઢી શકાય છે. સંમોહન દરેક ચિકિત્સિક ન કરી શકે. તેથી તેની અવેજીમાં સંમોહન જેવા જ લાભો પ્રાપ્ત કરવા માટે મુક્ત સાહચર્ચ પધ્ધતિ બનાવી.

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આ પધ્ધતિમાં ચિકિત્સક સોપ્રથમ દર્દી સાથે ભાવાત્મક સાચુજ્ય સ્થાપે છે. તેને વિશ્વાસ આપવામાં આવે છે કે તે જે કંઈ મનના વિચારો રજૂ કરશે તે ગુપ્ત રાખવામાં આવશે. ત્યારબાદ દર્દી પોતાના મનમાં દમિત પડેલા વિચારો, ભાવનાઓ રજૂ કરે છે. આવી રીતે દમિત વિચારો, ભાવનાઓ રજૂ કરવાથી મન હળવુ બને છે અને દર્દીને મનમાં એક પ્રકારની શાંતિનો અનુભવ થાય છે.

(२) स्वप्न विश्लेषधः :-

ફ્રોઈડની સ્વપ્ન વિશ્લેષણ અંગેની થિચરી તેમના પ્રસિદ્ધ પુસ્તક ઇન્ટરપ્રીટેશન ઓફ્ ડ્રીમ્સમાં જોવા મળે છે.

क्रीईडना मते स्वप्नो से व्यक्तिनी हिमत छच्छाओं हे वासनानुं परिणाम छे. व्यक्तिनी घणी छच्छाओं सेवी होय छे वे वर्तमान स्थितिमां तेनो संतोष शह्य नथी. घणीवार आर्थिह, सामाविङ हे नैतिङ हारणोसर अमुङ छच्छाओं संतोषी शहाती नथी. आवी सधूरी छच्छाओंनुं व्यक्तिना व्यापता हे अवणवता अयेतन मनमां हमन थाय छे. अयेतन मनमां वो वधु पडती अधूरी छच्छाओं भेगी थाय तो मनोविङ्गति उत्पन्न थाय छे. तेथी अयेतन मनमां पडेली अधूरी छच्छाओंने व्यक्ति स्वप्न द्वारा छच्छाओं पूरी हरे छे. हारण हे स्वप्नमां होई व प्रहारनुं जंधन हे मर्याहा होती नथी. हा.त. होई व्यक्ति वर्तमान समयमां गरीन छे. आनाथी ते पूज व हु:जी छे तो ते स्वप्नमां तेने हरोड इियानी लोटरी लागे छे. आवा स्वप्न वोवाथी मननो असंतोष थोडो समय माटे हूर थई व्याय छे.

ટૂંકમાં સ્વપ્ન ત્રણ કાર્યો કરે છે. (૧) વ્યક્તિને જાગૃત અવસ્થામાં તેની જે પ્રેરણાઓનો સંતોષ ન મળ્યો હોય એનો સંતોષ તેને સ્વપ્ન અવસ્થામાં મળે છે.

- (२) स्वप्नो व्यक्तिना अज्ञात तणावोने मुक्त करे छे.
- (3) સ્વર્ખો ઊંઘને ટકાવી રાખે છે.

ફોઈડ સ્વપ્નને અચેતન મનને સમજવાનો રાજમાર્ગ ગણે છે. સ્વપ્નના વિષય બે પ્રકારના હોય છે. પ્રગટ અને અપ્રગટ સ્વપ્નમાં બનતા જે બનાવો, દૃશ્યો, અવાજો વગેરેને માણસ યાદ રાખી વર્ણવે છે. તેને સ્વપ્નનો પ્રગટ વિષય કહે છે. એક અનુભવી વિશ્લેષક એ પ્રગટ વિષયમાંથી જે અંદરનો અર્થ તારવે એ અર્થને સ્વપ્નનો અપ્રગટ વિષય કહેવાય.

(४) भूजवृत्तिनो सिध्धांत :-

ફોઈડે માનવપ્રવૃતિનાં બે ધ્યેયો ગણાવ્યા છે. આત્મસંરક્ષણ અને વંશસંરક્ષણ. અહમ મૂળવૃત્તિ અને કામ મૂળવૃત્તિ.

ङाभ भूणवृत्ति :-

જેને પ્રાણશક્તિ કે લીબીડો તરીકે ઓળખવામાં આવે છે. આપણી ઇચ્છાઓ, આવેગો, વિચારો સર્વના મૂળમાં પ્રાણશક્તિ રહેલી છે. જાતિય વૃત્તિ એ પણ આ પ્રાણશક્તિનું જ મહત્વનું સ્વરૂપ છે.

🗨 જાતીચતાનો ખ્યાલ :-

ફોઈડનો જાતીયતાનો ખ્યાલ ઘણો વ્યાપક છે. કામવૃત્તિનો પૂર્ણ સંતોષ તો જનનાંગો દ્વારા મળે છે. પરંતુ શરીરના બીજા વિભાગો, બગલ, હોઠ, ગુદા વગેરે દ્વારા પણ જાતિય ઉત્તેજના અનુભવાય છે.

• सुभतत्त्वः-

ફ્રોઈડે સુખતત્ત્વને મહત્વનું સ્થાન આપ્યુ છે. દરેક વ્યક્તિ સુખને પ્રાપ્ત કરવા તથા દુઃખને દૂર કરવા જ પ્રવૃત્તિ કરે છે.

अवनवृत्ति

જીવનવૃત્તિથી પ્રેરાઈને માણસ પોતાના પ્રત્યે આકર્ષણ અનુભવે છે. અને પોતાનું તથા જાતિનું રક્ષણ ઇચ્છે છે. જીવનવૃત્તિ માટે ફ્રોઈડ ઇરોઝ શબ્દ વાપરે છે.

मृत्युवृत्ति :-

मृत्युवृत्तिथी भेराईने व्यक्ति मृत्यु इच्छे छे अने इरी पाछी क्यांथी ઉत्पन्न थई हती ओ अरोतन रोतनामां पहोंचवा ऊंभे छे. मृत्युवृत्ति आत्मपीडन द्वारा अभिव्यक्त थाय छे. इर्ोईडना मते पोताने हे जीक्षने नुहशान हरवु, इक्त हरवी, उतारी पाडवु वर्गरे प्रहारनी प्रवृति पाछण मृत्यु प्रेरणा करहेती छे.

(૫) મનોજાતીય વિકાસનો સિધ્ધાંત :-

ફોઈડે માણસની તમામ પ્રવૃતિઓના મૂળ જાતીચવૃત્તિમાં દર્શવિલ છે. જો કે તેમનું મંતવ્ય અતિશ્ચોક્તિથી ભરેલું છે. તેમ છતાં જાતીચવૃત્તિ દરેક માનવીના જીવનમાં મહત્વનો ભાગ ભજવે છે એ બાબતને નકારી શકાય નહી. તેમના મતે પુષ્ટ વચે સોમ્ય મનોવૃત્તિ ઉત્પન્ન થવાનું મુખ્ય કારણ વ્યક્તિને બાલ્યાવસ્થામાં થયેલી આધાતજનક અનુભવો છે. સરેરાશ વ્યક્તિ મનોજાતિય વિકાસના પાંચ તબક્કામાંથી પસાર થાય છે. જીવનના પહેલા પાંચ વર્ષ દરમિયાન શારીરિક સુખનું કેન્દ્ર અનુક્રમે મુખ, ગુદા અને લિંગમાં હોય છે. પછી પાંચ-છ વર્ષની વયે શાંત જનીન તબક્કો આવે છે. જો આમાંના કોઈપણ તબક્કે સમસ્યા ઉપજે તો મનોજાતીય વિકાસ દીમો પડે કે અટકે છે. તેની વ્યક્તિત્વ ઉપર લાંબાગાળાની નિષેધક અસર પડે છે. ટૂંકમાં ફોઈડના મનોજાતીય વિકાસના તબક્કાનો સાર નીચે પ્રમાણે છે.

તબક્કો	આશરે વચ	લૈંગિક્તા	વિકાસનાં કાર્યો
મુખ	૦ થી ૧ વર્ષ	મોં	સ્તનપાન છોડવું
ગુદા લિંગ	૧ થી ૩ વર્ષ	ગુદા	આપમેળે મળત્યાગ કરવો
લિંગ	3 थी ६ वर्ष	४ नन अंग	ઇडिपस डे ઇલેક્ટ્રા ગ્રંથિ ઉપર विજय मेળववो
સુપ્ત	દ્ર થી ૧૨ વર્ષ		रुचिओनो विङास ङ्खो
જનનાંગ-લિંગ	૧૨ થી પુષ્ન વચ	प्रवन अं ग	ગાઢ સંબધો સ્થાપવા

(५) व्यક्तित्त्वना विભागो :-

ફ્રોઈડના મતે વ્યક્તિત્ત્વના ત્રણ વિભાગો છે. ઇડ, ઇગો અને સુપર ઇગો

(១) ៩១:-

આ વ્યક્તિત્વનો એવો ભાગ છે જે પ્રાથમિક જરૂરિયાતો, જાતીય ઇચ્છાઓ અને આક્રમકતાના આવેશોને તરત સંતોષ આપવા માટે કાર્ચ કરે છે. તે સંપૂર્ણ રીતે અજાગૃત છે. તે સુખ સિધ્ધાંતને અનુસરે છે.

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(૨) ઘગો :-

તે વાસ્તવિકતાના સિધ્ધાંતને અનુસરે છે. વાસ્તવિક પરિસ્થિતિમાં જે ઇચ્છાઓ સંતોષવી શક્ય હોય તેને સંતોષે છે. જે ઇચ્છાઓ સંતોષવામાં મુશ્કેલી સર્જાય તો તેને થોડા સમય માટે ટાળી દે છે.

(૩) સુપર ઇગો :-

તેને આદર્શી સાથે સબંધ છે. નૈતિક વર્તનને સુપર ઇગો મહત્વ આપે છે. જે વ્યક્તિ અનૈતિક કાર્યો કરે તો સુપર ઇગો તેનામાં અપરાધ ભાવના ઉત્પન્ન કરે છે. સુપર ઇગોને અંતરાત્મા સાથે પણ સરખાવી શકાય.

(७) બચાવ પ્રયુક્તિઓ :-

જ्यारे व्यक्ति डोई बक्ष्य भेजववा माटे तनतोऽ महेनत डरे छे, तेम छतां अमुङ डारणोसर तेमां निष्ड्ण लाय छे. आवी निष्ड्णताथी तेनी प्रतिष्ठामां घटाडो थाय छे. व्यक्ति हताश थाय छे. परिणामे व्यक्ति निष्ड्णताथी प्राप्त थयेबी हताशा तथा अपमानलनड परिस्थितिने दूर डरवा के मार्गोनो आशरो वे तेने जयावप्रयुक्तिओ तरीडे ओणजवामां आवे छे.

આવી વિવિધ પ્રકારની બચાવ પ્રયુક્તિઓ આવેલી છે. જેવી કે દમન, પ્રક્ષેપણ, ચોક્તિકરણ, તાદાત્મ્ય, ઉદર્વીકરણ, ઇનકાર, વિરૂધ્ધ પ્રતિક્રિયા વગેરે.

🕨 भूत्यांङन :-

ફોઈડે માનવવર્તનને સમજવાની એક નવી દિશા ખુલ્લી કરી છે. તેમ છતાં ફ્રોઈડના સિધ્ધાંતની ટીકા નીચેની બાબતોમાં કરવામાં આવી છે.

- (૧) ફ્રોઈડનો સિધ્ધાંત કેટલીક બાબતોમાં કલ્પનાઓ પર આધારિત છે. ઇડ, ઇગો અને સુપર ઇગોને આપણે જોઈ શક્તા નથી.
- (૨) ફ્રોઈડ માને છે કે વ્યક્તિ તેની પાશ્વીવૃત્તિનો શિકાર છે, પરંતુ માનવીના વ્યક્તિત્વમાં કલ્યાણકારી અંશો પણ રહેલા છે.
- (3) ફ્રોઈડે જાતિચવૃત્તિ પર વધારે ભાર મૂક્યો છે. તમામ પ્રકારના વર્તન પાછળ જાતીચવૃત્તિ રહેલી છે તેમ કહેવુ વધારે પડતું છે.

ફોઈડની ટીકા કરવામાં આવી હોવા છતા અચેતન મનનો ખ્યાલ રજૂ કરી માનવ મનને સમજાવવામાં મહત્વનો ફાળો આપ્યો છે. ફોઈડના સિદ્ધાંતની અસર માનસિક રોગની ચિકિત્સા ઉપચાર પધ્ધતિ, કલા, શિક્ષણ સંસ્કૃતિ વગેરે ઉપર પડી છે.

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ORIGINAL PAPER

देश में बढती असहिष्णुता पर कबीर विचारधारा का महत्व

Savita Adhana

Asst. Prof. Hindi, KLP College, Rewari, Harayana (Contact Base)

आज के आधुनिक युग में जब सभी क्षेत्रों मे आशातीत प्रगति हुई है । यह प्रगति अपने चर्म पर पहुंच चुकी है जिसका कारण मानव ही है । उसने अपने बुद्धि कौशल से ऐसे अनसुलझे विषयों को भी स्पष्ट करने की सफल कोशिश की है जो अभी तक अंधकारमय थे लेंकिन हम अपने धर्म संबंधी विचारों को अभी तक संकीर्णता के विषैले वातावरण से नहीं निकल पाए है जो अन्य धर्मों के प्रति हमारा दृष्टिकोण व्यापक व मानवतावादी बना सके । लाखों करोड़ों वर्ष पूर्व मनुष्य ने दूसरे मनुष से श्रेष्ठ कहलवाने के लिए अपने आप को धर्म, सम्प्रदाय अनेक मतो आदि में बांट लिया । लेकिन मनुष्य इतना बुद्धिमान होते हुऐ भी अपने विनाश का बीज अपने हाथों बो लिया आज वह बीज साम्प्रदायिक कट्टरता, धार्मिक असहिष्णुता का ऐसा सघन जद्यन जंगल बन गया है जिसमें मानव अपने मानवीय गुणों को भूल कर मानव से दानव का रूप धारण कर लेता है ।

मनुष्य दानव बन कर अपने ही समान मानवों को मौत के घाट उतारने से भी नहीं हिचकिचाता । ऐसा माहौल मनुष्य जाति के विनाश का कारण बनता जा रहा है ।

असिहष्णुता के धिरते अंधकार में प्रकाशमयी कबीर वाणी :-

एक दूसरे के धर्मों, मतों सम्प्रदायों को हीन समझकर अपने ही धर्म, सम्प्रदाय आदि को श्रेष्ठ समझना व धार्मिक कट्टरता रखना ही बढती असिहष्णुता का मुख्य कारण है । आज से सैकडो वर्ष पूर्व भी मनुष्य के अपने अपने धर्मों को श्रेष्ठ समझने की प्रवृति के कररण ही कबीर ने लोगों को इन संकीर्ण विचारों को त्यागने के लिए अपना उपदेश दिया था कि हमें धर्म के नाम पर हिंसा नहीं करनी चाहिए क्योंकि ईश्वर केवल भक्त का है धर्म का नहीं । उन्होंने कहा भी है

> जाति पाति पूछे निह कोई हरि कौ भजै, सो हरि का होई । (सटीक कबीर ग्रंन्थावली)

इसी प्रकार आज के मानव को भी समझना है कि ईश्वर धार्मिक कट्टरता व अन्य धर्मों के प्रति असिहष्णु होकर नहीं ब्लिक श्रद्धा का ग्राहक है ।

मानवतावादी विचारधारा से समाज में एकता व सद्भावना की भावना का प्रतिपादन :-

समाज में समन्वय, मानवतावादी, एकता सद्भावना की भावना का वातावरण स्थापित कर धार्मिक संकीर्ण विचारों, धार्मिक कट्टरता व असिहष्णुता के दुर्भावों को समाप्त कर सकते है । मानवतावादी विचारधारा का सूत्रपात कबीर ने उस समय किया जब हिन्दू व

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मूस्लमान अपने अपने धर्मों को लेकर आपस में मरखप रहे थे । लोगो को मानवतावादी मूतयों का पाठ पढाते हुऐ कहा था अला एकै नूर अपनामा,

> ताकि कैसी निंद्रा । ता नूर में सब जग कीया कौन भला कौन मंदा । (कबीरदास एक आलो०)

आज के साम्प्रदायिक तनाव व धार्मिक कट्टरता के कारण को देखते हुऐ कबीर की वाणी आज भी प्रासगिक दिखाई जान पडती है ।

कबीर का दर्शन विभिन्न धर्मों का सार - कबीरदास :-

जी जहाँ किसी धर्म विशेष को न माना पर धर्मों में छिपी अच्छी व सच्ची बातों का सार जरूर समझ रखा । धर्म के विश्वबन्धुत्व की भावना को अपनाते हुए एक ऐसे ईश्वर की अराधना की जिसे न मंदिर की आवश्यकता थी न मस्जिद की शिक्षा देते थे । आज मनुष्य ईश्वर के नाम पर मस्जिद बनाता है तो कभी देवालय और फिर एक दूसरे के तीर्थ स्थानों को क्षति पहुंचाकर एक दूसरे पर आरोप लगाते है कि उसने हमारे तीर्थ को नष्ट कर दिया है और अब हम मी बदला लेगें । मनुष्य को कबीर की भांति ईश्वर अपने को उपने मन में स्थान देना चाहिए । ना कि बाहाडम्बरों को । कबीर अद्वैतवादी दर्शन को मानने वालों थे जो ईश्वर व मानव को एक ही मानते थे इसलिए हमे भी यह समझना चाहिए के हम जिन्हें मार रहे है वे भी ईश्वर का अंश है । जब मंदिर व मस्जिद ही नहीं रहेंगे तो मनुष्य आपस में भी नहीं टकराएगा । कबीर के समन्वयवादी दृष्टिकोण होने का सबसे बड़ा महत्व आज के युग में भी उतना ही महत्वपूर्ण है जितना कि कबीर के समय । इसलिए उन्होंने कहा

जेगी गोरख गोरख करै, हिन्दु राम राम उच्चरै । मुसलमान कहै एक खुदाई ।। कबीर को स्वामी घट घट रहयौ समाई ।। (कबीर— डॉ0 हजारी प्रसाद द्विवेदी)

हिन्दु मुस्लिम आदि धर्मो पर कबीर का पक्ष :-

कबीरदास जी ने अपने समय में यह समझ लिया कि मनुष्य जितना अपने धर्मों के प्रति जितना अधिक कट्टर होगा तो वह एक दूसरे का भी उतना ही बडा शत्रु बन जाऐगा तभी तो उन्होंने अपने आप को किसी धर्म विशेष के साथ नहीं जुड़ने दिया । और धर्मों के विषय में कहते है

मन रे संसार अन्ध कुहेरा । सिरि प्रगटा जग का पेरा ।।

और बुत पूजि पूजि हिन्दु मुए, तरूक मूए हज जाई । जटा धारि धारि जोगी मूए तेरी गति किन हु न पाई ।। इसी प्रकार आज भी मनुष्य को यह समझना चाहिए कि सदिया बदल गई लेकिन मर्ग वही है कि खुदा, ईश्वर, अलाह सब उस परमतत्व के नाम है जिसे संकीर्ण विचारों में बाध कर नहीं रखना चाहिए । मनुष्य के मानवीय गुण ही सबसे बडा धर्म है । तभी तो कबीरदास जी ने कहा था

> एक बूँद ऐक मूज मूतर एक चाम एक गूदा । एक जोति तै सब उतपना, कौन ब्राहमण कौन सूदा ।।

हम भी यह समझना चाहिए कि हम सब एक ही पिता की सन्ताने है और हमारा सबसे बड़ा धर्म इन्ससनियत है । कबीर कहते है

क0 आचार्य हजारी प्रसाद द्विवेदी :-

कैसो अलह राम, सित सोई । बिसमिल मोटि बिसंभर एकै, और न दूजा कोई ।।

पुस्तक सन्दर्भ

कबीर सटीक ग्रन्थावली कबीर डॉ0 हजारी प्रसाद द्विवेदी कबीर ग्रन्थावली — डॉ0 श्याम सुन्दर दास



ORIGINAL PAPER

प्राचीन भारत में चिकित्सा विज्ञान : एक अवलोकन

प्रदीप कुमार शोधार्थी प्राचीन भारतीय इतिहास संस्कृति एवं पुरातत्त्व विभाग, कुरूक्षेत्र विश्वविद्यालय, कुरूक्षेत्र

मनुष्य को अपने सामान्य जीवन में वैयाक्तिक, कौटुम्बिक और सामाजिक कर्त्तव्य कर्मों का भली-भाँति पालन करने के लिए आवश्यक है कि उसका शरीर निरोग तथा स्वस्थ हो। इसलिए उसे चिकित्सा शास्त्र का ज्ञान आवश्यक है। प्राचीन भारत में चिकित्सा विज्ञान का अत्याधिक महत्त्व रहा है। इसके अन्तर्गत विभिन्न रोगों का भिन्न-भिन्न वातावरण में अध्ययन किया जाता है तथा उनके मध्य जो सामान्यता है उसका पता लगाकर विश्लेषण किया जाता है। कोई भी बिमारी घटनाओं का क्रम होती है। इसकी नियमितता के आधार पर यह पता लगाया जा सकता है कि यह कैसे प्रारम्भ होती है, तथा कैसे निरंतर बनी रहती है। मानवीय ज्ञान में वृद्धि के साथ-साथ हम बिमारी के कारणों को जान सकते हैं तथा समान परिस्थितियों में उसकी पुनरावृत्ति को चिकित्सा पद्धित के माध्यम से रोक सकते हैं।

प्राचीन भारतीय चिकित्सा पद्धित 'आयुर्वेद' सिर्फ रोगों की चिकित्सा के बारे में ही नहीं बिल्क जीवन जीने की उत्तम शैली का ज्ञान भी इसमें विद्यमान है। आयुर्वेद का प्रयोजन स्वस्थ मनुष्य के स्वास्थ्य की रक्षा करना और रोगी व्यक्ति के रोग को दूर करना है। ऋतुओं के अनुसार आहार-विहार तथा मानसिक एवं शारीरिक वेगों को रोकने से व्यक्ति स्वस्थ रखता है, इसिलिए लोभ, भय, शोक, क्रोध, अहंकार, निर्लज्जा, ईर्ष्या, अतिराग आदि मानस वेगों को रोकना चाहिए। प्राचीन चिकित्सा ग्रन्थ 'चरक संहिता' में स्वस्थ व्यक्ति के स्वास्थ्य को बनाए रखने पर विशेष बल दिया गया है।²

अथर्ववेद में शरीर रचना विज्ञान सम्बन्धी वर्णन मिलता है। इसमें शरीर किसने बनाया प्रश्न दिया है। जिसके अन्तर्गत वर्णन है कि 'केन' अर्थात प्रजापित ने इसकी रचना की है। अथर्ववेद के दशवें मण्डल का दूसरा सूक्त 33 मन्त्रों का है जिसमें शरीर के अंग-प्रत्यांगों का संक्षिप्त रूप में वर्णन मिलता है। इसी सूक्त के 11 वें मन्त्र में 'रक्त प्रवाह' का वर्णन मिलता है तथा रक्त की तुलना तेज प्रवाहित जल के समान की है। रक्त सम्बंधी उल्लेख है "िक इस शरीर को कितने जलों का बनाकर रखा है, जो शरीर में फैलते है, जो सब ओर बहकर हृदय अर्थात् सिन्धु में आते है और वहां से बाहर जाते हैं।" जिसका स्वाद तीव्र है तथा चमकते लाल रंग

का है, जो लोह से युक्त है इसलिए लाल है, जो पुरूषों के शरीर में ऊपर (उर्ध्वा) तथा नीचे (अवाची) की और बहते हैं।⁴

प्राचीन भारतीय साहित्य में विभिन्न चिकित्सा पद्धितयों का उल्लेख मिलता है। जिनके माध्यम से विभिन्न रोगों को दूर किया जाता था। अथर्ववेद में अनेक स्थानों पर जल अर्थात् 'आप' के गुणों का वर्णन है। जिस प्रकार अमृत शारीरिक और मानसिक रोगों को दूर करके निरोगता, स्वास्थ्य, शान्ति और दीर्घ जीवन प्रदान करता है, उसी प्रकार शुद्ध जल के सेवन से भी लाभ होता है। जल में औषध का भी निवास है। जिस प्रकार रोगों में औषध के सेवन से रोग दूर हो जाते हैं, उसी प्रकार जल को भी औषध के रूप में प्रयोग करके रोगों को दूर किया जा सकता है। जल के ठीक प्रकार सेवन से शरीर में ऊर्जा उत्पन्न होती है। अथर्ववेद में विभिन्न प्रकार की जल से प्रार्थना की गई है कि, हे! जल तुम्हारे अन्दर जो औषध गुण है वह मुझे भी प्रदान करो तथा मेरे रोगों का निदान करो। इस प्रकार जल के द्वारा जो चिकित्सा पद्धित की जाती थी उसे जल चिकित्सा कहा जाता है।

वैदिक साहित्य में वर्णन मिलता है कि सूर्य की किरणों से चिकित्सा करके विभिन्न रोगों का निवारण हो सकता है। सूर्य की लाल किरणों से चिकित्सा करने पर पीलिया आदि रोगों को दूर किया जाता है। सूर्य की किरणों के सेवन से हृदय रोग व उनसे जन्य हृदय की पीड़ा भी शान्त हो सकती है। सूर्य की किरणों के लिए 'गौ' शब्द का प्रयोग किया गया है। सूर्य को ऋग्वेद में 'सप्ताश्व' कहा गया है अर्थात सात घोड़ों वाला। इसी वेद में सूर्य को 'सप्तरिश्म' भी कहा है अर्थात सात किरणों वाला। इस प्रकार सूर्य की किरणों से विभिन्न रोगों के निवारण सम्बन्धी सूचना हमें वैदिक साहित्य से मिलती है।

प्राचीन आयुर्वेद में विभिन्न रोग निवारक औषिधयों का वर्णन मिलता है। इसके अतिरिक्त अथर्ववेद में भी विभिन्न औषिधयों का उल्लेख है। अथर्ववेद में 'वरण' नामक औषिध का वर्णन है जिसका उपयोग यक्षमा रोग, नींद न आने तथा बुरे स्वप्न आने की चिकित्सा रूप में होता है। 'पृष्टिनपणीं' औषिध का प्रयोग रक्त अल्पत्ता को दूर करने में होता है। 'रोहिणी' नामक औषधी तलवार या तेज हथियार द्वारा कटी हुई हिंद्डियों, मांसपेशियों, त्वचा व नाडियों को जोड़ सकती है। 'अपामार्ग' औषधि ज्यादा भूख व प्यास रोग में काम आती है। इसी प्रकार 'लाक्षा' औषधि का उपयोग लाठी आदि को चोट से बने घाव को भरने में किया जाता है। पिप्पली नामक औषधि अंगों की पीड़ा को कम करती है। विभिन्न मन्त्रों में औषधियों को राक्षसों का विनाश करने वाली कहा गया है। अथर्ववेद में एक ऐसी औषधि का वर्णन है जिसके सेवन से स्त्री को पुत्र की प्राप्ति हो सकती है। इसमें लिखा है कि 'शमी' अर्थात् जंड नामक वृक्ष के ऊपर यदि पीपल का वृक्ष उगा हुआ हो तो उस पीपल की लकड़ी को औषध रूप में किसी स्त्री को खिलाने से पुत्र की प्राप्त संभव है।

वैदिक भारतीयों के औषधि ज्ञान के विषय में वैदिक संहिताओं में भी वर्णन मिलता है। संहिताओं में सिर, आँख, कान, हृदय, पेट, त्वचा आदि से सम्बन्धित विभिन्न रोगों के निवारण हेतु औषधियों का उल्लेख मिलता है। संहिताओं में मौसम परिवर्तन व शरीर में सूक्ष्म जीवाणुओं को बिमारी का कारण बताया गया है। 12

श्रोत संहिता शल्य चिकित्सा को आठ भागों में बांटती है- छेदन (प्दबपेपवद), भेदन (माबपेपवद), चीरन (बंतपिपबंजपवद), बेधन (च्नदमजबनपदह), ऐसन (माचसंदंजपवद), अहरान (माजतंबजपवद), विस्रावन (म्अंबनंजपवद) और सिवाना (नजनतपदह) शल्य चिकित्सा में प्रयोग किए जाने वाले यन्त्रों में 101 बिना तेज धार वाले तथा 20 यन्त्र तेज धार से युक्त है। 3 जैसे- डाक्टरी चिमटी, छोटा चाकू, कांटा, सुईयां आदि। इस प्रकार के उपकरण आधुनिक शल्य चिकित्सा में भी सहायक है।

ऋग्वेद से पता चलता है कि अश्विनी ने अत्री का बुखार ठीक करने के लिए बर्फ का प्रयोग किया था। ¹⁴ ऋग्वेद में इंदरा के लिए ऐसी धारणा मिलती है कि उसने बिना धमनी संपीडन यंत्र का प्रयोग किए गर्दन के कटाव को ठीक कर लिया था। प्राचीन वैदिक काल में विभिन्न औषधियों के माध्यम से घावों को ठीक कर लिया जाता था। इससे ज्ञात होता है कि औषधियां तथा चिकित्सा उच्च दर्जे की थी। श्रोत संहिता से पता चलता है कि उन लोगों ने प्लास्टिक सर्जरी को भी विकसित कर लिया था। ¹⁵

आयुर्वेद औषध विज्ञान के 8 (अष्टांग) रूपों को प्रदर्शित करता है शल्य (सर्जरी), शालक्य, भूत विधा (प्राकृतिक बिमारियों की चिकित्सा), कुमार भारतया अगाध (विष विधा), रसायन (कायाकल्प) और विज्जिकरण (पुरूषत्व)।

आयुर्वेद के दो महत्त्वपूर्ण विषय है- चरक संहिता जिसमें आन्तरिक औषिथों का ज्ञान है तथा श्रोत संहिता, जिसमें शल्य चिकित्सा के महत्त्व को दर्शाया गया है। 16 आयुर्वेद के अनुसार बीमारियों के इलाज व रोगों के निदान सम्बन्धी तीन सिद्धान्त है- वात, पित्त तथा कफ। आयुर्वेद की अन्य धारणाओं में रस, गुण, वीर्य, विपाका, तथा प्रभाव महत्त्वपूर्ण रूप से जाने जाते हैं। रस छ: प्रकार के हैं- मधुरा, अम्ल, लवण, कातु, तिक्ता और कास्य। गुण शारीरिक गुणों को दर्शाते है जिनकी संख्या 20 है। जैसे- गुरु, लघु, सारा, स्थिरा, संद्रा और द्रव्य। विपाक को भोजन की प्रक्रिया के रूप में समझा जाता है जबकि प्रभाव शरीर तथा मस्तिष्क के सभी प्रभावों को दर्शाता है। ¹⁷ अथर्ववेद के चतुर्थ मण्डल में हानिकारक रोग जन्तुओं के नियन्त्रण एवं उनके निवारण का उल्लेख मिलता है। 'अजश्रृंगी' नामक औषधि से जल तथा वायु में फैलने वाले रोगों को नियंत्रित किया जा सकता है। वैदिक साहित्य में वर्णन मिलता है कि पीपल तथा वर जैसे महावृक्ष, मोर व मुर्गे जैसे पक्षी, चूड़ामणि, तुलसी काकमची जैसे पौधों के प्रभाव से अनेक व्याधियाँ दूर होती है। 18 इस प्रकार वैदिक साहित्य में वर्णित चिकित्सा पद्धतियों के अध्ययन से ज्ञात होता है कि प्राचीन काल में भी भारतीय चिकित्सा प्रणाली काफी विकसित अवस्था में थी, जिसका प्रभाव आधुनिक चिकित्सा पद्धति में भी देखा जा सकता है। प्राचीन भारतीय आयुर्वेद आधुनिक समय में भी अनेक असाध्य रोगों का निवारण करने में सहायक है, जिसका उपयोग आधुनिक आयुर्वेदिक चिकित्सा पद्धति के माध्यम से किया जा रहा है।

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संस्कृत वाङ्मय में संगीततत्त्व

डॉ. सुमन कुमारी असिस्टेन्ट प्रोफेसर (संस्कृत साहित्य) (सम्बद्ध राष्ट्रिय संस्कृत संस्थान, जनकपुरी, नईदिल्ली) डॉ. रामजी मेहता आदर्श संस्कृतमहाविद्यालय, मालीघाट, मुजफ्फरपुर, बिहार

संगीत मानव की स्वाभाविक प्रवृति है। प्राकृतिक संगीतमय परिवेश मानव के आविर्भाव के समय से ही चारों तरफ था। सृष्टि के आदि तत्त्व परमेश्वर रूप भगवान कृष्ण का कथन 'वेदानां सामेवेदाडिस्म' इस तथ्य की सम्यक् रुप से पृष्टि करता है कि संगीत ही सृष्टि का आदि तत्त्व है। 'शतपथ—ब्राह्मण' और 'ऐतरेय—ब्राह्मण' में उल्लेख आया है कि सर्वप्रथम प्रजापति ने सृष्टि की कामना की तथा इसकी उत्पत्ति के लिए तप और श्रम किया। उनके तप और श्रम से तीनों लोकों को उत्पत्ति हुई। इन तीनों लोकों को उसने तपाया, तो इनसे तीन तेज उत्पन्न हुए — 'अग्नि', 'वायु' और 'आदित्या' पुनः इन तीनों को तपाने पर तीन वेद 'ऋक्' ' यजुष्' और 'साम' और तीन व्याहुतियाँ उत्पन्न हुए 'मूः' 'भवः' और 'स्वः। उन तीन व्याहुतियाँ से जो रस (सात—तत्त्व) उत्पन्न हुए, वह 'ओडम्' था। 'ओडम्' को शब्द—ब्रह्म, नाद—ब्रह्म या संगीत के आदि तत्त्व के रूप में माना जाता है। मानव ने जिस समय सर्वप्रथम आँख खोली, उस समय भी संगीत के मूल—तत्त्व 'ओडम्' की व्याप्ति सर्वत्र थी। उसी नाद—ब्रह्म की अनुकृति या उच्चारण के प्रयासों में संगीत की उत्पत्ति हुई।'

वैदिक वाङ्मय में संगीत तत्त्व :--

उद्गान् द्वारा ही वेदों की श्रृति—परम्परा जीवान्त रही है। इसलिए वैदिक मनीषियों ने स्वरघात को महत्ता प्रदान कर, वेदमन्त्रों के गायन में उदात्त , अनुदात्त और स्वरित स्वरों को महत्वपूर्ण माना है, जिनमें संगीत के सप्तस्वर विद्यमान हैं —

उदात्ते निषादगान्धारवनुदात्ते ऋषभधैवतौ। स्वरितप्रभाव हयाते षड्जमध्यपंचमाः।।²

अर्थात् उदात्त में निषाद—गान्धार का, अनुदात्त में ऋषभ—धैवत का और स्वरित में षड्ज, मध्यम, पंचम का अन्तर्भाव है। वेदमन्त्रों को शुद्धता के रक्षक और वर्ण ही हैं। अतः वैदिक मन्त्र स्वर लय

आदि के कारण संगीत तत्वों में समन्वित तथा गेय हैं।

ऋग्वेद, यजुर्वेद और अथर्ववेद के मन्त्र संगीत की दृष्टि से उल्लेखनिय हैं, तथापि सामवेद में संगीत का जितना पारिपाक हुआ है, वैसा अन्यत्र दुर्लभ है। ऋग्वेद में इन्द्र, अग्नि आदि देवताओं के प्रशस्तिगान में प्रयुक्त गायत्री, त्रिष्टुप, अनुष्टुप आदि छन्दों की योजना जहाँ लय, मात्रा एवं ताल आदि सांगीतिक तत्वों का संकेत देती है, वहाँ तन्तुबोध, चर्ममण्डित—वाद्य, एवं ताल आदि सांगीतिक तत्वों का संकेत देती है, वहाँ तन्तुबोध, चर्ममण्डित—वाद्य, धातुवाद्य तथा फूत्कार वाद्य एवं नृत्योल्लेख संगीत की सृष्टि करते हैं। इसी प्रकार यजुर्वेदीय मन्त्रों में वीणादि वाद्ययन्त्रों तत्व्ये की अवस्थिति को पुष्ट करते हैं। अथर्ववेद के मन्त्र यद्यपि सुपाठ्य हैं, सुगेय नहीं, तथापि कतिपय मन्त्रों में छन्दोबद्धता, वाद्ययन्त्रोल्लेख तथा स्वरन्यास आदि के कारण लय, स्वर आदि सांगीतिक तत्त्वों की अभिव्यंजना होती है।

सामवेद तो भारतीय संगीत का मूलस्रोत ही है। 'साम' को 'त्रक्' के साथ सम्बद्ध स्वरप्रधान गायन माना जाता है। इस वेद के ग्रामेगेयगान, अरण्यगेयगान, ऊह्यगानों पर संगीतशास्त्र का मूल अवलम्बित है। इसमें सप्तस्वर, तीन ग्राम, इक्कीस मूर्च्छना और अनयास तान जैसे स्वरमण्डल की प्राप्ति भी होती है। इस वेद के शिक्षा ग्रन्थ नारदीय शिक्षा के अनुसाद स्वर, गान, मूर्च्छना और तान की सामसिक संज्ञा 'स्वरमंडल' है –

सप्तस्वरास्त्रयोग्रामः मूर्छनास्वत्वेकविंशतिः। ताना एकोनपंचाशदित्येत्स्वरमण्डलम्।।

सामवेदीय शब्दरचना संगीत के लिए ही है। इनमें प्रयुक्त छन्दों से ताल विधान ज्ञात होता है। इस वेद में प्रयुक्त स्वर संज्ञा क्रृष्ट प्रथम, द्वितीय, तृतीय, चतुर्थ, मन्द्र तथा अतिस्वर लौकिक संगीत में षड्ज ग्राम के माध्यम, गान्धार, ऋषभ, षड्ज, मन्द्रनिषाद, मन्द्रधैवत और मन्द पंचम स्वर है। इसमें द्रुन्दुभी, वेणु, वीणादि वाद्ययन्त्रों का उल्लेख तथा छन्द विधान आदि लय, स्वर मूर्च्छना, ग्राम आदि सांगीतिक तत्वों का संकेत देते हैं।

वैदिक मन्त्रों के गायन में यद्यपि उदात्त, अनुदात्त और स्वरित स्वरों का प्राधान्य रहता है, तथापि आधुनिक संगीत के राग व ताल में निबद्ध कर इन मन्त्रों का

गायन किया जा सकता है।

ब्राह्मण, आरण्यक, उपनिषद्, शिक्षा आदि गन्थों में संगीत तत्त्वों का स्पष्ट रूप से उल्लेख किया गया है। ये ग्रन्थ वैदिक और लौकिक संगीत पर प्रकाश डालते हैं। जिस समय स्वरों की तारता का निर्धारण करने का कोई स्थिर आधार नहीं था, उस समय हमारे ऋषि—मुनियों ने पशु—पक्षी की ध्विन के आधार पर स्वरों की तारता का निर्धारण किया था —

षड्जम्मयूरो वदित गावो रम्भन्ति चर्षभम्। अजा वदित गान्धारं क्रौंचो वदित मध्यमम्।। पुष्मसाधरणे काले पिको विक्त च पंचमम्। अश्वस्तु धैवत विक्त निषादं विक्त कुंजरः।।8

अर्थात् मोर षड्ज बोलता है, गौ ऋषभ बोलती है, बकरी गान्धार बोलती है, क्रौंच पक्षी मध्यम बोलता है, पुष्प के उद्भव काल अर्थात् वसन्त में कोयल पंचम बोलती है, घोड़ा धैवत बोलता है और हाथी निषाद बोलता है। नारदीय शिक्षा, माण्डूकी शिक्षा आदि गन्थों को संगीतशास्त्र कहा जाए तो अति नहीं होगा, क्योंकिं इन गन्थों में स्वर, लय, स्वर के स्थान, स्वर के वर्ण, स्वर उत्पत्ति स्थान और उनका नामाकरण ग्राम मूर्च्छना, गान एवं वादन के गुण—दोष आदि पर विशद रुप से चर्चा की गई है।

अतः स्पष्ट है कि वैदिक मन्त्रों की रचना संगीत के अनुरूप है। इसमें गयेता तथा लयात्मकता सर्वत्र व्याप्त है। वैदित वाङ्मय में उदात्तादि स्वर विधा, लयात्मकता, वाद्ययन्त्रोल्लेख तथा नृत्य संकेतों से संगीत तत्वों की सफल अभिव्यति हुई है।

लौकिक संस्कृत काव्य में संगीत तत्त्व :--

रामायण भारत की प्राचीन सास्कृतिक परम्परा के परिज्ञान का महत्वपूर्ण स्रोत है। इसमें गीत9, वाद्य और नृत्य¹ के वर्णन संगीतत्मकता के पोषक हैं। इस महाकाव्य में स्वर, श्रुति, मूर्च्छना, लय, ताल, मात्रा आदि संगीतक शब्दों का उल्लेख प्राप्त होता है।¹¹ शंख, द्रुन्दुभी, भेरी, पणव, पटह, भुरज, वेणु, वीणा आदि वाद्ययंत्रों की योजना इस महाकाव्य की संगीताभिव्यंजना का आधार है।¹² जहाँ सप्त जातियों के उल्लेख में षड्ज और माध्यम ग्राम और तार सप्तक की कल्पना होती है। इस प्रकार रामायण में संगीत की सम्पूर्ण स्वर विधि ही समाहित है।¹³

महाभारत के कृष्ण, अर्जुन, उत्तरा, उषा आदि संगीत—कला—विशारद हैं, जिसमें कृष्ण वंशी वादक है वहीं अर्जुन नृत्य और वीणा वादन में निष्णात है। इस ग्रन्थ में गीत, वादित्र तथा नृत्य का प्रयोजन जनजीवन के अभिन्न अंग के रूप में होता रहा है। रैवतक पर्वत पर आयोजित लोकोत्सव में श्रीकृष्ण तथा अर्जुन द्वारा नृत्य—नाट्य देखे जाने का उल्लेख है। खाण्डवदाह के अवसर पर श्रीकृष्ण अर्जुन ने जलविहार के साथ गीत, नृत्य आदि का आयोजन किया था। पांचालराज की सभा में गीत तथा नृत्य एवं तूयौधं की ध्विन सदैव गूंजती रहती थी। महापुरुषों के आगमन एवं नगर—निर्गमन के अवसर पर संगीत का आयोजन गायक एवं गणिकाओं के द्वारा पाण्व, वंश —कास्यताल आदि के साथ गायन से किया जाता था।¹⁴

इस ग्रंथ में सप्तस्तर, वाद्ययंत्र, नृत्य आदि सांगीतिक तत्वों का उल्लेख आया है। 'श्रीमदभगवत्' के दशमस्कन्ध के उन्तीसवें अध्याय से तैंतीसवें अध्याय तक रास नृत्य का सौन्दर्यपूर्ण वर्णन आया है। इनमें वीणा, मृदंग आदि वाद्ययन्त्रों तथा स्वर, राग ताल आदि संगीतत्त्वों के उल्लेख भी प्राप्त होते हैं। 15

राजा भर्तृहरि ने तो अपने काव्य में मानव की पूर्णता का आधार ही साहित्य और संगीत को माना है —

साहित्यसंगीतकलाविहीनः साक्षात्पशुः पुच्छविषाणहीनः।16

कालिदास की काव्यकृतियों में संगीततत्त्वों का उल्लेख हुआ है। 'रघुवंश' में जहाँ नृत्य गीत के साथ वेणु आदि वाद्ययंन्त्रों का उल्लेख प्राप्त होता है,17 वहाँ कुमारसंभव में मूर्च्छना, कौशिक राग, तान आदि सांगीतिक शब्दों, वाद्ययन्त्रों तथा नृत्य के वर्णन मिलते हैं। इनमें 'मेघदूत' और 'ऋतृसंहार' में तो संगीत की रसधारा निरन्तर प्रवाहित है। इन दोनों गीतिकाव्यों में संगीतानुकूल कोमलकान्त—पदावली, छन्दयोजना तथा लयात्मकता

परिलक्षित है। इसमें वीणा, नगाड़े, मृदंग आदि वाद्ययंत्रों विश्वा नृत्योल्लेख के साथ नाद, मूर्च्छना, ताल आदि संगीततत्वों के भी उल्लेख मिलते हैं।

भरतकृत 'नाट्यशास्त्र' में संगीत के सभी मूलभूत सिद्धान्तों का प्रतिपादन हुआ है। इसमें गायन, वादन और नृत्य के विस्तृत विवेचन के साथ सप्तस्वर, ग्राम, श्रुति, मूर्च्छना आदि सांगीतिकतत्त्वों का भी वर्णन आया है। इस ग्रंथ के चौथे, नवें, दसवें तथा ग्यारहवें अध्यायों में नृत्य की त्रिविध मुद्राओं और भांगिमाओं का वर्णन मिलता है। इसके अतिरिक्त अठाईस से तैंतीसवें अध्याय तक छः अध्यायों में भी संगीतशास्त्र का विषय वर्णित है।

मघकृत 'शिशृपालवध' में केवल संगीतानुकूल पदलालित्य और माधुर्य ही नहीं है, वरन वल्लकी और महती वीणा, वंशी आदि वाद्ययन्त्रों तथा बाइस श्रुतियों, सप्त स्वर, तीन ग्राम और इक्कीस मूर्च्छना आदि संगीततत्वों का उल्लेख भी प्राप्त होता है।²² कहीं—कहीं संगीतशास्त्र का सूक्ष्म एवं पाण्डित्यपूर्ण वर्णन मिलता है।²³ श्रीहर्ष कृत 'नैषधचरित' में वीणावादकों द्वारा प्रस्तुत पंचम स्वर की मूर्च्छना और स्वर—विस्तार के साथ गायन एवं नृत्य आदि के उल्लेख भी प्राप्त होते हैं।²⁴

जयदेवकृत 'गीतगोविन्द' की संगीतात्मकता विशेषता उल्लेखनीय है। इस गीतिकाव्य की अष्टपदियों के प्रारंभ में राग एवं तालों का निर्देशन भी दिया गया है। इसमें प्रयुक्त कोमलकान्त पदावली, ध्वनि—पक्ष का प्रावल्य, लयात्मकता व गेयता सर्वथा संगीतानुकूल है। इस गीतिकाव्य में वेणु, मंजीरा आदि वाद्ययन्त्रों²⁵ तथा नृत्य के उल्लेख²⁶ लय, स्वर, राग, ताल, नाद आदि संगीतत्वों का संकेत देते है। इसी प्रकार अन्य संस्कृत काव्य ग्रन्थों में भी संगीततत्त्वों का अवलोकन किया जा सकता है।

"संगीत के संस्कृत काव्यग्रन्थों में तो संगीततत्त्वों का विशद् विवेचन हुआ है। इस सन्दर्भ में मतंग कृत 'वृहदेशी', शारंगदेव का 'संगीतरत्नाकर' लोचन की 'रागतरंगिणी' नारद का 'संगीतमकरंद' अहोबल का 'संगीतपारिजात' दामोदर पण्डित का 'संगीतदर्पण', रामामात्य का 'स्वरमेलकलानिधि' आदि उल्लेखनीय है।

इस तरह कह सकते हैं कि वैदिक वाङ्मय के समान लौकिक संस्कृत ग्रन्थों में संगीततत्त्वों की सम्यक अवतारणा हुई है।

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- 19. मेघदूत, पूर्वमेघ श्लोक—6. तथा उत्तरमेघ 1.26 2..ऋतुसंहार — 2/1, 4 मेघदूत, पूर्वमेघ श्लोक 36 तथा उत्तरमेघ श्लोक 19, 26 ऋतुसंहार 2/6, 24 तथा 6/29, 34
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- 26. वही, 12/23/2, 1/3 ध्रुवपद -2

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