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## Papers

# E-COMMERCE AND ITS CONSIDERATIONS

Mohammad Sourizaei*

## Abstract

*The rapid and increasing growth of E-commerce in developed countries and the benefits resulted from it means that the developing countries should have a fundamental revision in their approaches and commercial policies. E-commerce is not an alternative, but it is an issue that make commercial world depressed in case it is paid attention to. In this article, e-commerce will be explicated as well as the factors causing success in e-commerce projects.*

*Keywords :* e-commerce, trust in e-commerce, morality in e-commerce, customer relationship management (CRM).

## Introduction

New developments in 12<sup>th</sup> century and the globalizing the markets, and consequently creating the new ways in commerce and marketing which is influenced by rapid and comprehensive developments of the science and technologies, make the economists, experts and scholars believe that something like an industrial revolution has been occurred.

Amongst this, e-commerce has created a new field for its rapidness, and potential capabilities, to the extent that lagging behind this evolution has no results but being depressed in global economy.

## E-Commerce Definition

E-commerce is defined as buying and selling through internet networks [1]. In e-commerce, the buying and selling of products and services is done through internet, especially in "global networks". This kind of commerce, as the most significant and precious applications of information and communication technologies, plays a great role in enhancing various countries towards networking economy.

European commission defined e-commerce in 1997 as follows:

E-commerce is based on the processing and transmitting electronic data, including text, voice and image. E-commerce consists of various activities as electronic exchanging of products and services, immediate delivery of digital material, electronic funds transfer, electronic transfer of funds, electronic bill of lading, commercial designs, shared designing and engineering sourcing, governmental purchases, direct networking, and services after selling [2].

*Department of Electronics, Young Researcher Club, Zabol Branch ,Islamic Azad University (Zabol) Iran.

### E-Commerce Models

This model consists of organization's exchange with customer (B2C), customer's exchange with organization (C2B), organization's exchange with another organization (B2B), and customer's exchange with another customer (C2C).

Rayport and Javersky recognized four different kinds of e-commerce as organization's exchange with customer (B2C), customer's exchange with organization (C2B), organization's exchange with another organization (B2B), and customer's exchange with another customer (C2C) regarding the first and last point of exchange [3].

B2C model: it includes selling organization's products and services presenters to buyers.

B2B model: the people involved in this contract and users of this commerce are companies and organization.

C2B model: it consists of people who are going to sell the products and services to companies and organizations through internet.

C2C model: in this model, someone sells his product to another person.

In B2C model, customers meet their needs through electronic b in buying from suppliers or intermediaries. In this kind of e-commerce, the consumers are usually involved in gathering data or buying products and services like book, instruments, computer software, plane tickets, etc [4].

In B2C models, customer's trust is one of the key factors and of main principles of succeeding in commerce. Orbon and colleagues have also indicated that customer makes a decision to buy electronically based on trust [5].

### Some significant pints in e-commerce

*Trust:* the issue of customer trust, as the fundamental factor for succeeding in e-commerce, has extensively been accepted, as distrust is considered as one of the main obstacles in e-commerce underdevelopment in different researches. Researchers are faced with some problems in applying this concept, and have some conflicts in presenting an absolute meaning. What is obvious is that trust is conceptualized in different forms based on different field of research though researchers [6].

*Ethics :* In English language, the term ethics is derived from the Greek form of Ethika or Ethikos, rooted from Ethos meaning conductivity and habit, and Morals is derived from a Latin word, Mores, meaning habit.

More extensive definition of business morals can be defined as follows:

The business morals are defined as applying the professional and organizational moral principles and values in commercial and business interaction [7].

The studies performed in the field of companies management and human's business activities indicate that moral principles play a role in managing companies from different aspects [8].

### Customer Relationship Management

In 1990s, transactions management in changed into relationship management in many organization's strategies. By relationship paradigm, it is all the oriented activities towards construction, expansion, establishment and relational interactions [9].

This paradigm is called customers relationship management system, which if is used appropriately, it can increase an organization's capabilities for achieving the final objective; that is customer maintenance, and therefore, a strategic benefit is achieved against the competitors [10].

Customer relationship management system can help organizations maximize their capabilities for interacting with their buyers. Not only this issue helps the qualities be improved, but the buyer's responses are precipitated [11].

### *Sufficient recognition of customer's behavior types*

The marketers and sellers should be more aware of their customer's types. For example, how should the products be sold to irritable and angry customers? How should behave with customers who have not much stability and easily changed from cold to warm mood during transaction? Not only should the seller have much patience, but he also needed to be aware of the selling techniques to these types of customers, and be aware that the personality's foundation of these people is fear. What had been effective for the seller is no more necessarily successful for enhancing the selling in the future [12].

### *Conclusion*

E-commerce is not an alternative, but it is the need of a developing society, and lagging behind made it depression in commercial world. But considering the above-mentioned materials are necessary for succeeding in this field. The mentioned points are the key factors in succeeding in e-commerce.

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# CRM IN INSURANCE INDUSTRY
# (CRM SOLUTION FOR INSURANCE)

Dr. Anand Deo Rai*

## Abstract

*"The current scenario in the insurance industry is a complex and competitive environment tinged with little stability. The major hassle the industry faces is obtaining clients. This is due to the fact that the big fish in the insurance industry dominate the sector. It has become increasingly difficult for this particular sector to gain profits while curtailing costs. Acquisitions, mergers, have all contributed to the difficulty insurance agents and other professionals from this industry face.*

*Long considered a job only restricted to insurance companies, selling insurance policies has now become an option for banks as well. This has resulted in a lot of increased as well as unwelcome competition. Customers tend to lose out as they are not buying from the right provider. In addition to this the Internet has increased the pressure for insurance companies in capturing the market. All this has succeeded in making the insurance world more complicated.*

*What is required is a comprehensive database of information about customers who hold your insurance policies. The answer? Choosing a customer centric strategy can go a long way in achieving this. CRM - Customer Relationship Management holds the key. CRM helps insurance companies to ensure that the customer is understood better.*
*Key words:* CRM,Insurance, operational CRM or analytical CRM

## Introduction

Today's competitive landscape requires robust customer relationship management (CRM) solutions for insurance organizations to stand out from the competition. Infor, a leading provider of CRM solutions for the *insurance industry,* has the tools that enable your organization to enhance the customer experience, streamline and integrate marketing campaigns, and provide ongoing dialog specific to the needs and desires of each customer or prospect.

Newell (2000)1 defines "CRM is on the identification and delivery of value to each individual customer". Galbreath and Rogers (1999)2 explain that CRM is about the management of technology, processes, information resources and people needed to create an environment that allows a business to take a 360-degree view of the customer.

*CRM for INSURANCE* is product is meant for every service oriented business to retain and extend the clientele base. Because of recent market trends, insurance and financial organizations are facing pressure from multiple directions. Convergence and globalization are causing increased competition  and product

*Lecturer, faculty of Commerce, Gagatpur College, Varanasi (U.P.) India.

commoditization while straining the resources of organizations seeking to consolidate their business. Customer demands for personalized service continue to increase in response to improved service in other industries. The economic downturn has reduced the value of investments and placed significant emphasis on profitability. Taken together, these forces are placing pressures on the industry to improve service while reducing costs and operational expenses. Insurance and financial organizations face these pressures even as continuing consolidation is making it difficult for them to get a single view of the customer and to manage business processes that cut across organizational, regional, and channel boundaries.

To address these challenges, *CRM forINSURANCE* offers the insurance agency's leading customer service application solution. By leveraging the capabilities of *CRM forINSURANCE* in key areas such as customer relationship management (CRM), business process workflow, and service analytics, insurance organizations are able to tie together disparate systems to provide the highest levels of service across lines of business and service channels while at the same time reducing the costs of serving customers.

With business analysis and experience, we understand your business challenges in customer retention and customize the CRM to suit your daily workflow and incubate a process in your system to deliver services on-time improving corporate performance

## *Current market scenario*

Insurance firms are tactically rolling out an application here and there rather than strategically implementing a complete CRM suite. In this, they are on the right track. "They (insurance firms) are taking baby steps, starting with operational CRM to increase sales force automation. Once they have a sufficiently large customer database, they use BI tools to mine data from various sources (such as contact centres and from banks with which they align) pushing the need for analytical CRM solutions," says Pranav Kumar, research director for Enterprise Application Software at Gartner Asia/Pacific.

CRM technologies such as sales force automation, contact centre segmentation and campaign management tools are maturing and finding wider adoption with large insurance companies. Kumar adds, "The banking, financial services and insurance (BFSI) sector and telecom will continue to drive the CRM market, but the uptake of CRM in the insurance vertical will climb steeply in 2004 and growth will be rapid and higher [than in other verticals]." The insurance vertical has crossed the threshold of IT and process maturity beyond which an investment in CRM investments starts yielding good returns. The need to integrate customer data from multiple channels and to increase sales force productivity (including that of agents) and running productive marketing campaigns will continue to drive demand for CRM software.

Spending on CRM is up , Insurance firms spend close to 12 percent of their IT budgets on CRM software and services. The cost includes operational CRM and spending on BI tools. If A spokesperson of an upcoming insurance firm adds, "Of our total IT budget, we are spending 14 percent on CRM applications." Industry pundits believe that insurance firms are looking for CRM initiatives with budgets ranging from Rs 50 lakh going right up to Rs 3 crore. The sector is busy compiling data on individuals, including their purchasing patterns and buying preferences of policies, pension plans and the like. In many cases, policy renewal marketing to existing customers remains an unsophisticated exercise, often amounting to little more than a request to renew, with no attempt at putting a value proposition before the customer. With a little help from CRM software, insurance firms can sell multiple insurance policies and pension plans to the same customer.

The opportunity is huge , Within the financial services sector, IT investment in insurance is expected to grow the fastest with a CAGR of 35 percent in the five-year forecast period (2001-02 to 2004-05). [Source: IDC India] Other sub-verticals of the financial services sector are expected to grow at a CAGR ranging from 21 to 25 percent. Much of this spending will be on CRM applications and integrating multiple delivery channels. IDC says that new delivery channels are evolving as the insurance market expands.

According to a report from Indian Infoline (January 2004), India has the highest number of life insurance policies in force in the world. The industry is pegged at Rs 400 billion in India. Gross premium collections stand at 2 percent of the GDP and this has been growing by 15 to 20 percent per year from the Life Insurance Corporation of India (LIC) and other government-owned insurers. Privatisation has led to new players entering this market and it is expected to grow at a rapid pace. George Varghese, head-Marketing, SAS says, "More than three-fourths of India's insurable population has no life insurance, pension cover and post-retirement protection cover." A substantial part of the insurance market—the portion dealing in pension plans and insurance as an investment option—is protected by a tariff and administered price regime. Competition in pricing is yet to emerge. Once that happens, as with all dynamic customer-oriented service industries such as banking and telecom, the race to gain and retain customer mind share will be on.

Business drivers for CRM, Margins are under pressure: A couple of years ago, LIC dominated the insurance market with the help of its sales force and channels and margins were reasonably high. Today, there are close to 20 companies offering both life and general insurance products. All of them have equally strong international and local partners; all are focusing upon similar geographies and target audiences. The new firms selling life insurance and non-life insurance [pensions, insurance as saving, etc] have failed to emulate the LIC model because margins are getting squeezed. There are several pain areas that new insurance firms face—acquiring new customers, retaining them, cross-selling products and controlling rising costs while providing comprehensive support.

Insurers have added a plethora of products and services to their kitty. These range from insurance as an investment option to pension plans. They target the younger generation in the 20 to 30 years age group. "The convergence of four factors—protection, saving (investment option), loans and pension—have compelled insurance companies to align with banks in reaching out to a larger audience," says Tikoo. This trend has led to another—insurance companies are joining hands with banks by becoming channel partners for insurance. Tata AIG has a marketing alliance with HSBC, Birla Sun Life has one with Citibank and IDBI and LIC ally with Corporation Bank, while Kotak Life Insurance has an arrangement with Kotak Bank. This strategy helps insurance firms increase their footprint to cover a larger part of the customer base in the 20-30 years demographic. CRM helps connect a bank's high net worth customers with insurance firms.

Customer expectations are rising: Customers, faced with a dizzying array of insurance products expect customised offerings, value, ease of access, and personalisation from insurers. Today, customers are expecting individual attention, responsiveness, customisation and access. At the same time, they don't want to pay a premium for these services. High customer expectations and lower exit barriers could lead to increased customer attrition.

### *Where to begin—operational CRM or analytical CRM?*

The choice between operational and analytical CRM as a starting point depends upon the insurer's needs. Gartner says that insurance companies with multiple financial products and a big customer base, such as integrated insurance solution providers, will leverage their customer base to cross- and up-sell different financial products, including insurance. Such providers will benefit from adopting analytical CRM. Market segmentation, campaign management and data mining applications will benefit them in many ways.

Call centre text mining: This tool can help improve the customer experience by resolving complaints rapidly. Insurers are using these tools to mine text from call centre transcripts to identify issues faced by customers. Text mining tools also help detect and capture other useful pieces of information around a customer's life stage, financial needs and product interests. These can be used to generate leads and trigger cross-selling. However, to be fully effective, customer service representatives must be trained to probe for information that will help in

cross-selling during the text mining phase. Text mining tools are leading-edge today, but are predicted to take off quickly.

Event-triggering and profiling: "Insurers can use event triggers to generate leads that can be acted upon quickly, usually within 24 hours," says Tikoo. Event-triggering tools monitor incoming transaction and contact data in near-real-time to recognise changes in a customer's behaviour or profile to trigger actions or alerts.

Lead management gets sophisticated: Often the ability of an insurer to generate leads by means of event-triggering, re-engineered touch points and cross line-of-business referral can outstrip their ability to manage said leads. In such a situation, though the number of leads generated rises, the conversion rate does not. It may even drop. CRM can help provide sales representatives with a mechanism to prioritise and manage leads.

Pure insurance providers who do not have a large customer base will derive the maximum value from operational improvements, especially in integrating customer information from multiple channels and sales force automation.

Not all CRM deployments will involve packaged software: Kumar says, "Indian organisations in other verticals have used 'bespoke CRM' solutions and some insurance vendors will do likewise."

Most insurers will look to empower their agents by deploying partner-facing applications. Apart from making agents more productive, it will let insurers keep in touch with customers, otherwise difficult in a primarily channel-driven business.

### *Why Opt for CRM Insurance Software?*

Insurance CRM decreases the time required to make product changes :

♦ A holistic integrated customer view
♦ Targeted marketing
♦ Customer retention
♦ Increased growth
♦ Increased policy sales
♦ Increased insurance market share
♦ CRM Insurance integrates marketing with other operations
♦ Efficient distribution channels are secured
♦ CRM provides the chance to reduce operating expenses
♦ It provides for more affective and efficient communication
♦ It improves the response time
♦ It increases customers satisfaction
♦ Insurance application queries/ claim status queries can be answered sooner
♦ It reduces the time that is normally taken for printing
♦ Policy mailing time is reduced
♦ It decreases overall costs
♦ Aids the call centre activities
♦ Insurance CRM guarantees lead management

### *Insurance CRM Gains*

Since most insurance companies are not adequately equipped to help their agents deal with customer centered problems CRM insurance enables insurance organizations to survive in a tough economic climate by using the data the insurance company has on the existing customers and then use it to increase the level of profitability. It manages to enhance your customer relationships based on customer's unique requirements.

A wealth of customer data is available but insurance companies do not have it readily assessable nor is it coherent. CRM insurance software creates a holistic view of the customer which helps eliminate customer

irritation experienced due to this, when they need to identify themselves repeatedly. Insurance CRM assists Customer Service Representatives when they are not able to properly access customer data. Having ample customer information on hand enables a CSR to be more confident of dealing with the client. It removes the chance of errors.

CRM enables customers themselves to do research on products, have answers to their questions etc. In addition to this policyholders or beneficiaries can check their claim status, change their account information, submit complaints etc. Insurers find that CRM is assisting them in their marketing efforts as well through a comprehensive understanding of the client base. CRM aids the insurance companies by ensuring that campaigns are more affective.

## *Conclusion*
### *CRM Insurance Implementation - Getting it Right*

Before embarking on a CRM implementation insurers need to:

1. Understand prospective policy holder requirements
2. Understand what products and services will retain them and increase profitability

It is imperative that the objective behind the implementation is clearly spelt out and understood. Without this it is almost impossible to proceed further. Clarity of objectives both CRM and general organizational goals is mandatory for Insurance CRM success. It is only against this that the actual results are marked. Goals although varying from company to company should be realistic and benefit the firm in the log run. Establishment of these goals has to be done after excessive scrutiny of company requirements. The more clearly defined objectives are the more chance your CRM implementation has of succeeding.

Organizations need to understand that the insurance CRM implementation is not merely about technology. CRM encompasses far more than mere technology and transcends to the customer as well. Organizations need to assimilate the fact that it is a combination of people, processes and technology. Obliterating this fact will surely hamper the process.

Making the customer the focal point and understanding that it is about meeting their needs will go a long way in ensuring success.

It is imperative that the entire organization realizes the importance of the implantation and endorse it. It requires approval not only from top management but individual employees as well need to give their support Staff need to accept the fact that this will do them good and willingly give off their best customer support effort.

Implementing in phases is always easier and far less time consuming as well as being cost advantageous. There are always added advantageous when the implementation is done in stages rather than as a one time plan. It facilitates the easy involvement of resources when done on a short term basis, and makes easy the constant monitoring of results so that corrective measures can be taken.

Adequate metrics need to be established if the organization wants to succeed at its CRM insurance implementation. Without this there will be no benchmark against which performance can be measured. It is imperative to train staff adequately in order to ensure that they are equipped to deal with the CRM implementation. It is essential to have productive staff in order to better customer service. Inexperienced staff will undoubtedly give wrong responses to questions and yield wrong customer service. It is important to see that staff maintains proper customer service. Training staff is thus essential.

CRM manages to put the insurance company in a position where it is able to let staff know which customers are likely to leave and move to competitors. This helps staff take the required steps to stop this from happening and prevents the loss of valuable policy holders.

Right now insurers can achieve excellent policy administration; good billing systems etc but fall short on the customer front. However this alone is insufficient to survive on. Insurers have now realized that CRM is essential if they want to deliver high quality services since it satisfies current customers and gains new ones. This is because policies get sold only if relationships are built. CRM solves these problems with its user-friendly, web-based CRM tools that increase sales opportunities

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# PROSPECTS OF E COMMERCE IN INDIA

Piyush  Srivastava*

In the current era, the business world is marked by drastic changes due to the continuous innovation in Computer and Communication Technologies and the ease of using them. The technology has led to more productivity, cost reduction, security of online monetary transactions and the luxury of purchasing anything in the e-market. E-commerce is a modern business methodology that addresses the needs of organizations, merchants and consumers to cut costs while improving and the quality of goods and services and increases the speed of service delivery. E Commerce is the use of Internet and other networking technologies for conducting an online business. It not only involves buying and selling online but also involves activities like promotion of product/ services on the web, invoicing, integrating invoice and payments from the customers, securing transaction and handling customer queries online. E Commerce is changing the shape of the market.

From a business point of view, e-commerce is not limited to the purchase of a product. It includes, besides e-mail and other communication platforms, all information or services that a company may offer to its customers over network, from pre-purchase information to after-sale service and support. There are essentially two major uses of e-commerce. The first is to use it to reduce transaction costs by increasing efficiency in the use of both time and procedures, and thus lowering costs. The other is to use it both as a marketing tool to increase sales (and customer services) as well as to create new business through it—for example, Information Technology (IT) enabled business, call-centers, software and maintenance services, etc. as well as 'digital commerce'. It is thus a tool for both existing businesses as well as an opportunity for new business, both for existing companies as well as for new entrants.

Based on the type of applications; EC can be classified into three categories;

1. *Inter-organizational (B2B) :* in this business, government and other organizations depend upon Information and Communication Technology as a fast, an economical and a reliable way to conduct a transaction.
2. *Intra-organizational (within business) :* in this the company uses the Information and Communication Technology as a medium for dispersing information about their clients and competitors, within the organization.
3. *Business to Customer (B2C) :* in this the customers learns about the product electronically, purchases the product electronically using secure payment systems and have them shipped.

*Research Scholar , Veer Bahadur Singh Purvaanchal University, Jaunpur (U.P.) India.

## *Growth of E Commerce in India*

During the year 2000-2001 two separate reports on ecommerce were made. One was made by National Committee on Ecommerce set up by the Confederation of Indian Industries (CII), while the other was commissioned by the NASSCOM and prepared by the Boston Consulting Group (BCG). Both the reports were optimistic about the growth of e commerce in India. The Confederation of Indian Industry (CII) report estimated the volume of e-commerce to grow to Rs 500 billion (US$ 10.6 billion) in the year 2003. The *NASSCOM-BCG Report*, estimated total volume of ecommerce will be Rs 1,950 billion (US$ 41.5 billion).for the same year.

Today E-commerce is a byword in Indian society and it has become an integral part of our daily life. There are websites providing any number of goods and services. Then there are those, which provide a specific product along with its allied services. The largest player in e-commerce today is the Indian Railway Catering and Tourism Corporation (IRCTC), a public sector undertaking fully owned by the Ministry of Railways. Its online ticket booking facility is a mega hit with passengers, even with those who do not have Internet connections at home. For this segment, or those who do not have access to credit cards or online bank accounts, IRCTC has appointed agents across the country to facilitate online bookings. E Commerce transaction of the type B2C domain is on an upswing in India. Businesses and consumers realize the benefit of online transaction. The penetration of Information and Communication Technology into the masses is fuelling the growth of online services. The broad band penetration into the urban and rural as well as urban areas is boosting E Commerce. E-Marketer forecasts that online sales will more than double by reaching $168.7 billion in 2011. Market share is moving toward Australia, India and China.

## *Facilitators of Ecommerce*

The E Commerce is being boosted by several factors. Some of the major factors are:

1. *Advancement of ICT  :* The decreasing cost of the computer sets and penetration of Internet services has acted a facilitator for the advancement of ICT. The comfort of using internet from the mobile phones has boosted ecommerce.
2. *Online Banking :* The facility of accessing the bank account through internet has given rise to e commerce. The secure on line transaction is has now become a major way of online monitory transaction, which has boosted e commerce.
3. *Credit / Debit Cards :* The banks have provided a very important instrument in the shape of credit / debit cards. This has armed the consumer to purchase any item from the internet and make an online secure transaction.
4. *Trust of the stakeholders :*  One of the major facilitator of e commerce is the trust of the stakeholders in the technology and safe monetary transactions. This has boosted e commerce immensely. The seller has now access to the world wide market to sell his product, whereas, the buyer has the convenience of purchasing the product while sitting in the luxury of its home.

## *Impact of I.T. on Business Marketing Environment*

Information technology has created a new impact on the industry, trade and business. It has undoubtedly become an important ingredient for any organization set up, and achievement of organizational goal and objectives, due to the improved quality decisions influenced by the information technology. Online businesses are changing the way industries used to function and are taking advantage of modern technologies. The Internet and technologies have helped companies to compete in new ways and have new types of business opportunities. The

competitiveness has enhanced due to reduction of operational management time. The Internet, E-commerce and E-business have changed the look of the organization

## *Future of E Commerce in India*

The Indian E Commerce space is observing a continuous growth of retailers and buyers. India's fame in the digital world is on account of its software exports and its software professionals. In the last few years there has been a distinct shift in the Indian IT world—both external and internal—from software towards electronic commerce. E-commerce for India primarily encompasses three areas.Software exports (shopping to e-commerce services), Web-enabled services (transcription services to call centres), e-business and e-trade (dot.coms, portals, services, and old and new economy global supply chains). India has emerged as a big software exporter. The highly skilled manpower has been attracting the major countries to prefer India as a software development destination. This has led to the emergence of a great number of call centers, which is a major facilitator of e commerce.

E business and E trade is also growing rapidly with online travel industry being the largest contributor to the B2C E-Commerce Industry. The overwhelming response of the consumers towards this segment is triggered by the entry of low cost carriers. The industry saw an upsurge in the travel aggregators and tour operators, thereby bringing affordable travel at doorsteps of Indian travelers. The industry has witnessed an increase in the number of travelers as well as number of travels per traveler.

The major challenge for E Commerce in India is the huge difference between rural and urban consumers. India is an agriculture based country. 70% of population lives in rural areas. The rural Indian consumer is economically, socially and psycho graphically very different from his urban counterpart. Rural spending an demand is dependant upon good monsoon, which results in disposable income that is spent on medicines, fertilizers and interest repayment. In this background the companies will have to customize the product specifically for the Indian market.

Another major challenge before the technologists is poor connectivity with more than 25 thousands villages without the power connections. Lack of awareness which can also be attributed to low literacy rate is another cause of worry for the growth of E commerce.

But, in spite of these odds the unlimited opportunities are lying ahead for the Indian organization like Sanjeev Bhikhchandani has shown with its naukri.com success and other related e commerce activities.

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# MICRO INSURANCE IN INDIA
# (INSURANCE FOR THOSE WHO NEED IT MOST)

Dr. Anand Deo Rai*

## Abstract

*"The study estimates a) Understanding the need of insurance who need it most (poor) b) The risk associated with poor while insuring, c) Methods to provide micro insurance to the weaker section of the society. d) Marketing of Micro insurance. etc. This study is motivated by the firm belief that there is a need to provide, reorient, re-energize, and reactivate insurance industry to provide insurance to the people who need it most."*
*Key words:* Micro insurance, Microfinance, NGO, Affordability, Willingness, Viability

## Introduction

The past decade has seen the growth of Micro Insurance in many different countries. In India, too, several people's organizations and NGOs have been experimenting with Micro Insurance. While the long-term viability of these efforts is yet to be established, what is increasingly clear is that the poor are insurable. Just as thirty years ago, in the early years of the microfinance movement, the poor, and especially. Women, had to prove that they are creditworthy and 'bankable', they have had to show that they are not to be dismissed as 'bad risk'.

The poor face multiple risks—or perils, if we use appropriate insurance terminology. Our experience shows that the major insurable perils faced are:

- sickness
- death
- accidents
- asset loss—especially loss of animals, house, tools of employment and of standing crops.Of all of these, coverage for sickness is the main priority, as it leads to large expenditures, loss of Daily income and ultimately sale of assets to meet this crisis

## Institutional arrangements

Currently there are three main methods of reaching the poor and providing Micro Insurance services in India:

1) Partner-agent model—here the insurance company bears the risks and the people's organization/NGO acts as an agent, collecting premium, linking with the insurance company and even processing and servicing claims.
2) Provider model—here a hospital run by an NGO develops and runs a Micro Insurance scheme, usually for health insurance.

*Lecturer, faculty of Commerce, Rajiv Gandhi South Campus Barkachha (B.H.U.) (U.P.) India.

3) Community-based health insurance: here a member-based organization manages a health insurance scheme and carries the risk but health care is provided by health care providers.

In other countries, Sri Lanka and Philippines to mention a few, people's organizations and NGOs register and start up their own Micro Insurance company or cooperative. They bear the risks themselves, but always reinsure with one of the large reinsurance global companies, like Swiss Re and Munich Re. For people's organizations and NGOs to have their own company, there have to be appropriate changes in the regulations, as we shall see later. Obviously there are pros and cons to the different models mentioned above. Our own experience points to the fact that when workers run and control their own organization, and are themselves the share-holders and managers, then they run their services in an appropriate and viable way. SEWA Bank is one such membership-based, workers' organization which is growing and in a sustainable manner. Having one's own organization can reduce the possibility of fraud and adverse selection—this has been the experience of organizations running their own Micro Insurance companies in other countries. Of course, risk management strategies like reinsurance and adhering to basic insurance principles for viability are essential.

### *Affordability and Willingness to Pay*

When insuring the poor, affordability is a real issue. At the same time, the sums insured (coverages) have to be of an order that prevent the downward slide into poverty and indebtedness. For example, at least Rs. 5,000 is the amount our members cite as their minimum sum insured required during hospitalization. Ten thousand rupees would be the ideal coverage. But these amounts would require premiums that are unaffordable at present, especially since members want and need other non-life and life coverage. Along with affordability,' willingness to pay' is an important issue to understand. The premium may be affordable, but a member may not be willing to pay out the amount because she/he is not convinced about the necessity of such a pay-out or does not find it useful. In a situation of competing demands on scarce resources, there may be other priorities. Or an insured person may say, as they often do: "Nothing has happened over the past few years since I've been insured. So I don't want to waste my money." Belief in insurance and trust in the institution are two other important factors. We have also seen many instances, when a woman does not have the money needed to pay out her premium. But she borrows from neighbours, family friends or even the money-lender to meet her premium payment, if she is convinced of her need for insurance. We have seen several women even pawning their gold jewellery to come up with timely premium amounts.

### *Marketing*

Marketing of Micro Insurance bears some similarity to marketing in the mainstream insurance industry, in that it has to be sold to customers. Micro Insurance policies have to be sold to poor people, as they are sold to people of other income brackets. What appears to work best is the faceto- face and house-to-house selling of Micro Insurance. It is also the most expensive marketing method, pushing up transactional costs considerably. Other ways of marketing Micro Insurance that we have used are:

- small and large meetings (sammelans)—these need to be held repeatedly
- gram sabhas or village-wide meetings
- linking with SHGs—livelihood-based groups, savings and credit groups and others to get a "chunk of insured" on the one hand, and lowering transactional costs on the other
- developing special premium payment plans—monthly savings towards annual premium, one-time lump-sum payment which is put in fixed deposit (and the interest accrued is used to pay the annual premium), loans for fixed deposit-linked insurance.
- linking with NGOs in other states
- linking with specific groups of workers—like members of a cooperative

*Viability*

Micro Insurance can be viable. However, there are very few examples world-wide of large and viable Micro Insurance programmes, especially those including health insurance. Also, most Micro Insurance programmes tend to focus on life insurance which is easier to administer and can be viable faster than health insurance can. The viability of life insurance is due to the nature of this product, and that there is less possibility of moral hazard and fraud. Health insurance which is dependent on many variables, and most importantly hospital care, is more volatile and prone to fraud and other adverse situations.

if Micro Insurance is to be viable, the following have to be tackled:

✱ Outreach has to be large;
✱ Transactional costs have to be under control;
✱ Renewal rate of insureds has to be around 75%;
✱ Costs of medical care have to be contained;
✱ Adverse selection has to be reduced.

Transactional costs—especially if one is to reach the poorest and in the most remote of villages—are high. But as mentioned above, these can be offset by increases in outreach and balancing out by obtaining "chunks" of insurance from groups in other areas. For the viability of health insurance, containing costs of medical care is essential. This can be done through developing tie-ups with providers (public, charitable trust and private hospitals) with a careful watch on quality. The latter includes ensuring that rational medicine is practiced, preferably according to fixed, globally-accepted protocols for various diseases.

*Data Base for Micro Insurance*

In order to develop Micro Insurance products, a proper data base is required. This is needed both to develop appropriate products for insured members and to ensure the right pricing of these products. At the level of a Micro Insurance programme, a computerized database helps to track each person, ensure her renewal and also to understand her insurance profile, case and claim history. A major obstacle to the developing of Micro Insurance is the lack of such a data base in most countries. Certainly in India this is true. Insurance companies are trying to build up their data bases so that proper actuarial calculations form the basis for pricing of products and overall development of the insurance business.

*Conclusio*

There has been much good economic work on risk and insurance, and it points the way to innovations that can provide better access for the poor. But constraints include more than the information asymmetries on which economists have focused most sharply. To be workable, solutions will have to address the very practical issues that have arisen repeatedly in discussions of micro insurance. The first is the need for reinsurance, the second is having data on which to base premiums, and the third is the ability to cut the costs of dealing with many small transactions. There is a potential role for public action with regard to the first two at least, with the first being most pressing. The more people that create insurance schemes, the thicker (and thus cheaper and more effective) will be the reinsurance market. But coordination failure may keep the market from getting that far. Public action to encourage reinsurers to develop products and protocols to deal with micro-products could be an important step toward expanding insurance access broadly.12 Collecting reliable data on health, demographic, and agricultural trends will also aid the development of a well-functioning market. The hope is that with those basic elements in place, innovations can be found to deal with both information asymmetries and transaction costs. The microfinance parallel offers cause for encouragement, but establishing widespread insurance will require more detailed regulatory architecture than the microfinance pioneers needed. Finding ways to cut costs will be best left to entrepreneurs, although there is scope for supporting pilot studies. More than anything else, though, it will be important to keep the clients' views in mind. And doing that may mean taking a broad view of what providing "insurance" entails. Much

vulnerability can be reduced through mechanisms that don't involve insurance *perse*. As with health insurance and rainfall insurance, both efficiency and equity may be enhanced by providing public education about the nature of risks, creating emergency.

The World Bank, especially it's International Finance Corporation, and the ILO are taking a lead on reinsurance. funds to help households falling behind in their premium payments, and combining forprofit insurance provision with subsidized provision for poorer populations. Being well-insured may also mean having a cushion of savings to fall back on. Researchers have showed that villagers in South India were mainly allaying risks through individual savings behavior (implemented by adjusting buffer stocks of grain). In Chinese studies, too, savings offered the main form of protection. In Bangladesh, Stuart Rutherford is piloting new savings products in Dhaka's slums, and is generating much interest. In Indonesia, savings facilities are in high demand from the poor (Robinson, 2001). Having savings allows households to manage their affairs more flexibly, and it cushions against losses that are fundamentally uninsurable. Economists have long argued that the poorer households are simply too close to subsistence levels to save much. That idea is right in principle, but in practice even households substantially below the poverty line are eager to stash away something for later–if given an appealing way to do so. Practitioners have worked hard, sometimes against the odds, to get micro-insurance efforts started. A micro-insurance revolution could be a major step toward improving the well-being of the world's poor, but, it is important to design products with a full picture of how the products will fit into clients' lives (and possibly affect non-clients too). In that light, we should also bear in mind that micro-saving can be a key part of a household's best insurance strategy. Although they lack convenient access to banks, poor women in Bangladesh that I interviewed in December 2002 confided that they routinely sew savings into their saris for safe-keeping; others give savings to neighbors to guard or stash coins and small bills in hiding places around the home. Promising pilot projects are developing new mechanisms to make such accumulation easier, but their impacts have not yet been evaluated.

The Micro Insurance organizations, for their part, argue that if this is lowered, viable organizations can be created over time. This has been the experience of several other countries, with different capital requirements .What is also being discussed is the possibility of the government matching the premium contributed by the poor, so that appropriate coverage can be made available. This has been done for years for the formal sector workers who constitute hardly 8% of the Indian workforce at present.

Some suggestions in this regard are as follows:

✱ Give the matching premium as a lump sum to people's organizations (unions, cooperatives, SHG federations) and NGOs, in order to ensure that they actually reach the poor. Systems will, of course, have to be developed to ensure proper audit and accountability.

✱ Develop an implementation mechanism that involves the above organizations, rather than subsidizing premiums through government departments and insurance companies which have limited outreach and services vis-a-vis the poor.

This note tries to present the "main features of the "state of the art", as we have understood it both from our own daily Micro Insurance practice and experiences, and those of others in India and abroad. It hopes to contributes towards an understanding of how we can support and assist the poor, and especially women, in their struggle against vulnerability, risk and povert

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# TODAY'S E-BANKING NEEDS: CUSTOMER RELATIONSHIP MANAGEMENT

MOHAMMAD  SOURIZAEI*

## Abstract

*The surprising development of information and communication technology has made significant changes to the current world, especially banking system. Service industries are evolving in the world today. Banking services have significantly changed under the information and communication technologies. Developing and spreading e-banking has been considered as an information and communication technologies application in banking and monetary markets, but this approach cannot be successfully achieved without considering customer relationship management. This point is going to be considered in this article, and in the end, some approaches will be recommended for being appropriately applied.*
*Keywords : e-banking, customer relationship management (CRM), information and communication technology.*

## Introduction

The world's current economy has been significantly influenced by information technology. Information technology makes creating new production approaches, new tools and various ways of communications, new products and services, and new forms of publicities [1]. The development of technologies, especially information technology and its being inclusive created extended changes in various facets of human's life. These technologies are increasingly and progressively developing and its one of the symbols of the current world, including e-banking or creating exchanges and trading of products and payment through telecommunication systems [2]. Today, people can perform their private tasks at home using a PC  and a modem, and this process facilitated doing business that it's leaded to increasing competition among various organizations and companies in different fields of services, production and commerce. Most industries have somehow been influenced by this promising technology [3]. But no industry as that of banking industry has been experienced the presence of e-commerce [4].

## Main concepts

*E-banking:* e-banking is a kind of banking services that was originally used in America in 1995, and then quickly was spread in developed countries and finally in developing countries [5]. Various definitions have been made regarding e-banking as follows:

*Department of Electronics, Young Researcher Club, Zabol Branch ,Islamic Azad University (Zabol) Iran.

→ Providing e-banking for customers through safe intermediate and without physical presence [6].
→ Customer's using of internet in order to organize, experiment and change their banking accounts or to finance in banks for giving operations and banking services [7].
→ Presenting direct banking services and operations to customers through mutual electronic communication channels [8].

## Customer Relationship Management

Some of the definitions regarding customer relationship management are as follows:

→ Customer relationship management means creating and maintaining personal relationship with useful customers through communication and information technology [9].
→ Customer relationship management, as a process, consists of supervising on customer, managing and evaluating data, and finally creating real benefits from extracted information in interaction with them [10]
→ Customer relationship management is a comprehensive strategy for business and marketing that incorporated the process's technologies and all business activities concerning customer [11].

## Expressing the issue

The organizations which compete for gaining the market's power are repeatedly seeking ways to outgo their competitors. A successful customer relationship management is one of the main competitive benefits that the organizations can be benefit from avoiding the transmission of customers to other organizations [12]. The more organizations maintain an effective relationship with their customers, the better opportunities they achieve for giving services to their customers. While organizations more or less have solved the issues related to one-dimensional operations through planning systems of organization's resources, have more focused on the improvements of one-dimensional operations in terms of the values they give to customers. Therefore, the banks can attract the attention of their customers through applying the ways of customer relationship management, and hence increase their validity and the bank's prestige.

## The aim and benefits of using CRM in e-banking

In its most basic meaning, the main aim of customer relationship management is understanding and having a better relationship with customers for increasing their faithfulness and benefits of company.

The aim of customer relationship management is not only increasing the customer's satisfaction, but express the strategic formation of the interaction between organization and their customers with the aim of maximizing customer's lifetime for organization. Customer relationship management is also capable of decreasing the distance between customer and organization and causes the organization's success through customer's faithfulness, superior services, better gathering data and organizational training [13].

## Some significant points in implementing CRM in e-banking

Of the main factors in lack of appropriate application of this design can be the weaknesses in organization's knowledge management capabilities. Because one of the key factors in success which most notions concerning customer relationship management is agreed upon is organization's knowledge management capabilities [14].

A successful customer relationship management is dependable on applying the effective information gained from customers into organization's knowledge from their customers [15]. Because the development of strategies, products and suitable services as well as choosing appropriate scattering channels and customer relationship depends on organization's knowledge of customers and the market's conditions [16]. The knowledge management capability, which is one of the two key factors in succeeding the customer relationship management projects

based on Chen and Chen's researches [17], is able to equip the organization to an powerful decision-making tools for their customers [18].

Of the key factors in succeeding customer relationship management projects is the cooperation of different persons with various organizational performances [19]. The experiments in the fields of selling and marketing are always emphasized on the necessity of the operational cooperation in organization for succeeding the customer relationship management projects. According to the researches, the implementing of customer relationship management project in organization trough a team of employed ones in various parts of organization is a key factor in achieving success [20].

After choosing the customers the bank is going to maintain a long time relationship with, and then the next stage is determining the ways to interaction with. The strategies for customer interaction include determining the processes of interaction with customers, communication centers, staff and distributing channels [16]. The aim of this strategy is to consider this significant process that when and how customers want to communicate with the bank. The entire customer's interaction must be appropriately cooperated with cycling duration and managed in terms of customer's features and preferences. The concerned bank should create a communication center, because it is easy to be managed by the bank and customers are able to have a relationship with the bank by spending less money. It is necessary that the sufficient increasing among various communication channels and their cooperation be considered.

Customers are always seeking to provide more faithful banking services by the bank. In addition, guaranteeing the personal and private information protection of the customers by the bank is so important. Because the lack of its accurate application will damage the bank's reputation and the customer's trust will be decreased.

## *Results and Discussion*

Based on what mentioned before, the following issues are recommended for appropriate application of CRM:

1. Devising a comprehensive program and an strategic management is necessary for timely beginning and ending of implementing the CRM project in banks. This process cause the team of project not to be marginalized and the substructures is more incorporated and additional costs be reduced in the future.
2. Banks must be more aware of their customer's personality traits. For example, how should the irritable and angered customers is dealt with? How should unstable and easily changing moods customers be behaved? The seller must be so patient in these circumstances. However, the banks should be equipped with identifying the customer's behaviors [21].
3. In order to the strategic and tactic mistakes be avoided (individual and procedural), it is necessary that controlling and supervising performances concerning the team members performance and the development of the stages in all the application stages be performed.
4. Considering the items of strategy application model of CRM (intellectual, social and information technology), the ways of their improvements will be identified by specifying the banks weak points concerning every item.
5. It is necessary that the various parts of the bank have a close interaction with each other in order to the CRM strategy be desirably applied and implemented.
6. Organizational structure, humanity factors and culture can influence the application of CRM strategy. The types of individuals and their motives can provide the required skills for supporting sustainable competitive benefits. Organizational cultures, including shared values, behavioral norms, symbols and symbolic activities, should be adapted with organizational structures and humanity factors.
7. Strategic application o CRM in banks have some benefits, including reducing the official costs, increasing the effectiveness of marketing competitions in electronic and traditional markets and increasing customer response.

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# GREEN MARKETING

Mr. Sandeep A. Mishra*

*Introduction*

Green marketing began in Europe in the early 1980s when certain products were found to be harmful to the earth's atmosphere. Consequently new types of products were created, called "green" products that would cause less damage to the environment. The movement quickly caught on in the United States and has been growing steadily ever since. *The development of ecologically safer products, recyclable and biodegradable packaging, energy-efficient operations, and better pollution controls are all aspects of green marketing.* Green marketing has produced advances such as packages using recycled paper, phosphate-free detergents, refill containers for cleaning products, and bottles using less plastic.

According to the American Marketing Association, green marketing is the marketing of products that are presumed to be environmentally safe. Thus green marketing incorporates a broad range of activities, including product modification, changes to the production process, packaging changes, as well as modifying advertising. Yet defining green marketing is not a simple task where several meanings intersect and contradict each other; an example of this will be the existence of varying social, environmental and retail definitions attached to this term. Other similar terms used are Environmental Marketing and Ecological Marketing. Thus "Green Marketing" refers to holistic marketing concept wherein the production, marketing, consumption and disposal of products and services happen in a manner that is less detrimental to the environment with growing awareness about the implications of global warming, non-biodegradable solid waste, harmful impact of pollutants etc., both marketers and consumers are becoming increasingly sensitive to the need for switch in to green products and services. While the shift to "green" may appear to be expensive in the short term, it will definitely prove to be indispensable and advantageous, cost-wise too, in the long run.

Environmentally-responsible or "green" marketing is a business practice that takes into account consumer concerns about promoting preservation and conservation of the natural environment. Green marketing campaigns highlight the superior environmental protection characteristics of a company's products and services, whether those benefits take the form of reduced waste in packaging, increased energy efficiency in product use, or decreased release of toxic emissions and other pollutants in production. Marketers have responded to growing consumer demand for environment-friendly products in several ways: "by promoting the environmental attributes of their products; by introducing new products; and by redesigning existing products all components of

*Asst. Professor, G.C.R.G Management College, LKO (U.P.) & Ph.D in Management Singhania University (Rajasthan) India.

environmental marketing." Indeed, marketing campaigns touting the environmental ethics of companies and the environmental advantages of their products have proliferated in recent years.

## *Why Green Marketing?*

The term 'green marketing' has been defined differently in different forums. A fairly comprehensive definition is provided below, "Green or environmental marketing consists of all activities designed to generate and facilitate any exchanges intended to satisfy human needs or wants, such that the satisfaction of those needs and wants occurs, with minimal detrimental impact on the natural environment." (Polonsky 1994).

The above definition, as its author points out, underscores the realization that the process of meeting human needs and wants is bound to harm the natural environment to a certain extent. It would thus be more apt to term green products, processes and systems as being less or more detrimental to the environment, rather than using the terms 'environmentally friendly' or 'environmentally safe'.

A commonly accepted view of green marketing is that of the advertising or promotion of a product as being more environmentally friendly. However, it must be mentioned that such claims have to be backed by actual environmentally positive initiatives to be included in the category of green marketing. In fact, a number of countries have introduced ecomark schemes to help firms authenticate their green claims. According to Capra (1983), traditional marketing theory has not taken into consideration the import of the ecological facets of the environment in which economic activity takes place. While substantial attention has been paid to social, cultural, political, and legal environments, the physical environment issues are often treated as a response to political or social pressures. Instead, the marketing environment should be envisaged as consisting of "layers of issues and interactions, with the physical environment as the foundation on which societies and economies are based" (Peattie and Charter 1992). Although many businesses may not consider environmental problems and issues to be of immediate relevance, but the truth is that business is very much dependent upon the physical environment in which it exist.

It is really scary to read these pieces of information as reported in the Times recently: "Air pollution damage to people, crops and wildlife in he US totals tens of billions of dollars each year". "More than 12 other studies in the US Brazil Europe , Mexico , South Korea and Taiwan have established links between air pollutants  and low birth weight premature birth still birth and infant death".

As resources are limited and human wants are unlimited, it is important for the marketers to utilize the resources efficiently without waste as well as to achieve the organization's objective. So green marketing is inevitable. There is growing interest among the consumers all over the world regarding protection of environment. Worldwide evidence indicates people are concerned about the environment and are changing their behavior. As a result of this, green marketing has emerged which speaks for growing market for sustainable and socially responsible products and services. Thus the growing awareness among the consumers all over the world regarding protection of the environment in which they live, People do want to bequeath a clean earth to their offspring. Various studies by environmentalists indicate that people are concerned about the environment and are changing their behavior pattern so as to be less hostile towards it. Now we see that most of the consumers, both individual and industrial, are becoming more concerned about environment-friendly products.  Most of them feel that environment-friendly products are safe to use. As a result, green marketing has emerged, which aims at marketing sustainable and socially-responsible products and services. Now is the era of recyclable, non-toxic and environment-friendly goods.  This has become the new mantra for marketers to satisfy the needs of consumers and earn better profits. Green marketing was given prominence in the late 1980s and 1990s after the proceedings of the first workshop on Ecological marketing held in Austin, Texas (US), in 1975. Several books on green marketing began to be published thereafter. According to the Joel makeover (a writer, speaker

and strategist on clean technology and green marketing), green marketing faces a lot of challenges because of lack of standards and public consensus to what constitutes "Green". The green marketing has evolved over a period of time. According to Peattie (2001), the evolution of green marketing has three phases. First phase was termed as "Ecological" green marketing, and during this period all marketing activities were concerned to help environment problems and provide remedies for environmental problems. Second phase was "Environmental" green marketing and the focus shifted on clean technology that involved designing of innovative new products. which take care of pollution and waste issues. Third phase was "Sustainable" green marketing. It came into prominence in the late 1990s and early 2000.

*Reactions to "Green Consumerism"*

A number of factors have caused business firms in some industries to incorporate an environmental ethic into their operations. The principal factor, of course, is the growing public awareness of the environmental degradation that has resulted as a consequence of the growth in population and natural resource consumption throughout the world during the last 50 years. The issue is particularly relevant in America, which accounts for fully one quarter of world consumption despite having only a small fraction of the world's population. This growing public awareness of environmental issues has brought with it a corresponding change in the buying decisions of a significant segment of American consumers. As it is observed, "many consumers, and not just the most environmentally conscious, are seeking ways to lessen the environmental impacts of their personal buying decisions through the purchase and use of products and services perceived to be environmentally preferable."

Businesses took heed of this growth in "green consumerism," and new marketing campaigns were devised to reflect this new strain of thought among consumers. Companies with product lines that were created in an environmentally friendly fashion (i.e., with recycled products, comparatively low pollutant emissions, and so on) quickly learned to shape their marketing message to highlight such efforts and to reach those

The phrase environmentally friendly is used to refer to goods, services and/or practices considered to inflict little harm on the environment. The phrase has been in common usage for at least 20 years and is often added to product advertising or packaging to promote a sale.

It also means "being friendly to the environment". For example, you can be environmentally friendly by recycling, or by being "green", as people call it. There are also many organisations that associate themselves with the term, such as Greenpeace.

In pest control, integrated pest management is regarded as more environmentally friendly than traditional pesticide use, as its goal is to reduce pesticide use to a minimum by using a variety of less impactive means, with pesticides only as the last resort. More recently, the development of biological pest control methods are an effort to go a further step to being environmentally friendly.

# BRAND DIFFERENTIATION ISSUES IN CLASSICAL AYURVEDIC MEDICINES : A STUDY OF ITS CONSUMER BEHAVIOUR PATTERN WITH SPECIAL REFERENCE TO THE VARANASI CITY

RAJ KUMAR SINGH*

## Abstract

*Ayurvedic Medicines are getting popular day by day and at the same time lot of manufacturers are joining the race. In such situation the Ayurvedic Classical Medicines which are generic in nature are facing a problem of Brand Distinction because of similar name .This study is meant for the analyzing and understanding the different issues and related Brand Differentiation Problems in the Classical Ayurvedic Medicines through study of its Consumer Behaviour Pattern with special reference to the Varanasi City.*

## Introduction

Ayurvedic medicines in India is becoming popular at a wide spread momentum and at present its market is around Rs. 60000 Million including Classical Ayurvedic Medicines, Patent and Proprietary Medicines , Herbal Extract and FMCG Products like Herbal Cosmetics. Out of this the Classical Ayurvedic Medicines are having the market of around Rs 6000 Million. Although the overall world herbal markets is over Rs 120000 Million. The Indian Herbal Export is yet to gain its genuine share being the motherland of the Ayurveda. The overall Ayurvedic Medicine is developing at a reasonable rate of 15 to 20 percent, however, the growth of Classical Ayurvedic Medicine is very slow i.e. less than 5%. The one of the basic challenge before the Classical Ayurvedic Medicine is the mushrooming of manufacturer in the organized and unorganized sector. This has created a problem of Brand Development and consequently the problem of Brand Recall. in the field of Classical Ayurvedic Medicines. In this study we shall examine the various dimensions of Brand Attributes and Consumer Behaviour with special reference to the Varanasi City.

## Objective of the Study

The objective of this study is to study the various factors effecting Brand Differentiation, Brand Identification and Brand Recall of Classical Ayurvedic Medicines.

*General Manager, Swasthya Vardhak Pharmacy (P) Ltd, Varanasi. (U.P.) India. e-Mail: singraaj@rediffmail.com

## *Classical (Shastrokta ) Ayurvedic Medicines*

Classical *(Shastrokta)* Ayurvedic Medicines are those Ayurvedic Medicines the manufacturing of which are based on the formulations given in the Classical Ayurvedic Texts like *Bhaishajya Ratnavali , Sharangdhar Samhita, Ras Tantra Sar, Ayurvedic Sar Sangrah, Bhava Prakash Nighantu, Yog Ratnakar, Charak Samhita* etc. The Ayurvedic Formulations which do not follow any Classical Ayurvedic Texts comes under the category of Patent & Proprietary *( Anubhut)* Medicines. The major category of Classical Ayurvedic Medicines may be classified under Asav – Arishta, Bhasma, Churna, Kwath, Ghrita, Tail, Lepa, Manjan, Malham, Ras, Rasayan, Guggulu, bati, Gutik, Kshar, Avaleha, Modak, Pak, Shuddha Dravaya, Gold, Silver and Pearl containing Medicines, Lauh, Mandoor and Parpati etc. These medicines are made by the ingredients with herbal mineral, metal and some animal origin ingredients in the given proportion as per formula mentioned in the Classical Ayurvedic Texts of Ayurveda.

## *Development of Brand in Classical ( Shastrokta) Ayurvedic Medicines*

In the ancient period of Vadic Ages the Classical ( Shastrokta) Ayurvedic Medicines were so intermingled with Individual branding of Ayurvedic Physicians ( Vaidyas) that no separate Brand Identity of Classical Ayurvedic Medicines were observed. The service user ( Patient) choice was restricted to only Physician and not the Ayurvedic Medicines given by them. Since the Ayurvedic Medicine Preparation was confined to the Ayurvedic Physician, the formulation was also tried to kept secret till now ( by some Ayurvedic Physicians) to check its commercial production. In the later phase the Ayurvedic Formulations were made basically as mentioned in different Ayurvedic Texts on Commercial level by old classical Ayurvedic Drug Manufacturing companies like Dabur, Baidyanath, Zandu, Gurukul Kangri, Unjha, Arya Vaidyashala and Swasthya Vardhak Pharmacy etc.

## *Challenge before the Brand Management of Classical Ayurvedic Medicine*

During the Brand Management of Classical Ayurvedic Medicine the basic challenge faced by the Manufacturing Companies is about the Generic Name of Ayurvedic Medicines like Ashokarishta, Dashmularishta, Trifala Churna. Such Brand Names are common and any Ayurvedic Medicine under the same like the mentioned above can make these Classical Ayurvedic Medicine under the same Brand name. In such situation it become a difficult task for a consumer to differentiate between the different companies manufacturing the same product under same Brand Name . This confusion may benefit some companies but at the same time harm the other company also because of this Brand Dilemma.

In this study we would make an effort to find out how a consumer behave towards selecting a specific Classical Ayurvedic Medicine Brand over other.

## *Researc Methodology*

(1) Period of Research   : Jan'2011 to April'2011
(2) Sample Size   : 100 Consumers of Ayurvedic Medicines
(3) Sampling Method   : Simple Random Sampling
(4) Sampling Area   : Varanasi City
(5) Research Instrument : Questionnaire

*Q.1* How you normally purchase a Classical Ayurvedic Medicine ?

  (A) Self Decision                 (B) On Advise of Medical Store
  (C) On Advise of Ayurvedic Physician     (D) On Advise of Friends/Relatives

*Data Finding and Interpretation :* 42% purchase the Classical Ayurvedic Medicines on advise of Friends/ Relatives, 24% On advise of Ayurvedic Physicians, 21% On Advise of Medical Store and 15% on Self Decision. It can be interpreted that still the major parts of purchase of Ayurvedic Medicines comes from the advise of Friends/Relatives which may be due to their experience or the advice of physician given to them.

*Q.2* How you normally differentiate a Classical Ayurvedic Medicine Brand of same product from different manufacturing company? Tick the relevant option.

(A) Mentioning of Company Name with the Brand Name

(B) Presentation of Product including Color Scheme, Design of label, Logo, Shape of Bottle and Cap

(C) As per suggestion of Medical Store

(D) As per suggestion of Physician

(E) On the basis of Advertisement

(F) Not clear ,as it create confusion

*Data Finding and Interpretation :* 47% differentiate while purchase Classical Ayurvedic Medicine by Presentation of Product including Colour Scheme, Design of Label, Logo , Shape of Bottle and cap etc. 32% on basis of Mentioning of Company Name with the Brand Name. 9% as per suggestion of Medical Store, 6% as per suggestion of Physician,4% on basis of Advertisement and 2% Not clear about their basis of purchase due to confusion on this issue. It interprets that Presentation of Product including Color Scheme, Design of label, Logo, Shape of Bottle and Cap plays a crucial role in Brand Differentiation supported with the Mentioning of Company Name with the Brand Name

*Q.3* How you normally ask about a Classical Ayurvedic Medicine from a Medical Store ?

(A) Put up the Prescription of Ayurvedic Physician before the Medical Store

(B) Ask for the specific Brand of Classical Ayurvedic Medicine

(C) Ask for the specific Brand of Classical Ayurvedic Medicine with its Company Name

(D) All of the above

*Data Finding and Interpretation :* 69% put up the prescription of Ayurvedic Physician before the Medical Store . 21% ask for the specific Brand of Classical Ayurvedic Medicine. 6% ask for the specific Brand of Classical Ayurvedic Medicine with its Company Name. 4% follow all of the above activities. It may be interpreted thet majority of Consumer on first stage rely on the Medical Store to honour the prescription .

*Q 4* Do you get advise from your Ayurvedic Physician that of which company / Shop the Classical Ayurvedic Medicine should be purchased

(A) Yes

(B) No

(C) Sometimes

(D) Depending upon the situation

*Data Finding and Interpretation :* 64% says Yes. 14% says No, 16% says Sometimes they are asked and 6% says it depends upon the situation. It interprets that the Ayurvedic Physicians are quite Brand conscious and they have their own Brand Choice.

*Q 5* Do you change the Brand of Classical Ayurvedic Medicine frequently ?

(A) Yes                                         (B) No

(C) Sometimes                                (D) Depending upon the situation

*Data Finding and Interpretation :* 14% says Yes. 64% says No, 16% says Sometimes they change and 6% says it depends upon the situation. It interprets that the Ayurvedic Medicines are having comparatively better Brand Loyalty as 64% stick to the Brand.

## Conclusion

From the above study it may be concluded that While purchasinf the Ayurvedic Medicine the consumer major dependency is on the suggestion got from their Friends and Relatives. They differentiate a specific Classical Ayurvedic medicine on the basis of Presentation of Product including Color Scheme, Design of label, Logo, Shape of Bottle and Cap, Mentioning of Company Name with the Brand Name. While purchasing they put up the Prescription of Ayurvedic Physician before the Medical Store. Majority of Consumer get advise from their Ayurvedic Physician that of which company / Shop the Classical Ayurvedic Medicine should be purchased. Ayurvedic Medicines consumers are having comparatively better Brand Loyalty to stick to the Brand.

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# ROLE OVERLOAD AND ROLE CONFLICT IN FEMALE EMPLOYEES : ANTECEDENTS AND CONSEQUENCES

Suneeta Yadav*

## Abstract

*During the last few decades, there have been many changes in women's status throughout the world. In particular, women in professional career are increasing and they made quite an astonishing advancement in every field of life. This is also true in context to women in India. Besides this advancement, an Indian employed woman has to perform many roles at a time. They have to fulfill the demands of the both worlds, the organization in general and the family in particular. Thereby, they suffer from the stresses arises due to role overload, whereas, role conflict arises due to work-family interface. These multiple role demands have negative consequences on women's mental and physical health. In the present study, an attempt has been made to find out the various antecedents, consequences of role overload, and role conflict among employed women.*

*Key Words:* Role Overload, Role Conflict, Antecedents, Consequences & Female Employees.

## Introduction

In the age of globalization, industrialization and modernization, women of this generation are facing more problems as compared to their earlier generations throughout the world. Women who are in employment have to work hard to keep a balance between work and home related responsibilities. Many women feel additional stress when they must decide, what they feel is best for their families or what is best for their career. They have always been responsible for variety of tasks, e.g. earning an income to support their family, managing household chores, providing care to the children, elderly parents or relatives and juggling the social roles of being a wife, mother and friend.

Role overload refers to an imbalance between the role demands placed on the individual and the resources at the person's disposal to meet those demands (French, & Caplan, 1973). Overloaded individuals must do more than they can do in the time available to them or require knowledge or skills that lie beyond their capabilities. There are several types of role overload. Quantitative overload (a large number of tasks in a given period of time) contrasts with qualitative overload (a demand to perform at a level exceeding the resources available to the individual). An objective load can be measured objectively (for example, in terms of time), whereas a subjective load is experienced, perceived, and reported by the individual (French, & Caplan, 1973).

Role overload term is also defined as having too many role demands and too little time to fulfill them (Baruch, Biener, & Barnett, 1985; Rapoport, & Rapoport, 1976). Mosby's medical dictionary (2009) define

*Research Scholar, Department of Psychology, Banaras Hindu University, Varanasi (U.P.) India.

role overload 'a condition in which there is insufficient time in which to carry out all of the expected role functions'.

Novak and Guest (1989) suggested five indices for "burden" of role overload:

1. Time burden refers to the burden imposed by restrictions on the caregiver's time.
2. Developmental burden refers to the sense of impaired development as compared with peers.
3. Physical burden refers to feelings of tiredness and damage to physical health.
4. Social burden refers to the caregiver's feelings toward the care-giving role.
5. Emotional burden refers to the caregiver's negative feelings toward the person receiving care.

Role conflict refers to "the extent to which a person experiences pressures within one role that are incompatible with the pressures that arise within another role" (Kopelman, Greenhaus, & Connolly, 1983). Mosby's Medical Dictionary (2006) define role conflict 'the presence of contradictory and often competing role expectations. According to Wikipedia, "Role conflict is a conflict among the roles corresponding to two or more statuses." For example: "People in modern, high-income countries juggle many responsibilities demanded by their various statuses and roles. As most mothers can testify both parenting and working outside the home are physically and emotionally draining.

Role conflict and role overload tend to be used interchangeably in the literature when, in fact, they are related but distinct concepts. Often, role conflict is said to exist when persons (usually women) simultaneously fulfill multiple roles, such as spouse, parent, and paid worker. However, fulfilling several roles simultaneously actually is more indicative of role overload.

Role overload leads to role conflict only when the demands of one of the multiple roles make it difficult to fulfill the demands of another role. Role overload more likely leads to role conflict in a situation in which no alternative mechanisms exist to help persons fulfill adequately their various roles. In a similar vein, a person may experience conflicting demands of multiple roles (role conflict) but, unless time pressure is an issue, he or she will not necessarily encounter role overload.

The main source of women's role conflict is insufficient time to perform all the tasks expected of them and meet all their obligations especially when they are married and mothers of small children and when their paid work demands long, inflexible hours (Cooke, & Rousseau, 1984; Fox, & Nickols, 1983; Moen, & Dempster-McClain, 1987). Compared to other employed women, employed mothers report experiencing significantly more role overload and role conflict (Barnett, & Baruch, 1985).

### *Antecedents and Consequences of Role Overload and Role Conflict*

Some researchers have indicated that women who occupy multiple roles (mother, worker, spouse) experience better mental and physical health than women who occupy few roles, perhaps because with multiple roles, the stresses of one role may be offset by the rewards of another (Barnett, Marshall, & Singer, 1992). The data suggest that an overload of actual tasks is not the prime cause of the poorer mental health among women, although it may be a contributing factor, especially among employed wives. This indicates that it is the kinds of demands found in the home and associated with children which produces a feeling of incessant demands and not simply the number of tasks that must be performed which are created in a multiple role which eventually may result in poor mental health.

Thoits (1986) found that multiple role involvements lead to a meaningful sense of self that enhances well-being. Verbrugge (1986) finds that the physical health of both sexes improves as role involvements increase. Thoits (1983) and Baruch and Barnett (1986) report similar findings with regard to psychological health. The positive impact of employment on both sexes' psychological well-being is well-documented (Aneshensel, Frerichs, & Clark, 1981, Barnett, & Baruch, 1985, Kessler, & McRae, 1982, Radloff, 1975).

Contrary to the above findings, many studies conclude that work-family overload does, in fact, lead to psychological distress. It is argued that one's time and energy are exhausted by multiple role involvement. This, along with the increased probability of conflicting role obligations, is said to lead to role strain and diminished psychological well-being (Barnett, & Baruch, 1985, Goode, 1960). In this regard, Pearlin (1975) reports that "housework overload" increases the likelihood of depression in employed wives. Pleck, Stains and Lang (1980) and Kopelman, Greenhaus and Connolly (1983) find that role conflict exerts a negative effect on life satisfaction. In one study it was found that heavy job demands that create fatigue may lead to increased risk of physical and mental health problems (Repetti, Matthews, & Waldron, 1989).

Many studies find that children increase women's distress (Gore, & Mangione, 1983, Reskin, & Coverman, 1985). Cleary and Mechanic (1983) conclude that the positive relationship between children and depression among employed women is due partially to the time and work demands of their dual roles. In addition, several studies have found that the greater husbands' participation in domestic activities, the better wives' mental health (Kessler, & McRae, 1982, Krause, & Markides, 1985, Pleck, 1985, Ross, Mirowsky, & Huber, 1983, Vanfossen, 1981).

Repetti, Mathews and Waldron (1989) concluded that women's employment does not have a negative effect on their health, on an average; indeed, employment appears to improve the health of married and unmarried women who have positive attitudes toward employment. Several cross-sectional studies have also found that the association between employment and good health is stronger for women who have favorable attitudes toward employment or women who prefer employment to being a homemaker (Parry, 1987; Ross, Mirowsky, & Huber, 1983).

Finally, some researchers conclude that role overload and role conflict exert little or no influence on stress-related outcomes. Hauenstein, Kasl and Harburg (1977) find that number of hours in housework, number of children, and workload have no effect on women's blood pressure. Radloff (1975) finds no relationship between housework time and depression. In addition, Pleck (1985) concludes that amount of time spent in work and family roles (role overload) has no strong impact on employed wives' well-being.

On reviewing the initial literature, it can be concluded that the extra burden of employment created stress for women. However, more recent studies show that women who work outside the home are "healthier" than those who do not (Repetti, Matthews, & Waldron, 1989). One of the explanations suggests that social support, provided in the work environment, acts as a mediator connecting paid work to better health (Repetti, Matthews, & Waldron, 1989). Thus, there are both positive and negative consequences due to role overload and role conflict depending on the capabilities and attitude of the person and work and family environment.

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# RESEARCH PAPER ON
# INDIA RETAIL SECTOR PRICE ANALYSIS

Minali Mehra*

## Abstract

*This paper throws light on study of Price of goods. This fact can be studied from the both perspectives from consumer/buyer's perspective as well as from producer/seller perspective.*
*Key words:* value addition, revenue, footfalls, ambience, economy prices, infrastructure, demographics, household,

## Introduction

Indian Consumer is always looking for the benefit that value for money. He is always interested for cheaper rates for quality products. Because his mental Psychology is that "sasta, badiya or tikkau."

But when we talk about from *producer's* angle he is looking for profits/margins. No producer will be ready to sale at low price and not at high prices because he has to survive in the market. So he has to decide the reasonable price for the product so that there will be a win- win situation for both the parties.

In nutshell we can say happy price will be that price where buyer has no objection to pay, seller also don't have any issues. Now we have to make him realize that how consumer is getting benefitted when he buy from us. Once he realized this fact that he is getting some sort of benefit then definitely he will buy from us.

Actually this may be one of reason why malls like *Big Bazaar* became so popular. People have started to go to malls and they became so popular in India. Because Customer realized this fact 'iss se sasta aur achha kahi nahi." Even the company also insisted on the same thing.

Keeping this fact in mind that *"consumer is the king "* everything in malls is like infrastructure, ambience, atmosphere everything was so fabulous and moreover everything under one roof either it may be to eat something, or to watch movie and buy groceries items. And moreover within the budget of consumers.

*Consumer Perspective:* Now let us study from consumer's point of view. Consumer mostly spends mainly on food items. For this purpose we have taken sample of two malls of Kanpur situated at different locations following different strategies.

*Asst. Professor, G.C.R.G.Management College, LKO (U.P.) & Ph.D in Management Singhania University (Rajasthan) India.

## *Rave Multiplex Mall & Z Square Mall*

*a. Location:* When we talk about these above mentioned malls both are situated in prime locations. The cost of land at these areas is also very high. Their target customers are high class families.

*b. Extreme Luxury Items:* They are offering extreme luxury items. They are offering International as well National brands.

*c. High Price:* As they are offering national and international brands. So, the prices of the products will be high. Then problem of affordability also comes.

*d. World Class Brands:* The brands they are offering are world class brands.

*e. Excellent Quality:* Today's customer is quality conscious. They prefer quality products because of high standard of living. Their believe quality matters most irrespective of price.

*f. Main Customers:* Mainly Customers those who go to these malls are from urban. They are well educated high middle class families. Their purchasing power is high.

Now let us talk about the mall which is situated in the heart of the city. Which is quiet different location from the above mentioned mall.

Here we will make comparative study of the mall, the location, the customer, and various other parameters.

## *Rave Moti Mall, South X Mall*

*a. Location:* These are situated in the centre of the city. They are situated in the nearby rural area. The acquisition cost of land will be comparatively less than the above two malls which are situated in the posh area.

*b. Economy Price:* They are offering economy prices.

*c. Middle class goods:* They are offering middle class goods. Mostly people would prefer to shop grocery items. Food item, apparels, to dine and eat together.

*d. Indian Brands and International Brands:* They are following completely different strategies. They are using Indian as well as International brands.

*e. Medium Quality:* They are offering medium quality goods.

*f. Attractive Interiors:* The interior is very attractive.

*g. Main Customers:* Their main customers are rural, urban and suburbs of the city. The low price assortment will attract maximum of Indian consumers against high price and high comfort assortment in totality. The low price mall is able to attract even those customers who were used to buy from general kirana stores .

## *Reasons Why we go to malls*

The main reason to go to mall is outing and meanwhile spending time with family

And along with entertainment, shopping and dining together. Normally we see customer would like to have a fun and enjoy with his family. Due to shortage of time family members do not get time to get along with each other because of hectic schedule whether he is a father, mother and children. Everyone is so busy, so that at weekend they would like to spend time together. But here is the problem persists where to go then customer usually would like to go to malls. That's why malls are becoming so popular.

But when we talk about spending consumer usually goes to buy grocery items, daily use products, which they use to buy again & again. It depends on number of footfalls per day. Usually customers are interested to avail different saving offer, buy one get one, extra beneficial offers.

No doubt usually customers go to buy food items, then apparel and electronics and so on. Normally Indian consumers are upper middle class families they use to go during weekends.

## *Pricing strategy from seller's perspective*

For what is important for us how much they buy from us. Normally in terms of money How much amount they spend? when they shop?

This considers following points :

✶ Number of footfalls of customers.
✶ How much they actually shop from us?
✶ Which items they spend more?
✶ How much they spend on entertainment?
✶ How much they spend on food items?
✶ How much they spend on apparels?
✶ How much they spend on electronics?

All these are in terms of revenue for a seller's perspective. Amount of sales this matter for him. What happens when we have to buy for a single person and three to four members will go with him. What we have observed normally you will never find alone or single person who come to a mall.

So there is an opportunity that persons accompanying may not buy today for themselves but there is a scope of sales that they will buy next time definitely.

Our tendency is to find out:

✶ Who are our potential customers?
✶ Who are our regular customers?
✶ Which one is our profitable customer?
✶ Who are our visitors?
✶ Who are the actual shoppers?

Actual shoppers are profitable for us and visitors are incurring no revenue. And sometimes adding cost to us.

Sometimes if we go to some new place we shop there. These are *sudden sales.* This depends on the popularity of city also. We analyze ratio of customers what is rate of our profitable customers out of number of customers visited? We have to be take care of customer's requirement also:

✶ Which product is more demanding?
✶ Which product's sale is high?
✶ Which brand is more popular?

More over analysis can be done to trace out that ratio of customer whether it has been increased or decreased irrespective of sales? This is responsibility of the supplier is to Make ensure that customer's requirement will be taken care of.

There are various costs involved while running such type of malls; heavy capital is required for the same.

There are various types of cost like :

*Costs*
▸ Operational Cost
▸ Lighting
▸ Cleanliness
▸ Maintenance
▸ Staff salaries,
▸ Product cost
▸ No. of Brands
▸ Total number of Products & Offering
▸ Rent charges

*Revenues*

▸ Cash sales
▸ Through Master/ Credit/ debit cards
▸ Discount offer
▸ Shelf life of the products

When we consider from seller's point of view there are various types of costs like operational cost, administrative expenses, stationery used for bills, vouchers, lighting, cleanliness, salaries of employees, working at different positions, salaries of staff, security guards, store handling workers, attendant, managerial staff salaries, their incentives and bonus.

Rent charges, number of stores, number of products, number of brands in which we deal.
Facilities given to customers parking facilities, air conditioning, washroom facilities and much more.

## Future prospects

The number of children (0-15 years) is around 30 million: This means there is a growth for toys, games, and apparel segments. The number of people in 40-60 years of age is 40 per cent: Sales of cosmetics, skin care, hair dyes and other youth including products will rise. Consumer will spend on interiors and accessories. The firms which are involved in this will get benefit from this.

## Conclusion

The consumer's shopping record is usually combined with demographic factors (e.g., income, education of adults in the household, occupations of adults, ages of children, and whether the family owns and rents)?

This has been represented with help of a chart.
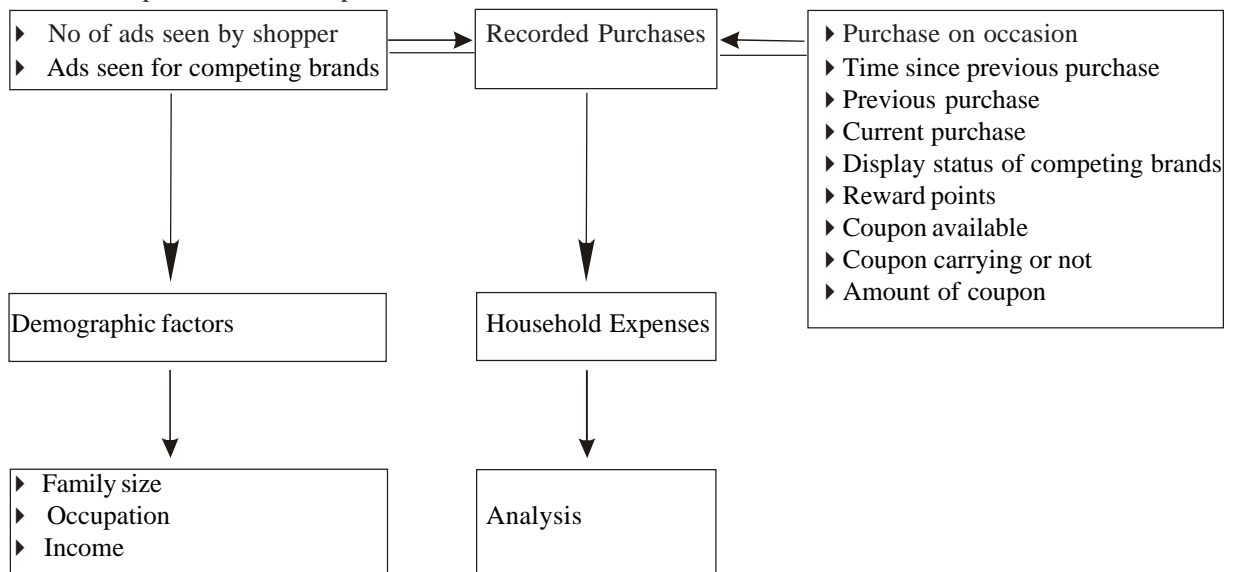


Seller has to take care of his cost also. Keeping in mind all the cost we need to compare our standards with our competitors. In India there is a scope for malls. By considering above mentioned points we can say that we can increase our sales and survive in the market.

# ROLE OF INTERNET BANKING IN PROMOTION OF ELECTRONIC CITY

Majid Karimzadeh*

*Abstract*

*The advent of network of networks, widely known as the internet, has vastly influenced the way communication take place across the globe. It started a new era for information accumulation and dissemination and envisaged the importance of data management for individuals as well as corporate entities. Using this as a strategic tool, many companies started expanding their services to achieve higher customer base and increased cost efficiency.*

*Development of electronic cities (virtual cities) is becoming an important issue in the whole world and this growth will bring enormous opportunities for people life, job, and recreations.*

*Most services that provided by e-city directly or indirectly are based on electronic payment. Hence, it is possible to understand importance of e-banking (Internet banking). Without e-banking services, electronic cities will be only informatics and citizens should visit various departments to meet their needs. In this situation e-city will fail in fulfilling its main objectives that are: provide easy services to citizens, reduce volume of traffic in offices and city and availability. In fact, it can be claimed that e-city will be meaningless.*

*Keywords:* Electronic city, Internet banking, electronic payment.

## Introduction

Cities have always been hubs of generation, dynamics, life and vitality. Nowadays humans are witnessing an epoch in which all the interactions comprising sale and purchase, diurnal transactions, banking operations, education and learning, correspondence and conversation, meeting and confabulations, canvassing and opinion polls, declaration of views, voting, referendums and people's participation's are actualized on the computer screens in virtual environments ( Asgharizadeh.E, et al, 2009).

Today cities' development discussion spread to global network. Everyday new cities and town will be made in cyberspace that their materials are computer's bits not brick and mortar. These cities are known as virtual cities. Several thousand people at anytime engaged in this virtual cities to do their work such as purchasing, sales, travel and recreations from around the world.

The advent of this network of networks, widely known as the Internet, has vastly influenced the way communication take place across the globe. It started a new era for information accumulation and dissemination and envisaged the importance of data management for individuals as well as corporate entities. Using this as a

*PhD scholar, Economics Department, Aligarh Muslim University Aligarh (U.P.) India.

strategic tool, many companies started expanding their services to achieve higher customer base and increased cost efficiency (Kishore, k.2008).

Since in most services provided to citizens by offices, departments, enterprises and service providers in electronic cities there is need for exchange of money, Internet banking because of widely use can play a crucial role for implementation and expansion of electronic cities more efficient.

### *Electronic city and its benefits*

Electronic city can be defined as utilization of communication and information technologies in order to provide urban services on time and direct to citizens in 24 hours, 7 days of a week. Therefore, e-city can provide required facilities for suitable access of citizens to information and urban services and enormous opportunities for better participation in various activities. In other word, Electronic city is a metropolitan whose most activities are realized by internet facilities and electronic systems. Such facilities make it feasible for citizens to access all offices, internal urban zones, as well as other required data round the clock the whole week in a stable, reliable and confidential manner (Jalali, A, 2003,2007). An electronic city consists of 4 chief sections:

- An electronic life
- An electronic organization
- An electronic government
- An electronic infrastructure

Apart from citizens the organizations of an electronic city should act together with the updated technology. Those organizations which do not make such alterations will be doomed to defeat in the business world. An electronic government makes it feasible for citizens to access electronic services. Hence the interactions between the citizens and other governmental and private organizations are one of the most pivotal factors causing an electronic city success. An electronic city infrastructure is one of the factors regarded in its appraisals. An electronic city development will encounter quandaries sans any appropriate infrastructures in the cultural, human labor and technology fields ( Jalali, A, 2003).

E-Citizen compared with a traditional citizen enjoys the following benefits;

- E-citizens have skills of using computers and the Internet and therefore, will survive with more confidence in the era of information and communication.
- E-citizen lives in the day because is able to search and acquire last information, news, products and software in a few minutes from the Internet.
- E-citizen will have better trips because all stages of the trip is planned before through Internet.
- E-citizen has more chance to get job because from Internet it's easily to be aware of available job opportunities.
- Reduce urban traffic due to lack of need to go daily for shopping, bank and reduce air pollution.
- Promote a positive mood due to increased efficiency of their citizens in terms of time and energy.
- Increase the level of public welfare.
- Achievement of social justice by fair and equal distribution of public information and services.
- Accelerating countries' development.
- Promotion of average level of cultural and scientific of the citizens.

The main advantages of creating electronic cities are to provide quality services and high speed Internet for citizens, improve the quality of people's lives by facilitating activities and improve the economic situation of citizens, a step to provide services to urban citizens by defining appropriate communication technologies. Reducing the time wasted in traffic, equitable distribution of facilities, reduces environmental pollution, increase employment and improve the sustainable management of urban.

### *Role of Internet banking in e-city*

Technological developments particularly in the area of information technology are revolutionizing many industries. Among them banking industry is one of the most important industries. Banks are playing very important character in business network. A business network consists of companies, individuals and the relationships between them. Banks are playing an effective role in electronic payment system by creating and distributing a variety of electronic payment instruments, accepting a similar variety of instruments, processing those payments, and participating in clearing and settlement systems.

Banks have two important roles in new business (Abasinejad and Mehrnoush 2006):

1. *The role of banks as medium of exchange of funds:* Banks with exposure of electronic services to buyers and traders ,etc. will provide the opportunity to use money or credit transactions for the trade parties, In fact , Services offered by banks , in e-commerce environment , will increase competition for more activity of other banks , other companies involved in electronic transactions and supporting institutions. Nonetheless, banks will face essential and operational challenges in e-commerce field like competition and technological challenges. Banks Success to face these challenges will help banks to stabilize their impact on electronic transactions market. Thereby, electronic banking has important role in the development and evolution of new business.

2. *The role of banks in e-commerce as business partner:* Another function of banks in electronic commerce system is related to their role as deal party. In this context, Banks like other companies in e-commerce system, exchange their products and services with companies and other financial and monetary institutions. Banks in this role will invest through Internet in exchange and financial markets, etc. In this view, banks counts as main leaders in the use of e-commerce and more consider the developmental role of Internet banks in e-commerce expansion; this means that Internet banks by using e-commerce are expanding e-commerce scope.

Therefore, The emergence of phenomena such as e-commerce and e-business which are efficient method in order to increase volume of business and contact with customers and because of the number of users, these phenomenon have attracted attention of many activities and professions. As far as in most cases, these professions have tried to set up virtual locations through various websites in addition to physical locations for better access to markets and customers. This trend has led to creation and promotion of various activities such as e-learning, e-banking and other electronic services. Due to ease, speed, accuracy and safety of these approaches many countries started to use these new phenomena, which led to establishment of e-cities (Sarokolai and Alvandi, 2007). Some of the important activities in e-city can be named as:

⇒ Administrative activities: clients in virtual offices in e-city can apply and pursuit their requests through websites of different departments with the specified procedure and rapid in 24 hours such as registration of documents and property, and passport requests, etc.
⇒ Business: buying and selling various goods, music, film and food, etc.
⇒ Recreational activities: such as computer games, visit the treasures (museums) and historical places, electronic park.
⇒ Educational activities and information acquisition: universities and schools are virtual in e-city. Therefore, access to information in any field will be easy through internet and online libraries and no need to be presence in educational centers and attend classes.
⇒ Political activities: participation in elections and access to legislative announcements, etc.
⇒ Travel activities: ticket booking, hotel reservation and car rental
⇒ Therapeutic activity: online visit of doctor, receive safety prescription, new medical information.
⇒ Employment and labor demand: awareness of opportunities by filling the application form, and send the results, etc.
⇒ Banking activities: paying bills, withdrawing money from accounts, transfer money, and return & receipt of cheque.

As can be seen, most services that provided by e-city directly or indirectly are based on electronic payment. Hence, it is possible to understand importance of e-banking (Internet banking). Without e-banking services, electronic cities will be only informatics and citizens should visit various departments to meet their needs. In this situation e-city will fail in fulfilling its main objectives that are: provide easy services to citizens, reduce volume of traffic in offices and city and availability. In fact, it can be claimed that e-city will be meaningless.

*Types of electronic banking*

E-banking means providing banking products and services directly to customers through electronic, interactive communication channel. In other word, electronic banking refers to several types of services through which banks' customers can request information and carry out most retail banking services via Internet, Pc, television or mobile phone.

*1. Brick and click or click (e-banking) and mortar (branches):* This type of e-banking which is also known as hybrid banking is conventional offer of bank's services to customer. The transformation from traditional brick and mortar banking to e-banking has been automated teller machine (ATM). Today, most large national banks, many regional banks and even smaller banks and credit unions offer some form of online banking, variously known as PC banking, home banking, electronic banking or Internet banking. Those that do are sometimes referred to as "brick-to-click" banks, both to distinguish them from brick-and-mortar banks that have yet to offer online banking, as well as from online or "virtual" banks that have no physical branches or tellers whatsoever. In this kind of E-banking an existing banking with physical offices can establish a website and offer Internet banking to its customer as an additional delivery channels. Therefore, many brick and mortar banking become click and mortar by adding Internet as their delivery channel.

*2. Virtual banking:* Any banking service delivered to the customer by means of a computer-controlled system that does not directly involve the usual bank's branch is called virtual banking and adhere to same rules and regulations of central bank. In virtual banking, consumer is provided with less expensive services than the conventional banking. Consumer also provided with more convenient and flexible ways of banking through new access channels. Although both the Internet and virtual banking use Internet as its service channel, Internet banking is one of the mechanisms of traditional banking. Internet helps traditional bankers to be competitive in the global bank market. Virtual banking, on the other hand, is bank setup based totally through Internet and has no physical assets like building (branches) to deal with customers physically. Probably, the only asset it may have would be computer mainframes to run its operation (Shanmugan and Guru, 2003). The Security First Net Bank (SFNB) in the United State becomes the first virtual bank to offer wide range of services on Internet in 1995. In fact this bank was promoter of Internet banking and caused big competition among inter-bank relations and followed by many other banks.

## *Type of Internet banking*

There are three basic kinds of website facilitating Internet banking in the marketplace:

A. Information websites: This is the most basic level of Internet banking. The bank has marketing information about its products and services on a stand-alone server. This level of Internet banking service can be provided by the bank itself or by sourcing it out. Since the server or website may be vulnerable to alteration, appropriate controls must therefore be in place to prevent unauthorized alterations to data in the server or website (Kumar.D, et al, 2007).

B. Communication websites: This type Internet banking allows interaction between the bank's systems and the customer. It may be limited to electronic mail, account inquiry, loan applications, or static file updates. The risk is higher with this configuration than with the earlier system and therefore appropriate controls need to be in place to prevent, monitor, and alert management of any unauthorized attempt to access bank's internal network and computer systems. Under this system the client makes a request to which the bank subsequently responds. Works on the same principle as the e-mail ( Persumal and Shamugam 2004).

C. Transactions websites: under this system of Internet banking customers are allowed to execute transactions. Relative to the information and communication types of Internet banking, this system possesses the highest level of risk architecture and must have the strongest controls. Customers' transactions can include accessing accounts, paying bills, transferring funds, etc. these possibilities demand very stringent security ( Persumal and Shamugam 2004).

## *Main benefits of Internet banking in e-city*

Benefits of electronic banking can be categorized in three groups. I-banking will lead organizational efficiency, easier expansion, cost reduction and time saving which are essential for implementation of e-city.

*Benefits from the bank point of view:* The first benefits for the banks offering e-banking services is better branding and better responsiveness to the market. Those banks that would offer such services would be perceived as leaders in technology implementation. Therefore, they would enjoy a better brand image. The other benefits are possible to measure in monetary terms. The main goal of every company is to maximize profits for its owners and banks are not any exception. Automated e-banking services offer a perfect opportunity for maximizing profits. According to different surveys e-banking services are cost saving delivery channels for banks (Lustsik.O, 2003). Costs of banking service through the Internet form a fraction of costs through conventional methods. Rough estimates assume teller cost at Re.1 per transaction, ATM transaction cost at 45 paise, phone banking at 35 paise, debit cards at 20 paise and Internet banking at 10 paise per transaction (Vasu, D. 2005).

Thereby, e-banking has helped many banks to realize benefits, which are summarized below (Baten.M. 2010):

⇒ *Lower operational costs of banks*

a) Automated process
b) Accelerated credit decision
c) Lowered minimum loan size to be profitable

⇒ *Potentially lower margins*

a) Lower cost of entry
b) Expanded financing reach
c) Increased transparency

⇒ *Expand reach through self-service*

a) Lower transaction cost
b) Make some corporate services economically feasible for society
c) Make anytime access to accounts and loan information possible

There are also other benefits of e-banking like organizational efficiency, easier expansion, cost reduction, attracting high value of customer and e-marketing which are essential for banks to go online and provide banking services through internet to citizens in e-city.

*Benefits from the customer's point of view:* the main benefit from the customer's point of view is significant saving of time by the automation of I-banking services processing and introduction of an easy maintenance tools for managing customer's money. The main advantages of I-banking for customers are as follow:

➤ Reduced costs in accessing and using the bank services
➤ Increased comfort and timesaving- Transactions can be made 24 hours a day, without requiring the physical interaction with bank
➤ Quick and continuous access to information
➤ Better cash management: I-banking facilities speed up cash cycle and increases of business processes as large variety of cash management instruments are available on Internet sites of banks. Customers can download their history of different accounts and decide before any other new transactions. This will lead to better funds management.

*From society perspective:* e-banking business makes access to finance from banks attractive. Society have benefited from the development of e-finance and gradually stepped out of the informal sector. In particular, e- finance offers the following attractive benefits for society (Salehi and alipour, 2010):

➤ Ease of use
➤ Lower costs of financing
➤ Convenience
➤ Time savings

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➤ Operational efficiency
➤ E-banking will improve transparency in transaction
➤ Globalization of trade through e-commerce providing global market to the national products and services
➤ Promotion of e-banking will eliminate the risk of carrying heavy cash.

## *Challenges of Internet banking in electronic city*

There are always two sides to a coin. Similarly e-banking too has a "bane" side to it. Banks offers e-banking services to defend or expand market share or as a cost saving strategy to reduce paperwork and personnel. The Internet also provides banks with substantial opportunity to extend their customer reach beyond existing boundaries. Therefore electronic delivery channels operate in an uncertain legal and regulatory environment so all these factors present new challenges for banks in managing security, integrity, and availability of services. These challenges which are main obstacles for development of Internet banking in should be reduced by governments in order to absorb people to use Internet banking which is essential for promotion of e-city.

### *Problem of security*

⇨ Loss of data due to technological default
⇨ Lack of security measures
⇨ Lack of strong trust environment

### *Operational*

⇨ Poor network infrastructures. (underdeveloped IT industry)
⇨ Low level of computer literacy
⇨ Limited trained human resources
⇨ Managing technology, guideline, monitor and regulations
⇨ Language and cultural issues
⇨ Adverse industry trends
⇨ Fear of competition
⇨ Risks: If e-banking (Internet banking) has facilitated the banking service processes and made customers life a lot easier, it has also thrown new challenges in terms of various risks which may affect the banks profitability, capital and reputation as well.

## *Conclusion*

At the third millennium it's not wrong to name ICT as the main axis of development and evolution which it's consequences have had effective impact on peoples' lives. In this regard, existence of electronic and Internet cities in each country can present a logical context, scientific and economic value of this phenomenon and provide academic ability and power of nations in the production, distribution and use of knowledge.

Banks play role of complement in the electronic exchange of goods and services. Therefore, banks have got an effective role in new business; because they are providing basic context and terms for transfer of funds and credits through electronic system which is essential to establish and promote e-commerce and e-cities but to establish and create electronic city, in addition to developing and implementing appropriate laws and required infrastructures, special legislation is needed and should be set especially for developing security standards and compliance to increase trust of citizens. These laws should fit the needs of each characteristic of e-city. These rules and regulations can be investigated by government in economic and social sectors. Laws regarding to electronic crime, privacy, free flow of information, consumer protection and e-commerce laws.

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# FOREIGN TRADE AFTER GLOBALISATION

Dr. Rajesh Nigam*

### *Introduction*

Glogalisation has many meaning depending on the corrent and on the person who is talking about. Though the precise definition of globalization is still unavailable a few definitions are worth viewing, Guy Brianbant : says that the process of globalization not only includes opening up of world, trade, development of advanced means of communication, internationalization of financial markets, growing importance of MNC's, population migrations and more generally increased mobility of persons, goods capital data and idea but also infections, diseases and pollution. The term flobalization refers to the integration of economies of the world through uninhibited trade and financial flows, as also through mutual exchange of technology and knowledge. Ideally, it also contains free inter-country movement of labour. According to IMF, 'Globalization may be defined as the growing economic interdependence of countries worldwide through increasing volume and variety of cross border transactions in goods and services and of capital inflow and also through the more rapid and wide spead diffusion of technology.' Globalization is a process of development of the world into a single integrated economic unit. This process is a move towards a borderless regine of free trade based on competition. The globalization has four parameters, that is. (i) Reduction of trade barriers so as to permit free flow of goods and services across national frontiers (ii) creation of an environment in which free flow of capital can take place. (iii) Creation of environment, permiting free flow of technology and (iv) Creation of an environment in which free movement of labour can take place in different countries of the world. In context of India, this implies spening up the economy to foreign direct investment by providing facilities to foreign companies to invest in different fields of economic activity in India, removing contraints and obstacles to the entry of MNCs in India, allowing Indian companies to enter into foreign collaborations and also encouraging them to set up joint ventures abroad ; carrying out massive import liberatization programs by switching over from quantitative restrictions to tariffs and import duties, therefore globazation has been indentified with the policy reforms of 1991 in India.

### *India's Foreign Trade since Independence*

The role of foreign trade in economic development is considerable. The classical and Neoclassical economic attached so much importance to international trade in a countries development that they regarded it as an

*Associate Professer , Dept Of Economics, D.B.S. College Kanpur (U.P.) India.

"engine of growth". But after independence India's adopted an inward looking strategy of development. This strategy relied on encouraging domestic production for the domestic market behind high tariffs and high degree of effective protection to the domestic industrial structure. For form viewing foreign trade as an engine of growth, Indian planners sought to minimize import demand and viewed export more or less as a necessary evil mainly to generate the foreign exchange earning to meet the part of the import bill not covered by external assistance. Controls over imports and exports were also part of this system, 'T.N. Srinivasan' has argued that the 'development strategy based on import substitution and the system of controls that were implemented failed to produce rapid growth, self-reliance, an internationally uncompetitive industrial structure and a perpetually precarious Balance of Payment (BOP)".

With the realization of the drawbacks of the excessively inward-looking trade strategy on the one hand and the need for modernization and technology upgradation of the Indian industry on the other hand, certain policy measure in the direction of trade liberalization were in initiated the late 'seventies.' The strategy towards a greater integration of the Indian economy with the rest of the world has been pursued since then. The liberlisation process remained slow during the first half eighties and it gathered momentum during the second half of the decade.

The policy change have been influenced by the recommendations of a number of committee, which were set-up during the seventies and eighties like committee on import-export policies, and procedures (Chairman : P.C. Alexander. 1978) and the committee recommended simplification of the import licensing procedure and provide a frame work involving a shift in the emphasis from 'controls to development.' The Abid Hussain committee recommended 'growth led export' rather than 'export led growth' and stressed upon the need for hormonisation of foreign trade policies with other economic policies.

The trade policy changes in the post 1991 period sought to mininise the role for quantitative restriction (Q.R.) and substantially reduce the tariff rates on the lines suggested by the tax reform committee (Chairman : Raja J. Chelliah). The devaluation of Rupee in July 1991 and the transition to the market based exchange – rate regine deserve mention in this regard. The policies governing foreign investment and fpreign collaboration also have undergone significant change, which have a bearing on trade performance.

The focus of these reforms has been on liberalization openness, transparency and globalization with a basic thrust on outward orientation focusing on export promotion activity and improving competitivences of Indian industry to meet global market requirements. The governments of India presented a medium tern Export strategy for 2002-07 providing vision for creating stable policy, with a mission to achieve one per cent of global trade by 2007. The EXIM policy 2002-07 also seeks to usher in an environment free of restriction and controls.

### The Important Trade Reform Measures (Step Towards Globalisation)

Major reassures intiated as a part of the liberalization and globalization strategy in the early mineties included the following :

1. Devoluation : The first step towards globalization was taken with the announcement of the devaluation of Indian currency by 18-19 per cent against major correncies in the international foreign exchange market. In fact, this measures was taken in order to resolve the BOP crisis.
2. Allowing foreign Direct Investment (FDI) across a wide spectorm of industries and encouraging non-debt flows. Some of the recent intitatives taken to further liberalise the FDI regine, inter alias, include opening up of sectors such as Insurance (upto 26%) development of integrate township (upto 100%) defence industry (upto 26%). The Department has also strengthened investment facilitation measures through FIIA.
3. The remond of quantitative restrictions on imports.
   The reduction of peak customs tariff from over 300 per cent prior to the 30 per cent rate that applies now.

According to Economic Survey 2006-07. "India's share in world merchandise exports, after remaining unchanged at 0.8 per cent between 2003-04, reached 1.0 per cent in 2005, and remained there in the first eight months of 2006. This increase was due to India's export growing at more than double the rate of growth of world export since 2005. China has been a stellar export performance for years, for the first time in 2005 and the first eight months of 2006, India's export growth surpassed that of China".

*Performance of Foreign Trade in India*

The world trade has undergone significant changes since 1996 due to a host of development including a sharp fall in international prices for manufactured product and the emergence of economic crises in certain parts of the world. These unfavorable factors have had their impact on the India's trade performance. The trade performance of India during the two sub – periods of the 'nineties', the first sub-period covering the first four year (i.e. 1993 to 1996) and the second sub-period consisting of the subsequent three (i.e. 1996 to 1999). During the first sub period India's export and imports increased by 15.7 and 17.5 per cent, respectively, which were significantly higher than the growth rate during the 'eighties'. Broadly in line with the unfavourable external development in second sub-period, growth in India's exports and Import decelerated to 2.6 per cent and 4.5 per cent in 1992, its share in global exports reached 0.62 per cent during 1997 and 1.0 per cent during 2005 to till now.

India's trade – GDP ratio showed substantial improvements during the 'nineties' as compared with 'eighties'. On an average basis, export – GDP ratio increased from 5.0 per cent to 8.0 per cent between 'eighties' and 'nineties'. Between this two periods, on an average basis, India's import – GDP ratio increased from 7.7 per cent to 10 per cent.

*Structural Change in India's Foreign Trade*

The impact of trade reform is evident from the changing structure of India's foreign trade in terms of diversity of markets and products and also in the form of higher degree of trade openness. The composition of India's export has changed in favour of technology intensive and industrial products like engineering goods, besides high-value agricultural products. The destinations profile of India's exports shows that the developing countries have gained considerable prominence over the years.

*(a) Charges in Composition of Export :* Important facts regarding the composition of India's exports and structural

Changes therein during the post reform period are as follows :

1. The share of primary products in total exports earnings which was 31.7 per cent in 1970-71 and 30.6 per cent in 1988-81 fell sharply to only 13.9 per cent in 2006-07 (Apr. to Oct). Over the same period, the share of manufactured product which was 50.3 per cent and 55.8 per cent respectively becomes 69 per cent in 2006-07 (Apr. to Oct.)

2. With a share of 23 per cent of India's merchandise exports in 2006-07 engineering goods is the largest contribution to such exports well ahead of gems and jewellery.

3. The second most important export item has been Handicraft with 13.9 per cent share in total export earning while the third place occupied by Chemical and Allied products which has increase their share in total export earning considerably with 11.3 per cent of India's export in 2005-06.

4. Textiles and Readymade garments are another export item but there was a deceleration in export growth in Textile and Readymade garments. The share of this sector was 14.3 per cent in 2004-05 becomes 9.8 per cent in 2006-07 (Apr. to Oct.) Ever though India improved its share of global T & C trade from 2.9 per cent in 2004 to 3.4 per cent in 2005.

5. Export of petroleum product went up more than three fold between the first seven month of 2004-05 and 2006-07. Share of POL product in total export in 16.3 per cent in 2006-07.

*b) Charges in Composition of Imports :* important facts regarding the composition of India's imports and structural charges therein during the post reform period are as follows :

1. The share of bulk imports and non-bulk imports in total imports remined constant at about 40 per cent and 60 per cent respectively in the pre and posy reform period.
2. POL continued to be the most important item of India's import and its share in total import expenditure was 17.1 per cent in 1988-90 which becomes 29.5 per cent in 2005-06.
3. The second most important import item is capital goods. Its share in total import expenditure was 26.3 per cent during 1988-90, which become 29.5 per cent in 2005-06.
4. Import of electronic goods and computer goods have increased substantially during the later half of 1990s is the third most important item with 9.5 per cent share in total import expenditure in 2005-06.
5. Gold and Silver are the fourth most important import item while the pearls and precious and semi precious stores occupied fifth place with the share of 7.6 per cent and 6.1 per cents respectively in 2005-06.

## *Direction of Trade*

The share of 11 major trading partners of India, U.S. continues to be the single largest trading partner of India, but with a declining trend. China, on the other hand, has increased its since almost threefold to become the second largest trading partner of India. With rising POL prices, and India not only importing crude oil form but also exporting refined POL products to the United Arab Emirates (UAE), UAE has emerged as the third largest trading partner of India. There is a perceptible change in the share of India's trade with Singapore after the signing of the Comprehensive Economic Cooperation Agreement (CECA) with growth of gens & jewellery, petroleum products and ships and boats on the exports side, an machinery and organic chemical on the imports side. There is a slight fall in the shares of countries like Belgium an Hong Kong reflecting the slowdown in both exports and imports of gens & jewellery and related items, last two years.

U.S. confiuned to be the principal destination according or 16.8 per cent of India's total exports in 2005-06, followed by UAE (8.4 per cent),. China (6.5 Per cent), Singapore (5.4 per cent) and U.K. (5.0 per cent). Region wise, Aisa and ASEAN countries have emerged as major 40 per cent in 2001-02, the share of Asia & ASEAN countries with a share of 19 per cent and the three China's China Peoples Republic. Hong Kong and Taiwan with 10 per cent account for half of India's total exports in April – October 2006.

India's merchandise exports to South Asian countries increased by an impressive 19.3 per cent in 2005-06 compared to the 7.3 per cent growth in 2004-05. Similarly imports from South Asian countries increased by 40.1 per cent in 2005-06 over and above an equally.

Impressive growth of 40.6 per cent posted during a year ago. In 2005-06 for India's imports, Asia & AEAN continued to be the major – and rapidly growing – source according for 35.2 per cent of total imports. In America, US was the major source of imports Germany, Belgium an the UK were the major imports sources in EU25. In South East Asia, import growth from major sources like Singapore and Thailand and in South Asia, growth in imports from Sri Lanka, Bangladesh and Pakistan and even Maldives were high.

## *Conclusion*

This article has argued that the India's trade reform have been quite comprehensive. The tariff levels in India are still among the highest in the world. India has completely dismantled its Q.R expect for a few items. Various export promotion schemes have been put in place. Reforms in trade sector have also been notable as clearly seen from the increase in India's trade G.D.P. ratio. There has been a steady increase in growth rate of exports and imports as compared with the 1980s. The export GDP ratio has almost doubled from that in the 1980s India's share in the global export has been rising and in 2005-06 it was 1 per cent of total global export. There has been a discernible shift in India's composition of export with overall diversification of exports. The share of Manufactured goods has shown an improvement driven by the increasing share of engineering goods, Handicrafts including jems and jewelleries, chemical and its allied product, and textile. Import have been driven by

an increase in the imports of mainly exports related items. India has also been successful in diversifying its exports market increasingly to the developing countries along with the OECD emerging as the largest market for India's export. India which is now the fourth largest economy in terms of P.P.P. may overtake Japan and become third economic power in coming future.

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# 'MIDNIGHT'S CHILDREN ' & ' THE SHADOW LINES ' : A COMPARATIVE STUTY

DHANANJOY GARAI*

The Readers of *Midnight's Children & The Shadow Lines* must have the same cultural.  Outlook to compare these two postmodern texts. Translation, transcreation are becoming old terms in literary scenario. But comparative study is able to make the text a fresh & new. The term 'comparative study' reminds us the literary cultural hero, Mathrew Arnold & his concept of 'Touchtone Method'. When we shall compare two literary texts, we must have some similarity & some dissimilarity. This is applicable to this present study of comparison between *'Midnight children' & 'The Shadow lines'*. The first text is of Salman Rushdie who is considered as Indian English writer but has taken British citizenship today. The later is the product of the imaginary mind of Amitav Ghosh, the Indian English writer. In the content level & technical level, these texts have certain sameness & difference. Salman Rushdie is a prolific writer with versatile brain. His *Midnight's Children* has won Booker of the Booker award. It is about the Indian history from 1919 – 1977. It includes most of the Indian important historical events. This text has emphasized the impact of national historical event on the individual person who is none but a common man. Saleem Sinai is the anti-hero of this masterpiece. He is a worker of a chutney factory. His story of his life becomes the theme of Rushdie's Booker winner novel *'Midnight's Children'*. Saleem Sinai recollects his past life & projects his story to the mind of his lady love Padma, his co-worker of the same factory. Saleem tells us how he was born & got a Hindu mother & a British father, how he was inter- changed by a women and how atlast he was brought up by a Muslim family. Not only this, he has also given us the full description of his adolescent stage. He has talked of the Indian national freedom movement which has given a new shape of his life. The Indian history has a deep impact on his each stage of life. Saleem's fascination for Bollywood life is the product of the mass culture of his period. The multi lingual, multi cultural, multi communal- all have influenced the life of the Saleem. Not only this, Saleem has become a victim of Indian freedom struggle. He is captured by the force & sent to Sunderban, the middle of both East & West Bengal. Saleem becomes a kind of hybrid product. His blood is of mixed race – Hindu & British. His belonging is of Hindu background, Muslim background with Christian blood. He does not belong to any particular class, race, and culture. His culture is of Hindu, Muslim & English. He is superb example of 'in-between', a term used by Homi Bhaba. He lives in the 'third space'. He is able to communicate with his partners by his capacity of telepathy. Such a figure is castrated during the declaration of Indian emergency. This is the tragic fate of Saleem whose development is compared to the development or growth of our country, new born India in 1947.

*Department of English, B.H.U. Varanasi (U.P.) India.

On the other hand 'Shadow lines' is also a novel of the history of partition of Bengal. The narrator of this story is nameless. He is telling us many stories which is told by his brother Tridib to him. The whole experience of Tridib is the focal point of this novel. With the help of memory, the boy narrator is trying to match his past experience of school life with the historical past event of partition of Bengal. And he has got the documentary proof from the varsity library of Delhi during his student life. The nameless boy narrator is able to co-relate his experience of bus stopping during his school days with the death of his brother in a riot in 1946 in Dhaka. This is the role of memory of the boy narrator who is an energetic boy whose interest was on cartography . But the theme of this novel is , of course the post partition era of India, the partition of East & West Bengal. *The Shadow Lines* not only takes partition as its main theme but it also discusses the impact of national history on the innocent one. The discourse of library & its influence on the reader is another theme of the novel as the protagonist of this novel has got the data of historical events from the varsity library of Delhi. Even the accidents of Dhaka- riots is forgotten by the public & the press has no interest on it. This thing amazes the narrator very much.*The Shadow Lines* gives us the depiction of human life, the cultural dislocation. Ila becomes a hybrid kind of citizen. Her adoption of foreign culture & her own Indian culture do not mix with each other. She becomes a victim of cultural diaspora. But May Pric, the beloved of Tridib has an international outlook. She loves animal world as the people of Dhaka. She wanted to save 80 years old kharil, the riskapuller during the riots ,on the other hand Tham'ma is an orthodox nationalist who gives her golden -chain to kill other side & belives in the frontier, border of culture & language. But the nameless narrator & Tridib have a vision of such a land where there is no borders, no lines, no front- line. They can think of it as they have superb imagination power. The narrator has a power of 'imagination with precision'. He can memorize each street, each tree, each object of Miss May's house as he had heard them from Tridib. Such a narrator with gigantic memory capacity falls in love with Ila who has her lover Mr. Nick in foreign land.He has come to know that he has lost Tridib only for partition. He realizes the truth untold by other.

In the thematic level, the similarity can be found as both these texts depend on the Indian history in general & Indian partition in particular. The history is the focal sight of both these texts. The post modern novel *'Midnight's Children'* is of Indian history & the postmodern text *The Shadow Lines* is of history of Bengal partition. As a postmodern text, they do not reject history as modernist writer did but accept the burden of history. Midnight's Children mingles myth, history, auto biography, epic. But its depiction of Indian history is noteworthy. According to ,Reena Mitra [in her essay History as a mode of literature. A study of Midnight Children].

'Midnight Children does not reveal the movement of history in vividly realized concrete occurrences given in their chronological order, nor does it depend on meticulous details. In fact, as we have already been, there is a marked break in chronology and this is significant in revealing the novelist's intention & design. The novel is not meant to be a bald chronological account of the period portrayed. It concentrates on projecting the kind of fuller historical truth that incorporates the social & historical reality of the times as interacting with and affecting the life of the individual, that is chiefly the protagonist himself who undoubtedly represents the author'.

The story of *Midnight's Children* covers a long Indian history from 1919 – 1975 still, the declaration of Indian emergency. Likewise *The Shadow Lines* is about Indian historical events. It begins in 1939 & ends in 1964. In 1939, Tridib is taken away to England & in 1964, he is murdered by a mob in Dhaka during the riot. The partition of Bengal becomes the main historical event in this novel. Both novels are to be called city novels.

Not only in history these two novels are the same but also they are similar in cultural conflict. Midnight's Children celebrates the hybridity & the multicultural life. Saleem, the antihero is grown up in a multilingual community where Hindi, English & other local languages are spoken. A place like Mumbai, the centre of Bolliwood flim -stars is able to produce a man of multi- language. Hence Saleem is able to communicate with all sorts of people through out India without any language problem. His brain has become All India Radio with

various information. He can communicate with his friends with the help of telepathy. Saleem's culture is the output of Hindu, British & Muslim sensibility. His living as a common man is the microcosm of Indian living pattern. His 'chutnification' is not only in language but also in his life experience. His ability to adopt one culture after another is his heroic performance. On the other hand, Amitav Ghosh has presented Ila as the victim of cultural dislocation. She is grown up in foreign land. As a consequence, she does not learn how to behave in the public space in Indian context. When she expresses her desire to dance with the narrator and Roby, she has been insulted by Roby. She is asked to behave in right way in Indian city. Even her desire to be free is termed by Tham'ma as her desire to be a prostitute. Actually she has lost her own culture & adopts another without her own. She is unable to mix the cultural element in her living style. But Miss May has a selfless entity. She has an international outlook. It does not matter where she is. She even tries to save 80 years old Khalif during the riot period in Dhaka. Amitav Ghose's message of the novel is that we should adopt other culture without loosing our own. Hence the term hybrididy comes in this context also. The identity becomes a crucial one in the period of globalization, in the context of free trade & market. To have one's own identity, one should be proud of his own identity .Amitav's this novel tries to solve this identity problem. In the case of culture, these both novels are similar in the content level.

In the technical point of view, these novels are the same. *Midnight's Children* has been written in magic-realism. All the real events are shown not in direct way but with the help of magical charm. The telephonic power, the flashback, use of memory, the story telling method – All have made this novel an unique one. Each chapter really depicts one particular event independently. Hence the celebration of micro/local/mini narrative is to be seen in this novel. It breaks the grand narrative or meta -narrative of the modernism. It celebrates the local narrative of Lyotard & becomes a postmodern text. The fragmentation of the self is fully celebrated by dividing the story in immense chapters. On the other hand, the plot of *The Shadow Lines* is not linear one. It has so many flashback, events, story to complete the novel. The novelist follows the magic realism, mini narratives in this novel with a little difference. This novel focuses the multi layered experiences of different persons. It vanishes lines across time space consciousness. Hence in form, these texts are the same. Both Midnight's Children & The Shadow Lines are of story. The first story is told by Saleem & here the participation of Padma as a listener is important. In the second novel, the active listener is the narrator & the story teller is Tridib. In the first novel language bears an important role & in the second novel language with memory plays a significant part. But both those novels depict the impact of national history on the individual man.

There are so many dissimilarities also in these novels. The epic novel *Midnight's Children* depicts Indian history fully whereas *The Shadow Lines* depicts the partition movement of Bengal territory. The first one depicts the hybridity of culture & celebrates it. But the second celebrates hybridity without loosing one's own culture. The former brings out the dark side of Indian political matter. The later brings out the dark side of nationalism. The former celebrates the fragmentation of self, culture, mind. The later celebrates the undivided memory of the past. Saleem Sinai expresses his own experience of Indian history whereas the narrator expresses his amazement for forgetting of the people the massacre of Dhaka of 1946. Saleem has the telepathic power for perception but the narrator has the imaginative power for perception in *The Shadow Lines.* In *Midnight's Children* there is polyphonic voices of the characters who are free to comment in their fantasy & this novel three parts. This *Midnight's Children's* locale is India (Bombay), Pakistan & Bangladesh & *The Shadow Lines's* locale is Calcutta, London & Dhaka. Hence there are some similarlities and some dissimilarlities between these two novels.

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# UNIVERSAL THOUGHT OF RABINDRANATH TAGORE

Dr. Reena Chatterjee*

Tagore, a liberal thinker, radical educationist, leading spokesman and compassionate humanist was undoubtedly one of the most exponent and giant poet of the world. He was original creator of other forms of literature. Tagore lived in the age of science and also appreciated the inventions and benefits of it and made use of it for rural reformation but had great questions about insecurity, terror and less harmony between the individual and the society. He understood that only economic growth is not enough by itself and that our hopes and aspirations must be founded on a universalist and democratic framework. That brings us to Tagore's thoughts on humanism, education, nationalism and internationalism. Tagore was an internationalist who critiqued the narrowly defined concepts of nationalism and patriotism. He wanted all human beings to be treated equally regardless of the country or nation to which they belonged. He tried to break the shackles between people, even within same nation – The barriers of cast, creed, race and religion. He believed on the integrated relation from the day of creation i.e. "SRIJON DINAR JOG".

Tagore lived and worked during a period of crucial social and political transformation in India. 19th century was the Renaissance period in Bengal. Tagore was profoundly influenced by its liberal humanistic thought and its hopes and optimism. By his own admission his formative influences from a confluence of three movements which were active in India of his time. The protestant religious movement (BRAHMO SAMAJ) of Raja Ram Mohan Roy the literary movement of Bankim Chandra Chatterjee and national movement. The national movement revived the Indian pride in its past achievement in philosophy and religion, art and architecture, music and poetry. The pride however did not turn Tagore from the moral and social degradation of his country which he directly experienced. He was profoundly influenced by the Romantic and Victorian poets and Shakespeare, matched equally by his passionate love for Sanskrit literature in general and for the classical Sanskrit writer Kalidasa in particular. This catholicity of taste slowly evolved into his deep and pervasive sense of the universal in thought and culture.

Like all the leading intellectuals of his time, Swami Vivekananda and Mahatma Gandhi in particular, Tagore also was obliged to address the question of the relation between India and the west. He wrote, "On us today thrown the responsibility of building up a greater India in which Hindu, Muslim and Christian will find their place." This reasoning found expression in his well-known poem in 1911 beginning with the lines, "He Mor Chitto, Punya Tirthee Jagore Dhire./ Ehe Bharoter Maha Manober Sagore Tire."

*Asst. Prof. Dept. of English, Arya Mahila P.G. College Varanasi (U.P.) India.(Editorial Board Member)

"On the sacred shores of the ocean of humanity of mother India, Awake my heart.

Tagore's Song "JNA GANA MANA ADHINAYAK" (1911) invoking the same goal of a larger humanity was chosen as our national anthem by Gandhiji and Pt. Nehru and remains a symbol of Modern India's legacy of universal humanity. The constitution of India upholds that legacy.

When Tagore refers to 'SADACHAR' from Manu he actually equates it to proper conduct, a quality that represents man as a civilized human being. It is the essence of humanism. In fact Tagore was perhaps aware of the invaluable words of Mathew Arnolds who considers civilization to be "The element of power of conducts of intellect and knowledge of beauty and of social life and manners and needful to build up a complete human life." Interestingly, Tagore spearheads the attacks not upon a particular nation but upon the maimed civilization which has eaten up the having, loving and being of mankind. He always tried to maintain the universal brotherhood of mankind. He always discarded the wars. His heart moved after watching the Jalianwala Bagh Violence and massacre in the year of 1919. The spirit of violence as wrongly considered to be the only answer to negotiate violence may tempt sentimental revolutionaries to bring about a radical change in stark misery but Tagore never thinks so, nor does he ever allow violence to dechannelize the spirit of goodness and human fellowship violence only breeds violence and fill the finer sensibilities and the softer visions of mankind.

The message to humanity as revealed in the treatise by Tagore on completing the eight years, has its ample and rich background. Already, the experiences of eighteen months in London during his first visit in sep. 1878 have served a solid background for him to sow the seeds of universal brotherhood of mankind. Tagore's main contribution to modern thought lies in the sphere of universal religion and international humanism. He has given to us what we call the religion of man (MANUSHER DHORMO). This is a religion of self purification and brought about by love and services, and it rises above considerations of creed, faith or a dogma. His primary concern was with man and not with God. Being the highest priest and interpreter of nature, his attitude towards nature is not merely confined to romantic fancy and a mysterious feeling of affinity with her, he also acknowledges nature influences upon the growth of humanity.

The spiritual message which Rabindranath Tagore conveys in his poetry is not that man should run away from life and seek shelter in a hermitage, but it enjoins on him to fully participate in the joys and sorrows of life. He does not deny the charming beauty of the nature; he doesn't consider the world is illusion. He doesn't believe "BRAHMA SATYA, JAGAT MITHYA" i.e.; only Infinite is true, the world is illusion. Rather he ridicules upon the Aadi Shankaracjarya's concept of abdication of the world. He evokes our duty and love towards entire human being is not 'Renunciation' rather 'Charity'.

In interpreting the message of Rabindranath Tagore to the world, Dr. S. Radhakrishnan Significantly unfolds Tagore's Universal spirit of nationalism that ensures a common heritage of man towards love and conscience, and Indian flaming passion of righteousness: Rabindranath is a nationalist but on of the wrong type, while he loved his country, he doesn't hate others. His patriotism is compitable with universal love. While national independence is a phase of social evaluation to be necessarily passed through, it is ultimately one to be transcended in the conception of a world whole.

In this way Tagore regards the entire universe as essentially one. It is free from any kind of antagonism. The relation between the individual and the universe is not one of conflict and enemity, but one of harmony and love, and the realization of this unity is the highest goal of life. Inner transformation of man is the remedy suggested by Tagore to solve the problems of the spiritual evaluation of man. The ultimate truth is not in the accumulation of mind in his enlargement of sympathy across all obstacles of caste and colour.

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# LITERACY RATE OF SCHEDULED CASTES IN BIHAR AFTER INDEPENDENCE TO 1981

Aparana Kumari*

According to the government of India, Ministry of Home Affairs Notification no SRO 2477. A dated 29th October 1956, the list of scheduled Castes for the state of Bihar, was prepared and the following castes were declared as scheduled castes :

1. Bantur, 2. Bauri, 3. Bhogta, 4. Chamar or Mochi, 5.Chaupal, 6. Dabgar, 7. Dhobi, 8. Dom or Dhangad, 9. Dusadh including Dhari or Dharhi, 10. Ghasi, 11. Halalkhor, 12. Hari, Mehtar or Bhangi, 13. Kangar, 14. Kurariar, 15. Lalbegi, 16. Mushar, 17. Nat, 18. Pan or sawasi, 19. Pasi, 20. Rajwar, 21. Turi.

Thus the list of Scheduled Castes in Bihar is near about the same according to this notification as it was in government of India Act 1935. Only "Bantar" has been included in the 1956 list.[1]

According to census Report of 1971 of India (Bihar), a person who can both read and write with understanding in any language is to be taken as literate. A person who can merely read but cannot write is not a literate. [2] According to 1961 census, the literacy rate among the scheduled castes in Bihar were found 5.9 percent, where as the literacy rate among the General Castes during that period was 18.4 up to 1971 census, the literacy rate of scheduled castes in Bihar raised up to 15.8 percent, but till then the literacy among the General Castes of Bihar became 19.9 percent, which has how become 26 percent in 1981 census.

The Backward Classes Commission said the average literacy rate of the country is 24% in which only 10.27 percent literacy rate is found amongst the scheduled castes in the state like Bihar, the literacy rate of scheduled castes is much less in comparison to all India average. According to the report of the Backward Class Commission, literacy rate of scheduled castes in Bihar in much less than that of other state in India. The following table shows the comparative study literacy rate of scheduled castes in Bihar with some other state of India according to 1961 census.: [3]

| | |
|---|---|
| Kerala | 24.4 |
| Assam | 24.4 |
| Gujarat | 22.5 |
| Maharashtra | 15.4 |
| Tamil Nadu | 14.7 |
| West Bengal | 13.6 |
| Orissa | 11.0 |

*Research Scholar Department of Home Science, B.R.A.Bihar University, Muzaffarpur (Bihar) India.(Editorial Board Member)

| | | |
|---|---|---|
| Uttar Pradesh | | 7.1 |
| Bihar | | 5.9 |
| Jammu & Kashmir | | 4.7 |

The above table indicate that except Jammu and Kashmir Bihar is in bottom in respect of literacy rate of scheduled castes according to 1961 census. 1971 census this rate became 15.8% where as average literacy rate of population of Bihar was 20%. According to Provisional figures of 1981 census, the average literacy rate of Bihar is 26% which 6% more in respect of 1971 census. According to the above noted table the literacy rate in Kerala and Assam are about 5 times more than that of Bihar.

The following table shows the rural and urban divisions of literates and literate Persons of the scheduled castes in Bihar :[4]

| | Rural area's | Urban areas | total |
|---|---|---|---|
| Male | 4,06,579 | 72,081 | 4,78,660 |
| Female | 27,459 | 13,158 | 40,617----- |
| | 4,34,38 | 85,239 | 5,19,277 |

The above table reveals the fact that out of the total literate Person i.e. 5, 19,277 of the Scheduled Castes in Bihar, 478,660, are males and only 4.061 are females. Among total literate males 4, 06,579 live in the rural areas and 72,081 live in the urban areas. Similarly out of the total female literate of Scheduled Castes 27,459 live in rural areas and 13,158 reside in the urban areas. Thus like others, difference between male and female literacy of Scheduled Castes in Bihar is clear according to the aforesaid table 16. The total literacy rate in Bihar is 19.94 i.e. about 20 percent; where as literacy among the Scheduled Castes is only 5.9 Percent. The all India average of literacy is 29%. [5]

The following table shows the caste wise male – female literacy in rural and urban areas of Bihar among the scheduled castes according to 1971 census.: [6]

| Cast | Sex | Rural area | Urban area | Total |
|---|---|---|---|---|
| Bantar | Males | 1,860 | 18 | 1,878 |
| | Females | 68 | 02 | 70 |
| | Total | 1,928 | 20 | 1,948 |
| Bauri | Males | 1,851 | 1,315 | 5,176 |
| | Females | 235 | 124 | 359 |
| | Total | 4,096 | 1,439 | 5,535 |
| Bhogta | Males | 3,393 | 126 | 3,519 |
| | Females | 232 | 11 | 243 |
| | Total | 3,625 | 137 | 3,762 |
| Charmar or Mochi | Males | 1,38,949 | 16,567 | 1,55,516 |
| | Females | 9,158 | 2,617 | 11,775 |
| | Total | 1,47,107 | 19,184 | 1,67,291 |
| Chaupal | Males | 1,755 | 13 | 1,768 |
| | Females | 91 | 2 | 93 |
| | Total | 1,846 | 15 | 1,861 |
| Debgar | Males | 283 | 299 | 2,582 |
| | Females | 12 | 23 | 35 |
| | Total | 295 | 322 | 2,617 |
| Dhobi | Males | 37,622 | 8,836 | 46,456 |
| | Females | 3,206 | 2,101 | 5,307 |
| | Total | 40,828 | 10,937 | 51,763 |
| Domor Dhangar | Males | 5,922 | 1,750 | 7,672 |
| | Females | 414 | 295 | 709 |
| | Total | 6,636 | 2,045 | 8,381 |
| Dusadh including | Males | 1,37,336 | 18,416 | 1,55,752 |

| | | | | |
|---|---|---|---|---|
| Dhashi orDharhi | Females | 8,836 | 2,954 | 11,840 |
| | Total | 1,46,172 | 21,370 | 1,67,592 |
| Ghasi | Males | 3,518 | 1,787 | 5,305 |
| | Females | 453 | 309 | 762 |
| | Total | 3,971 | 2,096 | 6,067 |
| Halalkhore | Males | 388 | 106 | 494 |
| | Females | 35 | 18 | 53 |
| | Total | 423 | 124 | 547 |
| Hari, Mehtar or Bhangi | Males | 5,662 | 4,540 | 10,202 |
| | Females | 493 | 967 | 1,460 |
| | Total | 6,155 | 5,507 | 11,662 |
| Kanjar | Males | 68 | 58 | 126 |
| | Females | 01 | 16 | 17 |
| | Total | 69 | 74 | 143 |
| Kurnal | Males | 87 | 34 | 121 |
| | Females | 07 | 02 | 09 |
| | Total | 94 | 36 | 130 |
| Lalbegi | Males | 14 | 81 | 95 |
| | Females | 00 | 13 | 13 |
| | Total | 14 | 94 | 108 |
| Mushar, | Males | 13,548 | 1,005 | 14,553 |
| | Females | 628 | 72 | 700 |
| | Total | 14,176 | 1,077 | 15,253 |
| Nut | Males | 685 | 61 | 746 |
| | Females | 208 | 15 | 223 |
| | Total | 893 | 76 | 969 |
| Pan or Sawas | Males | 3,502 | 248 | 3,750 |
| | Females | 395 | 58 | 453 |
| | Total | 3,897 | 306 | 4,203 |
| Rajwar | Males | 9,106 | 809 | 9,915 |
| | Females | 412 | 76 | 489 |
| | Total | 9,518 | 885 | 9,915 |
| Turi | Males | 3,977 | 733 | 4,710 |
| | Females | 290 | 88 | 378 |
| | Total | 4,267 | 821 | 5,088 |
| Bhumj | Males | 67 | 05 | 74 |
| | Females | 02 | 00 | 02 |
| | Total | 69 | 05 | 76 |
| Bhuiyan | Males | 6,211 | 269 | 6,480 |
| | Females | 222 | 20 | 242 |
| | Total | 6,433 | 289 | 6,722 |
| Unclassified | Males | 2,930 | 5,378 | 8,317 |
| | Females | 254 | 1,506 | 1,760 |
| | Total | 3,184 | 6,884 | 10,677 |

Thus the table reveals the facts about the cast wise literacy of scheduled castes in this state. According to the afforesaid table highest number of literate Persons is found in the Dusadh castes. Al though Chamar or Mochi is the Highest in the numerical Point of view. Even female members of Chamars of Bihar. The table says qualitavely Percentage of literacy among Lalbegi Castes is much better. As table indicates out of total Population, 759 of this cast 108 Person are literate. Only 14 in rural areas and 94 in urban areas. Thus literacy among the urban dewellers of Lalbegi castes in urban areas is more than that of it rural areas. The table also indicates about the lowest literacy rate of Mushar castes. As its numbers comes thiral from the numerical point of view of popol action, just after chamar and Dusadh. Out of total Mushar Population i.e. 11,68,447 only 15253

persons are found literates. Its women folk are much legged behind in comparison of women folk of other sched. uted castes. Out of total 551940 Mushar only 700 are literates[7]. In the urban areas this literacy is found among 72 women only.

Thus literacy rate among the Mushar is quite Miserable in Comparison of other scheduled castes in Bihar. According to the table literacy rate among the Dom Dhangad and Hari (Mehtar or Bhaange) also looks not good from the literacy Point of view, Mushar Dom (Dhangad) and Hari (Mehtar or Bhangi) also looks not good from the Literacy point of view, Mushar Dom (Dhangad and Hari) Mehatar or Bhagi) are just like scheduled castes among scheduled castes i.e. Harijan amongst Harijans.

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# RE-READING GITANJALI: A CONFLUENCE OF NATURE ,GOD AND MAN

DHANANJOY GARAI*

'Gitanjali' is a monumental work of Rabindranath Tagore, the Eastern cultural icon. Literary Gitanjali means the songs offering. Through this extraordinary piece of mind, Tagore offers songs to god & hence it is song offering in English and Gitanjali in Bengali mental dictionary. Most part of this collection depicts the relationship among nature, god & man. Nature plays a vital role in this collection. God becomes our friend here. God is reflected in the natural country and natural scenario is the best creation of god. When god becomes our fellow, friend, we become one single identity. And god & man create one entity. Man lives in natural surrounding & god is his friend. Hence there is a stable relationship among god, nature and man. These three have become one entity in 'Gitanjali'. They create a confluence in this collection. Without realizing this unique relationship, we are unable to enjoy this masterpiece of Tagore. Bengali culture becomes a part & parcel of this refined text. The references of vagabond singers are none but the 'Bauls' community of Bengal. Through their songs, they celebrate the simplicity of life of man. They express the natural bond between god & man. Their songs also desire to express the harmonious existence of natural flora & fauna with the activity of man. And god becomes the creator of nature. These Baul song depicts the natural chain among god, man,nature. Hence the reference of "Baul" singers plays a significant part in the 'Gitanjali'. This Baul singers celebrate the spiritual aspects of life, devotion of god. R. Tagore is the first poet of the world who has celebrated 'chuttie' meaning 'relax'. No poet ever has celebrated our time of enjoyment as Tagore has done it. This Bauls singers spent a vagabond type of life. They go one place to another with a Ektara (the musical instrument with string). And they speak spiritual life & apply this in their own life. Their song goes beyond the physical level to the metaphysical level, bodily level to spiritual level, material level to heavenly level. This transcendence had influenced Tagore more and more and he has used transcendence from the materiel to the spiritual in his song offering. Hence 'Baul' song & Gitanjali are inter -related in the content level. In natural world man is capable of this transcendence. Man can cross his selfish physical bodily pleasure & reach to the unselfish, spiritual pleasure of god. Even apart from the Gitanjali, Tagore's other writings celebrate this same thing. His main heroes/characters have the insight of life. They are able to know the reality. They live in the world of people but with a difference. They are able to across the physical, material world. They live in their inner world of peace, goodness. Their ideas are of metaphysical level.

*Department of English, B.H.U. Varanasi (U.P.) India.

The poems of Gitanjali have the quality of lyrical poem. Sometimes we see the sonnet form in this lyric, which are similar to G.M. Hopkins, Wordsworth in the formal side. Hopkins' poems are also of nature, god & the man. Man is the creation of the great artist, god . In his poem, god seems enemy but for a short while. God becomes a co-friend of man as well as the poetic persona. Likewise Tagore's poem depicts the unity of man, god & nature. In this regard we can remember the doctrine of pantheism of William Wordsworth. The poet Wordsworth, the worshipper of nature & high priest of nature has seen god in natural phenomenon. This natural phenomenon is the self creation of god. He sees god in nature. He sees only one spirit which binds everything of this world. He has used this in the 'Spots of time' in 'The Prelude'. Here the existence of god, nature & man becomes a harmonious whole. Tagore has re-told Pantheistic mode to us in Gitanjali in a new way which wordsworth saw in Vaungh & Herbert. Tagore's idea of relationship among god, man & nature is similar to Thomas Dylan. Hence truly, Tagore is called a mystic poet for celebration of such unity.

Tagore's Gitanjali is a kind of experience which we can get in the knowledge of 'Sadhana' (meditation). Tagore's god does not live in the external world but inside the very soul. The love between god & man is reciprocal. Whereas most people celebrate love in physical sense, Tagore has enabled to take it beyond that level. There is reciprocal relationship between god & man. Man loves god & shows his devotion. But it is not one sided. On the other hand god too loves his creation ,man. And even he has to come down to the human level. Hence Tagore's god can be found in the field, path in the working class people, not only in the temple. And nature binds these two. Tagore's god desires simple expressions, devotion rather than the extravagant displays of religious rituals. Even god's love to man becomes incomplete without the reciprocal love from man. The concept of god & his creation of Tagore is highly influenced by the love concept of not only by Budhism but also by medieval Vaishanava poets of Bengali, who depiet love in terms of suffering and enjoyment. The Vasihanava poet took the love-affair of Radha & Krishna, godssess & god from 'The Mahabharata' of Bedvass, the Indian epic writer of ancient time. The pain of devotee becomes the desire to meet his lord i.e. god in Tagore's conception of love. The sonority, the theme of surrender, lover loves for the lord, praise for lord, anguish in separation from god, final realization are the themes of Bhakti poetry of Indian poetic movement. The Bakti poetry also includes the theme of separation, waiting, mourning, lamenting over the absence of supreme lover, glorifying god with Bhajans with cymbals. All these themes are highly influencial to Tagore's cosmic world of Gitanjali where man becomes the lover & god becomes the beloved & the vice versa. The pining of man for god is a continuous searching process in the context of Gitanjali, the manifestation of Eastern/ Indian/Bengali culture. In this way god & man becomes one identity becoming one part of another & nature is the gift of god. Hence they are inter-related. Tagore's prose-poems in Gitanjali celebrate man's yearning to unite with the divine. He is foremost a mystic & hence has a vision of unity between man, nature and god. The external universe speaks to him through his senses to his will. He is anti rational & anti scientific in mood. To him, the soul is more important & eternal & has many different forms as Plato thought. Tagore believes in principle of unity, rhythm & harmony. To him, the external nature and life are not different but related to each other. He felt a moment when his self is merged with the living soul. His meditation on nature leads him to realization of god. To him, nature is the melody of god. God has created this world & the act of creation is joyous one and joy is the basic principle of the any creation. Through his creation god reveals himself. Though Tagore has a firm faith on unity, he is also a dualist. He believes in the reconciliation of opposites. God is known by the existence of man & vice versa. Tagore's philosophy is changed by this concept of Jivan-Devata (Life-God) which works within and through the individual soul, making it yearn for union with the infinite and the divine making it yearn for union with the finite. Tagore is the first poet or saint who never rejects life or advocates the renunciation of life. He is a spiritualist who searches union with god through union with the fellow-men. Tagore explores the relationship of god and nature. Nature is such a place where the divine & the human merge each other. God's love & joy ever stream through nature's rapturous forms to entire the soul; to realize the mystery of that relation is to be united with him.

Now we shall analyze how poems of Gitanjali depicts the inter- relation of god, man & the nature. We shall also point out how there is a reciprocal relationship between god & man where god is lord or master and man is his devotee or servant and nature reflects god himself to the man.

'Gitanjali No. 1' has a clear concept of the unison of god, nature and man. The poet Laure to says:

This little flute of a reed thon host carried over / Hills and Dales, and hast breathed through it / Melodies eternally new.

Here the poet's i.e. man's body is compared to a flute and god is compared with a flute player god creates music through man. And he carries the human body to the dell, hills i.e. the region of nature. But both become a kind of inseparable. The poet says:

At the immortal touch of thy hands my little heart / Loses its limit in joy……

Here with the inspiration of god, Man's little heart i.e. selfish mind loses its limitation and becomes one with the god. Hence god & man both becomes one self 'Thy infinite gift' are the natural beautiful sights or phenomenon's are the best gift of god for man. Here god, man & nature become interlinked.

Gitanjali No. 2' depicts the discordant elements of the life of the poetic persona but they are made one harmonious whole by the music of god. So Tagore writes:

All that is harsh and discordant in my life melts / Into one sweet harmony……

In this situation the poetic self 'like a glad bird on its flight across the sea rises high to become one with the bigger self of god. Not only this, in this context, the poetic persona also forgets himself & thinks his lord as his friend. Tagore writes:

Drunk with the joy of singing I forget myself and / Call thee friend who art my lord…..

Here the poetic self is the self of man. Both self of man & the self of god desire to meet one point & merge one another as both will lose the significance without each other.

'Gitanjali No. 3' expresses how the music of creation of god pervades throughout the whole natural atmosphere from 'sky to sky' and 'story obstacles, but the poet's heart want to listen & join in the music of god but is incapable of Maya created by god. Hence he becomes amazed by the music of god only. Once Tagore wrote 'we do not want nowadays temples of worship and outward rites or ceremonies. What we really want is an Ashram. We want a place where the beauty of nature and human soul meet in union'. This thought of the poet creates 'Shantineketon', nowadays 'Biswabharati University'. 'Gitanjali No. 5' begins:

I ask for a moment's indulgence to sit by thy side…..

But the poet: sees the creation of natural beauty as the reflection of god. He says:

Today the summer has come at my window with/its sighs and murmour the bees are playing their/minstrelsy at the court of the flowering grove. And this is the time of perfect silence 'to sit quiet, face to face with thee.' And the poet eager's to dedicate his life to his maker, god. 'Gitanjali No. 11' depicts the open nature where 'tiller is tilling and the hard/ground and where the path maker is breaking stones. He is with them in sun and in shower and his/ garment is covered with dust'. In the world of work & creative labour, god exists & not in the temples of mere rituals. The poet says:

………our master himself has joyfully taken upon/him the bonds of creation; he is bound with us all for ever.

Here there is a reciprocal relationship between god & man. God is bound to come down to us as we are his own creation. The poet suggests:

……meet him and/stand by him in toil and in sweat of thy brow.

Hence we shall see god when we shall give our labour. The participation is necessary to realize the godly universe. Here god, man, nature – all are related to one another because god lives with the world of sunlight & rain, the natural world where the people have to work. Dr. Radhakrishnan Says:

Reason, which can help to weigh the dust or measure the air, cannot show us the face of god. The truly religious soul does not argue and infer, but meditated and waits for light. The poet, the artist and the lover pass by the path of intuition, the mystic knows it, and lives in the full light of the vision'. 'Gitanjali No-3', the poetic mind or the mind of man aspires to meet with god but unable to do go. The poet ends the poem:

I live in the hope of meeting with him, but this/meeting is not yet.

The poet knows that we only can merge or meet with god after self purification. So self purification is necessary condition to visit the whole face of god. Hence we are able to meet with god.

'Gitanjali No – 14' celebrates the simplicity of life far from the madding crowd. The poet or earthy man acknowledges that 'great gift that thon gravest to me/ unasked this sky and the light, this body and the/life and the mind-saving me from perils of overmuch desire'.

So, nature is the gift of god given to mankind to enjoy. But the poetic figure is full of worldly desire and is unable to mix with god. But god saves his devotee from the commercialization. Here also god, man & nature become interrelated to one another.

'Gitanjali No-16' describes the world as festival. And this world is full of beautiful nature scenario and the poet's self eager's to face with god to salutation for his beautiful creation of floura & founa & life. Here god, man, nature are also interrelated. In 'Gitanjali', there are many images of love affairs. In 'Gitanjali No – 18', the beloved does not know how she would spent the time if her lover does not meet with her during rain outside. In the spiritual level, it is the longing of the soul for reunion with the divine. The poet says:

If thon showest me not thy face, if thon lea vest/me wholly aside, I know not how I am to pass these/long rain hours'.

The outside nature with rain is focused in this lyric. The poet also speaks:

I keep gazing on the far away gloom of the sky, and/my heart wanders wailing with the restless wind.

Here the self of poetic persona desires to meet with divine self of god .we can see background of external nature. In this context also god, man & nature are chained well. Here poetic self is the reflection of man. 'Gitanjali No -20', the poet has gone to search for flower but he remains in thought. As a consequence he is unable to see the lotus blooming near about him. And his basket is empty. The poet says:

On the day when the lotus bloomed, alas, my mind/was straying and knew it not.

Like wise the poet is searching god in the outside world & does not know that god lives in our deeper heart. He says:

I knew not the that it was so near, that it was/ mine and that this perfect sweetness had blossomed/ in the depth of my own heart.

Here also god, nature, man are given a chained relationship. 'Gitanjali No-21' begins with the natural world:

I must lauch out my boat. The languid hours pass/by on the shore – Alas for me.

The poet beloved is awaiting to meet his lover god, the supreme self. But 'Spring has done its flowering and taken/leave. And how with the burden of faded futile flowers I wait and linger'.

In spite of it, he is listening the sound of music coming from the other side of the river. This sound is of 'Jiban Devata', ' the lord of the poet's life. Hence the desire of the reunion of poet beloved with his lover god is finely described in the natural atmosphere, the river. Hence all nature god & man are connected. 'Gitanjali No-44' describes that the poet beloved is awaiting for his lover god. To him, the light, pain, breeze, sweet perfume are the natural symbol of approaching his god. Here nature god & human are inseparable. 'Gitanjali No-48' depicts that how the poet was charmed by the ripples of bird song, flowers, rift of clouds, with red leaves. And he slept by the 'water and stretched my tired limbs on the grass'. When he woke, he saw god standing before

him. Hence complete surrender is necessary to meet god. Nature, god, man are inter- connected in this hymn also. In this regard Dr. Radhakrishnen Says:

Tagore beautifully depicts how an enthusiastic surrender to the spontaneity of natural scenery leads a man to his goal.

In Tagore's cosmology of world, all these three become one entity. In 'Gintajali No -62' the post figure has told that god has created this varied colourful natural world for his sons to make them happy as a father brings colours toys for his child. In the next poem 'Gitanjali-63' expresses the oneness of god, man and nature. God expresses himself in many forms. All the objects are the same expression of the divine. Hence the post tells:

Oh, grant me my prayer that I/may never lose the bliss of the touch of the one in the/play of the many'. This same idea, we can get 'Gitanjali No 69'. The poet says:

The same stream of life that runs through my veins /night and day runs through the world and dances in/rhythmic measure.

'Gitanjali No – 77' expresses that only after death, the human soul returns to the divine and becomes one with him. In 'Gitanjali 84', the myriads forms of god is expressed also. In the final & last poem 'Gitanjali No - 163', the poet conveys a sense of absolute surrender of the devotee to mix with god, the supreme. The poet tells us:

Let all my songs gather together their diverse /strains into a single current and flow to a sea of/silence in one salutation thee.

So all the song of the poet will flow in one channel to surrender to god & to mix with the divine song /music of god.

In this way, Tagore has shown us how god, man & nature are interlinked in 'Gitanjali'. Though this collection is religious in temperament, it bears the pantheism, similar to words worth, Vangham, Herbert, Thomas Dylan, Sri Aurobinda & other mystics. Hence god, nature & man play an important role in 'Gitanjali' of Tagore.

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# THE FEATURES, STANDARDS, AND CHALLENGES IN CONTEMPORARY CHILDREN POETRY AND LITERATURE

Dr. Ahmad Reza Keikhay Farzaneh*

## Abstract

*Since today, the importance of attention and considering the coordinated interdisciplinary in children fields inspired the educational and psychological experts as well as the poets and writers to develop educational and cultural programs in children fields by consulting and coordinating with each other, children poetry and literature become as one of the most common issues among them in order to produce and develop the books and contents for children through cooperating and consulting with each other, which have literary and artistic themes as well as based on children's psychological and spiritual needs psychiatrically and psychologically. Considering the materials cited, it is tried to have a brief overview on the features, standards, and the challenges in children poetry and literature.*

*Keywords:* children poetry and literature, psychology, child stories, psychological growth periods

## Introduction

Children's literature is a collection of verbal works, which has been written based on the growth and interests of children's level and tastes features. In another definition, it is the sum of verbal and literal works that are based on the children's conditions, which two points are important:

1. The collection of works which is called as literature.
2. That literature's appropriateness with children's taste, growth level and maturity.

Children's literature is the type of literature that belongs to children as well as a literary one; that is, it must be appropriate with children's moods and capabilities (Hafezi ,1989).

The shared and certain principle of all children's poetries and stories, or generally children's literature, from past to the present, are realistic or non-realistic, imminent and no imminent, probable or impossible (in terms of occurrence in the outside world), the principle of " hope and popular belief", or from the other hand, based on "optimism and stopping disbelief". With respect to this principle, a text is pleasant to be heard and read, and whether it is in poetry or short stories or the text consists of every kind of story, observing this principle is not limited into a specific principle, or there is not a specific point in its beginning and ending, but it is a quality that is hidden in its overall construction. Therefore, if this phenomenon is damaged in any place and principle, it will be spread over other places and points. In analyzing a children's literary work, many elements such as design,

*Assistant Professor of Persian Language and Literature, University of Sistan and Baluchestan (Zahedan) Iran.

characteristics, and setting, and then evaluate the resulted work (analyzing and cruising the work), by referring to evaluating model. Another important element which must be considered in children's poems and stories is the aims and results of the principles is achieved through creating futurism design and a new hope in poetries and prose and identifying the children's and adolescent's capabilities. The rhyme and its applying in a work can be another reason in prose's (stories') effectiveness, such as rhythm in children's and adolescent's poetry (Hafezi, 1989).

The study of children's growth and development begins with identifying and accepting child's unity and individuality that is every child is a unique person and must be recognized as an independent person. They also have needs, desires, and external talents, as emotional, cognitive, social and physical growth in childhood and adolescent period. The differences that children have in childhood in terms of growth and tastes amount will be directed their educators (parents or teachers) into what kind of expectance they should have of the child in every specific age. For example, elementary teachers must choose a literature that be connected to the child's optimism and having hope for the future.

Children's literature must provide the opportunities for gaining experience and different information (in addition, a book helps the child feel success and joy, and also they will increase the sense of hope).

In other words, everyone (especially child) needs to feel happy and be satisfied with them, and they must not consider themselves as a wasteful and worthless being and create a sense of hope to the future in themselves and be able to visualize and design a desired future according to his/her own will. In addition, they must learn all the necessary skills such as listening, speaking, reading and writing, and realize different values and develop their moral opinions and views as well as be able to lead and direct themselves (become independent). Children's literature has a major, principle and determining role in achieving these important educational objectives; that is the related book should be designed according to their needs and desires to create a kind of self-image in children. (Shoarinejad, 1975: 11-30).

In the past, children are conceptualized as the "miniature" of the adults, and there were no attention to their needs, hopes, desires, talents etc. But today, the conditions have been changed, and some journals and books are published for children in many countries, including developed countries, and much conference has been hold including the experts concerning this matter about the effects of these readings in children's education.

Today, writers, parents and teachers found out the kind of book would be useful that be written based on the reader's growth and development, needs, willingness, and the hopes in every specific age. In recent centuries, there has been considerable attention to children's intellectual, religious, philosophical and general change attitudes by the advent of the great scientists throughout the world, in such a way that the twentieth century has been called to child century by psychologists and experts, child democracy has been developed, and the child's world is recognized as a unique and important world. The two factors of World War and scientific advances come together the world's people more than ever, and this compulsory relationship causes the expansion of literature specific to children and paying attention to children (SHoarinejad, 1975, 37-54).

Folk poetries of children were divided into three distinct categories. One of them was songs, lullabies, proverbs and games that narrated breast by breast and designed them identically and then handed over to children, and the second category was that of songs and verse tales. They made changes and created new things by incorporating them based on their tastes. The first category was those who made poems based on their folk poetry techniques. Firstly, they were not poetry, but those advices and sermons that the great poets expressed them in decent words. They brought them in syllabic and fickle rhythms and weak and vulgar words. Folk poetry has primary elements of children's poetry frequently. This type of poetry is full of rhythmic and rhyme music, and this kind of music is stirring. In these poetries, the child is made nearer to his/her, and also the reality of life that is the child's game. Folk poetry aims to entertain and delight the children in order to learning and educating in these two types of poetries be facilitated. The child is not forced into digressing his/her

limitations and steps into the great people's contemplation. In this type of poetry the child is not forced to visualize a future for himself and his/her peers and make no sense of his/her future (Kianoush, 1956, 38-41).

## *Most Prominent Features of Children's Literature*

1. In these types of poets, the child is not have to visualize a future for him/herself and his/her peers and makes no sense of their future that be accorded with his/her understanding and living conditions.
2. It should meet his/her age needs.
3. It should activate his/her imagination and raise his /her intellect and emotions.
4. Most importantly, it should accustom the child to the reality as well as optimism and good will.
5. The presented issues should be in a way that stimulates the child's curiosity.
6. It must familiarize the importance of social life for the child to overcome his/her future problems in this way.
7. It should always create fun in child, and never lead him/her to pessimism, hopelessness and anger. For this reason, children's poetries and stories hero should not be died or made a mistake, because the child will create an interest in these heroes and will create a mutual feelings for them. Therefore, he/she does not intend to fail or die; that is he/she does not want to see the irreparable mistake, and by this way, he/she imagine a story and a future based on the specific story, and similar to hero, he/she would try to achieve his/her aims and this method create a hope for the future in children.
8. Children should not limit in seclusion, isolation and contentment to avarice.
9. It should create wonder and acclaim and help the child's self-image.
10. It should awake, stimulate and strengthen the child's taste, and the contents should be moral and in a way that a righteous child be awarded and a bad child be punished.
11. And finally, it must generally in a way that foster the character and moral values of children in all directions, and help them in individual and social life in present and future. (Shaaeri Nejad, 1975: 75-90).

There are many differences between children's poetry and that of adults. The contents should be understandable and be related to the children's world. Children's poetry should be applied indirectly as a way of education and also should be effective in training their tastes and emotions. Considering the fact that poetry has a profound effect in children's minds, it is necessary to avoid nurturing intense negative feelings combined with cynicism; rather, it should be associated somehow with optimism and hope. Poetry should be arise along with children's evolvement and change, and in fact reading every poem is an introduction to getting interested to read other poems with more supreme contents.

The theme of the poem should be concurred with the children's thinking horizon and be able to attract them and be an understandable foundation for the child to create a more understandable world based on his/her own imagination, desires and hopes (Doulatabadi, 1973: 90-98).

## *Quantity, Quality and Setting*

Those who are deal with children's literature must know that they are faced with today's children and future's adults. Children's books should never be malicious and boost their sense of cynicism. For the present time children, living is difficult. That's why, the selected books should present the way of positive attitude towards life's problems, and it must be specifically emphasized that there must not be discouraged. If the life's conditions are terrible, they must never be disappointed, but they should be hopeful and optimistic. (Sohrab, 1993:75).

Supernatural worlds in the form of verbal and written literature have always been associated with human. Iranian, Rome and Greek mythos and legends of has created an opportunity for the people who lived in the child period of our civilization created an opportunity that evade from their life's problems through supernatural world, and also show their optimism, and from the early periods, while they succeed in inventing the earliest techniques was not concerned with artificial atmospheres, but with that of nature. What destroy the myths are natural disasters, and what they emphasized is the hope that one day human being will be capable to overcome

these disasters. Today's supernatural worlds as those of past days ones can help us understand the point that the human being's future is defenseless arena which can be dominated. In the past, the issue of dominance was upon the nature, but today, is dominance upon technology that its deviation may lead human beings to some tragedies, and the myths of technological era can be obtained through the literary writer's attention to modern era (Jafarnejad, 1984:227-240).

Different geographical environments and different cultures make the same four demands are in conflict with and stand against other demands. The instructor is an educator that dominates both to psychological issues and literary texts and also those of peace makers. Children and adolescents are from different families and geographical and cultural environments and something unit (being considered, being popular, being independent, and being optimistic) (Rahimi, 1999: 130).

Children's literature should function as imagination and have a sense of fantasy, and this point has a special station in reviewing literary works of children, that is a literary work should expand the range of child's imagination, and its extension causes the child uses his/her mind's power and force. Educating the imagination forces is so important that early humans have their interventions and innovations by this factor.

Early humans had an imagination a flying as those of birds and later planes was invented. If child's fantasy is not reinforced, it would be a world without dream, hope and dream (Raufi, 1999:193).

A child or an adolescent has a specific social condition. Literature should help him has a sense of happiness in different social conditions (home and school), and prepare the child and adolescent for the future.

Children and adolescents must learn that they can achieve all the good things that remained for them in centuries, and should be benefit from all the good things that prepared for them now.

This is what literature should do. This is the common grounds of all the past and present good things, and has a faith in human's uniqueness and a belief in victory and an enthusiasm to living, optimism and a hope to the future within every human being.

Therefore, children's literature has an educational factor, and can awake good things and the meaning of happiness, and educate the supreme emotional of humans as the way they understand to experience it, and be directed to the perfection and God through the sum of these emotions and experiences. (Lotfbadi, 1999:318-319).

### *Results and Discussion*

Children's literature induces them the beliefs, desires and emotions in every country, which is specific to them. In reality, the emotions, desires and beliefs of people comparable to their world which gives meaning to their life, and if the literature of a country stirs unsuitable emotions and beliefs of that country, there will be social damages that declined countries are faced with.

Now if literature associates the positive emotions with human's beliefs, it will brought the spirit of vitality, joy, hope, and flourish, which is certainly causes the prosperity for its future generation. Hoping to see the day that there is a profound attention to children's and adolescent's literature in our country.

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# A REVOLUTIONARY AND EXCELLENT ARUNDHATI ROY IN RESPECT OF SEXUAL DEPICTION WITH REFERENCE TO *THE GOD OF SMALL THING*

RAJKRISHNA JANA*

When any author becomes revolutionary in theme, outlook and depiction, he catches the sight of readers more than any conventional writer. This matter is true to Arundhati Roy with her masterpiece, *The God of Small Things.* This literary piece upholds a revolutionary theme like illicit relation in realistic social scene of contemporary India. In this sphere, she reminds us about a foreign novelist, D. H. Lawrence and Indian confessional poetess, Kamala Das. In comparison with them, she has no ascribed title but like them she is vivid and accurate and unconventional in the depiction of illicit relation. In depiction of sexual relation she may have a closer relation to the western mind but it is right she is a shocking field to the Indian notion. Before Freud, sex was thought to be taboo subject. But when Freud proved his revolutionary theory about sex and regarded this as the source of all human activities, the modern writers were inspired to decorate their writings with the elements of sex and illicit relations boldly on a large scale. The noted British novelist D.H.Lawrence made the sex an important affair in *Lady Chatterley's Lover:*

The blood of man and the blood of woman are two externally different streams, they can never be mingled even scientifically we know it. Therefore, they are the two rivers that encircle the whole of life, in marriage, the circle is complete, and in sex, the two rivers touch and renew one another without ever commingling or confusing. We know it. It is the deepest of all communications as well as the religions in practice we know.

(P. 62)

Taking the clue from the above observation, Roy's erotic depictions in a *God of Small Things* can not be regarded as the term, pornographic. Actually Arundhati Roy did not want to make the sex as a private matter but she wanted to make it a matter of universality. It becomes the core part of both men and women. Without sex, feminity is not complete. It is an instinct of human being. It is bound that her husband and the family members left Ammu in her prime of youth. Despite all problems, her sexual thirst, the natural instinct of a youth, was not vanished. Yet she is always seen haunted by sexual passion. Her sexual illicit behaviour can well be seen in the bathroom where she sees her naked body in the mirror and gets stimulated. The authoress puts it :

Ammu grew tired of their proprietary handling of her, she wanted her body back. She shrugged her children off the way a bitch shrugs off her pups when she had enough of them. She sat up and twisted her hair into a knot at the nape of her neck.

*M.A., M. Phil (English) School Teacher , Kalaboti-Peruabad High School & Formerly Part-time Lecturer in English, Pingla Thana Mahavidyalaya, Paschim Medinipur (W.B.) India.

Then she swung her legs off the bed, walked to the window and drew back the curtains.

(P. 73)

*The God of Small Things* is packed with some illicit scenes and pornographic descriptions: certain scenes of the book catch our attention such as – the masturbation scene in the Abhilash talkies; the scene of Ammu's bathroom in which she puts the toothbrush on her breast to watch its stand or fall; the scene of final portion in which Roy has dared to describe the genitals of both man and woman and the process of copulation; the scene in which Rahel in her college day, deliberately collides against other girls to see whether her breast hurt or not etc.

Roy's strategy is to depict the illicit relation in legal or decent way. The description of illicit relation is not depicted dominantly but in a small space with a few occasions because her main target was not only to depict this. In a word illicit depiction of illegal relation is the part of her novel but not the heart of the novel. About the love affair between Velutha and Ammu, she has given the description of both types ----- in a decent manner and in indecent manner. In comparison of these two, her conscious mind of decent description of this illicit relation is more attractive than her indecent description of illicit relation. "An hour later Ammu disengaged herself gently. / 'I have to go'. / He said nothing, didn't move. He watched her dress. / Only one thing mattered now. They knew that it was / all they could ask each other. / The only thing. Ever. They both knew that."

(P. 338)

There are intermixing of psychological and realistic notions. This intermixing is found in the story telling of illegal relationship between Velutha and Ammu. The reaction is found in the lives of Velutha and Ammu. According to a critic named Sharad Rajimwale :

The central dramatic event is the mutual attraction of the untouchable paravan Velutha for the divorced Ammu with the two children. Velutha develops special affinity for Estha and Rahal. This contains the seed of the future calamitous development in their lives. Both Ammu and Velutha are overwhelmed by a sense of being abandoned by society and later being pursued by the perpetrators of social injustice. Their attraction for one another is an expression of their need to find an anchor somewhere. It is not unnatural that they read their own destiny in their march to their end. Although the author somewhat disturbingly highlights the sexual nature; the basically physical aspect of their relations, it is obvious that both feel the lack of spiritual stability. Even the quite Meenachal surroundings throw them into emotional turmoil that roars into their lives with a maddening haste of hurrying destiny. They fill their beings with one another presence and make love as much as they can.

(P. 107)

It is certainly true this type of sexual depictions look absurd and unethical in eyes of India where the people are ethically formed. But the western culture does not think it illegal or uncivilized. Both British and American Literatures are full of such instances. A brilliant example of this is D. H. Lawrence whose works like *Lady Chatterlay's Lovers, Women in Love* are famous for such depictions. It is clear that Roy has described some illicit scenes to suit the framework of the plot or the sentiments of the characters that are neglected in any society. The fact of Abhilash Talkies (the masturbation scene) plays a dominant role in building unusual experience in the decent mind of Estha. The abnormal roles of the characters have a deep root in their past abnormal life. Lastly, we should remind that a vulgar scene may turn into a brilliant one only by artistic or literary power which makes it brilliant or beautiful. There are instances of the culture, religion or history of our country where sex is worshipped or obeyed as God. The contemporary such brilliant examples are the caves of Ajanta and Ellora and even in the Sun Temple of Konark in Orissa. If they are watched outwardly in a narrow or limited sense, they are seen vulgar. If they are seen through deep artistic touch, they are seemed to be the most wonderful and interesting creations in this world. For their artistic sense of beauty is praised all over the world. Such deep, artistic, rare and marvelous quality of Literature is inserted in the illicit depictions of Arundhati Roy's *The God of Small Things.*

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# THE QUEST FOR INDIVISIBLE SANITY IN *THE SHADOW LINES* : A DIASPORIC STUDY

Kɪɴsʜᴜᴋɪ Sʀɪᴠᴀsᴛᴀᴠᴀ*

Works of Literary art are usually not comparable as they create different elements in their respective fictional worlds, but when the innermost processes of an individual psyche fill the pages then the writing becomes more valuable. As Whitman has said, "when you touch my book, you touch my heart."Amitav Ghosh is one such genius, each book of Ghosh is born out of a conviction with certain heartfelt ideas as the driving force behind.

Ghosh's second novel published in 1988, *The Shadow Line* owes its title to Joseph Conrad's novella *The Shadow-Line* (1917).[1] In respect of Conrad's protagonist the novel describes an invisible line that divides youth from maturity while in Ghosh's work it refers to geographical boundaries arbitrarily drawn by man to fragment humanity. As according to Gopal Gandhi, "with Amitav Ghosh we move and have our being with the living shadows of his story, in a wakeful sleep. To put the book down is to put the lights on and to return to of the world dead wakefulness."[2]

*The Shadow Lines* is Ghosh's touching commentary on one of the most upsetting events of the sub-continent, the partition of India. The opening section "Going Away" begins with Ghosh introducing his characters. On one hand is the narrator's family of his grandmother, his parents and on the other are his grandmother's sister Mayadebi, her husband and her three sons': Jatin, an economist with the UN, Tridib the narrator's uncle and mentor, Robi and her granddaughter Ila (Jatin's child) who is always away with her parents. The narrator's grandmother is a product of a bygone era. She has within herself an unflinching faith in the sanctity of political freedom and she is an example of the moulded character of the historical forces and has an understanding of the present. The narrator's family was settled in Calcutta and Mayadebi's family lived in Ballygunge, except Tridib who kept on going around the world. Ghosh evokes post-colonial situations, cultural dislocations and anxieties and interprets the issues of fractured nationalities. The theme of the experience of aliens and immigrants in post colonial setting furnishes one with the clue to the novels larger project of cultural assimilation, friendship across borders and adjustment with the altered face of the world, as is evident in the narrator's conversation with May Price (in respect of her growing intimacy with Tridib) in London where he was on a year's research grant to collect material from the India office library:

Smiling at the memory, she told me how his card has reached her just when she was ttrying to get over an adolescent crush on a school boy trombonist, who had no time for her at all, and had not been overly delicate about making that clear. It was nice to feel that someone wanted to befriend her. She had written back, and after that they had written to each other regularly—short, chatty letters, usually   soon,   pen-friend   like   they   had exchange photographs.[3]

*Research Scholar, Department of English & Modern European Languages, University of Allahabad Allahabad (U.P.) India. e-mail: kin.str@gmail.com

Moving further the narrative to the year 1962 when the narrator shifted with his parents and grandmother to a new house in the Southern Avenue opposite the lake in Calcutta. One evening the narrator's father gave news to his family about Saheb going to Dhaka, the grandmother decided to go there to bring her uncle. The very fact that she would be visiting her birthplace created a sort of emotional upsurge in her and this was reflected in her demeanor. On her arrival at uncle's house at Dhaka the grandmother fails to recognize the city of her childhood. The grandmother saw that the patch of grass they had once called a garden was now pilled with pools of black oil; and strewn with lyre-lubes and exhaust pipes by Saiffudin the motor mechanic from Bihar now staying in a portion of her uncle's house. Under such trying conditions, the grandmother wanted her uncle to return to India with them; but he was adamant on not leaving Dhaka. The grandmother's uncle has his own logic behind sticking to the place. He regrets at the human proneness to partition and his desire for 'Indivisible Sanity' as he says:

I know everything, I understand everything once you start moving you never stop. That's what I told my sons when they took the trains, I said: I don't believe in this India-Shindia. It's all very well, you're going away now but suppose when you get there they decide to draw another line somewhere. What will you do then where will you move to? No one will have you anywhere. As for me, I was born here and I will die here.[4]

But this was not the case with Ila as the narrator understands from a brief incident inside Grand Hotel where Ila went to dance with an unknown businessman. Ila had a different view, she wanted to be free. The narrator feels that Ila was happy to be a part of history in London whereas her ignorance of India's troubles did not deter her in the least. Coming back to the narrative as the ill-luck would have it, grand-ma finally decided to leave Dhaka when the entire city was riot-strewn while Khalil was bringing the grandmother's uncle Jeethamoshai in his rickshaw, the rioteers surrounded and attacked them. Tridib on finding them in their clutches, came to their rescue but all three were mercilessly butchered by the crowd, Tridib's personal sacrifice demonstrates that the individual efforts are doomed to failure in the face of gripping critical events like riots.

Ghosh's narrative in *The Shadow Lines* spills back and forth spanning the years from 1939 to 1979. It moves through an intricate weaving backward and forward in time. The narrative technique allows Ghosh to uncoil memories which develop on the role of imagination creating the feeling of rootlessness, as when the narrator's grandmother while travelling to Dhaka only thinks of the city that had surrounded their house, the vision also provide solace, comfort and a sense of belonging:

...I could see Kana-babu's sweet shop at the end of their lane with absolute clarity, I could even see the pink cham-chams stacked in their trays, the freshly-pressed shandesh heaped in orderly mounds beneath the cracked, discolored glass of the counter: I could hear the buzzing of flies, and I could see Kana-babu sitting hunched behind his cash-box, scratching his stomach, the same kana-babu who had once caught their cousin stealing a rosogulla and poured a whole potful of sticky syrup down the front of his shorts: I could see all that, because people like my grandmother, who have no home but in memory, learn to be very skilled in the art of recollection.[5]

The novel in its two sections 'Going Away' and 'Coming Home' refracts the shards of a remembered life which ultimately boasts that 'Home' is the memory we carry within us. The self propelling power of projecting one's personality into the object of contemplation and attachment is the celebrated idea behind. The novel ends with May Price describing Tridib's death as a 'sacrifice' and a 'mystery'.

In *The Shadow Lines* Ghosh seems to suggest that there is a 'shadow line' between reality and imagination and for him imagination can create a more sustained and vivid reality because it lies deep in the heart and cannot be kept apart. The novel describes man made geographical boundaries which are mere shadows influencing relationship between people of same country but now divided by an indivisible line, revolving round the memories connected with the trauma of partition and rootlessness searching for Indivisible Sanity.

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[2] GOPAL GANDHI, "A Rubik Cube of Emotions," *The Book Review* xii, (sept-Oct '88), p.42.

[3] AMITAV GHOSH, *The Shadow Line* (New Delhi: Oxford University Press, 2002), p. 17.

[4] IBID., p.215.

[5] IBID., p.194.

# THE STATION AND EFFECTIVENESS OF CALLIGRAPHY AND WRITING ON PERSIAN POETRY AND LITERATURE

Dr. Ahmad Reza Keikhay Farzaneh*

## Abstract

*Persian poetry and literature is one of the most well-known literatures among the nations and countries, to the extent that many books and works of Iranian poets and writers has been translated into various languages and are being taught in many universities round the world. On the other hand, assimilating and placing the art of calligraphy beside the Persian literature has attracted the attention of many researchers in Iran and other countries. In this article, it is tried to have a brief overview on the station of calligraphy in ancient Iran and modern times as well as the mutual effect of calligraphy and writing and its application in Persian poetry and literature.*

*Keywords:* Persian poetry and literature, calligraphy and writing, ancient Iran, Iranian art

## Introduction

Today, the language we speak and the writing we write have an ancient root and foundation and have as an old history on this planet as the history of human life. Language is a social phenomenon that is changed by social developments. This means of communication is realized both in the form of phonetic signs and of visual signs. Phonetic signs constitute speech and visual signs constitute writing (Baratzadeh, 2005: 11).

A brief overview on the role of writing in human's culture and art, it makes clear for us that how worthy and valuable it has for us. It is not exaggerating that writing is the mother of all human knowledge. Because if there was no writing to write all knowledge and protect it from wasting of time, today's knowledge big treasure, that of writing, would be eliminated (Semsar, 2004:169).

In archeological excavations, the most valuable objects are inscriptions that contains writing, because these objects illuminates the dark side of ancient history that the other ones (Semsar, 2004, 170). Writing is the key for science and human history was created be the invention of writing, and actually, it is the means to record events of ancient history (Baratzade, 2005:27).

## Writing in Ancient Iran

Over twenty centuries of Iranian civilization and culture, they have various alphabetical orders and characters, which wrote what they wanted to write. Of oldest of them is "cuneiform", which some writings from Achaemenid kings characters in the vast land of Iran's mountains of that time, from Mediterranean coast to Suez channel, to Bisotun Mountains, Fars and Hamedan can be seen (Tavoosi, 1995:1).

*Assistant Professor of Persian Language and Literature, University of Sistan and Baluchestan (Zahedan) Iran.

Iran's writing dates back to very ancient times, that is, simultaneously by the advent of Zoroaster, Persian prophet; ancient Iranians know how to write and attributed ii to "Tahmors Pishdadi". Iranians completed the Arami alphabet and, and added the Elleh characters to vowel sounds which Arami characters was devoid of them, and added fourteen sounds in Avesta's letter for revealing the Elle characters, in which they created those characters as one of the best alphabets to show pronunciations and repetition of sounds (Baratzade: 2005:62).

Until one century ago, the alphabet was so mixed with religious traditions that no one has the courage to talk about because of the fear of excommunication. Though the Zandiqan counterfeited and manipulated the historical records because of ignorant prejudice and sabotage throughout centuries, some records and documents can fortunately be found throughout history that show clearly the history of alphabet (Etemadmoghadam:2004:14).

Iran's official writing was "Pahlavi writing" in pre-Islam period that many works remained from that time. In addition to Pahlavi form of writing, another form called "Din dabireh" or "Avesta writing" was existed, which was specially used for writing Avesta's Minavy letter, which a collection named "Avesta", which consists of five sections (Yasna, Shites, Vispered, Vandida, and Khordeavesta) has been remained from that writing and language (Esfahani, 1990: 6).

The world's most comprehensive form of writing is Avesta form of writing until today, and among the cuneiforms, Persian cuneiform is the only type of writing that evolved as a comprehensive form of alphabet (Etemadmoghadam: 16, 2004).

Iranian writing has been originated from Arabic and Semitic. This form of writing was originally inscribed into two distinct forms of Kofi. Then over time, other items were added and provided a wide field for calligrapher's artistry. Iranian writing is written nearly one thousand year, and is evolving every day (Baratzade, 27:2005).

## *The Art of Calligraphy in Iran*

The art of calligraphy has a special station among other visual arts. In a culture that drawing icons and images has been forbidden and musical instruments has been banned, calligraphy is a kind of musical instrument written  on letter, and when being song, it stimulates our spirits and emotion and became a sacred being ( Baratzade, 2005: 7).

Among the three major writings in the great civilizations, named Latin, Chinese, and Arabic writing, Islamic form of writing has extraordinary features. If fact, recognizing the Islamic art is impossible without identifying Islamic writing. Therefore, it can be said that writing is the pure prophetic form of art (Afzal Tousi ,2009: 12).

During the Abbasid caliphate, Iranians got to know to create a decent form of writing (that is, the Arabic writing that was used in Iran and replaced the Pahlavi writing) to ingratiate their souls. The vanguard and encouragers of this great issue were Barmakian who were so renowned and had  a love of Iran. Finally, at the end of the third century, and at the beginning of the fourth century, a well-known figure named " Muhammad ibn Ali Alfarsi", the minister of Almoghtader Bellah Abbasi in calligraphy came to the fore. By the emergence of Ibn Moghlate, this writing was entered a new phase. This phase is the first and most important step in the evolution of this form of writing and then emerging a new form, and this was the beginning of a great movement and the emergence of calligraphy, which reached its peak of perfection in the next century (Samsar, 2004: 173).

Considering all the dynamic developments in the Arabic script until the late third century, this form of writing was about to entering the most glorious phase. Abuali Muhamad ibn Maghle, and his brother, Abuabdolleh, with his apprentice, "Ahval", were educated in the art of calligraphy, and both became capable calligraphers at an early age. Ebn Maghule's genius and his knowledge in geometry made him one of the most developed calligraphers in Arabic writing. Ibn Maghule is the original founder of curvature writing in Arabic. A hireling

caliph killed Ibn maghuleh and three Abbasid caliphs, named Almoghtader, Alghaher and Alrazibellah. However, it seems that he has done his task in that none of the calligraphers before and after his period were unable to compete with him, and hereby, he acquired a noble station in literary history of Islam (Hamid Safadi, 2002:20).

The art of calligraphy was developed and boosted in Seljuk period, because scribes and calligraphers were much encouraged. From the late seventh century, he have "Aghlam Sate" ( six items extracted by Ibn Maghgule Beyzavi Shirazi from Kufi writing named Mohaghegh, Reyhan, Sols, Ragha and Toghi) reached to its pinnacle and caused well-known masters to be emerged (Baratzade, 2005: 61).

Seventh century were the destruction and, on the other, renewal and renovation era o=in eastern territory of the Islamic world, and the renewal stage was began immediately after the establishment of Moghol. Surprisingly speaking, Islam was capable to be renovated after a destruction and continued its way with a great power…. and less than half a century later, Ghazankhan of Moghol converted to Islam and introduced Islam as the official religion. He widely encouraged and supported the Islamic arts including the art of calligraphy and refinement. In this period, the great calligraphers such as Abdollah Hamedani , Ahmad Saharvardi, Mobarakshah Ghotb, Sayed Heydar and a few others were the disciple of Yaghut Mostasami (Hamid Safadi ,2002: 28).

According to Martin Lingez, the development and glory of calligraphy and refinement was in seven AH due to mysticism. The time when mysticism was combined with Iranian art granted holiness to the art of calligraphy (Afzal Tousi, 2009: 42).

For Sufi thinkers, the pen is a symbol of wisdom or even the intelligence itself. A hadith is narrated from Ebad ibn Samet quoted the Prophet (PBUH) that "God created our first pen", therefore, the relation between pens and consequently writing, with God and the Holy Quran is unquestioned. So what is related to writing and scribe finds sacred meanings, especially in Islamic mysticism (Afzal Tousi ,2009:42).

In the age of Abbasids, the art of writing in Baghdad was superior to other cities' writing in terms of admirable traditions and beautiful perspectives, and the writing geniuses like Inm maghfaleh, Ali ibn helal, and Yaghut mostaasami emerged in this city (Fazayeli ,1971:21).

In the eighth century, the calligraphers who followed Yaghot Mostasami style, and specially implemented the six items masterfully, established the foundation of calligraphy , which Khorasan, Fars and Azarbayjan were the main canters and station of these masters. In fact, the most important period of calligraphy was from this century to the tenth century, and the Mozafari, Teymouri, and Safavi kings have special attention to it, to the extent that took calligraphers to the court and dignified them and they were expert calligraphers themselves, as Soltan Ebrahim Mirza, Bayesanghar Mirza, and Shahrokh Teymouri (Baratzadeh ,2005: 61).

From the mid-eight century when the art of calligraphy much evolved, three forms of Islamic Writing named writing, calligraphy and broken calligraphy ( which were the specific innovations of Iranians) were innovated during 300 years with Iranian taste and style and reached to its perfection in a short period of time (Baratzadeh, 2005: 62).

The style of writing was frequent in Safavid era including scribe, calligraphy and broken calligraphy, and from the beginning of 9th century onwards, nearly three quarters of Iranian scribe were limited to calligraphy form. Calligraphy is a form of writing that composed of the two forms of scribe and writing. By inventing this form of writing by Iranians, this writing was known as the most prominent form of writing. The scribes and calligraphers were never limited in slow writing of scribe and defects of writing, because calligraphy is a form of writing that is away from extremism (Baratzadeh, 2005:61).

Not only calligraphy was extended in Iran, but in other parts of Islamic countries, and then came to India, Turkey, and Ottoman and then to Egypt and other Arabic countries (Baratzadeh,2005: 69).

Generally speaking, the ninth, tenth and eleventh centuries can be considered as the prominent ages in the art f calligraphy. The relative breaking record can be seen in calligraphy, but from the beginning of 13th century until the early 14th century, namely in the Qajar era, some great calligraphers entered nastaligh field, such as

Mirza Gholamreza Esfahani, Mirza Muhammad Reza Kolhor, Malak Alkalami, Ali Akbar Kaveh and Zarin khat (Baratzadeh ,2005:62).

In the late Safavid period (11ᵗʰ century), the third form of Iranian special writing, namely broken calligraphy, can be seen in Morteza Gholikhan Shamloo, and later, Mirza Shafii Hosseini known as Shaiia (Baratzadeh ,2005:77).

### *The Effect of Calligraphy and Writing on Iranian Poetry and Literature*

It seems that there is naturally a special relationship between language and calligraphy and literature. As such, the perception of calligraphy and its beauty is often doubled with the perception of literary text (Afzal Toosi ,2009:40).

Although human beings dealt with writing, they're affected and enjoyed by it, admired it unwillingly and praised it, and decorate it in home, library and museum. In their view, a part of writing is the same as a flowery vase or a painting page, and endear it a precious stone. Additionally, writing speaks with human takes his soul into a world of moral or literary fresh ideas (Fazayeli ,1971:24).

Anyone who sees a manuscript or scribe writing, he admires and respects it by remembering prayers and revelations. Readability is not the sole requirement to recognize Islamic writing, but what makes it established and fixed is fusion of feelings (Afzal Toosi 2009:40).

The life of Iranians was interrelated with art from centuries ago, and there were no border between the two. In no nation can be seen such principle of interrelatedness. In fact, Iranians loved them similarly and did not separate art from their life. It can be concluded that art was under the service of life, as this feature can be seen in Iranian work tools and necessities of living (Semsar ,2004: 157).

In Iranian culture, as in Islamic culture, writing has been a divine and d sacred art. In Quran, writing is considered as a divinely phenomenon, and writing is respected, and God says that pen and other alphabetical letters are of dearest ones (Afzal Toosi ,2009: 40).

In our culture, writing is much respected. This point can be proved by the dignity of writing and the evolution of writing and calligraphy because of great and well-known people is this field (Baratzade ,2005: 97).

Surly, what engaged the mind of every artist today is the relation of this field of visual arts (calligraphy) with human's souls and thoughts, which is associated with new-thinking (Baratzade ,2005: 114).

In Islamic calligraphy reached its pinnacle, and never faced with any limitation or objection for how to use it. Calligraphy is a cultural tool which shows the various facets of imagination, dreams and countless artist's ideas. Unlike the Latin writing, the writing was used as a supplement among other forms of writing and crafts in Islamic world. Filip Bamborich, the writer of " the treasure of Islam" wrote that: " without understanding the importance of calligraphy in Islam, the Islamic art will not be known. Therefore, calligraphy is one of the treasures of Islam (Afzal Toosi ,2009: 24).

The relationship  with art and living is tangible in two ways, which can be discussed. These two type of arts are decorated arts and poetry (Semsar ,2004: 157).

The main part of Islamic art is in decorative using of writing. That is, Arabic writing is especially suitable for decoration with the rhythmic alternation of horizontal and vertical lines. The artist and creators of artistic works made more use of poetry due to the sensitivity of their soul, and have always tried to reflect the effect of poetry in their works (Semsar ,2004: 161).

The motive of the role of poetry on artistic works are the factors below:

*Firstly,* the decorative aspect of poetry: that is, the eloquent form of Iranian writing, specially Nastaligh, can create a beautiful, and at the same time, illustrative visualization because of its beauty, and add to its artistic beauty.

*Secondly,* the artists who much enjoyed from the perception of poetry, tried to transmit part of his/her joys to others. Because the artist tries to transmit his/her joy or sorrow from artistic phenomenon to others.

*Thirdly,* when an artist finds a suitable poem for his/her artistic work, he/she tries to decorate his/her work to increase its intellectual and artistic work.

*Fourthly,* the interest and love of poetry is manifested here (Samsar 2004: 162).

The Nastaligh writing is an ideal tool for writing in literal texts and especially poetry, which is one of the great success of Muslim artists (Afzal Toosi ,2009: 19).

The nastaligh writing is suitable in poetry, which is often combined with painting. Arabic writing has rarely been written with nastaligh, even though, much attempt had been made in the late 16th / 10th centuries for writing the Quran by this form (Mary Shimel ,2001: 22).

### *Results and Discussion*

When the calligraphy and writing was the focus of attention in Islamic culture, using anything that dealt with writing was introduced by Muslim poets. Poets used conscious metaphors for pen, paper or ink, or dealt with the various changes in the realities of life in the images taken from pen (Afzal Toosi ,2009: 39).

Playing with words was much common. Poets created the puns through various writing forms such as scribe or Mohaghegh, or a tool which dealt with writing, or even with the name of calligraphy masters such as Ibn Maghle, Ibn Bavab and Yaghot Mostasami, in which their writing were considered as the model in calligraphy, for example, Mary Shimel gave several and interesting examples from his book, "calligraphy and Islamic culture", in this regard. For example, the name of Ibn Maghle is "son of eyeball", which the poet has made a poetic image from his name "my tears makes a beautiful lines on my cheek, and why not, because he is Ibn Maghle" (Afzal Toosi 2009: 39).

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# THE IMPORTANCE OF REGARDING THE PARTNER CONSISTENCY IN MARRIAGE IN TERMS OF PSYCHOLOGY

Mohammad Zarei*

## Abstract

*The issue of couple consistency is one of the most important family laws in religion, ethics, property, and lineage and so on. In this study, by representing the nature of this consistency, it's most prominent examples as religious syncretism, ethics; financial, cultural and religious issues are identified and represented. Regarding the psychologist's opinions, the requirement for couple consistency for having a sustainable living with full of love is acknowledged. Obviously, the principle of consistency is not considered in religion, ethics, wealth, culture, etc. during marriage, the life will not be sustainable and will lead to separation sooner or later.*

*Keywords:* partner consistency, syncretism, marriage, religion, wealth, morality, family nobility, lineage

## Introduction

In chemical composition, the two elements that combine to each other , their combinations will be done more stronger and profound if they close to each other naturally, and if there were no linkage and symmetry, their combination would be weak and shaky, and will be disappear after a short while. Thus, for the two parties be achieved stability, both need to respect similar principles, because similarity and personality relevance lead to mutual understanding of each other, and all these factors cause their love to be more stronger. The love and friendship which is the result of consistency will provide the field of peace and quietness, and therefore the appropriate context for training the future generation will be provided. For this reason, it is said that one of the matters peoples should make efforts is to consider the personality traits of the person who he/she is going to marry" [1].

## The Lexical Meaning of consistency

Consistency or similarity derived from syncretism lexically means sameness, equality, peer ranking, being equal and syncretism [2]. Majma Albahreyn's writer defined consistency as equability and piety in Islam, and then continues that some people consider consistency as actual and potential abilities of te partner economically in the payment of maintenance, but finally, it is said that, according to religious scholars, religious and faithful

*Department of Islamic Studies, School of Medicine, Zahedan University of Medical Sciences (Zahedan) Iran.

consistency is the most important ones [3]. Some people believe that, by consistency, it is the similarity of the couple's profession and their relatives [4].

In an extended book, in laws terminology, an indication is referred to its background in Zoroastrianism, and it is written that: "consistency in marriage is the equality between the couple in terms of custom, and a common cooperation is needed in their ancestry and family. In Mazdasini, this issue is mentioned. In Tenser's letter, it is written that:

Having relationship with ignoble people is not an appropriate issue, and the ignoble and villain people come in existence. Considering the consistency between the couples will protect them from many dangers, and we give advice in a simple form; this experience not [5].

## *Couple Consistency for meeting its objectives*

There is no doubt that marriage and sexual desires between men and women is one of human's primitive instincts, and human is naturally interested in being married and reproduction. In other words, every human wants to make their temporary and terminating living permanent through reproduction; however, the issue of how the generation is survived is so important for him. Because, as everyone cares his health, he also make effort to his children to be healthy, and not only does he follow his prosperity, but that of his sons, because he believes that his son continues his generation and know that his son's happiness that of himself.

Imam Ali said that everyone believes that his son is a part or entire part of his father's being that his generation is perpetuated by him; therefore he assumes that his son's death is that of his death, and thinks about his destiny as that of his son's destiny [6]. On the other hand, humans were aware of the parent's health upon their children. For this reason, everyone has paid great attention to choosing spouse throughout centuries and are married with considering many conditions, in which all these conditions were so significant at least for their children's physical and spiritual health.

Many advices were narrated through sage people in various nations, and people adhered to them and considered it during marriage, as many precious advices have taken by Islam's noble people in many books. For example, Islam's Prophet said that people should be careful about what kinds of families their sons are married, because the son is affected by the personality traits of that family [7] ( and immoralities have bad effects on their sons). Therefore, everyone should pay a great care in choosing spouse and select the most suitable ones.

The researches show that most important factors of divorce are : addiction, other people's interferences, inconsistency, financial issues, cultural poverty, and traditionally choosing a spouse, which is much based on chance and occurrence and leads to separation.

Selecting spouse is the building block of a successful life, and it must be said that cases of separation in a shared living is unsuitable spouse selection. If a happy living is changed to a sad one, the spouse come to this conclusion that "we are not suitable chosen"; that is, they reach to this conclusion that they have been wrong in "selection" stage. Psychologists and family specialists believe that the more the couple has more comprehensive information about themselves, the better they can predict the causes for marriage's failure or success. Therefore, this issue should not be considered simply, but it is necessary to consume a great deal of time and act carefully and knowingly.

In this regard, psychologists and experts and family counselors who believe that it is their duty to guide the young people and pay a great care for freeing the young boys and girls from a cold and insipid life or an inevitable separation, make them oriented to root the possible problems, and in this way, they tried to minimize the mistakes to as much as possible.

One of the most significant factors of this case is "choosing a suitable partner". It is necessary to think well before choosing a partner. If this choice is done with great care and awareness, the later problems will be

resolved with tact and forgiveness; because if the choice is done carefully, marital life will rely on the deep belief that " the real decision was correct regarding the beginning of marital life and the spouse"; that is, the life support is based on a correct and reasonable decision and a conscious choice, and the this life will never be disintegrated.

In determining these criteria, some points ought to be considered:

1. No boys and girls should think that he/she is a perfect one and is innocent of all weaknesses, as Imam Ali said: " one of the worst flaws of a person is that conceals his/her own defects" [8].

2. Because all the people are evolving towards "perfection" (moving from defect to perfection), finding a spouse whom he/she be perfect in all aspects is either impossible or very difficult and exhausting. One of the researchers wrote in  an article that:

most young boys and girls are looking for a spouse that he/she would be his/ her own desires in every respect, or has no defects and be entirely good, a spouse that he/she has been living in their dreams since many years before and have enjoyed being with. Such idealisms in a marriage are detrimental to mental health and is the source of growing stress. Both husband and wife must accept the fact that there is no essentially an ideal spouse.  Everyone has a series of desirable and undesirable features ( based on our view) and we should come to this decision that whether one's positive characteristics have any priority on negative characteristics based on our view or not. Thus, we expect less from our spouse and expect demands from him/her that he'll be able to meet them.

3. The shared feature of all criteria is similarity, match, and being in the same level, which  interpreted as " consistency" in Islamic texts. As a result, the boys and girls should be similar from various aspects to have a pleasing and durable life [9].

Concerning this issue, it is written that:

marriage is bond between two humans and they should be compatible with each other culturally, economically, physically, living's environment, education, etc. and this is an experienced we obtained from nature, because among fruit trees, cherries are linked with each other, but walnut tree cannot be linked with cherry tree, because they are not compatible with each other. This consistency, which is emphasized in Islam, is the exact justice. Because it is experienced that marrying two people without consistency is either an unstable marriage or the children produced after it would not be beneficial [10].

One of the senior psychologists wrote in a research titled "pigeon with a pigeon, falcon with a falcon" that :

in a study performed on 180 young people, it is concluded that having the similar attitudes and values is an essential component of friendly and growing relations, those who are polled on responded to the questions regarding marriage and they believe that we try to marry with someone who is much similar to us [11].

Therefore, it is required that this similarity and consistency be considered, and consistency originated from human.  Humans are assumed as a male and female is assumed as a mediation of animal-human or an animal-like human by some people. Not only they haven't identified women, but men and their value have been devaluated. How is it possible that a healthy and natural human be attracted by an animal? Either man do certainly relegated from his humanity, or women should neglect her animal characteristics in order to be attracted to each other. Some philosophers say that " for uniting and joining of a man and a woman, consistency is needed".

In an interesting phenomenon, it is shown that consistency as well as conflict are provided. There is no doubt that two electrical bonds are attracted to each other and two magnets is attracted to each other, except anode with cathode  and vice versa. Molavi has pointed this rapture as follows:

• The things that are in heaven and the earth bit by bit
• Its material is that of a strew and magnet
• Those who are in hell are attracted to each other
• Those who are in paradise are attracted to each other, as well
• Thus, the best reason for proving the fact that there is no difference between men and women in terms of humanity is the principle of attraction and being attracted.

- This rule is the sane in animals. If there is no consistency among them, there will be no intercross. What kinds of human characteristics are accepted from this rule? Why it is that consistency is a rule in anima's sexual attraction, but not in human's? And it is for this reason that God says "O people, you perform piety against the Lord who created you from one soul and created its partner." [12].
- And elsewhere, Molsvi indicated the issue of consistency in the form of a story that :

- A wise man said: I saw in a beach
- A crow was running with a stork
- A was perplexed and asked about this matter
- How similar they were to each other
- When I closed I was astonished
- To see that both of them were lame
- It is became clear that two living things is united to each other at the time when they have consistency with each other. There is no consistency between a crow and stork, but because of being lamed, they were united and companioned. How is it possible that two men who have no mental similarity are able to live with each other, and become united and agreed with multiplicity and contraception?

## *The station of couple consistency in supplying economical purposes from the perspective of psychology*

In the past, boys and girls had not much authority to select their partner. Usually adults, particularly parents, had the most roles regarding their children's marriage. This may was due to the low marriage age especially about girls. In addition, a vast family and dependency of boys and girls to family in years cause the main decisions were taken by their families. In the current area, especially in recent decades in Iran, the volition of the partners gradually became the main cause in an issue that is the most significant action in determining their destiny. Individual freedom in the selection of partner has been increased. However, complex and précised rules should be followed in selecting partner and the role of parents is still outstanding. Boys and girls should select their partner considering the emotion and recognition [13].

In reviewing the criteria of selecting partner, we are facing with five general criteria: physical, psychological, economical, social, and familial. Concerning the physical criteria, the person's physical and external health is the first criteria that come into view. Spouse's age and age difference is another criterion that has been devoted some research in the field of sociology of family [14]. Another physical criterion is a beautiful face and limbs. Despite wisely teachings of most cultures about the importance of internal traits, most people respond based on face and physical beauty; however studies show that men more affected by beauty than women [15].

Reproductive ability is another physical criteria which was much emphasized in the past, but in current time, men's fertility is also a significant factor. Skin color, or in other words, ancestry, is another physical feature that is so important in selecting a partner that some people believe that racial partner consistency is an instinctive phenomenon. Despite the doubts, the tendency of humans to this phenomenon is undeniable [16].

The second types of criteria are concerned with individual's mental traits. Intelligence and similarity of the couples has been emphasized as a predisposing condition for a satisfactory marital living. The research performed about the relationship between intelligence and family happiness show that if a man or woman considers his/her spouse less intelligent than the other, marital satisfaction would be decreased in these families [17]. Today, education is accepted as a criterion for selecting a partner. Similarity in attitudes is another psychological criterion that is an important factor in attracting people to each other in the first meeting [18].

Some criteria are concerned with individual's emotions and personalities. For example, the authority of men, and association and acceptance in women on the contrary, is concerned with their kind of emotions. In addition, behavioral and ethical criteria are so effective in selecting a partner. Having good moral qualities are sometimes so emphasized that it is considered as one of the necessary conditions. Statistics performed in Iran

has shown that some characteristics as morality, good conduct, decency, honesty, forgiveness, is the most important characteristics of a man or woman for marriage according to more than half of the people's view [19]. Since behavior is one of the most important aspects of individual's psychology and moral traits are considered as individual's personality, these two dimensions are considered as below the psychological criteria. The third type of criteria is concerned with economical aspects. The ability to manage family, type of job, wealth and amount of income in men and being more thrifty, the ability to generate income and employment, and sufficient ability to do things and woman's ability concerning home affairs, are some features that are considered for individual in the time of marriage [20].

The fourth type of criteria is concerned with social issues. Type of culture, social class, ethnicity, nationality and religion are related to social aspects of every person's identity. Religious beliefs are one of the most important factors in selecting a partner round the world, so that more than 98 percent of marriages among Jews and 93 percent of marriages among Catholics, and more than 74 percent among Protestants are occurred in the same religion. The similarity in social class is also an important criteria for marriages; however, in recent years, mixed marriages from different social classes has been increased [21]. The criteria related to family is concerned with the issues as marriage with a relative or aliens, the individual's family conditions; such as parents of siblings, or the family's positive or negative opinions.

## *The principle of partner consistency*

Regardless of the criteria for choosing a suitable partner, the consistent selection has generally been accepted as a universal rule. The partner's similarity and consistency in the lace of living and birth, social class, moral traits and psychological characteristics, religion and age, cultural and ethical features have been emphasized by most researchers [22]. For psychological indication of this rule, it can be said that, in the first regard, similarity makes individuals attracted to each other and stimulate positive emotions. The high extension of the linkage of "similarity" and "attractiveness" has been proved in the study of different age groups, social-economical levels and different cultures. In the second regard, more similarity leads to more consistency. The more agreement between two persons, the more they are attracted to each other. In the time of creating conflict, which is caused by different points, they two sides try to reach agreement and similarity by changing the mental conditions [23]. The research has shown that consistency helps also the bonds be perpetuated and firmed. On the other hand, reviewing the causes of marital conflicts shows that partners divulge a kind of inconsistency in various traits [24]. Studying the degree of family satisfaction is also achieved to the same results.

## CONCLUSION

1. One of the most significant principles in marriage is the partner's consistency in some issues which is technically called partner consistency.
2. Psychologists believe that similarity makes individuals to be attracted to each other and stimulated positive emotions, and this similarity causes human's adaptability and perpetuating and firming their linkage. Most factors in marital conflicts are the result of inconsistency; that is the lack of observing consistency or partner matches.
3. The more partners have accurate and comprehensive information about each other, the better they can predict the cause of their success or failure in marriage.
4. Some of the most tremendous instances in psychological resources regarding partner consistency are as follows:

Religious, intellectual, moral, economical, educational consistency, family nobleness, physical and mental, sexual health, beauty, social, cultural, intellectual and occupational health.

5. In considering the criteria for selecting a partner, there are five general criteria: physical, psychological, economical, social and familial. The more these similarities in these criteria, the more the families are strong.

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# A REVIEW OF INDIVIDUAL DIFFERENCES IN TALENT, GENDER, EDUCATION AND LEARNING

MOHAMMAD MOJTABA KEIKHAYFARZANEH*

## Abstract

*Getting aware of individual differences can help us in solving many educational difficulties. When we accept that individuals are different from innate and acquired abilities, we then won't accept similar behaviors and learning in different individuals. This article will first review the definition of the psychological aspect of individual differences, and then the history and the reasons of its emergence will be investigated, and it is also tried to consider non-scientific criticism methods of recognizing the individual differences. In the end, it has also been tried to examine the intelligence, talent, assessment and the differences between men and women in terms of psychological aspect of individual differences in education and learning.*

*Keywords :* Education, psychology, individual differences, learning.

## Introduction

The psychology of individual differences can then be defined as: "to identify and study individual differences," the psychology of individual differences in experimental psychology can also define. Experimental psychology is going to show that the differences occurred in a situation, sum of changes will be occurred in the behaviors of individuals. The aim of experimental psychology is to creation and establishes regulations governing the overall situation. But the psychology of individual differences is going to prove that even an experimental situation is similar to all individuals, there are again some differences in the behaviors of one individual than other or the behaviors of a group to other groups. Since the creation of human beings, he knew that there are differences between them. The issue of individual differences for centuries has always been an obvious matter. The primary societies and individuals were responsible for different jobs.  Some had practice, some were responsible for providing food, some people preserved the life and property of other people, and some did witchcraft and so on. This division was in all societies, including ancient Iran. When we look at the writings, some poetries and proverbs came to view or review history, we easily find out that all people knew that they have different capabilities. Everyone had his/her own duty [1].

   The most effective step to develop the psychology of individual differences was taken by Francis Galton. By studying about famous people and trying to prove that genius is hereditary, he confirmed the existence of

*Department of Psychology, Young Researcher Club, Zahedan Branch ,Islamic Azad University (Zahedan) Iran.

individual differences. When he measured the genius through the deviation of the individual from the average group, he did nothing other than measuring individual differences. Galton believed that two factors contribute to individual differences: hereditary and environment. When he suggested that intelligent individuals must get marry with each other in order to the next generation be improved, and especially emphasized that the marriage of the mentally retarded and psychiatric patients should be prevented, there is no doubt that he does not consider the right of individual differences. James Mack Kin Cattell could measure the differences among his students by providing 10 tests, and finally, the effective step was taken by Alfred Binet, who succeeded in devising currently mental tests. This approach helped scientists study the individual differences among children objectively. Basically, the purpose of Binet in devising the IQ tests was to identify the differences between mentally retarded children with those of normal children [2].

## *The causes for emerging individual differences*

When a new child is born in a family, the family members and other relatives show two completely different reactions. Some of the family members try to find some evidences of his/her ancestor's features, and hereby prove the role of inheritance. Others try to say that the baby has its own characteristics, and thereby prove the importance of the environment. When we refer to past people mentions, we find out that most of them had pointed to the importance of environment and inheritance in emerging individual differences. Psychologists believe that there is a mutual interaction between environment and inheritance, that is, none of them can have a function without each other. A fertilized embryo needs a suitable environment to continue growing. An embryo free-environment is never able to create a living being. Psychologists managed to find out the families that some particular talents inherited from generation to generation. They are also were met the geniuses that no genius were seen in their ancestors [1].

Existing the high correlation between identical twins, the importance of inheritance role, the high correlation between IQ normal twins coefficients, especially identical twins compared to normal children in a family prove the importance of the environment role in the development of mental abilities. When the IQ of children among different parent's job is considered, some obvious differences can be seen, and these differences favors the children who have high-quality job parents, and not favors the children who have low-quality job parents. Therefore, there is no doubt that environment has a fundamental role in the development of intelligence [2].

Personality traits, character and other qualities and talents will not develop in a vacuum. At beginning, environment and intelligence have a mutual effect in mental illness. The differences between normal twins in a family, for example, is more than the differences with those of identical twins in terms of neurotic dispositions, introversion, dominance seeking, self-reliance, being emotional and most other features. The effects of environments and inheritance are repeatedly studied on animals and have been proved. For instance, the sheep that are fed with hands avoid from joining the herd. The rats which show better abilities in learning give birth to children who have better learning abilities [1,2].

## *Unscientific methods criticism in recognizing individual differences*

There is no doubt that all of us have some abilities to identify things, but we should be aware that some unforgivable mistakes are within these identifications, the experiments performed by us or others prove these mistakes. All these experiments show that people make mistakes in identifying their friends, even the friends with whom there are living with day and night. The most experienced judges have estimate accuracy without using objective tools. The recognizing of mentally retarded children or intelligent ones through imaging, films, or even their face cannot be as accurate as identifying by objective tests. The existence of errors in identifying the

personality traits is far more than identifying the cognitive aspects due to their identities. Therefore, to estimate the characteristics of people and their differences, the only way we can reduce the error rate is the use of scientific methods, this methods will be studied in the next chapter [1].

The importance of the objectivity of behavior should not be underestimated, because this objectivity controls our behavior. For the results of tests to be registered objectively, it is needed to be constructed in a way that clearly shows the correctness or incorrectness of the tests. The mental measure cannot even be free from mistakes in this regard, because the mental characteristics are varying, the viewers have different viewpoint in their views and the subtype variations are also high. For the results of the tests be trustable and confidential, their variability should not be exceed from a certain limits. Considering the degree of tests confidence is represented as their validity. The results a person, for example, obtains in a test is applied as measure for individual differences psychologically that can be statistically comparable with other test results. Calculating the overall mean and standard deviation will be sufficient in this comparison. Measuring the mean and standard deviation has this benefit that an individual's position can be immediately determined in a natural distribution, and his differences will be recognized from others through this way [3] .Becoming aware of individual differences is beneficial when other individual differences can be predicted in future activities. For instance, becoming aware of students differences in answering the questions of an IQ test is beneficial when we get to know that those who have a good performance in the test will be efficient in educational success and vice versa. The correlation method is usually used for identifying this issue [2].

Another feature of the tests is that they are conducive to analytical measurements. For example, implementing the Wexler scale can easily show the strengths and weakness points of the subjects in sub-scale tests, and in fact reveal individual differences. The factors that are involved in answering the various parts of a test can be recognized through factor analysis, and individual differences can be figured out through this way [2,4].

### Intelligence and Individual Differences

Thanks to Alfred Binet, the French psychologist, for creating a device for measuring IQ based on the current definition. This measure which is so called intelligence test is the number of more or less complex questions that are asked to the subjects, and the individual differences are unclear through comparing the results. Prior to providing the intelligence tests, intelligence is firstly defined, and then the materials for test are provided based on that definition. However, the results of intelligence tests should be shown through an external correlation criterion. Three types of criteria are accepted in practice: developing and adapting with new situations and the factors are involved in all activities and prove its existence through observing the positive correlation among all the activities (general intelligence) [3].

Binet test gives virtually an average, that is, it implicitly measure general intelligence. After Binet, Spearman believed that intelligence is composed of a general and an specific factor. There are many individuals who are similar in terms of general intelligence, but in terms of specific factors that are succeeding in various performances are different. After Spearman, a number of scientists believe in a hierarchy of intelligence: the general intelligence, group factors and specific factors. Troston believes that the constituent elements of intelligence are: verbal, musical, spatial visualization, memory, reasoning, verbal fluidity, and the speed of perception. It is so evident that succeeding in a given test depends on a number of these factors and the manner of their composition, which they lead to individual differences by themselves. Another person who commented about the constituent elements of intelligence is an American psychologist, Guildford. He believes that intelligence is composed of 120 agents [3].

By applying each test on a number of individuals, which are being chosen based on the sampling principles, shows that a very few scores are low and a few other scores are high and most of the scores are average. The

group of individuals who their IQ is less than 670 % are mentally retarded, and the other group who their IQ are higher than 110 is considered as intelligent ones. Therefore, there are clear differences among children in terms of intelligence [1].

## *Talents and Individual Differences*

Talent is defined as the natural or acquired preparation to perform some tasks. If a group of people are educated in a similar condition, we will see that there are some differences among them in terms of efficiency. The factor for this difference is called talent. Everyone has more or less his/her own specific talent. That is, a person may not be progressed in education, but he may be quite succeeding in ding technical works. Talents are constantly developing. We all have experienced that we are not always ready to perform a specific job. Not only our abilities do change yearly and monthly, but they are changing every moment. Generally speaking, it can be said that human talents is pass over three stages: growth, maturity and backward. This should not be assumed that this hierarchy occurred similarly among individuals, in turn, it will be stop immediately and conversely in others. In some people, developing talents will be stop in a low level, and in others it is achieved to a high level [4].

Distribution of talents likes a normal curve as many other features. That is, a very small number of people are talented, and few are quite low and mostly are moderate. It is evident that there are individual differences among the three groups. There has been detailed discussions concerning whether this talents are innate or acquired, but it appears that early preparation is necessary in performing many tasks, including writing, painting and music [1,4].

Talents are divided into three distinct groups: sensory, motor and mental. Both visual and sensory talents are more important than other sensory talents. In studying visual sense, astuteness and sensitivity to colors are more important than other aspects of their study. Astuteness means accurate diagnosis of the objects. Sensitivity to the colors means identifying different colors. There are significant differences among humans in each of these two issues. For proving the fact that peoples are different from each other in terms of astuteness, it is sufficient to consider those wearing glasses. For showing the differences among individuals in viewing colors, however, a specific test is needed to measure different types of color blindness and their degrees of intensity. Two aspects are emphasized in considering the auditory sense: sharpness of ear and sensitivity to musical sounds. Sensory-motor talents are of different kinds, which the most important is the time of reaction. By the time of reaction it means the amount of time in which a person reacts voluntarily and by a specific act against a somewhat complex stimulation [4].

Three types of reaction time can be identified: simple, selective and diagnostic. There are several tools to measure sensory-motor talents. For example, using a dynamometer, the arm force and the hardness of the subjects can be measured. There are two types of variables in performing sensory-motor tests: speed and accuracy. Of mental abilities, accuracy, memory, imagination and intelligence can be named. Accuracy means focusing on the abilities on one thing or one issue. Since accuracy is significantly important in education, and especially, in jobs, there are various tools to measure it. The precision, focus, scattered care, the targeting precision and other forms can be measured. For measuring accuracy, paper-pencil tests have also been prepared, in which the oriented circles are the most important one. Different types of memory and imagination have been studied through psychologists, but our information in the field of intelligence is more than other fields [1,4].

Measurement means the comparison two integrated thing. For example, comparing the length of a room by meter of the weight of a bag of rice with kilo. Evaluation means measurement as well as judgment based on one or more criteria. Therefore, the personal judgment of the tester in not involved in the measurement, but in evaluation, it is involved in. There are more individual differences in evaluation based on this principle. Evaluation

can be occurred in all areas, but here we have exclusively studied in the field of education. The evaluation education, in general, is the study of teacher's behaviors in the time of correcting student's papers. The experiments conducted this regard have proved that teachers show high individual differences in scoring student papers [5].

The teacher's evaluation behavior is affected by several factors which can be divided into two separate groups: the difference in the personality of the tester and the difference in the situation of evaluation. The difference in personality traits can be justified in this way that as evaluations are different from each other in terms of height, weight, introversion, extroversion, domination, being dominated and other characteristic, they are also quite different from each other in terms of severity and leniency. Based on various factors, some people are severe and some others are lenient. Therefore, these two groups score a specific sheet differently [5].

Another factor dealing with the individual differences of evaluations is the situation of evaluation. It means that if the evaluator be aware of the previous situation of the paper owner, the social situation, the amount of time elapsed in answering the questions; he will be influenced under that information. If a teacher believes that a specific student is lazy in general, in scoring his/her sheet, he tries unconsciously to score him/ her in a way that his previous opinions to be approved. To avoid these kinds of differences, some approaches have been suggested. Of those ways is that a certain sheet is corrected independently by several people and then their average be calculated. Another way in eliminating the evaluation differences is using the objective questions.

## The differences between Men and Women

Two factors are usually conducive to individual differences: inheritance and environment. These two factors are also the causes for the difference between men and women. However, there are some disagreements among psychologists and sociologists concerning this issue. The sociologists believe that environment is the main cause of the differences between men and women, but psychologists believe that both factors are involved, and if their relative importance is going to be referred, this will be expressed in various ways and in several different forms. For example, concerning intelligence, the most important factor is inheritance and concerning personality traits, the most important factor is environment. Whether these two groups be agreed upon this issue or not, the biology has proven that men and women are different from each other at the beginning time of their birth. Because boy is the composition product of YX and girl is XX. There is no doubt that the Y genes is different from X genes. Statistics show that the number of male sperm is far more than the number of female sperm round the world [7].

There is no denying, of course, that the community; that is, others' behaviors, can undermine or exacerbate these differences. For example, biology has shown that males, due to androgen hormones in the blood and brain differentiation in the male, is more aggressive then the female. Others' behaviors can more or less decrease or increase this trend. For example in many communities, violence is considered as a legal right for the boys, but the girls are wanted to be serene. The boys are allowed to play guns, but the girls are not allowed to. The girls are wanted to play dolls and be serene. If we pay attention the environment round us, we can find the cases in which a teenage girl is accidentally grown up with some teenage boys, and has learnt their behaviors, and vice versa. What should be considered is that there are undoubtedly fundamental differences between boys and girls, and the community can undermine or exacerbate these differences [1,7].

In any case, many differences can be seen between men and women. Their education must be appropriated with these differences. Elders' behaviors should be appropriated with boys and girls physical and mental features. Unless these differences are paid attention to, the efforts will be in vain. There are some differences between boys and girls regarding height and weight. The boys are also different in terms of both height and weight within themselves. The height and weight of boys are grown up more rapidly in 11-12 years old than girls, from then on, this process is more correct for the girls up to 15-16 years old than boys. In the end, the height and weight of boys will be higher than girls [7].

There are significant differences between men and women concerning interests and desires. Religious, social and aesthetics interests of women, for example, are more than men. Women are more interested in ethical issues and men more on political issue. Most young girls are more interested in reaching others, cuddle them and fix their problems than young boys. Several studies have shown that these tendencies are generally seen in many cultures, and are somewhat independent from culture. It is reiterated that there is no doubt that community has an effect in creating individual differences, and all individual differences and those of men and women is created through the mutual interaction of inheritance and environment. In the end, it is worth pointing out that the differences between men and women do not mean that one is superior to other [1].

## *Conclusion*

Individual differences can be studied in all areas related to human. Individual differences can, for example, be studied in terms of memory, interaction speed, and astuteness, being emotional and other behavioral aspects. Some special aspects can be chosen and the individual differences be reviewed in terms of gender, age, race nationality, region and job. For example, concerning individual differences in terms of interaction speed, men and women, adults and children, blacks and whites, Iranians and Europeans, Tehran's people with other provinces, etc. can be compared. It is hoped that individual differences be considered thoroughly and clearly in educational and experimental fields, and this important issue be applied in modern education ways, for our country's education be more enhanced. In the end, it is suggested that accurate statistical research be performed in the field of individual differences effects on the amount of learning and the methodologies for education and other educational issues.

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# COUPLE CONSISTENCY FROM SOCIOLOGICAL VIEW

Mohammad Zarei*

*Abstract*

*One of the aspects in choosing an ideal partner and also having a durable marriage is considering the social features and sociological characteristics matches. There are determining factors in choosing a spouse appropriately and existing matches between couples, such as religious characteristics, family background, treatments, socializing with people, participating in social life, and so on. It is necessary that some features for the couple matches be considered sociologically, which should be paid attention to in marriage from the view of psychologists, including: similarity in marriage age, geographical parity, physical homogeneity, educational parity, social parity, mental and religious parity, conductivity parity and so on.*

*Keywords:* Marriage, Similarity, Age, Community, Geography, Sociological.

## Introduction

According to Carlson, "marriage is mutual interaction between two humans that is a couple, which meet some of their legal needs, and this process in accompanied by formal wedding ceremonies and is accepted as a marriage by law". It is concluded from this clear definition that marriage is a dramatic interaction between nature and culture and between social rules and sexual stimulations [1].  The term of couple match is the spouse selection among those who are more compatible with each others. Barman says: "man, knowingly or unknowingly follow a spouse that has similar traits with him/her". Not only consistency between two men does attract them with each other, but make their marriage bonds stronger. In other words, inconsistency between the two spouses is the source of family conflicts [2]. According to Brox and Valdin, in considering the issues related to choosing a spouse, there are five crucial factors:

1. Similarity
2. An imagination of an ideal spouse
3. An imagination of  parents and their marriage with each other
4. Spouse matches or a tendency to select someone who is matched with him
5. Personality requirements

The determining factors in terms of "social feature" are: religious characteristics, family background, behavior style and social behavior during adolescence, the type of viewpoint about marriage, degree of participation in social life, conductivity with behavior [3].

*Department of Islamic Studies, School of Medicine, Zahedan University of Medical Sciences (Zahedan) Iran.

## Age Factor in Marriage

Apart from the factors of cooperation and similarity which attract couple who are going to marry and other than the changes occurred in couple's age differences or based on their economical-societal stations, many scientist opposed this question concerning couple's happiness that whether high age differences between the couple lead to a change in their way of thinking and behaviors and consequently, marriage's happiness will be so hard to obtain?

Though scientists accepted that the age difference between the couple has negative effects family's health, all of them are agreed upon; however, they are not agreed on determining the limits the age difference must not beyond. The family's continuity consists of many components which the couple's ages and their distances are one of them. Therefore, this factor's consequences are not necessarily so severe that the family life be violently threatened. It can only be said that if other factors be added to this factor, involved in and make it strengthened, family life falls into jeopardy [4].

According to scientists, types of consistency and similarity are as follows:

*1. Spouse consistency in terms of geographical conditions:* Among the obstacles that make the choosing a spouse limited, the geographic condition has its own effects. Waller. W believes that geography is a non-personal factor that affects marriage. He showed in 1930 that no one choose his/her spouse among the unlimited ones, but among those who are being contacted with [5]. Kernold believes that "according to the principle of neighborhood, the marriage extensively requires to be done among the persons who are close together than by those which caused by accident. This issue does not mean that the effect of location is dominated upon human's volition, but those who are close together having many shared features [6]. A study performed in French was also shown that 75 % of the couple was in the same location and 81% of these people were in the same city. For indicating the geographical influences, it can be said that geographical closeness is firstly leads to increasing the contact and the relationship between the youth, and provides the fields for their getting acquainted with, and secondly, those who are living in the same geographical area have usually similar culturally and belong to the same social class. In a broader view, geographical consistency can be extended to the consistency in educational, occupational and such environments. By developing the urban life, the familiarity of men and women in educational centers, offices, factories, etc. Have provided the grounds for being married [7].

*2. Physically spouse consistency :* According to Cricmanz, the differences in sexual organs are not the only differences between men and women, but skeleton, muscles, tissues, body weight, height and many other characteristics are affective in differentiating between men and women. Pearson, based on this issue, believes that these physical characteristics are effective in choosing a spouse, and couple somehow shows an interest to a mutual completeness during the selection from this viewpoint [8].

*3. Educationally Spouse Consistency:* It seems that educational level is a criterion in choosing a spouse everywhere, and there have been cases in which the person chose a spouse in the same educational level. Spouse consistency is favors much for the women than men; that is, it leads to the women's promotion. Existing a similar educational situation, or at least an equivalent and tantamount can help bring an agreement between the couple. Because academic consistency, as criteria, is the symbol and indication of human's thought and world view [9]

J. Brent in his research called "social mobility and marriage" observed that in 71 percent of marriages, the intellectual and educational levels of the couple were the same. I. Stowart has noted that there is a reasonable appropriateness between a person's education and training with what is expected of his/her spouse. According to Treman, the perfect happiness will be achieved when the man is more educated than women about five years [10].

*4. Socially Spouse Consistency :* Based on the social groups, it can be more or less mentioned that some factors as proximity of residence, physical characteristics and age and social status of the spouses must be added. V. Walter emphasized in a speech called intergroup marriage that the most important event in marital partner selection is the tendency towards the same social marriages. Lob and Jacobson's studies indicate that the more the cultural differences between spouses, the more difficulties they'll encounter in understanding each other. In other words, whatever the couple be close to each other socially, their adjustment will be easier after marriage [11].

*5. Conductively Spouse Consistency:* The experiments who dealt with sociology believe that the difference between men and women is the result of time and location changes; that is, it actually the results of the role and station that society play for the couple. What is more important here is knowing the fact that how consistency or inconsistency of person's conduction can be effective in attracting to each other. The advocates of spouse inconsistency believe that if one of the

two spouses be dominant and the other being dominated, they can be married to each other and their marriage can be successful. However, if both of them have the same conduction (both of them are dominant or being dominated), it does not seem to be attracted to each other. In such a situation, their marriage will be failed. Therefore, if the spouses are going to be happy and compatible, they must in turn try to solve the problems of life mutually and completely [12].

6. *Mentally and Religiously Spouse Consistency :* The spouses should be in the same IQ level before being achieved to a close cultural level or even consistent. Term an, based on his research regarding the relationship between spouse's intelligence and family happiness, mentioned that: "the women who believe that they are in a high more level of intelligence than their spouses feel less happy, and the men's happiness is achieved when they believe that their spouses in the same level of intelligence as themselves, conversely, this feels of happiness will be reduced when they feel that they are more intelligent than their wives" [13].

One of the most delicate aspects of human's mind is religion that is affected by divine sources. Thus, without considering the religious relationship between the couple, it cannot be assumed that the final analysis of choosing a spouse is over. Therefore, one of the most important factors affecting in society's and person's decision during choosing a spouse is religious belief. Intergroup religious marriage, or in other words, spouse consistency based on the religious affiliations is so transparent in our current period, and is affected on the marriage bonds as before, or even exceed from the other factors which their importance are gradually reduced [14].

## *Conclusion*

The family and its importance can be considered from various aspects. The most important aspect of marriage is "the partner selection" and forming a family. Common life of a man and woman, having regarded the personality characteristics and behavioral differences, is not easy. Gender, geographical and familial conditions in which the person is grown up, point of view and tendency of the person towards marriage issues, education level, beliefs, and finally partner's desires and aspirations form a new structure that will follow their shared objectives in a new group named family. Based on the factor that individual relations are formed in an extended framework in big cities, there will be more limitations concerning recognition, and if one of the partners doesn't consider the consistency in individual characteristics in selecting partner, they will be encountered difficulties in their future living. Based on "spouse consistency", marriage means unification between men and women with the most similar aspects. The scientific studies performed in this regard show that the closer the partners, the less they'll be encountered with differences and incompatibilities, and their marriage will be more perpetuated as a result. Therefore, "partner selection", as the most important stage of human's social life, requires many foresight and scrutiny, and if it does not be formed based on intellectual and emotional understanding, a heavy compensation should be paid sooner or later [15].

## *Summary*

1. Marriage is being together and attaches something to something else. Marriage is a mutual interaction process between two people, a man and a woman, that meet some of their legitimate needs and this is performed by formal ceremonies, and it has will be accepted as a marriage by law in any case.
2. One of the most important principles for marriage is partner's consistency in terms of social characteristics.
3. Sociologists believe that religious characteristics, family background, style of behavior, and relationship with others in young, the marriage point of view, participation in social life, relationship with family, age and geographical consistency are so important and observing the consistency is considered necessary in this regard.

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# ADDRESSING THE MARGINALISATION OF THE INDIAN RURAL WOMEN

UMA TRIPATHI*

## *Introduction*

In India in the Vedic Period, women had the same rights and the same social status as men. They were learned in the Vedas and could own property on their own but even at that time women living on the outskirts of cities and in Jungles bore the brunt of poverty and insecurity. This reminds us of the frail shabari who was the epitome of the glaring social disparity existing at the time of the Ramayana. In modern India at present the president and the speaker of the loksabha are both from the weaker sex. They had the opportunity and the potentiality as well as will power so they are in this position, but for the multitude of Indian women specially the once belonging to rural areas virtues like will power and potentiality wither away with the lack of opportunity-opportunity social, economic and educational.

Rural Women play a significant role in the economic survival of their families and their contribution is immense even in the non monetized sectors of the economy. The irony is that the Urban women have moved far ahead in the context of all round development, financial security and self confidence as compared to their rural counter part. They have become the bread earner in many families, are well educated as well as aware of all their rights human as well as constitutional . The rural women get disadvantaged due to lack of suitable infrastructure and awareness.  They are illiterate and even after the Indian Govt. has formulated so many welfare schemes for them they cannot avail them due to ignorance and the orthodox rural setup and oppressive dominance of rural men, whose mindset has yet to be washed out.

## *The Socio-Economic Status of Indian Rural Women*

In rural India agricultural and allied industrial sectors employ as much as 89.5% of the total female labour. Such women are not spared the dual responsibility for farm and house hold production and to make matter worse their work is getting harder due to ecological degradation and transitional technologies and practices relating to agriculture.[1]

Rural women in India have a dynamic involvement in live stock production, forest resource use and fishery processing. They also do not shrink from working as landless agricultural labourers. As regard their roles in agriculture environments and rural production there may be variations in one rural place and another.

*Guest Faculty (B.A. L.L.B. 5 years Integrated Course) Allahabad University Allahabad (U.P.) India.

Some of the main goals set out in the U.N. Millennium Declaration of September, 2000 and adopted by the world leaders were promoting gender equality (especially in education) empowering women, reducing child mortality and improving maternal health. Though many countries are striving and working towards these special human development goals widening gaps still remain, especially between males and females. To quote Kiran Prasad- "Despite women's biological advantages the higher mortality rates in several countries of south and east Asia reveal the persistence of "missing women" who have died due to infanticide, gender based abortions, systematic neglect and discrimination in access of health and nutrition. There has been marginal improvement in the status of women in India."[2] Kiran further says that gender discrimination in India is further precipitated due to complex characteristics one of them being residence (Specially the rural areas). It is true that there are more poor house holds in the villages of India as compared to the urban counterparts and as regards rural women IFAD found that between the period 1965 and 1980 no. of rural women living in poverty increased by 48% as compared to 30% of rural men.[3] As soon as we think of the rural side of India we are reminded of one dominant thought and that is inaccessibility of medical care, better consumer goods, entertainments and quality education. Rural women are more marginalized as compared to rural men because the social orthodox rural set up increases their exposure to acute malnutrition, ill health, non availability and non awareness of family planning methods. Multiple child births only increases the risk of health hazards and the women in their fertile period are the most vulnerable and mentally depressed lot. Trapped in the rural stifling social mores they suffer injustices- social, economic environmental and medical etc. Mortality rates are no doubt high among poor and rural women due to wide spread mal nutrition and poor infrastructure.

After independence all the 5 years plans had focused on the agenda to work for women's welfare in India.

The first five year plan (1951-56) focused on 'motherhood and women as mothers'.

The second five year plan (1956-61) was concerned with the issues of hygiene and health care of women along with the problems of women workers.

The third five year plan (1961-66) the Annual Plans (1966-69) and fourth five year plan (1969-74) brought fourth the objective of women education.

The fifth five year plan (1974-78) aimed at integration of welfare with socio economic development service for women also another important objective of this plan was family planning and nutritional care of expectant and nursing women.

The sixth five year plan (1982-85) was devoted to strategies for development of women, home for homeless women, 40% reservation of women in all anti poverty programmes and exclusive credit schemes and skill training to promote women employment. The sixth plan identified specific problems of rural women along with suggesting suitable strategies for improving their status. These problems being:

1. Neglect of rural women in agricultural services and development process.
2. Lack of awareness, training skills and bargaining power
3. Low productivity and limited choice of occupations, wage discrimination and limited access to credits for economic activity.
4. Minimal or no application of science and technology to remove drudgery.
5. Poor health and nutrition status and minimal or no participation in decision making.

In the seventh five year plan (1985-90) concept of women empowerment emerged as a development strategy. During this plan efforts were made so that rural girls may get elementary as well as technical and vocational education. The impetus was on the improvement of health infrastructure in rural areas especially to promote maternal and child health in rural areas. The existing skills of rural women were to be upgraded by imparting training in fodder production, budding and grafting, horticulture, post harvest technology, fisheries, and poultry, dairy and social forestry. Government was obliged to support rural female entrepreneurs with the help of other agencies.

The eight five year plans (1992-97) aimed to draw women into the political process by providing for reservation of selective post for women. This was identified to be essential for the fulfillment of economic development and social justice. The eighth plan worked out on objective to bring rural women into the main stream of development. 'THE STEP'[4] in 1987 aimed to upgrade skill of poor women and provide employment to them in their own social setup in sector such as agriculture, dairy, fisheries, handlooms, handicrafts and sericulture. The government launched gender sensitized programmes to project a positive image of the girl child and the women in the mass media. In 1992 government published legal literacy manuals to enable semi literate and neo literate women in rural areas to understands laws relating to women and children.[5]

In the ninth five year plan (1997-02) several anti poverty programmes[6] saw the light of the day aiming to provide increased benefits to rural poor.

The tenth five year plan (2002-07) focus was on the betterment of the health system of rural households through provisions of voluntary trained female community health activities called ASHA.

Mission 2007 with the concept of PURA[7] is a holistic approach to bridge the rural urban divide. It plans to create a network of information kiosks in 6,00,000 villages in India by 2007.

IFAD is working closely with the government to improve the lives of rural women. It supports several women development projects using the self help group strategy so that gender disparity decreases by 2015.

The empowerment of rural women is crucial for development of rural India because out of the female population of over 495.74 million, 360.52 million are rural women and the rest are the urban counterparts. Almost all states have a high rural women population.[8]

The Sex ration in rural area show a systematic decline from 952 in 1981 to 939 in 1991 and 946 in 2001.[9] As regards factors affecting the well being of rural women B.N. Singh[10] talks about the 'Unknown Factors' due to absence of qualitative and quantitative data on women's role in agriculture and rural development, he further discusses some other factors for example health related factors, educations and employment. According to him the rural thinking that men eat first and women afterwards and the men eat the best portion is typical cultural practices through out Sub Sahara Africa. And the same is the situation here in rural India. Mr. Singh in the preface of his book impresses up by his identification of rural women's strong desire to stay in their community and contribute to its development, according to him they are setting a better balance in the division of labour in the domestic house hold, need encouragement for their personal and professional development and more support to achieve financial security and full participation in decision making, the challenge for rural development programmes according to him is to identify the constraints on women's full participation in economic and public life at local level and to develop specific initiative in their families.

In their book[11] the co-authors Mr. J.B. Kashyap and J.P. Garg dedicate a whole chapter addressing rural women's hardship in household energy. They inform us about a rural energy survey[12] sponsored by the joint UNDP/World Bank Energy Sector Management Assistance Programmes carried out in Andra Pradesh, West Bengal, Punjab, Haryana, Rajasthan and Maharastra in the year 1996 covering issue likes rural energy consumption patterns, estimates for energy needs along with the opinion an attitudes of the rural population regarding currently available forms of energy. As many as 80% rural people express concern about shortage of firewood in their surrounding woodlands. Respiratory diseases were prevalent due to not using clean fuels and the point was that they desired for government intervention and were willing to pay for clean fuel and kerosene. Women are the worst effected by the incessant black smoke rising out of their chulhas, weakened eye sights as well as respiratory diseases in female are common in Medha of Jaunpur district from where my father hails.

Fuel index which is a composite variable of number of years of cooking shows significantly higher incident of cough, phlegm, breathlessness, blood in sputum and eye irritation in female adults.[13]

According to Mr. J.B. Kashyap and J.P. Garg[14] the patriarchal setup of rural India had meant that the circumference of lives of most women is restricted within the four walls of their domestic domains. They rarely

step out of their houses, except may be for fetching water and fodder. Given that an astounding number of rural women, nearly 70% are illiterate and work in unskilled jobs in the unorganized sectors; it is understandable that they have been unable to participate as much in the opportunity provided by a growing economy. However, what it a matter of concern is that not only is the number of women in the workforce diminishing but that women issues in rural India are being more and more side lined.

In rural India a girl child is a burden and not an asset at any cost. Female infanticide and female discrimination is the highest in rural India. Girls are not allowed to continue education after 10. They are married off early, give birth to babies at every young age, which proves a drain on their health, are ill-nourished and due to being uneducated and illiterate are not willing to use birth control methods. The empirical findings and the recommendations presented by K.P. Neeraja[15] from region of Andhra Pradesh can be adopted through out India to strengthen the reproductive health and family planning programmes in rural areas.

## *Few Factors Related To Rural Women*

*1. Life Expectancy :* Rural women's expectation of life is 64.4 years at age 1 year as compared to 70.3 years for urban women, states with lower life expectancies are U.P. Bihar and Orissa.[16]

*2. Death Rate :* Rural women are predisposed to several morbidity conditions including poor reproductive health, abortion, anaemia and complicated pregnancies. Death rate for rural women is 9.4 against 6 for urban. The death rate for rural women is highest in Assam (10.4), Bihar (10.7), Madhya Pradesh (11.6), Orissa (11.1), U.P. (11.1) and Rajasthan (9.4).[17]

*3. Health :* Rural women face gender bias in nutrition and access to health. Nearly half of rural women or even more in most states of India have anaemia. Less than one third of rural women in Assam, Bihar, M.P., U.P., Rajasthan and Orissa are attended by health professionals.[18] In rural areas maternal mortality is high due to unavailability of hygienic facilities for deliveries in rural areas, absence of trained birth attendants and early child births due to early marriages, which is a great social evil in rural areas. Along with this are the added perils i.e. anaemia , malnutrition, and deteriorating mental health due to various social, domestic and private problems. S.H.Gs, implement Government Scheme related to health and nutrition provide for immunizations, health checkup, treatment of small illness, provide nourishment to pregnant women and provide early child hood care and pre-schooling education to children.[19] It is true that impact of poverty is magnified on rural women due to their increased needs in the role of mother and nurturers. Their physical and health requirements are much more than their male counterparts due to the factors of pregnancy and lactation. They know little or nothing about the various modes of planning their families and the bigger bane is that they cannot avail of such contraceptive devices due to shyness, poverty and unawareness. Too many children only drain their health mental and physical both. India's maternal mortality rates in rural areas are amongst the highest in the world, one of the main reasons being the reluctant to seeks medical care for pregnancy which is considered a temporary condition that will disappear. Evidence from the states of Bihar, Rajashtan, Orissa, U.P., Maharashtra and Gujrat find registration for maternal and child health services to be as low as five to 22% in rural areas. One village level study of rural women in Maharashtra determined on the basis of physical examination that some 92 % of women suffer from one or more gynecological disorders.[20] Sheer ignorance and illiteracy along with financial and social compulsions result in low level of hygiene and gynaecological disorders.

*4. Literacy :* Rural urban female literacy rate shows interdisparity. Amongst the rural female population in the age group of 7 years and over the literacy rate is 30.4 % whereas it is 63.9% amongst the urban female population.[21] Government of India is trying to improve the status of Rural women through various schemes like Mahila Samakhya and Sarva Shiksha Abhiyan operating in 8,000 villages in 53 districts of U.P., A.P.,

Assam, Bihar, Gujrat, Karnataka, Kerala and M.P. Mahila Samhikya Project of 1987-89 is meant for rural women who are socially and economically marginalized so that they may learn at their own pace and learn also to overcome problems related to isolation, lack of self confidence and oppressive social custom.

5. *Work Force :* The 2001 census estimated the total labour force of rural women to be 45.6 % which showed a gradual decline with time due to erosion of many traditional occupations of women (National Human Development Report, 2001, 2002; 156)

6. *Water Supply :* Rural areas are affected by an acute water crisis due to extensive commercial exploitation of forests and over exploitation of ground water. Women and girls of rural areas face the every day difficulty of water and fuel collection due to which less time and opportunity is left for them to gain education and engage in income generating activities.

7. *Fuel Sources :* Fire wood is still the most widely used fuel in villages and women in hills of U.P. spent 5 hours per day collecting wood for house hold fuel (Swaminathan, 1984). Their life style and health needs to be changed with measures like use of solar energy, biogas and smokeless chulhas, and above all the environmental degradation should be controlled.

8. *Sanitation :* This is a problem which hits the rural women really hard. Lack of toilet facilities increases the chance of infections and related diseases. Shortage of water leads to poor sanitation, especially in women of reproductive age. 2001 census shows that less then one fourth of rural females have bathrooms in their houses, whereas 70% of urban families have this facility. The need is to provide rural women with the provisions of safe drinking water, sewage disposal, toilet facilities and sanitation within a short distance from their houses.

9. *Housing :* Small and humid houses with no ventilation and lack of privacy to manage personal sanitation only increases the morbid physical condition of women. The National Policy For Empowerment Of Women, 2001 aims to address the above problems. Some rural development programmes for socio-economic empowerment of rural women are:

1. Jawahar Gram Samridhi Yojana.
2. Indira Awaas Yojana
3. Samagra Awaas Yojna.
4. Employment Assurance schemes.
5. National Social Assistance Programme.

*Land Rights*

Rights in land for rural women would give hiccups to the rural male social setup indeed. They are prevented actively or passively from owning and managing lands and according to Kiran Prasad[22] the reasons behind this are mainly that women are considered male property, their marriage out of the village makes them an outsider, that families will breakup with women being economically stable like men, that they are physically weak and cannot manage land and last and the worst that they get dowry so should not be given land. The truth remains that land ownership would facilities better health and education for women and children, greater welfare of children and families and respect and dignity for them. Kiran informs us about a case in Rajasthan in the Sawai Mandir Project where a group of women successfully struggled to gain allotment of a part of the village waste land on which they planted herbs and trees.[23] I had the opportunity to meet 30 women of Bhagwanpur village of Pratapgarh district, 25 out of them were unaware that the Hindu Succession Act is a Code that has enshrined the concept of equality before the law and has done away with many disabilities based on caste and sex. Even the U.P.Z.A. & L.R. Act, 1950 has now given full ownership rights to the unmarried daughters per stripes along with their brothers and mother in the landed property. Only 5 women were aware of these rights and that also vaguely and all of them were hesitant to assert their rights in the lands of their father and to be sharer with their brothers.

*Betterment of Indian Rural Women - How Possible ?*

More and more N.G.Os. should be encouraged and assisted who focus their programmes on the poor and marginalized women and their needs for eg. Notable is the SEWA (Self Employed Women Association) established in 1972 in Ahmedabad covering many states. It promotes employment by linking the women workers and producers with the market, assesses their savings and credit and makes available to the vulnerable women provisions of social securities.

Rural women need not imitate their urban counterparts who are set in a different socio economic background. All that is needed is to empower them in their own niche by providing them with ownership of land, better credit facilities, skill upgradation in production and selling, knowledge of technology, communication skills and confidence to emerge as forerunners in rural development.

Rural women are marginalized in society because they are overworked, undernourished, financially unstable, socially and politically excluded.

Promotion and Development of Self Help Groups for women in rural India is one of the best solutions to address and cope up with their marginalization. This is also because rural women though helpless want to do much for their families and themselves. Visions are many in their eyes though opportunity to convert them into realities are missing.

It is true that more and more women in rural pockets of India are organising themselves into self help groups for their economic betterment. Here are a few instances from Allahabad.

1. Kavita of Dhoomanganj took the initiative to help illiterate and poor women living in adjoining villages by organising them into Self Help Groups and further providing training to them in sewing, knitting, making candles, matches etc. At present these women are earning well and supporting themselves and their families too.[24]

2. When Madhuri of Sewait village of Jasra was widowed she and her two children became destitute. Dr. Pramila Gupta an agriculture scientist helped her form a 16 membered Self Help Group of women with the help of NABARD. Soon the number of sewing machines as well as the workload increased and at present her children are studying in good schools.
   Phoolkali from the same group invested money in her grocery store and with good returns now she can easily support her family. Kamla Devis' daughter Pragya had to leave her studies due to economic compulsions, but due to the responsibility of her education taken up by the Self Help Group now she is again studying and is teaching others too. Similarly Chandra Devi's husband's salary was meagre and with the SHG's assistance she started sewing school dresses for the neighbouring schools and now is economically stable.[25]

3. Young girls of Basahara Tarhara village of Shankargarh are beating all hardships by travelling at least 15 Kms to study in schools. They all wear self sewn uniforms and their hobby is to make the elderly illiterate women of their village read and write. They also create awareness in men of their village about the evils of drinking. A SHG is formed by them in which each member deposits Rs. 10 per month to the treasurer. Money is loaned out to any needy girl at the rate of 2% interest.[26]

4. Sangeeta is a married women of 25 years and a mother of two. She is also the Pradhan of her village. Her dream is to make the poor women of her village Sandwa in Chaka Block literate and economically self sufficient. She is working to establish a school for the elderly in her village, to elevate the status of the primary school in her village to Junior High School and has helped women form a SHG in which they make soap, pickles, spices, candles and also sew and knit. She is also working hard to see that these items made by rural women reach the right market and earn good profits.[27]

Many development agencies and N.G.Os. have been selected to promote self help groups comprising women who can decide what their needs are and how to fulfill them. Many activities of these Self Help Groups are in the field of health, education, nutrition, income generation, saving and credit. S.H.Gs. have educated the rural women and made them aware of the various agencies and institutions whose benefits they can avail for their all round development. They even teach rural women how to fill up their bank receipt, but yes first they help them to read and write.

Rural women can be socially empowered by cajoling them to integrate themselves in the society to which they belongs, undertakes new activities, be-familiar to new places and people, meet and learn from others and demand the right of consultation in their families. They can become economically stable by learning to save and give loans, to handle material resources and have access to external resources. Here I am reminded of what a group of rural women in Yamunapar, Allahabad have done for their economic independence. The concept of 'cooperative' is realised at its best, when we come to know about what this group had done as a strategy of self help in the Aphareji Village. This true story is about Prema who used to break stones in the Hills of Koraon, she and her friends Bitola, Parvati, Kalavati, Sajida Bano and Raisa Bano etc., aggregated together and came up with the novel idea for their economic sustainment in the rough terrains which had only limited recourses left for them. They started a goat bank and loan was given not in a monetary form but in the form of a live goat with the help of which the recipient started his/her business. When the goat gave birth to kids the person returned one of them to the bank and the same procedure followed for each birth given by the goat. This was a form of interest on the loan. By this way goat bank increase in size with the number of goats cumulating in it. The villages surrounding the Aphareji Village have also associated themselves with the goat bank and the business of the bank is rising.[28] The example shows that the rural women do not lack in vision and skill, they have enthusiasm and the energy matched with skill too. They are desperate for the well being of their families and themselves too. Even if they are illiterate they have the ability to apply their brains in the positive direction. The above example showed that they had a strong will so they made out of way for their survival even in a surrounding, which was unfavourable to their economic sustainability. What ever they had they utilized it to the best and hats off to their intelligence and creativity. The best thing about the goat bank is that it is a totally professional bank and the goats are made to undergo weekly medical test keeping in view the health prospective. This is an example of 'Rural Empowerment of Women' at its best. Same was the vision of our father of our nation Mahatama Gandhi too, which gradually changes into reality when the most marginalized section of our community take-up initiative and become entrepreneurs by their own collective efforts. After all 'Self Help is the Best Help' and 'God helps those who help themselves'.

As regards political scenario rural women can be empowered by encouraging them to participate in the election process and taking part in political development.

*The Concern for Rural Women*
*International Perspective*

Internationally much concern is generated for the general advancement of the rural women. The Nairobi looking strategies are aimed towards total development of women in all fields social, economic, cultural, intellectual, physical and moral. They stress on the improvement of the situation of the women in rural areas by mobilizing and integrating them in the development, by improving the situation as regards their education and healthcare and finally by improving the situation of women in the media and the society. Dr. Umesh Chandra has rightfully said, "The ultimate aim of their development should be enjoyment of human rights and fundamental freedoms."[29] It is a well known fact that the women in rural areas particularly in the developing countries contribute substantially towards the food production along with the major responsibility of procuring and preparing food for their

families. They have no other constructive roles to play due to severe problems of rural unemployment, under employment and misallocations of human resources in the rural areas. The improvement of the situation of women in rural areas has become one of the top most priorities on the international scenario.[30]

The World Conference of the International women years urged the governments to :

(a) identify the needs of women living in situation of rural poverty and to formulate and implement rural development programmes targeting such women. Governments have to formulate sound policies for this and implement them with greater financial backup.
(b) To measure the result of programmes for the betterment of rural life by monitoring the participation of women in productive life.
(c) To ensure equal legal and economic right of women in the rural families.

The World Conference of the International Women Year suggested that further research is required to be undertaken so that most effective design of system of rural non formal education is formulated to equip rural women with the necessary skills relevant to their social and economic roles. Stress had also being laid upon the improvement of legal status of rural women, increasing access of rural women to social and economic services, making provisions for their social insurance, health care, education and employment opportunities.

Majority of women engaged in agriculture in rural areas have almost no control of agricultural resources and have limited access to technology, credit and training.[31] Also it is urged that governments should give priority to reassure full and equal partnership of men and women in promoting agricultural productivity and integrated rural development programmes.

The general Assembly in its resolution of 8th December, 1989 also stressed on the establishment and strengthening of women's association, women's cooperatives and other small enterprises.

The Convention on the Elimination on All Forms of Discrimination against Women also contains provisions for the situation of rural women.[32] These provisions provide for them:

(a) Participation in the formulation and implementation of development plans at all level.
(b) To have access to adequate health facilities and services in family planning..
(c) To benefit directly from social security programmes.
(d) To obtain all types of training and education, formal and non formal including that related to functional literacy as well as the benefit of all community and extension services in order to increase their technical proficiency.
(e) To organize self help Groups and cooperative in order to obtain equal access to economic opportunities through employment or self employments.
(f) To participate in all community activities.
(g) To enjoy adequate living conditions, particularly in relation to housing, sanitation, electricity, water supply and transport.

*Conclusion*

India is predominantly an agricultural country. Empowerment of its women can never be fulfilled wholly until the empowerment of rural women who are the supportive base of our society remains a myth. The Indian Rural woman is an Indian, a woman, a mother, a wife and a worker all in one and she should be cherished, respected and preserved for her outstanding all round contribution to our Indian Socio-Economic System.

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5. *For Illiterate and Rural Women NGO's should organize workshops in villages so that they may be made aware of there rights and laws protecting these rights.*

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26. अक्षरों का दीप बन जलती रही वो, *Dainik Gagran,* January 1 2011, p3

27. खुली आँखों के सपने जरा हटके, *Dainik Gagran,* March 3 2011, p2

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29. *Human Rights*, 18th Edition 2010, Allahabad Law Agency, Allahabad. p.264.

30. *See International Development Strategy for the fourth United Nations Development Decades (General Assembly Resolution 45/199).*

31. *The General Assembly Resolution of 15th Dec. 1957.*

32. *Convention On The Elimination All Forms Of Discrimination Against Women Article 9.*

# EFFECT OF CONCEPT ATTAINMENT MODEL ON THE DEVELOPMENT OF MEMORY - AN EXPERIMENT

K. M. Mahamood Shihab* AND Dr. Bijay Kumar Mohanty**

## Abstract

*The present Study examines effectiveness of Concept Attainment Model on the development of Long Term Memory of secondary school students. It is an experimental study with pre-test post-test equivalent group design. The sample draws from IX standard students. Investigator used Memory Development Test to assess development of memory. Data was analysed with the help of 't' test. It was found that CAM was more effective than traditional methods to develop long term memory. There is no gender difference between boys and girl.*

## Introduction

Concept attainment model (CAM) was developed from the work of Jerome S.Bruner, Jacqueline Good Now and George Austin. CAM used to develop inductive reasoning but also for concept development and analysis. CAM is very helpful to provide knowledge and understanding about new information. Rationale for the study is systematic interactions between a teacher and learners are necessary for cognitive development. CAM is more effective for develops concept attainment strategy.That also enhance cognitive development of learners. Long term memory is an aspect of cognitive ability. These factors inspired the investigator to conduct an experiment about how far CAM effect on the development of long term memory.

## Objectives

1. To study the effectiveness of CAM in the development of memory of the students of secondary schools.
2. To study the differences in the  memory of boys and girls taught through CAM.

## Hypothesis

1. There is no significant difference in the mean memory development test score of experimental and control group.
2. There will be no significant difference in the mean memory development test scores of boys and girls of experimental group.

*Research Scholar, North Orissa University (Orissa) India.

**Reader, Department of Education, College of Teacher Education, Balasore (Orissa) India.

## Samples

For the study purposive sampling method is used for data collection. The sample was drawn from IX th standard students from Farook Higher Secondary School Kottakkal. The investigator administered an Group test of mental ability by Jolata to equalize experimental and control groups.

## Treatment

The investigator prepared 30 lesson plans for Concept Attainment Model of 30 units of geography. These academic contents where taught through traditional method to the control group and through CAM to the experimental group. Memory development test administrated before and end of the treatment.

## Tools

The following tests were administrated by the investigator for the present study.:

1. Group test of mental ability by Jalota
2. Memory Development Test (Long term memory)

## Analysis and interpretation of Data

In this study pre/post experimental method has been used. The gathered data is treated with mean, standard deviation and 't' test.

## Result and Discussion

The following tables furnish the data on pre and post test regarding the performance of control and experimental groups on Memory Development Test scores.

T A B L E 1 *Control Vs Experimental Post-Memory Development Test*

| Group | Mean | SD | N | 't' | Result |
|---|---|---|---|---|---|
| Experimental | 26.96 | 12.66 | 48 | 2.98 | Significantat 0.1 level |
| Control | 20.74 | 6.66 | 42 | | |

From the table.1 it was indicated that the 't' value is significant. It means that there is significant difference between the post memory development test scores of experimental and control groups.

T A B L E 2 *Experimental -Boys and Girls- Post Memory Development Test*

| Group | Sex | Mean | SD | N | 't' | Result |
|---|---|---|---|---|---|---|
| Experimental | Boys | 28.14 | 17.96 | 20 | 0.1015 | Not significant at 0.1 level |
| | Girls | 26.85 | 12.47 | 28 | | |

From the table -2 it was observed that the 't' value of experimental group boys and girls is not significant. It state that the mean of post memory test score of experimental boys and girls do not differ significantly from each other.

## Findings

1. Concept attainment model is more effective than conventional method with respect to the development of memory.
2. There is no gender difference between boys and girls of experimental groups in the development of memory through Concept attainment model

## *Conclusion*

Concept attainment model was more effective than conventional method in the development of memory of secondary school students. So there is a call to provide education and training for secondary school teachers in the practice of CAM to facilitate development of long term memory of secondary school students.

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# A STUDY ON  IMPACT OF ADJUSTMENT AND ANXIETY ON CREATIVITY IN EASTERN PART OF UTTAR PRADESH

Dr. Shiva Mohan Shukla*

## Abstract

*Among a sample of students age ranging between 18-25 years, The impact of creativity on anxiety and adjustment was observed using relevant tools. Main objective of this study is to observe whether backwardness of area play any role in this regard or not. Results show that creativity does not affect the level of anxiety and adjustment. Some reasonable explanation is discussed for supporting the results.*

## Introduction

It has been recognized that the four north Indian states of India, viz Bihar, Madhya Pradesh, Rajasthan and Uttar Pradesh held the key both for the success and development of the country. Even among these four states, Uttar Pradesh occupies the crucial position as it contains nearly 16 % of the country total population and seventh largest population in the World. Eastern part of Uttar Pradesh is more backward in all respect than west part of Uttar Pradesh So, there is earnest need of social psychological research in eastern part of Uttar Pradesh. Findings of such study will be useful for planners, policy makers, politicians in developing an effective programme for the area.

## Literature Review

Creativity is an outcome of the inner state of the creator. It is the potential which influences human behaviour in scientific, technical and artistic fields. The new advancements in the means of travel, communication, production, art and literature are the result of relatively few creative people. Creativity may be defined quite simply as the ability to bring something new into existence (Barron 1968). Learned psychologists define creativity in term of :

(i)  Capacity to do a thing or produce something of a particular nature.
(ii) Subjective experience or process having special characteristics.
(iii) Mental ability consisting of many component of abilities.

Creativity is taken to mean the production of novel ideas, theories and objects, either in the sciences or arts which are accepted by component experts as original and valuable.

*(Principal) Banshi College of Education (Bithoor) Kanpur (U.P.) India.

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Such productivity is quite rare and tends to be concentrated among relatively small number of scientists and artists. Wallach and Kogn (1965) viewed creativity as "Individuals capacity or ability to generate cognitive association in quality and with uniqueness." Koestler (1959) made it explicit that creativity after involves not a combination of isolated elements but a connection of two entire matrices of thought.

The concept of creativity may be explained with the help of the dimensions. The states of our information regarding the primary dimensions of creativity may be presented by considering its major dimensions. Psychologists addressed more than two dozens of such dimensions.

In the words of Lawrence F. Shaffer, "Adjustment is the process by which a living organism maintains a balance between its needs and the circumstances that influence the satisfaction of their needs". The term anxiety is often used to describe an unpleasant emotional state or condition which is characterized by subjective feelings of tension. Anxiety usually occurs as a response to stress in conjunction in with other effects, defensiveness, other coping reaction, etc. It is a complex response associated with emotional state characterised by a general fear or forbidding usually accompanied by tension. Spielberger (1966) defined anxiety as a 'state of arousal' the caused by 'threat to well being'.

The symptoms of anxiety may be expressed by apprehension fear of dying and general excitement. Some behavioural manifestations like increased heart rate, noticeable, dryness of mouth and frequent urination may also become obvious.

*Objective of The Study :* The main objectives of this investigation is to study the impact of adjustment and anxiety on creativity.

## *Sample Size*

The locate of the present study was the city of Varanasi and Gazipur. The sample for this study consisted of 200 students drawn from Banaras Hindu University and Hindu Degree College, Gazipur of Arts and Science stream between the age 18-25 years.

## *Tools*

*(a) Creativity :* Torrance test of creative thinking (verbal and figural) was used to assess the creativity of the subjects.

*(b) Adjustment:* Dr. Sinha and Dr. R. P. Singh, Adjustment inventory was used to assess the adjustment level of the subjects.

*(c) Anxiety :* Cattel and Scheier, Anxiety Scale Questionnaire was used to assess the level of anxiety of the subjects under study.

Instruments were administered by the investigator following standardized procedures. Scoring was done by following the objective according to scoring procedure.

*Procedure:* Data were analysed to draw the meaningful inferences with the help of mean, SD and ANOVA.

## *Results and Discussion*

T A B L E 1 *Means & Standard Deviations Scores on Adjustment Anxiety and Creativity*

| Variables | N | Mean | S.D. |
| --- | --- | --- | --- |
| Adjustment | 200 | 40.62 | 8.38 |
| Anxiety | 200 | 41.32 | 6.22 |
| Creativity | 200 | 201.56 | 81.21 |

T A B L E 2 *Analysis of Variance for Adjustment and Creativity Scores*

| Sources of variation | S. S. | d. f. | MSS | F | Level of Significance |
|---|---|---|---|---|---|
| A (Adjustment) | 751.2 | 1 | 751.2 | 4.21 | P<.0 1 |
| B (Creativity) | 151271.5 | 1 | 191271.5 | 847.79 | P<.0 1 |
| A X B (Interaction) | 11241.3 | 1 | 11241.3 | 63.00 | P< 0.05 |
| Residual | 34972.28 | 196 | 178.43 | | |
| Total | 198236.28 | 199 | | | |

$F_{(1, 196)}(0.01) = 6.63$, $F_{(1, 196)}(0.05) = 3.84$

T A B L E 3 *Analysis of Variance for Anxiety and Creativity Scores*

| Source of Variation | S. S. | d. f. | M.S.S. | F. | Level of Significant |
|---|---|---|---|---|---|
| A (Anxiety) | 70.31 | 1 | 70.31 | 2.46 | N. S. |
| B (Creativity) | 125123.4 | 1 | 125123.4 | 4378.01 | Significant |
| A X B (Interaction) | 10745.2 | 1 | 10745.2 | 375.96 | Significant |
| Residual | 5601.68 | 196 | 28.58 | | |
| Total | | 199 | | | |

$F_{(1, 196)}(0.01) = 6.63$, $F_{(1, 196)}(0.05) = 3.84$

## Findings of The Study

The table 1 represents mean & S.D. of three variables adjustment, anxiety and creativity.

In order to observe affect of adjustment and anxiety on creativity, two way ANOVA technique has been employed.

The Statistical findings reported in Table 2, reveal that the main affect of adjustment is found to be significant (F = 4.21, P < 0.01). Further, entries in table 2, reveal that the main effect of factor B, i.e. creativity is also highly significant (F=847.79, P < 0.01). Obtained results also show that interaction effect is also significant (F=63.00, P<0.01). Thus, the findings obtained by the researcher clearly reveal that the influence of adjustment on creativity. Mean & score for high and low creativity are 321.5 and 122.9 respectively which indicate the direction of influence.)

It is evident from table 3, that main effect of anxiety on creativity is not found to be significant (F=2.46, P >0.05). Further entries in table 3, reveal that the main effect of factor B is also highly significant (F= 4378.01, P <0.01). Obtained results show that the interaction effect is also significant (F=375.96, P <0.01). These results clearly indicate that anxiety influences creativity.

The findings of the study have been discussed in view of the past research conducted in this field. It is therefore, concluded that the adjustment and anxiety both affect the creativity. In present analysis, sex difference on creativity has not been analyzed. But studies reveal that boys are more creative than girls. Boys are given more freedom, encouragement and stimulations as compared to girls, secondly, boys by nature are move adventurous and always ready to attempt new things even if they have to meet with criticism, whereas girls remain shy and fearful in attempting any thing new. These may be reason for boys being more creative than girls. Eastern part of U.P. is not developed as compared to west part of U.P., so keeping in view, this fact, more facilities of education should be provided, encourage them to have high social economic status and urbanization and culture, so that they become more confident, have less inferiority complex and aspire for the high achievement in this career.

It is possible that ignorance, superstition, prejudice, feeling of interior of being born in a low backward area, economic insecurity, lack of stimulation may be the some factors which influence the creativity to some extent also.

Finding have indicated the differences in the means showing that male have higher scores in creativity and intelligence as compared to female. Raina (1966), Statuses and Statuses (1968), Sharma (1979), Reddy and Reddy (1983), in their studies also observed a clear cut sex differences among Indian Students. In view of the results of the present study, it could be said that in our country, girls and boys are brought up differently by the parents. Boys are given more freedom, encouragement and stimulations as compared to girls, It is therefore, suggested that parents should give more freedom, encouragement and education to the girls so that they can also develop their abilities and talents.

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# EFFECTIVENESS OF CONCEPT ATTAINMENT MODEL ON THE DEVELOPMENT OF CONCEPTS IN BIOLOGICAL SCIENCES

Dr. Bijay Kumar Mohanty* AND Afeef Tharavattath**

## Abstract

*The study aimed to see the effectiveness of concept attainment model on the development of concepts in biological sciences among secondary school children. A purposive sample of 122 students from two divisions of VIIIth standard of S.O. High School, Areacode of Kerala was selected for the present experimental study. One division was considered as experimental group and the other as control group. The design was two groups - pre-test – post-test parallel group design. The experimental group was treated with concept attainment model of teaching and the control group with traditional method. Intelligence test and concept development test were administered on both the groups as pre-test. After treatment concept development test was administered on both the groups as post-test. The obtained data were subjected to statistical analysis. The investigator calculated mean, standard deviation and 't' value of the obtained data. The findings of the present study reveals that concept attainment model of teaching enhances the concept development ability of secondary school students and there is no gender difference in the effectiveness of concept attainment model on the development of concept in biological sciences.*

## Introduction

Models of teaching are prescriptive teaching strategies designed to accomplish particular instructional goals (Eggan, 1979).

A model of teaching is designed to accomplish and achieve a particular set of objectives. It is not a substitute to any teaching learning skill. Rather, it creates a conducive teaching learning environment in which teachers teach more effectively, by making the teaching more systematic, efficient and effective. Models of teaching are not haphazard combination of acts, but on the other hand are systematic procedures to modify the behabiour of the learner. Models of teaching specify the learning outcomes or instructional goals in terms of observable and measurable students' performance.

Models of teaching aims to nourish pupils with a variety of educational experiences. Learning centers and curriculum are planned by the curriculum designers with the help of models of teaching.

Concept attainment model was developed by Jerome S Bruner, Jacqueline Goodnow and George Austin in the year 1956. This model has been developed from the "study of thinking". It is based on the assertion that environment is full of tremendously diverse things and it would have been impossible to adjust in it if human beings had not been endowed with the capacity to discriminate and to categorise things in group benefits

*Reader, Department of Education, College of Teacher Education, Balasore (Orissa) India.
**Ph.D. Research Scholar, North Orissa University (Orissa) India.

human beings in three ways. First, it reduces the complexity of the environment. Secondly, it gives the means by which we can identify the objects in the world and thirdly, it reduces the necessity of constant learning. The internal conditions of concept learning are the ability to discriminate between objects and the ability to notice commonalities in them. Contiguity, repetition, and feed back are some internal conditions.

The investigator believes that learner friendly teaching strategies and novelty in the teaching learning environment will definitely motivate the students and will enhance the development of concepts. This assumption lead to the selection of the topic for study.

## Objectives

1. To study the effectiveness of concept attainment model on the development of concept in biological sciences among secondary school students.
2. To study the difference in the development of concept of boys and girls taught through concept attainment model.

## Hypotheses

1. There is no significant difference in the mean concept development test scores of experimental and control group taught through concept attainment model in biological sciences.
2. There is no significant difference in the mean concept development test scores of boys and girls taught through concept attainment model.

## Methodology
### Sample

Purposive sampling technique was utilized for this study. Two divisions of 8th standard students of S.O. High School, Areacode, Kerala were selected as the sample. One division was considered as experimental group and the other as control group. The experimental group comprised 64 students of which 38 were male and 26 were female. The control group comprised 58 students of which 35 were male and 23 were female.

## Tools

In this study, the investigator used a translated version of Group Test of Mental Ability (1972) developed by Dr. S.S. Jalota to assess the general mental ability of the experimental and control groups.

The other test used was the concept development test in science, developed and standardized by the investigator to assess the development of concept of experimental and control group.

## Data Collection

The investigator used two groups - pre-test – post-test parallel group experimental design. So the investigator was able to measure and compare the performance due to treatment. 30 lesson plans were prepared based on concept attainment model teaching strategy from unit I to unit IV of class VIII biological science syllabus.

After consultation with the head of the institution the investigators administered intelligence test and concept development test on both experimental and control groups as pre-test. As soon as the pre-tests were completed, the experimental group was taught by the investigators using the prepared concept attainment model lesson plans. The control group was taught by the traditional method.

After administration of the treatment concept development test was again administered as post-test on both experimental and control groups. The answer scripts of pre-tests and post-tests were valued and gain scores were calculated.

After scoring the tests, Mean (M) and Standard Deviation (SD) of the scores were calculated. Significance of difference between mean scores of experimental and control groups as well as between the boys and girls of experimental group was determined.

## A N A L Y S I S

$H_1$ *Test of significance of mean concept development test scores of experimental and control groups*

| Groups | N | Mean | SD | 't' value | Result |
|---|---|---|---|---|---|
| Experimental | 64 | 44.6 | 3.6 | 9.15 | Significant at 0.01 level |
| Control | 58 | 32.4 | 8.1 | | |

$H_2$ *Test of significance of mean concept development test scores of boys and girls*

| Groups | N | Mean | SD | 't' value | Result |
|---|---|---|---|---|---|
| Boys | 38 | 44.9 | 4.7 | 1.11 | Not significant |
| Girls | 26 | 43.7 | 3.9 | | |

## *Findings*

§ The treatment of concept attainment model teaching strategy is comparatively effective for the enhancement of concept development in biological sciences among secondary school students.

§ The treatment of concept attainment model teaching strategy has no gender wise effect on the development of concept. Boys and girls show no significant difference in the development of concept in biological sciences due to the treatment with concept attainment model.

## *Conclusion*

The study reveals that concept attainment model is more effective than traditional teaching method in enhancing the development of concept in biological sciences among secondary school students.

Boys and girls are equally benefited by concept attainment model in bettering the concept development in biological sciences.

Innovative and interesting teaching strategies bring positive results and better learning and retention among students. Teachers must try to adopt novelty and variety to improve the classroom teaching learning process.

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# A STUDY OF STUDY HABIT OF EMOTIONALLY DISTURBED STUDENTS

Dr. Bijay Kumar Mohanty* AND K. M. Abdul Shukkoor**

## Abstract

*Secondary education plays an important role in educational system. Passing of secondary school is a difficult one as consider the students in their educational progress. Study habits, learning styles and degree of learner's involvement in studies have long been considered to be important factors in academic success of the students. In the school environment different types of students are observed who are different from each other in respect of physical, mental, emotional and social characteristics, they are called emotionally disturbed students. The study was conducted on a sample of 500 students randomly selected from different secondary schools of Malappuram District of Kerala. Out of the total 500 sample, 60 students were identified as emotionally disturbed students. The result indicates that study habit of normal students is higher than the emotionally disturbed students and also found out that no significant difference exists in the study habit of emotionally disturbed boys and girls.*

## Introduction

Education of exceptional children is a challenging field. The term "Exceptional Children" refers to children whose needs are very different from those of the majority of children in society. These children deviate from average children to the extend, they cannot receive classroom instruction in regular school. It is more inclusive in the sense that it consists of the handicapped in one extreme and of the gifted at the other. These children are classified to certain categories for the purpose of placement and educational care. Emotionally disturbed children is one among the categories of exceptional children. Behaviour of these children does not conform to the expectations of their parents, teachers and norms of the society. They are found to exhibit almost no or very less control over their emotions, suffer from the problems of socially withdrawn behaviour to the extend of becoming a serious challenge and problem not only for others but also to their own functioning, learning and educational progress. These children are identified as the children with emotional problems.

According to Norris, G. Haring : The emotionally disturbed child is one who because of organic and / or environmental influences, chronically displays (a) inability to learn at a rate commensurate with his intellectual, sensory, motor and physical development; (b) inability to establish and maintain adequate social relationships ; (c) inability to respond appropriately in day-to-day life situations and (d) a variety of excessive behavior ranging from hyperactive, impulsive responses to depression and withdrawal (Haring, 1963).

*Reader, Department of Education, College of Teacher Education, Balasore (Orissa) India.
**Research Scholar, North Orissa University (Orissa) India.

Good study habit is must for good performance. Study habit may be good or poor. Those having good study habit, it play a significant role in academic performance of the students. The success in academic study depends not only on ability and hard work but also on effective method of study. The good study habit help the students in critical reflection in skill outcomes such as selecting, analysing , criticising and synthesising.

According to Percival and Ellington (1984) Study habit refers to the method or techniques of effective learning which in turn involve a set of study skill as organization of time, effective use of time, reading skills, essay writing, report writing skills,  note - taking, examination techniques and even job - hunting skills.

Study habit play an important role among the students in the academic success. The present study was carried out a study habit of emotionally disturbed students.

## Objectives

The following objectives were formulated for the present study.:

1. To explore the study habit of normal and emotionally disturbed students.
2. To  explore the study habit of emotionally disturbed boys and girls.

## Hypotheses

The following research hypotheses were tested in the present study.:

1. There is no significant difference in the mean study habit test scores of normal and emotionally disturbed students.
2. There is no significant difference in the mean study habit test scores of emotionally disturbed boys and girls.

## Sample

Random sampling method has been used for this study. The study conducted on 500 students of class IXth standard of 10 secondary schools of Malappuram District of Kerala. Out the total 500 sample, 60 students were identified as emotionally disturbed students after administering checklist. Out of the total of 60 emotionally disturbed students, 38 students were boys and 22 students were girls.

## Tools used

The following tools were used for the collection of data.:

1. Checklist for Identifying Emotionally Disturbed Students.
2. Study - Habit Inventory.

## Collection of Data

After consultation with the Headmasters of the school, the date and time were fixed and check list was administered in the first day and study  habit  inventory in  the second consecutive days in each school.

## Analysis

## Hypothesis – 1

There is no significant difference in the mean study  habit test scores of normal and emotionally disturbed students.

The 't' test was used to determine the significant difference between the mean study habit test scores of normal and emotionally disturbed students.

T A B L E 1 *Difference between mean self concept test scores of normal and emotionally disturbed students.*

| Groups | Mean | SD | N | 't' Value |
|--------|------|-----|-----|-----------|
| Normal | 61.27 | 10.82 | 440 | 11.68 |
| EDS | 48.53 | 7.50 | 60 | |

Table – 1 : Shows that 't' value of 11.68 was found to be significant at 0.01 level. It leads to the inference that study habit of normal students differ significantly from the study habit of emotionally disturbed students. Hence the first hypothesis was rejected.

## *Hypothesis – 2*

There is no significant difference in the mean study habit test scores of emotionally disturbed boys and girls.

The 't' test was used to determine the significant difference between the mean study habit test scores of emotionally disturbed boys and girls.

T A B L E 2 *Difference between mean study habit test scores of emotionally disturbed boys and girls.*

| Groups | Mean | SD | N | 't' Value |
|--------|------|-----|-----|-----------|
| EDS Boys | 49.25 | 8.8 | 38 | 0.24 |
| EDS Girls | 48.70 | 8.25 | 22 | |

Table- 2 : Shows that 't' value of 0.24 was found to be not significant. It leads to the inference that study habit of emotionally disturbed boys and girls have no significant difference. Hence the second hypothesis is accepted.

## *Findings*

The findings of the present study summarised as follows :

Ø  There is significant difference in the mean study habit test scores of normal and emotionally disturbed students.

Ø  There is no significant difference in the mean study habit test scores of emotionally disturbed boys and girls.

## *Conclusion*

On the basis of the obtained results, the study habit of normal secondary students is superior than the study habit of emotionally disturbed students. The study also revealed that there is no significant difference in the case of study habit among the emotionally disturbed boys and girls. Study habit is important for the students in their school education. It is necessary to inculcate good study habits among the secondary school students. So the teachers and parents give more personal attention in the study habit of emotionally disturbed students.

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# A STUDY OF ATTITUDE AND STUDY HABIT OF LEARNING DISABLED STUDENTS

Dr. Bijay Kumar Mohanty* AND Mr. T. K. Umer Farooque**

## Abstract

*Secondary school students are identified as normal and learning disabled students by using the checklist were compared in terms of attitude and study habit of students. The study was conducted on a sample of 590 students from 12 secondary schools of Kozhikode District of Kerala. It was found that significant difference exist between normal and learning disabled students in their attitude and study habit.*

## Introduction

The concept of learning disability is a complex phenomenon. It is not only complex but mysterious too. It is the only area of special education has the rapid growth, extreme interest and frantic activity. The identified number of learning disabled children has increased greatly in recent years making this category the largest in special education.

The evolution of the concept of learning disability can be traced back to the work of Strans and Lehtinen who wrote a book titled as "Psychopathology of the Brain Injured Child", in 1947. The official beginning of the learning disability movement was marked in 1963 by Prof. Samuel Kirk. The historical and conceptual roots of learning disabilities may also be seen in the works of 19th and 20th century physicians in the UK, France and Germany. The area of learning disabilities has been influenced by the work on perceptual and motor disorders by Prof. Samuel Kirk, University of Illinois, when he delivered an address in a meeting of parents and professionals held in Chicago in 1963.

Learning disability, more than any area of special education, seems to create misunderstanding and controversy. There is a considerable confusion and disagreement among professionals and parents as well, on such basic question as what is a learning disability. There are no satisfactory answers till today. As far as the educational point of view is concerned the term learning disability can be defined as a type of behavioural deficit almost always associated with academic performance. A learning disabled is one whose achievement is less than his expected level of achievement.

Learning disability refers to a "hidden handicap" it is not apparent in the physical appearance of the young person. He may have a robust body, good eyes, sound ears and a normal intelligence. He has a disability of function, however, which is just as real as a crippled leg" (Anderson, 1970).

*Reader, Department of Education, College of Teacher Education, Balasore (Orissa) India.
**Ph.D. Research Scholar, North Orissa University (Orissa) India.

Present study is an attempt to find out whether there exists any significant difference between normal students and learning disabled students in their attitude and study habit. Attitude has been defined and described in various ways. In the present study, it is used in the sense as the degree of positive or negative effect, associated with some psychological object. The psychological object in this case is the school towards which students may have either positive or negative effect.

Good study habit is a must for good performance, study habit may be good or poor. Those having good study habits properly plan and prepare time table, study regularly, join tuition classes, read in the well disciplined way, note down the important points carefully, use dictionary effectively, clarify doubt with the help of teacher, read all the subjects with equal importance, pay attention to difficult subjects, and revise their lessons attentively. On the other hand, the students who have poor study habits, face various difficulties and problems.

## Objectives

The main objectives of the study are :

1. To study the attitude of normal and learning disabled students.
2. To explore the study habit of normal and learning disabled students.

## Hypotheses

To release the above objectives the following hypotheses were formulated.:

1. There is no significant difference between the mean attitude scale scores of normal and learning disabled students.
2. There is no significant difference between the mean study habit inventory scores of normal and learning disabled students.

## Methodology
## Samples

The sample for the study includes 590 students of standard IX drawn from 12 secondary schools of Kozhikode District of Kerala by using the technique of purposive sampling. Out of the total 590 students 70 students were identified as learning disabled students by the checklist.

## Tools

The following tools were used for the collection of data.:

1. Checklist for the identification of the learning disabled students
2. Attitude scale
3. Study habit Inventory

## Collection of the Data

After the consultation with the headmasters of the schools the date and time were fixed and checklist was administered in the first day, Attitude scale in the second day and the study habit inventory in the third consecutive days in each school.

## Analysis of Data

The total scores obtained from all the subjects on all the variables were computed. The data were carefully analysed employing the appropriate statistical techniques. Descriptive statistics such as mean, median, mode, quartile deviation, standard deviation were used to describe the distribution of scores. The inferential statistical technique such as 't' test (critical ratio) was employed to test different hypotheses.

*Comparison of mean scores of attitude of normal and learning disabled students*

The investigator tested the significance of difference in the mean scores of the variable attitude of normal and learning disabled students using the test of significance of difference between means. The results are given in table 1.

T A B L E 1 *Data and result of the Test of Significance of Difference between the means of attitude of normal and learning disabled students*

| Groups | Mean | SD | N | 't' | Result |
|---|---|---|---|---|---|
| Normal students | 65.20 | 12.53 | 520 | 11.66 | Significant at 0.01 level |
| LD Students | 50.16 | 10.81 | 70 | | |

Comparison of the mean scores of attitude shows that there is significant difference between normal and learning disabled students in their attitude at 0.01 level. An examination of the mean scores of the variable attitude in normal and learning disabled students, further shows that the mean scores of the attitude is higher in normal students than in learning disabled students. This points that attitude is better in normal students than in learning disabled students.

*Comparison of the mean scores of study habit of normal and learning disabled students*

The investigator tested the significance of difference between the mean scores of the study habit of normal and learning disabled students using the test of significance of difference between means. The results are given in Table 2.

T A B L E 2 *Data and Result of the Test of Significance of Difference between the means of study habit of normal and learning disabled students*

| Groups | Mean | SD | N | 't' | Result |
|---|---|---|---|---|---|
| Normal students | 62.50 | 11.69 | 520 | 11.26 | Significant at 0.01 level |
| LD Students | 48.60 | 9.40 | 70 | | |

Comparison of the mean scores of the variable, study habit shows that there is significant difference at 0.01 level, between normal and learning disabled students in their study habit. An examination of the mean scores of study habit of normal and learning disabled students further shows that the mean scores of the study habit is higher in normal students than in learning disabled students.

## Findings

The findings related to the comparison of the mean scores of the variables attitude and study habit of normal and learning disabled students are :

§   There exists significant difference between the mean scores of attitude of normal and learning disabled students, at 0.01 level (C.R = 11.66)

§   There exists significant difference between the mean scores of study habit of normal and learning disabled students, at 0.01 level (C.R = 11.26)

## Conclusion

The findings of the study suggest that the attitude towards school of the normal students differ significantly from the learning disabled students. It also shows that the study habit of the normal students differ significantly from the learning disabled students.

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# STUDYING ATTITUDE OF MIDDLE STUDENTS TOWARD SCHOOLS COUNSELORS' EFFICACY IN HELPING THEM TO SOLVE THEIR STUDY, JOB PERSONAL AND FAMILIAL PROBLEMS

DR. HOSSAIN JENAABADI*

## *Abstract*

*This research involves the attitude of middle-level students toward schools counselors' efficacy in helping them to solve their study. Job personal and familial problems. Statistical community of this research included all Zahedan middle-level students in 2009-2010 year and their number was 14638. So by applying Morgan table, a sample of 375 individuals was chosen and this sample was used by method of random-classic modeling. Measuring tool of question airre includes 24 answer- dependent that are based on three-degree scale (weak, average, nice) and its validity is estimated 92% by cronbach's Alph coefficient in elementary phase. Analysis of research data is taken by SPSS software and in two statistical levels of description and deduction and the results achieved show that:*

1. There's no difference in girl and boy students attitude toward counselors efficacy in reducing their study problems.
2. There's difference in girl and boy students attitude toward counselors efficacy in reducing their job problems.
3. There's difference in girl and boy students attitude toward counselors efficacy in reducing their personal problems.
4. There's difference in girl and boy students attitude toward counselors efficacy in reducing their familial problems.

*Key words:* Efficacy, schools counselors, study, job, familial, personal

## *Counseling and guidance definitions*

Shertzer and Stone(1974) believe that guidance is a procedure in which individual is helped to recognize himself and his environment. Caring about the emergence of problems and varied needs, has aggrandized the importance of counseling and guidance in today communities ( Shertzer ,1974). In Williamson(1954) opinion, counseling is an educational process which leads to character growth.( Williamson 1954). Counseling, which was started as an attached tool of: guidance", is now competing for excelled override from guidance (Aubrey ,1977:292). Counseling, alone is related to whole guidance program and helps individual potential and limited growth in a Matual relationship.( Rabbani ,1993:4) Today, guidance and counselius is an assistance and specialized profession that offering their services is dependent on applying an appropriate Physical space, variant to, potential questionnaires, study and job brochures, Jobs culture and various magazines (safi ,2004:37)

*Assistant Professor of Psychology, University of Sistan and Baluchestan (Zahedan) Iran.

## Research background

The main goal of this research is studying Zahedan attitude toward schools counselor efficacy in helping then to solve their study job personal and familial problems.

Babelahe Bakhshpur(1994) has done a research in Tabatabaei university titled "studying degree of success for new system counselors of Tehran in helping to solve study, emotional, job and familial problems from students landscape, "hence we hint to some of it's results:

1. Most of counselor's successfulness is related to solving the problems.
2. Students don't see counselors able to solve their personal and familial problems.
3. There's no meaningful relationship between gender and degree of students success. (Mohammadi ,2006:74-80)

Melchert & etal(1996) have found a strong relation between self efficiency of counselor counseling and experience, perhaps this issue is related to applying different measurings of counselor self efficiency. ( Melchert ,1996:650-655)

In a research doue by Boline and Mary(1994) title "knowledge, attitudes, expectations and customs common in counseling services", information, attitudes and expectations of urban and rural students on the university counseling center has been studies. The results showed that statistically, there was no meaningful difference in attitudes and expectations between students of urbon & rural who has been healthy and normal and had used from the counseling services of university. (Mary ,1994:25-36)

Another research is done by Affspring(1995) titled "Men & Women thoughts and feelings about seeking helps from a collage counseling center" This research was done in Pennsylvania university and on the clients of counseling center of mentioned university. The results showed that men attendance to this center for solving their problems was lower. Because the Masculine identity of men restrain then from attend there to easily solve their problems and seeking helps make them to be passive and lose their self-confidence; But women, due totheir characteristic qualities, have more attendance to counseling center for seeking helps. (affspring, 1995)

## Research hypothesis

1. There is no difference between girl & boy attitudes toward counselors' efficacy in reducing their study problems.
2. There is no difference between girl & boy attitudes toward counselors' efficacy in reducing their job problems.
3. There is no difference between girl & boy attitudes toward counselors' efficacy in reducing their personal problems.
4. There is no difference between girl & boy attitudes toward counselors' efficacy in reducing their familial problems.

## Research Method

The goal of research method is to discern a method by which the researcher achieves answer to his research questions much easier, cheaper and accurate. (Naderi ,1993:60) Therefore, regarding subject & goals of research, the descriptive survey research method has been used.

*Statistical community:* This research statistical community including all girl and boy students of middle-level in Zahedan is 14638 person in the year 2009-2010.

*Sample volume:* sample volume is taken on the basis of Morgan table and includes 375 students.

*Sampling method :* In this research, sampling method of random-classic is used regarding gender and education area. therefore, our statistical sample is comprised f 58% (217person) girl and 42% (158person) boy, that totally are 375 person.

*Information collection tool:* To collect required information in this research, the answer-dependent questionnaire with 3 options is used (nice, average, week)

*Statistical techniques :* The information, after data execution, is sent to computer to be analyzed by description, in this analysis the information has been used by descriptive statistic methods (table, graph, percent estimation) and by deductive statistics method of non-parametric test related to key square tests.

*Test reliability and validity:* Before distribution of questionnaire among statistical sample. Its reliability and validity is estimated, so that accuracy and relevance of questionnaire be guaranteed. Questionnaire reliability coefficient has been estimated by cronbach Alpha coefficient, that it equals to a= 92%

**T A B L E 1** *Hypothesis one result: There's no difference between girl & boy attitudes toward counselors efficacy in reducing their study problems.*

| F | t | df | Sig. (2-tailed) | Mean Difference | Std. Error Difference |
|---|---|---|---|---|---|
| 9.246 | 1.697 | 373 | .091 | .48606 | .28644 |

Since estimated sig(0.091) with df 373 in the level of 95% is larger than 0.5. Therefore, statistically the observed difference is not meaningful. So, the zero hypothesi is accepted and contrary hypothesi is rejected, meaning that there's no difference between girl & boy attitudes toward counselors efficacy in reducing their study problems.

**T A B L E 2** *Hypothesis two result:There's no difference between girl & boy attitudes toward counselors efficacy in reducing their job problems.*

| F | t | df | Sig. (2-tailed) | Mean Difference | Std. Error Difference |
|---|---|---|---|---|---|
| 8.909 | 2.277 | 372 | .023 | .82594 | .36273 |

Since estimated sig(0.023) with df372 in the level of 95% is smaller than 0.05, therefore, statistically, the observed difference is meaningful so, the zero hypothesi is rejected and contrary hypothesi is accepted, meaning that, there is difference between girl & boy attitudes toward counselors efficacy in reducing their job problems.

**T A B L E 3** *Hypothesis there result:There's no difference between girl & boy attitudes toward counselors efficacy in reducing their personal problems.*

| F | t | df | Sig. (2-tailed) | Mean Difference | Std. Error Difference |
|---|---|---|---|---|---|
| 15.027 | 5.610 | 373 | .000 | 1.62361 | .28943 |

since estimated sig(0.000) with df 373 in the level of 99% is smaller than 0.01, therefore, statistically the observed difference is meaningful, so the zero hypothesi is rejected and contrary hypothesi is accepted meaning that there is difference between girl & boy attitudes toward counselors efficacy in solving their personal problems.

**T A B L E 4** *Hypothesis four result:there's no difference between girl & boy attitudes toward counselors efficacy in reducing their familial problems.*

| F | t | df | Sig. (2-tailed) | Mean Difference | Std. Error Difference |
|---|---|---|---|---|---|
| 1.845 | 3.051 | 373 | .002 | 1.05941 | .34718 |

since the estimated sig(0.002) with df 373 in the level of 99% is smaller than 0.01, thus, statistically the observed difference is meaningful, so the zero hypothesi is rejected and the contrary hypothesi is accepted, meaning that there's difference between girl & boy attitudes toward counselors efficacy in reducing their familial problems.

Since there was no difference between the girl and boy student's attitude in the hypo thesi one(study problems), thus we conclude as students study problems and books are common, So the girl and boy attitudes toward the efficacy and gcibliauce of counselors is the same and there's no difference.

Regarding that there is difference between. The girl and boy students attitude toward counselors efficacy in the next three hypothesis, meaning that their needs and expectations is different seyudly in these three grounds and since the society is constantly changing, and the students attitude and expectations on the counselors efficacy and counseling is continually changing, therefore Its argent that first education policymakers and second schools counselors pay attention to this issue and to redesign their plans and activities according to particular needs and expectations of student's, based on their grader and cultural, environment changes, so that

the process of improving and helping to solve students problems be developed and optimized by schools counselors.

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# A STUDY OF ATTITUDE OF NIPER ABOUT LAPTOP BRANDS AND CONSUMER PROFILES

Dr. Deepak Sharma*

## Abstract

*Consumers prefer a single or a few brands from the bouquet of brands present in a product category for fulfilling their needs and wants. Do consumers really prefer a brand, which matches their personality? The consanguinity or relationship between consumers' personality and brand personality has been analyzed in this research. According to the theories of consumer behavior, consumer behavior is a manifestation of the individual's individuary. The consumer consumes what he thinks fits his style of living and rejects other products and services. This research tries to examine the fit between a brand personality and the personalities of its consumers. We analyze the performance implications of both the fit of brand personality with the consumer's actual self (actual self-congruence) and the fit of brand personality with the consumer's ideal self (ideal self-congruence). This research aims at understanding the images associated with various brands of Laptops available in the Indian market, attempt a classification of the consumers of NIPER Mohali into various behavior groups and match the laptop brands with the consumer profiles.*

*The consumer were attempted to be classified into the following seven categories, 1) Mastermind, 2) Supervisor , 3) Resolver , 4) Nurturer , 5) Peace maker , 6) Mentor, 7) Go Getter.*

*Out of the various brands of laptops available in the market-HP, Compaq, HCL and Dell were the brands that generated significant response for analysis.*

*Statistical and frequency distribution graphs have confirmed the relationship between consumer profiles and the laptop brands.*

## Introduction

Personality of a person is the result of his individual traits. Personality distinguishes one person from another. It also determines how and why a consumer behaves in a particular way. A person's attitudes, his values in life, and the influence exerted by the people around him shape his personality. As a person grows up, his personality is altered or modified by the people or events surrounding him or due to his education.

A consumer chooses a product, which has an image that is similar to the view he has about himself. This is called the self-concept. Every person has an opinion about himself or herself. And individuals imagine and associate certain attributes with regard to their tastes and personalities.

This image they have influences the products, brands, they buy and even the stores they frequent. Marketer needs to be familiar with the self-concept, as consumers are inclined toward products that match their

*Assistant Professor, P.K.R.Jain (P.G) College of Education (Affiliated to KUK & NC&TE, NAAC- B) Ambala City (Haryana) India. e-Mail : deepak.sharma2010@hotmail.com (Life Time Member)

selves. Thus, the concept of self helps marketers to understand, predict, and direct the purchase decisions of consumers. The specific view a person has about his self is influenced by his own psychological and physiological thoughts.

*Self-Concept* is defined as the totality of the individual's thoughts and feelings having reference to him- or herself as an object.

*Self-concept* can be divided into four parts as listed below:

1. Actual Self-Concept
2. Ideal Self-Concept
3. Private Self-Concept
4. Social Self-Concept

| Dimensions of Self-Concept | Actual Self-Concept | Ideal Self-Concept |
|---|---|---|
| Private self | How I actually see myself | How I would like to see myself |
| Social self | How others actually see me | How I would like others to see me |

People's attempts to obtain their ideal self-concept, or maintain their actual self-concept, often involve the purchase and consumption of products, services, and media. This suggests that marketers should strive to develop product images that are consistent with the self-concepts of their target markets.
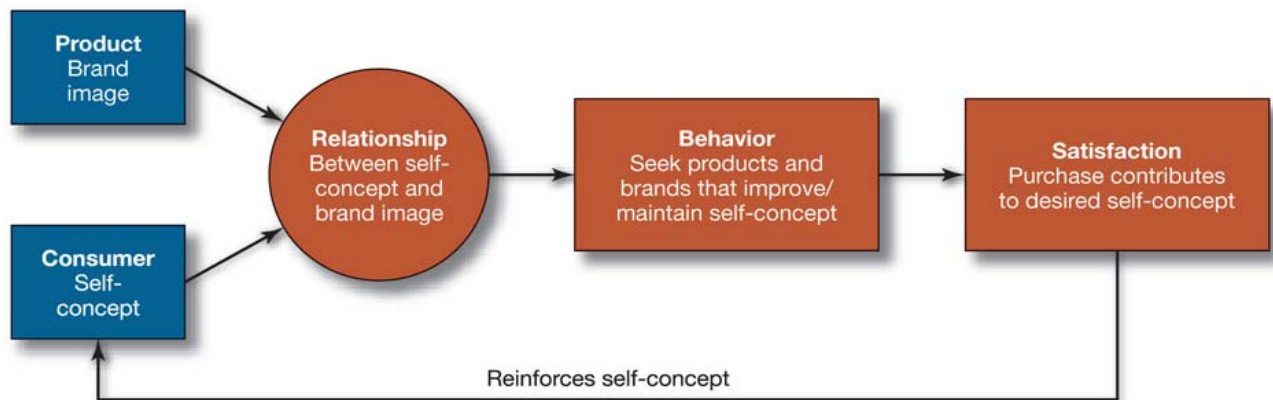


## Need of Study

This exercise shall provide an insight into the various kinds of purchase groups. Thus can help the marketers adopt strategies to meet the varied requirement and position the product accordingly. The concept of self shall help the marketer understand, predict, and direct the purchase decisions of consumers

## Objective

The objective of the research was three folds :

I   To understand the brand imagery associated with the various Laptops available in the market and
II  To  identify consumer personality
III And correlate it with the  laptop brand choice

## Study Design and Survey Development

The research carried out was "Applied" type of research. Additional information that is secondary data was collected from books, web sites, official gazettes, company literature's etc., while the Primary data was collected through market survey. After conducting a literature review on personality traits and its importance on brand selection in particular a survey questionnaire will be developed. Through this survey questionnaire, empirical data (related to personality trait) will be collected from students (MS, MBA & PhDs) undergoing their course at NIPER, SAS Nagar.

## Sample Size

The Sample size initially planned is 148. The sample size of 148 is calculated based on the reasoning that there are total 380 students in NIPER (including MS, Mpharm, MBA, PhDs) and around 60 % have a laptop. Thus around 228 students are one or other laptop brand user. With the feasibility of approaching 65% of these students we arrive at the figure of 148.

Of the 148 students who will respond, selection was done such that there is equal representation of students from various branches.

Response rate was 84% i.e 125 responses were got of these 68 responses were got from NIPER alumni with laptops.

*Research Instrument:* The research instrument selected was Questionnaire were only Closed ended question were incorporated. (Attached in Annexure).

*Method of Data collection:* Questionnaire were filled of NIPER students by Personal interview and for others a blank MS-Word format of the questionnaire was sent to all NIPER alumni through e-mail and instructed to fill and returned via same.

## Analysis and Interpretation

*1) Profile of the Respondents:* The pie chart indicates the profile of the 125 respondents that were surveyed:
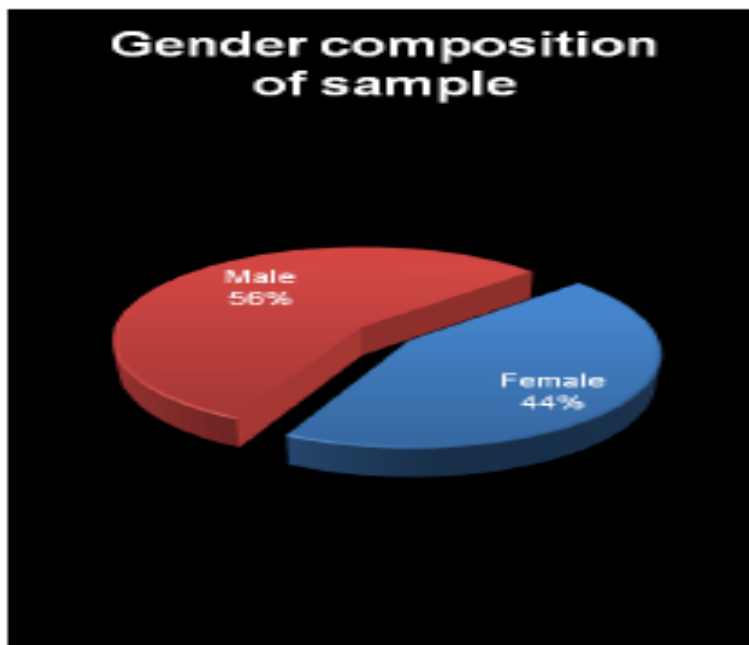


*2) Respondents and Laptop Brands:* Inference: HP(35) emerged as the most widely possessed laptop brand followed by Compaq(30) followed by Dell(25).

## Laptop brands
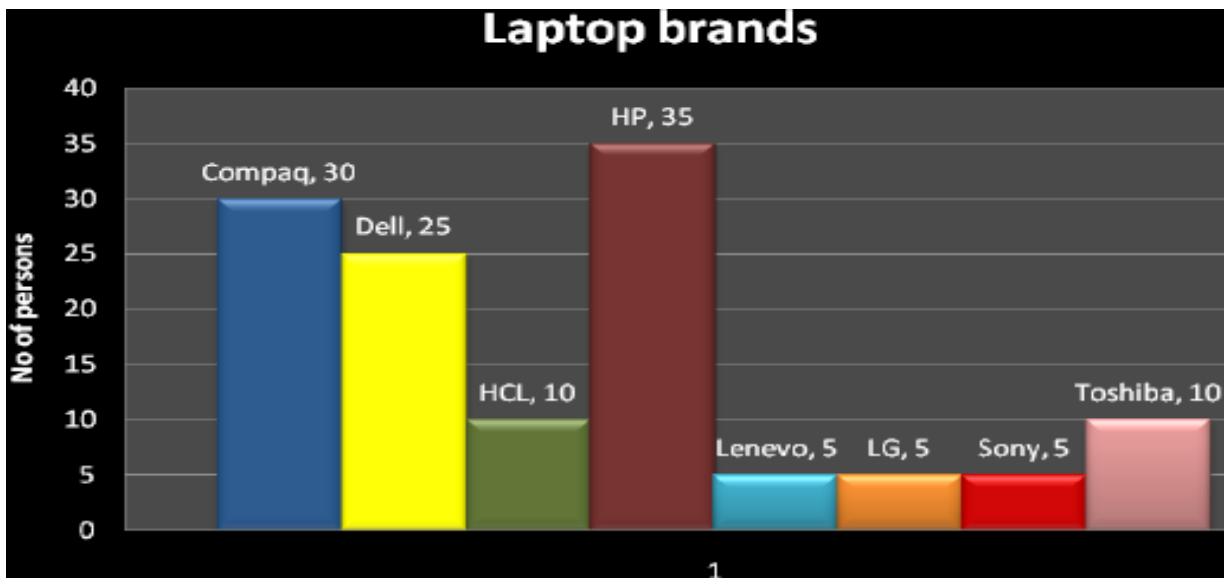


3) *Preference for advertisement:* Inference : 72% of the respondent s do not bother who advertises for the product

## Preference for advertisement
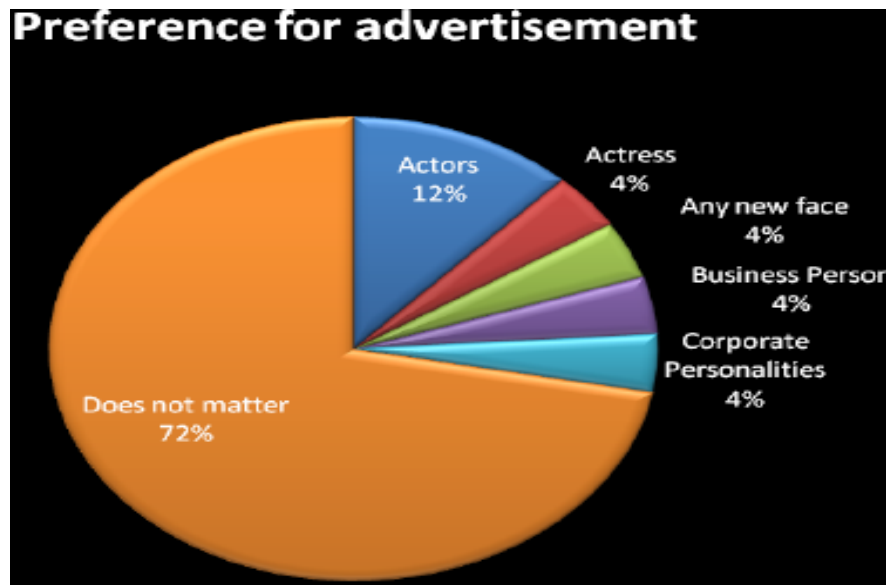


4) *Mode of Purchase:* Inference: Buying individually from the dealer is the most common mode purchase whereas friends are the most important information source

## Mode of purchase



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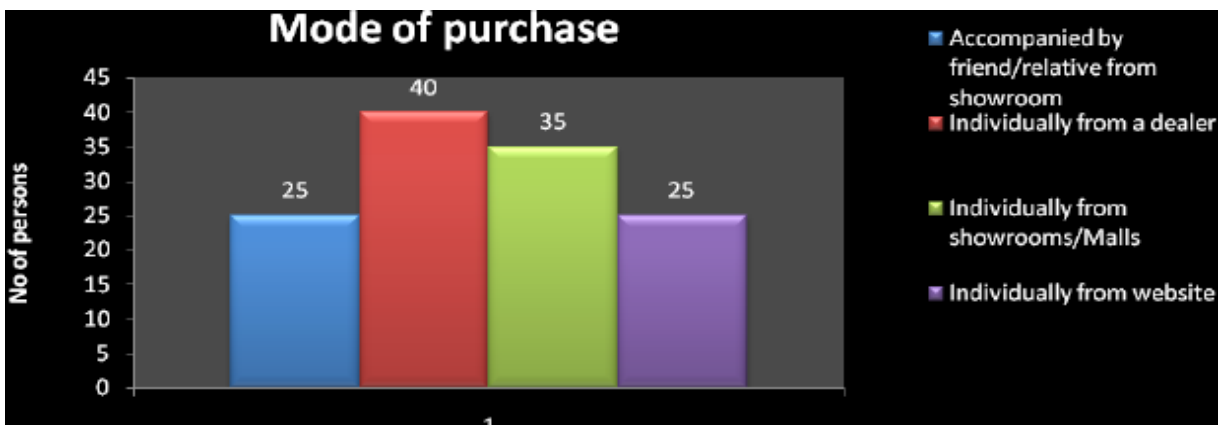
5) *Profile of Compaq and Dell Users:* Inference: 50 percent of the Compaq users are found to be Supervisors whereas 68% of the Dell users are masterminds
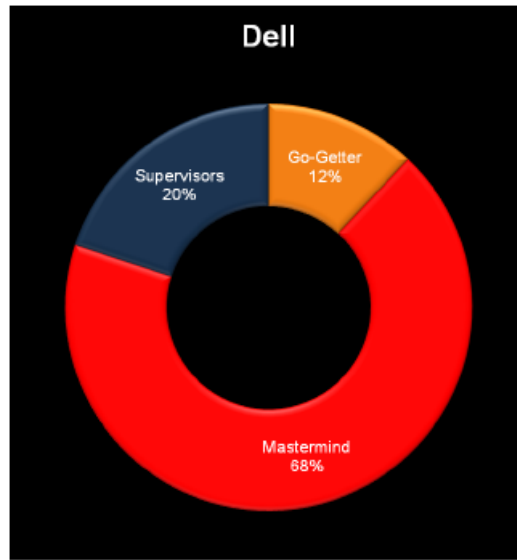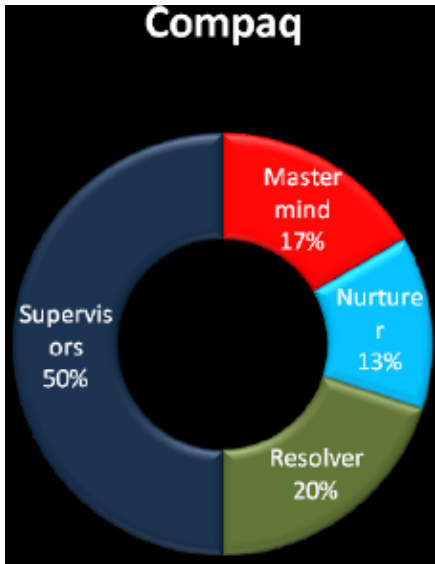


5) *Profile of HP and HCL Users:* Inference : 31% of the HP users are Go Getters and 50% and 33% of the HCL users are supervisors and mentors respectively
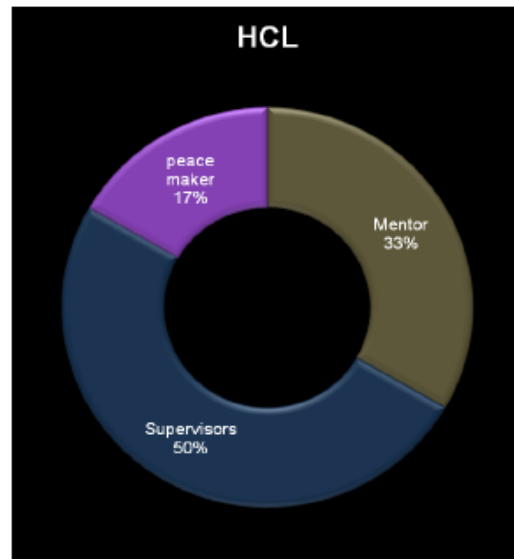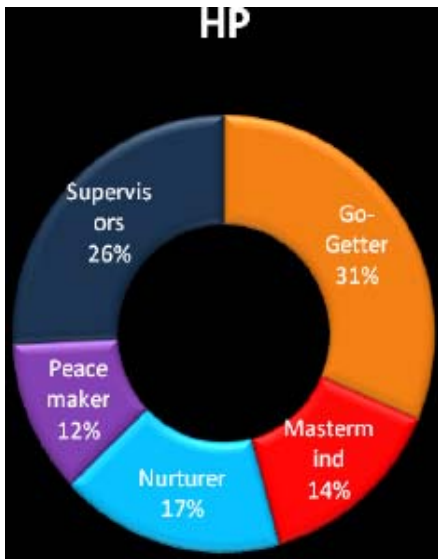


6) *Buying Behaviour and Personality:* Inference: Supervisors as well as Masterminds prefer buying individually, they trust website and the word of mouth as important information source. Go Getters as well as nurturers prefer buying in groups also prefer TV & print ads as well as information from showrooms
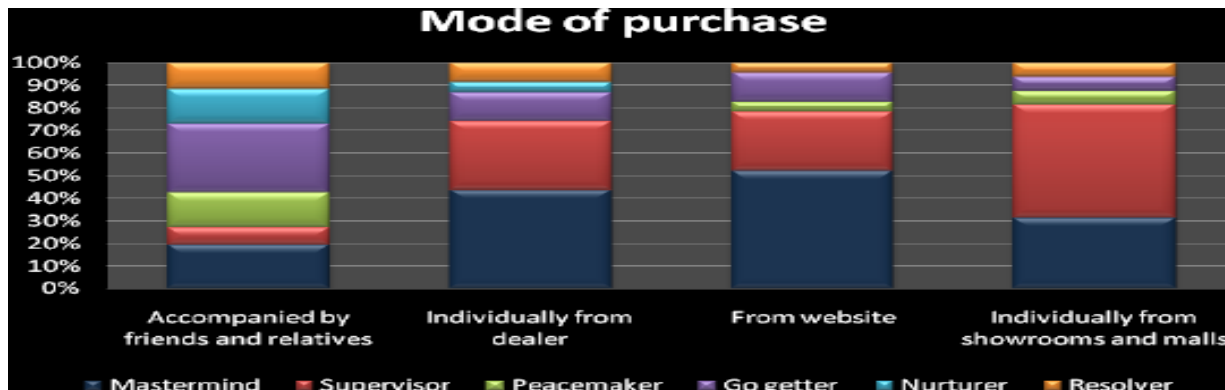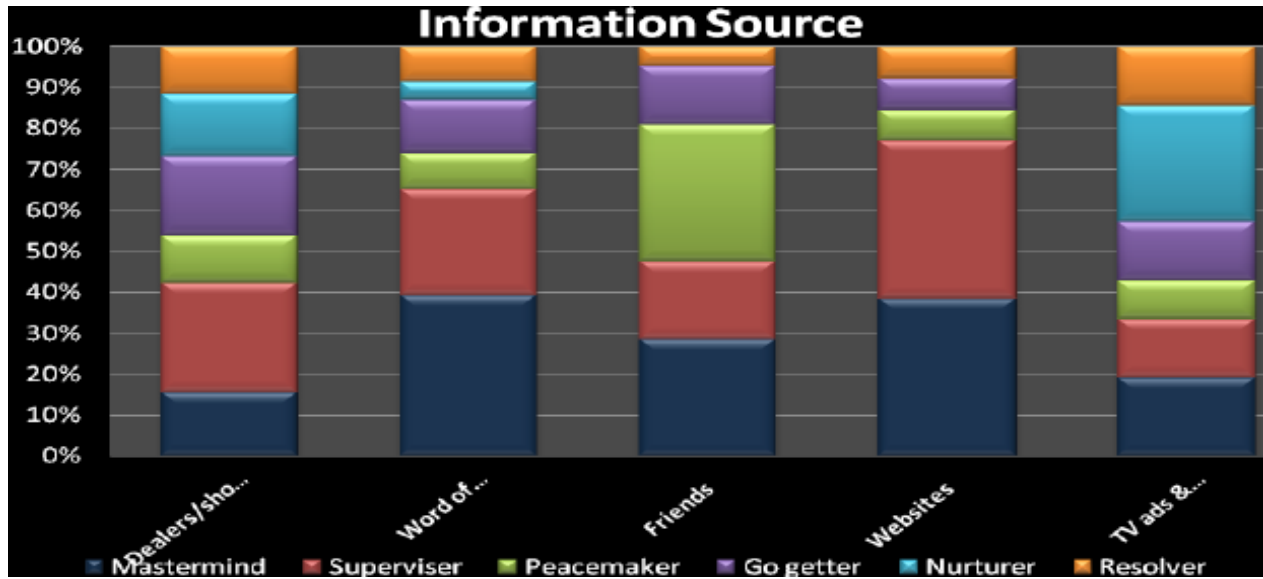
*7) Finding Relationship between 1) Personality 2) Gender and laptop brand through Chi Square test:*
*a) Gender and Laptop Brand*

| Test | Chi square at 95% level of confidence |
|---|---|
| Purpose | To test if there is any association between gender and laptop choice |
| Value obtained | $\chi^2$ value calculated was found to be 0.000 at 7 degree of freedom |
| Null hypothesis | Gender & laptop choice are independent |
| Result | Alternative hypothesis accepted |

*b) Personality and Laptop Brand:*

| Test | Chi square at 95% level of confidence |
|---|---|
| Purpose | To test if there is any association between laptop choice and personality of the person |
| Value obtained | $\chi^2$ value calculated was found to be 0.000 at 42 degree of freedom |
| Null hypothesis | Laptop choice and personality are independent |
| Inference | Alternative hypothesis accepted |

Inference: Chi sq test at 95% level of confidence confirms that Laptop choice is dependent on personality and gender of the person.

## *Limitations*

While every care has been taken in designing the study and trying to keep the analysis as scientific as possible, the present study nevertheless has the following limitations :

§   Modest sample size of 125
§   Caution must be taken while trying to extrapolate these findings to a bigger population
§   Respondents may be bias during survey
§   Time and resources available at disposal is limited

## *Conclusion*

Following conclusion can be drawn from the research :

§   Laptop choice is dependent on personality and gender of the person
§   Relationship has been found between the personality and the brand of laptops possessed.

§ Also, there seems to be a dependency between the personality and buying behavior .

| Personality | Brand | Information source | Mode of purchase |
| --- | --- | --- | --- |
| Supervisors | Compaq/HCL | Trust website | Individually from showroom/malls |
| Mastermind | Dell | Trust website | From the website |
| Go Getter | HP | Trust the dealer advice | Accompanied by friends & relatives |

*Implications for marketer*

This exercise shall provide an insight into the various kinds of purchase groups.Thus can help the marketers adopt strategies to meet the varied requirement and position the product accordingly. The concept of self shall help the marketer understand, predict, and direct the purchase decisions of consumers.

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# STUDY OF ORGANIZATIONAL FACTORS PRODUCING JOB STRESS (PRINCIPALS OF GUIDANCE & HIGH SCHOOLS OF ZAHEDAN)

Dr. Hossain Jenaabadi*

## Abstract

*Present research is aimed to study the relationship of principals' attitudes of guidance & high schools of District 2 in Zahedan to organizational factors producing job stress. Statistical population of research includes male & female principals of guidance & high schools of District 2 in Zahedan. 56 persons filled questionnaires completely. Research method of this study is descriptive- surveying and information was gathered by closed-answering questionnaires of the researcher. $x^2$ test has been used to analyze data. Following results were obtained after analyzing data :*

1. job prerequisites are effective in producing job stress of principals of guidance & high schools of District 2 in Zahedan
2. physical prerequisites are effective in producing job stress of principals of guidance & high schools of District 2in Zahedan
3. role & position prerequisites are effective in producing job stress of principals of guidance & high schools of District 2 in Zahedan
4. relationship prerequisites are effective in producing job stress of principals of guidance & high schools of District 2 in Zahedan

*Keywords:* stress, job stress, organizational factors, leadership style.

## Introduction

Human beings and organizations built by them, face with different factors in and out of organizations and their personality and spirit are affected by various factors and gradually are destroying. Physical distress and stresses on human body are obvious and nearly can be treated easily but stresses on the soul & spirit of humans are not visible and can't be treated easily like pressure on human body so it has an adverse effect on distress of grown human force. However mental stress 1 has a long history in medicine & psychology but in recent years. It has been used in management science & organizational behavior and part of organizational topics is devoted to stress because of being prevalent in social lives of people. It is clear that job stresses has a detrimental effect on performance of principals & personnel. Those who will be attacked by job stress have problem in making decision, planning, and relationship with others, implementing effective practice, efficiency and personal profit. On the other hand, an employee with stress destroys or decreases forces as a pest in organization and makes efforts inactive (Alavi, 1993, 7-8). So we need principals without mental stress to have an efficient & effective

*Assistant Professor of Psychology, University of Sistan and Baluchestan (Zahedan) Iran.

organization and society and organization should generally prevent factors producing mental stress. Managers have to try to remove some of factors producing mental stress (not all stressful factors) in their organizations.

### Concept of nervous stress

Stress is a dynamic condition that people face it by an opportunity, limitation or demand relating to what is important & optimal. Two conditions are necessary for changing potential stress into actual one. There should be lack of reliance regarding output and the output is important in itself, inattention toward these two conditions, there is a lack of reliance about whether opportunity will be lost, or limitations have been destroyed or is there any avoidance. Stress in people who are not sure about their success or failures is in least state however its value is important because if success or failure is not an important result, there will be no stress. Potential sources of stress are environmental, organizational & personal factors.

### Principals confronting with mental stress

1. Principals should learn to regulate their times for confronting mental stress.
2. believing in purposeful management with self- evident truths
3. making short time breaks during daily works
4. Principals can teach others how to confront with problems.
5. principals should know limitations of management
6. principals should arrange goal of their lives and step towards these objectives
7. Participation of personel in practices, providing better relation and understanding them decreases anxiety.
8. if principal has a severe anxiety, it is better to be helped by psychologist or psychiatrist

### Job stress

In the United States, 34 people were killed because of shooting in post office & 20 people were injured in 1983-1993.

These events are due to related stresses. In American most of companies are decreasing human force. These who can survive from this chaos, And if continues their jobs, they should tolerate the burden of job.

A research done on 600 workers & employees of American organization, concluded that 46 percent of people are under mental stress and 34 percent of them said that extreme mental stress has caused them to think about leaving the organization

G R A P H 4 *general model of strategies for confronting nervous stress*

Potentials Sources
Results
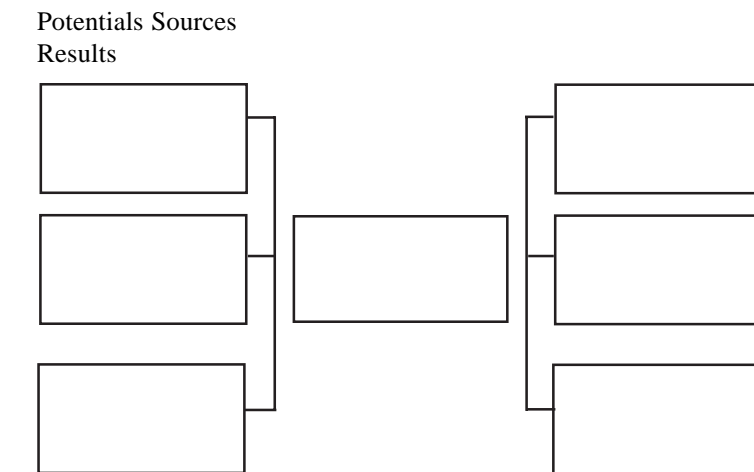
*Groph No 3: a stress pattern*

## Research method

The method of this research is descriptive- surveying regarding its topic & objectives. It is descriptive because it reports what it is without subjective inferences in order to get objective results from real situation, it describes organizational factors producing job stress of school principals. It is a surveying method to gather data in which certain groups are asked to answer some given questions (which are similar for everybody). These answers form information of the research (answers of questions).

## Statistical population

In this research, statistical population includes all male and female principals of state schools in guidance and high schools of District 2 in Zahedan. Total numbers of them are 73 persons in academic year 2008-2009

## Tools for gathering information

The tool of this research is closed- answering questionnaire made by the researcher which includes 2 parts.:

A. part I: including personal characteristics such as relative or irrelative field study, management background, educational grade, gender

B. part II: including 29 closed- answering questions according to likert spectrum (5 points) which have been designed based on their hypotheses and subsets, score value of each item is as follows:

much low (1), low (2), moderate (3), much (4), very much (5).

*Method of implementation :* The questionnaire and letter of introduction from the education were sent to principals of guidance and high schools of District 2 in Zahedan.

*Grading method :* The questionnaire of organizational factors producing job stress of principals has been graded from the right side by 1 to 5 respectively. So the more is the test grade, the higher is mental stress.

## Analyzing data
## Hypothesis one

*Null hypothesis (H0):* occupational are not effective in producing occupational stress of principals of guidance and high schools of District 2 in Zahedan.

*Irregular hypothesis (H1):* occupational are effective in producing occupational stress of principals of guidance and high schools of District 2 in Zahedan.

T A B L E 1 *analyzing data related to hypothesis1.*

| Itemfrequency | Very low | low | moderate | much | Very much | total | $X^2$ | df | sig |
|---|---|---|---|---|---|---|---|---|---|
| FO | 0 | 8 | 34 | 14 | 0 | 56 | | | |
| % | 0 | 14/3 | 60/7 | 25 | 0 | 100 | | | |

Above table suggests that 25 percent of respondents describe more effect of occupational prerequisites in occupational stress where as 14/3 percent of them expressed less effect of this factor in stress and because $x^2$ calculated (19/85) with freedom degree 2 in 99% level is greater than critical value of the table (19/21), so the difference between observed frequencies and expected frequencies is statistically significant ($x^2$= 19/85, df= 2, p<0/01).

So the null hypothesis will reject and irregular hypothesis will be confirmed, that is, it can be concluded that occupational prerequisites are effective in stress of effective in stress of principals and high schools of District 2 in Zahedan.

## Hypothesis 2

*Null hypothesis (H0):* physical prerequisites are not effective in occupational stress of principals of guidance and high schools of District 2 in Zahedan.

*Irregular hypothesis (H1):* physical prerequisites are effective in occupational stress of principals of guidance and high schools of District 2 in Zahedan.

T A B L E 2 *analyzing data related to hypothesis 2*

| Itemfrequency | Very low | low | moderate | much | Very much | total | $X^2$ | df | sig |
|---|---|---|---|---|---|---|---|---|---|
| FO | 10 | 13 | 17 | 14 | 2 | 56 | | | |
| % | 17/9 | 23/2 | 30/4 | 25 | 3/6 | 100 | | | |

Above table suggests that 28/6 percent of respondents described very much effect of physical prerequisites in occupational stress where as 14/1 percent of them expressed very low effect of physical prerequisites in occupational stress. Because $x^2$ calculated (11/67) by freedom degree 4 in 95% level is greater than critical value of the table (19/49). so the difference between observed frequencies and expected frequency is statistically significant ($x^2$= 11/76, df= 4, p<0/05).

So the null hypothesis will be rejected and irregular hypothesis will be confirmed. That is, physical prerequists are effective in stress of principals of guidance and high schools.

## Hypothesis 3

*Null hypothesis (H0):* role prerequisites are not effective in occupational stress of principals of guidance and high schools of District 2 in Zahedan.

*Irregular hypothesis (H1):* role prerequisites are effective in occupational stress of principals of guidance and high schools of District 2 in Zahedan.

T A B L E 3 *analyzing data related to hypothesis 3*

| Item frequency | Very low | low | moderate | much | Very much | total | $X^2$ | df | sig |
|---|---|---|---|---|---|---|---|---|---|
| FO | 1 | 5 | 25 | 22 | 3 | 56 | | | |
| % | 1/8 | 8/9 | 44/6 | 39/3 | 5/4 | 100 | | | |

Above table suggests that 44/7 percent of respondents described very much effect of role prerequisites in occupational stress where as 10/7 percent of them expressed low effect of this factor in stress. Because $x^2$ calculated by freedom degree 4 in 99% level is greater than critical value of the table (13/28). So the difference between observed frequencies and expected frequencies is statistically significant ($x^2$= 49/14, df= 4, p<0/01). Null hypothesis will be rejected and irregular hypothesis will be confirmed. It is concluded that role prerequisites are effective in stress of principals of guidance and high schools.

## Hypothesis 4

*Null Hypothesis:* relationship prerequisites are not effective in occupational stress of principals of guidance and high schools of district 2 in Zahedan.

*Irregular hypothesis:* relationship prerequisites are effective in occupational stress of principals of guidance and high schools of district 2 in Zahedan.

T A B L E 4 *analyzing data related to hypothesis 4*

| Itemfrequency | Very low | low | moderate | much | Very much | total | | | |
|---|---|---|---|---|---|---|---|---|---|
| FO | 1 | 6 | 28 | 18 | 3 | 56 | | | |
| % | 1/8 | 10/7 | 50 | 32/1 | 5/4 | 100 | 47/03 | 4 | 0/000 |

Above table suggests that 37/5 percent of respondents described very much effect of relationship prerequisites in occupational stress whereas 12/5 percent of them expressed low or very low effect of this factor in stress. Since $x^2$ calculated (47/03) by freedom degree 4 and 99% is greater than critical value of the table. So the difference between observed frequencies and expected frequency is statistically significant ($x^2 = 47/03$, df = 4, p < 0/01). Null hypothesis will be rejected and irregular hypothesis will be confirmed that is, it is inferred that relationship prerequisites are effective in stress of principals of guidance and high schools.

*Results and discussion*

Today, stress has been mentioned in industrial world and occupational stress is of particular importance. Stresses often come from occupational environments and it is necessary to prevent economical and human losses, supply physical and mental health of society, progress quality of life and job and apply essential methods.

Regarding theories and researches stated, it is concluded that stress is a part of individual life and organization. Occupational stress is a basic, applicable and main subject in psychology and organizational management which affect on daily life and individual performance and a wide range of studies have been done about it. Like other jobs, management of educational centers such as schools is full of occupational stress. Management of school has an important role in providing an environment without stress regarding its widespread activity and domain. In this study, organizational factors producing stress of principals in school have been identified considering theory of Morhedo Greefin and these factors were introduced to responsible persons in order to improve work condition in direction of mental health of principals and teachers and increasing organization output. Results of this research showed that in the first hypothesis, $X^2$ obtained (19/85) by freedom degree 2 and 99% is greater than critical value of the table (9/21) so null hypothesis has been rejected and irregular hypothesis has been confirmed. It can be said that occupational prerequisites in producing job stress of principals of guidance and high schools of district 2 in Zahedan. In hypothesis 2, 3 and 4, organizational factors are effective in producing stress of principals of guidance and high schools of district 2 in Zahedan and in all 4 hypotheses, null hypothesis was rejected and irregular hypothesis was confirmed. It means that according the theory of Morhedo Greefin, these factors are effective regarding attitudes of respondents in guidance and high schools of District 2 in Zahedan. Other factors may be possible but we did not consider them to understand the job stress of principals especially principals of guidance and high schools who play the main role in behaviors of children and teenagers and young people. As it was shown in the first chapter, 4 hypotheses, 4 goals and 4 questions were outlined as follows:

1- Occupational prerequisites and making job stress of principals of guidance and high schools of district 2 in Zahedan
2- Physical prerequisites and making job stress of principals of guidance and high schools of district 2 in Zahedan
3- Role prerequisites and making job stress of principals of guidance and high schools of district 2 in Zahedan
4- Relationship prerequisites and making job stress of principals of guidance and high schools of district 2 in Zahedan

According to these hypotheses, there are some components that reject and confirm these hypotheses. First hypothesis include components of job type, job safety and work dimension. The second hypothesis contains components of zeal and office design. The third hypothesis includes components of role responsibility, role ambiguity and role paradox and the forth hypothesis contains components of group stress and leadership style and personality and in each hypothesis we can understand that what factors make principal nervous and stressful considering lower or higher amounts of the components and importance of each component to find the solution of decreasing them. Regarding components of hypothesis one, the most stressful one is job safety. O a program should b presented to decrease stress of principals of guidance and high schools of district 2 in Zahedan. For example, a watchman is employed in the school or supply the safety of play land by a good coating of the floor. Safety in classroom and in entire environment of the school should be provided. Teachers'

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stress regarding safety can be considered n Zahedan city. I gave them the questionnaires when an explosion was occurred in Imam Ali Mosque and people lived in unsafe situations so environmental agents can be engaged in making stress so it is hoped this problem be resolved by the help of police for capturing them. It can be concluded that respondents answer the questions according to the present time.

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# DEVELOPMENT OF AN EFFECTIVE TEACHING LEARNING PROGRAMME FOR SLOW LEARNER

PRIYANKA SINGH*

## Abstract

*As our finger not same similarly, the people in our society are different ,not only physically, but also intellectually 'slow learner' is one such group of people who are not intellectually as good as others, and thus find it difficult to compete in society. But now, it has been found that, by use of some special teaching techniques group of people can be taught effectively and can compete in the main stream. The objective of this study is to develop such teaching method for slow learners, so that they learn effectively and can make their own identity in society.*

## Introduction

"Slow Learners" is a term that is used for those children who are neither average nor mentally subnormal. These children are often termed dull normal, borderline, below average, sub average or mentally subnormal. These children usually go UN identified as they are able to understand the things up to some extent only and somehow are able to adjust in the society. But wherever higher mental processes are involved they fail to accomplish the assigned task. Which normal children do easily.

Slow learners are those who fail in school because of their low intellectual abilities their IQ ranges from 50/60 to 80/85. They have wide range of abilities and a variety of characteristics depending on their background. A slow leaner is difficult to identify because He/she is no different in appearance and can function normally in most of the situations. He/she usually has normal physical dexterity, has adequate memory and possesses common sense. Common characterizes of a slow learners are their measured intelligence is 70%-90% of an average child. The ability to read comes about a year later than most. And the rate is 4/5 to 9/10 that of the normal rate.

A slow learner is a person who strives hard, read trying to understand He/she is not able to achieve it. We can't teach them, because they can't understand, even if you let them understand, and explain every detail of what you are trying to say. They speak but others laugh at them. They can't express their thoughts because others don't trust them. But still they want to learn and overcome these overwhelming odds in life, they still fight and try to prove that they still have the right to live, learn, laugh and do what normal people do.

*Research Scholar , Avadh University Faizabad (U.P.) India.

## Methodology

*Statement of the problem:* the main problem of research is to develop the effective teaching learning programmes for the slow learning students. The areas identify for the developmental programs are (1) mathematics (2) computer (3) vocabulary .By developing this program the researcher will answer the following questions generally asked by the parents of slow learning children.

1   How can we teach slow learners mathematics, so that they can love mathematics and have fun in learning.
2   How the slow learners can be taught computer so that they may love learning computer?
3   How to make vocabulary strong of slow learners?
4   How to help slow learners in school to learn better in general situations?

*Sample:* 30 slow learners were selected from Asmita (a centre for slow learners and mental health care indira nagar Lucknow). Age of the students varied from 13 to 17 years.

## Tools and test materials used in the collection of data
### In the present study,following test were used

*Adaptive behaviour scale :* adaptive behavior scales are standardized tests used to describe and evaluate the behavior of infants, toddlers, and preschoolers, especially those at risk for communication delays and behavior impairments.

In present research AAMD Adaptive behavior scale (Nihars others 1974) had been used.

The AAMD adaptive behavior scale is designed to measure children personal independence and social skills. Adaptive behavior is a critical component in the diagnostic classification of the mentally retarded and it's defined as the effectiveness or degree with which individual meets the standard of personal independence and social responsibility expected for his or her age and cultural groups.

*Raven's progressive matrices:* Raven's progressive matrices are multiple choice tests of abstract reasoning, originally developed by Dr John. C  Raven in 1936. In each test item, a candidate is asked to identify the missing segment required to complete a larger pattern. Each set of items gets progressively harder, requiring greater cognitive capacity to encode and analyze. It is a power test because speed is not the criteria.

CPM (colored progressive matrices 61\2 to 11 1\2)

SPM (standard progressive matrices 12 onward)

*SPM:* The standard progressive matrices was designed to measure a person's ability to form perceptual relations and to reason by analogy independent of language and formal schooling ,and may be used with persons ranging in age from 12 years to adult.

The SPM consists of 60 items arranged in five sets (a, b, c, d, e,) of 12 items each. Each item contains a figure with missing piece. Each set involves a different or "theme " for obtaining the missing pieces, and within a set the items are roughly arranged in increasing order of difficulty. The raw score is typically converted to a percentile rank by using the appropriate norms.

*Coloured progressive matrices:* Designed for younger children , the elderly ,and people with moderate to severe learning difficulties ,this set contains sets a,ab, b. Each set has 12 items. Most items are presented on a colored background to make the test visually stimulating for participants.

The CPM items are arranged to assess the chief cognitive processes of which children less than 11 years of age are usually capable. The CPM items arranged to asses cognitive development up to the stage when a person is sufficiently able to reason and adopt this way of thinking as a consistent method of inference.

The ravens CPM produces a single raw score that can be converted to a percentile based on normative data collected from various groups.

*Procedure:* procedure applied for teaching slow mild children (IQ) consistence of that activity describes in following pages, these activity are part of multisensory method which has been describes in introduction.

To evaluate the students, two types of examination methods were used. First was conventional and second was nonconventional examination method. First examination method was used in terminal examination and second was used in 12 monthly examination. Conventional examination method comprised of the pattern which is in prevalence. In this question papers were given and written of students was taken. Nonconventional examination method comprised which is not prevalence in this method the question were raised in form of animation which were projected on screen. Questions were framed with lots of use of graphic. Moreover use of concrete object was also done for simple addition and substraction.

In teaching slow learners new method was implemented in the curriculum in order to make the student more proficient. In my sample I selected 30 students as per their mental and chronological age. I had to divide children in three categories.

*Activities for auditory learner:* 7 student of my research sample can't hear properly I had to teach these types of children debate, tape recording, oral representation, puppet show reciting songs and poem.

*Activities for visual learner:* 9 students of my research sample can't see properly. Use of chart, maps or diagrams, video aids in forms of CD and DVD.

*Activities for tactile kinesthetic learner:* 14 students of my research sample are kinesthetic learner. Modern learning need more than traditional ways of passive learning, tactile learning and demonstration, dance, different body games modeling and musical performance.

## *Result & discussion*

The above data shows the effect of time conducted on slow learner & mild mentally retarded students. The test comprised of certain multisensory teaching methods, which include topics like auditory decoding, value judgment, balance & rhythm e.t.c. This was specially designed for the maximum benefit of slow learners.

The duration of course was 12 months. As expected, the training had a very good effect on the students. Significance change was observed in their scoring pattern.30 students were divided in two groups, 15 slow learners & 15 mild mentally retarded. Effect was more significance for slow learners (IQ=70-85) as compared to mild mentally retarded (IQ 60-69). But few mild mentally retarded also did very well as compared to slow learners because of comparable IQ and their good functional abilities.

The below data shows the results for 3 examinations. Prior to begin the course, secondly terminal exam, which was taken midway during the course and third, exams, taken after the course.

Table 1A showing the mean score of pre 6th & 12th month .table 1a showing comparison pre verses 6th month, 6th verses 12th month, and 6th verses 12th month. Significant increase in scoring was observed in both the groups.

T A B L E 1A *Comparision Of Marks Gain In Balance & Rhythm Subject In Different Term Examination of Mild Mentally Retarded.*

| | Pre Score Mean+-SD | Post Score Mean+-SD | Change in Score Mean+-SD | 't' | 'P' | Significant |
|---|---|---|---|---|---|---|
| During pre & 6th month | 0.13+-0.52 | 2.20+-0.77 | 2.07+-0.59 | 13.48 | <.001 | Highly Significant |
| During pre & 12th month | 0.13+-0.52 | 4.26+-1.62 | 4.13+-1.56 | 10.99 | <.001 | Highly Significant |
| During 6th & 12th month | 2.20+-0.77 | 4.26+-1.62 | 2.06+-1.33 | 5.99 | <.001 | Highly Significant |

*Percentage Marks Obtained In Different Term Examination.*

| Pre | Term | Fin |
| --- | --- | --- |
| 1.30% | 22% | 42.6% |



GRAPH SHOWING THE COMPARISION OF AVERAGE MARKS OBTAINED IN THE DIFFERENT EXAMINATIONS

| | PRE | TERM | FINAL |
| --- | --- | --- | --- |
| Series1 | 0.13 | 2.2 | 4.26 |



GRAPH SHOWING THE PERCENTAGE MARKS OBTAINED IN DIFFERENT EXAMINATIONS

| | PRE | TERM | FINAL |
| --- | --- | --- | --- |
| Series1 | 1.30% | 22% | 42.60% |
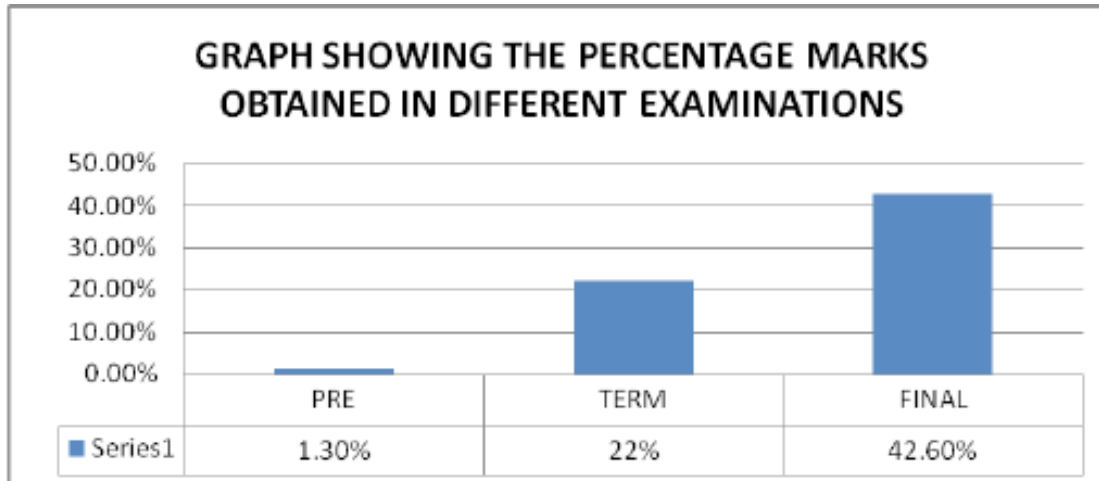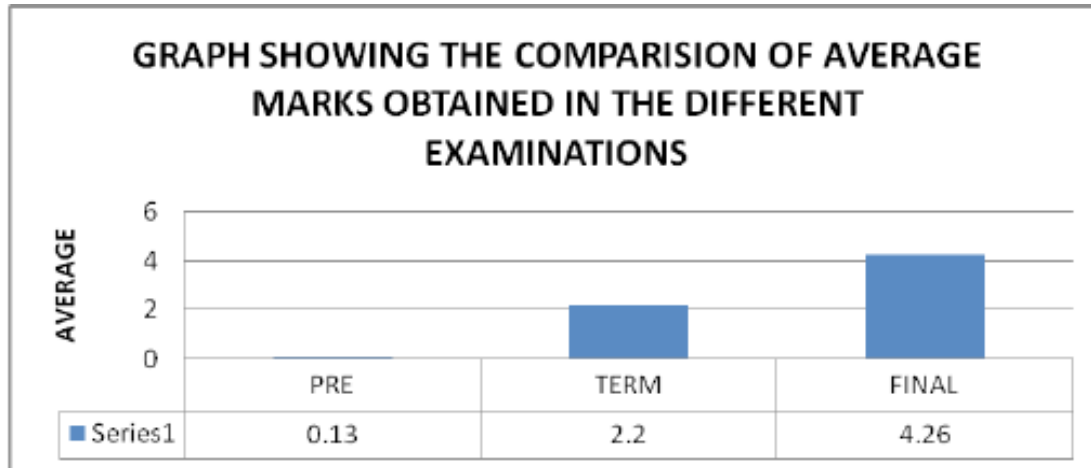
## Conclusion

After the completion of the course It was found that slow learner children need much attention than normal children. These students are very hard working, but expecting quick progress or expecting very vast change from them in a short time will not be suitable for their moral. They should be given time to adapt & improve.

They should be provided with systematic teaching which should be planned for their learning. In this way will surely improve. These students were much more comfortable with the nonconventional examination method. Last but not the least I got to know that whatever study material I prepared for those students, it really helped the children of IQ 70 to 80 but wasn't really effective for students with IQ below 70.

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# VALUE BASED EDUCATION : WHAT CAN A TEACHER DO ?

Dr. Gita Dudeja*

## Abstract

*Educational system of India was a rich repository culture and expressions fulfilling human beings' needs to communicate, to express and relate to others. Every community and region has its own means of expression in a variety of forms and these continue to play a role within the social group. With globalization, higher education in India has also integrated itself with the rest of the world. Thus, Indian education system evolved into knowledge based society. The knowledge based educational system is imposing an additional challenge to the educational system in India. Knowledge Based Education (KBE) is no doubt a big threat to the traditions, morals, ethics, individualism and way of life of students. The technological advancement is not properly integrated with cultural values and ethics resulting in a lopsided generation. The students get all the more confused about the kind of life they have to lead and the lifestyle they have to emulate. The problem is that their parents will proffer them with one set of values, the teachers and the school environment with a different set of values and religion with another set of values. This type of misdirected education can promote only negative qualities like envy, abhorrence and enmity rather than gentleness, empathy and truthfulness. The study of moral and ethical values that make us a perfect individual can be measured by value based education. Supporters of value based education argue that educating student's values is more important than just teaching them science or Information Technology. There should be equilibrium between the knowledge and skills that science and machinery bring with the values and insights of ethics. Value Oriented Education is now a days becoming a well-liked theme in the fields of higher education. The loss of moral and social values among students is creating a conflict in the world. KBE can be transferred, but VBE can be only transformed. In present Education system the teachers are to be able to give proper value oriented training to our students. Teachers' value based thinking can best be moulded by discussions, supportive interactions and presentations of higher level of reasoning. Thus, education does not begin with learning of alphabet. Literacy is not the end of education nor even the beginning. It begins with the mother's look and father's node of approbation; a sister's gentle pressure of the hand; a brother's noble act forbearance. Encouraging the teachers to search the values they believe they uphold, and the values they express by their choices allow them to inculcate these skills in their future students.*

*Value Based Education : What Can A Teacher Do ?*

Educational system of India was a rich repository culture and expressions fulfilling human beings' needs to communicate, to express and relate to others. Every community and region has its own means of expression in a variety of forms and these continue to play a role within the social group. However the system is being devoured with many issues at present, especially with the advent of globalization. With globalization, higher

*Associate Professor (M.A., M.ED., Ph.D.) Deptt. of Teacher Education, D.B.S. (P.G.) college (Govind Nagar) Kanpur (U.P.) India. e-Mail : gitadudeja@gmail.com

education in India has also integrated itself with the rest of the world. Thus, Indian education system evolved into a knowledge based society.

## Knowledge Based Education

The knowledge based educational system is imposing an additional challenge to the educational system in India. In many of these institutions, the course structure, plan, syllabus and examination will not fall within the purview of the natural or state outline.

They only cater to the demands of the international corporate sector. Knowledge Based Education (KBE) is no doubt a big threat to the traditions, morals, ethics, individualism and way of life of students. Here student is a centre of power and faculty is scrawny. Faculty lacks the position, control and independence that they conventionally enjoy. The technological advancement is not properly integrated with cultural values and ethics resulting in a lopsided generation. The students get all the more confused about the kind of life they have to lead and the lifestyle they have to emulate. The problem is that their parents will proffer them with one set of values, the teachers and the school environment with a different set of values and religion with another set of values. This type of misdirected education can promote only negative qualities like envy, abhorrence and enmity rather than gentleness, empathy and truthfulness.

The study of moral and ethical values that make us a perfect individual can be measured by value based education. Supporters of value based education argue that educating Student's values is more important than just teaching them science or Information Technology.

## Value Based Education (Vbe)

There should be equilibrium between the knowledge and skills that science and machinery bring with the values and insights of ethics. Value Oriented Education is now a days becoming a well-liked theme in the fields of higher education. The loss of moral and social values among students is creating a conflict in the world. KBE can be transferred, but VBE can be only transformed. VBE is more teacher and environment based than text books or ethical syllabus based. The values are standards considered significant in life. They can come from within and also from training. Values from within mainly includes love, sympathy, kindness, compassion and understanding. Value to be practiced includes punctuality, obedience, respect, actions, behavior and personality. Values give a person his individuality and character. It acts as a directive and tells us what we should do and what not. It is the responsibility of parents to impart values to students. But teachers and educational institutions also play a significant role. Educational institutions act as a link between home and society. Hence, it is in schools and colleges that a good value system can be nurtured to the students.

## Need for Value Education

*(i) Value Erosion:* We are going through a crisis of values in our social and political life. Disregard shown to basic values like honesty and integrity_, for example, in personal and public life, has become a matter of grave concern. Crime, violence, cruelty, greed and apathy to human suffering have spread to all aspects of our life— political, economic and social. Pursuit of material wealth and selfish ends at any cost has become ultimate aim of life.

*ii) Education equated with Transmission of Knowledge:* Education is a process of initiating the learner to good life. But today in education primary importance is given to transmission of knowledge and cultivation of occupational skills. That is alright in one sense. Is education aimed at character-building in the learners? But in the present day system of education there seems to be a "moral vacuum". As Gandhiji pointed out,

education without character, leads to criminality; educated persons have wider opportunities to indulge in crimes and that too committing them most efficiently and technically

*(iii) Spread of Degraded Culture:* The value of truth, selflessness and service to fellow human beings are vanishing from our life. People started believing that "might is right" and through physical force alone problems could be solved.

*(iv) No Social Concern:* Today one sees everywhere grossness and general insensitivity to finer feelings with the sole object of life being to make oneself as comfortable materially as one can. Sensitivity to sufferings of fellow human-being is lacking in most of us and it is very rare to see people with social concern. Our physical environment – rivers, mountains, forests, plant and animal life-is getting increasingly polluted, and depleted of its resources.

All these problems cannot be effectively tackled through narrow piece meal efforts. What we need under the present circumstances is a drastic change in our very outlook on life, which could be brought about by value education, imparted systematically right from the primary level.

## *Role of Teacher in Value Based Education*

In present Education system the teachers are to be able to give proper value oriented training to our students. Teachers' value based thinking can best be moulded by discussions, supportive interactions and presentations of higher level of reasoning. The education policy document by UGC has laid stress on the imparting of value oriented education. Their recommendations are:

1. The need of the hour is to inculcate human values in the University students like quest for peace, adherence to truth and right conduct, non-violence compassion, love for all living beings, respect for the motherland and the glory of its culture and traditions.
2. It is desirable that human values should permeate and form part of the teaching in all disciplines and subjects.
3. The UGC may work towards evolving a syllabus for a compulsory paper of appropriate credits at under graduate level of all disciplines, to stress human values and the duties laid down in the constitution (Art,51-A).
4. Due to specific role of teachers, it would be desirable to impart them the necessary skills and insights in to value education by devising suitable orientation courses.
5. Human values should be the guiding parameters for governance processes at higher education institutions.

The first requirement for VBE is trained, dedicated and spiritually moved teachers. VBE does not require any set of syllabus; but the whole establishment should be based on VBE. Everyone can understand it and follow it involuntarily and optimistically.

## *Practice of Value Based Education Among Teachers*

At present it is highly exigent to evaluate the VBE among teachers. A few major obstacles are lack of good governance, unhealthy education environment, pressure of private money-making institutions and unstable political situations. But it is also true that there are few teachers who realize the importance of value education. Gandhiji's approach to education focuses on personality building and morals and avoids separating means from ends. Teaching is inherently a moral process. Unfortunately ninety percent of teachers choose this profession to earn their living as their first priority and the choice of the rest is not value laden. Lack of training to teachers in ethics and morality undermines their fervor often leading to the discontent and burnout towards VBE. Now the question arises that the teachers are upholding the values and morals they achieved in their life or not. Today's situation reveals that most of the teachers discarded it and only few teachers uphold all the values and morals in their life. The universities alone cannot by themselves strengthen the values of students. Hence teachers must be encouraged to put their heads together so that values and morals can be supported in educational

practice. There should be discussions on value based issues in universities / colleges. These discussions would rejuvenate and revitalize the teachers to develop better self- awareness. All the teachers irrespective of their branch of teaching should work towards budding an outline of the values that they should uphold so that it can be reflected in the classrooms. Teachers have to self examine values and morals at every level and see that everything they do in the classroom provides an opportunity for the modeling of values. It is only in this way that the teachers through their stimulation and connection with students can carve them with values.

### *Suggestions*

1. The teacher education courses should take into consideration the need for value development of students.
2. Specific unit have to be created that examine the VB responsibility of teachers to students and community.
3. We need to improve teacher education programmes and raise the status of students.
4. Teachers should have tangible, precise and actionable teaching techniques to purify their teaching method.

Thus, education does not begin with learning of alphabet. Literacy is not the end of education nor even the beginning. It begins with the mother's look and father's node of approbation; a sister's gentle pressure of the hand; a brother's noble act forbearance. Encouraging the teachers to search the values they believe they uphold, and the values they express by their choices allow them to inculcate these skills in their future students.

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# MULTISENSORY TEACHING METHOD

Priyanka Singh*

*Introduction*

Multisensory teaching simply means involving as many senses as Possible in the learning processes in order to enhance awareness, Attention and memory .multisensory teaching methods are typically Associated with intensive individual remedial teaching for student With learning disabilities. A multisensory approach is also advocated For teaching students with moderate to severe intellectual disability (Montessori 1919)

The use of multiple sensory pathways reinforces weak memory Patterns (Hinshelwood, 1917, Orton, 1928) Multisensory teaching method is most effective approach. Multisensory teaching is simultaneously visual, auditory Kinesthetic (what we feel), pathways in learning to read and spell using Multisensory teaching approach means helping a child to learn Techniques and strategies stimulate learning engaging students Through more than one of the senses. Multi sensory teaching Multiple levels. They encourage students to use some or all of their Senses.

"…any learning activity that includes the use of two or more sensory Modalities (birch .1919.p1) sensory modalities are Visual, (sight) auditory (hearing), tactile (touch), kinesthetic (movement)smell(taste) The Orton-gillingham approach to reading instructions was developed In early 20th century. It is language –based, multisensory, structured, Sequential, cumulative, cognitive, and flexible.

The Ortom-Gillingham approach is based on a technique of studying and teaching language, understanding the nature of human language, the mechanisms involved in learning, and the language learning processes in individuals. Multisensory Orton-Gillingham teaching sessions involved constant interaction between the teacher and the student and the Simultaneous use of multiple sensory input channels reinforcing each element.

Other for optimal learning. Using auditory, visual, and kinesthetic The Orton-Gillingham teacher introduces the elements of the Language systematically. Sound symbol associations along with linguistic rules and generalization are introduced in a linguistically logical, understandable. Students begin by reading and writing sounds in isolation. Then they blend the sounds into syllables and words.

They learn how best they can learn and apply the language knowledge necessary for achieving reading and writing competencies.

*Research Scholar , Avadh University Faizabad (U.P.) India.

### Distinguishing multisensory teaching from traditional methods

Multisensory teaching (and learning) is pretty much everything that old fashioned chalk-and-talk teaching isn't what happens in chalk-and talk teaching is simply that the teacher talks about a subject. Write information on the board and asks kids to copy it. Every teacher does chalk-and talk teaching students to mostly use just two senses, hearing (auditory) and vision(visual)and dyslexics happen to be conspicuously poor in both.

To "facilitate students' ability to learn and recall information" by combining implicit instructions and multisensory strategies (Birch, 1999p2)

"if we really want to engage learners, try taking a multisensory approach, presentation that appears to auditory, visual and kinesthetic modalities simultaneously connect more deeply and have a lasting impact" (mall,2004)

Multisensory teaching methods appeal to all types of learning styles.

### Multisensory techniques: visual techniques

Multisensory techniques: stimulating visual reasoning and learning, multisensory techniques often include visual teaching methods and strategies such as using text/and or picture on paper, poster, models, projection screen, or computer. Film video, multi image media, use of color for highlighting, organizing information, or imagery.

### Multisensory techniques: auditory techniques

Reasoning are called auditory techniques. Auditory techniques include Multisensory techniques that focus on sound and stimulate verbal strategies such as using video, film of multi image media with accompanying audio and music, song, instruments, speaking rhymes and language games.

### Multisensory techniques: tactile techniques

Multisensory techniques that involve using the sense of touch are using small objects, called math manipulative to represent number called tactile methods. Tactile methods include strategies such as values to teach math skills such as counting, addition, subtraction, multiplication, and division.

### Multisensory techniques: kinesthetic techniques

Multi sensory methods that use body movement are called kinesthetic methods. These involve fine and gross motor movement such as.

Preschool and primary games involving jumping rope, clapping or other movements, paired with activities while counting and singing songs related to concepts.

Studies from the national institute of child health and human development have shown that for children with difficulties learning to read, a multisensory teaching method is the most effective teaching method. Teacher using multisensory teaching methods look for ways to actively involve the students and their senses in classroom activities, using two or more senses at the same time increases learning retention. Curriculum can be adapted to incorporate multisensory elements. Additional multisensory classroom activities can be used to enhance and build upon textbook curriculum.

*Examples of multisensory activities in the classroom.*

⇒ Students watch films.
⇒ The classroom read textbook aloud.
⇒ Students sing mathematical equations and spelling words.
⇒ Objects are passed around for the students to touch or taste or smell. (Depending on the object).
⇒ Students mimic the movement of an object.

Students learn by doing. Multisensory learning allows the students to actively participate in the learning process. Teachers can evaluate students with different roles in multisensory learning; a student who is having difficulty with spelling can draw a picture on the chalkboard. A strong reader can be assigned to spell the word that belongs to the picture while the rest of the class copies the spelling of the word onto paper.

What is the rationale behind multisensory teaching? Children with dyslexia often exhibit weaknesses in auditory and or\ or visual processing. They may have weak phonemic awareness, meaning they are unaware of the role sounds play in words. They have difficulty rhyming words. Blending sound to make words, or segmenting words into sounds. They may have difficulty acquiring a sight vocabulary. That is, dyslexic children do not learn the sight words expected in the primary grades, in general they do not pick up alphabetic code or system. When taught by a multisensory approach, children have the advantage of learning alphabetic patterns and words

Orton suggested that teaching the "fundamental of phonic association with letter forms both visually presented and reproduced in writing, until the correct associations were building up" would benefit students of all ages.

A multisensory approach to reading and spelling according to McIntyre and Pickering (1995), the multisensory approach is a model of language instruction which holds that learning or acquiring and skills in given subject areas is best facilitated by involving more than one of learners senses. For example simultaneously tracing a letter made out of sand paper and saying the letter's name is an example of the multisensory approach. The approach is also sequential in that instruction is organized in such a manner that students begin the learning the easiest and most basic material and then progress to the most difficult material. In addition, they point out that multisensory instruction requires the direct teaching of all concepts with continues student-teacher interaction. The interaction is one in which the teacher must be adept at both prescriptive and individualized teaching with a goal of having students to master the content.

Perhaps multisensory approaches that use several channels of input help a students to integrate and store in long –term memory what is seen and heard, whether it is to be a letter or a word. But VAKT approaches may actually succeed where other methods fail they cause the learner to focus attention more intently on the learning task. Whatever be the underlying reason, this teaching approach, which brings vision, hearing, articulation, and movement into play, does appear to result in improved assimilation and retention of taught materials.

Karen s. Vickery, Valarie, A. Reynolds and Samuel W.coharan(2007) they used multisensory approach for teaching alphabet and dictionary skills, reading, spelling and cursive handwriting. It also reports the result of a four year study of reading and spelling in both remedial and no remedial classes in a public school. The California achievement

Test (CAT) scores in reading and spellings for students in both remedial and no remedial classes improved over baseline scores following this multisensory approach.

Activities based on the multisensory approach Core lesson plan activities Show and tell. This is the most basic step in helping preschool children build their store of vocabulary.

⇒ Naming concrete objects.
⇒ Flash card\picture word card.
⇒ Relating to environmental sign.

Songs ,rhymes and rapes are under the category of music and movement. This method is also very useful for teaching children the rhymes of English and to speak fluently.

Language games, Language games are good for engaging children in learning activities. It is much easier to introduce skills and concepts when children pay attention.

Language games that help to develop attentive listening and speaking skills for early learners.

## *Conclusion*

Multisensory teaching methods are mostly used for learning disabled students, but now there methods have become an integral part of smart classes. In smart classes we used non conventional teaching method like dramatization language game, storytelling, phonetic activities, flash card game,cd, chart etc. All these activities are part of multisensory teaching activities as they involved use of difference senses and motor cells of a child. Multisensory teaching method has resulted in positive development of children as compared to conventional teaching method.

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# A STUDY OF NETWORKING IN UNIVERSITY LIBRARY IN THE CONTEXT OF ELECTRONIC LIBRARIES

DR. (MRS.) MANISHA SRIVASTAVA*

## *Introduction*

The present age is witnessing the continuing development of education .we live in a world in which increasing specialization is essential. Library could be Principal operators in promoting inter communication among the specialists. In this democratic age all the people need a steady and balance supply of reading material for their advancement of knowledge. Library is the proper agency through which the reading material reaches the society at different label. The roll of the library as an agency for the promotion of reading has become very important in the recent time.

The term "University Library" is used here to represent a Library, which is an integral part of an institution of higher education, a university in which teaching and research are conducted in one or more of the art and sciences, and which has the power to confer degrees, diplomas and certificates.

Main Library will be used to re present the central or principle University Library; departmental, faculty, institute and college libraries will usually be designated as such, under the general heading of university libraries.

The prime necessity for a university is a good library with a balanced and adequate collection, which can satisfy the needs of university faculty and help to promote advanced study and research programs. Largely its Library rates a University. No University can develop effective work, in the academic sense, without strong library as its center.

The system of higher education in India, in term of the number of Universities and their affiliated colleges has been expanding very rapidly since the time of independence. The number of University, thirty in 1950-1951 went to two hundred ninety four in 2001-2002, which include fifty two Deemed Universities. As many as 13150 colleges are affiliated to these Universities, which together enroll 88.21 lakhs students for graduate, post -graduate, research degree /diplomas, and employed 4.27 lakhs teacher for teaching and research. Today the Indian university system is one of the largest education systems in the worlds.

Two or more libraries and other organization engaged in common pattern of information exchanges through communication for some functional purpose is a network. A network usually consist of formal institutional "memorandum of understanding "where by materials, information and services provides by participating libraries is available to all potential user through these network.

*Head, Department of Library & Information Science, Sam Higginbottom Institute of Agriculture, Technology & Science (Formally Allahabad Agricultural Institute) (Deemed to be University), Allahabad (U.P.) India.

The rapid growth of publications, decreasing ability of libraries to go for comprehensive acquisition of document, escalation of prices, growing demands of increasing number of users and much-faceted user requirements are challenges presently facing the university libraries. Networking resource sharing would help smooth library management and enrich resources to provide better services to the library user. In the present dynamic era of continuous changes due to information explosion, no library is self sufficient to provide comprehensive services to the user. To overcome these short comings, sharing of resources through well developed network assume greater need these days. Automation of university library has added new dimensions to the concept of networking in the University Libraries.

The period middle of the 19th century and 20th century needs a special mention because this period makes the age of revolution with new methods of communication technology. Instead of 'paper' man made the use of terminals, computer printer and other type of data communicating device. 'The user of paper' has been completely superseded by the super highway technology. During the electronic age, academicians have become very close to the non book materials. Telecommunication and computerization are being increasingly seen today as means to improve efficiency of operation. The quality of 'Library services' has vastly improved with the introduction of communication technology.

Advances in both telecommunication and computer technology have facilitated the designing of new library software thereby making the delivery of information quicker, convenient and efficient than ever before.

## Objectives

- To study of the Networking process in some of the University Library in our area
- How much does it cost to make a modern Electronic Library?
- To find out the various type of facilities to be provided to its users in such Electronic Library.

## Hypothesis

- The university libraries in Uttar Pradesh (U.P.) are not fully computerized and some of the university libraries in U.P. are in early stage of theoretical and practical knowledge of automation.
- The university library in U.P. have been availing the services of the environment in the libraries. It is essential to train the man power and enhance the technical skill to cope with information technology for Electronic Libraries.

*Scope :* Electronic Library is fifth generation library and going ahead with new millennium generation which provides video facilities and face to face deliberations on communication channel through internet. Modern Library adopted interactive use of Information and Communication Technology to facilitate learning and systems consist of access tool searching, retrieval locating documents browsing, navigation, archiving digital documents, content delivery , digital preservation ,inter facing on-line and soon.

*Justification :* Electronic Library provides Electronic learning facilities to its clients with its modern techniques, and appliances. Electronic Library has been taken a shape and designed in many Universities and institutes in India.

*Limitation :* The study will be limited. The data collection is based on the Banaras Hindu University Library.

## Review of Literature

*Sukla (2002)* has conducted a research study on university library in India. Some observation and suggestion .this study has been conducted for university library in Gujarat. He has studied various aspect of library management, collection, library finance, library services, library automation building.

The library resource are not substantial to meet their requirement, allocation of funds are inadequate. The concept of reference bibliographical, documentation and information services are found missing.

*Paradkar (2002)* has conducted are search study on university library she suggest that, government should sanction more staff for university library.

*Panda (2003)* reported that a research study multy type library resources sharing, And network with special reference to university library. Surveyed and resources sharing activities in the University library and found that resource sharing activities in the university library and found that resource sharing activities are rudimentary from due to lack of funds as well as non-availability of technology non of library system supply even photocopies to other requesting libraries.

## *Material and Methods*

The scholar or researcher will get the proper or desire information about the topic or sources of information and demand, in the present era study focuses on the literature and trends based on the content analysis. The title of the topic "a study of networking in University Library in the field of resource sharing" in the context of policies determination between the function of co-operation and maintaining control to all activities establishment the research get the information about desire topic through available literature. Unavailable data can also download from different sites of internet and those sites provide the acquired books and it should be watch and see that weather supplier is supplying books in proper order and the terms and the condition of discounts and for the facilitation. The information and much more details about my topic *a study of Networking in University Library in the field of resource sharing*, also get from different type of encyclopedia abstracting materials from journals and related literature monograph, journals and books is known as secondary sources of information. By the help of these sources we know the whole activities and structure about resource sharing in the University Library.

*Method :* To achieve of the objectives framed earlier in the proceeding chapter, the survey method has been used, the study is mainly based on networking in university library in the field of resources sharing.

*Area :* Area of resource sharing in University Library is mainly based on inter library loan, union catalogue, co-operative acquisitions, co-operative cataloguing.

*Sample :* The study will be limited, the data collection depends on the United College Library, MNIT Library, SITM Library Lucknow, BHU Library and the research design is descriptive design.

*Tool :* Questionnaire will be pre-tested before collection of data.

## *Conclusion*

Libraries whose service are computerized can be linked with each other through a suitable network system is known as "Resource Sharing Networks'.

E-Learning can be used as a tool for teaching and learning. It is an essential component in higher education. With rapid growth in internet E-learning is the fastest growing method for education. Distance learning using Information Technology grows in the Cyberspace Age. Librarians must teach distance learners the Internet, Netscape, World Wide Web and access to a variety of CD-ROM databases. They must also prepare "how to" research guides and make them available electronically.

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# E-JOURNAL PORTALS: A MODERN INFORMATION RETREIVAL TOOLS

AJAY KUMAR SHARMA*

## *Introduction*

Information Communication Technology and its offshoots technologies such as Internet, Intranet, www, web directories, web portals, and E-portals, etc. have played a significant role in the libraries and information centers. The new emerging technology like E-journal portals have played a marvelous role in acquisition and dissemination of fill text information to libraries at a minimal cost. The present topic discusses the various facets and issues of E-portal journals in detail.

The evolution and revolution of digital library is a landmark in the LIS profession of 21st century, which is promising delivery of complete information to user's desktop in a seamless manner from any corner of the Globe. The present century is the century of information society and various technological developments in IT sector such as Internet, web portal, e-journals, digital libraries, subject gateways, etc. The e-portal and e-journals gradually and slowly are marching towards to becoming an acceptable affordable and necessary tolls technique for retrieving scholarly information stored in e-Journals to anybody, anytime and anywhere. The portal technology is more reliable and capable to fulfill the dreams of librarians and information managers for providing seamless access to information, which is a focal attraction to today. The availability of e-journal portal over Internet is emerging as a modern tool for retrieving and delivering the contents more quickly, efficiently and effectively. In order to make the optimum use of e-journals, the e-portal is the best options to the librarians as well as users for retrieving the contents in the most convenient form. Today, almost 90 percent of journals existing worldwide are individually available on Internet. But the thousands of e-journals are available though a single window of e-journal portal for serving to the libraries and information centers. Therefore, the importance of e-journals portal in providing information service is, very significant in today's context.

## *E-Journals Vs E-Journal Portals*

E-journals are called by various names such as e-journal, electronic journals, Internet based serials, online journals, e-serials, and electronic serials. But the term e-journals have become a standard name for calling the electronic journals. JONES (W) in 1998 defined e-journals as "they are available electronically via a computer

 *Assistant Librarian. GLA University, Mathura (U. P.) India. e-Mail: ajay_ankit73@rediffmail.com
Mr. Ajay Kumar Sharma is presently working as Assistant Librarian at GLA University, Mathura. He holds M.Lib.Isc, M.Phil and Pursuing Ph.D. in LIS. He has over 12 years Professionals Experience.

or a computer network, that they may or may not be published in some other (Physical) medium, but that they are not CD-RMs or diskettes.

Lancaster (FW) in 1995 opined that an electronic journals is created from the electronic medium and is a available only in this medium in general the e-journals can be defined as a journal that is available in electronic form through online host called e-journal.

## *E-Journal Portal*

E-portal a mechanism that filters the overwhelming amount of information and provides a fast, easy and consistent way to get relevant information on a cost effective way to disseminate critical information to users in a right time. E-journal portal, integrates, captures ad manages various E-journals published through various publishers at various places at a single web portal. In other words, E-journal portal is a single shop/gateway for subscribing all kinds of E-journals published worldwide.

## *Features of E-Journals and E-Journal Portals*

The salient features of e-journals as described by Fecko (MB)3 in 1997 are as :

⇒ They can be delivered to the desktop.
⇒ More than one person ca read them at a time
⇒ The entire text can be searched. They can include multimedia and graphics, in colour, at marginal cost.
⇒ They can publish more quickly than paper publications.
⇒ They can be interactive; they can foster an online exchange of ideas bye-mail.
⇒ They can make use of hyperlinks, both internally and to other publications.
⇒ Articles can be retrieved directly through links from abstracting and indexing databases.
⇒ The content can be reproduced forwarded and modified.
⇒ E-journal portals are the data warehouse of full text and bibliographic records of e-journals.
⇒ E-journal portals enhance the personalized selection of e-journals and their contents.
⇒ They provide access to integrated set of users.
⇒ They facilitate an intuited access method for retrieving relevant information
⇒ They enable users to access any required information without having to known its location, format, or access methods.
⇒ They provide reliable, up to-date and relevant information at affordable cost.
⇒ They provide Internet options for further extending access of e-journals within organization
⇒ They provide an opportunity to users to hyperlink other e-journals freely available on Internet.
⇒ They provide quick and easy access to a myriad f data and systems.
⇒ Retrieve only the content needed for specific requirement.

## *Access to E-Journals*

In order to make the maximum use of e-journals and access options, one has to be very careful in subscribing the e-journals about various IT issues and formats availability such as (HTML, PDF, SGML), because they require specific application programme for reading, retrieving, and downloading the contents. Access to e-journals is provided either by publishers themselves or through e-journal portals. The libraries and information centers cater the information and reference needs t a variety of users in different discipline. Which indeed is seditious and problematic task to subscribe to all e-journals in all field of knowledge for libraries. Therefore, to avoid the inconvenience subscribing the e-journals through various publisher, e-journals published through various publishers at a single gateway. There are many e-journal portals, providing access to various different

e-journals ranging from bibliographic data to full text retrieval. The following are the some popular e-journal portals.

## *Emerald*

An acronym of the Electronic Management Research Library Database and launched in 1996 from UK. Emerald publishers the world's range of about 10 world class e-journals on management, accounting, economics, corporate governance, disaster management, business strategies, policy, marketing, quality management training and education, human resource management, material science and technology.

## *Major Eatures of Emerald E-Journal Portal*

⇒ Journals can be browsed by title; subject, publisher, and issue number.
⇒ Provides archive of current and past volume of full text articles and abstracts.
⇒ Contents can be browsed through keywords, author, subject and Boolean Operators.
⇒ Provides institution wide license, offers unrestricted, concurrent multi user access, on campus and remotely.
⇒ Provides key reading related articles chosen by journal editor, selected to provide readers with current awareness of interesting articles from other publications in the field.
⇒ Provides e-mail alert service keeping up to date information new technological development and contents by providing table of contents weekly digest alert new addition of e-journals.
⇒ Provides reference linking to abstracts of the most influential articles cited wherever possible, this link is to the full text of the articles.
⇒ Full text articles are available in PDF and word, HTML.

## *J-Gate*

A marvelous and wonderful e-journal portal designed and developed by Informatics India Pvt. Ltd. Bangalore, India. A pioneer in the information business in India launched in 2001. A very useful e-journal portal for Indian Universities ad Scientific Institutions such as HTs, HSc, NIT, HMs and corporate organizations. This wonderful portal offers access to 11,000 e-journals including 1,400 free e-journals, links to 1,00,000 articles of e-journals and 600 e-journals that are only available online mode published from the World famous publishers such as Kluwar, Springer Verlag, Academic Press, IEEE, IEE, and IP etc. This portal also provides an index to online e-journals from 3,000 publishers of the world.

## *Following are The Salient Feqtures of J-Gate*

→ As the company claims that J-GATE is a low cost affordable e-portal database for bibliographic and full text alternative to Indian libraries in the vexing and critical period when the budget allocations of libraries are shrinking and the prices of the journals are escalating.
→ Users can browse e-journals through titles, author, publisher and issue number.
→ J-Gate portal offers three customized products options for libraries such as JET (J-Gate Engineering and Technology for Engineering Colleges), JCC (J-Gate Custom Content) and JLCC (J-Gate Custom Contents for Consortia).
→ Contents of the research articles can be retrieved through title, key word, author and subject.
→ Full text contents of e-journals article available in two common formats PDF and HTML.
→ Link to Union Catalogues for finding availability of e-journals.
→ Provides author address and e-mail where available.
→ J-Gate Portal site is updated every week, ensuring the freshness and reliability of content.

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## *Ideal*

An acronym to the International Digital Electronic Access Library a well known e-journal portal from Academic Press, UK The portal offers about 300 scholarly scientific e-journals in the field of science, technology, and medicine.

## *Salient Feqtures of Ideal*

→ Journals can be browsed by title in alphabetical order, buy subject and publisher:
→ Contents of the e-journal articles can be browsed through various search options such as free-text, field-oriented queries and Boolean operators.
→ It provides the full details information of a e-journal such as author's information, editorial board.
→ Full text articles are available in PDF and HTML.
→ Contents can be browsed through keywords, author, subject.

## *Conclusion*

The emerging technology of e-portal journals undoubtedly in coming days will provide a significant move in achieving the realistic and reliable, affordable and acceptable, effective tool for retrieving and downloading the scholarly knowledge to the scientists, technocrats, researchers, and policy makers around the Globe. Moreover, with the use of e-portal technology, it has become possible to users to access any information object (i.e. text, animation, charge, picture, voice etc.) without having to know, its location format or access methods and similarly libraries may share the information across the attached organization/institution with automated delivery systems. The author hopes that his study certainly be helpful to the librarians and information professional in providing customized current services through a single window that allows users to search but contents as well as full text e-journals, analyze and share latest knowledge from any e-journals faster and more conveniently that ever before. However, the search interfaces provided by e-journal portals vary from e-portal to e-portal which is very significant in retrieving the contents pin pointedly and exhaustively. Thus users need to learn the various search skills of search interfaces to make optimum use of e-journal portals.

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# STUDY OF PERSONNEL MANAGEMENT IN UNIVERSITY LIBRARY IN CONTEXT OF STAFF PERFORMANCE MANAGEMENT

Dr. (Mrs.) Manisha Srivastava*

## *Introduction*

The capacity and capability of librarians and information professionals in the present day context should be of the level required to guide the students and teachers. Information technology occupies a key role in the management of libraries and information centers. Management aspects like recruitment, induction, training, promotion, etc., are being affected considerably by these modern technologies. The renaming of libraries into information centers is an explicit example of this transformation.

The modern equipments like computers, CD-ROM drives, printers, reprographic and other equipments, modem, V-SAT and barcode readers, etc., are completely revolutionized the practices and procedures followed in libraries. In order to cop up with this situation, libraries have to adopt the scientific staff management practices for achieving effective utilization of resources, user satisfaction and staff motivation.

## *Existing Staff Position*

The analysis of the existing staff position in various university libraries in India reveals that there is no uniformity or standards with regard to the library staff. The staff can be divided into four categories as follows:

⇒ Professionals-UGC/CAR Cadre
⇒ Professionals-Non UGC/ICAR Cadre
⇒ Administrative Staff
⇒ Support Staff

There is to some extent uniformity in the qualifications, recruitment, promotion, scale of pay, etc., of the Professionals of UGC/ICAR Cadre. But for the remaining three categories there is no uniform pattern. Their qualifications, recruitment procedure and promotion policy are varies from university to university. All the Universities in Kerala State except Kerala Agricultural University are following a common staff policy. But, a scientific and common criteria to find the number of staff is not existing in these universities.

As a result, some universities are having excess staff, while others are starving for adequate number of staff. A scientific ratio between the UGC/ICAR and Non UGC/ICAR Cadres of posts is totally absent in almost all

*Head, Department of Library & Information Science, Sam Higginbottom Institute of Agriculture, Technology & Science (Formally Allahabad Agricultural Institute) (Deemed to be University), Allahabad (U.P.) India.

universities in India are following direct recruitment to the posts coming under UGC/ICAR schemes, but some other s resort to their policies in these aspects.

## *Semi-Academic Status*

Considering the importance and nature of library and information services, most of the advanced countries consider these as academic and research activities. The Union Government, some State Government and the institutions like UGC, ICAR, ICAR, AICTE, etc., have categorized the library and information activities into academic and research work. UGC and ICAR have given directions to the State Governments and universities to implement the UGC/ICAR scheme and pay packages for librarians along with those for teachers of the universities and college.

Most of the Universities have given pay packages prescribed by the UGC scheme. But as regards the provisions like academic status, recruitment and promotion patterns, faculty improvement schemes and superannuation remain to be enforced. This situation forces the Librarians to move away from the main strem of education, research and extension processes.

## *Objectives*

⇒ A study of personnel Management.
⇒ To find out performance standard for Library staff members.

## *Hypothesis*

⇒ Staff members will know about personnel Management policies.
⇒ Staff members can develop competencies in libraries every work.

*Scope :* The shape the nature of human personnel Management in modern libraries, written from a management perspective, it is intended as a useful source of information for student and professionals in the field of library science, the Management must have good understanding of the physiological forevers that affect staff performance.

*Justification:* Researcher has selected this topic human personnel management in a library must balance many challenging forces and there is no modus operandi to determine which of these forces should get priority. The challenge of human personnel management is to be obvious and objective.

*Limitation:* The study is limited the data collection depend upon the SHIATS central library, MLNIT library, Allahabad University Library, & G.B. Pant's Library Professionals.

## *Review of Literature*

*Arther (2000)* there should be a scientific human resource development policy in higher education sector to create an environment of regular technology updating in all institution, since library and information science is an area where explosive change occur due to the emergence of new technologies, such a policy can provide greater effectiveness in information service.

*Buttlar (2001)* As the university of Nebraska-Lincoln Libraries continue to move to world the model of a learning organization, adopting learning organization prineiplay to daily practices, library staff will move forword and meet the changing need of customers though this process, staff will be meeting care competencies and will more easily adjust to the sometimes stressful process of performance evaluation.

*Garman (2003)* In the jargon of modern management text books, the worbers become self empowered, Petter wikence, the former director of Nicssan UK, Attempt to computer this through the phrase "Energize your Enterprise", a phrase he used to point out how ordernery employees feel good when every one contributes toward the improvement of performance and where everyone is valued for helping make the interprise a better place to work in, It is a phrase he used to talk about the dramatic changes in the level of commitment which can be achieved on the port of workers when these practices are effectively introduced.

## *Material and Method*

The scholar or researcher will get the proper or desire information about the topic or source of information and demand. In the present era, the study focuses on the literature and trends based on the content analysis and literature analysis. The title of the topic "Personnel Management in University Library in the context of staff performance management". Policies determination between the function of finance, production and distribution and maintaining control over all activities establishment the research get the information about desire topic through available literature. Unavailable data can also be downloaded from different sites of internet and those sites provide the acquired books and statistics and account of book budget and it should be watch and see that weather supplier is supplying book in proper order and the terms and conditions of discounts and for the facilitation. The information and much more details about my topic *Personnel Management in university Library* also get from different types of encyclopedia abstracting material from journals and related literature monograph, journals and books is known as secondary sources of information. By the help of these sources we know the whole function and structure about the Management of Library.

*Method :* To achieve the objectives framed earlier in the proceeding chapter, the survey method has been used; the study is manly based on personnel management.

*Tool :* Questionnaire has been pre-tested before collection of data.

## *Result and Disscussion*
## *Evaluation of information needs*

In considering the evaluation of information services it is important to distinguish between the information needs of the community served and the demands actually made on the service. The needs can be assumed to be more numerous than the demands because not all information needs to be converted into demands. The managers of information services must be concerned with identifying the information needs of the population served and with recognizing discrepancies between needs and demands. An important aspect of evaluation should be the identification of differences between needs and demands in terms of quantitative consideration and qualitative consideration. Most evaluation of information services, unfortunately, concentrates almost exclusively on measuring the degree to which the demands of users are satisfied by the service. This is a somewhat superficial approach to evaluation in that:

(1) It ignores the unexpressed needs of users, and
(2) It assumes that the demands made by users are identical with the needs of these users. A somewhat dangerous assumption to make.

Concentrating exclusively on the demands actually made, and accepting these demands at face value, is like focusing on the tip of a large iceberg and assuming that this tip is fully representative of the much greater mass that remains submerged. Line has pointed out the dangers of this approach. It is obvious, of course, that demands can be recognized much more easily than needs. But an important facet of evaluation cannot be ignored simply because it is difficult.

## *Process of evaluation of Motilal Nehru Institute of technology*

The basic elements and the steps involved in an evaluation study are as follows:

1. Identification of the item or programme to be evaluated
2. Defining the objective of evaluation
3. Selection of the criteria by which performance is to be assessed
4. Selected of appropriate measuring techniques/methods
5. Formulation of hypotheses
6. Collection of data
7. Analysis and evaluation of data.

## *Conclusion*

It should also be recognized that it is possible to apply evaluation techniques to information services at various stages of the development of these services. The guidelines largely assume the conduct of an evaluation programme as a one-time study to answer various specific questions about an operating information service. Evaluation procedures are applicable, however, before the service ever becomes operational. In fact, evaluation of a service at a "conceptualization" or prototype stage is the only sensible approach to the design of information services. Evaluation at the conceptualization stage implies some type of survey of the reaction of potential users to a proposed service. Since nothing exists at this point, the "evaluation" can only involve the description of a proposed service and the solicitation of the opinions of a sample of the potential users on the service as described.

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# USE OF ONLINE PUBLIC ACCESS CATALOGUE (OPAC) BY THE FACULTY MEMBERS IN MAHENDRA ENGINEERING COLLEGE LIBRARY.

M.JAYAPRAKASH\* AND DR. R. BALASUBRAMANI\*\*

## Abstract

*The present study is an attempt to assess the use of Online Public Access Catalogue by the faculty members in Mahendra Engineering College Library.   The study revealed that the tool is useful and at the same time respondents felt that required the OPAC should help researchers in retrieving the required documents.*

## Introduction

A key charactertic of the information age today is the growth of information services of various kinds due to the advent of the computing age, as well as increasing awareness of the value of information in personal, organizational and national activities. This growth and awarness have combined to promote the development of diverse new services based on modern information and communication technologies.

Online Public Access Catalogue is an instrument of change in today's libraries. Automated library systems in general and specifically online catalogues in particular will continue to be produced and enhanced from a variety of sources like  in-house development, library consortia and commercial firms.

## Need

The introduction of OPAC has created enormous changes in the library practices.  Further more, it has made the library fields easily accessible to everyone by breaking the physical boundaries of the library itself.

The Present study focuses on the use of online public Access Catalogue in Mahendra Engineering College Library, by the faculty members. Attempts have been made to know the information requirements of faculty members and how these are met satisfactorily.  The main focus of this study is to describe the needs and requirements in general and analyze the use of Online Public Access Catalogue (OPAC) in Mahendra Engineering College Library., by the Faculty members in particular.

\*Head & Librarian, Mahendra Engineering College, Namakkal (Tamilnadu) India.
\*\*Assistant Librarian, Bharathidasan University, Trichy (Tamilnadu) India.

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*Methodology*

The primary aim of any research is to discover the methods and principles that are universal in their application. A survey of the use of OPAC in Mahendra Engineering College Library, by the faculty members was carried out using a questionnaire. Specially designed questionnaire, was randomly distributed to 150 faculty members utilizing the library. Out of 150 questionnaires, 120 answers were received from the respondents. The questionnaire sought information on the state of automation, use of OPAC, problems identified by users in using the OPAC and comments on the ways of improving the use of OPAC as an information retrieval tool.

*Age – Wise Distribution of Respondents.*

T A B L E 1 *Showing the age-wise distribution of respondents*

| Age in Years | Faculty members | Percentage |
|---|---|---|
| 25 – 35 | 40 | 33.34% |
| 35 – 45 | 70 | 58.32% |
| Above 45 | 10 | 8.34% |
| Total | 120 | 100 |

Table – 1 shows the age group of the respondents. It is seen that    of the respondents belong to the age group of 25 – 35 years, following by 33.34% of respondents lie in the age group of 35-45 years. Only 8.34% of the faculty members are in the age group of above 45 years. Majorities of the respondents are young scholars.

*Use of OPAC*

T A B L E 2 *Showing the use of the OPAC in library*

| Faculty members | Percentage |
|---|---|
| 90 | 75% |
| 30 | 25% |
| Total | 100% |

Table 2, give the picture about the use of OPAC by the faculty members in Library. The study has identified that, 75% of the respondents are using OPAC and only 25% of respondents are not using.

*Frequency of Use of OPAC*

T A B L E 3 *Frequency of use of OPAC*

| | Faculty members | Percentage |
|---|---|---|
| a. Daily | 12 | 10% |
| b. Once in two days | 15 | 12.5% |
| c. Once in a week | 20 | 16.67% |
| d. Twice in a two week | 10 | 8.33% |
| e. Once in a two week | 8 | 6.67% |
| f. Once in fortnight | 35 | 29.13% |
| g. Not answered | 20 | 16.67% |
| Total | 120 | 100 |

A question was asked to know the frequency of use of OPAC. The results are tabulated in table 4. 29.13% of the respondents using it occasionally, 16.67% use it once in a week, 12.50% use it once in two days, 10 % use it daily and 8.33% of them use it twice in a two – week and 16.67% of them did not answer.

*Selection of Reading Materials*

T A B L E 4 *Choosing of Books and Other Reading Materials*

| | Faculty members | Percentages |
|---|---|---|
| a. Consulting the OPAC | 80 | 66.67% |
| b. Consulting the card Catalogue | 63 | 52.5% |
| c. Directly from the shelves | 22 | 18.33% |
| d. Referring the subject bibliographies | 48 | 40.0% |

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| | | |
|---|---|---|
| e. Referring the indexing journals with current contents | 24 | 20% |
| f. Referring the journals | 39 | 32.5% |
| g. With the help of library staff | 27 | 22.5% |
| h. Any other | 15 | 12.5% |
| Total | | |

Table – 4 gives the picture about how faculty members choose their books and other reading materials for their study. 66.67% of them choose their books and other reading materials by consulting the OPAC. 52.50% of them by consulting the card catalogue. 40.%of them by referring to subject bibliographies. 32.50% of them by referring the journals. 22.655% of them get their materials with the help of library staff. 20% by referring the indexing journals with current contents. 18.33% of them directly from the shelves. Only 12.5% of respondents take the help of any other medium.

T A B L E 6 *Purpose (s) of Consulting the OPAC*

| | Faculty members | Percentage |
|---|---|---|
| a. To locate the book in the library | 64 | 53.3 |
| b. To find the bibliographical detail | 57 | 47.5 |
| c. To check whether the required book is available in the library or not | 78 | 65 |
| d. To compile bibliography of books on a particular subject | 60 | 50 |
| e. To check the number of copies of the required book in the stock | 48 | 40 |
| f. Any other | 26 | 21.67 |

Another specific question was raised to know the purpose of consulting the OPAC. Results are given in table 6. Majority of the respondents i.e., 65% consult the OPAC to check whether the required book(s) is/are available in the library or not and 53.33% of respondents use OPAC to locate the book(s) in the library. Only 50% of the respondents consult it to compile bibliography of books on a particular subject and 47.5% of the respondents consult it to find out bibliographical details. 40% of respondents use OPAC to check the number of copies available in the stock. It is surprising to note that only 21.67% of the respondents have some other purpose in consulting the OPAC.

T A B L E 7 *Difficulty in Locating Books through OPAC.*

| | Faculty members | Percentage |
|---|---|---|
| Yes | 35 | 29.16% |
| No | 85 | 70.83% |
| Total | 120 | 100% |

Majority 70.83% of respondents responded that they don't have any difficulty in locating book(s) using OPAC, Only 29.16% of them responded 'Yes' it means they find difficulty in locating the books in the library through OPAC.

T A B L E 8 *Time Devoted to search OPAC*

| | Faculty members | Percentage |
|---|---|---|
| a. An hour | 25 | 20.83 |
| b. Less than an hour | 75 | 62.3% |
| c. More than an hour | 20 | 16.67% |
| Total | 120 | 100% |

A Question was raised to know how much time do the faculty members spend on an average in consulting the OPAC (search the OPAC), (see table – 9). Most of them i.e. 62.3% of the respondents spend less than

an hour to consult the OPAC. 20.83% of them spend an hour. Only 16.67% of them spend more than an hour for the use of OPAC.

T A B L E 9 *User Approach to OPAC*

| | Faculty members | Percentage |
|---|---|---|
| a. By Authors | 80 | 66.66 |
| b. By title | 60 | 50% |
| c. By subject | 52 | 43.33 |
| d. By class number | 22 | 18.33 |
| e. Any other | 05 | 4.16 |

Whenever the faculty memberss want to confirm about the existence of a required document in the stock of the library, they can approach the OPAC through author, title, subject, class number, etc.

Table 9 – reveals that 66.66% of the respondents approach the OPAC by author(s) 50% of the users approach the OPAC under the title, 43.33% approach the OPAC through the subject and remaining18.33% approach the OPAC through the class number and only 4.16% of respondents approach through any other means. When we compare all the four approaches of the users., author approach is more familiar to the respondents as compared to title, subject and class number.

T A B L E 10 *The assistance in the use of OPAC by the library Staff.*

| | Faculty memberss | Percentage |
|---|---|---|
| a. Satisfactory | 63 | 52.5 |
| b. Moderately Satisfactory | 42 | 35% |
| c. Not at all satisfactory | 15 | 12.5% |
| Total | 120 | 100 |

Table 10 gives the picture of the opinions of the respondents about the assistance given by the library staff in the use of OPAC. 52.5% of them opined that the assistance was satisfactory. 35% of the faculty members are of the opinion that the assistance was moderately satisfactorily. But, only the minority i.e., 12.5% of them is not at all satisfied with the way in which library staff is assisting them in using the OPAC.

### *Respondents Opinion*

The respondents are making use of the OPAC for the following purposes:

♦ To check the copies available as reading materials.
♦ To find out particular articles in journals.

The Mahendra Engineering an acquiring OPAC facility in the College Library the faculty members were asked to give their opinions regarding the usefulness of OPAC and opinions have been collected and presented below :

a) It is easy to search
b) It saves the time and gives quick, accurate and efficient information.
c) It is easy to locate document(s)
d) Without wasting much time we can find required book
e) Retrieving of required information is achieved at much faster rate.

The respondents in favor of it have suggested the authorities to arrange for providing training in the use of OPAC.

### *Suggestions*

A few important suggestions have been made which, it is hoped that, will help in the effective use of OPAC.:

1. There is a need to train users to acquire basic skills in searching. Faculty members have suggested to give assistance in the use of OPAC by the library staff and also suggested for user-orientation programme for the freshers.

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2. Faculty members have suggested to keep the OPAC up-to-date by adding the new entries quickly by replacing the too ones.
3. Some respondents have stressed the library staff regarding the distribution of up-to-date library guides explaining about how to use the OPAC including library services, etc
4. Some respondents suggested to circulate the list of newly arrivals books or reading materials
5. Faculty members have requested to locate the OPAC near the book stocks there by the faculty members can use it conveniently without wasting much time.
6 Organization and provision of training on Information Retrieval and Information Communication Technology (ICT) to users.

## *Conclusion*

Librarians must continue to play the role of change agent for the online catalogue. But this will require that they make efforts to learn about the potential of online retrieval, catalogue access issue that cannot be couched in the familiar terms of card catalogue use and user-system interface problems and promises.

From the study, it is evident that OPAC is used by most of faculty members. This is due to the fact that faculty members seek up-to-date information to augment their research work and on latest research methods that they can apply.

The use of OPAC by faculty members has increased their information, retrieval rate especially in locating books and other reading materials in the library. This is evident in the fact that all the respondents are satisfied with their search outputs.

The study also reveal that the major access point used in retrieval of information on the OPAC is the author it cant said that the non satisfaction of some faculty members may be due to their inability to use the appropriate search terms on the OPAC.

In order to meet the challenges of the new millennium, without wasting further time, it is recommended that all the academic libraries in the country must reintroduce and upgrade their information technology and computerized systems to render better services to the library users.

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# WOMEN IN INDIAN POLITICS : A HISTORICAL VIEW

Dr. Rashmi Ranjan*

The Indian democratic state is committed to the protection of individual rights within the context of citizenship, a closer look at how it operates for the women reveals that these rights are not accessible in the public and private spheres in their full potential to all the women in India. There are historical, social and cultural factors that have limited women's capacity and chances to exercise their freedom to participate in the political processes. The evolution of Indian democracy through the 14 general elections so far has reflected a low representation of women in Parliament, State legislatures, in political parties and other decision-making bodies.

The under representation of women in the political sphere is inextricably linked with the low and inferior status of women in society in India especially in the context of the declining sex ratio, increasing violence and crimes against women and their marginalized status in employment, education and health sectors.(Human Development in South Asia:2000).

*Political Participation and Representation of women in India*

Women in India raised the issue of representation in politics first in 1917. At that time it was basically a demand for universal adult franchise and political participation. By 1930 women had gained the Right to vote, which initially benefited women from elite families. Women's involvement in struggles for political and civil rights in India were however sought to be linked to nationalist movements in alliance with males against the common foreign enemy. In any case women's involvement in nationalist struggles changed their lives in that even though they were denied equal opportunities to shape the new state, they gained constitutional and legal rights. But even after the right to vote became a reality for all women, their representation in the parliament, political parties and other decision making bodies remained low even after independence, and after the Indian Constitution came into force in 1950. (Susheela Kaushik:1993:1996,Veena Mazumdar:1993). A few women no doubt attained positions as members of parliament and state legislatures and as leaders of opposition, etc. mostly through family dynasties or through male political patronage. However, the percentage of women in legislatures and decision making positions always remained low. Women do not share the power of decision- making and are not involved in policy making in Indian democracy in proportion to their numerical strength. Thus there is a gap between the formal idea of women's participation and their meaningful use of power.(Susheela Kaushik:1993). The quest for greater political representation of women is, therefore, still relevant.(Asha Kapur Mehta et al:2001)

*Assistant Registrar, B.H.U. Varanasi (U.P) India.

Women in India have lesser opportunities of public influence or for entering politics. Women also lack opportunities to move within the hierarchies without patronage of male leaders or mentors. The women's wings of political parties may have given visibility to women in the form of a platform for participation rather than integrating them into central power structures. Women do not have necessary resources to enter and compete in contemporary political arena. Thus improved social indicators in development graphs may not automatically ease women's access to political power or improve political participation and representation. They do not necessarily translate into collective gains nor sustained political power. Of course the scope for women's public activism varies across class, caste and region in India. The effectiveness of women's participation also depends on the local configuration of power and cultural environment apart from problems of poverty, illiteracy, lack of economic resources, negative social and legal environments, family and household pressures, male dominated bureaucracy and politicians that the women face.

*The case for women's wider participation and representation*

Women in India constitute nearly half the population of the country), but they are poorly represented in the various governance and decision making bodies. The position depicted through the 14 general elections so far reflects a low representation of women in Parliament, State legislatures, in political parties and other decision-making bodies. Less than 8% of Parliamentary seats, less than 6% Cabinet positions, less than 4% of seats in High Courts and the Supreme Court, have been occupied by women. Less than 3% of the administrators and managers are women. The average percentage of women's representation in the Parliament, Assemblies and Council of Ministers taken together has been around 10%. (UNIFEM:2000).

The Indian Constitution guarantees to all women the fundamental right to equality (Article 14) and equal voting rights and political participation to both men and women. As reflected in the Preamble, the Indian Constitution is firmly grounded in the principles of liberty, fraternity, equality and justice and contains a number of provisions for the empowerment of women. Women's right to equality and nondiscrimination are defined as justiciable fundamental rights (Article 15) and there is enough room for affirmative action programmes for women. Equality of opportunity in matters relating to employment or appointment to any office under the State is a fundamental right (Article 16). The Directive Principles of State Policy stress on the right to an adequate means of livelihood for both men and women equally (Article 39a), equal pay for equal work for both men and women (Article 39d), provision for just and humane conditions of work and for maternity relief (Article 39e). Directives for promoting harmony and renouncing practices derogatory to the dignity of women are also provided for in the Indian Constitution. The political rights of women are recognized without any discrimination, or distinction and they have the right to participate in decision making at all levels equally with men. The right to constitutional equality has been supplemented by legal equality by the passage of a number of Acts through which the traditional inequalities in respect of marriage, divorce and property rights are sought to be eliminated. However, in spite of these constitutional and legal provisions, the ground reality is that women have not obtained adequate and proportionate representation in the legislative and other decision-making bodies.

There is certainly a need for women's more effective role in decision-making processes for the democratic and constitutional assurances of equal citizenship and rights in the Indian Constitution to become a reality at the operational level. Citizenship is linked to political participation and representation. Lack of ability and opportunity to participate in the political system implies a lack of full membership in the system. For true equality to become a reality for women, the sharing of power on equal terms with men is essential. But the reality is that women continue to be marginally represented even in areas where the various policies have a direct impact on them. There is still a great gap between constitutional guarantees and the actual representation of women in the political system in India

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## *Political Participation*

Historically many women have been active in the informal political sphere in terms of political mobilization and they have participated in large numbers in political demonstrations and mass agitations as well as in the activities of nationalist and political bodies and organizations. The political mobilization and participation of women has been impressive in the Indian National Movement, in revolutionary Left movements, anti-price rise stirs, on legislation on rape, against the practice of widow immolation, in the anti-liquor movements and movements against deforestation etc. During the National Movement against colonialism women were mobilized actively particularly under Gandhi's leadership and women's organizations within the political parties participated actively in the cause against colonialism for instance in the Civil Disobedience Movements and Salt Satyagraha etc. But once freedom was won, the women's wings were more or less marginalized and assigned areas that primarily dealt with women and children or other 'welfare' activities and women's organizations ended up playing a secondary and supportive role to the male leadership in power. The leaders of such organizations were seldom women with independent political careers unless they were from political families with the backing of male political activists. It is worth noting that the political mobilization of women and their participation in elections has steadily increased since the first General Elections of 1952.

Between 1952 –1980 for instance, women's participation increased by 12% against the turnout of men which increased by only 6%. In the general elections of 2004, the all India percentage of women voter turnout was 48%. As regards women voters' turnout, from 37.1 per cent in the first general elections in 1952 it increased gradually over the years to 55.6 by 1999. Notably, the gap between female and male voters was 15.9 per cent in 1952, but it decreased slowly over successive elections and came down to 8.4 per cent in 1996 . It has remained at 8.3 per cent in 2004 general elections. (Deshpande: 2004)

This percentage increase in the turnout of women in elections has however not translated into a larger number of women being represented in the legislative bodies. Competitive elections and democracy has not necessarily led to better political representation of women in Indian politics. The candidates fielded by the various political parties are still predominantly male and women account for only five to ten percent of all candidates across parties and regions.The percentage of representation of women in the Lok Sabha varies from 4.4 in 1952 to 8.1 in 1984, declining to 5.2 in 1989, rising to 7.9 in 1998 and 9.02 in 1999 and again declining to 8.1 in 2004. In Rajya Sabha, proportion of female members started with 7.3 per cent in 1952 and rose to 15.5 per cent in 1991, but again declined to 6 per cent in 1998 and rose to 10.3 per cent in 2005, again slightly declining to 9.9 per cent in 2006. On the whole the representation of women in Parliament (Lok Sabha and Rajya Sabha) and the State Assemblies remains low. Thus despite the increase in electoral participation of women, their representation in the formal political structures has not changed much.

Though voting is an important indicator of political participation and mobilization, it is not necessarily indicative of representation. Voting is a tool of political equality and it mobilizes women but voting by itself does not result in the desired end of equality. Almost all parties vie with each other in appealing to women's votes at the time of elections but very few women get to contest in the elections. Almost all parties hesitate to field women candidates. Hence the number of women candidates fielded by various political parties has always been very low as compared to their numbers in the population.  Though a large number of women participate in voting, their low numbers in decision making bodies including those of political parties in India is notable. Among women who manage to rise in the political echelons, in spite of their ability in administration and the art of political articulation, very few women reach the level of cabinet ministers. Mostly they remain deputy ministers or ministers of state.

When women reach the few ministerial positions, they are generally assigned portfolios in the social service sectors of Health, Education, Social Welfare, Women and Child Development etc.(Human Development in South Asia:2000)

## *Representation*

By the 1980s, issues raised by the women's movements in India led to political parties realizing the importance of female voters and women's wings became active. Mainstream political parties became conscious of women as a constituency and this was reflected in their election manifestoes and their considering women as candidates with potential votes. By the ninth Lok Sabha elections in 1989, one could find a conscious focus on women's issues in the manifestoes of political parties. However, this did not translate into more seats for women in the political bodies and most parties resorted to tokenism and symbolism when it came to representation of women. Women issues were not taken up by parties in a serious manner nor translated into programmes, policies and legislation nor were they mandated specifically to address issues of women. Almost all political parties set up a women's cell or wing but they worked as ancillary bodies. Very few women were able to capture seats of power. The number of women in the legislatures remained very small. Very few women reached the position of party president or leader of legislative party. (Ranjana Kumari:1994).

More recently major political parties have indeed made a conscious effort to induct more women into the various levels of the party organization. The CPM has made an effort to induct more women into its district committees and state level bodies. The membership of women in the party however remains below 10%. But the membership of women in mass organizations as the Kisan Sabha and the CITU has shown an improvement. The CPM changed its stance on gender-based reservation only after 1988.The BJP had the highest percentage of women in decision-making bodies from the Parliamentary Board and the Election Committee down to the ward level. (Rita Manchanda:1998). Traditionally, the Congress Party has fielded the largest number of women candidates and has had the largest number of women members in Parliament though the Congress working Committee has a rather low level of representation of women.

In spite of the efforts of political parties to induct more women, the extent of representation of women has not changed much. The number of women candidates in the 1998 parliamentary elections was not even half the number of women in the 1996 elections. In 1998 there were only 274 women candidates as against 599 in the 1996 elections. In the general elections in 1999, the same proportion of women were put up for elections by both the parties favoring the 84th Amendment Bill on the reservation for women in Parliament and the parties which were opposed to it.(Rita Manchanda:1998). The Congress Party led by a woman had only 10% of women among the candidates. The BJP and the CPM had 7% of women among the candidates.(Jayati Ghosh:1999). The idea of 33% reservation for women in parliament was actively endorsed by most of the major political parties and this had raised expectation that many more women would be nominated to contest the elections. The election manifestoes and the public pronouncements of parties as well as the print and electronic media highlighted the idea of women's representation by reservation or by nomination of more women for elections signifying a more conscious political stand on women's representation. However, these stances did not translate actually into more nomination of women candidates during elections. Many parties ended up allotting some seats to women candidates only as a token and to symbolize their pro women egalitarian policy.

In the inner party structures in the decision-making levels and the posts within the party, women are even less represented in most political parties. Women have a very low representation if at all in the actual decision-making bodies and rarely influence the more significant party policies . Most often they are relegated to the 'women's wing' of the party where they are required to deal with what are considered to be "women's issues' such as dowry and rape cases and sometimes on more general concerns like price rise which are considered to affect 'housewives'. Issues like child and family welfare are largely seen as women issues, and falling in a realm which is not political. By and large a masculine view of political priorities is in operation. Most of the women's wings of political parties have very little power and have hardly any say in the decision making and important policy matters.

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Political parties assert that it is difficult to get sufficiently qualified women candidates. Other arguments have also been advanced. It has been held that women are not independent voters; a majority of them are illiterate; a majority of them make their choice on the basis of suggestions from male members of their families-husbands or sons; women lack information and political awareness or that women are not politically conscious. On the other hand, in reality women have been active and vocal both in times of peace and crisis. They have been active in movements of peace, women and child welfare, trade unionism, food adulteration, price rise and deforestation and many other issues.

### *Women of Power and Women in power in Indian Politics*

In spite of the low political representation of women in Indian politics, it must be noted that some women leaders have an important place in Indian politics today. Jayalalithaa as leader of AIADMK, Mamata Bannerji as leader of Trinamul Congress and Mayawati as leader of Bahujan Samaj Party (BSP) are instances in point. Some of them head important and strong regional political parties which have been in alliance with major national political parties both outside and in national government. Even though the rise of some of these women leaders might be linked to their proximity to male leaders, they now hold a position of leadership within the party in their own right who can influence the decisions of their own party as well as the course of national politics. In addition, the example of Indira Gandhi who rose to be Prime Minister of India, and later of Sonia Gandhi, leader of the Congress Party, both of whom had the dynastic advantage underpinning their leadership and position of power and decision-making in the Congress Party and the government can hardly be ignored. But the positions of authority of these women leaders did not include any specific mandate to address only women issues. In this sense as leaders of political parties, they were as power driven as their male peers. Political leadership by women is not dramatically different from that of men. Women leaders are no better or worse than men. Nor have women leaders been typically anxious to give greater representation to other women within their own organizations or in the political process generally. Representation of women has not necessarily increased greatly under the leadership of women. In fact interestingly the 73rd Constitutional amendment and the policy and implementation of 33% reservation for women in Panchayats received strong support and impetus due to Rajiv Gandhi's interest and advocacy in the matter.

Thus the Indian political system cannot be said to be non-receptive to the emergence and dominance of women leaders even though the political representation of women has not particularly registered a significant increase over the last 14 general elections. While on the one hand most women politicians have found it difficult to rise within male dominated party hierarchies, on the other hand some women have managed to become leaders when they have set up parties of their own. Once they have established themselves as leaders, there has been an unquestioning acceptance of their leadership and decisions by the party rank and file, even if it is largely male.

Women in parliament or legislatures do not necessarily confine themselves to women issues only. In the absence of a specific mandate for representing women issues, most of them feel that they represent both men and women of their constituencies. Like men they are drawn into the game of power with all its ruthlessness even though women's approach to politics may not be identical to that of men. In fact even the women's wings or organizations of parties are not necessarily marked by kind of feminist perspective or sensitivity. Also, the patriarchal articulations whether by male politicians and leaders or internalized by women candidates in presenting themselves as 'bahus' and 'betis' relying on traditional patriarchal notions of femininity are not absent in Indian politics. Many times women public figures do adapt to and adopt male priorities predominating in public life in order to be acceptable. Many women internalize the norms and roles of patriarchal political structures and merely replicate them instead of questioning them, resulting in reinforcing existing hierarchies of power.

Questions have been raised as to whether an increase in numerical strength of women in the political process and decision making bodies automatically leads to a qualitative shift in power and whether women on balance pay greater attention to the concerns of women more than male politicians. Problems of tokenism, visibility, marginality etc. are often discussed in referring to women as a 'minority' operating in a male domain. Women's rights and responsibilities to participate equally in political life should not however be treated as a 'minority' issue. The political space must belong to all citizens – women and men. There is no doubt that fewer the women in public life the lesser the likelihood of distinctively female values, priorities and characteristics finding expression. Hence women's involvement in political process and decision-making in greater numbers can make a significant difference. Does that mean that only people similar to a group can represent its interests? This may not necessarily be true. In this context it is important to examine what interests women in the public/ political sphere are furthering. It could be argued that issues important to women could be reasonably represented as well by male Members of Parliament. But many strongly feel that without a sufficient female presence in the national and other decision making bodies, it seems unlikely that issues which women as a group are more prone to be faced with - concerning reproduction or challenging other inequalities within the social and economic sphere - would be adequately addressed.

While it is considered important to bring women to positions of power, it is equally necessary to sensitize those in power whether men or women about gender. Along with this the importance of women's economic independence, education and awareness and their improvement in the socio economic sphere can hardly be stressed. The restructuring of gender relations within both the family and society is an equally important step towards freedom, equality and justice.

## *Representation through Reservation*

Various strategies have been proposed to further the political representation of women in India. From a reservation of 33% seats at various levels including the Parliament, it has also been suggested that political parties reserve 33% of their seats for women in the elections. The Bharatiya Janata Party recently announced such a reservation in its organization. However, it has been questioned whether women constitute an undifferentiated category and whether collective identification and mobilization of women as a 'disadvantaged' group in general on the basis of gender is a viable proposition in the politically accepted sense of the term particularly in view of caste and class differences among them. Mere presence of women in Parliament even if greater in numbers will not mean much unless they are truly representative of women's concerns covering all categories.

In the ongoing debate about reservation of seats for women in the Parliament it has been pointed out that an undifferentiated reservation for women will reinforce the existing inequalities in women's access to positions of power. It is the elite and politicized families from which there is a smooth entry for women in politics.

Women playing supportive roles to males in the family and emerging from their shadows have also found easy entry. Another trend has been the entry of widows of prominent political figures into politics and positions of power. On the whole the important factors for women's active presence in politics in India as trends show are in general: family background, political influence, family financial position, existing involvement in politics, literacy, local conditions, campaign strategy, influence within the party and personality traits etc. rather than only competence, capability and merit. The combined result of all these factors is that very few women manage to get or are given party tickets. If the factors of economic dependence, prohibitive election costs, threats of violence and character assassination are added, even fewer can get seats in the legislature. In any case, it is argued by those in favour of reservation, there is no doubt that democracy and representation will be strengthened with compulsorily more presence of women through reservation. This is evident from the impact of the implementation of 33% reservation of seats for women in the local bodies (panchayats) in India by the 73rd

Constitutional Amendment as a result of which the representation of women in the formal structures of governance at the local level has recorded a steady increase. Women's presence at the decision making levels will not only enhance the status of women but will also strengthen democratic traditions and make democracy more meaningful in fighting injustice and oppression while at the same time help to bring a different, explicitly female perspective to the political arena. Unless women are brought into the decision-making levels directly, important women issues will never be tackled with the seriousness they require.In addition, democracy demands the regard for not only the interests of thosewho support in elections but also the aspirations of those who expect to be represented. The recognition of the right of every citizen to participate in public decisions is a basic element of democracy, which, to be effective, requires that the needs and interests of all members of the society are respected and represented. Even if others might claim to represent them, there is no guarantee of justice and equity if one half of the population is consistently excluded from taking part fully in decision making as is the case with women in Indian politics and governance. There is therefore need for more inclusive processes of achieving representation. The value of inclusion of women in governance and decision-making institutions lies in the diversity of experiences women will bring to governance whether there are 'female' concerns or not. Comprehensive representation would be obtained if women constituting half the population find a proportionate number of seats in government.

## *Conclusion*

It is important to stress that like the equal right to vote, participation and representation in legislative bodies may not in itself be enough for women's political empowerment or to remedy the problems of discrimination faced by women in Indian society. Equality with equity is a goal which may not easily be achieved only by high representation of women in legislatures and other public bodies but has to be buttressed by other supportive measures. Even so, the demand for reservation of seats for women in political bodies to rectify the imbalance has gained strength in India in the light of persisting gender gaps in the various spheres of development. In the absence of any serious political selfcorrection so far, the demand for reservation of seats in legislatures and party structures has been stressed in India aiming at such an equitable representation.

While the steady increase in the electoral participation and mobilization of women in India has increased the visibility of women in the legislative politics this has not happened in the exercise of executive and judicial power due to their lack of presence in the decision making structures. From this perspective, the important question is what are the benefits of democracy for women.. Electoral participation and quotas through affirmative action alone are not enough to result in gender equity.

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# WOMEN IN INDIAN POLITICS: A STUDY OF WOMEN RESERVATION IN PANCHAYATS

Dr. Rashmi Ranjan*

"It is not merely that more justice must be received by women, but also that social justice can be achieved only through the active agency of women. The suppression of women from participation in social, political, and economic life hurts the people as a whole, not just women. The emancipation of women is an integral part of social progress, not just a women's issue." Dreze and Sen (1999:178)

The Millennium Development Goals (2000) also highlighted the above concern. It assumes additional significance once it is realized that women suffer a lot of deprivation As for example it is well known that majority of the poor in the world are found among women, the percentage of illiteracy among the women is higher than those of men, and access to primary health care is always denied to large percentage of women so on so forth. Realizing the above picture various governments have been taking various measures to improve the conditions of women. Indian government is no exception. Along with various measures such as providing micro- credit to women, the government has also amended the Constitution in 1993 in which the local government institutions have been given a new lease of life to plan and execute the local development planning in which not less than one-third seats have been reserved for women. The local government institutions are known as panchayats or village councils in India. According to 73rd Constitution Amendment Act, 1993, the panchayats have been given tenure of five years, an election and a finance commission, 29 subjects to plan and execute and a wide based participation at the grassroots level. Interestingly the 29 subjects given to panchayats include eradicating the poverty to providing primary education as well as the other aspects of wellbeing of the villagers. In other words the panchayats have been involved in the task of fulfilling the MDG in a participatory manner. Being in the panchayats the women themselves have been involved in the task of the local development (in turn fulfilling the MDG) in a big way and have assumed the role of leadership in India in spite of being the beginners in the political process.

In order to test the above hypothesis the following steps will be followed. First some of the government initiatives including that of panchayats and the structure of those institutions will be discussed followed by a discussion on the impact of the panchayats on the lives of villagers. After that the impact of panchayats on women such as social mobilization etc. as well as the quality of participation will be taken up. After that some of the factors affecting the quality of participation will be high lighted. A summing up will follow in the last section.

*Assistant Registrar, B.H.U. Varanasi (U.P) India.

### Government Initiatives and Pancahayati Raj Institutions

After independence, the government of India did take various initiatives to improve the status of women in India. The government initiatives can be characterized as 'Women in Development' 'Gender and Development' and finally 'Rights – based development'.

The details of these approaches have been discussed by many. (Human Development in South Asia 2001; Mohanty and Mahajan 2004).

Suffice to say here that the government of India passed a piece of progressive legislation in 1993 to enable the presence of a 'critical mass' of women in the decentralized decision making process. The above enabling measure can be characterized as the facilitator of 'rights based approach' to women's empowerment. These would address some of the deprivations which face Asian women in general and Indian women in particular. In the next section some of the features of the panchayats will be discussed.

The Constitution (Seventy-third Amendment Act) was originally initiated by the late Rajiv Gandhi as Sixty-fourth Amendment but got defeated in the Parliament. It was passed after the death of Rajiv Gandhi during the tenure of Narasimha Rao. Since the Act was a landmark in the history of the local government or Panchayati Raj system, it is worth while to narrate some of the salient features of the above Act. First of all, the new Panchayati Raj system has a three tier system namely, village panchayat, block panchayat and district panchayat. The size of population in an area determines the size of each tier. In each tenure about 600 District panchayats, 5912 Block panchayats and 2, 31630 gram panchayats are formed in which around three million elected representatives interact (Mathew 2000).

The most important feature of the Act from the women's perspective is the reservation of at least one-third of total seats for women both at the functionaries and membership level. Another landmark of the above Act is the importance given to the gram sabha or the village assembly, having adults of the panchayat as its members. The panchayats act as an executive body and the gram sabha acts as the watchdog to which the panchayats would be accountable. Panchayats have a separate Finance Commission as well as an Election Commission (Mathew 2000). Twenty-nine subjects ranging from agriculture access to primary education, and poverty alleviation have been devolved to the panchayats. Need less to say that the panchayats have been given the tasks of planning, implementing and monitoring those subjects which form the core of millennium development goals. Almost all the schemes meant for poverty alleviation directly such as Swarnajayanti Gram Swarozgar Yojana (SGSY), Gram Samridhi Yojana etc. are routed through the panchayats, though money is subject to sanction from the Central Government. At present the Employment Guarantee Scheme(EGS) providing 100 days of work to whoever seeks for it has been routed through the panchayats. The main chunk of the panchayat income is utilized on infrastructure(construction of small irrigation structures, source of drinking water, roads, repairing of community buildings etc.), and implementing the welfare schemes (old age and widow pension and maternity benefits). In principle, the panchayat has complete flexibility in allocating these funds (Chattopadhyay and Dublo 2004).

For the first time, incidentally, the Eleventh Finance Commission (meant for allocating finances to local bodies in different states) has devoted one complete chapter for panchayat's finance. It has recommended an amount of 80,000 million rupees ($1=45 Rupees) for all the panchayats in the country. This amount is meant for five years! Even though it is highly inadequate and fulfills only a fraction of the requirements, it is worthwhile to note that the Commission gives due emphasis on the index of decentralization. Incidentally the amount of money given to each village panchayat varies from state to state. For example, in West Bengal a gram panchayat gets on an average 1.5 million rupees per year but in a state like Rajasthan it used to get only 60 thousand rupees in the first tenure. In Kerala on the other hand, panchayats were given 35 to 40 per cent of the plan

funds to work with. In terms of the financial resources it amounted to 1025,000 rupees excluding the grant from the central government in one year only. (Isaac 2000). Interestingly, the new government at the centre has been reiterating the importance of panchayati raj institutions in furthering the rural development (The Economic Times 2004).The government has set up a separate panchayati raj ministry and so far eight consultative meetings have been organized by the ministry to discuss various aspects of the system with a view to make it more efficient than before.

At the same time, it is worth mentioning that the real fiscal decentralization in terms of deciding to spend money their own way and augmenting local revenue is yet to be with the panchayati raj institutions. (Sethi 2004). (The study conducted by the World Bank (2004) showed that none but only two states in Kerala and to some extent, Karnataka have devolved the financial and administrative power to the panchayats.).

### *The Impact of Panchayats on Women*

The impact of panchayats on women's lives have been tremendous and varied. In fact the entry to the panchayats has been described by some as a beginning of a 'silent revolution'. These institutions have influenced social, political and economic lives of the village women in more than one ways as will be seen below.

The sources of data are: (a) A longitudinal study of 235 elected women representatives in panchayats in 22 panchayats spread over three districts of Orissa-an eastern state of India keeping different locales in mind, with an objective of monitoring and capacity building for leadership roles.(The study was conducted for four years. Close monitoring of their performance in the panchayats, and capacity building and other related activities were taken up at the village level.) The project spanned five years. It was taken up by the Institute of Social Sciences, New Delhi (b)A survey was conducted among more than 800 elected women representatives (EWRs) from fourteen states who had come to attend an annual programme to celebrate the Women's Political Empowerment Day to New Delhi. A written questionnaire was fielded among the EWRs to know their views about various issues. In addition, various micro-studies which have been conducted in different parts of India have also been cited.

### *Institutional Impact: Engendering Development*

According to various micro-studies including our own observations from the field, about 80-90 per cent women attend the panchayat meetings regularly. (Buch 2000, EKATRA 2003). Given their sheer numbers, one might conclude that democracy has become more participatory than before, at least at the grassroots level. This argument is strengthened by the fact that the socioeconomic background of these women showed that majority of them come from the lower income group, particularly in the case of membership at the village panchayat level. As for example about eighty five per cent of the EWRs who came to the above programme were from village panchayats and most of them belonged either to Scheduled Caste or Scheduled Tribes or Other Backward Castes-all three castes are at the bottom of the caste hierarchy. So far they have been excluded from the decision making process. Asked about whether they attended gram sabha or village assembly or not - which is mandatory for the panchayats members - about seventy per cent of them said that they participated the meeting regularly. In so far as the effective participation of these women is concerned, it is noticed that if they get outside support in terms of NGO intervention, women's groups, or any other social or political movement, the women become relatively more vocal. Their knowledge about the functioning of the panchayats increases. (Kumud Sharma nd.)Again the EWRs were asked as to what kind of activities they have taken up during their tenure, they pointed out that ensuring safe drinking water, air distribution of ration, looking after the village sanitation, etc. have been their main priority.

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Related to the above issue (the impact on the institutional standards) is the question of the 'proxy women'. Let us define the term called proxy women. It is alleged that since many of the women are first timers and are illiterate they depend on their men folk for conducting the panchayat activities. In other words, the women follow their men folk without understanding the implications. Hence they are termed as 'proxy' women.

There are several issues involved here. First of all, the husbands or other male relatives shield them from the panchayat Secretary, and block development officers if they try to harass the women. In fact, some of the state governments (Uttar Pradesh and Rajasthan) have passed a rule that the women elected representatives should be accompanied by their male relatives to the panchayats (Rai et.al. 2001). This is because in some cases, the secretaries of the panchayats, and male colleagues tried to implicate inexperienced women by asking them to sign blank cheques. Some of the women chiefs went to jails because of those acts. In many cases, no-confidence motions were passed in the panchayats, against the women chiefs on false charges.

Again, even if they depend on their husbands, the power relation between husband and wife has already changed because of reservations, particularly because the husband gets a chance to come to the public sphere because of the wife, and in the process the character of patriarchy gets altered. As a result, in many low - income families the husband - wife relationship has not soured. On the other hand, the husband supports the wife and also helps her in her domestic work.

Even the other members of the family including the mother-in-law and sister-in-law help her to complete domestic chores. The community leaders of the same caste also support the women candidates.

Besides, those who argue that the women coming to panchayats are all 'proxy' women forget to analyze their socio-economic background. Many of the women, even in places like Northern India, are recruited from the white-collar background. Since they are educated and know about the working of the official system they will not remain silent in the panchayat meetings. The same critics assume that all the men who work on behalf of women are corrupt and want to grab power. But in reality it may not be true.

Finally, the 'proxy' women syndrome is seen only in the first one or two years of the tenure. Gradually, the women become independent, as studies conducted in Karnataka show (Mathew 2002). In the process, they come to know about many modern institutions like courts, block development office, agriculture and other offices, the existence of various officials and some times about the Prime Minister, Chief Ministers and other ministers.

Women not only take up issues relating to basic needs, such as, drinking water, availability of doctors and teachers in the villages, which are dear to them, but also general developmental activities, for example, augmenting the income of the panchayats and generating irrigation facilities for the paddy field. The micro-study conducted by the Institute of Social Sciences referred to earlier also shows that not only are the schemes better targeted but also the knowledge about different largesse such as widow and old age pensions, availability of free rice spreads fast among the women because of the presence of women in the panchayats. The women of the neighborhood act as the 'watchdog' in compelling the elected women to deliver at least some goods. Women of the villages can easily approach the women elected members and can get subsidized rice at any time.

Micro- studies conducted in various parts of the country (Datta 1998, Chattopadhayay and Duflo 2004, Buch 2000) reveal that given a chance the elected women representatives try to engender the developmental activities. For example, in her study on twelve all women panchayats, Datta pointed out that elected women representatives gave more priority to such programmes, which were 'need based' and 'sustainable'.

Thus, we see that, contrary to the popular criticism, the standard of the political institutions at the grassroots level has not been lowered as a result of women's reservations and on the other hand the development process has been engendered to some extent.

## Social Mobilization

Involvement of three million women in grass roots politics by itself has created an expansion of public space as well as that of private space for the women. In the public space they have been allowed to attend the panchayat meetings along with other male colleagues, address gram sabha(village assembly),go to government offices to meet the Block Development Officer and other Line Department personnel. In addition, women get opportunity to net- work and facilitate conditions for creating the 'social capital'. These conditions get reinforced with another set of forces which also involve a large number of women through micro-credit programme. In the private sphere, their working relations change. The area of cooperation increases at the family level also.

At this point a reference can be made to the implementation of an important scheme, namely, SGSY through the panchayats and its impact on the poor in general, and poor women, in particular. The main features of the scheme are that it lays stress on a few select activities in each developmental block and attends to all aspects of these activities ranging from availability of raw materials, upgrading skills to marketing. The main objective of the scheme is to augment a sustainable income of the Swarozgaries (Self-earners) through the above investment. A major component of the scheme was in operation since the eighties in the form of Development of Women and Child in Rural Areas (DWCRA) and had created some successful groups in on e of the states of India- Andhra Pradesh. The scheme was initiated by the government being encouraged by the women's conference in Nairobi. (Of course, the government is not sole agency in initiating the micro finance programme. It is not always routed through the panchayats. World Bank, NABARD and other funding agencies have taken up the micro- credit programme in a big way). The revised scheme has borrowed a few innovative concepts from the Grameen bank, Bangladesh such as flexibility in payment. In addition, the above scheme emphasizes social mobilization of poor in the rural areas. Several women entrepreneurs have emerged as a result (Government of India, (nd) SGSY: Guidelines). In order gauze the magnitude of women's involvement in micro-credit programme, it would be sufficient to mention here that in Dhaka Declaration of the South Asian Coalition for the Micro- credit Summit1996 articulated the collective consensus among 21 networks which deliver financial services to 4.5 million poor people in Nepal, India , Bangladesh and Pakistan.(Deshmukh-Ranadive2005)

Studies conducted on the impact of Self Help groups (SHGs) show that women's group formation, new knowledge and moreover, group mobilization is capable of creating an alternative to women's traditional status in the family. Group mobilization also enables women to speak out in the village meetings (Vijayanthi 2002).The micro-credit scheme has also caught the imagination of various funding agencies as has been referred to earlier. Several studies have been conducted to assess the impact of micro-credit on the status of women. (Kabeer2005).It is agreed that even though it doesn't lead to 'virtuous spiral of economic, social, and political empowerment of women' (Mayoux, 1999), it does lead to empowering some women. In economic terms it also reduce the vulnerability at the time of natural calamity so to that extent the power relation at the family level changes. It is also noticed that if men are involved in the programme women's 'practical needs' are met.(Leach and Sitaram2002).In addition, the programme helps in creating the 'social capital' in a community since it encourages collective action. The social mobilization created by the SGSY/SHGs gets reinforced by another factor namely, women's participation in the political process through campaigning, addressing the meetings and going to cast their votes.

Sen (1983) has mentioned that the family is an arena of cooperation and conflict. It is observed that the reservation of seats in the local governments has increased the areas of cooperation at the family level (Monitoring and Evaluating Study referred to above).The in-laws help the EWRs in finishing the household chores and look after the small children to allow them for attending the panchayat meetings. Some times the husbands take them on bicycles if the panchayat office is far away from their own villages. The results of the Census of India, 2001

shows that the female life expectancy at birth has exceeded that of males marginally. It indicates that women's self perception has changed and they look after their health and nutritional status. Similarly the female literacy rate has jumped from being 39 per cent to 53 per cent within a decade. A part of this quantum jump could be explained in terms of the women's excitement to become literate after getting elected. Because it was noticed that women came to National Literacy Mission camp in large number at night to get them selves educated (Saldanaha 1995). Same kind of enthusiasm was noticed when they were asked about getting educated and sending their daughters to schools.

## *Constraints*

The constraints are many. The most important constraint of women's empowerment through panchayat is that they are not a homogenous category. They represent different interest group depending on their class and caste, which get perpetuated through patriarchy. However, one redeeming factor in uniting the women is the access to the basic services such as drinking water, health care facility and education - the practical needs. Secondly predominant trend of Indian culture is still very patriarchal and the women are looked down upon. The EWRs are not taken seriously by their male colleagues and the bureaucrats and they get very scant information about the functioning of the panchayats. In some places EWRs get over burdened because of household chores as well as that of panchayats. Even though theoretically one may dismiss the notion of 'proxy women' in the real world husbands do take advantage of the ignorant women and work on behalf of them without giving any space.

Again, in many places the women are not immune to systemic corruption though as beginners they are relatively more cautious. Joining politics is still considered 'dirty' and is frowned upon. The community leaders of the village try to choose candidates who are non-performers or would toe their line. The women themselves do not come forward. It is always the family members, or party leaders who push them to contest. The selection of seats for reservations-which are done on a lottery basis and only for one term-does not provide much scope for nurturing a constituency. Even if the women perform well during the first term, the men do not allow them to contest from the same seat again. The panchayat institutions are used as an implementing agency. So the bureaucrats feel that they are the bosses and the first timer leaders are there to obey them. Violence against women has also increased. A woman chief of the panchayat was killed in one of the states because she defied her husband and called the meeting of the village assembly to discuss the agenda of the budget. In some cases, women representatives do not know that they have been elected from certain constituencies (Rai et. al. 2001). The inter- caste violence has become more acute and so much so that a woman member of a nagar palika (township government) in an urban part of Tamil Nadu was murdered because she wanted to bring piped water to her ward. She belonged to a low caste community. In yet another case another woman was forced by the villagers to quit her menial job because it did not suit her status as elected representative.

In a nut shell, men support women in panchayats so long as women do not challenge them to fulfill the 'practical needs'. But men feel threatened as and when the women try to fulfill the 'strategic needs'.

Apart from the specific constraints, the PRIs system as a whole face several structural constraints such as limited power and resources, the absence of appointed cadre and hence, dependence on the state level functionaries and so on. Again the panchayats are given 29 subjects which are included in different departments. But the policy matters are not conveyed to the elected representatives at all. So the elected representatives can not take decisions on their own regarding any subject, such as, agriculture, irrigation, family welfare etc. except only in implementing schemes or acting as the spokespersons of the state governments.

Besides, there are a number of parallel structures such as Janmabhumi program in Andhra Pradesh, Vana panchayat (Joint Forest Management), Uttar Pradesh and Water Harvesting Management, etc. which try to

ignore the involvement of the PRIs. All these systemic constraints also affect the functioning of the women in panchayats.

On the whole, however, it can be argued that reservation of seats in the local council has provided a critical mass of women with an opportunity to empower themselves by being partners in decision making process.

## *Conclusions*

The MDG has set various goals such as eradication of poverty which includes access to primary education, sanitation, drinking water, reduction of maternal mortality, empowerment of women, etc. to be achieved within a span of a decade. In India a bold experiment has been taken up in the form of giving more power to the village councils or panchayats which in turn will be responsible to local level of development by involving the entire village. Not less than one- third seats have been reserved for the women in all three tiers of panchayats. In the process three million elected representatives have been elected per term of five years out of which one million are women. In other words women and men at the grassroots level are the planners for realizing the MDG on their own terms.Debates on decentralization and poverty are not conclusive but it is agreed that the delivery of basic services become more targeted if they are routed through the panchayats. The impact of panchayats in the lives of women has been quite significant because it affected women's lives socially, politically and economically since they got enough space to negotiate at the private and public space. They could cross the four boundaries of the hearth which has been assigned to them traditionally. The presence of a large number of women in panchayats as well in the micro-credit programme has led to social mobilization and created conditions for social capital. The patriarchal values which permeate all the institutions of India also affect the panchayatiraj institutions. Women who get elected to the panchayats become subjected to the caste, class and patriarchal values. Domestic violence has increased against women since some of them try challenge the male bastion by entering into politics. The panchayats also suffer from systemic constraints such as lack of financial and administrative power. Corruptions is also rampant among the elected representatives.

Nonetheless a space has been created for Asian women to emerge as a formidable force to fight for social justice and human rights.

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# OLDEST TRADITIONAL ARMS DESCRIPTION IN SANSKRIT LITRATURE

DR. SHAHEEN JAFRI*

**'**Gayanti deva kil geet kani, Dhaniyastu tae Bharata bhumi bhagae.'

From the Ancient period India, have to possessed the prestigious title of '*Visvaguruh'*. India is the land of pious *rishis* who with their hard toil have preserved the ancient Indian culture through Sanskrit literature.

Sanskrit literature is the ocean of knowledge with full of human life and culture. It has the oldest documents of Indian history. Among the literary works and the great sources of Sanskrit literature, we find History, Geography, Science and Art and all about culture. On the other hand, Sanskrit literature also contains the description of war and oldest military system because the Ancient Indian History is the story of war also. The cause of war were to gain supremacy and expansion of territory. The oldest war description found in Vedas, where Devas and Demons fought. Thus, their oldest traditional war equipment also came into light first. In Vedic literature, the historical hymns have the description of the war between Sur and Asur. The use of bow and arrow came into light. Gods like Indra and Rudra were carried with bow and arrow, Dhanura. Vakdevi says, "Dhanura Tanomi in Vaksukta yah sasvato mahi eno dadhanan, a manyamanan charua jaghana; yah sardhate nanudadti sgdhyam, yah dasyor hanta: sa janaso indrah. R.V. ii. 12.10. 1. Reference from the Rigveda, ″प्रद्धो अग्ने दीदिहि पुरो नोऽजस्रया सूर्म्या यविष्ठ। त्वां शश्वन्न उप यन्ति वाजा।।″

(Rigneda, VII, 1.3)

The Non-Aryans might be destroy with the fire arrows, "Root up the race of Rakshasa o, Indra Rend it in front and crush it in the middle. How long last those behaved as one wavers? Cast thy lot and burning shaft at him who hates devotion" (Rigveda, III, 30, 17). By the archaeological survey, it is clear that Indus Valley people (2600-2400 B.C.) were also well-known to weapons.

From the evidence of earthed saws, metal-point arrows, tools, it is clear that Harappan blacksmith knew the method of making war weapons also. All these were made of iron. By the iron, they made nails, hooks, axes, arrows etc.

Two Sanskrit epics Ramayana and the Mahabharata are gems house of information about the war and weapons in India during fourth and third century B.C. The art of war weapons were so important for the ancient people that the Dhanurveda had been composed for this purpose. Dhanurveda's description found in ancient literature like Kathasarit Sagar (VI), Bhagvata Puran etc. The literature describes about the method of using weapons, their names etc. Dhanurveda descrips the arch military art. Thus, it seems that bow was one of

*Associate Professor, Deptt. Of Sanskrit, Shibli National College Azamgarh (U.P.) India.

the main weapon of ancient Indians. Bowmen were considered important position in army. The literature gives account about how bows were prepared, best material required for arrow heads, quivers etc. The Dhanurveda is one of the four Upvedas. Brahma communicated this veda to Prithu. The main literary works like Mahabharata, Ramayana, Arthasastra and Niti gives the wide account about the weapons because the basic theme of epic was war. That give details about the army custom like Chaturajini Sena, Sadanga, uses of weapons etc. Although their account is vast but they have their chronological importance also.

The reference of Vishwamitra in the Ramayana, Bal Kanda, when the saga presented different kind of weapons to Lord Rama the name of one weapon was Shikhara that was the favourite weapon of Agni devata. About the Shikhaar western scholars carey and Marshman remark it as combustible weapon, ˝ददामि चास्त्रं पैनामस्त्रं नारायण तथा। आग्नेयमस्त्रं दयितं शिखरं नाम नामतः।।˝

(Balkanda, Ramayana 27.10)

In Ramayana when the sita swayambara ceremony was taking place. Rama and Laxmana were invited to Mithila with Saga Viswamitra. They were shown the God Shiva's great and powerful bow. The great heavenly bow was on eight wheeled huge iron chest. Raja Janak induced that "lord Shiva's is bow is so great that. No God no Asuras and no Gandharvas has strength and could be able to bend and string it and place an arrow to operate the bow. By the permission of king Janak and Vishvamitra, Ram lifted the bow and string to the bow. As Rama pulled the string up the bow broke and thunderous sound produced that cracked the mountains. Then earthquake followed. The bow of Shiva was so heavy that the thousands of people could not move it. The historiens remarked it fixed and mobile weapon launchers and compared it with Newage Atomic Arrows. They made it Clear that during the Ramayana era the firearms were already invented and warriors were fully skilled to operate them during wars. The name of Brahmastra also came in light in Ramayana war. As Ram fixed Brahmaastra on the string of bow and Ram pulled the string for operation then by the loud sound mountain and rivers started shanking".

About the war weapons in Ramayan Valmiki stats that after failing various weapons Lakshamana shot with the sharp arrows at Ravana. That sharp arrows were with the velocity of lightening and targeted for killing of Ravana. In Ramayana, ˝स बाणवर्ष तु ववर्ष तीव्रं रामानुजः कार्मुक सम्प्रयुक्तम।। क्षुरार्धचन्द्रोत्तमकर्णिभल्लैः शंराश्च चिच्छेद न चुक्षुमे च। स बाणजालान्यपि तानि तानि मोधानि पश्यंस्त्रिदशरिराजः।।˝ (Ramayan VI, 59, 101-2) From the Ravana side, the commander in chief of Rama's army Nala was shot by the fire arrows and was badly burnt, ˝सोऽग्नभुक्तेन बाणेन नीलो वक्षसि ताडितः। निर्दह्यमानः सहसा स पपात महीतले।।˝ (Ramayan VI, 59-90)

At last Ravana was killed by wonderful arrow – "the arrow's point was presided by Agni devta and surya the arrow's weight was presided over by Mandara and Meru Paravata, the arrow was to throw out fire, ˝यस्य वाजेषु पवनः फले पावक भास्करौ। शरीरमाकामय गौरवे मेरुमन्दरो।। जाज्वल्यमानं वपुषा सुपुङ्रवं हेमभूषितम्। तेजसा सर्वभूतानां कृत भास्करवर्चसम्।।˝

(Ramayan VI 59-90)

According to Ramayana in Yuddhakanda, Lanka was protected with shataghnis placed that were on parapet. Rakshashas had arranged three hundreds iron shataghnis at the entrances. Famous writer G.N. Vaidya stats that Shataghnis were like a catapult or machine propelling arrows. Shataghnis were made of steel, sharp and terrible and mentioned as a weapon of siegecraft in Ramayana. The Nitiprakashika describes shataghnis that it was made of iron with the shape of hammer. As it stats, ˝शतध्नी कण्टकयुता कालमसमयी दृढा। मुद्गराभा चतुर्हस्ता वर्तुला त्सरुण युता।।˝

Gandiva, the bow of Arjun the great warrior of Mahabharat war, was also one the rarest bows of its time. Narrating its make and powers to uttar, the son of king virat Arjun says, "O prince, it is the same bow of Arjun,

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known to the world as Gandiva about which you wanted to know. It is the death itself for the enemies. It is great among all the weapons. It is covered with the gold.

The other great epic is Mahabharata. Freigner learned Professor Winternitz remarks about the Mahabharata that this is only like poem, myths legends.[1] About Niti, he said they are only moral narratives of 6th century B.C. but this remark cannot be regarded as valid. The two important Ramayana and Mahabharatha epics are strong pillars of cultural traditions of people of that time. In Mahabharata, describes the warrior Arjun with his Divya Astra. The Divya Astra was provided him by God Indra, "Atha Prayochya manana Divyastarari tan vae, Samakaranta Mati Padbhayanm Samkampat Sadharuma.[2] Naturally this Divyastara had some divine quality which blasts with great sound and shiverd the earth. Thus in Bhishama Parva Abhimanyou's heavy "Golden bow" shines like light in the sky. In Mahabharata[3]- "Banena jualitena" remarks about flaming arrows. Western critics argued about the meaning as metaphor but point is to discuss that metaphor is derived from actual way. Rajtarangini also records the use of burning arrows.[4]

In Mahabharata "Hema Pritham Dhanusachasaya Darisha charato disa. Toyadashy yatha Rajan Bharaja manah Shata hithaha" (Bhishama Parva 96.12). The epic commanders thus appeared on the battle field. This type of descriptions are found in Udyoya-parva, Drona-parva and Karna-parva etc. Saga Bharaduaja bestowed the Agheyastra to Agnivesha. About Agneyastra learned scholar Wilson remarks that, fiery arms were used in ancient India and that were presented by deities.

Kautilya's Arthasastra is a valuable literature for the study of Ancient Indian military system. Arthasastra contains the useful information about the army and arms Kaulilya mentions about the arrow and its head for the purpose of fight. He also described abut space fight.[5] Arrow heads were made of metal, sharp bones or wood to enter the enemy body. Arrows were covered with some hot fiery element around the point. Kautilya in Arthasastra describes the method for the preparation of fire-arrows.[6] But Manu did not agree for the use of fiery arrows[7] in war. (Visvasaghati stick, mixture of hemp, zinc, lead is fire-arrow). Dhanurveda described the method of making poisonous arrow. The rock salt, peepal roots should be grinded. Make the paste with cow's urine. This paste smeared over the arrow head. Point of arrow heated in fire thus it became blue and poisonous.[8] About poisonous arrow, Kautilya also describes[9]. Thus, the fire element with arms was popular in the shape of arrows.

The Rajatarangini[10] has improved the use of fiery arrows. When burning arrows dip over eatable vegetable oil, then the enemy caught fire. About the size and length of arrow Mahabharata has described. In Dhanurveda, the length of two cubits. The length of arrow and the range is also important. Dhanurveda describes about the target distance of arrow as 60 dhanus. The best distance from which arrow reached with force and efficiency was about 120 yards. Drona-parva (97.9) says that arrow could be fired as far as two miles *'krosam – atikrante.* Kautilya says, 'small balls were made of dung of ass, camel, goat and sheep mixed with the wood of devadaru (deodar). These balls were highly inflammable. About modern grendes Kautilya described about agni-yoga yantras and Vishvasghati. The other types of fire balls made of dung of ass, camel and sheep and mixed with the wood of pims, devadaru cut into splinters, the leaf of grass and lac.

Metal based arrows with fire element which shoots from the distance of two miles seems to be the earlier figure model of gun and missiles which were invented by *rishis* about 5th Century B.C. The other two important Sanskrit works which are important for their tradition of arms are Niti Prakasak of Vaisampayana and Nitisara or Sakraniti of Sukra charya or Usanas. These two works are fully based on art of war. The Nitiprakasa has eight chapters. The first five chapters has a description of arms and army (VI to VII chapters) rules, army on the march and division and composition of army, the eight chapter contains description on duties of kingdom. Nitiprakasa is an attribute to Vaisampayana. Then Vaisampayana with whom Yajur veda is fix, he recited it to Janamejaya. Janamejaya was the great grandson of Arjun.

The formation of army and arms widely described in Nitiprakasa. Smallest Patti is called the smallest unit of army with I chariot, I elephant, 3 horses and 5 men. Then the division of arms, as their nature they divided into *mukta* and *amukta. Mukta* which could throw and *amukta* which could not throw. The list of mukta weapons mentioned, the dhanu (arrow), sakti (spear), bhindivala (crooked club), nalika (muskat), pasa (lasso), dantakantaka (tooth-thorn).

Among the amukta weapons were vajral (thunder bolt), parasu (axe), gada, mudgara (Hammer), sataghni (hundred killer). Sataghni was notified by medieval scholars as rocket[11]. From time to time, critics try to define its meaning. Adiparva (207, 34) called it as a defensive equipment (Vana parva). The Santi parva describes as a destructive engines which kept on to the forts (Ramayana Ayodyakanda Lank Kanda also mentions). Sataghni were made of steel "kalayasamayah" with sharp heavy looking. Arthasastra remarks "it kept on the highest fort wall, with sharp points, a big pillar called Sataghnis. According to Nitiprakasa ("Sataghni was made of iron filled with thorns (it may be iron small balls or filled with some fiery element"). The famous literary Sukraniti of Sukra is very important source of information about Ancient period, war, weapons and political condition. Surka Niti is also called 'Dandaniti' as a base of war and military science. Sukra's work mentions and praised in Kamandaki. Author writes about the art of war as a scientific way. The author of Sukra Niti Sar is Sukra or Usanas. He is also called Kavya Bhargava, Sodasarcis, Daityagur and Dhisnya. In Hemachandra Anekaratha nama.[12]Sukra mentions as 'Sukro Maghaphavan Kavyavsana phargvan kavih Sodasercir daitya yururdhisn yan. Sukra is the son of Bhrgu so he is known as Bhargava. He is the teacher of Daityas or Asoor so he named Daitaya guru. According to the Sukraniti, there were I crore solakas by Bhrama in Sukraniti but Sukra limited Nitisara to 1000 chapters. There is controversy about the date of Sukraniti. Kautilya praised Sukra in his Arthasastra Namah Sukrabrihaspati Bhayam,[13] dated (4 century B.C.). Nitisara's many passages found in Mahabharata, Manu, Kamandakiya and Agnipuran. So the evidence cannot be ignored. Sukraniti is much earlier than these works. Sukraniti gives us much more description and information about fire arms used in ancient war. The words like 'yantragara', should translated as the place for mechanical weapons. Nalika as muskat. Nalika did not use as arrow (Anusasana parva 104, 34, Ram VI 20,26). In Nitiprakasa V. 54 Dhuma-gulika mentioned. It should be translated as bullet with heat smoke and explosive matter full of gunpowder. Thus the references of gunpowder and fire arms were found in the Nitisara and Nitiparakasa. But much discussion had taken place about references and Cf. Keith in his *History of Sanskrit Literature* did not agree about the description of gunpowder in Sanskrit literature. So the question about the invention of gunpowder and firearms arise. Different countries and individuals claims about the authorship of gunpowder.

The details of making gunpowder and itsmethods are described in Sukraniti in Chapter V.[14] Gunpowder is the mixture of saltpetra, sulphur and charcoal. In Sukraniti, saltpetra is described as a shining salt and named suvarcilavan. In Amarokosis called it[15] "Sauvarcale'ks urucake tilakam tatra mecake and Sauvarcalam syatrucakam". Acharya Dhanvantarinighan mentions the saltpeter as shining. Salt, tonic, acid, called tilakam krsnalavandm, kala lavanam.[16]

Now I proceed towards conclusion on Ancient Indian war weapon systems as military science. Oldest Sanskrit works like Nitisara and great epics supplied the solid background, scientific ideas, principles and thought on weapons relating to war and give the fundamental aspects about the creation of weapons specially fire arms, and use of missiles of modern times. The western scientists had only improved and modified the primitive age saga's speculation and observation. Now foreigners claiming their ownership about weapons but surely the claim will be with Indians and rewards go to Sanskrit literature for its splendor treasure of weapons knowledge.

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T. GANAPATI SASTRI, TRIVANDRUM, *Kamandika's Nitisara.*

FOOT NOTES

[1] WINTERNITZ, History of Indian Literature, 1927, Vol. I, pp. 454-475, 500-517.

[2] *Adiperva (172.7)*

[3] *4.55.23-Mahabharata*

[4] *VII, 982.3 - Rajtarangini*

[5] SARVATO BHADRA JAMDAGNAYA, Bhahumukha Vishvasagahti Sanghati Yanak Parjanyak bahu Uradhabahu, Kautilya Arthasastra XII, 4.

[6] SITHALA YANTRA. (II, 18, 5), Kautilya Arthasastra, Sa maulbhirta sarani mitra amitra atavibalanam sarphalgutam vidhat, nimha sthalprakasha koot khana kakashdivaratriyudhavayam cha, Ayogamyoga cha karmasul (2, 33, 8). Book

– XIII Chapter. 4.

[7] *Manusmriti, VII, 90.*

[8] *Dhanurveda, op.cit., verses 71-2.*

[9] *Kautilya Arthasastra, Ibid x 87.6.*

[10] *Rajalarangini VII, 982-3.*

यन्त्राणि लोहसीसानाम् गुलिकाक्षेपकाणि च। तथा चोपलयन्त्राणि कृत्रिमाणयपराणि च।।

[11] WILSON, works IV, on the weapons, army organization, p. 22.

[12] *Hemachandra Anekaratha 11, 33, 34.*

[13] KAUTILYA ARTHASASTRA 1.1, Mahabharata Santiparva (28, 29, 76, 87), Kautilya Arthasastra 1.1.1, Dr. Ragunath Singh Krishnadas Akaidamai, Varanasi.

[14] HALHED, code of Gentoo Laws, Introd. P. 111.

[15] *Amarokosha IX, 43.*

[16] NITISARA, Sukracarya, translated by B.K. Sarkar, Alld, 1914.

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