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TOWARDS FORGING FEMININE ECRITURE: ATWOOD AND DRABBLE'S GYNOGRAPH

DR. SWEETY BANDOPADHAYA*

Declaration

The Declaration of the author for publication of Research Paper in The Indian Journal of Research Anvikshiki ISSN 0973-9777 Bi-monthly International Journal of all Research: I, *Sweety Bandopadhaya* the author of the research paper entitled TOWARDS FORGING FEMININE ECRITURE: ATWOOD AND DRABBLE'S GYNOGRAPH declare that , I take the responsibility of the content and material of my paper as I myself have written it and also have read the manuscript of my paper carefully. Also, I hereby give my consent to publish my paper in Anvikshiki journal , This research paper is my original work and no part of it or it's similar version is published or has been sent for publication anywhere else. I authorise the Editorial Board of the Journal to modify and edit the manuscript. I also give my consent to the Editor of Anvikshiki Journal to own the copyright of my research paper.

The symphony of voices and diversity of interpretations reflect our unity and differences as women.

Carol P. Christ¹

Female writing has indeed undertaken a long journey to reach as far as Atwood and Drabble have. While the 'memory base', 'the moments of being' and the 'woman's silence'² guided Virginia Woolf's creative imagination, awareness of the several selves of woman inspired the poetics of the two writers and drove them towards forging a new *écriture* – beyond conventional nomenclatures. In their endeavor to re-connect the book with the female body and the labyrinthine nature of feminine consciousness, they in several ways disintellectualize writing and reject the servile discourse, thus ushering into being a new mode of decoding silence and deciphering the repressed ghettos and grottoes of female existence.

Novels such as *Surfacing* (Atwood, 1972), *The Edible Woman* (Atwood, 1969), *The Millstone* (Drabble, 1965), and *The Waterfall* (Drabble, 1971), demand of us activity; make us aware of the dominant female presence in our world. In terms of language and sensual imagery from a woman centered location they connect us to a new vision of reality. A new ethical drive that they generate helps us break out from tameness and repetition. Steeped in different sensibilities and coming from diverse cultural and geographical landscape, the works of the two writers are informed with the zeal to carve a feminine *écriture* that is "passionate, personal, political and scholarly and reflective."³

The two writers in their determined commitment to articulate feminine lives, fashion new cultural texts from the dispersed heterogeneous mass of history, politics, sociology, and anthropology of their times. Atwood's *The Blind Assassin* (2000), *Lady Oracle* (1976), and Drabble's *The Waterfall* (1971) and

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The Needle's Eye (1972), reveal radical transformation of the narrative art by means of re-reading, re-writing, re-fashioning and rejuvenating the language codes of the preceding and the contemporary texts.

The stories of female Bildungsroman in Atwood and Drabble not only fulfill the desire of several feminist theories but also carry forward the legacy of their predecessor in terms of making possible the sense of feminine autonomy. Their works bring to the fore a rich gamut of intertextual motifs and designs that render their fiction, free from panoptic prison of male literary conventions. Both Atwood and Drabble illumine the universal phenomena of female exploitation in describing the particularity and peculiarity of the predicament of their protagonists. As a conscious critic of culture, Atwood, condemns the opposition of spirit and body endemic in the western culture and the prevailing capitalist consumerist politics through the narrative tropes of fairy-tale, biblical and mythology. The psychosomatic symptoms, totems, shamanic healings, secret lives, double identities, futurist technological horrors permeate the pages of her fiction. The social alienation, inner turmoil of the protagonists: Marian Mac Alpine, Joan, Elizabeth, Lesje and Iris render their lives fragmented and hence vulnerable to distortion. The biblical and the gothic intersect with the popular cultural modes and motifs in the novels, *Lady Oracle* (1976), *The Handmaid's Tale* (1985), and *The Blind Assassin* (2000).

Born in Ottawa, Atwood's unique transcultural sensibilities stem from her education both at the universities of Toronto and Harvard, as well as from her experiences of holding teaching positions in Canadian and American Universities. Her liberal world-view has been nurtured by exposure and involvement in fields as diverse as politics, ecology and human Rights. What emerges as conspicuous in her fiction is the highly variegated range of themes fashioned in shockingly new, unfamiliar narratives that demand an unconventional mode of reader's response. Atwood sees through the inner chaos and incoherence of female lives and finds for them an objective correlative in the gothic. In uncanny, bizarre occurrences, private fancies and fantasies, her characters connect with the world of metropolitan culture, high technology and postmodernist fragmentation, where the loss of individuality is treated with deadpan humor and cold indifference. The gothic vision may be of deep diving into the unknown – sometimes terrible, sometimes maternal, and yet inversely in displaced fashion, it brings about redemptive confrontation with the dogmatic and dead values of the society. The opaque word of male discourse cannot be countered in terms of rational analysis. The gothic phantasmagoria help the unnamed narrator of *Surfacing* to reject this world and seek some kind of empowerment from the world of the dead, the spirits – the atavistic regions of psyche. Female body in Atwood figures as a site where conflicting discourse inscribe a whole new saga. It is a site, which has not only been invested with gothic, erotic and sexual signification in patriarchal codes; but also has been a region prone to violence and assaults of the most grotesque kind. The protagonists in their chequered journey endeavor to make sense of their experiences and reach the deeper awakening of selves.

The concept of eco-feminism in her novel, *Surfacing* even before the term had become fashionable, draws us to the validity of her concern, providing an echo-conscious utilitarian dimension to her fiction. The struggle of the eco-feminists for ecological survival is intrinsically linked with the project of women's liberation and is authentically realized by the dynamics of the unnamed narrator of *Surfacing* in her relationship with both civilization and wilderness. Their struggle to do away with the social and political fetters connect the issues of subjugation of women the nation and the nature. The unnamed narrator of Atwood's *Surfacing* and Alison of *The Ice Age* (Drabble, 1977), speak out with ever-increasing strength and enter into a new dialogue with the social and political system. In discerning the analogue between womanhood, nation and nature, they crystallize a new dimension of femininity, synonymous with the oppression of those aspects of our nature which are vulnerable. They have discovered themselves and each other and learnt to perceive and criticize the deep injustice done to them and in process evolve amazing ability to envisage alternatives.

The pronounced cultural activism in Atwood makes one note her stress on woman's mental independence – a primary attribute to liberate oneself from the victim position. Economic and social independence is hardly

effective without that. She posits the view that achievement of authentic individuality and power depends on the wholesome interaction with the natural energies of the psyche and environment, and from their resonance emerge her narrative modes.

The desire to set oneself free of the available language has driven a writer like Margaret Drabble, to reinvent nineteenth century realism and combine it in new permutations. She wrote to kill time, to counter the monotony of lonely, banal, jobless and routineized middle class existence of a young, intelligent, graduate, pregnant wife, who nurtured an ambition to be a stage artist.

Born in Sheffield in North of England, she received education in an old Quaker girls boarding school and then in Mount school, York. Both her demeanor and work have been intensely influenced by her upbringing. She openly professes to admire the style of Arnold Bennett. The authentic tinge in the life experience of her protagonist, Sarah, Clara, Rosamond, Jane, Rose and Alison invites the readers to explore and reconcile with that which often seems to them, “contradictory hallucinatory light”. Engagement with the themes of marriage, divorce, love, remarriage form the central corpus of Drabble’s early works. Critics are of the opinion that her reluctance to experiment drastically with stylistics may be due to the conservative tradition she inherits from her early training. Reliance on the time tested traditions yield her with astute insights that often enable her to look beyond the ordinary.

Drabble’s work, *The Millstone* (1965), *Jerusalem the Golden* (1967), and *The Waterfall* (1971), subsume the texture of contemporary life along with all the side kicks, trends and trappings of popular culture, and place them under intense but unbiased female scrutiny. Within the simple nineteenth century realistic modes she has been able to construct the multifaceted identities of the contemporary psyche. Her narrative transcribes the psychological and geographical terrain of her female protagonists in their quotidian existence chasing the mirage of truth through several baffling confrontations. Drabble’s narrative technique is a unique accomplishment in the sense that its technical intertextuality has drawn a great deal of critical interest.

Critics like Christopher Ricks called her “middle brow’d.”⁴ Maureen Howard in her New York Times Book review piece speaks of Drabble’s “pure, old-fashioned narrative skill”⁵ and proceeds to comment that she respects traditions as jewels of past and treasures it. On the contrary, fascinated by the ingrained double perspectives in her novels, Maureen Howard along with Michael F. Harper compares Drabble with Pynchon and Nabokov. Harper’s remarks offer more realistic perception:

....the strategies that constitute Margaret Drabble’s novel and the thinking that informs them are those of our own time, not those of early twentieth century.⁶

Drabble’s outstanding contribution to contemporary fiction is her ability to re-invent the nineteenth century old fashioned narrative in order to scrutinize or re-vision the notion of reality (patriarchal) as primarily a construct and misogynistic. She explores the myth of fiction and life, which are more than often coterminous and holds no illusion about the illusory nature of fiction itself. Her characters Jane and Sarah manipulate edit and order memory, information, events and causality proclaiming the fictive status of texts to present them as quasi metafiction. She rejuvenates realism with intelligent sprinkles of post-modernist and modernist compost, without compromising the garb of nineteenth century realistic narrative strategy. In her texts, the matter and the manner closely parallel each other, neither marked by extravagance and incomprehensible range.

Most all her protagonists are writers, critics and ‘women of words’ who are quite aware of their adroitness in the field of dialectics and acquainted with the rich elixir of language, earlier accessible only to well-educated males. The protagonist of *Jerusalem the Golden*, Clara possesses considerable intelligence to appreciate the aesthetic of syntactical composition of her second boyfriend Water Ash’s letter.

“Nevertheless, she thought his note had possibility. The syntax was not perfect, perhaps, but it was a great deal better than Higgin Bothams.”⁷

Being connoisseur of words, Drabble's protagonists refashion vocabulary to produce new connotations and combinations, new significations and sometimes entirely altered perceptions of reality. Words and passages from the Bible, fables and parables and allusions from literature communicate the new dimensions. Her female characters in states of isolation and alienation fall back on literary and biblical passages and regurgitate them. Most of her characters like Emma of *The Garrick Years*, develop a unique connection that refresh and re-awaken their reservoirs of psychic energy. This is a process of realization "to name her experience in words."⁸ This growing power to "name" helps Drabble's protagonists to catch hold of deeply constricting and obscure regions of supposedly ordinary lives. The regions termed as problematic in male terminology: pregnancy, parturition and, abortion find lucid terminology and are treated with the incisive understanding of a well-informed specialist in the novels: *The Millstone* and *The Waterfall*.

Her use of satire irony and humor justifies the manipulation and edition of her protagonists Sarah and Jane, and associates the female writing with the – subterfuge, the discontinuous and multivalent. The knowledge that her fiction seems to offer is that of a competent sociologist and relatively amateur psychoanalyst. Unlike Atwood who fashions remote, unfamiliar world of experience Drabble does not venture into the uncharted, unknown regions of experience, but by choosing ordinary middle-class, educated men and women she endeavors to delve deeper into the subterranean volcanoes of emotions and experiences that their overtly mundane existence keeps concealed.

Drabble's narrative technique is molded according to the need of the characters, environment, coincidence and fate – all of which converge to make her plot. In her initial novels, the usage of first person narrative shows her inclination towards the deterministic theories of human behavior. However the later novels express point of view of several characters, covering a wide spectrum of lives mired in the social, political and economic conditions of the society. She perceives in the human psyche and personality a kind of huge spider web that draws every airborne particle in its tissue.

Irigaray's trenchant critique of the patriarchal family and the generic role of woman as wife and mother resonate with Drabble's exploration of the suffocating demands placed on women causing the death of their inner selves. In spite of the hurdles and failures, most of her fictional heroines endeavor to act out what Irigaray assumes as the imperatives of femininity.

"...being born a woman requires a culture particular to this sex and this gender, which it is important for the woman to realize without renouncing her natural identity. She should not comply with a model of identity imposed upon her by anyone, neither her parents, her lover, her children, the state, religion or culture in general. That does not mean she can lapse into capriciousness, dispersion, the multiplicity of her desires or loss of identity. She should, quite the contrary gather herself within herself in order to accomplish her gender's perfection for herself, for the man she loves, for her children, but equally for the civil society, for the world of culture, for a definition of the universal corresponding to reality."⁹

Thus in the infinitely flexible zone of the novel form, Atwood and Drabble examine and deconstruct the restrictive images attributed to femininity in the male centered culture. As active readers and writers, both of them, in analogous as well as separate areas of experiences unsettle the male defined epistemological boundaries of reality calling into question the representational structures including, history, subjectivity and approaches of interpretation. They certainly call for a new mode of reception from the readers. Their feminine gaze constructs the world of female interiority and counters the nomenclatures ascribed to it by the upholders of patriarchy. Writers like Atwood and Drabble rescue from the refuse of misinterpretation and non-representation 'the real story' and forge a vision of new-realism in their insurgent writings. Atwood's landmark book, *Surfacing*, could as well be regarded a metaphor suggesting the growth of her women protagonists from the states of precarious vicissitudes to their, "surfacing" – repossessing a personal sense of wholeness. The self-discovery they make leads to the prospects of new equation and bonding among women. The writerly vision of Atwood's and Drabble, could bring us very close to what Sheila Collin perceives.

“The wholeness the feminists are proposing is a wholeness based on a multi-dimensional version of the world rather than on the single vision which has dominated western culture and most theological thought, such a multidimensional vision means the ability to grasp complexity, to live with ambiguity, and to enjoy the great variety that exists in the world. Wholeness does not imply the eradication of the difference-or-the fear of a monotonous unisexual creature – on the contrary, wholeness of vision may lead to a multiplication of differences, people are able to choose freely the person they want to be rather than following a pattern of one they are expected to be. Only through an affirmation, and celebration of our differences can we come to an understanding of the ties that bind the total creation together.”¹⁰

Drabble’s reflection on her writerly relationship with the story telling could also apply to Atwood’s relation to the text:

The whole concept of story telling, of intertextuality, is fascinating, but I suppose I cling, possibly, vainly, to the faith that behind the story there is a sequence of events and If I tell enough stories, I will find the true story, the true story...¹¹

It is the quest for truth that drives their story telling – a willingness to disclose the basic ontology of womanhood free of all essentialist definition and misinterpretations. Their transcription of the fluctuation – the jumps and bumps of the female survival may give on the surface the impression of postmodernist anarchy, and yet the insistence of their novels on holding the story together, the interest in vehement rescue of the ‘real story’ of several lives, opens infinite spaces for many more writerly inscriptions.

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FUTURE PROSPECTS & CHALLENGES OF RETAIL MARKETING IN INDIA

GUNJAN*

Declaration

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Introduction

Retail marketing is the combination of activities involved in selling or renting consumer goods and services directly to ultimate consumers for their personal or household use. In addition to selling, retailing includes some other activities as buying, advertising, data processing and maintaining inventory. Sales people regularly call on institutional customers, to initiate and conclude transactions, most end users or final customers. patronise stores. This makes store location, product assortment, timings, store fixtures, sales personnel, delivery and other factors, very critical in drawing customers to store.

Final customers make many unplanned purchase. In contrast those who buy for resale or use in manufacturing are more systematic in their purchasing. Therefore, retailers need to place impulse items in high traffic locations, organise store layout and place related items next to each other, to stimulate purchase.

Importance of Relating

Retailing has tremendous impact on the economy. It involves high annual sales and employment. As a major source of employment retailing offers a wide range of career opportunities including store management, merchandising and owning a retail business. Consumers are also benefitted from retailing because retailers perform marketing function that makes possible for customers to have access to a broad variety of products and services. Retailing also helps to create place, time and possession utilities. A retailer's service also help to

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enhance a product's image.

Retailers participate in the sorting process by collecting an assortment of goods and services from a wide variety of suppliers and offering them for sale. The width and depth of assortment depend upon the individual retailer's strategy. They provide information to consumers through advertising, displays and signs and sales personnel. Marketing research support is given to other channels members. They store merchandise, mark prices as it, place items on selling floor and handle products. They complete transactions by using appropriate locations and timings, credit policies and other services.

Retaining in a way, is the final stage in marketing channels for consumer products. Retailers provide the vital link between producers and ultimate consumers.

Growth of retailing in India

Despite a slowdown in economic growth and a depreciation in the value of rupee, the retailing industry grew strongly in last two years (2011-2013). With the efforts to curb rising inflation resulting in single digit inflation, the sales value of independent grocers and other retailers received a strong impetus during that period. Other major factors accelerated retail growth in India included growing urbanisation, a greater variety of new stores as well as international brands entering the Indian market. Indian retail is dominated by a large number of small retailers consisting of local kirana shops popularly known as mom and pop stores, dairy shops, green grocers etc. Which together make up the so called 'unorganised retails' the sales value of these unorganised retail accounting for more than 90%. The unorganised sector will expand further due to its proximity, goodwill, credit sales, loose items, convenient timing and home delivery. The last few years has witnessed the entry of a number of organised retailers opening stores in various metros and big cities. The overall share of organised retailing in total retail business has remained low... The traditional grocery retail is the largest contributor to the total grocery retailing in India. But more than that, it is a major employment provider accounting for 10% of the total employment in the country.

Current Scenario

Presently, the Indian retail industry is accounting for 10% employment and 22% of the country's GDP. One important factor in the growth of retailing is the increased consumer demand resulting due to the growth of consumer groups with disposable income between USD 2500 and USD 10,000 per annum. In grocery retailing, hyper markets are growing rapidly boosting growth in modern retailing. Private labels products for grocery retailers were most prominent across super markets and hypermarkets, accounting for between 15% and 30% of total value sales of these two sectors respectively.

Sales in Retailing in category (Store Vs Non store)

The retailing segment has come up with various new forms of selling to the consumers. Store based retailing is the traditional form of retailing which is limited to the presence of physical store. Non store based retailing has developed recently by with e-commerce gaining traction. However, the share of sales of non store based retailing has been quite low but is on a gradual increase with the increasing literacy level and changing life style of the Indian population, store based retailing accounting for the major share of sales in retail category and comprising nearly 99.2% of all retail sales. Store based retailing increased by 14% during 2010-11 as compared 33.3% for non store retailing. Overall, store based retailing has grown by 81.2% in absolute terms in the period 2006-11 and non store retailing has grown by a phenomenal 200% during the same period. The retail sector as a whole has grown by 82% in absolute terms from 2006-11.

Share of items in overall and organised Retail

The organised retail segment has tried to increase its offerings and make itself a one stop for its consumers. Traditionally the food items formed the largest share of the retail segment, but with the organised sector coming up the share of items has seen a change with the maximum share taken by the apparels segment.

Items	Total Retail (2011-12)		organised Retail (2011-12)		ORP (Organised Retail Penetration
	Market size Rs Billion	Percentage share	Market size Rs Billion	Percentage share	
1. Food & grocery	16,342	70%	390	24%	2.4%
2. Apparel	2,727	12%	563	35%	20.6%
3. Consumer Durables, mobile and IT	1358	6%	320	20%	23.6%
4. Home Decor and Furnishing	1,014	4%	60	4 %	5.9%
5. Beauty, personal and Health care	1,238	5%	160	10%	12.9%
6. Pharmacy	298	1%	30	2%	10.1%
7. Jewellery watches & Eye Care	940	4%	130	8%	13.8%
8. Foot wear	605	3%	98	6%	16.2%
9. Book & Music	149	1%	16	1%	10.7%
Total	23,433	100%	10607	100%	7%

Source - CSO and NSSO

The overall retail market (organised and unorganised) is expected to grow at a compounded rate of 15% over the next 5 years from Rs 23 trillion in 2011-12 to Rs 47 trillion in 2016-17. Organised retail is expected to grow faster than total retail at 24% by 2016-17 as compared to 15% growth of retail during the same period. This growth will be driven by increasing affluence among urban consumers, growing preference for branded products and higher aspirations among youth. Consequently, organised retail penetration is likely to increase to 10% in 2016-17 from 7% in 2010-11.

Challenges before the organised Retail Sector

The organised retail sector has recently emerged from its nascent stage but has shown significant growth owing to the changing buying behaviour of the Indian consumers. Retailing in India is gradually inching its way forward to become the next boom industry. But the Indian educated class is yet to explore the options of a lucrative career in the organised retail sector. The challenges faced by the organised retail sector are :

- Shortage of desirable talent and lack of skilled manpower.
- The inefficiencies in the current supply chain and the presence of numerous intermediaries are difficult to curtail.
- The quality of produce demanded by the consumer is still far from what our farmers produce.
- The rapid growth of organised retail segment is checked by the numerous clearances that are required to set up a retail outlet.
- Lack of basic infrastructure like roads & power is a major short coming that needs to be addressed in order to product as well supply on a pan India basis.

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“INNOVATIVE TECHNOLOGIES IN RURAL MARKETING IN INDIA: AN ANALYTICAL STUDY”

INDAL KUMAR*

Declaration

The Declaration of the author for publication of Research Paper in The Indian Journal of Research Anvikshiki ISSN 0973-9777 Bi-monthly International Journal of all Research: I, *Indal Kumar* the author of the research paper entitled “INNOVATIVE TECHNOLOGIES IN RURAL MARKETING IN INDIA: AN ANALYTICAL STUDY” declare that, I take the responsibility of the content and material of my paper as I myself have written it and also have read the manuscript of my paper carefully. Also, I hereby give my consent to publish my paper in Anvikshiki journal, This research paper is my original work and no part of it or its similar version is published or has been sent for publication anywhere else. I authorise the Editorial Board of the Journal to modify and edit the manuscript. I also give my consent to the Editor of Anvikshiki Journal to own the copyright of my research paper.

Abstract

This study has been done on the basis of innovative technology in rural marketing in India. Such innovative technologies include, information technology, Kisan credit card, ATM, Internet which provides multiple services to rural consumers and including selling of FMCG Products and agri-products. The effect of the Technology is going to have on Rural Marketing initiatives in the next few years and going to be wonderful. Technology is going to make a huge difference to the way and we look at Rural India. The process has been going ahead and in the next few years there will be more progress in rural area. This paper highlights these innovations and categories approach and development for the rural markets.

Key Words: Rural Marketing, Information Technology, Kisan Credit Card, Internet.

Introduction

India is the highest emergent market in the world. The prospective not only lies in the urban India but in rural India also. The studies have been accepted to innovative technology in rural marketing. The Indian rural market with its huge amount and varied demand base offers great profitable opportunities to rural marketers and India is the highest emergent market in the world. The prospective not only lies in the urban India but in rural India also. And two thirds of countries consumers live in rural areas and almost half of the national income is generated in the rural areas. India is classified into approximately 450 districts, and around 6,30,000 villages, which can be segmented in various parameters such as literacy levels, convenience, distribution networks, income levels,

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market penetration, distances from nearby towns, etc. latest developments, which has been taken place in the rural areas under the five- year plans and other such special programs are unique. The overall increase of the economy has resulted into increase the purchasing power of the rural communities.

Over the past few years rural India has witnessed a rising in the buying power of consumers, accompanied by their need to improve their standard of living. Host of projects both from the government and the private companies have changed the rules of the marketing game in rural India. The NREGA (National Rural Employment Guarantee Acts) schemes, as well as other rural employment schemes have given the rural population an opportunity to meet their daily needs. National Rural Employment Guarantee Scheme guarantees 100 days employment to any one member of the rural house hold. Farmers have been received benefit from loan waver which has again received an extension in the recent budget. Also the increased demand for labor in the urban projects has resulted in more money being sent back home by the migrant labor. Rural customers have upgraded their lifestyles and as a results are purchasing lifestyle products such as cosmetics, beverages, mobile phones, etc, which has become requirements for them. Urbanization has become more of a life style and is no longer bound to geographical areas.

There are different factors moving to the Rural Customers; amongst the factors that influence the rural customer, the first that crosses one's mind is the hard work of the Indian Government to enhance the standard of living of the rural population. Their extraordinary attempt through schemes like NEGRA has improved opportunities for them. The Union Budget for 2010-11 has improved the allocation under the National Rural Employment Guarantee Act (NREGA) giving a further enhancement to the rural economy. With the starting of different rural development programmes there has been an increased of employment opportunities for the rural poor. These steps have been taken by the Government of India to starting suitable irrigation, infrastructural developments, avoidance of flood, grants for fertilizers, and different schemes to cut down the poverty line and enhanced the circumstance of the rural marketers. Yet these are inadequate and poor as per the percentage of rural area and population. Secondly the rural population is largely self dependent and is able to produce most of its consumption needs locally. As a result the global reduction has not affected it much. According to a study on the impact of the slowdown on rural markets commissioned by the Rural Marketing Association of India (RMAI) and conducted by MART, the rural economy has not been affected by the global economic slowdown that took place during the last two years. In fact the rural economy grew at a phenomenal 25% in 2008 when the demand in urban areas across the globe slowed because of the global diminishes. According to a white paper prepared by CII-Technopak fast moving consumer goods (FMCG) sales are up 23 per cent and telecom is growing at 13 per cent in the Indian rural areas.

Rural Marketers are using different technologies to the rural markets; the whole technology commercialization procedure, from idea to market. Today as technology drives Innovation and companies search for more well-organized way to utilize the intellectual property and they create. Technology is different from any other type of new product. For one thing, the market responds in a different way to technology; customers are slow to admit a new technology with which they are not familiar. New technologies are commercialized in a selection of ways, but the underlying commonalities are an entrepreneurial approach that seeks to create new value. IT involves the e processing, storage and exchange of information, where anything that can represent in digital form is included in the term of information. Thus reports, amusement, personal communications, learning material, blank and filled out in terms of, announcements, schedules, and so on are all information. Software programs that process data (searching, tabulating, and calculating, for example) is also information in this sense, expressive a particular kind of intermediate goods. The entrepreneur who introduce a new technology must, therefore develop a strategy that capture early adopter in a variety of niches in order to develop adequate momentum to push the technology into conventional market.

There are number of technologies are using to market embodies such as; the first is value creation and for companies to be successful in sustainable technology innovation. It is critical that they scatter their incremental

or value added innovations with radical or Value creating innovations. The second theme is speed. As window of opportunities for new technologies are shrinking Product development timeliness is by requirement of reduction, creating a real dilemma for Product developers how to produce superior high technology product faster, yet at price the Market will tolerate. The third theme is entrepreneurship. The tool that entrepreneur employs to recognize and Create opportunities, test a business concept in market, and gather resources to execute the Business concept. Information technologies are playing major roles for the development of rural India; the goal of using ICT with underprivileged group is not only about overcoming the shortcoming, but rather enforcing and passing the process of social inclusion to the next level, which is required for changing of the environment and social system that reproduces shortage. I.T. is different applications in it through which the development of the rural area can be probable accurately. Government had introduced a number of programs through which the people of rural India can come forward and use the I.T. enabled services and work more scientifically. Some of the programs run by the Government of India.

Community Information Centres program is designed especially for providing the internet access and I.T. facilitate services to the citizens through which the interface between the Government and the Citizens. It has been Setup. These centres are associated with Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland and Tripura. The centre helps to gain the connectivity at the time of inappropriate environmental situation. The centres are usually termed as CIC which are generally located at the school and college or any governmental office. People can move towards the Internet access and nominal amount is charged from the People through which the daily charge of the centres is maintained.

Wi-Fi Projects is one of the Wi-Fi project under which few villages (Uttar Pradesh) are associated to internet is Digital Gangetic Plan (DGP). Through the utilize of DGP wireless network connectivity is created of this program and help the people residing in villages of India to have the access of internet Through which the information on various issues can be collected and used at the same time . People living in rural India can be updated with the new technological changes and the innovative changes are taking place in the national and the international markets. For example; Bimari Jankari is a gateway through which the information regarding every disease and health associated issues is available and Digital Mandi is available as one of the gateway where all the Information regarding the agricultural commodities are available. This gateway provides the Information regarding the prices of the commodities and their relative value.

There are number of innovation and commercialization processes are:

1. Invention and innovation: connection, discovery, invention, application
2. Opportunity Recognition: idea + customer need = Business Concept
3. Protecting IPR: Patent, trademark, copyright, trade secret
4. Product Development: Prototyping technology feasibility alpha testing
5. Business Development:
6. Developing the Business: Business Plan
7. Launching the business

Rural consumers are using ATM Machines through Icons and labels will be displayed in the regional language.

Text to Voice synthesizer will provide the ability to read information. This system will also be used by bankers who will be involved in loan, disbursement and repayment. While the users will authenticate themselves into the system and request for transaction processing, the banking systems will put through the transactions like the opening of the accounts, and approval of the loans and communicate those approvals through the RCDS. Once this is done, the users can access the ATMs for depositing and withdrawing cash for various purposes from their savings account.

Kisan credit cards are Provision of timely and adequate credit has been one of the major challenges for banks In India in dispensation of agricultural and rural credit for the farmers. Stability of innovation is required in

order to achieve the aim. Agricultural credit cards are a new concept in the field of agricultural banking sectors in India. The plan had already been introduced in a public sector banks in a few states much earlier. These plans were niche-marketed and were exclusively sealed for the honoured class of farmers and the small and marginal farmers did not have much access to them similarly cash credit facilities were being extended by several public sector banks and Cooperative banks to farmers with the view to improving their access to credit. Again this plan was used only selectively. The KCC plan was started by the Government of India (GOI) in discussion with the RBI (Reserve Bank of India) and NABARD (National Bank for Agricultural and Rural Development) 1998-99 to join the characteristics of both these plans and to conquer their shortcomings.

There are number of features of the scheme at a glance are:

- ◆ Type of rotating cash credit facility with limitless withdrawals and repayments.
- ◆ assemble the manufacture credit need, agriculture expenses, and emergency expenses Of the farmers.
- ◆ Confines based on operational land holding, cropping model and size Of finance. This limit is broad of 20% of production credit.
- ◆ Each withdrawal to be compensated within 12 months.
- ◆ Card valid for 3 years focus to annual renewals.
- ◆ Credit limits can be improved depending on performance and requirements.
- ◆ Rescheduling is also likely to be depending upon the circumstances and for example the
- ◆ Crops fail due to a natural disaster and the farmer is not able to repay his loan then he could get a conservatory of up to four years.
- ◆ Cash withdrawals through card and passbook.
- ◆ A credit card and passbook would be issued.
- ◆ All branches associated in agricultural lending could issue Kisan Credit Cards.

There are number of future trends of innovative technology in rural India; some emerging future trends of innovative technology in rural marketing are;

1. The new generation will prefer innovative technology such as smart card, internet, ATM Card, mobile phone etc. That is launched during their growing up years. They will not prefer innovative technology that is very old in the market. This will make it easier for new technology to cement their place in the market and run successfully.
2. The new marketers will posses more risk taking capability and their previous marketers. They will be willing to start careers, innovative ideas, and innovative ways of doing things.
3. Indian consumers will be logical in their thinking and foreign technology will not only consider as the standard of quality each technology be it Indian or foreign will be judged on merits of technologies
4. The middle and lower class consumer buying behavior will be changed and they may behave as if they are rich
5. The contribution of women in decision making will increase with growing number of nuclear families, educated and working women, the number of middle class working women will raise sharply. This will lead to introduction of women oriented products that may range from insurance products to vocational education
6. Tomorrows consumers will focus more on technology and credit purchase
7. Numbers of nuclear families are increasing. And adopting innovative technologies such as internet banking and money transfer with their mobile phone at home because lack of times
8. Healthcare will become very importance in the coming years.

Objectives

1. To understanding the rural marketing in India
2. To identify innovative technologies in rural marketing
3. To identify the future trends in innovative technology in rural India
4. To suggestion and implementation

Literature review

I have reviewed number of literature on the basis of innovative technology in rural marketing in India such as; Anuradha Devadas (2011) have focused on changing rural marketing through information and communication technology in the rural areas. The information technology companies have begun to realize that they should adopt innovative technology (strategies), distribution (ITC-e-choupal) and marketing to grab the rural market. The study also focused on the major drivers of IT companies such as rising disposable income and purchasing power in rural India. Anil Kumar, S. Hagargi (2011) in his articles highlighted on how FMCG'S companies are taking full advantage of the economic boom in rural India. The FMCG's companies are thus developing direct access to the rural markets through different channels and creating awareness through innovative technology media and live demonstrations. Rural marketer's lot of opportunities for adopting innovative technology for increasing sales volume without losing times. Deepthi Srivastava (2010) studies the changing paradigm of Indian rural markets and suggests some ways in overcoming the roadblocks in rural selling. A new rural marketing mix is recommended with special emphasis on marketing communication mix.

Results & discussion

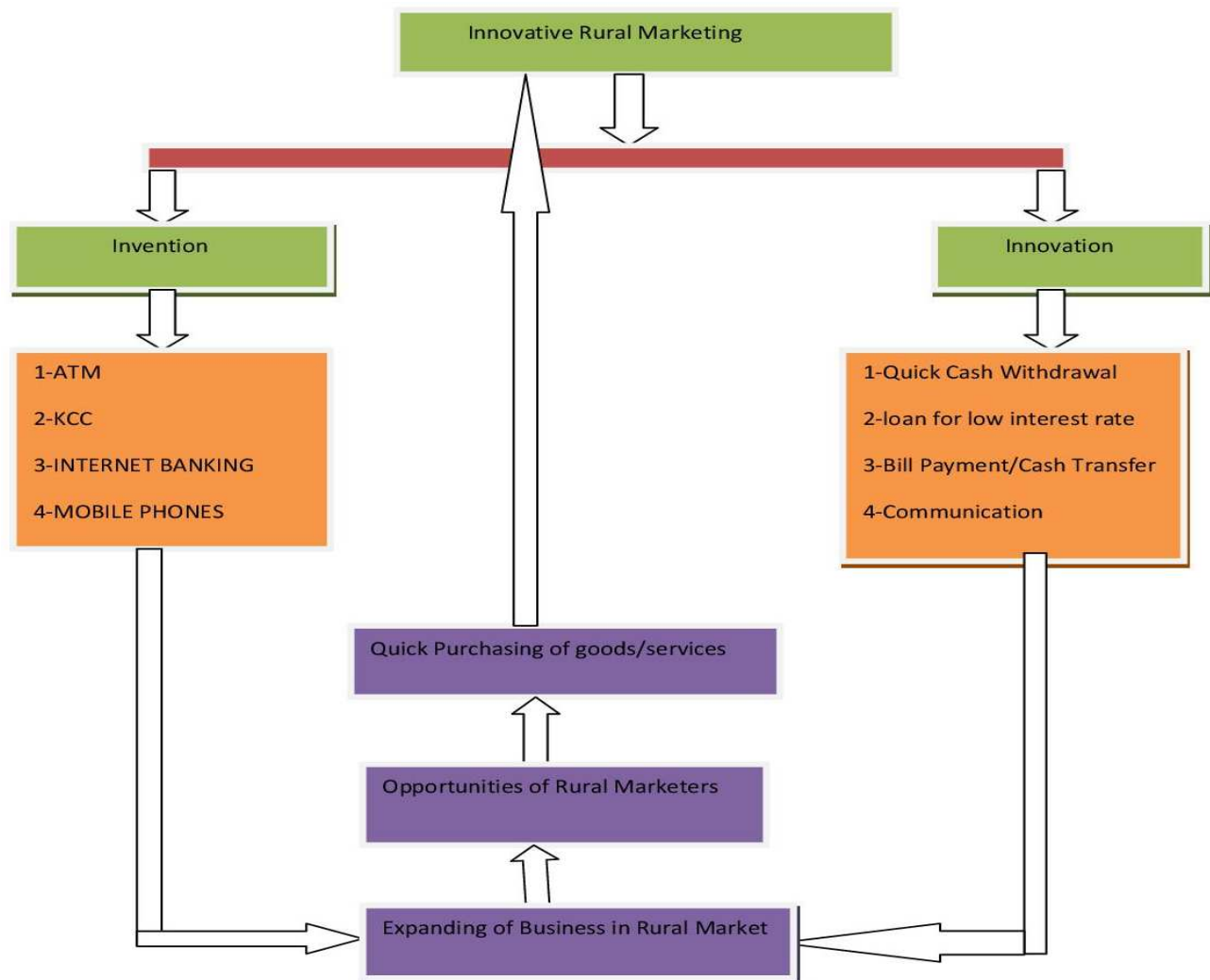


Fig.1 Innovative Rural Marketing.

This study and analysis focused only on some of the issue of rural market and omitted technological factors which are beyond the control of the rural marketing include superior technology. Such technologies are ATM,

KCC, Internet Banking, Mobile Phones. Our focus has been on factors which the rural marketing can exert some change and exert control. A new framework is proposed for strategic high technology programs of the world importance. The program implementation using this model is discussed with the assumption that this model shall be more suitable because advantage over the present model. India is fastest growing rural market in the world. The market provides opportunities and challenges for rural marketers and low penetration level suggests opportunities. The marketers need to have innovative technologies that track sales to different market. And help to identify market potential. Low income group consumption is clear signal that marketers need to address the bottom of pyramid with cost effective value for money product in India. India offers bigger growth opportunities through greater penetration and then consumption of products. There is needed to develop positioning and service variant according to geography and social grouping of India. Price of multinational companies product is low rather than national products because huge production of the products. There is number of companies providing service to rural consumer BSNL, AIRTEL VODAPHONE, IDEA, RELIANCE UNINOR, etc. And numbers of Bank provides Kisan Credit Card (KCC), Automatic teller machine (ATM) for rural consumer and for increasing marketing values and for changing the life style of rural consumers. Presently companies have adopted following innovative technologies towards rural consumers.

1. Kisan Credit Card (KCC)
2. Automatic Teller Machines(ATM)
3. Internet-Banking
4. Money transfer from mobile phones
5. E-Trading
6. E-Choupal(ITC)
7. Health insurance

Companies are adopting innovative technologies to induce the rural consumers to buy the goods and services without losing times

Conclusion

As per discussion this is found that companies are changing technologies with changing consumer needs. Now, the companies are moving towards the same kind of technologies such as launching small cost for internet service to rural consumers and Airtel provides money transfer from mobile phones to rural consumers and Banks provide loan to rural consumer with minimum interest those who have Kisan Credit Card holders and insurance companies provides security to rural consumer who have taken health insurance. Now, there is needed to invest to the huge money and manpower for innovation and creation of new technologies.

A new framework is proposed for strategic high technology programs of the world importance. The programs implementation using this model is discussed with the assumption that this model shall be more suitable because advantage over the present model.

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STUDY OF CUSTOMER SATISFACTION ABOUT WEBSITE QUALITY OF E-BANKING SERVICES AMONG URBAN, SEMI URBAN AND RURAL CUSTOMERS IN UTTARAKHAND

MANISH GARG* AND DR.PANKAJ JHA**

Declaration

The Declaration of the authors for publication of Research Paper in The Indian Journal of Research Anvikshiki ISSN 0973-9777 Bi-monthly International Journal of all Research: We, *Manish Garg and Pankaj Jha* the authors of the research paper entitled STUDY OF CUSTOMER SATISFACTION ABOUT WEBSITE QUALITY OF E-BANKING SERVICES AMONG URBAN, SEMI URBAN AND RURAL CUSTOMERS IN UTTARAKHAND declare that , We take the responsibility of the content and material of our paper as We ourself have written it and also have read the manuscript of our paper carefully. Also, We hereby give our consent to publish our paper in Anvikshiki journal , This research paper is our original work and no part of it or it's similar version is published or has been sent for publication anywhere else. We authorise the Editorial Board of the Journal to modify and edit the manuscript. We also give our consent to the Editor of Anvikshiki Journal to own the copyright of our research paper.

Abstract

The evolution of technology in the form of Internet has led the Banks to make their products and services available to the customers via Internet Banking. The liberal, global and privatized market resulted in coming up of Foreign Banks and Private Banks in the market of Indian Banking. This created scope for positive competition among the Banks in India. The more the competition, the more are the innovative methods to reach and attract the customers. Increase in Literacy rate in India makes sense for the Banks to invest in it. The Banks must focus upon the website quality of portal through which they offer their Banking services to the customers. The research paper, through previous studies in this field, tries to come up with the factors regarding the portal quality which customer focuses upon while availing the E-Banking services. Subsequently, the paper, through a survey in Uttarakhand, tries to judge the satisfaction level of the Internet Banking customers about the website quality of E Banking services among the urban, semi urban, and rural customers in Uttarakhand taking view of the factors which the customers perceive should be there in the E-Banking website

Key Words: E-Banking, Customer satisfaction, Portal

Introduction

Service quality is defined as how well the service meets or exceeds the customers' expectations on a consistent basis. The difficulty, however, is that service quality, unlike product quality, is more abstract and elusive, because of features unique to services: intangibility, inseparability, heterogeneity (*Parasuraman, Zeithaml*

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and Berry, 1985)¹ and perishability (Kasper and Lemmink, 1989)² and is therefore difficult to measure. The authors of SERVQUAL which has been extensively studied in assessing service quality of different service providers including banks suggested that “Quality evaluations are not made solely on the outcome of a service; they also involve evaluations of the process of service delivery” (Parasuraman et al., 1985, p.42)¹. Within the SERVQUAL model, service quality is defined as the gap between customer perceptions of what happened during the service transaction and his expectations of how the service transaction ought to have been performed. SERVQUAL refers to five dimensions of quality:

- Reliability (delivering the promised outputs at the stated level).
- Responsiveness (providing prompt service and help to customers; the reaction speed plays a vital role here).
- Assurance (ability of a service firm to instigate trust and confidence in the firm through knowledge, politeness and trustworthiness of the employees).
- Empathy (willingness and capability to give personalized attention to a customer).
- Tangibles (appearance of a service firm’s facilities, employees, equipment and communication materials).

There is a casual direction between service quality & customer satisfaction. Customer satisfaction results in service quality or vice versa. Although some studies interpreted service quality perceptions as an outcome of satisfaction, recent studies have characterized service quality as an predecessor of satisfaction. We except the position that customers can evaluate a service (be satisfied or dissatisfied) only after they perceive it. Many researchers who studied the relationship between perceived service quality and customer satisfaction have shown that service quality determines customer satisfaction. According to the Census 2011 of India,

1. There are 15.54 Million households (6.3% of total population) in India who have computer/laptops in their houses.
2. However Only 7.6 Million households (3.1% of total population) have laptops/ computers with internet.
3. Maharashtra is the biggest Indian Internet market with 18% of Total Internet households followed by Tamil Nadu with 10%, Karnataka 8.27% , U.P (Noida inclusive) 8.18%, Delhi 7.68% and Andhra Pradesh with 7.15%.
4. Number of Broadband connection in India is however 13.42 Million as of Jan 2012
5. 13.42 Million Broadband connections (Home + Offices) combined.

Active user base per month in India is close to 30 Million marks which is still a pretty large market but not as large as portrayed by some consultants

Indian banks offer to their customers the following e-banking products and services; "Automated Teller Machines (ATMs) , Internet Banking , Mobile Banking , Phone Banking, Tele-banking , Electronic Clearing Services, Electronic Clearing Cards , Smart Cards , Door Step Banking , Electronic Fund Transfer"

Computerization in Public Sector Banks: Computerization as well as the adoption of core banking solutions was one of the major steps in improving the efficiency of banking services. It is important to note that presently almost 98 percent of the branches of public sector banks are fully computerised and within which almost 90 percent of branches are on core banking platform (Lal Roshan, Saluja Rajni, Dec 2012)³.

Automated Teller Machines (ATMs): ATM is a modern device introduced by the banks to enable the customers to have access to money 24 hours without visiting the bank branches in person. In average terms Onsite ATMs are more as compared to Offsite ATMs though the number of both has increased in the period of 2007-11 (Lal Roshan, Saluja Rajni, Dec 2012)³.

Transactions through Retail Electronic Payment Systems: The electronic payment systems such as Electronic Clearing Service (ECS) credit and debit and National Electronic Fund Transfer (NEFT) have improved the speed of financial transactions across the country (Lal Roshan, Saluja Rajni, Dec 2012)³. ECS is a non-paper based movement of funds which is encouraged by the RBI on a wide scale. National Electronic Fund Transaction (NEFT) is currently available at over 46,300 bank branches throughout the country (Lal Roshan, Saluja Rajni, Dec 2012)³.

Electronic Clearing Cards: Now-days Electronic Cash is being used in place of hard cash. Debit card allows “anywhere any time accesses” to the customers with their savings or current account. Credit card enables a customer to purchase goods or services within prescribed limits from certain authorized retail and service establishments without making immediate cash payments. The most important difference between a Credit card and a Debit card is that while credit card is a post- paid and debit card is pre-paid. In 2010-11, Public sector banks have highest number of debit cards issued (170.34) which is 74.76 percent of total debit cards issued by the industry (Lal Roshan, Saluja Rajni, Dec 2012)³.

Purpose of The Study

The paper, through a survey in , tries to judge the satisfaction level of the Internet Banking customers about the website quality of E Banking services among the urban, semi urban, and rural customers taking view of the factors which the customers perceive should be there in a good E-Banking website.

Research Objective

- 1) To identify the factors which the E-Banking customers perceive should be there in the services.
- 2) To study the customer satisfaction level of E-Banking customer of urban, semi-urban and rural areas.

Research Methodology

The sample was taken from the population of internet users and the sample unit was DAV College, Dehradun (India) .The sampling was done through stratified random sampling and the sample size was selected as 350.

Likert scaling was made use of having scale of 1 to 5. Out of the research papers on customer satisfaction in E-Banking services, 15 factors were identified which were later on reduced to 8 after discussion with the professors and eminent persons in the field. These are feature availability, navigation, effectiveness, market orientation, privacy, innovativeness, speed, trialability, accuracy and user friendliness. Based on these factors, 8 questions were put up in the questionnaire. Thereafter eight hypothesis were tested which were relevant to these factors. Relevant statistical tools were used with help of the software SPSS.

Apart from the primary data, the data was collected from the previous studies in the field of customer satisfaction relating to E-Banking services.

Review of Literature

Farokhian Sahel and Sadeghi Tooraj (2011)⁴ stated in their research paper “*Model for Online Banking Services Quality by Behavioral Adoption Theories*” that the factors of accuracy, reliability, image, impression of the bank and management and Web site design are most correlated with satisfaction. The factors of security and privacy had the least correlation with satisfaction.

AL-Muala Ayed , AL-Majali Malek , AL Ziadat Mamdouh(April, 2012)⁵ mentioned in their research paper “*The usage of internet banking services among Jordian consumers*” that Banks can create a positive attitude amongst its customer towards Internet banking by promoting its usefulness, ease of use, compatibility to their value, and image.

Ma Zhengwei (February, 2012)⁶ quoted in the research paper “*Factors Affect the Customer Satisfaction of Internet Banking: an Empirical Study in China*” that the customer service quality have direct and significant effect to internet banking quality in the banking sector. And customer service quality is positively

related to internet banking customer satisfaction. Finally, it is observed that privacy, reputation and price are key factors to affect customer satisfaction in the internet banking service. The two most popular multi item scales of measuring service quality are SERVQUAL developed and modified by *Parasuraman(1985, 1988, 1991, 1994)*¹ and SERVPERF, a performance-only measure of service quality suggested by *Cronin and Taylor (1992, 1994)*⁷.

*Singh Tejinderpal, Kaur Manpreet (April, 2012)*⁸ mentioned in their publication “*Internet Banking: Content analysis of selected Indian public and private sector banks’ online portals*” that the banks attempted to make their online portals more secure, informative and user-friendly but still they differ on one account or another. Study found that selected banks’ online portals differ on various Features such as accounts information, fund transfer, online requests and general information. In the end, study suggested to include the good feature of other online portal which would help them to make their sites more secure, informative and user friendly.

*Adapa Sujana (August, 2011)*⁹ quoted in the paper “*Continued and Frequent Use of Internet Banking by Australian Consumers: Identification of the Factor Components*” that the present study identified perceived usability and perceived trialability components as influential to consumers’ post-adoption behavior. The perceived usability component consisted of dimensions relating to the ease of using, convenient nature, speed of using, compatibility with lifestyle and communicating the advantages of internet banking to others. The perceived trialability component consisted of dimensions related to consumers’ attraction towards the trial option associated with internet banking performance and any newly added features.

*Uprit Vivek (August, 2012)*¹⁰ in their research paper “*Satisfaction and effectiveness of virtual organization in excess of real organization: A study of selected commercial banks in India*” noted that there are seven factors namely Reliability, Social Status, Geographical Flexibility, Perceived Transaction & Information Security, Convenience, Usefulness, and Result Demonstrability which the consumer looks for while availing internet banking service.

*Ali Al-Zu’bi Hasan, Ahmad Mohd Ala` Eddin Khalaf*¹¹ in their research paper entitled “*E-banking Functionality and Outcomes of Customer Satisfaction: An Empirical Investigation*” found that the factors pertaining to accessibility, convenience, security, privacy, content, design, speed, fees and charges were a focus as they have an influence on customer satisfaction.

*Omar Bin Abdullah, Sultan Naveed Zaman Khalid, Bibi Nazish, Wajid Abdul, Khan Khalid (August, 2011)*¹² conducted the study which examines the customer perception, preferences, problems and suggestions about online banking in Pakistan. The study revealed in paper “*Study on Internet Banking and Commerce*” that mostly customers prefer internet banking (IB) services over branch banking due to reliability, convenience, speed, safety and security, cost effectiveness, user-friendly, and error free system.

*Seitan Oana, Gherman Cristina, Bulgărea Nicolae Cătălin (2010)*¹³ in their paper “*E-Commerce with online payment through bank card*” quoted that although e-commerce offers a number of key advantages (the possibility of transactions 24 hours per day, throughout all the year, from almost any location, of choosing and comparing, of participating in virtual auctions, of interacting with other buyers, so comparing experiences and facilitating the competition - which generates lower prices, the reduction of costs for traders, the possibility of extending on international markets and adapting the products according to consumers profile), is a lack of universally accepted standards regarding quality, safety and confidence in online payment transactions through bank card.

*Kumbhar M & Vijay*¹⁴ in their research “*E-Bankqual Scale: Retesting in internet banking service settings*” tested the reliability and validity of E-Bank Qualscale. Result of the reliability and validity test shows that System Availability, E-Fulfillment, Accuracy, Efficiency, Security, Responsiveness, Easy to use, Convenience, Cost Effectiveness, Problem Handling, Compensation, Contact, Brand perception and Perceived value are most important dimensions of E-Bank Qual Scale and it is reliable and valid for its further use.

Munusamy Jayaraman, Annamalah Sanmugam, and Chelliah Shankar (August, 2012)¹⁵ indicated in their paper “*A Study of Users and Non-Users of Internet Banking in Malaysia*” that there are significant differences in perception between internet banking adopters and non-adopters in terms of easier to operate, convenient, no hassle, reliable, safer to use and requirement for good Internet connections. Therefore, the result suggested managerial implications for retail bankers in Malaysia to minimize the risk perception of the internet banking among the non-adopters of the internet banking. The finding of this study clearly indicated that the quality of Internet connection had strong relationship compared to the ease of use and the security and privacy. Bank Rakyat should design the website to accommodate the ease of use and security and privacy issues. Furthermore, the website design should be user friendly and appropriate to all ages especially to older employees and customers.

Agariya Kumar Arun & Singh Deepali (April, 2012)¹⁶ in their research “*CRM Scale development & validation in Indian Banking sector*” concluded that CRM in Indian banking sector as a multidimensional construct comprising of factors namely organizational structure and customer support, service quality, trust, technology, personalization and market orientation.

Singh Tejinderpal & Kaur Manpreet (April, 2012)¹⁷ mentioned in “*Internet Banking: Content analysis of selected Indian public and private sector banks’ online portals*” that in depth analysis of bank’s online portal without approaching the customers may also provide meaningful insight about the online portals especially when compared with other banks’ online portals. It is clear that the banks attempted to make their online portals more secure, informative and user-friendly but still they differ on one account or another.

Hypothesis:: The factors “*Belong to*” and “*The animation covered in the portal is comprehensive and attractive(Simulation)*” are independent

			The animation covered in the portal is comprehensive and attractive (simulation).				Total
			Strongly Agreed	Agreed to some extent	Neither agreed nor Disagreed	Disagreed some extent	
Belong to	Urban	Count	10	24	26	3	63
		Expected	4.0	43.9	12.8	2.3	63.0
		Count					
		% of Total	2.9%	6.9%	7.4%	.9%	18.0%
	Semi-Urban	Count	12	203	30	10	255
		Expected	16.0	177.8	51.7	9.5	255.0
		Count					
		% of Total	3.4%	58.0%	8.6%	2.9%	72.9%
	Rural	Count	0	17	15	0	32
		Expected	2.0	22.3	6.5	1.2	32.0
		Count					
		% of Total	.0%	4.9%	4.3%	.0%	9.1%
	Total	Count	22	244	71	13	350
		Expected	22.0	244.0	71.0	13.0	350.0
		Count					
		% of Total	6.3%	69.7%	20.3%	3.7%	100.0%
Chi-Square @ df 6& 5% significance level			61.474				

The table depicts that there are total 350 respondents. Among total 350 respondents there are 63 (18.0%) respondents who belong to urban areas among them 10 respondents strongly agreed to the statement, 24 agreed to some extent, 26 neither agreed nor disagreed and 3 disagreed to some extent and 0 strongly disagreed. 225 (72.9%) respondents belong to semi urban areas among them 12 respondents strongly agreed to the statement, 203 agreed to some extent, 30 neither agreed nor disagreed and 10 disagreed to some extent and 0 strongly disagreed. 32 (9.1%) respondents belong to rural areas among them 0 respondents strongly agreed to the statement, 17 agreed to some extent, 15 neither agreed nor disagreed and 0 disagreed to some extent and 0 strongly disagreed.

The calculated value of Chi-Square for degree of freedom 6 is 61.474 and tabulated value of Chi-Square for degree of freedom 6 & at 5% level of significance is 12.592. As the calculated value of chi square is greater than the tabulated value of chi square, the hypothesis is rejected. Hence, we conclude that the factors “*Belong to*” and “*The animation covered in the portal is comprehensive and attractive*” are dependent.

Hypothesis:: The factors “*Belong to*” and “*The portal covers all the necessary features you look for in the website (feature availability)*” are independent

			The portal covers all the necessary features you look for in the website(feature availability).				Total
			Strongly Agreed	Agreed to some extent	Neither agreed nor Disagreed	Disagreed some extent	
Belong to	Urban	Count	10	24	26	3	63
		Expected Count	4.7	43.2	12.8	2.3	63.0
		% of Total	2.9%	6.9%	7.4%	.9%	18.0%
	Semi- Urban	Count	16	199	30	10	255
		Expected Count	18.9	174.9	51.7	9.5	255.0
		% of Total	4.6%	56.9%	8.6%	2.9%	72.9%
	Rural	Count	0	17	15	0	32
		Expected Count	2.4	21.9	6.5	1.2	32.0
		% of Total	.0%	4.9%	4.3%	.0%	9.1%
	Total	Count	26	240	71	13	350
		Expected Count	26.0	240.0	71.0	13.0	350.0
		% of Total	7.4%	68.6%	20.3%	3.7%	100.0%
Chi-Square @ df 6& 5% significance level			57.221				

The table depicts that there are total 350 respondents. Among total 350 respondents there are 63 (18.0%) respondents who belong to urban areas among them 10 respondents strongly agreed to the statement, 24 agreed to some extent, 26 neither agreed nor disagreed and 3 disagreed to some extent and 0 strongly disagreed. 225 (72.9%) respondents belong to semi urban areas among them 16 respondents strongly agreed to the statement, 199 agreed to some extent, 30 neither agreed nor disagreed and 10 disagreed to some extent and 0 strongly disagreed. 32 (9.1%) respondents belong to rural areas among them 0 respondents strongly agreed to the statement, 17 agreed to some extent, 15 neither agreed nor disagreed and 0 disagreed to some extent and 0 strongly disagreed.

The calculated value of Chi-Square for degree of freedom 6 is 57.221 and tabulated value of Chi-Square for degree of freedom 6 & at 5% level of significance is 12.592. As the calculated value of chi square is greater

than the tabulated value of chi square, the hypothesis is rejected. Hence, we conclude that the factors “*Belong to*” and “*The portal covers all the necessary features you look for in the website*” are dependent.

Hypothesis:: The factors “*Belong to*” and “*You can easily go from one link to another while availing the service (navigation)*” are independent

			You can easily go from one link to another while availing the service (navigation).					Total
			Strongly agreed	Agreed to some extent	Neither agreed nor Disagreed	Disagreed to some extent	Strongly disagreed	
Belong to	Urban	Count	15	36	3	8	1	63
		Expected	8.3	48.4	1.4	2.7	2.2	63.0
		Count % of Total	4.3%	10.3%	.9%	2.3%	.3%	18.0%
	Semi- Urban	Count	25	211	2	7	10	255
		Expected	33.5	196.0	5.8	10.9	8.7	255.0
		Count % of Total	7.1%	60.3%	.6%	2.0%	2.9%	72.9%
	Rural	Count	6	22	3	0	1	32
		Expected	4.2	24.6	.7	1.4	1.1	32.0
		Count % of Total	1.7%	6.3%	.9%	.0%	.3%	9.1%
	Total	Count	46	269	8	15	12	350
		Expected	46.0	269.0	8.0	15.0	12.0	350.0
		Count % of Total	13.1%	76.9%	2.3%	4.3%	3.4%	100.0%
	Chi-Square @ df 8& 5% significance level					38.223		

The table depicts that there are total 350 respondents. Among total 350 respondents there are 63 (18.0%) respondents who belong to urban areas among them 15 respondents strongly agreed to the statement, 36 agreed to some extent, 3 neither agreed nor disagreed and 8 disagreed to some extent and 1 strongly disagreed. 225 (72.9%) respondents belong to semi urban areas among them 25 respondents strongly agreed to the statement, 211 agreed to some extent, 2 neither agreed nor disagreed and 7 disagreed to some extent and 10 strongly disagreed. 32 (9.1%) respondents belong to rural areas among them 6 respondents strongly agreed to the statement, 22 agreed to some extent, 3 neither agreed nor disagreed and 0 disagreed to some extent and 1 strongly disagreed.

The calculated value of Chi-Square for degree of freedom 8 is 38.223 and tabulated value of Chi-Square for degree of freedom 8 & at 5% level of significance is 15.507. As the calculated value of chi square is greater than the tabulated value of chi square, the hypothesis is rejected. Hence, we conclude that the factors “*Belong to*” and “*You can easily go from one link to another while availing the service*” are dependent.

Hypothesis:: The factors “*Belong to*” and “*The matter available on the website is useful(content)*” are independent

The matter available on the website is useful (content).					Total
Strongly Agreed	Agreed to some extent	Neither agreed nor Disagreed	Disagreed some extent		

Belong to	Urban	Count	18	16	26	3	63
		Expected	35.3	12.6	12.8	2.3	63.0
		Count					
		% of	5.1%	4.6%	7.4%	.9%	18.0%
	Semi-Urban	Total					
		Count	170	45	30	10	255
		Expected	142.8	51.0	51.7	9.5	255.0
		Count					
		% of	48.6%	12.9%	8.6%	2.9%	72.9%
	Rural	Total					
		Count	8	9	15	0	32
		Expected	17.9	6.4	6.5	1.2	32.0
		Count					
	Total	% of	2.3%	2.6%	4.3%	.0%	9.1%
		Total					
		Count	196	70	71	13	350
		Expected	196.0	70.0	71.0	13.0	350.0
		Count					
		% of	56.0%	20.0%	20.3%	3.7%	100.0%
		Total					

Chi-Square @ df 6 &
5% significance level

57.175

The table depicts that there are total 350 respondents. Among total 350 respondents there are 63 (18.0%) respondents who belong to urban areas among them 18 respondents strongly agreed to the statement, 16 agreed to some extent, 26 neither agreed nor disagreed and 3 disagreed to some extent and 0 strongly disagreed. 225 (72.9%) respondents belong to semi urban areas among them 170 respondents strongly agreed to the statement, 45 agreed to some extent, 30 neither agreed nor disagreed and 10 disagreed to some extent and 0 strongly disagreed. 32 (9.1%) respondents belong to rural areas among them 8 respondents strongly agreed to the statement, 9 agreed to some extent, 15 neither agreed nor disagreed and 0 disagreed to some extent and 0 strongly disagreed.

The calculated value of Chi-Square for degree of freedom 6 is 57.175 and tabulated value of Chi-Square for degree of freedom 6 & at 5% level of significance is 12.592. As the calculated value of chi square is greater than the tabulated value of chi square, the hypothesis is rejected. Hence, we conclude that the factors “*Belong to*” and “*The matter available on the website is useful*” are dependent.

Hypothesis:: The factors “*Belong to*” and “*The design of the website is relevant in today’s competitive technical world(website design)*” are independent

			The design of the website is relevant in today’s competitive technical world (website design).					Total
			Strongly agreed	Agreed to some extent	Neither agreed nor Disagreed	Disagreed to some extent	Strongly disagreed	
Belong to	Urban	Count	15	36	3	8	1	63
		Expected	8.8	47.9	1.4	2.7	2.2	63.0
		Count						

STUDY OF CUSTOMER SATISFACTION ABOUT WEBSITE QUALITY OF E-BANKING SERVICES AMONG URBAN, SEMI URBAN AND RURAL CUSTOMERS IN UTTARAKHAND

	% of Total	4.3%	10.3%	.9%	2.3%	.3%	18.0%
Semi-Urban	Count	28	208	2	7	10	255
	Expected Count	35.7	193.8	5.8	10.9	8.7	255.0
	% of Total	8.0%	59.4%	.6%	2.0%	2.9%	72.9%
Rural	Count	6	22	3	0	1	32
	Expected Count	4.5	24.3	.7	1.4	1.1	32.0
	% of Total	1.7%	6.3%	.9%	.0%	.3%	9.1%
Total	Count	49	266	8	15	12	350
	Expected Count	49.0	266.0	8.0	15.0	12.0	350.0
	% of Total	14.0%	76.0%	2.3%	4.3%	3.4%	100.0%

Chi-Square @ df 8 &
5% significance level

35.957

The table depicts that there are total 350 respondents. Among total 350 respondents there are 63 (18.0%) respondents who belong to urban areas among them 15 respondents strongly agreed to the statement, 36 agreed to some extent, 3 neither agreed nor disagreed and 8 disagreed to some extent and 1 strongly disagreed. 225 (72.9%) respondents belong to semi urban areas among them 26 respondents strongly agreed to the statement, 208 agreed to some extent, 2 neither agreed nor disagreed and 7 disagreed to some extent and 10 strongly disagreed. 32 (9.1%) respondents belong to rural areas among them 6 respondents strongly agreed to the statement, 22 agreed to some extent, 3 neither agreed nor disagreed and 0 disagreed to some extent and 1 strongly disagreed.

The calculated value of Chi-Square for degree of freedom 8 is 35.957 and tabulated value of Chi-Square for degree of freedom 8 & at 5% level of significance is 15.507. As the calculated value of chi square is greater than the tabulated value of chi square, the hypothesis is rejected. Hence, we conclude that the factors “*Belong to*” and “*The design of the website is relevant in today’s competitive technical world*” are dependent.

Hypothesis: The factors “*Belong to*” and “*The transaction over the portal is usually successful (effectiveness)*” are independent

			The transaction over the portal is usually successful (effectiveness).				Total
			Strongly Agreed	Agreed to some extent	Neither agreed nor disagreed	Disagreed to some extent	
Belong to	Urban	Count	2	28	23	10	63
		Expected Count	5.9	43.2	9.7	4.1	63.0
		% of Total	.6%	8.0%	6.6%	2.9%	18.0%
	Semi-Urban	Count	30	188	24	13	255
		Expected Count	24.0	174.9	39.3	16.8	255.0
		% of Total	8.6%	53.7%	6.9%	3.7%	72.9%
	Rural	Count	1	24	7	0	32
		Expected Count	3.0	21.9	4.9	2.1	32.0
		% of Total	.3%	6.9%	2.0%	.0%	9.1%

Total	Count	33	240	54	23	350
	Expected	33.0	240.0	54.0	23.0	350.0
	Count					
	% of Total	9.4%	68.6%	15.4%	6.6%	100.0%
Chi-Square @ df 6 & 5% significance level		48.196				

The table depicts that there are total 350 respondents. Among total 350 respondents there are 63 (18.0%) respondents who belong to urban areas among them 2 respondents strongly agreed to the statement, 28 agreed to some extent, 23 neither agreed nor disagreed and 10 disagreed to some extent and 0 strongly disagreed. 225 (72.9%) respondents belong to semi urban areas among them 30 respondents strongly agreed to the statement, 188 agreed to some extent, 24 neither agreed nor disagreed and 13 disagreed to some extent and 0 strongly disagreed. 32 (9.1%) respondents belong to rural areas among them 1 respondents strongly agreed to the statement, 24 agreed to some extent, 7 neither agreed nor disagreed and 0 disagreed to some extent and 0 strongly disagreed.

The calculated value of Chi-Square for degree of freedom 6 is 48.196 and tabulated value of Chi-Square for degree of freedom 6 & at 5% level of significance is 12.592. As the calculated value of chi square is greater than the tabulated value of chi square, the hypothesis is rejected. Hence, we conclude that the factors “*Belong to*” and “*The transaction over the portal is usually successful*” are dependent.

Hypothesis:: The factors “Belong to” & “The bank portal you use is market oriented & provides full information about current market scenario(market orientation)” are independent

			The bank portal you use is market oriented & provides full information about current market scenario (market orientation).					Total
			Strongly Agreed	Agreed to some extent	Neither agreed nor disagreed	Disagreed to some extent	Strongly disagreed	
Belong to	Urban	Count	10	40	5	1	7	63
		Exp Count	9.7	46.3	1.3	1.8	4.0	63.0
		% of Total	2.9%	11.4%	1.4%	.3%	2.0%	18.0%
	Semi-Urban	Count	42	198	0	2	13	255
		Expected Count	39.3	187.2	5.1	7.3	16.0	255.0
		% of Total	12.0%	56.6%	.0%	.6%	3.7%	72.9%
	Rural	Count	2	19	2	7	2	32
		Exp Count	4.9	23.5	.6	.9	2.0	32.0
		% of Total	.6%	5.4%	.6%	2.0%	.6%	9.1%
Total	Count	54	257	7	10	22	350	
	Exp Count	54.0	257.0	7.0	10.0	22.0	350.0	
	% of Total	15.4%	73.4%	2.0%	2.9%	6.3%	100.0%	
χ^2 @ df 8,5% significance level					70.956			

The table depicts that there are total 350 respondents. Among total 350 respondents there are 63 (18.0%) respondents who belong to urban areas among them 10 respondents strongly agreed to the statement, 40 agreed to some extent, 5 neither agreed nor disagreed and 1 disagreed to some extent and 7 strongly disagreed. 225 (72.9%) respondents belong to semi urban areas among them 42 respondents strongly agreed to the statement, 198 agreed to some extent, 0 neither agreed nor disagreed and 2 disagreed to some extent and 13 strongly disagreed. 32 (9.1%) respondents belong to rural areas among them 2 respondents strongly agreed to the statement, 19 agreed to some extent, 2 neither agreed nor disagreed and 7 disagreed to some

extent and 2 strongly disagreed. The calculated value of Chi-Square for degree of freedom 8 is 70.956 and tabulated value of Chi-Square for degree of freedom 8 & at 5% level of significance is 15.507. As the calculated value of chi square is greater than the tabulated value of chi square, the hypothesis is rejected. Hence, we conclude that the factors “*Belong to*” and “*The bank portal you use is market oriented and provides the full information about the current market scenario*” are dependent.

Hypothesis:: The factors “Belong to” and “You feel comfortable while imputing the private information on the website portal(privacy)” are independent

			You feel comfortable while imputing the private information on the website portal(privacy)					Total
			Strongly Agreed	Agreed to some extent	Neither agreed nor disagreed	Disagreed to some extent	Strongly disagreed	
Belong to	Urban	Count	2	36	5	20	0	63
		Exp	4.1	43.0	7.9	7.7	.2	63.0
		Count % of Total	.6%	10.3%	1.4%	5.7%	.0%	18.0%
	Semi- Urban	Count	20	185	33	16	1	255
		Exp	16.8	174.1	32.1	31.3	.7	255.0
		Count % of Total	5.7%	52.9%	9.4%	4.6%	.3%	72.9%
	Rural	Count	1	18	6	7	0	32
		Exp	2.1	21.9	4.0	3.9	.1	32.0
		Count % of Total	.3%	5.1%	1.7%	2.0%	.0%	9.1%
	Total	Count	23	239	44	43	1	350
		Exp	23.0	239.0	44.0	43.0	1.0	350.0
		Count % of Total	6.6%	68.3%	12.6%	12.3%	.3%	100.0%
Chi-Square @ df 8& 5% significance level					36.579			

The table depicts that there are total 350 respondents. Among total 350 respondents there are 63 (18.0%) respondents who belong to urban areas among them 2 respondents strongly agreed to the statement, 36 agreed to some extent, 5 neither agreed nor disagreed and 20 disagreed to some extent and 0 strongly disagreed. 225 (72.9%) respondents belong to semi urban areas among them 20 respondents strongly agreed to the statement, 185 agreed to some extent, 33 neither agreed nor disagreed and 16 disagreed to some extent and 1 strongly disagreed. 32 (9.1%) respondents belong to rural areas among them 1 respondents strongly agreed to the statement, 18 agreed to some extent, 6 neither agreed nor disagreed and 7 disagreed to some extent and 0 strongly disagreed.

The calculated value of Chi-Square for degree of freedom 8 is 36.579 and tabulated value of Chi-Square for degree of freedom 8 & at 5% level of significance is 15.507. As the calculated value of chi square is greater than the tabulated value of chi square, the hypothesis is rejected. Hence, we conclude that the factors “*Belong to*” and “*You feel comfortable while imputing the private information on the website portal*” are dependent.

Conclusion & Recommendations

The factors which the customer look for in the website quality were identified as simulation, feature availability, navigation, content, website design, effectiveness, market orientation and privacy of the E-Banking website. Simulation refers to the animation provided by the E-Banking portal. The feature availability refers to the necessary features which the customer feels should be there in the portal. Navigation refers to the facility of going from one link to another in the website. Content refers to the material available online. The website design is the measure of creativity involved in making up of the E-Banking portal. Effectiveness connotes the success rate of the transactions. Market orientation as a factor refers to the degree of market compatibility in the portal. Factor of privacy involves the degree of privacy maintained by the portal about the information of the customers. There was significant difference in opinions of customers from urban, semi-urban and rural areas on customer satisfaction on simulation, feature availability, navigation, content, effectiveness, market orientation and privacy maintained by the E-Banking portals. The customers from the urban and semi urban areas seem to be more satisfied with the website quality than the customers from the rural areas.

The customers from the rural areas were found to be less satisfied with the website quality than the customers from the urban and semi urban regions. This might be due to the less literacy rate among the customers from rural areas. The Banks need to use some special promotional schemes to educate the customers of that segment.

Questionnaire

1. *The animation covered in the portal is comprehensive and attractive*
1 2 3 4 5
2. *The portal covers all the necessary features you look for in the website*
1 2 3 4 5
3. *You can easily go from one link to another while availing the service*
1 2 3 4 5
4. *The matter available on the website is useful*
1 2 3 4 5
5. *The design of the website is relevant in today's competitive technical world*
1 2 3 4 5
6. *The transaction over the portal is usually successful*
1 2 3 4 5
7. *The bank portal you use is market oriented and provides the full information about the current market scenario*
1 2 3 4 5
8. *You feel comfortable while imputing the private information on the website portal*
1 2 3 4 5

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DEBTORS TRENDS AND COMPOSITION IN GROSS WORKING CAPITAL OF CROMPTON GREAVES AND BHEL: A COMPARATIVE STUDY

VINEET SINGH*

Declaration

The Declaration of the author for publication of Research Paper in The Indian Journal of Research Anvikshiki ISSN 0973-9777 Bi-monthly International Journal of all Research: I, Vineet Singh the author of the research paper entitled DEBTORS TRENDS AND COMPOSITION IN GROSS WORKING CAPITAL OF CROMPTON GREAVES AND BHEL: A COMPARATIVE STUDY declare that , I take the responsibility of the content and material of my paper as I myself have written it and also have read the manuscript of my paper carefully. Also, I hereby give my consent to publish my paper in Anvikshiki journal , This research paper is my original work and no part of it or it's similar version is published or has been sent for publication anywhere else. I authorise the Editorial Board of the Journal to modify and edit the manuscript. I also give my consent to the Editor of Anvikshiki Journal to own the copyright of my research paper.

Abstract

The present study is an attempt to estimate the proportion of debtors in gross working capital of Crompton Greaves. In order to provide a better insight into the position a comparison is made between Crompton Greaves (C.G) and BHEL.
Keywords: Crompton Greaves, BHEL, Debtors, Gross Working Capital.

Introduction

The origins of CG can be traced back to the pioneering work of Colonel REB Crompton who in 1878 founded a business at Chelmsford, Essex, England under the name of REB Crompton & Co. to engage in the manufacture and contracting of electrical equipment.

REB Crompton & Co. merged with F&A Parkinson Limited thereby establishing Crompton Parkinson Limited (CPL) in England. In 1937 CPL established its wholly owned Indian subsidiary 'Crompton Parkinson Works Ltd.', in Mumbai, along with a sales organization 'Greaves Cotton & Crompton Parkinson Ltd.'

In the year 1947 with the dawn of the independence of India, the company was taken over by Lala Karamchand Thapar, an eminent Indian industrialist who formed the Thapar Group. In 1966 Crompton Parkinson Works Ltd. and Greaves Cotton & Crompton Parkinson Ltd. merged to create Crompton Greaves Limited (CG) in its present form.

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Crompton Greaves (CG) is part of the US\$ 3 bn Avantha Group, a conglomerate with an impressive global footprint. Since its inception, CG has been synonymous with electricity. In 1875, a Crompton ‘dynamo’ powered the world’s very first electricity-lit house in Colchester, Essex, U.K. CG’s India operations were established in 1937, and since then the company has retained its leadership position in the management and application of electrical energy. Today, Crompton Greaves is India’s largest private sector enterprise. It has diversified extensively and is engaged in designing, manufacturing and marketing technologically advanced electrical products and services related to power generation, transmission and distribution, besides executing turnkey projects. The company is customer-centric in its focus and is the single largest source for a wide variety of electrical equipments and products.

The history and growth of (Bharat Heavy Electricals Ltd.) a public sector enterprise under in the country, symbolizes the overall growth pattern of heavy electrical industry in the country. BHEL has the unique distinction of being one of the very few companies in the world, manufacturing all major power generating equipment under one roof. The industry has been upgrading the existing technology and is now capable of taking up turnkey contracts also for export markets. Foreign collaborations are allowed with 100 percent FDI.

BHEL is the largest engineering and manufacturing enterprise in India in the energy-related infrastructure sector, today. BHEL was established more than 40 years ago, ushering in the indigenous Heavy Electrical Equipment industry in India - a dream that has been more than realized with a well-recognized track record of performance. The company has been earning profits continuously since 1971-72 and paying dividends since 1976-77. BHEL manufactures over 180 products under 30 major product groups and caters to core sectors of the Indian Economy viz., Power Generation & Transmission, Industry, Transportation, Telecommunication, Renewable Energy, etc.

Objective of Study

- (i) To find out the share of debtors in gross working capital in C.G and BHEL during 2002-2003 to 2011-2012.
- (ii) To find out the changes in debtors balance in C.G and BHEL during 2002-2003 to 2011-2012.
- (iii) To compare the debtors position of C.G and BHEL.

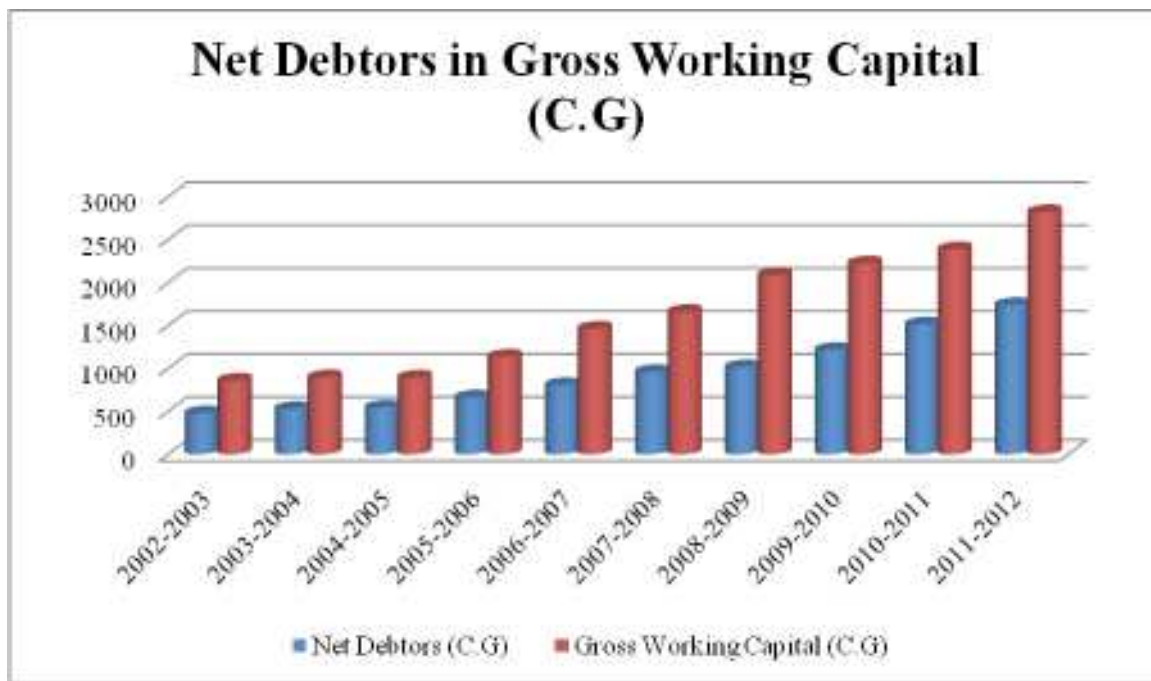
Research Methodology

The analysis is carried out through various statistical measures like percentage, average etc.

Analysis and Interpretation:

Net Debtors in Gross Working Capital (C.G)

Year	Net Debtors (C.G)	% Change in Net Debtors (C.G)	% of Net Debtors in Gross Working Capital (C.G)	Gross Working Capital (C.G)
2002-2003	475.06	—	55.47	856.43
2003-2004	526.85	10.90	58.91	894.26
2004-2005	541.08	2.70	60.74	890.83
2005-2006	659.64	21.91	58.19	1133.69
2006-2007	803.89	21.87	55.03	1460.84
2007-2008	956.22	18.95	57.73	1656.23
2008-2009	1012.26	5.86	48.53	2085.99
2009-2010	1212.79	19.81	54.63	2220.19
2010-2011	1510.18	24.52	63.32	2384.99
2011-2012	1735.62	14.93	61.58	2818.39
Average	943.36	15.72	57.41	1640.18

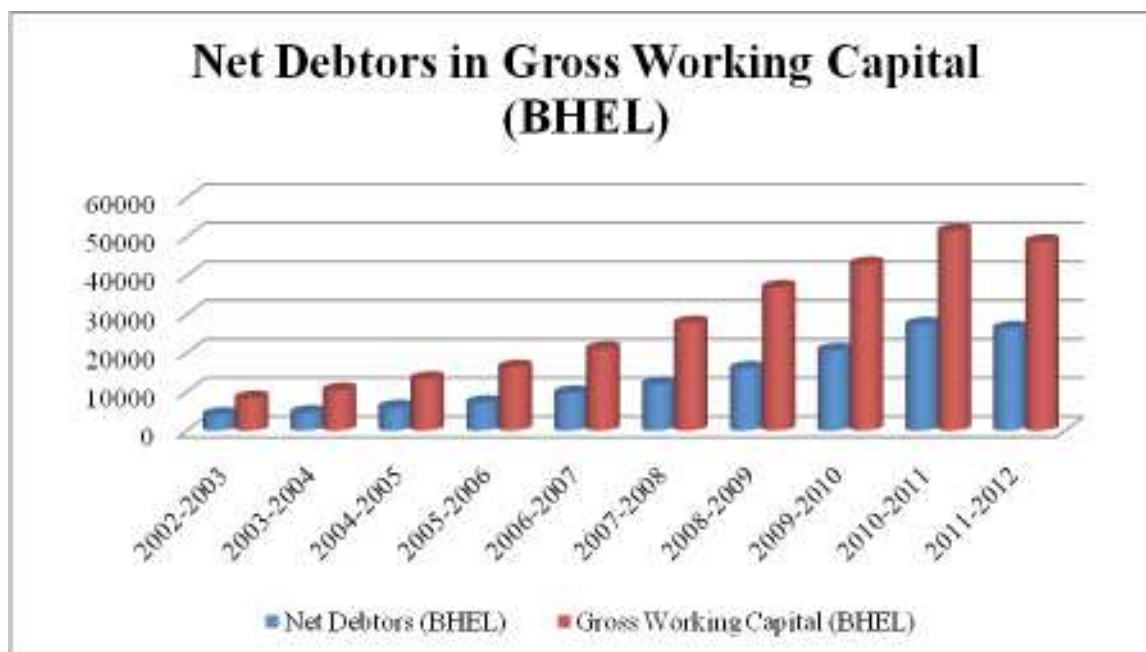


Net Debtors in Gross Working Capital (C.G)

Net debtors in C.G stood at an average of Rs. 943.36 crores and have shown an increasing trend during the study period of 2002-2003 to 2011-2012. In the year 2002-2003 the net debtors of C.G amounted to Rs. 475.06 crores with a share of 55.47% in gross working capital. In the year 2002-2003 gross working capital of C.G stood at Rs. 856.43 crores. In 2003-2004 the net debtors stood at Rs. 526.85 crores with a share of 58.91% in gross working capital. Net debtors have increased to 10.90% from its previous year's balance. In 2003-2004 gross working capital amounted to Rs. 894.26 crores. In the year 2004-2005 net debtors amounted to Rs. 541.08 crores with a share of 60.74% in gross working capital. There was an increase of 2.70% in net debtors from its previous year's balance. Gross working capital amounted to Rs. 890.83 crores in the year 2004-2005. In the year 2005-2006 the net debtors amounted to Rs. 659.64 crores with a share of 58.19% in gross working capital. The net debtors have increased to 21.91% from its previous year's balance. In the year 2005-2006 gross working capital stood at Rs. 1133.69 crores. In 2006-2007 the net debtors amounted to Rs. 803.89 crores with a share of 55.03% in gross working capital. There was an increase of 21.87% in net debtors from its previous year's balance. Gross working capital amounted to Rs. 1460.84 crores in the year 2006-2007. Further in the year 2007-2008 the net debtors of C.G stood at Rs. 956.22 crores with a share of 57.73% in gross working capital. The net debtors have increased to 18.95% from its previous year's balance. In the year 2007-2008 gross working capital of C.G stood at Rs. 1656.23 crores. In the year 2008-2009 net debtors amounted to Rs. 1012.26 crores with as share of 48.53% in gross working capital. There was an increase of 5.86% in net debtors from its previous year's balance. In the year 2008-2009 gross working capital amounted to Rs. 2085.99 crores. In 2009-2010 the net debtors stood at Rs. 1212.79 crores with a share of 54.63% in gross working capital. The net debtors have increased to 19.81% from its previous year's balance. In 2009-2010 gross working capital stood at Rs. 2220.19 crores. In the year 2010-2011 the net debtors amounted to Rs. 1510.18 crores with a share of 63.32% in gross working capital. There was an increase of 24.52% in net debtors from its previous year's balance. In the year 2010-2011 gross working capital stood at Rs. 2384.99 crores. In 2011-2012 the net debtors of C.G stood at Rs. 1735.62 crores with a share of 61.58% in gross working capital. The net debtors have increased to 14.93% from its previous year's balance. In 2011-2012 gross working capital of C.G amounted to Rs. 2818.39 crores.

Net Debtors in Gross Working Capital (BHEL)

Year	Net Debtors (BHEL)	% Change in Net Debtors (BHEL)	% of Net Debtors in Gross Working Capital (BHEL)	Gross Working Capital (BHEL)
2002-2003	4075.78	—	48.82	8348.40
2003-2004	4608.48	13.07	44.21	10424.70
2004-2005	5972.14	29.59	44.76	13342.98
2005-2006	7168.07	20.03	43.89	16330.78
2006-2007	9695.82	35.26	46.03	21062.97
2007-2008	11974.87	23.51	43.22	27704.72
2008-2009	15975.50	33.41	43.29	36901.07
2009-2010	20688.75	29.50	48.19	42934.81
2010-2011	27354.62	32.22	53.12	51494.74
2011-2012	26336.13	-3.72	54.06	48714.94
Average	13385.02	23.65	46.96	27726.01



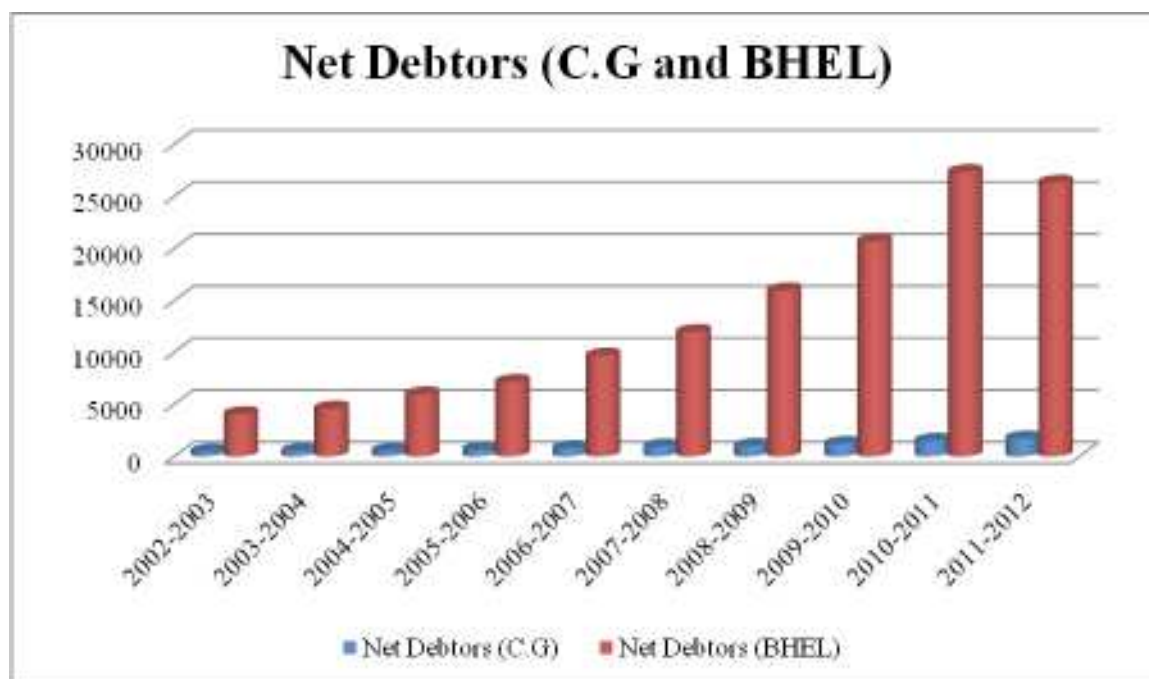
Net Debtors in Gross Working Capital (BHEL)

Net debtors in BHEL stood at an average of Rs. 13385.02 crores during the study period. It has shown an increasing trend from 2002-2003 to 2010-2011 and a decreasing trend only in the year 2011-2012. In the year 2002-2003 the net debtors in BHEL amounted to Rs. 4075.78 crores with a share of 48.82% in gross working capital. In the year 2002-2003 gross working capital of BHEL stood at Rs. 8348.40 crores. In 2003-2004 the net debtors stood at Rs. 4608.48 crores with a share of 44.21% in gross working capital. Net debtors have increased to 13.07% from its previous year's balance. In 2003-2004 gross working capital amounted to Rs. 10424.70 crores. In the year 2004-2005 net debtors amounted to Rs. 5972.14 crores with a share of 44.76% in gross working capital. There was an increase of 29.59% in net debtors from its previous year's balance. Gross working capital amounted to Rs. 13342.98 crores in the year 2004-2005. In the year 2005-2006 the net debtors amounted to Rs. 7168.07 crores with a share of 43.89% in gross working capital. The net debtors have increased to 20.03% from its previous year's balance. In the year 2005-2006 gross working capital stood at Rs. 16330.78 crores. In 2006-2007 the net debtors amounted to Rs. 9695.82 crores with a share of 46.03% in gross working capital. There was an increase of 35.26% in net debtors from its previous year's balance. Gross working capital amounted to Rs. 21062.97 crores in the year 2006-2007.

Further in the year 2007-2008 the net debtors of BHEL stood at Rs. 11974.87 crores with a share of 43.22% in gross working capital. The net debtors have increased to 23.51% from its previous year's balance. In the year 2007-2008 gross working capital of BHEL stood at Rs. 27704.72 crores. In the year 2008-2009 net debtors amounted to Rs. 15975.50 crores with as share of 43.29% in gross working capital. There was an increase of 33.41% in net debtors from its previous year's balance. In the year 2008-2009 gross working capital amounted to Rs. 36901.07 crores. In 2009-2010 the net debtors stood at Rs. 20688.75 crores with a share of 48.19% in gross working capital. The net debtors have increased to 29.50% from its previous year's balance. In 2009-2010 gross working capital stood at Rs. 42934.81 crores. In the year 2010-2011 the net debtors amounted to Rs. 27354.62 crores with a share of 53.12% in gross working capital. There was an increase of 32.22% in net debtors from its previous year's balance. In the year 2010-2011 gross working capital of BHEL stood at Rs. 51494.74 crores. In 2011-2012 the net debtors stood at Rs. 26336.13 crores with a share of 54.06% in gross working capital. The net debtors have decreased to 3.72% from its previous year's balance. In 2011-2012 gross working capital of BHEL amounted to Rs. 4871.94 crores.

Net Debtors (C.G and BHEL)

Year	Net Debtors (C.G)	Net Debtors (BHEL)
2002-2003	475.06	4075.78
2003-2004	526.85	4608.48
2004-2005	541.08	5972.14
2005-2006	659.64	7168.07
2006-2007	803.89	9695.82
2007-2008	956.22	11974.87
2008-2009	1012.26	15975.50
2009-2010	1212.79	20688.75
2010-2011	1510.18	27354.62
2011-2012	1735.62	26336.13
Average	943.36	13385.02



Net Debtors (C.G and BHEL)

Net debtors in C.G and BHEL stood at an average of Rs. 943.36 crores and Rs. 13385.02 crores respectively. In the year 2002-2003 Crompton Greaves has a balance of Rs. 475.06 crores as net debtors

where as BHEL has a balance of Rs. 4075.78 crores as net debtors. In the year 2003-2004 the balance of net debtors in Crompton Greaves and BHEL stood at Rs. 526.85 crores and Rs. 4608.48 crores respectively. Crompton Greaves has a balance of Rs. 541.08 crores as net debtors in 2004-2005 where as BHEL has a balance of Rs. 5972.14 crores as net debtors in 2004-2005. In the year 2005-2006 the balance of net debtors in Crompton Greaves amounted to Rs. 659.64 crores where as the balance of net debtors in BHEL amounted to Rs. 7168.07 crores. In the year 2006-2007 Crompton Greaves has a balance of Rs. 803.89 crores as net debtors where as BHEL has a balance of Rs. 9695.82 crores as net debtors. Further in the year 2007-2008 the balance of net debtors in Crompton Greaves and BHEL stood at Rs. 956.22 crores and Rs. 11974.87 crores respectively. Crompton Greaves has a balance of Rs. 1012.26 crores as net debtors in 2008-2009 where as BHEL has a balance of Rs. 15975.50 crores as net debtors in 2008-2009. In the year 2009-2010 the balance of net debtors in Crompton Greaves amounted to Rs. 1212.79 crores where as the balance of net debtors in BHEL amounted to Rs. 20688.75 crores. In the year 2010-2011 Crompton Greaves has a balance of Rs. 1510.18 crores as net debtors where as BHEL has a balance of Rs. 27354.62 crores as net debtors. In the year 2011-2012 the balance of net debtors in Crompton Greaves and BHEL stood at Rs. 1735.62 crores and Rs. 26336.13 crores respectively.

Conclusion

On the basis of above analysis it can be concluded that C.G is maintaining an average share of 57.41% as net debtors in its gross working capital where as BHEL is maintaining an average share of 46.96% as net debtors in its gross working capital during the study period of 2002-2003 to 2011-2012. The analysis further reveals that gross working capital of C.G stood at an average of Rs. 1640.18 crores where as gross working capital of BHEL stood at an average of Rs. 27726.01 crores during the study period. Net debtors in C.G and BHEL stood at an average of Rs. 943.36 crores and 13385.02 crores during the study period.

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SELF-REGULATION CONCEPT AND MEASUREMENT: A REVIEW

EKTA SINGH*

Declaration

The Declaration of the author for publication of Research Paper in The Indian Journal of Research Anvikshiki ISSN 0973-9777 Bi-monthly International Journal of all Research: I, *Eakta Singh* the author of the research paper entitled SELF-REGULATION CONCEPT AND MEASUREMENT: A REVIEW declare that , I take the responsibility of the content and material of my paper as I myself have written it and also have read the manuscript of my paper carefully. Also, I hereby give my consent to publish my paper in Anvikshiki journal , This research paper is my original work and no part of it or it's similar version is published or has been sent for publication anywhere else. I authorise the Editorial Board of the Journal to modify and edit the manuscript. I also give my consent to the Editor of Anvikshiki Journal to own the copyright of my research paper.

During the past few decades, researchers have repeatedly pointed out the significance of self-regulatory skills and behavior in determining the health status of an individual. However, most of the research attempts made in this direction suffer from a common problem, i.e. variation in the operationalization and measurement of the construct of self-regulation. The most of the definitions of the term self-regulation, though, agree that it is a process of controlling, managing, or guiding one's cognition, emotion and action to meet certain standard or goal, significant variations occur at the level of operationalization. Few attempts have been made to develop a more comprehensive measure of self-regulation but they suffer from lack of generalizability as they have been developed in specific behavioral or clinical context.

Human beings in comparison to other living creatures are noted for having an extensive ability to exert control over their inner states, processes, and responses (Baumeister et al., 1994). People are able to resist their own impulses, adapt their behavior to a range of standards, and change their current behaviors in the service of attaining distal goals (Baumeister, 1999). This ability to control one's own behavior, thoughts, and feelings is called self-regulation. It is a vital aspect of human adaptation to life without which the individual would be a helpless spectator of events (Baumeister, 2005).

Self-regulation is something that enables people to alter their behavior so as to conform to rules, plans, promises, ideals, and other standards. When it fails, any one of a broad range of human problems and misfortunes can arise. Self-regulation is considered a key to success in human life and, when it falls short, it is considered as a contributing cause that helps explain many forms of human suffering (Baumeister, Schmeichel & Vohs, 2007).

As far as measurement of self regulation is concerned, researchers have relied heavily on the self-control model of Kanfer (1970). However, recently the Bandura's self-regulation model (Bandura, 1986; 1991) is also becoming popular in the field of assessment of self-regulation inasmuch as it includes all the three components of Kanfer's model along with a new dimension self-efficacy. This model is closely related with Kanfer's (1970)

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model. In the Bandura's conceptual frame the structure of self-regulation includes all three of the processes of self-control model of Kanfer (1970) - self-monitoring (SM), self-evaluating (SE), and self reinforcing (SR) with an additional element of self-efficacy. Self-efficacy is defined here as the degree to which one is confident of success at a particular task. According to Bandura (1991) self-efficacy is included in self-regulation because people's believe in the efficacy of their actions influences whether and in what manner self-regulation will be implemented.

With respect to the measurement of self-regulation a wide variation can be noted. Researchers have developed measures under the name of self-control skills or self-regulation but have focused several distinct dimensions. For example, some researchers have developed measures to assess the ability to regulate internal speech (Meichenbaum, 1977; 1985) while others have focused on the ability to set life goals and use strategies to meet those goals (Williams et al; 1992). Similarly, some researchers have conceptualized that self regulation involves a constellation of cognitive and behavioral responses, such as coping skills, problem solving skills, and ability to restrain impulses and control emotions (Rosenbaum, 1990) and consequently have developed tools that measures learned resourcefulness to cope with the challenges of life. Some researchers have developed tools which measure very specific aspect of self-regulation such as self-regulation of negative emotions (Heiby, 1983) or regulation of behavior through self reinforcement (Heiby, 1982). Further, few attempts to develop a more comprehensive measure of self regulation also suffer from lack of generalizability as they have been developed in specific behavioral or clinical context. For example, the Self-Control Skill Questionnaire (Rehm et al., 1981) though, includes items to measure regulation of thought and behavior but in context of depressive behavior. Similarly, the Brandon's Self-control Questionnaire (Brandon et al, 1990) measures behavioral regulation in the context of health behavior.

Apart from measuring the aforesaid aspects of self-regulation some attempts have also been made to measure the behavioural outcomes of self-control or self-regulation. In this approach rather than measuring the actual skills at self-regulation, those behavioural aspects are measured that reflects exercise of self-control or regulation such as engaging in low probability behavior over the high probability behaviour in order to enhance the emotional and physical health (Brandon et al., 1990).

During the past few decades, researchers have repeatedly pointed out the significance of self-regulatory skills and behavior in determining the health status of an individual. However, most of the research attempts made in this direction suffer from a common problem, i.e. variation in the operationalization and measurement of the construct of self-regulation. The most of the definitions of the term self-regulation, though, agree that it is a process of controlling, managing, or guiding one's cognition, emotion and action to meet certain standard or goal, significant variations occur at the level of operationalization. Despite this variation in the measurement of self-regulation, a bulk of empirical evidences suggests that self-regulatory processes and skills help to enhance and protect health.

The foregoing review brings to fore that considerable research has been made towards refinement and operationalization of the construct of self-regulation. However, till date there is a lack of comprehensive tool that can measure all the important domains and skills involved in self-regulation. Further, it is also evident from the preceding review that most of the measures developed to assess self-regulation are not only micro-measures (measuring one or two aspects) but also are context specific, such as specific to depression or general health. Moreover, the aforesaid review of self-regulation instruments revealed substantive differences in the measured dimensions of self-regulation. For example, the Self-Control Questionnaire (Rehm et al., 1981) serves as an outcome measure for a SC therapy for depression, Frequency of Self Reinforcement Questionnaire (Heiby, 1982), was designed as a general measure of self reinforcement, the Cognitive Self-Management Test (Rude, 1986) serves as a general measure of the cognitive elements of SC, and Lifestyle approaches inventory (Williams et al., 1992) a relatively newer measure of self-control was designed to measure SC in terms of lifestyle

organization primarily for promoting self-help skills. The most striking gap apparent from the foregoing review is the lack of effort to measure the emotion regulation skills that in fact forms one important aspect of self-regulation.

Keeping, this gap into account the proposed review suggests the need for developing a comprehensive measure of self-regulation that will incorporate regulation of thought, emotion, and behavior. Such comprehensive measure of self-regulation will help to more clearly understand the role of self-regulatory process and behavior in stress as well as health. The review of available literature also seems to suggest that researchers have been fascinated by questions of self and identity for many years, but only in the past two decades there has been widespread recognition that self-regulation is a centrally important process. Not only does it hold important keys to self-theory, but it also has extensive pragmatic applications. But despite the relevance of self-regulation approach for a better understanding of the processes involved in striving for health goals, the lack of an encompassing theoretical framework to examine the processes involved in self-regulation remains a particularly important issue. Self-regulation has been guided from various perspectives and our aim is to present it in one unified theoretical framework.

There are wide variations at the level of concept and measurement, and it appears that self-regulation is a multifaceted construct. Moreover, in the earlier researches we see that researchers have focused only on one or two aspects of self-regulation i.e. they have dealt only with its cognitive aspect or the affective aspect or only the behavioral aspect. So, there is need to develop a comprehensive scale which can measure all aspects of self-regulation i.e. cognitive, affective and behavioral.

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AESTHETICS THOUGHT OF RABINDRANATH TAGORE

TARUN KUMAR MRIDHA*

Declaration

The Declaration of the author for publication of Research Paper in The Indian Journal of Research Anvikshiki ISSN 0973-9777 Bi-monthly International Journal of all Research: I, *Tarun Kumar Mridha* the author of the research paper entitled AESTHETICS THOUGHT OF RABINDRANATH TAGORE declare that, I take the responsibility of the content and material of my paper as I myself have written it and also have read the manuscript of my paper carefully. Also, I hereby give my consent to publish my paper in Anvikshiki journal, This research paper is my original work and no part of it or its similar version is published or has been sent for publication anywhere else. I authorise the Editorial Board of the Journal to modify and edit the manuscript. I also give my consent to the Editor of Anvikshiki Journal to own the copyright of my research paper.

Mainly in three books Rabindranath analysed his aesthetics view. These are 'sahitya' -1907[The Art]; 'sahityer pathay' -1936 [The way to art] and 'sahitye swarup' -1943 [The feature of art]. Without these books in some books, letters and essay he expressed his opinion also. Such as 'panchabhut' -1897; 'prachin sahitya' -1907; 'adgunik shitya' -1907 and 'chinnapatra' -1907 etc. And the whole creation [applied creation –novel, poetry, story, drama] are the example of his thought to support the view. But the above previous told books [the three renowned books] where he expressed the aesthetic view as chronologically or an experimental way.

Now we would elaborate that his experimental pilgrimage towards art. But we have to do say the aesthetics thought before Tagore. In literature of Bengal before Tagore Bankimchandra has expressed a clear concept about art. To Bankim art is perfect to value. He knows beauty is truth when that is preferable to society, without social value art is nothing. That means there was no difference to good and beauty. And this opinion how he would believe that he expressed on his essay –'Banglar nabin lekhakder prati nibedon' [To advice to the new writers of Bengal]. He describes here "if you would understand that it, with the writing you could better for nation or mankind then can write. Whose have been writing without this value or goodness, they are conducted as the artist of folk theater or low minded business man." Bankim's all applied creation is based on this goodness or social objectiveness. Derived by this idealistic mind he has structured his two popular novel – 'Brisabriksha' –[1873] and 'Krishnakanter will' –[1876]. In 'Brisabriksha' he could not make the marriage between Nagendranath to Kundannandini, their unethical love affairs. He known if he would establish this unsocial love it will be harmful to society. So he made committing suicide of Kundannandini. And the such way in the novel 'Krishnakanter will', there he also made murdered the lady heroine Rohini and the novel's thought is built by social beauty. This ideal being is spread on his whole creation. Because

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Bankim Chandra had a faith on the philosophy of Kant – Mill – Bentham, their ‘utility’ philosophy and with this connection he have belovely to the philosophy of ‘Srimad bhagabat Gita’ s ‘Anusilon dharma’. The ‘Anusilon dharma’ is his own made philosophy from The Gita. Where he shows deed for the nation is the regard for God. So we realize that who thinks god- affairs is a balanced to nation beings. Depend on this views he has derived to structure of the context of his novel or total creation. Such as his two popular novels is created with value thought- ‘bisbriksha’ [1873] and ‘krishnakanter will’ [1876].

So bankim known art-beauty depend on only social morality. If the art have no social value there is no art-beauty. Beauty is only consider with good. Where the beauty is not applicable for society the art-creation is not justify to context of an art. Which have no social value or ethical value there is no an imitation to art. Utility is the cause of imitation.

At first life (before 1910) in cultivation to literatur Ravindranath was impressed by Bankimchandra. Ranvindra nath Tagore when expressed his first psychological novel (Chokher Bali – 1903), there he could not to do proper judgement with Bihari and Binodini. He could not establish their love affection. Because binodini the heroine is a widow. For this identity we can say it is the effect of Bankim. And in 1916 when he wrote ‘Chaturamga’, here he broken his idealistic sence in this novel, he made marriage of widow heroine ‘Damini’ with Sribilask. Baccuse still now he has changed is ideology about beauty. When he had expressed his first book of theory on aesthetics ‘the Sahitya’ (art) in 1907, where he had a mind of ethical. But in 1936, when he expressed his second theoritical book Sahityerpole or aesthetics, here his aesthetic sence was verified. Here the identity of beauty because changed with feelings to mind.

In this book his ideology of beauty is established on pleasure or sympathy to Reader’s mind. That means art would conduct good or beautiful with a pleasurable beings with reader’s ‘sympathy’. If the art can not a attraction to reader, a sence of passion, mood, feelings and heartness, there was no beauty. That is called the Rasaswad to the language of Ravindranath. In many essayers essays of the book ‘Sahityer pathey’, know this message.

That means Tagore recognized in his way to cultivation of literature, beauty is established only with the Reader’s benefit, and in this sence beauty is trueness, is true for mankind. A good ‘Sympathy value’ made the art beauty and that beauty already became good for men. Without ‘Sympathyness’ no literature have no value or beauty. So in the book ‘Sahityer pathey’ – (1936) Rabindranath announced that the sympathy (Rasa-swad) to the reader’s is the beauty. He remarked this opinion in the ‘Introduction’ of the book ‘Sahityer pathey’- to poet ‘Amiya chakrabarty’ – (1901-1986) – that I have known before days the beauty of art is the main creation of a poet but hitherto which I have known, now it is high time to say in right way. Hitherto which I have asked a unfold way.- Today it will say in a fold way- Really it is need to say that which is pleasurable (To Reader’s mind – social –Reader) that is the beauty of art, that is the true of art”(Introduction to the book ‘Sahityaer pathey’ p- 7-8).

(“Atodin ya ulto kore balehihum ekhon tai Soja kore balber darkar, Baltum, sundar Anando daei, tai Sahitaye sundorke niya kerbar. Bastuto bala chai ya annnda dey, takei mon sundor bale, ar setai sahityer samagre.”) (Bhumika, Sahityer pathey, p – 7 – 8).

To submit this organization or logic as example he shows the character ‘Bhanrhu Dutla’ (type),- the creation in ‘chandi mangal’ of author Mukumdaram chakrobarty, in the middiavle age of bengali literature, ‘Bhanru Dutta’, his behave is not suitable in the plot. But the plot became more sympathize to reader’s mind by his total behave. Here the beauty or art value with pleasure from reader, or conclusion of reader’s affection.

In this connection as example he shows to Shakespear’s drama. ‘Othello’. The drama became more tragic, more pleasurable for the action of character, ‘Othello’. His activities, his tremendous ego, his egocentric mind, which drives the whole action of plot. But this character’s activities made a tragic conclusion to the drama. So this beautyness is not balanced with general beauty. Here have no linke with social value, with beauty.

Beauty value is only grant for Reader's Satisfaction otherwise not. So he has reached a conclusion in 'Sahityer pathy' - beauty is not truth – truth is beauty, and truth means the feelings truth of reader's not writer.

When art would be pleasurable to reader's that creation would be obviously truthful and when the reader would more truthfully assignable in heart, the art then consequently would be good and beautiful.

Thus Tagore, reproduced his announcement for art- from beauty's to evocation, eye-choice to feelings-care, ethical value to sympathy. In this way his grant for Reader's Satisfaction established in 'Sahityer pathy'.

So he had the thought of only beauty in the book 'Sahitya' - (1907) which was changed to artfulness in the book 'Sahityer pathy' in 1936. Now if we would express the thought about creation of art of Tagore of these two books with a logical sequence then it stands upon in 'Sahitya' (Art), - the concept of beauty is – in a way of a 'Alomkarika description' (Defined by Indian Aesthetics) – 'Shivam' - 'Satyam' - 'Sumdaram' - Art is a beauty when it is valuable with social affairs..

But in the book 'Sahityaer pathy' – (In way to art), the concept of beauty considered with of Reader's mind. If the Reader's feelings empathize with creation (art) there is no need of social or ethical evocation. Now it stands for with a logical sequence by the word of Indian aesthetics thoughts- 'Satyam- Sundaram – Shivam'. Reader's feelings are best true for art and beauty. And when reader will fully satisfy with art, as well as the art would be good for social beings. So with this connection Tagore's aesthetic philosophy stands upon without question of eye-beauty, but became an artistic taste. Here reader's affection is great to judge beauty.

So in the first essay of 'Sahityer pathy' - expressed these optimum feelings. . "In literature in which suggestion we search? Scholars say, that is pleasure. It is more over to say that is the word about art-culture. —————. This pleasure depends on only reader's (mind), it cannot prove himself by him without reader." (Bastav, 1916, Sahityer pathy p- 16,)

("Sahityaer madhyae amra kon bostuke klmnji, ostadera botia thaken seta Rasa basta. Bala bahulya ekhaney rasa-Sasiker apeksya rakhey, Kebolmatra onijer jore nijke proman korite parena). [Bastav, Sahityer pathy, Viswavarati, 1417.). That means the test of beauty cannot examine by a way of clinical examine, it is only proved with reader's sensitiveness, reader's transcendental feelings.

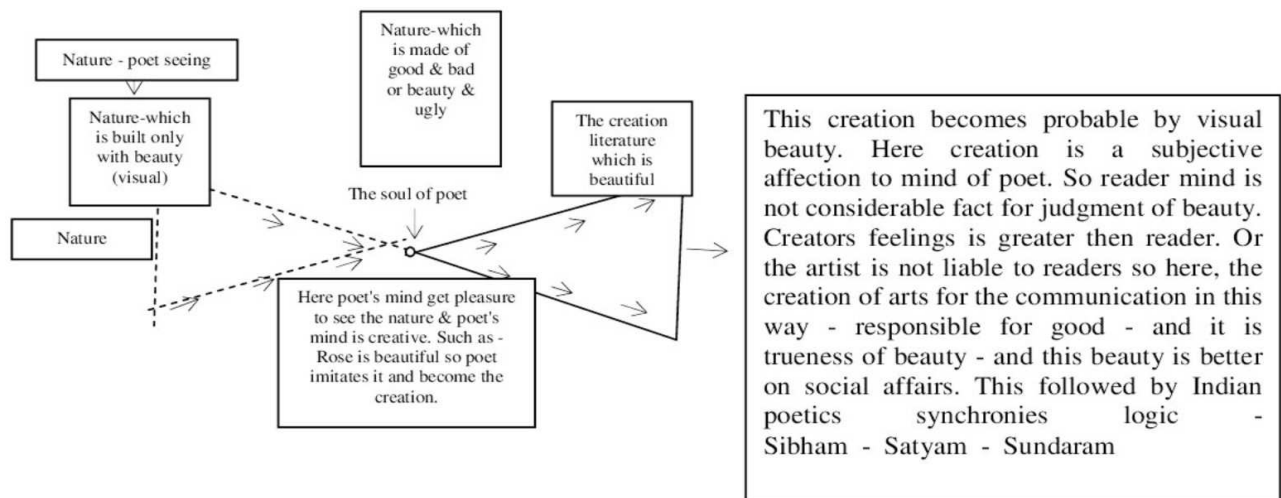
For this reason in 1916 when he revealed his novel 'Chaturanga', (The four organs) there he made marriage widow Damini with Shribilast and gave an assigned by society, which could not be in 1903 in the novel 'Chokherbali'. He would want to prove here beauty is depended on only to reader's taste.

Now, it is question, what is the way to prove that the art is beautiful to reader's affection. Then He says "If he (poet) would be a sensitive generative mind with generousness'. He could take place an 'empathy' (intimacy) with his reader by his creation. With his sensitive soul nature and human beings would be imitate in an artistic work, in this case if he could not behave like other social beings no doubt he would establish a satisfactory art-rhythm for the reader. "{kobi jodi ekti bedonamoy chaitanya loiya janmograhan koriya thaken, Jodi tini nijer prakriti diyai viswaprakriti o manabprakritir sahit atmitiyata koriya thaken, Jodi ssiksha, avyas, protha, shastra probhriti joro aabaraner bhar diya kebolmatra dasher niyame, tini vishw sange byabohar na koren tabe tini nikhiler sangsabe jaha anubhav koriben, tar ekanta bastabata sambandhe tanhar mone kono sandeha thakibe na. Vishwabastu o vishwaraske ekebare abyabahitabhabe tini nijer jibane upalobdhi koriyachhen, eikhanei tanhar jor. (Sahityer pathy, p – 24.)}

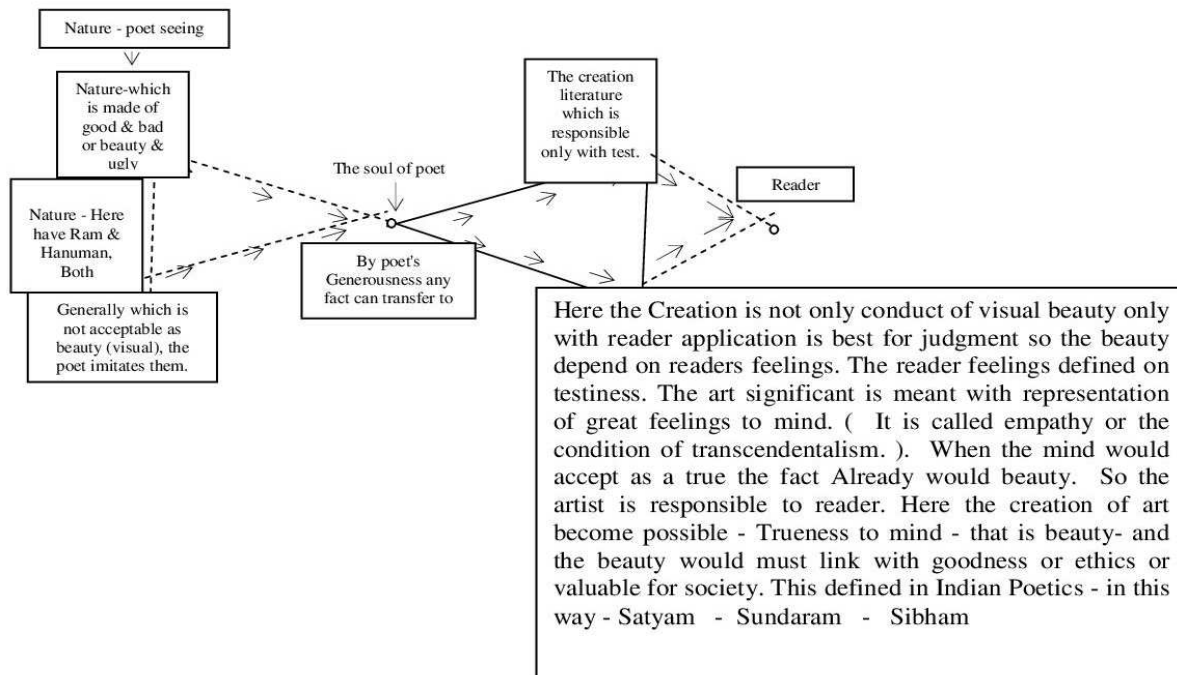
Because he (poet), with great sensuousness realized death and life, nature and earth that have become imitation in art. If author's sensuousness is interned to the art, the art would 'empathy' to reader's. And thus way, when the creation demanded the 'empathy' of reader's mind, naturally the art would be great and beautiful. Because the art empathies condition's uplift to the reader's at a sublimity a peaceful place, peaceful mind. Which seeks reader in art. This stage called in aesthetics 'Transcendental' condition of mind. And in this position the mind would be full of beauty. as like as feelings of god, a spiritual, and that time the mind is beyond of ugliness, apart from any uncanny affairs of earth, full of superb condition. The reader shows in his all around is

good as his soul is to commitment responsible for good. And it is the great feeling of art beauty. Ravindranath asked this message about to experimental aesthetic literature cultivation, the book 'Sahityaer pathey' is stand for theory of art and beauty. The art cannot good for us as scientist, as philosopher or an ethiest. He can good to sublime our mind, that is soul full, that is spritual and which is long lasting for ever. Art- beauty, feelings reproduce our mind with pleasure and peace which freed us to earth anarchy, sadness. Now we would realize the views between the two books 'Sahitya' & 'Sahityer Pathe' by a graph.

The Creation of art in 'Sahitya'



The Creation of art in 'Sahityer Pathe'



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THE BABEL OF SILENCE IN DRABBLE'S FICTIONAL WORLD

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Declaration

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The feminine world of imagination and experience suspicious of the pre-cast and pre-determined 'objectivity', renders problematic the Kantian appeal to the concept of universality. Drabble is the recipient of a female tradition asserting difference, that regard the notion of objectivity itself as phallogocentric. As the title suggests, the Babel in its mythical connotation referred to the tower of Babel, intended to reach heaven, the project incurred the wrath of god who punished the builders by making their speech mutually unintelligible. In the patriarchal order female discourse has had a history of being misinterpreted as anarchic or unintelligible. Drabble shares the knowledge with her readers that women are subordinated not only in terms of physical dominance, but also through deviant displaced discourse of patriarchy. As Lyndell Gordon, Woolf's biographer responding to the question "why was she dumb,"¹ points out that 'she was trained to silence.'² The patriarchal order took for granted that no proper women would encroach on male preserve and in Woolf's father there was a characteristic blend of contradictory attitude towards women's learning. "In theory there was to be no double standard. In practice Leslie Stephan could not restrain his irritation on the unexpected obstruction of a women's idea."³ Drabble's novels, *A summer Bird-cage*, *The Millstone*, *Jerusalem the Golden*, *The Waterfall*, *The Needle's Eye*, *The Ice Age* and *The Radiant Way* render intelligible the psychosomatics of female existence silenced by the privileged male discourse.

The title of Drabble's maiden novel, *A Summer Bird-cage* is taken from John Webster's lovely simile: "This just like summer bird-cage in garden...."⁴ and is suggestive of domestic entrapment which at the same time both fascinates and repels the protagonist of the novel, Sarah Bennett. She is just graduated "with a shiny new degree just prodding life for opportunities, she is asked at a cocktail party." And what will you be? How should I know?" Sarah replies, "I will be what become, I suppose." (SBC 7)

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Blessed with intelligence, good looks and humour, Sarah suffers from disturbing lassitude, ambiguity and an over all inability to zero down to her desires and identity as a person. Her situation duplicates Marian Mac' Alpine of *The Edible Woman* in sense that she is also equipped with distinguished academic career but would not allow herself to be allured by either the possibility of marriage or a steady career. Both endeavour to launch their life in some semblance of coherence and patter. They pitch headlong into mental and moral cataclysm with only their intelligent ambivalence to rescue them from chaos.

Sarah ambles along in life, discarding the prototypes of several women role models she interacts and encounters. After some steady contemplation they become, not models to be emulated, but snares to be avoided. She also doggedly refrains from serious academic challenges and flaunts her degree more as a socially attractive oddity. She rejects university career: "because you can't be a sexy don. Its all right for men being learned and attractive, but for women, it's a mistake. It detracts from the essential seriousness of the business. (195) Sarah is exposed to the marriage of her elder worldly-wise sister Louise with a rich fashionable, homosexual novelist, and also to her flat mate Gill's marriage to Tony who exploited Gill, as a model of his drawings in domestic and sexual subjugation. Sarah develops a hostile attitude to the institution of marriage. The position of Sarah as a narrator is further elaborated when Ellen Cronan Rose points out her as a 'Voyeuse.'⁵

She is fascinated with Lousie's 'private life,' 'her' dirty underwear' (28) the 'interior of her closets' (140) and above all her 'bedroom'. Invited, to a party at Louise and her husband's apartment, Sarah leaves her coat in the bedroom and 'looks around.'⁶

The inquisitive 'gaze' of the narrator and the author converges at this point, to strip bare the very hallmarks of the, conjugal love and marital sex, the pretensions successfully masqueraded as happy married life. The quotidian images of 'cosmetic tables' 'closets,' 'double-bed' acquires sinister hues in the light of revelation of Louise's extra-marital affair with the stage artist John.

Though critic like Joanne V. Crieghton views adulterous affair of Louise and John outside marital bonds as "reversing of a previously male tradition of such extra-marital affairs".⁷ It is not a very successful or a creative inversion. It is brought to a humiliating end as Louise's husband Stephan Halifax Catches Louise with her lover and throws her out of the house. However, this very incident also serves to cement the fragile and previously uncommunicative relation between the two sisters. Louise confesses to Sarah at the end of the novel of her disgust with Stephen Halifax and his shallow insensitive nature.

The other mode of existence open to Sarah demonstrates her feminine vanity. She values her appearance and sexual attractiveness and has fantasies of exhibiting herself: "tarty dresses suits her, she would like to strip things off". (SBC 32) She imagines herself exuding sex as her academic gown slips off her bare shoulders. Naturally enough she is petrified at the plainliness of her cousin Daphne," the worst fate that could ever befall a women."⁸ Sarah observes with mixture of relief and disbelief, Daphne's unattractive legs. "Whereas Daphne's are muscular and shapeless around the ankles and covered with hairs and bluish pimples." (SBC 32-33)

The value system of patriarchy, which eulogise women's beauty as a bait for good marriage, though apparently fails to impress Sarah, is deeply etched in her consciousness. It deludes her intelligence at times to make her think in these terms. Though Sarah loathes Daphne's destiny, she identifies and admires and even aspires to be like "gaunt" Simon, her other friend an embodiment of female liberation. Her 'sexless passion' defies and transcends all barriers. "She does not belong any where" Sarah thinks "or she belongs everywhere, I'd like to be irresponsible like that. To be able to go on like that forever." (53) At the end of the book, the previously estranged sisters Sarah and Louise share a comic moment amid serious implications of marital break-up of Louise and Stephen Halifax. Jane Campbell comments that

As a narrative device, humour has enabled Drabble to challenge the limits of realism by using satire and parody to mock in self-reflexive fashion traditional notions of linear plot, closure, narrative omniscience and reliable interpretation and share her delight in language.⁹

Louise has taken refuge in Sarah's flat after being thrown out from her own. Satire with hint of sympathy is parodied in the person of Stephen Halifax, who though a successful satirist is a complete failure as a human being.

Drabble manoeuvres a comic reconciliation of a different kind, and subverts the essentialist tragic paradigm of marital break-up in patriarchal set-up in *The Summer Bird-cage*. Moreover, despite cold-hearted exploitation by Louise of her prosperous husband, Drabble manages to turn the tables of moral responsibilities on Stephen Halifax. At the end the female characters walk away guilt free—a refreshing inversion of female fate.

In the novel, *The Millstone* the sequestered realms of gynography has been explored not by means of all seeing narrator or incoherent play of signifiers, but by somewhat confused and intelligent first person narrator, who tries to reason with apparent honesty her confounded response to testing situations. The novel depicts the developing consciousness of its protagonist Rosamund Stacey through the experiences of pregnancy, childbirth and child-care outside the socially accepted institution of marriage. Pregnancy outside marriage as a cross to carry is the central metaphor in this story as it is fraught with problems of social stigma.

Rosamund Stacey in an antithesis of Mills and Boons kind of protagonist. Like any other female protagonist of Drabble she is confident, efficient and independent, young woman who with enviable dexterity and rapidity gains a daughter, degree, job and fame at the end of the story, relinquishing only the non-essential in her case 'love' and 'trust'. "All I had to sacrifice was interest and love. I could do without these things."¹⁰ She is writing her doctoral thesis on sixteenth century poetry. Through several humorous episodes, the text gives us an amusing account of the ambivalence affecting Rosamund. The vehement spirit of female liberation of the twentieth century gives her courage to transgress all those rules which cramp her freedom, and yet her academic perception of life and assumption of sexuality, seem informed with the cultural ideas of the sixteenth century. The notion of idealized chaste virgin and on one hand and the image of volatile liberated women of the twentieth century on the other, form her consciousness. She carefully avoids sexual intimacy with a series of her boy friends from Hamish her first to the formidable duo of Joe and Roger. She finally succumbs to "dear George, lovely George, kind camp and unpretentious George." (M24) who she comes across in Joe's company. Stumbling ungainfully into an unwanted yet predestined intimacy she becomes impregnated by him in their initial, sexual encounter. "It was upon George that the whole delicate unnatural system was wrecked." (24)

Finding herself trapped in a difficult situation, she thinks of abortion. In her clumsy endeavour, she thinks of consuming gin but serves the drink to her friends who visit her. Getting too drunk herself to coordinate any sensible movements, she blots up further instruction of the self-abortion manual, and fails to get the desired result: "My attempt at anything other than my work, have always been abortive. My attempts at abortion for instance must be a quite classic illustration of something of myself if of anything else." (8)

Critic Susan Spitzer viewing it from psychoanalytical angle identifies the inner unacknowledged urge of Rosamund to abort the child. In her, Spitzer sees an overwhelming desire to have a child that surmounts all her experiments with abortion. Spitzer finds in this tussle of the unconscious urge and the conscious will, an unreal quality.¹¹ The cohesive rational narrative fails to cover up the vehement irrational that continue to form a subtle narrative of the unconscious.

Drabble's self-imposed legacy of Victorian narrative style bolsters her attempts to undo the Victorian morality. Her inter-textual trips across time are limited to borrowing literary allusions, hoisted to inverted analogies for the purpose of translating modern feminine predicament. So while the Renaissance poet Daniel's Rosamund in *The Complaint of Rosamund* perishes preaching: "This lesson which myself I learnt with experience / How much it hurts what must delights the senses."¹² However, Rosamund of the novel though not guilty on that accord reverses her prototype's prophesied suffering to prosper ahead in life.

I felt that I was good enough to get away it, and so far I must say that I have not been disproved. I finished my thesis in excellent time, it was published and praised in the right quarters, and thought much by those who control my economic situation. (M 129)

The text takes a re-visionary look at quite a few accepted female codes of conduct, expected psychological make-up, and emotional response to a given situation. The erotic relation made flexible by technology and its implication is apprehended in the novel and critics like Susan Spitzer and Joanne V. Crieghton hint at it;

The unassertive male is easily eclipsed and Rosamund can take the place of both parents to her baby. In this sense she has achieved a sort of virgin birth, somehow appropriate for the modern ages.¹³

The narrative viewpoint takes stock of pros and cons of Rosamund's character. She is shown as growing, expanding, her resources and embracing the significance and responsibility of her choices. An interesting incident in the novel arises from her inhibiting relation with her friend cum flat-made novelist Lydia. Lydia surreptitiously uses Rosamund's life as a material for the novel she is currently penning. The discovery of unflattering account by Rosamund leads to a P.G. Woodhouse situation, when Octavia, her baby mangles, chews and destroys a large segment of the manuscript, as if she shared her mother's anger. "It was truly a case of the right hand not seeing what the left hand was doing, for both good and ill. Let my keen knife see not the wound it makes". (M170) The baby acts out the role of a desired surrogate of subconscious female rage meting appropriate punishment to the creator of servile feminine sagas.

Scared of incurring any emotional or financial debt, Rosamund more or less carries the burden of her parents especially her mother's unconventional middle class prejudice. Her mother induces in Rosamund an abnormal fetish for 'self-independence and cripples her response towards intimate involvement. "She wears a shameful A for abstinence rather than adultery." (8) Drabble's analysis of Rosamund reveals the mother as a co-conspirator in the patriarchal politics to intimidate and belittle women. The myth of happy and useless pregnant women' has been demolished in favour of a pregnant -protagonist who initially greets the news with dismay, decides to abort, wavers and finally decides to keep the baby. Rosamund muses "I was trapped in human limit for the first time in life, and I was going to have to live inside it." (66) She however ends up utilizing the nine months of repose, working exhaustively in effective manner to complete to complete her thesis.

Discussing the amazing ironies of life and strange coincidence of Lydia's miscarriage by bus accident as material for fiction, Rosamund inquires, "why don't you put it in a book? I said "That would give you something to write about." (75) "...oh, I couldn't possibly" said Lydia. It is so unconvincing. Far too unrealistic for my kind of novel." (75) For Rosamund, pregnancy and childbirth turn out to be positive experiences, which open at least one channel of human communication/ bonding: as she flings off her pride and timidity to share her baby Octavia's unalloyed affection.

The novel's content has led to a great deal of controversy. It has been treated as both positive and negative, a feminine text. The tricky mercury like form of female narrative, its humour, pathos and self-reflexivity eludes rigid boundaries sliding from factual to fictive in rapid flux to impress upon the readers an apparently seamless discourse.

Drabble grapples with the nuances of psychological, emotional and intellectual bafflement, the infamous by-products of the capitalist society. Assigned the third person narrative, the novel, *Jerusalem the Golden* figures the tale of modern golden Jerusalem in the cosmopolitan environment of London. The protagonist, Clara Maugham weaves a utopian vision of London-her Jerusalem. The narrative reverberates with biblical motifs. Possessing good looks, brains, cunning and sexual opportunism, Clara yearns for and finally reaches the golden land of her dreams. She uses these qualities as a prop to propel her from the constricting geography, outlook and values of suburban industrial society of her hometown Northam. Clare rejects the earthy, drabness of her life with her stuffy cold and disapproving mother and she ultimately escapes from the life devoid of warmth, honesty and openness to London on scholarship. The household objects around her reflect the cheerlessness and condescending attitude of her joyless mother. Her household items fill her with disgust "...even the sight of the table laid before her, filled her with disgust, for it bore witness to so many foibles, so many foibles, so many fixed and rigid rules."¹⁴

In such oppressive atmosphere Clara clutches any straw of available alternative, be it lines from Bible like “Man shall not live by bread alone. These comforted her not because she had any faith in the message...they were words that seemed to apply to some larger and other world of realities.” (JG 35) Her particular liking for the hymn by J.M. Neale explains the title of the novel. “Jerusalem the Golden with milk and honey blest/ beneath my contemplation.” (36)

In London coming across the sophisticate, exotic and close-knit bunch of Denham family, Clara cannot for once distinguish between fantasy and reality, for such experience is beyond her orbit. The Denham family for her was the manifestation of social finesse, which she longed for. She observes enchanted, the graceful, elegant and comfortable living: “For this room was the real thing....this room could never have been created by servile imitation.... The aristocrat ideal was vindicated.” (107)

After the verbal and emotional austerity of her life, Clara is bombarded by rich opulence of concepts, conversations, emotions, and intimacy, which she readily gorges upon as the fodders of possibilities. “Her head ached, she could encompass no more.” (116) Further gathering of fantastic outlandish concepts happen after her affair with her close friend Clelia Denham’s married brother Gabriel who resembles Clelia whom Clara so admires.

The intense sexual attraction brings them in proximity. Having the illicit sexual pleasure generate a sense of guilt in Gabriel. As Joanne V Crieghton observes Gabriel “seems as his name suggests an angel.” “Superior creature fallen from paradise”.¹⁵ Drabble with subtle undertone of irony vouches for the sanctity of trivial immoral sexual opportunism, by embedding the tale of two weeds, thereby inserting moral ambivalence at the core of Gabriel-Clara situation.

This apparently whimsical and refreshing escapade has tiny alcoves of domestic and professional frustration for Gabriel. His wife Phillipa suffers from acute depression. As Clara sleeps peacefully during their trip to Paris “Gabriel could not sleep, he lay there thinking of his wife, his children, his bank account.” (JG183)

The moral development of Clara is further expedited and explicated by her involvement in series of incidents without any apparent emotion or purpose. She has brief fling with Gabriel’s elder brother whom she meets in Paris. She displays an irresponsible gaiety by inviting all her brief acquaintance like Peter Harrison, Patrice to a party, and sharing a kiss with Gabriel’s elder brother at the end of it. Even the perfunctory guilt she suffers at Gabriel’s sudden disappearance from the party quickly sublimates into exuberance associated with stigma. “And this gave her nothing, but pleasure for at the heart of all her misgivings, there was a small disgraceful gaiety. (203)

Joanne Crieghton observes rather wryly “Clara is for most part pleased with herself and her life. She develops a rigid tensile strength but she chooses a disturbingly, superficial, empty and unconnected world.”¹⁶

Jerusalem the Golden debunks the traditional paradigm of initiation and experience theme critics, Margaret Gullette and Ellen Cronan Rose are divided in their perception of Clara’s Saga. Whereas Margaret M. Gullette recalls with sympathy Clara’s redeeming points. Ellen C. Rose suggests that, “Clara carefully avoids any lessons that may truly educated her.....Thus Drabbles establishes that she is a picara.”¹⁷

Clara urges to know the nature of life and to redefine herself. From the very outset her vision is muddled up, as the novel unfolds her frustrating relationship with her mother. In narrating her tale Drabble takes recourse to the idea of cultural determinism, that is also at the root of Clara’s inability to take a decisive stand in life-to open up herself in “thoroughness” to unknown zones. Perhaps this venture could have taken her towards a more fulfilling existence. Instead she opts for moments of temporal security and short-term prospects of happiness.

Like the contemporary female and male writers, Drabble’s heroine does not reach an illumination or a revelation, she is rather at the crossroads. Indifferent to moral positions, Clara’s narrative goes on as anonymous part of the civilization-bound to end up with a whimper.

The Waterfall, Drabble’s fifth novel, occupies the central position in the development of her narrative techniques and form. It is the first novel in which, Drabble confronts directly the truth telling mission in fiction and the

searching of forms that are not innately distorting, that silently carry within them the codes of religious and political, as well as artistic, belief. The self-reflexiveness of *The Waterfall* is expressed in three ways: the double narrative as it alternates between the third and first persons; the double identity of Jane Gray as both protagonist and author; and thirdly, Jane's use of literary tradition as a frame of reference to interpret both her experience and the process of shaping that experience into art.

The third person narrative tells the story of Jane Gray's romantic affair with James Otford, its beginning, development, and crisis. The first-person narrative tells the story of Jane Gray the writer's struggle to make sense of her life in a novelistic form, to search for truth in telling. The two narratives converge at almost the end of the novel, when the truth of Jan's life swerves away from the nineteenth-century narrative, moral, and religious codes with which she had begun to try to understand and shape it.

The character of the protagonist Jane Gray of *The Waterfall* echoes Emma in *The Waterfall* echoes Emma in *The Garrick Year* in her passivity as a married woman and to Rosamund of *The Millstone* in her isolation and creative preoccupation in her alienation from her husband. Jane does not deny her feminine nature and reflects, "so liquid we are, inside our stiff bodies, so easily resolved to other elements."¹⁸ The novel is not feminine because it begins with child birth and ends with a thrombic-clot induced by contraceptive pill taking but because it considers the plight of a woman who confirms her femininity as evident from the opening line in the novel which announces her essential passivity and isolation. "If I were drowning I couldn't reach out hand to save myself, so unwilling am I to set myself up against my fate." (W 7) Her declaration of the state of powelessness is due to her 'Fate' which in turn has something to do with her nature. Yet she refuses to blame herself for weakness of will: "There had been nothing else to do. There had never been a question of choice." (151)

Drabble does not care for a mere consistency or uniformity of a single point of view. Without presenting women as grossly maternal, Drabble seeks a more "balanced sense of identity, one that includes the biological as well as cerebral sides of oneself."¹⁹ Each protagonist moves towards a "fuller understanding of herself by recognizing the non-rational, biological part of her identity."²⁰

Jane Gray a young poet and mother, abandoned by her husband Malcolm reaches a pathological state of 'passivity and agoraphobia' isolated within her house, withdrawing into an overheated room in which she is about to deliver a baby. This total violation, and willful she is about to deliver a baby. This total violation, and willful negation of any activity, life being "empty, solitary, neglected, cold" (W8) seems to have haunted her imaginations when she was a young girl. She goes into labor and is unwilling to call on the midwife. Lying in bed she recollects a true story of a pregnant woman that she had read.

...stranded by some unmemorable and unimaginable stroke of fate in a hut in the snowy wastes of Alaska. The woman had lived there alone, and had produced her baby and had survived and had indeed lived to tell the story of her ordeal. This tale had always haunted her and as she lay there and felt the ebb and flow of pain she wondered if she had remembered it so well because she was called upon to emulate such brave isolation. (8-9)

The distinction between 'reality' and 'fiction' assume thematic importance as the narrator often slips from the third person into the first to correct or illuminate the perceptions of the character Jane. This provides two levels of intersecting consciousness in the novel: one of the indecisive and bewildered Jane and other the omniscient author who views Jane as a literary and a human continuum.

The opening sentence reflects Jane's apprehension, "Perhaps I'll go mad with guilt, like Sue Bridehead, or drown myself in an effort to reclaim lost renunciations, like Maggie Tulliver." (1) Later in the novel, after relating an orgasmic sexual experience that validates her emotional and physical wholeness, Jane is able to verbalize what she has feared from the outset. She has, however, been conducting a revisionist struggle with Maggie's plot and Elliot's morality throughout her narrative by the re-appropriation of the earlier novel's water imagery.

Jane does not deny herself the sexual gratification and suffers the modest guilt that results from her illicit happiness. "In fact, I am rather ashamed of the amount of amusement that my present life affords me, and of

how much I seem to have gained by it.” (232) ‘Fate’ metaphorically represented by ‘water’ initially directs Jane to the conventional roles to establish conformity.

Respectability is so odd a thing, so strong in its grip and yet in itself so frail, that when I was at home, in my parents’ home, I felt all the time afraid that any word of mine, any movement, my mere existence, might shatter them all into fragments. (50-57)

This self-denial prevents her from achieving self-assertion. Even when her emotional needs compel her to transcend the dictates of convention, she deems this to be the inevitable working of fate rather than a consequence of conscious decision. She thus talks of her accidental marriage to Malcolm: “After a year of engagement, Malcolm and I married. We had known each other for two years, and had never given each other any hasty surprises. Safe one would think: Prudent. A responsible marriage, not rashly undertaken.” (95) Then later comments “often in jumping to avoid our fate, we meet it: as Seneca said. It gets us in the end.” (97) Her abandonment coupled with childbirth leaves her in an apathetic condition. “The temperature of her life seemed to be cooling into some ice age of inactivity, lacking the friction of a dying marriage, lacking even the fragile sparrow-like warmth of her child.” (7-8)

In her inactivity she experiences peace for she finds the emptiness around her to be “almost comfortable” (8) and lets her sweat and blood flow without embarrassment or distaste. She even likes the tea that the midwife gives her for its “thin warm wetness.” It was “liquid and warm, like weeping.” (10) In submission “Jane lets her whole body weep and flow graciously, silently submitting herself to these cruel events, to this pain, to this pain, to this deliverance.” (10) Deliverance here refers to release from bondage which indeed is her present situation. Going through a phase of neurosis, leading a life of ‘dry integrity’ as a poet and a purely private individual having driven Malcolm off “I blamed myself.” (102) She reflects “Malcolm didn’t desert me: he was driven away from me by my bad house keeping.....by my too evident frigidity.” (110) After childbirth she felt that “that waiting and the solitude had resolved themselves into some more hopeful expectation..... Deliverance seemed at hand. It would be safe to wait, now: it could no longer be missed or avoided. This close heat would surely generate its own salvation.” (10)

The inertia of her life is unsettled in the form of the new baby and a new lover. Her integration takes place due to the sexual awakening an essentially physical process. Drabble veers from the conventional paradigm of achieving holistic integration of the personality through the process of psychic rejuvenation. When left alone with Lucy’s husband, James, she initially obeys his commands passively and is surprised “at the ease with which she had drifted away; there was a sense in which she had taken his words as an order and had, unprotesting obeyed.” (34) When he tells her that he loved her, she bridges the physical and psychological space claiming his “willing blind suicidal dive into such deep waters; the cold dry land of non-loving abandoned.” (36) Jane succumbed to passion becoming aware of the fertility of such an emotion as self-denial.

The previously frigid Jane is surprised at her own response when they get together after the ‘healing’ for “a desire so primitive could flow through her.” (45) It had not been all that simple and instinctive, as one would presume. “And so they fell asleep, damp, soaked in a mutual flood of emotion, hardly covered by their stained and wrinkled sheet. One of the things she had always feared in love had been the wetness....and now she lay there, drowned in a willing sea. (45)

The actual ‘deliverance’ occurs when she experiences her first orgasm, the metaphoric waterfall. She dives deep into the pleasures of the body and surfaces with peace of the mind and satiety of the soul. “He had taken her too far, and she would never get back to the dry integrity she had once inhabited.” (150)

Jane and James both had been desperate for this deliverance James is rewarded by her cries of pleasure depicting “indistinguishable needs, her own voice, in that strange sobbing cry of rebirth. A woman delivered. She was his offspring, as he lying there between her legs, had been hers.” (151) This experience of “sexual salvation” (182), rejuvenates her true human nature and the resulting sexual bondage does not enchain or

efface her individuality but on the contrary liberates her. "When offered a chance of salvation, I had taken it: I had not cared who should drown so long as I should reach the land." (152) In the form of James she feels, "what I received was grace." (50)

It is a fact that I lived alone and lay there alone, that I spoke to no one, that I was unable to confront' the sight of a human face. It is a fact that I regarded James as a miracle, and that when he touched me it was as though I had another body, a body different from the one I had known. And without James, where would it have been, where would I have been, where would have lived the woman that writes these words? He changed me, he saved me, he changed me: I say it again, there is nothing else to say. It is too much to lay at his change, but it was he that did it: but for him, where would I now have been? Alone and mad. (228)

The contentment and belief in this amazing fate re-affirms her belief in determinism and working of destiny. "It was a miracle, it was a stroke of amazing fate." Thus James brings about this integration of mind and body in Jane. "James changed me beyond recognition. he made the new earth grow, he made it blossom." (228-229) James resurrected and transformed her from the level of static inertia into a sphere of activity and emotion.

After the accident she loses faith again and doubts her love for James, but later reasserts and identifies herself with love: "I identified myself with distrust: and now I cannot articulate my suspicions, I have relegated them to that removed, third person, I identify myself with love. Towards the end, reflecting the past she is able to comprehend clearly and thus exonerates herself. "People could not change, that they were predetermined, unalterable, helpless in the hands of destiny. (227)

The Needle's Eye derives its title from the biblical lore "its being easier for camels to get through the needle's eyes than for rich people to get into the Kingdom of heaven".²¹ The novel opens with the introduction of the character of Simon Camish, a lawyer by profession 'a man who has no hurry'. He plods through the narrative contributing only his self-reflective nostalgia, and his ability to appreciate unconventional feminine predicament to it.

At a party given by common friends Diana and Nick, Simon comes across the other protagonist of the novel, Rose Vassiliou who is endowed with extra sensitive nature, 'unnatural' bent towards self-destructive charities and austerities at the cost of personal inconvenience to achieve redemption. Rose is an ex-heiress a married woman, mother of three young children. At the commencement of the narrative, she however is already separated from her husband Christopher.

'Who divorced whom for what?' / 'I divorced him. For cruelty.' / Did he defend it?' / He did, actually. It was horrible scandal' (NE 34)

Rose's radical gesture of self-abnegation is inculcated into her being – by her fanatic nurse Norren who cares for her in her childhood. The impressionable mind of young Rose is highly affected by such biblical lores and sermons.

In Rose's Case however the madness is not leashed out in hysterical terms or derangement, but is displaced in her obsession with religious pieties, biblical injunctions and her private anxieties about sin and redemption. As the story proceeds, we discover that this recourse to religio-spiritual sanctioned code helps her in struggling with the coarse nature of her marital problems. However her ineffectual resistance to Norren is grim life-denying assumptions, expresses itself in her affair with flash, seedy Christopher and her subsequent marriage to him against stiff oppositions and threat of disinheritance.

However, Rose 'Vertue' Vassiliou favours her middle name to her last one indicative of her marital status, and invites spousal fury at her decision to denounce her fortune for the sake of the unprivileged. The vestiges of biblical sermons, lurking in her subconscious erupt from its dormant state to surface slowly alienating Christopher the man of the world. He is annoyed:

....so don't you quote the Bible at me, and don't expect me to sympathise with all the subnormal races of Africa (81). She suffers physical violence and justifies it "he had stuck her only in self-defence" (82), just as she sees the judge granting

the male spouse in a case, the freedom to battle his wife. "But the judge did not think so; he spoke of things that any man might do under provocation (83).

One may take note of the juxtaposition of biblical vocabulary with slang, shocking abuses-one evoking the other, illuminating the deep-seated psychological dread of sin fuelling the natural urge towards the same. "...Christopher, understandably beside himself with rage, had kicked over the table and grabbed at her, and said frightening her into silence, don't you quote the fucking Bible at me...." (80)

This situation exposes the corrupted core of the society where, judiciary is unscrupulously infected by 'sexism'. These respected institutions of society convert the 'screams' of women into 'silence' in mockery of justice. In seeing through such pregnant 'silences' waiting to be delivered of the burden of centuries of misinterpretations and non-representations, Drabble unmasks the entrenched hypocrisy of our culture.

Simon, a lawyer by profession, becomes soul-mate and the surrogate father confession to Rose. He assists Rose in legal fight against Christopher to hold on to her children. His character emerges as melancholy as the result of his mother's "unlovely ambition and sacrifice, the source of his unhealthy sustenance." Unconsciously identifying himself with Christopher, who like him has married into rich upper middle class society, he paradoxically berates Christopher's opportunism in marriage to Rose. He consciously however admires and aspires to be like Rose. Caught in the mesh of such conflicting desires, Simon continues his robotic, existence by continuing his socially 'right' conduct. He attends parties, politely offers to drop ladies, cares for his family.

There was plenty of time. He always had time. He was punctual and polite person, and that was why he was standing there, buying a gift for his hustlers. Politeness was an emotion-could one call it an emotion, he wondered?..... (3)

Ellen C. Rose observes: "because of his spiritual aridity, Rose becomes important to Simon."²² "For Rose Vassillou, born an heiress... This is all Simon knows when he meets her at a dinner party."²³ Despite the legal verdict given in her favour, Rose at the end of the book returns to Christopher for the sake of the children. "She had taken him back because she could not bear to keep the children away from him: why should she be so silenced, so compromised, by her own act." (NE 364) Rose the protagonist inverts the paradigm of traditional victory, by inviting Christopher to be her husband again. She curbs the impulses of self-negation for the sake of her children. Rose gains a different kind of victory even after her compromise.

She had been right to take him: no ulterior weakness of her own, no sexual craving, had prompted her to do so, she had done it in the dry light of arid generosity, she had done it for others. Her duty, that was what she had done. For others. For him, for the children. (365)

Drabble's female characters like 'Rose Vassiliou' often suffer from fractured conscience/consciousness, and confused sense of priorities. The narrative in its twists and turns also brings to the fore the novelist's penchant for psychoanalysis. What comes out of this narrative of Rose is an empathetic rendering of a woman who for lack of proper nurturance as a female child holds on to a fragile self-image and in adulthood which makes her vulnerable to the environment of stunting and suffocating social and ethical codes. In combating them her original self develops an extra sensitive dimension as a defence mechanism- a fourth dimension to compensate for the drying up of all the other dimensions-to invest herself with some identity, some self-esteem.

Though strong affinity for tradition imbues Drabble's writing, an opposing current of self-reflexive consciousness lurks underneath. The novel, *The Radiant Way* begins with a party given by Liz Headland the protagonist inviting her two close friends Alix and Esther and ends with a picnic of the trio. The wide vista of the middle is an interlude of recollections, reflection and sombre realizations. Like *The Ice Age*, the novel represents the malaise of contemporary British society and the diminishing scope for professional and personal fulfilment it allows for the protagonists.

The three central characters, Liz, Alix and Esther's friendship dates back to their student days in Cambridge University. Their friendship supplants traditional male-female bonding, to foster a sense of stability, as each of

them struggles to cope up with the emotional and psychological fragmentation in her life. A strong sense of gender and awareness of what it means to be a woman in men's world, inform Drabble's writing. These three strong women protagonists withstand the destructive flux of events to inscribe their personal response unmediated by dictates of dominant discourse. The vignettes of vacuity and communion in the novel are 'feminine' in essence and eschew traditional paradigms. "This is a perfect day" says Alix. They eat, drink, talk, lie there in the sunshine."²⁶

The novel opens with the three friends lost in self-introspection in front of a mirror as they prepare for the New Year party given by Liz along with her husband Charles Headland in her posh Harley street residence. In such a time, through the three main protagonists Drabble tries to explore the social as well as personal life experiences. The bond of friendship links them closely while they flourish through marriages, divorces, motherhood and careers. In the masterly panoramic opening chapter we see a self conscious reflection in Alix Bowen where she applies make up in front of a mirror and "gazes at herself in wonder" (RW3) and Liz looks into the mirror entranced and "does not see herself" (5) but stares "into past and future." (7) Very shortly Esther and Alix converge at the opulent Harley street residence of Liz, a successful psychiatrist and Charles her husband joins in for a New Year's Eve party to celebrate the passing of the seventies and to welcome the eighties.

All the three protagonists experience mid life crisis. Liz's guest list includes Anthony Keating, the Protagonist of *The Ice Age*, Gabriel Debbam of *Jesursalem: The Golden*. "Thus this opening section of *The Radiant Way* introduces Drabble's self reflexive project a look backward at the part of the English novel and her own novelistic career."²⁷ However, the appearance of the protagonists from the previously written novels in the party appear to be Drabble's way of emphasizing the continuity of the life and defying the chronological and temporal boundaries. Liz spent her adolescence in the gloomy obscurity of an industrial town in the North. She was the good and dutiful daughter for her mother, Rita Ablewhite in contrast to her younger sister Shirley who was "the rebel, the self-willed, the unappeasing." (RW 49) Shirley believed in enjoying life against her mother's wishes. "She has lied and deceived, she had painted her lips with toxic red paint from a box of water colours or with the less toxic red dye of rationed Smarties." (49)

Shirley succumbs to the call of flesh while Liz stays at home "with her Alternative Mathematics, her Chemistry and her Biology, wasting her youth, wasting her opportunities, obeying the will of their mother, programmed, docile chaste, pale," (59) While she who through nature had sought escape had been trapped: "She had obeyed sex, she had trusted sex, she had obeyed sex, and it had betrayed her, had deceived her, had left her sitting here, a middle-aged house wife mother of three, playing cards with nothing before her but old age." (61) Liz had moved from a childhood "lived on the margins" (18) of lower class respectability to 'the centre' of English society represented in Harley Street house where their powerful guests has assembled: "Her largest dreams, her most foolish fantasies has been enacted in bricks mortar and mantelshelves and tiled floors and plaster ceilings." (18)

It was also a farewell party for Charles who was to go to New York for a year while Liz stayed behind. Their marriage was "a proof that two disparate spirits can wrestle and diverge and mingle and separate and remain distinct, without a loss of brightness, without a loss of self, without emasculation, submission, obligation." (9-10)

Her journey from Fulham to Harley Street, must like Clara of *Jerusalem the Golden*, and the New Years party which Liz views victoriously as a sign of her socio-economic ascendancy, "a landmark in the journey of their lives." (6) It is fraught with essential vacuity and strain of these social ascents, leaving the protagonist searching for alternative modes of fulfilment. During the course of the party Liz realizes with growing unease that Charles has betrayed her and the party ends in a humiliating defeat for her when Charles makes public his adulterous relationship with Lady Henrietta Latchett which may have been an assertion of his potency at fifty,

Charles' desertion does not project Liz as a divorcee who is wounded trying to pick up the pieces of her life. She cannot comprehend why Charles has deserted her after twenty-one years of marriage. No matter how hard she couldn't reconcile. "A negation, a denial an undoing of past self, of past knowledge, of past joys, of past certainties, a complete and utter unmaking of the fabric of one's true self." (143) Despite the trauma she continues her daily routine for the "self" must go on. "It is only the sexual self that has been undone, and the sexual self is only a part of the whole." (143) She thus decides to launch on a long-held proposition with the hope that it will be rewarded:

A continuing contemplation of the unpleasant will generate enlightenment, information, knowledge: and knowledge will restore health and life. So it had been, so it would be. She would continue. She would turn back in order to leap forwards. She would dig up again her father's corpse, she explore once more those dark labyrinthine strong smelling chambers and passages. (144)

From here the narrative proceeds by following the three protagonists and other peripheral characters' course of destiny, with alternating point of views and disorienting temporal lacunae. The condensed images of courtship, marriage, re-marriage and heterosexual relationship of Alix Liz and Esther are juxtaposed with rapid wrecks of the myth of civility and love and shattering of conventional pieties. Drabble inverts the established literary vision of unity and coherence and establishes the concept of 'sisterhood' as the redeeming feature of contemporary woman's saga. The narrative now focuses on the individual characters and their attempts to grapple with situation. Despite the shock of Charles' betrayal, she is not defined by it. It is an extended exploration, which reveal the interplay of her psychic, social physical selves in an intimate relationship. "This was the most shocking, the most painful hour of her entire life, and also that it was profoundly dull, profoundly trivial, profoundly irrelevant, a mere routine, devoid of truth, devoid of meaning: nothing." (45)

At forty-five Liz's recent self-chosen celibacy gave her "peculiar conviction of strength, this sense of invulnerability, of certainty, of power." (13) Liz's path of self-exploration is littered with the repressed memories of her murky past-her origin, ancestry and horror that reside in her own psyche. Liz completely ignores her lonely, eccentric, agoraphobic mother and leaves Shirley to take full responsibility. She rarely phones or visits her and recalls "the long ordeal of her childhood" (29), acknowledges her own "dread of solitude, the dread of reliving her mother's unending inexplicable, still-enduring loneliness." (31) Ultimately when her mother dies she comes to term with her own origin, having denied her past for so long. Liz is not convinced by the stories told of her father and moves on to explore her shady past and the mystery of her father's identity. Liz had firmly believed "from infancy to be set apart for some rare destiny" (67) but beneath these shining fantasies lay darker shaming fantasies, sexual fantasies. She had masturbated while brooding on her father.....she dreamed of tortures, imprisonments, knives, daggers, and dark towers. Wounds, blows, penetrations." (139) In her marriage to Charles she had reconnected herself with these fantasies:

His mixture of brutality and desire had matched something in herself.....their lust had certainly not been brief, simple or easily satisfied. It fed on his mild sadism, her mild desire for punishment a desire that in no way reflected their social relation.....it had seemed a harnessing of perversion, a permitted exploration of the psyche and the flesh. (141-142)

Her mother's incompetence in guiding her into puberty led to "guilt, furtiveness, shame, concealment.....she had known early that sex was wicked, that the changes in her own body augured delinquency, that the satisfying of its urges would bring disaster." (140) She reconciles to the fact that "her guilty neglect of her mother is in fact a psychological screen that she has unconsciously maintained to protect her from the true source of her guilt.28

The marital discord and the resultant personal evolution of Liz, make Alix a part-time schoolteacher and wife of Brian realise her mistake more acutely.

....Alix, who was feeling despite her smiles, extremely unhappy, extremely apprehensive.....she should not have married Sebastian. She doubted Sebastian. She had betrayed herself and Sebastian by marrying Sebastian. (RW 97)

Esther's odyssey however is veiled in thin gauze of sexual ambivalence, by hinting at possibility of a lesbian relationship between Esther and her cousin Ursula. "Esther and Ursula became the best of friends, and spend much time visiting galleries, parks and parties together, and talking in the red room." (106) Drabble purposely renders relatively little importance to the traditional relevance accorded to sexuality as necessary means of fulfilment for women, stressed in male writings."yet Liz and Alix, despite this, felt that beyond this oddity some serious drama was being enacted from which they themselves were excluded, debarred....." (106)

Drabble's portrayals reveal indifference to the hitherto stereotyped, much talked about-aspects of women's life and in deviating from established norms of socio-sexual behaviour, Drabble insists on her preoccupation with destiny and coincidences. Her characters Sarah, Clara, Rose, Rosamund in their journey collide with the hackneyed construction of the society in their probing within and without to inscribe a new map of female destiny.

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“KAP STUDY OF OBESITY ON WOMEN”

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Declaration

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Abstract

Obesity is major problem for women.It effects mental and physical capacity of suffering women.There are many causes of obesity like, mental stress, overeating, less physical activity, life style, etc. At first mental stress, when we talk about mental stress of women it whole situation of women she is living in. Stress disbalance hormonal secretions, because of that appétit increases and respondent start to take more food to avoid the critical situation it results obesity.Menopause is also a hormonal disbalance in women which increases weight.Putting on weight because of emotional problems & stress are the main reason for many women to skip all good intentions of an healthy nutrition. Frustration, anger, and other negative emotions are compensated by eating. Alternatives to get emotionally balanced other than overeating are strategies of modern psychology.

Introduction

Obesity is the most common nutritional disorder in the world & is increasing at an alarming rate(WHO 1998). There are marked trends in obesity with age. Among 16-24 yrs olds only 7% are obese, rising to 29% in 55-64 yr olds, after which there is a modest decline.The morbidity associated with obesity can be broadly divided into metabolic, mechanical, and psychological disorder .Diabetes, hyperlipidemia, and hypertension are strongly associated with excess weight especially in abdominal region. The increasing in the risk of developing type 2 diabetes (formally known as non-insulin-dependent diabetes) is particularly striking. Obesity dose not cause psychological problems, but the social stigma attached to excess weight can leave many obese people

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especial those with morbid obesity, with significant psychological morbidity, including depression and low esteem.

Obesity is not a single entity, but a group of conditions with different causes, each of which results in excess body fat. This includes a handful of diseases in which obesity is a major feature, but only one part of the overall pathology. Physical activity tends to reduce the risk of obesity. A cross-sectional study shows an increased risk of obesity in those at very low levels of activity, although there is little additional reduction in the risk associated with very high levels of exercise. In prospective studies, individuals who maintain a high level of activity gain significantly less weight than inactive people. The only way to treat overweight is to bring the daily intake of energy down the level of the daily output of energy.

For reducing body weight physical activity is must along with dietary management. There is an important line to keep in mind of the obese respondents, “Eat half of what you eat now”.

The study clarify state that overweight is not bound to a genetic code, what is settled is the individual energy output. There are seven strategies are recommended:

- ⇒ Don't loose the rhythm; eat always of the same time.
- ⇒ Never say “Never”. Trying to avoid everything brings frustration the moment you make a small error.
- ⇒ Control is necessary; weight yourself once a day or at least once a week.
- ⇒ Be stingy with fat, you can do without butter, fatty cheese, heavy sauces and fat pork.
- ⇒ Fresh vegetables, you can eat as much vegetables and salad.
- ⇒ Join a weight club, you may feel strong in company of kindred spirit in a weight club.

Preliminary research has shown that body fat decreases may extend human longevity and that weight loss may only extend longevity if it is associated with sufficient body fat loss. In some cases weight loss is related to an increase in mortality, possibly due to a loss of lean body mass.

Keeping in view the above facts a research study was conducted during the year 2010-2012 in the urban sector of Varanasi (U.P.) with the following objectives:

- ⇒ To assess the impact of more energy intake on women health.
- ⇒ To find out the health status of obese women.
- ⇒ Risk factors of obesity in women.

Materials and methods

The study includes 100 women's between 25-55yrs of age they were selected by cross-sectional study method. Sample sizes were decided after pilot survey. Data collections of the study were completed with the help of well structured and pre-tested interview scheduled after having through consultation with experts. In anthropometric measurements have taken with the help of measuring equipments, like inch tape, height measuring scale, triceps, skinfold thickness and BMI calculator. Apart from anthropometric measurements clinical examination of the respondents were also taken. For assessment of dietary pattern of the respondents 24 hour dietary recall method were used. Including above information's detail about income source, social status, family size, birth order, age, and awareness about obesity of the respondents were also taken.

All collected information's is being calculated with the help of essential statistical methods.

Following table's shows BMI calculation of the respondents. Table no. 1. Contain BMI level, whereas following table no.2 contains information about dietary intake pattern of the respondents.

T A B L E No.1 *Distribution of the respondents according to the grade of BMI.*

S.N.	Category of BMI	No. of Respondents	Percentage (%)
1.	<18.5	-	-
2.	18.5-24.9	-	-
3.	25- 29.5	6	6

4.	30- 34.9	10	10
5.	35- 39.9	54	54
6.	>40	30	30
	Total	100	100

According to this table we can see that maximum numbers of respondents were having BMI in the grade third obesity, i. e. 54%.

TABLE No.2

S.N.	Foods	Daily	Weekly	occasionally	Monthly	Nil	No. of Respondents	Percentage (%)
1.	Sweets	42	36	14	8	-	100	100
2.	Fried food	38	18	40	4	-	100	100
3.	Bakery items	46	30	18	2	4	100	100
4.	Fast Foods	36	54	8	2	-	100	100
5.	Flesh Food	30	24	14	6	26	100	100

This table shows that approximately all the respondents have sweets, fried foods, bakery item and fast food except fleshy food (26 person) because they are vegetarian or eggitarian diet.

Conclusion

The target of present study was to find out the impact of obesity on health. Above study and findings have shown that obesity is major problem for the healthy living. Awareness about diet, physical activity, and exercise may reduce the problem of obesity. Overweight is a serious concern health for women. It has been observed in obese women, a diet providing 1000 kcal will help to reduce the body weight by 1 to 1.5 kg a week. Consumption of a diet providing 1330 kcal may help to reduce about 0.5 to 1 kg a week. The reducing diet should provide adequate amount of protein, vitamins and minerals.

Exercise: Most obese women lead sedentary lines. Mild to moderate exercise will help to expend more energy and thus prevent increase in body weight in normal persons whose diets are just adequate to meet their caloric needs. Walking 3 miles a day will require about 300 kcal which will represent approximate the calorie value of about 34 gm. of fat. When the body weight of obese subjects are reduce to optimal level by feeding on reducing diets, the body weight should be maintained at a constant level by feeding them on diets providing just the required amount of calories. The calories needs for this purpose will range from 1500- 1800 kcal for adults depending on the height and weight for women.

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PROFITABILITY IN INDIAN PUBLIC SECTOR BANKS: A CASE STUDY OF SBI AND ICICI BANK

NILMANI TRIPATHI*

Declaration

The Declaration of the author for publication of Research Paper in The Indian Journal of Research Anvikshiki ISSN 0973-9777 Bi-monthly International Journal of all Research: I, Nilmani Tripathi the author of the research paper entitled PROFITABILITY IN INDIAN PUBLIC SECTOR BANKS: A CASE STUDY OF SBI AND ICICI BANK declare that , I take the responsibility of the content and material of my paper as I myself have written it and also have read the manuscript of my paper carefully. Also, I hereby give my consent to publish my paper in Anvikshiki journal , This research paper is my original work and no part of it or it's similar version is published or has been sent for publication anywhere else. I authorise the Editorial Board of the Journal to modify and edit the manuscript. I also give my consent to the Editor of Anvikshiki Journal to own the copyright of my research paper.

New economic policy of 1991 announced by Narasimhan Rao Government brought with it challenges and opportunities in all field of economic activities including banking. Indian banks which were operating in favorable and protected environment till the beginning of 1990's had to face intense competition after the new economic policy of 1991. Reforms launched by RBI in year 1992 [on the recommendations of Narasimhan Committee on financial reforms to create a more profitable; efficient and sound banking system] opened the banking sector's gate for private players too. This paper, thus attempts to show how the profitability of public sector banks (SBI) is affected during the last ten years and compare it with private sector giant ICICI bank. Overall profitability position of the bank is satisfactory during last ten years. The study shows all factors taken to analyze profitability are showing increasing trend. Though SBI, has been in par with its counterpart ICICI it needs to gear itself to meet the complex changes and develop such policies & strategies so that to meet competition effectively and efficiently.

Key Words : Spread ratio, Burden ratio, Profitability

Introduction

The main challenge before any developing country is to foster its sustainable growth. For growth of a country its productive capacity has to be strengthened and extended. An important issue in the development agenda of any economy relates to the problem of the provision and delivery of the financial service and credit. Therefore, banking industry is one of the fundamental instruments for economic growth. It must be on a sound footing as it is an important link between various socio-economic activities. Since, banking is considered as the backbone of economic development, any change in it is deemed to have effect on the country's growth and development. New economic policy of 1991 announced by Narasimha Rao Government brought with it challenges and opportunities in all field of economic activities including banking.

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Indian banks which were operating in favorable and protected environment till the beginning of 1990's, had to face intense competition after the New Economic Policy of 1991. Reforms launched by RBI in year 1992 [on the recommendations of Narasimhan Committee on financial reforms to create a more profitable; efficient and sound banking system] opened the banking sector's gate for private players too.

It is highly competitive now due to the entry of large number of private sector banks. The liberalization wave has thus instilled a higher level of competition for the public sector banks with private sector banks. Each bank is trying its best to perform better than the other banks, in order to maintain their position and grow. A good number of banks have emerged in the private sector. In a short period of time, these banks have captured a big share of market and have successfully carved out a niche for themselves. In this light it becomes essential to find out the reasons which lead to the success of these banks and resulted in the declining share of the public sector banks. For this purpose researcher tries to compare the profitability of two banks viz. SBI (public sector) and ICICI bank (private sector).

Objectives of The Study

1. To examine the profitability aspect of SBI
2. To examine the profitability aspect of ICICI bank.
3. To have a comparative analysis of two banks with regard to profitability aspect.
4. To suggest suitable remedial measures to improve profitability in the bank where shortfall is found, if necessary.

Research Design

Time Period of Study : The study has been carried out for a period of 10 years (2000-01 to 2009-10). The period beyond 2010 has also been covered to present a complete and updated picture of the two banks

Collection of Data : In order to achieve the objectives of the study, mainly secondary data has been used. The data required for this study has been extracted primarily from the annual reports and other publications of SBI and ICICI Bank, various government reports published by different institutions and ministries, RBI database, newspapers, journals, magazines, other publication and various websites etc.

Data Analysis tools : The study uses ratio analysis to evaluate the profitability of the bank' as ratio analysis is a powerful tool of financial analysis. The ratios used to measure the profitability of two banks under study are as:

1. Interest earned ratio(R) = Interest earned ÷ Volume of business
2. Interest paid ratio (P) = Interest paid ÷ Volume of business
3. Non-interest income(N) = Non-Interest income ÷ Volume of business
4. Other operating expense ratio (O) = Other operating expense ÷ Volume of business

Where,

- a) Non-interest income = Total income – Interest income
- b) Other operating expense = Total expense – Interest expense

From the above stated ratios following two equations are derived :

1. Spread ratio (S) = Interest earned ratio – Interest paid ratio (R – P)
2. Burden ratio (B) = Other operating expense ratio – Non-interest income ratio (O – N)

The profitability is derived from above stated two equations as :

Profitability ratio (P) = Spread ratio – Burden ratio (S – B)

Findings and Results

(A) *Interest Earned Ratio (R)*: Interest earned ratio shows the proportion of interest earned in the total business of the bank. It is calculated by dividing interest earned by total volume of business of bank. Symbolically-

$$\text{Interest Earned Ratio (R)} = \frac{\text{Interest Earned}}{\text{Volume Business}} \times 100$$

Table 1 show a comparative view on interest earned ratio (R) of SBI and ICICI bank. Table shows that on an average both the banks are almost equal (SBI 05.83 % and ICICI bank 05.93 %) in interest earned ratio. However, the interest earned ratio of SBI showed a decreasing trend as it decreased by 23.69 %, whereas in case of ICICI bank it showed an increasing trend and increased by 24.11 % during the study period.

Interest Earned Ratio	2001-02	2011-12	Absolute Change	CGR
SBI	07.30	05.57	(-)01.73	(-)23.70
ICICI Bank	05.31	06.59	01.28	24.11

Note : figures have been rounded off to two decimal points.

(B) *Interest Paid Ratio (P)*: Interest paid ratio shows the proportion of interest expenses in total volume of the business of a bank. This ratio is calculated by dividing interest expenses by total volume of business. Symbolically-

$$\text{Interest Paid Ratio (P)} = \frac{\text{Interest Expenses}}{\text{Volume of Business}} \times 100$$

Table 2 shows a comparative view on interest paid ratio (P) of SBI and ICICI bank. During this period the IPR of SBI on average was 03.72 % as compared to ICICI's bank 04.35 %. Furthermore, the IPR of SBI showed a decreasing trend and it decrease by 34.79 % over the period of study. As compare to it ICICI banks IPR showed an increasing trend and it increase by 25.14 % during the study period.

Interest Paid Ratio	2000-01	2011-12	Absolute Change	CGR
SBI	04.98	03.31	(-)01.67	-34.79
ICICI Bank	03.58	04.48	00.90	25.14

Note : figures have been rounded off to two decimal points.

(C) *Non-interest Income Ratio (N)*: This ratio shows the proportion of non-interest income to total volume of business. The ratio is calculated by dividing non-interest income by total volume of business. Symbolically-

$$\text{Non Interest Income Ratio (N)} = \frac{\text{Non - Interest Income}}{\text{Volume of Business}} \times 100$$

Table 3 shows a comparative view on non-interest income ratio (N) of SBI and ICICI bank. On an average SBI (01.09%) lags behind the ICICI bank (01.63%) in terms of NIIR. An interesting fact noticed during the study period is that while NIIR of SBI showed a declining trend and decrease by 33.04 %, NIIR of ICICI bank showed an increasing trend during same period and it increased by 56.38 %. The same is shown below :

Non-Interest Income Ratio	2000-01	2011-12	Absolute Change	CGR
SBI	01.12	00.75	(-)00.37	-33.04
ICICI Bank	00.94	01.47	00.53	56.38

Note : figures have been rounded off to two decimal points.

(D) *Other Operating Expense Ratio (O)*: This ratio shows the proportion of other operating expense (total expense - income expense) to total volume of business. Symbolically-

$$\text{Other Operating Expenses Ratio (O)} = \frac{\text{Other Operating Expenses}}{\text{Total Volume of Business}} \times 100$$

Table 4 shows the other operating expense ratio of SBI and ICICI bank for the period 2000-01 to 2011-12. Other operating expense ratio of both the banks was almost equal (SBI = 01.65% and ICICI bank = 01.57%). However, S.D. and C.V. of banks indicate that ICICI bank is more consistent in OOER, in comparison to its counterpart SBI. An interesting fact noticed during the study period was that while SBI's OOER decreased by 41.63 %, that of ICICI bank's OOER increased by 00.11 % or in other words SBI showed a declining trend while ICICI bank showed an increasing trend in this regard.

Other Operating Expense Ratio	2000-01	2011-12	Absolute Change	CGR
SBI	2.33	1.36	- 0.97	-41.63
ICICI Bank	1.43	1.54	0.11	07.69

Note : figures have been rounded off to two decimal points.

(E) *Spread Ratio(s)*: This ratio shows difference between interest earned ratio and interest paid ratio. This ratio helps in determining the actual percentage income from the interest. Symbolically-

$$\text{Spread Ratio (S)} = \text{Interest Earned Ratio} - \text{Interest Paid Ratio}$$

$$S = R - P$$

Table 5 shows the spread ratio (SR) of SBI and ICICI bank for the period 2000-01. SR of SBI on an average was 02.11 %, while that of ICICI bank it was 01.60 %. During the study period SR of SBI decreased by 02.16 %, while that of ICICI bank it had increased by 22.54 %.

Spread Ratio	2000-01	2011-12	Absolute Change	CGR
SBI	02.31	02.26	- 0.05	-02.16
ICICI Bank	01.73	02.12	0.39	22.54

Note : figures have been rounded off to two decimal points.

(F) *Burden Ratio (B)*: This ratio shows the difference between operating expense and non-interest income of the bank. This ratio helps in determining how much more the Bank is paying towards operating expenses than its non-interest income. Symbolically-

Table 6 shows the burden ratio (BR) of SBI and ICICI bank for the period 2000-01 to 2011-12. On an average BR of SBI (0.56) was quite high as compared to ICICI bank (-0.06). BR ratio of both the banks showed a declining trend over the study period for SBI it decreased from 01.20 % (2000-01) to 0.59 % (2011-12), while for ICICI bank it decreased from 0.49 % in 2000-01 to 0.07 % in 2011-12. However the decrease in BR of ICICI bank was less than that of SBI.

Burden Ratio	2000-01	2011-12	Absolute Change	CGR
SBI	1.20	0.61	(-)0.59	-49.17
ICICI bank	0.49	0.07	(-)0.42	-85.71

Note : figures have been rounded off to two decimal points.

(G) *Profitability (P)*: The profitability thus is defined as the difference the spread ratio and burden ratio. It shows the proportionate viability of income after repayment of burdens. Symbolically-

$$\text{Profitability} = \text{Spread Ratio} - \text{Burden Ratio}$$

$$P = S - B$$

Table 7 shows the profitability of SBI and ICICI bank for the period 2000-01 to 2011-12. On an average there is not much difference in profitability of two Banks (SBI = 01.55 % and ICICI bank = 01.66%). However, the study period indicates that profitability of SBI has increased by merely 11.71 % while that of ICICI bank it has increased by 23.64 %.

Profitability	2000-01	2011-12	Absolute Change	CGR
SBI	01.11	01.24	0.13	11.71
ICICI Bank	01.65	02.64	0.39	23.64

Note : figures have been rounded off to two decimal points.

Summary and Conclusion

SBI is largest commercial bank in India and has worked in a protective and supportive environment for a long period of time. The economic changes incorporated due to the LPG policy of the Government resulted in complex and competitive condition for the bank. The entry of foreign banks and private bank has created tough working condition for the bank. No longer can bank now focus on the traditional practices wrapped in modern style. The not so professional approach of the bank's in framing its policies and strategies in clearly reflected in the above shown results. The overall position of the bank in profitability is satisfactory as it stands at par with ICICI bank. However, its counterpart is growing rapidly. SBI thus needs to gear itself to meet the complex changes. It is not only the entry of private sector bank that has posed a problem but also lack of seriousness on the part of the bank. The changes incorporated by the bank are not significant and friendly. The changing need pattern of the customers has not been given much importance. Thus, bank today in order to have better profitability needs to adopt a more flexible approach in its policies, based on customer's needs.

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www.icici.in

www.rbi.in

T A B L E 1 *Interest Earned Ratio of SBI and ICICI Bank*

Year	Interest Earned Ratio (R)			
	SBI	%Growth	ICICI Bank	%Growth
2000-01	07.30	—	05.31	—
2001-02	07.62	04.38	02.72	(-)48.78
2002-03	07.16	(-)06.03	09.23	293.34
2003-04	06.39	(-)10.75	06.83	(-)26.00
2004-05	05.69	(-)10.95	04.92	(-)27.97
2005-06	05.61	(-)01.40	04.43	(-)09.96
2006-07	04.82	(-)14.08	05.16	16.48

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2007-08	05.13	06.43	06.55	26.94
2008-09	04.97	(-)03.11	07.12	08.70
2009-10	04.94	(-)00.60	06.71	(-)05.76
2010-11	04.81	(-)02.63	05.88	(-)12.37
2011-12	05.57	15.80	06.59	12.07
Average	05.83		05.95	
S.D.	01.03		01.63	
C.V.	17.33		27.33	

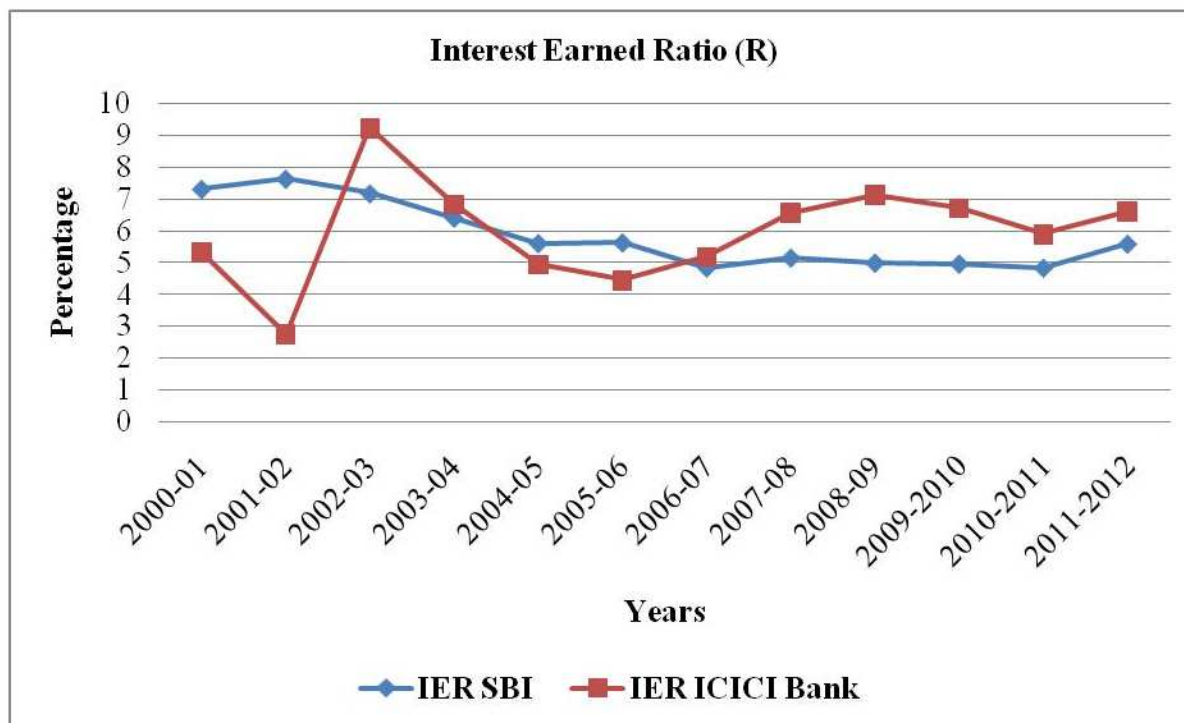


Figure 1- Interest Earned Ratio of SBI and ICICI Bank

TABLE 2 Interest Paid Ratio of SBI and ICICI Bank

Year	Interest Paid Ratio (P)			
	SBI	% Growth	ICICI Bank	% Growth
2000-01	04.98	—	03.58	—
2001-02	05.29	06.22	01.97	(-)44.97
2002-03	04.87	(-)07.94	07.83	297.46
2003-04	04.04	(-)17.04	05.39	(-)31.16
2004-05	03.25	(-)19.55	03.44	(-)36.18
2005-06	03.18	(-)02.15	03.08	(-)10.47
2006-07	02.87	(-)09.75	03.84	24.68
2007-08	03.35	16.72	04.99	29.95
2008-09	03.34	(-)00.29	05.20	04.21
2009-10	03.30	(-)01.19	04.59	(-)11.73
2010-11	02.89	(-)12.42	03.84	(-)16.34
2011-12	03.31	14.53	04.48	16.67
Average	03.72		04.35	
S.D.	00.854		01.465	
C.V.	22.96		33.68	

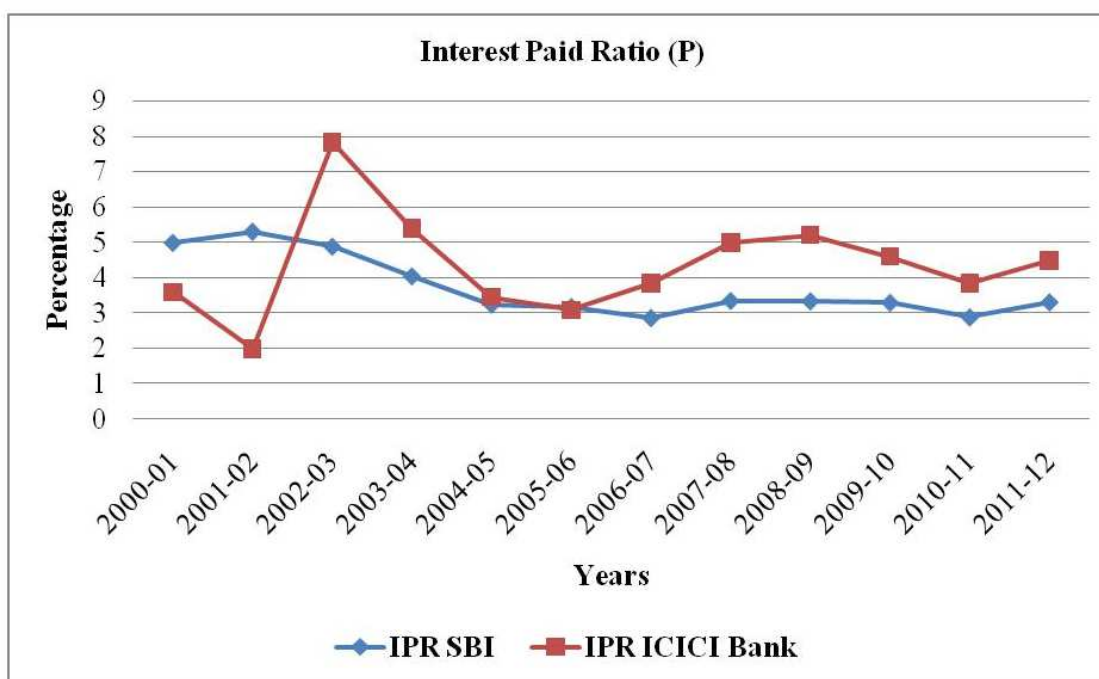


Figure 2 Interest Paid Ratio of SBI and ICICI Bank

TABLE 3 Non-Interest Income Ratio of SBI and ICICI Bank

Year	Non-Interest Income Ratio (N)			
	SBI	% Growth	ICICI Bank	% Growth
2000-01	01.12	—	00.94	—
2001-02	01.07	(-)04.46	00.73	(-)22.34
2002-03	01.32	23.36	01.94	165.75
2003-04	01.60	21.21	02.35	21.13
2004-05	01.25	(-)21.88	01.79	(-)23.83
2005-06	01.16	(-)07.20	01.60	(-)10.61
2006-07	00.88	(-)24.14	01.63	01.88
2007-08	00.91	03.41	01.88	15.45
2008-09	00.99	08.79	01.74	(-)07.45
2009-10	01.04	05.05	01.95	12.07
2010-11	00.94	(-)09.92	01.50	(-)23.08
2011-12	00.75	(-)20.21	01.47	(-)02.00
Average		01.09		01.63
S.D.		00.228		00.442
C.V.		20.92		27.12

TABLE 4 Other Operating Expense Ratio SBI and ICICI Bank

Years	Other Operating Expense Ratio (O)			
	SBI	% Growth	ICICI Bank	% Growth
2000-01	02.33	-	01.43	-
2001-02	01.84	(-)21.03	00.79	(-)44.76
2002-03	01.83	(-)00.54	01.98	150.63
2003-04	01.94	(-)06.01	01.98	00.00
2004-05	01.77	(-)08.76	01.72	(-)13.13
2005-06	01.83	03.39	01.44	(-)16.28
2006-07	01.53	(-)16.39	01.57	09.03
2007-08	01.32	(-)13.73	01.74	10.23

2008-09	01.22	(-)07.58	01.61	(-)07.47
2009-10	01.42	16.39	01.53	(-)04.97
2010-11	01.36	(-)04.22	01.49	(-)02.61
2011-12	01.36	00.00	01.54	03.36
Average	01.65		01.57	
S.D.	00.329		00.308	
C.V.	19.94		19.62	

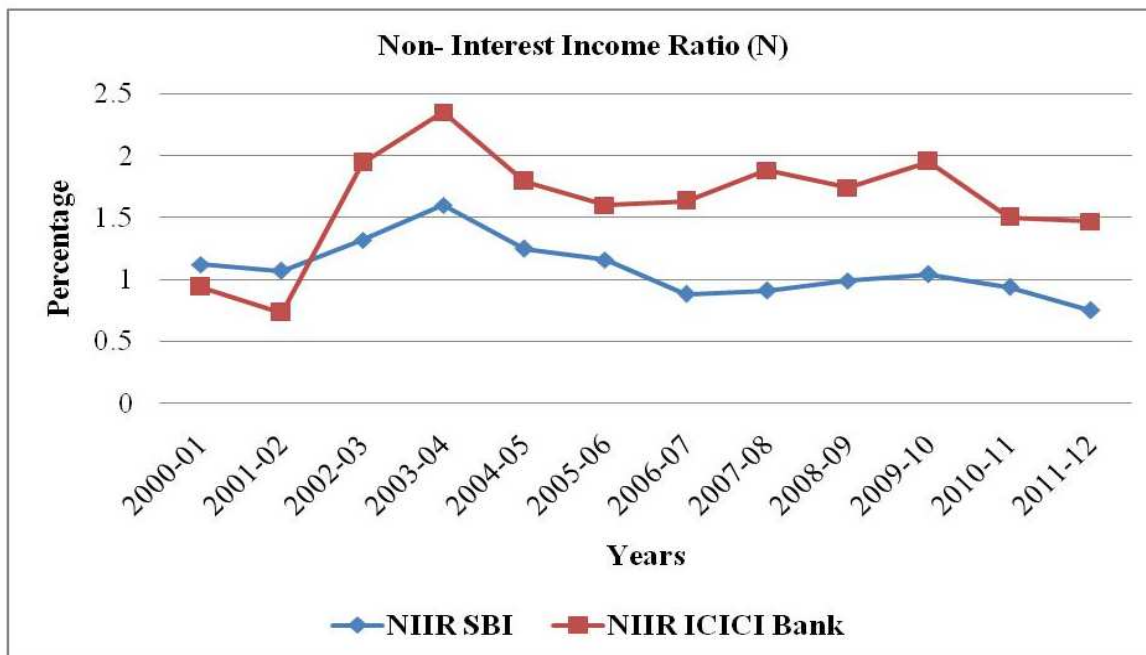


Figure 3 Non-Interest Income Ratio of SBI and ICICI Bank

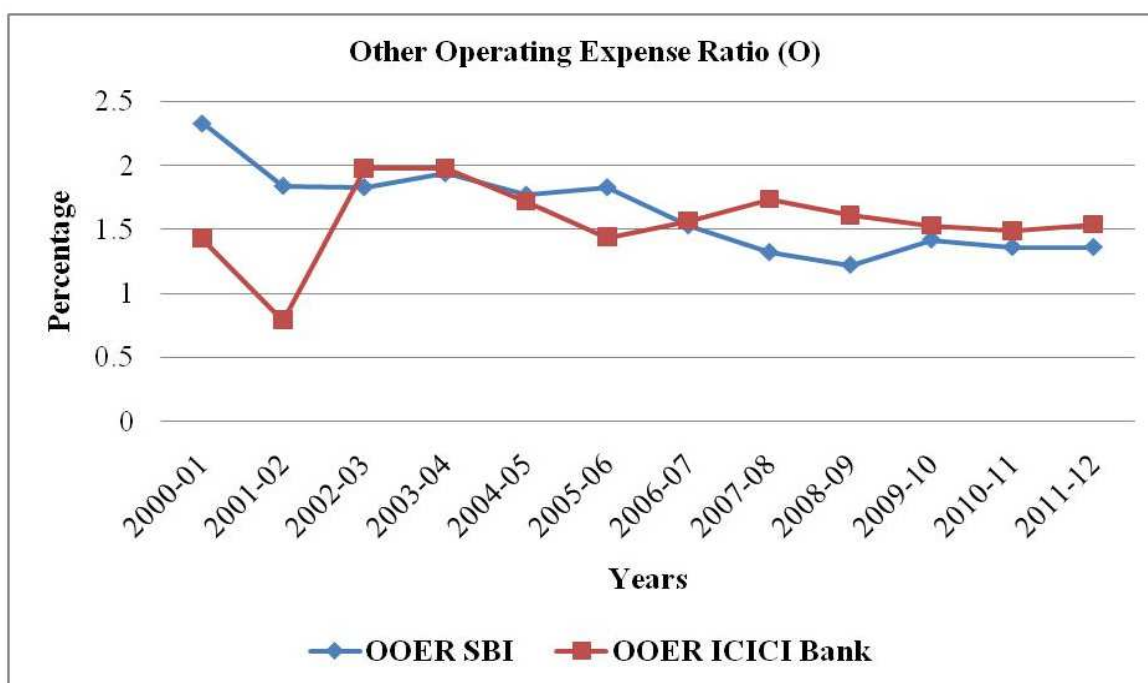


Figure 4 Other Operating Expense Ratio SBI and ICICI Bank

TABLE 5 Spread Ratio of SBI and ICICI Bank

Years	Spread Ratio (R - P) (in %)			
	SBI	% Growth	ICICI Bank	% Growth
2000-01	02.31	-	01.73	-
2001-02	02.32	00.43	00.75	(-)56.65
2002-03	02.30	(-)01.72	01.40	86.67
2003-04	02.35	02.62	01.44	02.86
2004-05	02.45	03.83	01.48	02.78
2005-06	02.43	(-)00.41	01.35	(-)08.78
2006-07	01.95	(-)19.75	01.32	(-)02.22
2007-08	01.78	(-)08.72	0.155	18.18
2008-09	01.62	(-)08.43	01.92	23.08
2009-10	01.65	00.61	02.11	10.42
2010-11	01.92	17.07	02.04	(-)03.77
2011-12	02.26	17.71	02.12	03.43
Average	02.11		01.60	
S.D.	0.308		0.403	
C.V.	14.59		25.19	

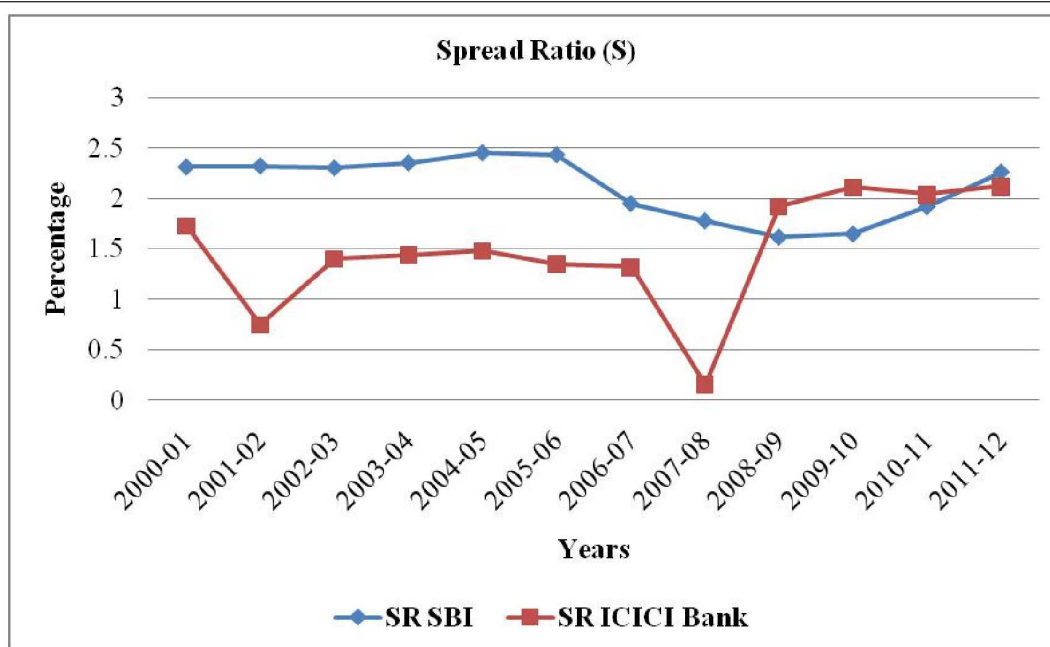


Figure 5 Spread Ratio of SBI and ICICI Bank

TABLE 6 Burden Ratio of SBI and ICICI Bank

Years	Burden Ratio (O - N) (in %)			
	SBI	% Growth	ICICI	% Growth
2000-01	01.20	-	00.49	-
2001-02	00.77	(-)36.36	00.06	87.76
2002-03	00.51	(-)34.62	00.04	(-)33.33
2003-04	00.34	(-)33.33	(-)00.38	(-)1025.00
2004-05	00.52	52.94	(-)00.06	(-)81.08
2005-06	00.67	28.85	(-)00.16	128.57
2006-07	00.65	(-)02.99	(-)00.06	(-)62.50
2007-08	00.41	(-)36.92	(-)00.14	133.33
2008-09	00.23	(-)43.90	(-)00.13	(-)07.14

2009-10	00.38	(-)65.22	(-)00.42	233.08
2010-11	00.42	10.53	(-)00.01	(-)97.62
2011-12	00.61	45.24	00.01	800.00
Average	00.56		(-)00.06	
S.D.	00.255		0.234	
C.V.	45.54		390	

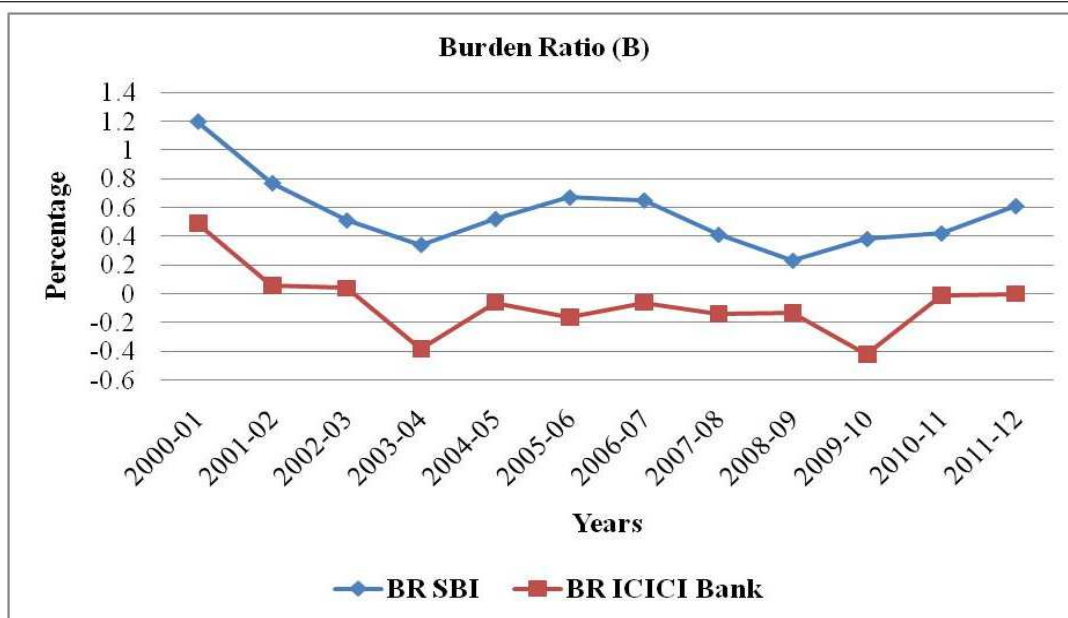


Figure 6 Spread Ratio of SBI and ICICI Bank

TABLE 7 Profitability of SBI and ICICI Bank

Years	Profitability (S-B) (in %)			
	SBI	% Growth	ICICI Bank	% Growth
2000-01	01.11	-	01.24	-
2001-02	01.54	38.74	00.69	(-)44.36
2002-03	01.79	16.23	01.36	97.10
2003-04	02.01	12.29	01.82	33.08
2004-05	01.93	-03.98	01.55	(-)14.37
2005-06	01.76	-08.81	01.51	(-)02.58
2006-07	01.29	-26.71	01.38	(-)08.61
2007-08	01.37	06.20	01.69	23.19
2008-09	01.39	01.46	02.04	20.59
2009-10	01.28	(-)07.91	02.54	23.90
2010-11	01.50	17.19	02.05	(-)19.29
2011-12	01.65	10.00	02.04	(-)00.49
Average	01.55		01.66	
S.D.	0.279		0.483	
C.V.	18		29.09	

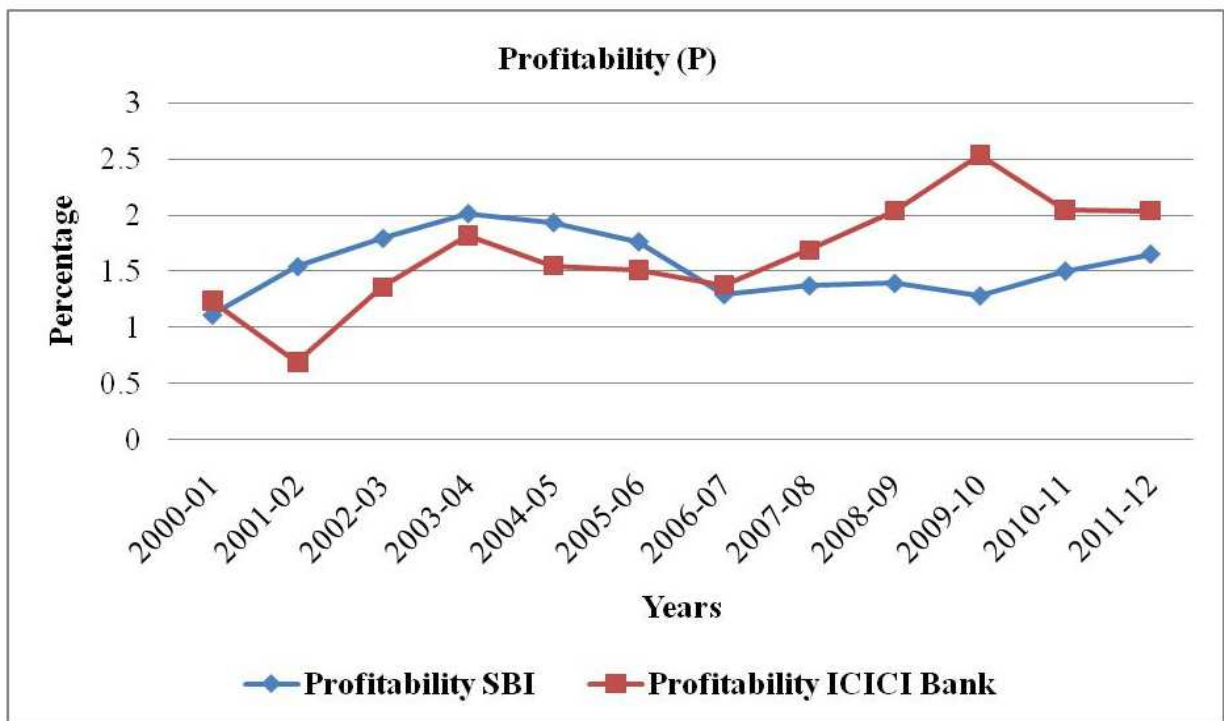


Figure 7-Profitability of SBI and ICICI Bank

NUTRITIONAL STATUS OF PRESCHOOL CHILDREN IN RURAL AREAS OF MUZAFFARPUR, BIHAR, INDIA

NISHI RANI*

Declaration

The Declaration of the author for publication of Research Paper in The Indian Journal of Research Anvikshiki ISSN 0973-9777 Bi-monthly International Journal of all Research: I, *Nishi Rani* the author of the research paper entitled NUTRITIONAL STATUS OF PRESCHOOL CHILDREN IN RURAL AREAS OF MUZAFFARPUR, BIHAR, INDIA declare that , I take the responsibility of the content and material of my paper as I myself have written it and also have read the manuscript of my paper carefully. Also, I hereby give my consent to publish my paper in Anvikshiki journal , This research paper is my original work and no part of it or it's similar version is published or has been sent for publication anywhere else. I authorise the Editorial Board of the Journal to modify and edit the manuscript. I also give my consent to the Editor of Anvikshiki Journal to own the copyright of my research paper.

Abstract

Background: Malnutrition remains the world's most serious health problem and the single biggest contributors to child mortality, nearly one third of the children in the developing world are either underweight or stunted and more than 30% of the developing world's population suffer from micronutrient deficiencies. However the data available from various studies from in this age group is very sparse and hence an attempt has been made to study on nutritional status of preschool children.

Material and Methods

Study population: Preschool children (1-6 Yrs.). *Study area:* - Rural area of Muzaffarpur, Bihar. *Sample size:* 150 children.

Sampling methods: Simple random sampling. *Data collection:* By using pre designed and pre tested schedule (interview technique, observation, clinical examination).

Results: The prevalence of underweight was 62%, overweight was 8.66% and obesity was 4%. Prevalence of stunted height was found among 42.6%. 7.33% children were suffering from Vitamin 'A' deficiency, 26.66% were suffering from Vitamin 'B' deficiency, 14.66% were suffering from Vitamin 'C' deficiency, Vitamin 'D' deficiency was found in 14% and 37.3% were found to be Anemic

Conclusion: The prevalence of underweight, Nutritional deficiencies were found to be significantly higher in children of illiterate parents and similarly in unskilled parents and unemployed mothers.

Key Words: Nutrition, Underweight, Stunted Height, Anemia.

Introduction

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The years between 1 and 6 growth is generally slower than in the first year of life but continuous gradually. Activity also increases markedly during the second year of life as the child becomes increasingly mobile. Development of a full dentition by about the age of 2 years also increases the range of foods that can safely be eaten. There is an increased need for all nutrients, but the pattern of increase varies for different nutrients in relation to their role in growth of specific tissue.

Insufficient food will not only result in under nutrition in terms of inadequate weight gain but will also hinder growth. The rate of growth fluctuates from one age to another. Up to 10 years of age there is no difference in sex of RDA. Due to improper weaning practices. The child may not meet calorie and protein requirement and pave the way for PEM. In sufficient calorie intake can lead to protein deficiency.

Health of the children is the wealth of the nation. The health of children is of fundamental importance in every country. Malnutrition remains the world's most serious health problem and the single biggest contributors to child mortality, nearly one third of the children in the developing world are either underweight or stunted and more than 30% of the developing world's populations suffer from micronutrient deficiencies. More broadly malnutrition in India is in a state of "Silent Emergency" and there by demand greater priority than ever before, the nutritional state of population therefore critical to the development and well being of the nation.

The prevalence of underweight children in India is highest in the world. Child malnutrition in school going children is responsible for 22% of the county's burden of disease. Nearly 12 million children, who die each year in developing countries mainly from preventable causes, the deaths of over six million or 55%, are either directly or indirectly attributed to malnutrition. The economic cost of malnutrition is very high. At least one third of poor countries disease burden is due to malnutrition. The present research paper highlights some aspects of nutritional status of pre-school children in the rural area of Muzaffarpur, Bihar, India.

Methodology

The area selected for the study was a village coming under Muzaffarpur district in the state of Bihar, India. The children were mostly from lower middle class with agriculture being the major occupation of their parents. 150 children age between 3 to 6 years were randomly selected this study. An interview schedule was formulated to elicit information on socio demographic profile, weight, height, body mass index and nutritional status of the children.

Standards for assessment of nutritional status of school children

Anthropometry

The following parameters have used for the assessment of nutritional status.

- a) Height.
- b) Weight.
- c) Body Mass Index

These were measured as follows:

Height: Height was measured by using stadiometer. Standing height was measured (to 0.5 Cms.) with height measuring rod, without shoes, the child standing erect and looking straight so that the inferior orbital margin and the tragus of the ear fall in a horizontal plane parallel to the ground. This process was repeated thrice and the consistent findings were recorded.

Weight: An electronic weighing scale was used to measure the weight in kilograms. The scale was calibrated. Zero error was checked, children were without shoes, in shirt and trousers or skirt. The weighing machine was placed on a firm and flat ground. Weight was recorded to the nearest 100 grams. The same balance was used thought the study.

Body Mass Index: The BMI was calculated using anthropometric measurements (height and weight). The index of nutritional status i.e Body Mass Index and Height for age was expressed in standard deviation units from reference median as recommended by WHO.

Nutritional deficiency signs: Nutritional deficiency signs: were provisionally diagnosed on the following criteria.

Vitamin 'A' deficiency: The signs and symptoms suggestive of vitamin A deficiency: Night blindness, Conjunctival xerosis, bitot's spots, corneal xerosis and keratomalacia.

Vitamin 'B' deficiency: The signs suggestive are angular stomatitis, cheilosis, magenta tongue, corneal vascularization, fissuring of tongue, raw tongue, pellagrous dermatosis and malar and supra- orbital pigmentation.

Vitamin 'C' deficiency: The sign suggestive are spongy and bleeding gums, petechiae and ecchymosis.

Vitamin 'D' deficiency: Signs suggestive are frontal or parietal bossing, knock knees or bowlegs, swellings in the joints epiphyseal enlargements and deformities of the thorax.

Anemia: Suggested by pale conjunctiva, koilonychias and atrophic lingual papillae.

Results

A total of 150 children from Pre-school participated in study from Table – 1. It is seen that male children were more than (59.33 %) than the female children (40.66 %). In the study population (70.66 %) Hindus and (29.33%) were Muslims. It was found that (75.33%) of parents of the school children are illiterate and (24.66%) were literate. Occupation of the parents of the pre-school children was unskilled work (54.66%), semi-skilled work (25.33%) and skilled works (20 %). Mother of the majority of the children were unemployed (73.66%) followed by unemployed (26.66%).

The prevalence of underweight was (62%), over weight was (8.66%) and obesity was (4%). Prevalence of stunted height was found among (42.66%) of children. In the present study (7.33%) children were suffering from vitamin 'A' deficiency, (26.66%) were suffering from vitamin 'B' deficiency, (14.66%) were suffering from vitamin 'C' deficiency, vitamin 'D' deficiency was found in (7.33%) and (37.33%) were found to be Anemia, Table -2.

T A B L E 1 *Socio Demographic Profile of the Study Population*

Age in years	No.	(%)
3-4	32	(21.33)
4-5	32	(21.33)
5-6	86	(57.33)
Sex		
Male	89	(59.33)
Female	61	(40.66)
Religion		
Hindu	106	(70.66)
Muslim	44	(29.33)
Parents Education		
Illiterate	113	(75.33)
Literate	37	(24.66)
Parents Occupation		
Unskilled workers	82	(54.66)
Semiskilled workers	38	(25.33)
Skilled worker	30	(25.00)
Mothers Employment		
Employed	40	(26.66)
Unemployed	110	(73.33)

TABLE 2 *Nutritional Status of the Study Population*

Body Mass Index	No.	(%)
Normal weight	38	(25.33)
Under weight	93	(62.00)
Over weight	13	(08.66)
Obese	6	(04.00)
Height for age		
Normal height	86	(57.33)
Stunted height	64	(42.66)
Nutrition deficiencies		
Vitamin 'A'	11	(07.33)
Vitamin 'B'	40	(26.66)
Vitamin 'C'	22	(14.66)
Vitamin 'D'	21	(14.00)
Anemia	56	(37.33)

TABLE 3 *Factors affecting the Nutritional Status*

Parents Education	Underweight No. (%)	Stunted height No. (%)	Vitamin 'A' deficiency No. (%)	Vitamin 'B' Deficiency No. (%)	Anemia No. (%)
Illiterate (113)	78 (69.02)	58 (51.32)	10 (8.84)	36 (31.8)	47 (41.59)
Literate (37)	15 (40.54)	6 (16.21)	1 (2.70)	4 (10.8)	9 (24.32)
Total (150)	93 (62.00)	64 (42.66)	11 (7.30)	40 (26.6)	56 (37.3)
Parents occupation					
Unskilled (82)	65 (79.26)	45 (54.87)	9 (10.97)	26 (31.7)	36 (43.9)
Semiskilled (38)	18 (47.36)	12 (31.57)	2 (5.26)	10 (26.3)	12 (31.5)
Skilled (30)	10 (33.33)	7 (23.30)	-	4 (13.3)	8 (26.6)
Total (150)	93 (62.00)	64 (42.60)	11 (7.30)	40 (26.6)	56 (37.3)
Mother employment					
Employed (40)	22 (55.0)	15 (37.5)	1 (2.5)	8 (20.0)	10 (2.5)
Unemployed (110)	71 (64.54)	49 (44.54)	10 (9.09)	32 (29.09)	46 (41.8)
Total (150)	93 (62)	64 (42.6)	11 (7.3)	40 (26.6)	56 (37.3)

Prevalence of underweight (69.02%) and stunted height (51.32%) was higher in the children of illiterate parents than the children of literate parents. The prevalence of vitamin 'A' deficiency (8.84%), vitamin 'B' deficiency (31.8%) and anemia (41.59%) were significantly higher in children of illiterate parents than in children of literate parents.

It was found that the prevalence of underweight (79.26%) and stunted height (54.87%) was higher in the children of unskilled worker parents than the children of semi skilled and skilled parents. The prevalence of vitamin 'A' deficiency (10.97%), vitamin 'B' deficiency (31.7%) and anemia (43.9%) was found to be higher in the children of unskilled parents than the children of semi skilled and skilled parents.

The prevalence of underweight (64.54%), stunted height (44.54%) was significantly higher in children of unemployed mothers than children of employed mother. The prevalence of vitamin 'A' deficiency (9.09%), vitamin 'B' deficiency (29.09%) and anemia (41.8%) was found to be higher in children of unemployed mother than children of employed mothers.

Discussion

In the present study, prevalence of underweight was (62%), Rachna Bhoite et al (2) in their study found the prevalence of underweight was (70%).

Obesity was present in (4%) and overweight (8.66%), whereas study conducted by Sunil Pal Singh et al (1) showed obesity was low (3%) and overweight was high (11.4%).

Prevalence of stunted height was found among (42.66%) of children, study conducted by Izharul Hasan et al (3).

In the present study (7.33%) children were suffering from vitamin 'A' deficiency. It was (26.6%) were found to have vitamin 'B' deficiency, vitamin 'C' deficiency was found in (14.66%), vitamin 'D' deficiency was found in (14%). Anemia was found in (37.33%) of children. The results of the previous studies also shows that the prevalence of anemia was highest followed by vitamin 'B' deficiency in school children, the cause being either worm infestation or nutritional deficiency and therefore who require Iron Folic acid tablet supplementation.

The prevalence of underweight (69.02%) stunted height (51.32%) was found to more in the children of illiterate parents Chandra et al (5) in a survey of nutritional assessment of school children found a significant association was found between underweight/lean BMI of child with literacy status of father. It was found that higher prevalence of vitamin 'A' deficiency (8.84%), vitamin 'B' deficiency (31.8%) and anemia (41.59%) was found in children of illiterate parents. Neelu Saluja et al (9) in their study of parents were found to be statistically significant being maximum in children of illiterate parents.

The study also shows that the occupation of parents also closely related with the health of the children. The prevalence of vitamin 'A' deficiency, vitamin 'B' deficiency and anemia was found to higher in the children of unskilled parents than the children of semi skilled and skilled parents.

The prevalence of underweight (55%) stunted height (37.5%) was in children of employed mothers. It was found that prevalence of vitamin 'B' deficiency (29.09%) and anemia (41.8%) was found to be significantly higher in children of unemployed mothers than children of employed mother.

Sunil Pal et al (1) in their study found significant association of maternal occupation with child nutrition. Anurag Srivastava et al (14) in their study found risk of malnutrition was significantly higher in children of illiterate mothers.

Conclusion

A total of 150 children from pre-school participated in the study. Male children were more (59.3%) than female children (40.6%). The prevalence of underweight was (62%), overweight was (8.6%) and obesity was (4%). prevalence of stunted height was found among (42.66%). In the present (7.33%) children were suffering from vitamin 'A' deficiency, (26.66%) were suffering from vitamin 'B' deficiency, (14.66%) were suffering vitamin 'C' deficiency, vitamin 'D' deficiency was found in (14%) and (37.33%) were found to be anemia.

The prevalence of underweight, stunted height, prevalence of vitamin 'A' deficiency, vitamin 'B' deficiency and anemia was found to be significantly higher in children of illiterate parents and similarly in unskilled parents and unemployed mothers.

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DEMOCRATIC SUGGESTIONS ON CONTEMPT OF COURT LAW

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Declaration

The Declaration of the author for publication of Research Paper in The Indian Journal of Research Anvikshiki ISSN 0973-9777 Bi-monthly International Journal of all Research: I, *Bibha Tripathi* the author of the research paper entitled DEMOCRATIC SUGGESTIONS ON CONTEMPT OF COURT LAW declare that, I take the responsibility of the content and material of my paper as I myself have written it and also have read the manuscript of my paper carefully. Also, I hereby give my consent to publish my paper in Anvikshiki journal, This research paper is my original work and no part of it or its similar version is published or has been sent for publication anywhere else. I authorise the Editorial Board of the Journal to modify and edit the manuscript. I also give my consent to the Editor of Anvikshiki Journal to own the copyright of my research paper.

The examination of what he has done, the analysis of his reasoning, the weighing of his results, the discussions of his conduct are essential to the formation of the opinion which, in a democratic state, ultimately determines the trend of legislations ... without scrutiny of this kind, the dangers of Judicial conservatism, would be immeasurable.¹

Indian democracy is basically liberal democracy containing the features of a Republican democracy. The democratic component signifies people's rule, participation and representative institutions. For the existence of democracy a balance of power between the state and civil society is required. When social groups in civil society are unified and have the power to protect their democratic rights against the state, it can be said that democracy exists. For a living and vibrant democracy a truly democratic rule of law is required. Under Rule of Law, laws should express the common will of the people, not the whims of kings, dictators or self-righteous political institutions.

An independent judiciary is the other requirement of democracy. The independence implies that judges cannot make decisions based on personal preferences rather, they must be free to make lawful decisions. Judges should promote democracy by explicit consideration of the practical consequences of their decisions. In a contempt procedure, the concept of authoritarian judiciary is being observed in contrast to truly democratic principles and elements. A mature democracy is one that is open to creative and critical ideas.

On the question of reconciliation of freedom of speech and contempt of court it could be said that in a democracy the people are supreme, the reconciliation can only be effected by treating the right of free speech and expression of the citizens to be primary and the power of contempt to be subordinate. And the test to determine whether an act amounts to contempt of court or not should be: Whether it makes the functioning of the judges impossible or extremely difficult? If it does not then it would not amount to contempt of court, even if criticism is harsh.

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Against this background it may be submitted that attempt should be made to preserve participation and accountability the two core features of good governance wherein people's human rights and fundamental freedoms are respected and people could hold decision makers accountable and people are free from discrimination based on race, ethnicity, class and gender.

The experience of two major legal systems i.e., common and the civil law shows that under common law the contempt of court is felt as a necessity for the working of a system of administration of justice. The other legal system of equal significance for example, the civil law system operates without a general concept of contempt - the concept is simply unknown. The concept of contempt of court which is rooted in totalitarianism has seen a fundamental shift in the era of expansion of human rights. The Contempt of Court Act, 1981 of England has gone a long way towards bringing the English law in tune with European Convention on Human Rights. The act is undoubtedly a liberalizing measure in many respects. However, it also leaves untouched, several areas of uncertainty in the law of contempt. Moreover, it should be remembered that liberalising the letter of the law does not necessarily involve the liberalisation of the practice of the law. The common law courts have given due importance to apologies but no such importance is attributed to apologies in equivalent proceedings in the French law. It otherwise controls the arbitrariness while awarding punishment.

The American law has opted for having other disciplinary and punitive sanctions equally effective, yet better procedurally dedicated to an ordered liberty. Here so near as to obstruct means actually to obstruct and not merely near enough to threaten a possible obstruction, and the word misbehaviour, means something more than adverse comment or disrespect. Australian experience is also helpful in the sense that court must be satisfied beyond a reasonable doubt that the public interest in freedom of speech outweighs the public interest in the administration of justice. Australian judiciary plays an important role in preserving freedom and the rule of law. In general, that role is well recognized by governments and among the wider community. Media criticism is essential as a means of encouraging improvements in the administration of justice for which the courts and judicial officers strive. Tolerance of (but not silence in the face of) media excesses is the price that has to be paid to safeguard the right to make legitimate criticisms of our public institutions. The judicial system is robust enough to survive media excesses and to continue to ensure that we enjoy the benefits of living under the rule of law.

The Canadian Bill C-19 containing the provision that the contemner must be tried by a judge other than the judge who cites him and the contempt hearing must be conducted in a manner consistent with his right to be presumed innocent and to make full answer and defence to the charge, could be of considerable help for the reform of the antiquated law of contempt in India.

In French Law, the representative of civil law system, offences are defined reasonably and precisely in the codes. This leaves no site for the court to lay down its own criteria. In France, courts are operating within a framework of rules which are under the control of the legislatures, not of court themselves. It expressly excludes purely "technical" commentaries. The French notion of 'outrage' seems to focus primarily on the direct impact of the words or acts of the accused on the judge rather than implied meaning of the word. The French juries are mixed one. They have nine lay members and three professional members that is, judges. A conviction requires the support of at least eight out of the 12 members.

In both, the civil and common law systems, judges have observed that criticism of judiciary or other outspoken comments should be dealt as occupational hazard. It has also been observed that a peculiar kind of tolerance is expected from a judge to enjoy the benefits and privileges by judges living and functioning under the rule of law.

Precisely, it has been a shared judicial and statutory conviction of other democratic legal institutions that contempt jurisdiction should never be used as a means to uphold the dignity of judges. The authority and reputation of courts are not so frail that their judgments need to be shielded from criticism.

The history of contempt law in India is quite revealing. In ancient times king was deemed to be the fountain of justice and courts or assemblies were protected from being scandalised. But during the medieval period there was no practice of scandalising the judges or the judiciary. During the British period the law relating to contempt of court was taken as a judicial extension of British imperialism. The trial of *Nand Kumar*² shows that under the totalitarian concept of British administration of justice the judiciary could go up to any extent for the sake of pleasing the executive. The *Young India case*³ shows how judges were manipulating the impact of sentence and in fact cunning political decisions were taken at the time of sentencing. The law of contempt was being used for the political purpose of defending the administration of justice and tended to make the courts ignore the responsibility of laying down clear norms as to limits of permissible criticism about the courts. From some decisions⁴, viz., B.G. Horniman, Debi Prasad, Sharma and others, it is apparent that courts were concerned with their overall prestige rather than setting patterns for the protection of the actual administration of justice. The adoption of the Constitution and the guarantee of the freedom of speech and expression did not make any considerable difference in the approach of the courts.

The present theory of “scandalising the court” has little sense and all that it amounts to is that it justifies wide range of powers for the judges to punish people for contempt of court. If any incident occurs outside the court, the judges should be open to public criticism and they may take recourse to the ordinary legal provisions such as defamation, if they have been “scalandalized”. It is against the spirit of democracy and republicanism that the judges outside the court or in relation to their conduct not connected with any judicial proceedings, should enjoy certain special immunity.

The development of the law of contempt in India reveals that inspite of all efforts and successive amendments still there are certain vulnerable points which could be used to suppress even the fair and reasonable critique of the judges and their performance.

In a constitutional democracy, a highly sensitive law which encroaches upon the citizens’ first freedom i.e., freedom of speech and expression, must be in accordance with the basic spirit of the constitution guaranteeing such right. It has also been established that where there is a conflict between the vice of the people and that of the legislature the former is to be preferred to the later. Because determination by the legislature of what constitutes a ‘reasonable restriction’ is not final or conclusive but is subject to supervision of the court.

It may also be suggested that the Indian approach to law of contempt has to be in consonance with the freedom of speech and expression enshrined in a Democratic Republican Constitution permitting criticism of important institutions including the judiciary. Unlike the English, Indians are not subjects of the king but citizens of a republic. Their orientation should be more akin to American jurisprudence. It must move away from old English decisions and decisions of British Indian days on law of contempt. The rule of law must keep pace with the rule of life. Its approach must be to keep up with the societal changes. So the Supreme Court and the High Courts, must vigilantly protect freedom of speech even against judicial umbrage.

With the paradigm shift in the concept of justice the emphasis should be on fundamental freedoms and human rights and also on right to criticise and render the judicial power more socially valid. Change through free speech is basic to Indian democracy and to prevent change through criticism is to petrify the organs of democratic governance. The judicial instrument is no exception. As judicial process is a decision making process and in democratic societies, it is the part of the political process, there should be free and critical discourse about judicial policy and judicial procedures.

Though it is necessary to protect the judicial process and institutions from scandalisation or contumacious violation yet this must be according to democratic principles, not authoritarian hubris, lest the citizens’ basic rights be destroyed by a judge’s wrath. From the analytical and critical perspective some important conclusions emerge:

1. The criteria on which contempt proceedings should be initiated is not settled for certainty and in exercise of the inherent jurisdiction to punish a person for the contempt the court has jurisdiction to pass any order mentioned under sections 12 and 14 of the Contempt of Courts Act, 1971.⁵
2. The uncertain space for interpretation of any statute is fraught with the introduction of judges' subjectivism.
3. In determining criminal contempt, cases of various High Courts and Supreme Court show that the sweep of the contempt jurisdiction was alarmingly enlarged by the Supreme Court in *S.K. Sundaram case*⁶ wherein it was observed that even if an act is not criminal contempt for lack of "publication", such act may fall within the residuary category of the doing of 'any other act whatsoever'. This residuary category has made a very wide space for any individualized application of the judicial process.
4. Regarding intention, the decisions of Supreme Court are not uniform. In *M.R. Parashar and others v. Dr. Farooq Abdullah and others*⁷, the court says that the alleged statements must be proved beyond reasonable doubt. But in *Delhi Development Authority v. Skipper Construction and another*⁸, the Supreme court has held that in a case of criminal contempt, intention or motive is not the criteria. This uncertain and subjective judicial space requires some legislative guidelines.
5. On punishment and apology the case law suggests that the courts have not only been whimsical in the construction of the offence of criminal contempt but the punishment has also been highly subjective and unfoundational. In *Nagmani's case*⁹ the Patna High Court has accepted the unconditional apology given by a District Magistrate whereas in *Chinen Das and others*¹⁰ the apology tendered by the magistrate before the Karnataka High Courts was not accepted. On apology it was observed in *Hiren Bose case*¹¹ that an apology only minimises the gravity of the offence and does not wholly absolve the contemner of his guilt. In *Kuldip Rastogi case*¹² the court says that the apology could be oral and could be tendered at any stage, whereas in *Deg Raj Singh case*,¹³ the court says that apology should be voluntary, unconditional and indicative of remorse and contrition tendered at the earliest opportunity. In *Court of its own motion v. B.D. Kaushik*¹⁴, the majority comprising of 12 judges, declined to award the sentence whereas the minority comprising of 9 judges, opined that since the contemner had committed gross criminal contempt so they should be convicted and apology should not be accepted. The *S.K. Sundaram case*¹⁵ shows that the contempt power has been misused by the courts to go so far as to hold that no motive could be ascribed to judges or courts. If the court accepts the apology then also no one can predict the decision because in some cases the court only imposes fine whereas in other, neither imprisonment nor fine. In some cases, it appears that apology was considered sufficient while in some other cases, it did not. In such a situation the contemnners also do not show any sincerity regarding apology.
6. The analysis makes it very clear that the problem relating to contempt is mainly concerned with interpretation. The principles for the application of law of contempt hang into uncertainty. Committing the contemner to prison is always discretionary with the court.
7. The power of deciding whether a particular criticism of judges amounts to 'scandalising the court or lowering the authority of the court' is the very negation of the notion of justice in which no person can sit in judgment over his own cause.¹⁶

While analysing the judicial response regarding criminal contempt it has also been realised that the judicial determinations are often gendered. It seems that the courts in India have come forward with differential treatment to men and women regarding the matter of contempt, as constructed by them. Some cases wherein men have been involved are juxtaposed with the cases where women have been involved are analysed. It would become clear that judiciary in India is still locked into a traditional social and cultural context wherein women cannot walk into the public domain while men can. To understand the process of construction of such a mindset, feminist approach to the role of women has been discussed. The survey of literature shows that virtually every society gives differential treatment to women and men so does the law in India even with respect to contempt of court. In this chapter, *Arundhati Roy's*¹⁷ conviction for contempt has been compared with *P.N. Duda v. P. Shivshanker's*¹⁸ case wherein the court said that the law minister's statement was permissible because "the criticism of the judicial system was made by the person who himself has been the judge of the High Court and was the Minister at the relevant time". Contrarily, in the Roy's case the court believed that she wanted to become a champion to the cause of the writers by asserting that persons like her can allege anything they desire and accuse any person or institution without any circumspection, limitation or restraint.

Arundhati Roy's conviction and punishment for contempt of court shows that despite its doctrinal activism on human rights the Supreme Court of India is still way behind the times in balancing freedom of speech and

contempt of court. If in *Shivshanker's* case the judge elicited greater tolerance of his views Arundhati Roy's altruistic intentions also deserved such tolerance. Moreover, the court was rather patriarchal in condescendingly referring to her as a 'woman' whom they treated leniently by giving on day's punishment. Instead of referring her as a woman the judges should have used the term either a citizen or a person. This tendency could be discerned through the analysis of some other cases also.¹⁹

The comparison made in the chapter leads to certain logical inferences:

- A person in power could level more critical allegations against the judiciary ;
- A contempt of court is a non contempt if committed by judge though in effect it might be more indignified and derogatory;
- A woman's behaviour would be judged from a different standard than a man in this context.

The court is one of the protagonists in the transformation process, when it flags, drags or retrogrades its functional floundering falls for criticism. Judges should accept the criticism and become accountable to their judgments. The contemporary debate that whether the values of judicial independence and accountability are compatible or whether they must be in state of tension, it was observed that judicial independence is not absolute independence, it is limited independence. It is not freedom from improper influence with respect to judicial decision making. The two values of independence and accountability should be perceived as complementary rather than antithetical. While discussing judicial accountability one thing becomes very clear that the confidence of common man in judiciary has been considerably shaken. A functional and transparent system for registering and evaluating complaints from the public forms a core element of judicial accountability. To this end, both the UN principles and Guidance Principles encourage countries to adopt appropriate, transparent and objective procedures for discipline. The All India Lawyers Union and other eminent authorities have demanded for setting up a National Judicial Commission by Constitutional Amendment. To this end the Constitution (Ninety-eight amendment) Bill, 2003 was introduced in Lok Sabha. It seeks to establish a National Judicial Commission under Article 147-A, Chapter IV-A. But due to serious flaws the bill was criticised very much and the committee on judicial accountability suggested for the constitution of a full time National Judicial Commission that will have its own investigative machinery and will be entrusted with inclusive powers to appoint judges and take disciplinary action against them including removal.

On the basis of the recommendations made in the 195th Report of the Law Commission of India on the Judges (Inquiry) Bill, 2005 and the bill suggested by the committee on judicial accountability, the Government of India presented a bill namely the Judges (Inquiry) Bill, 2006 on 12-12-2006 in Lok Sabha. Though the said bill is being perceived as a long awaited initiative to introduce some accountability for judges of the higher judiciary. But on examining its provisions in the light of past experience it could be seen that it is designed more to create an illusion of accountability, while in practice it will hardly change the existing position.

Thus, it is suggested that like United Kingdom, a distinction should be drawn between the personal accountability of individual judges and the accountability of courts as institutions. Like United Kingdom different levels of accountability should be identified relating to the 'probity', 'performance', 'process' and 'content' of the judicial function²⁰.

In regard to judicial accountability considerable help may be taken from the Swedish model of judicial accountability where judges are subject to criminal liability for the performance of their official responsibility. The Swedish model of accountability means External scrutiny of the performance of the court system by the Justice Ombudsman²¹.

The whole discussion leads to the conclusion that the contempt law places both judge and accused in an impossible position. The former is at once a combination of prosecutor, jury, and court, while the later is given no adequate opportunity of self-defence. Thus it may be submitted that the law of contempt in its existing form is not conducive to democratic expectations of the people unless some structural changes are made in the law including its constitutional genesis. In this context following suggestions could make the law viable:

1. The present law of contempt is of a colonial vintage and so are our courts. Like American Courts, we also need restructuring the law to suit the democratic ethos of the Constitution²² and the values of free expression and other fundamental rights.
2. The power to punish for contempt must always be exercised cautiously, wisely and with circumspection. Frequent or indiscriminate use of this power in anger or irritation would not help to sustain the desired dignity of courts but may sometimes affect it adversely.
3. The offence of Contempt of Court should not be treated as a strict liability offence. The Courts should keep in mind the facts as well as the intention of the accused before awarding any sentence. Intention should be dealt with as an essential ingredient of the alleged contemptuous behaviour.
4. The person accused of contempt of court must be provided with 'due process' rights as granted to other persons.
5. The basic principle of natural justice, *nemo debet esse iudex in propria causa* i.e. no one should be the judge in his own cause, must be applied in contempt proceedings as well. A particular bench of the court that accuses a person of acting in contempt should not hear the contempt case and pronounce a verdict. The contempt cases should be dealt with by other judges.
6. If any allegation has been made with sufficient evidences a separate inquiry should be made to adjudge the truthfulness of the allegation rather than sending the matter to be tried by the same court.
7. The law should explicitly establish that the rules relating to contempt of court should not be interpreted inconsistently with the guarantee of freedom of expression and, in particular, measures which would lead to a disproportionate restriction on freedom of expression cannot be justified.
8. Cases of contempt of court should be tried by a larger bench to minimise subjectivism²³. It may be submitted here that French system may be seriously considered where juries are mixed one. They have nine lay members and three professional, that is, judges. A conviction requires the support of at least eight out of 12 members.
9. Though the courts have observed that the threat of immediate punishment is the most effective deterrent against misconduct, yet it is suggested that there must be gap of one week as a 'cooling-off period' after the final hearing and delivering the final judgment so that the heat, temper and anger may cool down.
10. Use of discretionary power should be determinate and principled.
11. Judicial decisions and process as well as the institutional role of the judiciary must be continuously under public gaze and subject to public audit.
12. Some institutional arrangements may be evolved to reinforce judicial ethics.
13. As a group of people, legally vested with the power to deprive a person of liberty, judges need to set an example of great restraint. If abuse of authority comes from the executive branch or anywhere else, people can turn to the judiciary to correct it. However, if the abuse emanates from the hands of the judge, people have nowhere else to turn. Consequently, judges must exercise such awesome power with the highest possible degree of civility. In view of the larger role (Judicial Activism) which the courts have assumed in our constitutional system, the traditional paradigm of contempt of court needs reconsideration.
14. To make the law of contempt more effective and certain the option of apology should be omitted. The offence should run in a manner wherein the offender, if found guilty beyond reasonable doubt would suffer punishment. There should not be any space of bargaining in the name of apology.
15. If there is an imputation of motive against a judge, it may be treated to be defamation, and its trial may be conducted in proper course by courts having jurisdiction in such cases.
16. In view of the above, necessary Amendments both in the Constitution of India and the Contempt of Court Act, 1971 must be on the agenda of the Parliament. The suggested amendments are as follows:

1. *Art. 19(2) of Constitution of India:* Nothing in sub-clause (a) of clause (1) shall affect the operation of any existing law, or prevent the state from making any law, in so far as such law imposes reasonable restrictions on the exercise of the right conferred by the said sub-clause in the interests of [the sovereignty and integrity of India], the security of the state, friendly relations with foreign states, public order, decency or morality or in relation to contempt of court, defamation or incitement to an offence.

Explanation: "Contempt of Court" means civil contempt or criminal contempt. "Civil contempt" means willful disobedience of court order.

"Criminal contempt" means obstruction of justice.

Provided that in matter of contempt anything done based on truth shall not be treated to be a contempt of court. (Emphasis added)

2. In the Contempt of Court Act, 1971 Sec. 2 'c' may read as follows;

Sec. 2(c) – “Criminal Contempt” means obstruction of justice which includes

- i) any act which is done knowingly¹ (Emphasis added) to interfere with the course of justice in particular legal proceedings, or
- ii) misbehaviour of any person in the presence of the court or so near thereto as to obstruct the administration of justice.

Sec. 13;

Contempt not punishable in certain cases – Notwithstanding anything contained in any law for the time being in force, no court shall impose a sentence under this Act for a contempt of court unless it is satisfied that the contempt is of such a nature that it knowingly obstructs the administration of justice.

Provided, that in matter of contempt anything done based on truth shall not be treated to be a contempt of court.

FOOTNOTES

¹HAROLD LASKI, “*Procedure for Constructive Contempt in England*”, Harv. L.Rev., Vol. 41, No. 8 (June 1928), 1031, at 1031-32

²BEVERIDGE, Trial of Nand Kumar, 209 (1886)

³AIR 1920 Bom 175, See also In Re: Narasimha Chintaman Kelkar, (1908) 33 Bom. 240.

⁴I.L.R. 1944 Bom. 333., AIR 1955 All. 1, AIR 1943 PC 202.

⁵Contempt of Courts Act, 1971; Sec 12(1) save as otherwise expressly provided in this Act or in any other law, a contempt of court may be punished with simple imprisonment for a term which may extend to six months, or with fine which may extend to two thousand rupees, or with both:

Provided that the accused may be discharged or the punishment awarded may be remitted on apology being made to the satisfaction of the court.

Explanation – An apology shall not be rejected merely on the ground that it is qualified or conditional if the accused makes it bonafide.

Section 14, Procedure where contempt is in the face of the Supreme Court or a High Court :

- (1) When it is alleged, or appears to the Supreme Court or the High Court upon its own view, that a person has been guilty of contempt committed in its presence or hearing, the court may cause such person to be detained in custody, and at any time before the rising of the court, on the same day, or as early as possible thereafter, shall :
- (d) make such order for the punishment or discharge of such person as may be just.
- (2) Notwithstanding anything contained in sub-section (1), where a person charged with contempt under that sub-section applies, whether orally or in writing, to have the charge against him tried by some Judge other than the Judge or Judges in whose presence or hearing the offence is alleged to have been committed, and the court is of the opinion that it is practicable to do so and that in the interests of proper administration of justice the application should be allowed, it shall cause the matter to be placed, together with a statement of the facts of the case, before the Chief Justice for such directions as he may think fit to issue, as respects the trial thereof.
- (3) ...
- (4) ... Pending the determination of the charge, the court may direct that a person charged with contempt under this sections shall be detained in such custody as it may specify.

⁶2001 Cri.L.J. 2932, SC.

⁷AIR 1984 SC 615..

⁸(1995) 3 SCC 507.

⁹AIR 1959 Patna 373.

¹⁰1997 Cri.L.J. 4249 (Karnataka).

¹¹AIR 1969 Calcutta 1.

¹²AIR 1979 Delhi 202.

¹³1983 Cri.L.J. 866 (Allahabad).

¹⁴1993 Cri.L.J. 336 (Delhi).

¹⁵2001 Cri.L.J. 2932, SC.

¹⁶1996 Cri.L.J. 1091 (Bombay)

¹⁷In Re: Arundhati Roy 2002(2) SCALE 538.

¹⁸1988 3 SCC 167.

¹⁹*Court on its own motion v. H.L. Sehga*, 1997 Cri.L.J. 1472 (Delhi). State of M.P. v. Virendra Singh Parihar 1999 Cri.L.J. 2438 (M.P.) Ila Vipin Pandya v. Smita Ambalal Patel; G. Krishnam Raju v. Smt. K.A. Parvathi and another 2001 Cri.L.J. 838 (Bombay), See also, Ila Vipin Pandya v. Smita Ambalal Patel, decided on 17/05/2007/, available at www.judis.nic.in/supremecourt/ The Supreme Court had endorsed completely the observation of High Court that it might be possible that she has lost her mental balance because of the said facts and as a consequence the imposition of exemplary costs was followed.

²⁰ANDREW LE SUEUR, “*Developing mechanisms for judicial accountability in the U.K.*”, Legal Studies 24(1-2) 73-98 March 2004. www.blackwell-synergy.com/doi/pdf/visited on 20-08-07

²¹STANLEY ANDERSON, “*Judicial Accountability: Scandinavia, California and the USA*”, AJCL, Vol. 28, 1980, 393 to 422 at 393-94, see also, Gareth Griffith, “Judicial Accountability”, NSW Parliamentary Literary Research Service, at 14-15, Available at www.Parliament.nsw.gov.au/gi/Librarypublicn.html/March 1998 visited on 10-08-2007.

²²V.R. KRISHNA IYER, CITED IN N. KRISHNAMURTHY, “*Contempt of Court*”, A.L.T. (Jour), 2000, 17, at 19.

²³*Contempt of Court Act, 1971*. Sec. 15: Cognizance of criminal contempt in other cases: (i) In the case of a criminal contempt, other than, a contempt referred to in Sec. 14, the Supreme Court or the High Court may take action on its own motion.

²⁴LINDA FUERST, “*Contempt of Court*”, Ottawa L.Rev., Vol. 2, 1984, 316, at 316.

NUTRITIONAL ASPECT OF THE PREVENTION AND TREATMENT OF OSTEOPOROSIS

DR.NILU KUMARI*

Declaration

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Abstract

Osteoporosis is a global health problem characterized by low bone mass and micro architectural deterioration of bone tissue with a consequent increase in bone fragility and susceptibility to fracture. Nutrition plays a critical role in reducing the risk of osteoporosis through its effect on all of these fragility factors especially on the development and maintenance of bone mass. An adequate Calcium, Vitamin 'D' and Protein intake resulted in reduced bone remodeling, better Calcium retention, reduced age – related bone loss and reduced fracture risk. Recent evidence indicate that a healthy dietary pattern including dairy product (mainly fat free), fruit and vegetable and adequate amount of meat, fish and poultry is positively related to bone health.

Patients at risk for Osteoporosis (eg. steroid use) are generally treated with Vitamin 'D' and Calcium supplements and often with bisphosphonates. Vitamin 'D' supplementation alone does not prevent fractures and always needs to be combined with Calcium; Calcium supplements come in two forms: Calcium Carbonate and Calcium citrate. Due to its lower cost, Calcium Carbonate is often the first choice; however it needs to be taken with food to maximize absorption, Calcium Citrate is more expensive, but it is better absorbed than Calcium Carbonate and can be taken without food.

Introduction

Osteoporosis is a disease of bones that leads to an increased risk of fracture. In osteoporosis the bone mineral density (BMD) is reduced, bone micro architecture is disrupted and the amount and variety of proteins in bone are altered. Osteoporosis is most common in women after menopause, when it is called postmenopausal osteoporosis, but may also develop in men and may occur in anyone in the presence of particular hormonal

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disorders and other chronic diseases or as a result of medication, specifically glucocorticoids. Osteoporosis is a complex heterogeneous disorder of unknown etiology, but many risk factors over a life time are thought to contribute to this condition, risk factors for osteoporosis include age, race, gender, body weight or size, family history, premature menopause, dietary factors limited exercise, use of cigarettes, excessive alcohol consumption and prolonged use of certain medications that adversely affect bone or calcium metabolism.

Objectives

The specific objectives of the study are as follow :

1. To assess the food habits and dietary pattern of the sample.
2. To assess Nutritional status of the sample.
3. To find one the main causes of Osteoporosis.
4. To study the sample of physical activity and life style pattern.
5. To work out alternative strategy for improving the nutritional attitude and practices.

Material and Methodology

The main objectives of the study were to examine the nutritional assessment and prevention of osteoporosis in adults. These methods are adopted:

1. Selection of the sample
2. Identification and specification of selected variables
3. Collection of data
4. Clinical observation
5. Diet survey

Results and Discussion

Osteoporosis can be prevented with lifestyle changes and sometime medication in people with osteoporosis. Lifestyle change includes exercise and preventing falls as well as reducing protein intake. Although women have almost twice the hip fracture rate as men. Practically everyone over 80 Yrs. of age can be said to be osteoporotic and at risk for a hip fracture.

T A B L E 1 *WHO Definitions of Osteopenia and Osteoporosis*

Osteopenia	1	– 2.5 S.D
Osteoporosis	➤	2.5 S.D

In the past the type of osteoporosis were distinguished by sex, the age at which fracture occur and the kinds of bone involved. But today osteoporosis should be considered a disease with a broad spectrum of variant forms of the disorder.

T A B L E 2 *Characteristic of Primary Osteoporosis – Types I and Types II*

Gender	Type I	Type II
Age /Period of life style	Female are in males Menopause (-50 Yrs.)	Female and Male Beyond 65 Yrs. of age
Bone tissue	Trabecular	Trabecular and Cortical
Fracture sites	Lumbar vertebrae	Hips and vertebrae
Etiology	Loss of estrogen or androgens	Aging

The prolonged use of certain medications that adversely affect bone or calcium metabolism.

T A B L E 3 *Common drugs that increase Calcium loss*

Phenyton	Lithium
----------	---------

Thyroid hormone
Methotrexali
Cyclosporine

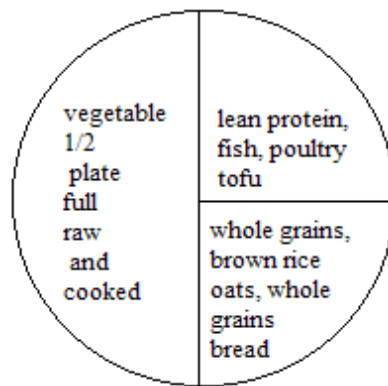
Almunium containg antacid
Heparin
Phenothiazine

Dietary treatment

A novel approach to the dietary treatment of patient recovering from hip fracture has been shows to be effective. These are lots of way to get plenty of calcium in our diet. Dairy products like yogurt curd cheese have plenty of calcium as well as protein.

Source of calcium

1. Fortified Juice, Cereal and Oat meal, Beans and Legume
2. Dark leafy green like Broccoli
3. Fish salmon and sardines with bone
4. Nuts- Certain nuts such as almond



Pre Seving in your Thali

Foods rich in calcium % daily value per 100 gm.

Grapes leaves	36
Lambs quarts	31
Mustard spinach	21
Turnip Green	19

Iso flavones improve or maintain BMD in pre- menopausal or post menopausal women when ingested soya protein. This soya drived molecule may have not only estrogen like effects but also antioxidant action.

Diet Chart for Osteoporosis Patient

Breakfast	Lunch	Tea	Dinner
Almond + Sprout	Veg. – soup	Ragi halwa	Tava Roti
Soya paratha	Brown rice	Green vegetable	Green vegetable
Mustard spinach	Pulse	Cutlet	Tea
Banana	Fish		Broccoli
Oil-low saturated	Curd Salad		Milk – 300 ml.
Tea – 1 cup			

This sample diet providing the following :

- ✦ Calcium – 122 mg.
- ✦ Calories – 2110 kcal.
- ✦ Protein – 84 gm.
- ✦ Fat – 54 gm.
- ✦ Carbohydrate – 326 a.
- ✦ Sodium -3130 mg.

Summary and Conclusion

The diagnosis of osteoporosis is generally based on assessment of BMD. The most popular method of measuring BMD is dual energy X- ray absorptiometry (DXA). DXA is considered the gold standard for the diagnosis of osteoporosis. Osteoporosis is diagnosed when the bone mineral density is less than or equal to 2.5 standard deviations below that of a young adult reference population. This is translated as a T – score.

- ✦ T- score – 1.0 or greater is “normal”
- ✦ T- score between – 1.0 and – 2.5 is “low bone mass” or osteopenia
- ✦ T- score – 2.5 or below is osteoporosis

So, it may be summarized that the good eating habits are directly related to the prevention of osteoporosis in both men and women. It is often thought that only women suffer from the disease but this is not true while women are more prone to develop osteoporosis, men also suffer from this preventable disease.

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